EXCESS BOOKS?
By Dave Hull

One of the hardest things to do when one is moving into retirement, downsizing a home, or clearing out after the death of a loved one, is dealing with all the books, videos, tapes, etc. accumulated over the years. Nobody likes to throw away books — everyone would like to see a new home for all those “treasures” lovingly collected.

There are several possible routes to follow:

1. The University Library is interested in all and any books dealing with agriculture, veterinary medicine, household science, Canadian theatre, Scotland, Lucy Maud Montgomery, landscape architecture, George Bernard Shaw, Canadian cooking, and the biological sciences in general. In some cases income tax receipts may be issued for donations to the University Library. Contact Lorne Bruce at 519-824-4120, extension 52089 or lbruce@uoguelph.ca or Pam O’Rielly, extension 58927 to discuss your book collection. Similarly if you have photographs, diaries, manuscripts or other memorabilia dealing with the three founding colleges of the University prior to 1967, contact Mr. Bruce or Ms. O’Rielly. If the University doesn’t need the material (and it doesn’t want vast academic article reprint collections, for example) Mr. Bruce may be able to direct you to a specialist book dealer or another library.

2. Second hand book stores might take them off your hands. There are several in Guelph. Don’t expect to get vast amounts of money for your collection, and be prepared to be disappointed when a dealer does not want your books.

3. Second hand book sales. Some charities or cultural organizations (even banks!) will take books as a donation. In the Guelph area such sales put on annually by, for example, the Elora Festival are great social events and draw book lovers (individuals and dealers) from miles and miles around.

4. Charity stores. Check all the local outlets, such as Value Village. They will often take books.

5. Have your own garage sale or group sale. Books will often disappear quickly from your driveway.

6. If all else fails, RECYCLE. The Guelph Wet-Dry Recycling Centre will take books and magazines. Tear book covers off and place the covers in the Waste (clear bag), and the “paper” part of books in the Dry (see-through blue bag). Magazines, as they are, go in the blue bag. GOOD LUCK. UGRA

Pam O’Rielly, extension 58927.

519-824-4120
lbruce@uoguelph.ca

University of Guelph, Guelph, ON N1G 2W1

GOOD LUCK. UGRA

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3. Curac 2006 Conference to be Held at Guelph on May 25 - 26 The UGRA Web Site

4. Curac Conference Registration Form

5. Policies, Programs and Progress... A Personal Review of the Past

6. Obstacle Course Research Could Help Prevent Serious Falls

7. The Changing Face of the U of G Campus

8. List of Retirees Membership Support Form

9. Excess Books

PRESIDENT’S MESSAGE

I sincerely hope all UGRA members had a wonderful holiday season and I wish everyone all the best for 2006.

On January 5 the University Library hosted an interesting tour of the Learning Commons area. For someone like myself who still thinks of libraries as locations of large cabinets filled with a card catalogue, it is an amazing transformation both in physical layout and philosophy. One only has to wander through the library on any weekday during the semester to see the positive reception by the students of this approach.

Contributions by UGRA members to the recent United Way campaign exceeded our goal by 21 %. Congratulations to everyone!

Please note the announcement in this issue of the new ways to reach members of the executive with your questions and comments. Our thanks to the library for providing these services.

The inaugural award of the UGRA degree program bursary has been made jointly to two brothers, Andrew and Christopher Hepburn. We wish them every success in their studies. We are currently funding this award on a year-by-year basis. An endowment fund has been established which we hope will provide permanent funding for the current award and perhaps eventually provide further increases.

UGRA members now have the option to direct all or part of any future donations to the University to this endowment.

Over the past decade since the beginning of UGRA the association archives have moved from president to president. The University library will now be the permanent home for the archives including the material from our oral history project. I want to express my thanks to the library for providing this service.

Finally I wish to inform UGRA members that the income from our voluntary memberships is lagging significantly behind the level of previous years. We are currently receiving a contribution from just over 300 out of some 1,600 retirees. This income plays a critical role in producing the newsletter, the bursaries and our other programs. If you have not yet renewed your membership for this year, or if you have not yet become a member, I would ask that you please consider doing so. Thank you for your consideration.

