Summer will soon be upon us and hopefully all of you have made it through these very unusual and difficult months with your health and safety and side-stepped the nasty COVID-19 pandemic. Our world as we know it has changed significantly. It does seem that people have been kinder and more caring. Social distancing seems to have hit the reset button and brought into focus what’s really important in our lives - not things like money and possessions, but family, friends and colleagues. There is a new appreciation for the simple life and enjoying those we love and care about.

I’m humbled by the show of appreciation we are seeing for our health care workers, police and firefighters - those who make sure we have food and supplies to help us safely ride out this pandemic. It is so brave of those who work the front lines in hospitals, food stores, clinics and seniors facilities – they put their health on the back burner to ensure that the rest of us are taken care of. I hope after this is all over that we continue to give our love, respect and care to these people.

With our Spring Forum cancelled due to social distancing, we must find other means of working on your behalf. Your Executive is still working for you behind the scenes and has been meeting via Zoom. What great technology we have available to be able to meet remotely! Once again, we are very grateful to our members for their generosity in funding the UGRA Scholarship. It is fully endowed and is continuing to grow. We are hoping this trend will continue and so your support to the scholarship is very important. Remember that this award goes to a deserving student who is a child or grandchild of a retiree. Please continue to contribute to this worthy scholarship.

The UGRA represents all retirees of the University of Guelph and wants to continue to keep in touch with everyone through our events, forums and travel adventures. It is so important to stay connected to our fellow retirees. We are working on a number of new projects, including our service to you, our members. It is a busy time but we always have time for our members.

Regards and happy Summer everyone. We hope to see you soon.

Vikki Tremblay
Due to the ongoing COVID-19 pandemic, we did not hold our annual general meeting on campus in June. Instead, we will hold an on-line Zoom AGM on Thursday, September 24, 2020 from 9:30 to 12:00 noon. All participants must preregister by sending an email to UGRA@uoguelph.ca with “UGRA AGM 2020” registration in the subject line. Please try to register before the end of August, and no later than September 10. An invitation to join the meeting will be sent out on September 11 to registered participants. If you are not a regular Zoom user, a “Using Zoom” resource is available at https://support.zoom.us/hc/en-us/articles/206618765-Zoom-video-tutorials

Please check the UGRA website for updates and further information on the AGM.

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**University of Guelph Retirees Association**

**UGRA 2019/2020 Operating Statement and 2020/2021 Budget**

<table>
<thead>
<tr>
<th></th>
<th>2019/2020 Period</th>
<th>2020/2021</th>
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</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td>Budget</td>
<td>Actuals</td>
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<tr>
<td>Member Contributions</td>
<td>7,500</td>
<td>7,152</td>
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<tr>
<td>Interest</td>
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<td>128</td>
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<tr>
<td>Ad Revenue</td>
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<td>1,100</td>
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<tr>
<td><strong>Extraordinary Proceeds:</strong></td>
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<td>n/a</td>
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<tr>
<td>May 2019 CURAC Conference</td>
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<td>4,673</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td>8,600</td>
<td>13,053</td>
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<tr>
<td><strong>Expenditures</strong></td>
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<td></td>
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<tr>
<td>Newsletters</td>
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<td>4,966</td>
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<td>Website</td>
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<td>Board Meetings</td>
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<td>190</td>
<td>189</td>
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<td>CURAC 2019 Conference</td>
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<td><strong>UGRA Scholarship : “Special 1 Time”</strong></td>
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<td></td>
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<tr>
<td>Office Supplies &amp; Operating</td>
<td>265</td>
<td>284</td>
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<tr>
<td>AGM</td>
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<tr>
<td>Fall Forum</td>
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<td>549</td>
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<tr>
<td>Spring Forum</td>
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<td><strong>Total Expenses</strong></td>
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<td>7,955</td>
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<tr>
<td><strong>Surplus/ (Deficit)</strong></td>
<td>($880)</td>
<td>$5,098</td>
</tr>
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</table>