Wayne Marsh

President Alastair Summerlee and Vice-President Nancy Sullivan discuss the financial situation with a few members of the UGRA Executive Committee at the February 7th meeting.

Continued on page 2.
meant that the whole university campus has the appearance of being one big building site. “The deferred maintenance problem is a major concern as this is an older campus and there hasn’t been enough money to keep the buildings in good repair”, stated Nancy Sullivan.

A second problem is that of trying to plan next year’s budget when this year’s income has not been fully received. There has been no government announcement about the tuition levels for next year which adds to the difficulty in planning a proper budget.

There is also a need to address the liability situation concerning the pension fund which has gone from a robust state to one that will require cash infusion. The implementation of a robust state to one that will require cash pension fund which has gone from a $365,000.

The recent decision by the Canada Revenue Agency to treat tuition scholarships for dependents/spouses as a taxable benefit for employees was raised by the UGRA Executive. The University was advised subsequent to the meeting that CRA has determined that reassessments will not take place for 2003, 2004 or 2005 for all those who have severed their employment relationship with the University. The decision regarding 2006 will be forthcoming from CRA in the near future. UGRA also requested that pension increases should be based on the cost of living index minus one percent rather than the current two percent. With additional costs for benefits and general inflation, retirees’ incomes are not keeping pace with the cost of living. Both President Summerlee and V.P. Sullivan acknowledged the request and stated that they understood the situation that retirees are experiencing. Despite all the financial problems, President Summerlee reminded us that “The University of Guelph’s star continues to rise”, according to several indicators of quality and accessibility.

UGRA announces an infoline

UGRA has made arrangements for an information line for your use. If you have any questions, concerns or issues related to your retirement, pensions and benefits, please call (519) 824-4120, extension 52197 and leave a message. Your call will be returned as soon as possible. If you have an e-mail address, please leave it with your message in order that you might be contacted by e-mail.

Third age learning announces the fall courses

Two courses will be offered in the fall, 2006 semester by Third Age Learning - Guelph for retired people. The Wednesday morning course will focus on “Mass Media: Truth and Consequences” with the Wednesday afternoon course focusing on “Great Adventurers Who Changed The World”. Courses are held in the Arboretum Centre and cost $30.00 each for eight lectures. Details will be available on the web site www.thirdagelearningguelph.ca or call (519) 829-3568. UGRA

We of G Retirees Support United Way – Outstanding!

The University community responded generously to the 2005 appeal for United Way, pledging over $365,000.

The U of G retirees have continued to play a significant role in the overall campaign and have raised $58,370. This is an astounding 21% increase over 2004 results. Retirees can be proud of this achievement which has been instrumental to the overall success of the U of G campaign.

Your contribution ensures that a network of support and services are available to children, families, seniors and individuals. The 46 agencies funded by United Way are helping to improve lives and build community in Guelph & Wellington County.

A sincere thank you for your generous contributions. UGRA

UGRA Winter 2006 Newsletter
THE CHANGING FACE OF THE U OF G CAMPUS

The recently opened extension to the MacKinnon Building looks over the old Bull Ring.

On the right, the Canadian Research Institute for Food Safety Building and on the left, the OVC Clinical Research Building located on McGilvary Street.

The addition to the new Science Building is located on Gordon Street.

The Biodiversity Building is located beside the Bovey Building, just off Gordon Street.