Submitted by Glenn White, UGRA Treasurer

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**Recent Retirees**

**January 2020**

<table>
<thead>
<tr>
<th>Name</th>
<th>Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kelly Beitz</td>
<td>Assoc VP-Stu Affairs</td>
</tr>
<tr>
<td>David Bolger</td>
<td>OMAFRA Res Sta</td>
</tr>
<tr>
<td>Barbara Brooks</td>
<td>OVC HSC Admin</td>
</tr>
<tr>
<td>Glen Cassar</td>
<td>Population Med</td>
</tr>
<tr>
<td>Brenda Chomiak</td>
<td>CCS-IT Comm</td>
</tr>
<tr>
<td>Patricia Davis</td>
<td>OVC HSC Clin Supp</td>
</tr>
<tr>
<td>Jeffrey Farber</td>
<td>Food Science</td>
</tr>
<tr>
<td>Lori Ferguson</td>
<td>Integ Biology</td>
</tr>
<tr>
<td>Philip Green</td>
<td>LSD-Business Ops</td>
</tr>
<tr>
<td>Rosemary Harrington</td>
<td>Office Univ Librarian</td>
</tr>
<tr>
<td>Sandra Hellewell</td>
<td>Phys Res-Proj Mgmt</td>
</tr>
<tr>
<td>Doreen Larocque</td>
<td>Molec &amp; Cell</td>
</tr>
<tr>
<td>Howard Leaman</td>
<td>Guelph-Humber Init</td>
</tr>
<tr>
<td>Alan Miller</td>
<td>Physics</td>
</tr>
<tr>
<td>Leah Read</td>
<td>Pathobiology</td>
</tr>
<tr>
<td>Peter Reynard</td>
<td>OVC HSC Clin Supp</td>
</tr>
<tr>
<td>Phyllis Reynen</td>
<td>Eng &amp; Theatre Stu</td>
</tr>
<tr>
<td>Steven Rothstein</td>
<td>Molec &amp; Cell</td>
</tr>
<tr>
<td>Vernon Wideman</td>
<td>OMAFRA Res Sta</td>
</tr>
<tr>
<td>Linda Wing</td>
<td>OVC Shared Serv</td>
</tr>
<tr>
<td>Sue Rush</td>
<td>Treasury Ops</td>
</tr>
</tbody>
</table>

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Spring in the Rutherford Gardens

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**Spring/Summer 2020**
COVID-19 Campus

In mid-March, rumblings about travel restrictions and self-isolation turned into cancellation of all face-to-face classes for the rest of the term. A week of class meetings (March 16-20) was cancelled, with the objective of giving instructors time to “move classes to an alternative format”. If you recall the last few weeks of a semester, with faculty wrapping up lecture content and students finishing labs, reports (and bell-ringer exams?), and giving presentations and submitting essays and research projects, you might wonder how all this could be re-packaged for campus courses … in a week! People performed miracles, with much help from the technical staff in CourseLink and Computing Services. Instructors had to think about how much more course information was really essential, and try to keep the delivery simple, while they and their students navigated new technology. How were instructors and students to respond to the many unknowns?

It helped that courses in which 60% of the assessments for the semester had been completed could have marks assigned on the basis of that work. Take-home exams or assignments or on-line exams could also be used to complete requirements. A calming influence was the fact that students had the option to receive either a numerical grade or a “Pass”, or to drop the course, and all that at the end of the semester. You wonder how an on-line exam can be invigilated. Long practice from the university’s Distance Education experience and the Respondus software enabled secure and time-limited on-line exams.

The COVID-19 information site on the University website shows the day-by-day changes from mid-March to the present day, with UoG President Franco Vaccarino’s frequent updates. Staff began to work from home where possible. Library and Hospitality Services scaled back operations and then closed by March 20th, and more than 4000 students moved out of residence. Arrangements were made to consolidate housing for international students and others who could not return home. June Convocation ceremonies were postponed, as was Alumni Weekend. Conferences and other events on campus were cancelled, and on April 1st, it was announced that face-to-face course delivery would be cancelled for the Summer 2020 semester – no fooling! Courses and exams would be offered, following a modified presentation format.

Research activities on campus were also winding down, including work on many graduate student projects. Some thesis examinations and other graduate exams were conducted as the semester ended – but by on-line video links with reduced numbers of spectators. Access to laboratories and other facilities became increasingly restricted, to the point where only work to maintain critical living materials (animals, plants, microbes and cell lines!) was continuing. Serious questions arose over normal funding for graduate students and their research.

There are still many, many questions about how the next months and semesters will unfold on the UoG campus – and indeed, at all universities. Many people have been working hard to find the way forward, and we recognize at least some of the things they are dealing with and wish them, and the university’s students, all the very best. Be well!

Roz Stevenson
For updates see: https://news.uoguelph.ca/2019-novel-coronavirus-information/

Thanks again to our 2019 CURAC Conference Sponsors:

RTO, Village of Arbour Trails & Schlegell Village, Hearing Life, Economical Insurance and Johnson Insurance

Ailsa Craig at The Village of Arbour Trails

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Spring/Summer 2020
The 2020 UGRA Scholarship Recipient

In 2007, UGRA established a scholarship to provide support for an in-course full-time undergraduate student who is the child, grandchild or great grandchild of a University of Guelph retiree. Each year $1500 is awarded to a student with a cumulative average of 75% in the last two semesters who has not won another scholarship in the current academic year. Many thanks to UGRA members for their continuing contributions to this worthy award.

Dear Members of the U of G Retirees Association,

I'm a second year Physics student here at the University, and as this year's recipient of the Retirees Association Scholarship, I would like to thank all of the donors who have helped to make the award possible. Scholarships like this one make it so much easier to put more focus on the important parts of school (the actual learning) and less on the sometimes more stressful financial aspects.

I am hoping to gain some research experience this summer at the University or with another organization, and my eventual goal is to make scientific research my career path – following in the footsteps, I suppose, of my grandfather Dr. Robert McCrindle, to whom I owe my eligibility for this award.

Thank you very much again for my selection, and for being a part of funding this meaningful and special award at the U of G!

William Wareham

UGRA Travel Adventures

Amid the COVID-19 Pandemic our world as we know it is certainly changing. Travel has almost come to a complete halt. In a bid to contain the pandemic, borders are locked down and the travel industry is on pause until it is safe to travel again.

Once the industry is up and running again, it will be a whole new experience. Airlines are looking at stepping up their safety procedures that will probably require all passengers to wear face masks with passenger screening prior to security and boarding of planes. This will also happen upon return to Canada to ensure you are not bringing a virus back into Canada. Many cruise lines are also taking these measures. It will certainly be a more tedious way to travel in the future, but one that seems quite necessary.

Although airlines are hoping to start operations again in the Fall, there will probably be a 2nd wave to the pandemic that could delay those plans. It is a “wait and see” world. Now we must put our dreams of socializing through travel on hold until it is safe to do so.

I am so happy that our group was able to go to China in October and get home safe and sound. What a way to end our travels. The UGRA Executive has been looking at many ideas on what UGRA adventures we could enjoy in the future, but until the pandemic is resolved and the world recovers, these will have to remain dreams. Keep your dreams alive and keep the faith, we will be able to adventure again soon.

Vikki Tremblay
Pension Message from the University Administration

The new University Pension Plan (UPP), an initial partnership of UoG with the University of Toronto and Queen’s, will preserve our precious defined-benefit pension program. The UPP was formally established January 1, 2020 with the appointment of a fourteen-member Board of Trustees. Ms. Gale Rubinstein was appointed inaugural Chair of the Board by the UPP Joint Sponsors.

Current employees of all three universities will begin earning credited service under the UPP from July 1, 2021. Current retiree pensions are unaffected by the UPP conversion, although payments may come from a different disbursing agent.

Our current UoG pension plans, at their fiscal year ending September 20, 2019, had combined assets of $1.61 billion. The investment return for the year was 4.5%. Disbursements to current retirees totaled $78.8 million. Retirees (and survivors) make up almost 40% of total membership in Guelph’s three plans.

During the past six months, the Board of Governors’ Pension Committee completed an actuarial valuation (i.e. the “liability view”) of the two major plans (professional and retirement) as of October 1, 2019. The valuation indicated a going-concern deficit for the combined plans of $97.8 million and a funded ratio of approximately 94%. The solvency calculation (wind-up less indexation) indicated a combined deficit of $416 million, and a funded ratio of 79%. This latter calculation will likely not be required when the UoG plans move to the new UPP. Additional actuarial valuations will be completed in the coming year, effective October 1, 2020, and again at the “conversion date” tentatively June 30, 2021. The University will be responsible for addressing any funding deficit as part of the UPP transition.

Moving toward the new jointly sponsored UPP pension plan has been an arduous process. In the turbulent environment we are experiencing currently, I would not be surprised if there were a few new challenges to address before the migration is completed.

Pension Indexation Note
The annual indexation calculation is based on the May-April year for all three UoG pension plans. This year’s average CPI increase for the 12 month period ended April 30, 2020, compared to the prior year is 1.81% (calculation confirmed with Human Resources). Therefore, there will be no pension increase for this year.

A message on pension from the administration follows.

D. Doug Badger
CPA CGA (retired)
Thanks again to our 2019 CURAC Conference Sponsors:
RTO, Village of Arbour Trails & Schlegell Village, Hearing Life, Economical Insurance and Johnson Insurance

It's never too early (or too late!) to get planning. Who should sign up?
Employees from the broader education community (early years, K-12, post-secondary, etc.) within 5 years of expected retirement...or anyone else who wants to learn more about retirement planning.

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rtoero.ca/events/retirement-planning-workshops/

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Johnson’s Cancellation plan is based on a comparison of MFDOC’s multi-trip annual C plan design against single trip plans with similar benefits. Johnson and RSA share common ownership. Eligibility requirements, limitations, exclusion or additional costs may apply and/or may vary by province or territory. Call 1-855-473-8029 for details. All amounts shown are in Canadian currency. Rates indicated are annual (September 1, 2018 through to August 30, 2019) and exclusive of applicable provincial taxes. If coverage is purchased mid-term rates payable will be pro-rated according to the number of months remaining before the next policy year (September 1st of each year).
Did you know?
The main objectives of the University of Guelph Retirees Association are to foster a mutually beneficial relationship between retirees and the University of Guelph and to advocate for our members in matters such as access to University facilities and resources on retiree benefits. The UGRA works hard to keep our members up to date on the University community through emails, newsletters and meetings and from time to time, also shares information that is of more general interest to retirees.

The UGRA is run by a group of fellow retirees who freely volunteer their time and talents. The funds needed to run the UGRA come mostly from our members’ contributions. With your support we are able to maintain an electronic presence, produce the newsletters, as well as hold the AGM, Spring and Fall Forums and other events and activities to keep you connected to the university and fellow retirees. We receive email and you can mail in contributions.

Be a Contributing Member of the UGRA (2020)
We hope you enjoy this newsletter, our informative website (http://ugra.ca/), and our various on-campus functions throughout the year. An annual contribution of $25 from you goes a long way in sustaining the UGRA so we can continue to work on your behalf.

University of Guelph Retirees Association Contributing Membership (2020) Form

□ YES! I want to help promote the welfare of retirees and to foster a mutually beneficial relationship between retirees and the University by contributing to the UGRA’s administrative costs.

My contribution is $..................................

Name................................................................................................................ Date................................................ 

Address........................................................................................................................................................................... 

City/Province...................................................................................................... Postal Code....................................... 

Email................................................................................................................ Phone................................................ 

(Note that the above information will be used for UGRA communications only)

Please make cheque payable to the University of Guelph Retirees Association.Mail this form with your cheque to: University of Guelph Retirees Association • PO Box 48-4916 • University of Guelph • Guelph Ontario, N1G 2W1

Electronic Payment
Instead of mailing in a cheque you can now make a secure donation to UGRA electronically using PayPal and your credit card on our web page at:  https://ugra.ca/
How to Contact Us

Don’t hesitate to contact us with your questions, comments, and concerns. To advocate on your behalf, we truly want, and need, to hear from you. Here are the ways to contact us – don’t forget to provide your name and contact information in your message so we can follow up promptly.

By Email:
   president@ugra.ca

By using the ‘Contact Us’ tab on the UGRA website:
   www.ugra.ca

By Phone:
   519-824-4120, Ext. 52197

By Letter:
   University of Guelph
   Retirees Association
   P.O. Box 48-4916
   University of Guelph
   Guelph, ON N1G 2W1

Advertising in the Newsletter

Do you have something to sell, rent, buy or announce for the next edition of the Newsletter? You may purchase space for a coloured box ad of various sizes, or a simple classified ad by contacting the Editor for prices (see page 8). The next deadline is Friday, September 25, 2020.