Mark Waldron
Past President & Newsletter Editor
Wayne Marsh
President
Allan M. Dennis
Vice President
Larry Porter
Secretary
Pat Hoare
Treasurer
Robin Ollerhead
Chair - Pensions Committee
Ted Burnsle
Chair - Benefits Committee
Trish Halley
Chair - Scholarship Committee
Bruce Koenig
Chair - Web Site Committee

EXECUTIVE MEMBERS
David Hull
George Loney
Carolyn Pawley
Sally Stoddart
George Taylor

TAX TIME TIPS
By Larry Porter

Yes it’s almost that time again when we declare to the provincial and federal governments what income we received, so they can calculate how much we have to give to them. Since the tax year of 2005 is over, there is very little that can be done to relieve the tax burden, outside of making sure that you have used all possible deductions. Some commonly missed deductions include:

• Safety Deposit Box rental fees
• Monies paid for Financial Counseling Advice
• Interest paid for money borrowed to invest

These are some of the deductions that you can take advantage of but a good tax professional can probably find you more. When I say a good tax professional I do not mean one of those tax services that come and go each spring but rather someone in the financial industry who makes their day to day living doing this type of work.

PLANNING FOR THE FUTURE
The future is now so what can you do today, so that next year at this time your tax burden is less?

START A SMALL BUSINESS
You have skills, put them to work! You may have a hobby that you work at more, now that you are retired, think of how you can profit from your interests. You don’t have to work nine to five, and you can work as much or as little as you like or are able.

Why do I make this suggestion? There are several reasons: 1. You will generate additional income.
2. Secondly and most importantly you will make a broad range of deductions available to yourself that are not available to a wage earner or pensioner who gets taxes deducted at source. These deductions include but are not limited to:

• A portion of your automobile expenses
• Meals and entertainment related to the business
• Travel related to the business
• Direct business expenses such as supplies, merchandise, equipment, fees, licenses, interest charges
• Any wages paid (could be to a spouse or relative)
• A portion of your household expenses as related to an office or shop in your home - These include light, heat and power, mortgage interest, property taxes, repairs and maintenance, telephone, internet connections, computers and computer supplies (NOTE: Home OfficeShop expenses can be used to reduce business profit to zero but cannot create a business loss.)

If the result of your business is a profit you will have additional income on which you will have to pay taxes but some of your day to day expenses will have been covered by the business activity. If the results are a loss as are most businesses in the first years, these losses can be used to offset your other income, greatly reducing your tax burden.

GENERATE RENTAL INCOME
If you have a relative or other person living with you consider making the arrangement a rental situation. The rent need not be huge but by paying it the renter may qualify for an Ontario Tax Credit while you can charge some household expenses against the income. The percentage of your house or apartment used by the renter including any common areas can be used to calculate the portion of household expenses that can be offset against the income. These include:

• Mortgage Interest
• Property taxes
• Rent
• Repairs and maintenance
• Light, heat, water, and power
• Cable television
• Internet connection

The same rules apply as above, profit is taxable and losses can offset other income.

PENSION TAX CREDIT
As U of G retirees you will be receiving a pension so you will be eligible for the $1,000 Pension Tax Credit but your spouse may not be receiving a pension and so not be eligible for this tax credit. You can make him or her eligible to receive the tax credit by purchasing an annuity in his or her name that has an annual payout of $1,000. (NOTE: The current low interest rates make the cost of annuities very high and as a result the Pension Tax Credit may not be worth it at this time, but if interest rates climb, it may be something to consider.)

I hope you find these suggestions helpful because while we all want to pay our rightful share of taxes we should not pay more than our share!! UGRA
CURAC 2006 CONFERENCE TO BE HELD AT GUELPH ON MAY 25 – 26
Bob Liptrap, Chair, Local Arrangements Committee

As indicated in the last newsletter, the next annual conference of CURAC (College and University Retirees Associations of Canada) will be held on the Guelph campus, May 25 and 26, 2006. A great deal of interest has already been expressed in the conference. Given the number of universities in the south central Ontario region, this is expected to be a very well attended meeting.

The planning of the program is well underway and a variety of topics of interest to both retired faculty and staff members are on the agenda. Some of these are:

• One part of the program will focus on finding out what the situation is with regard to non-medical retirement benefits at Canadian post-secondary institutions. How do we compare to others? What should our goals be in trying to improve these types of benefits for both current and future retirees? This session will discuss retiree benefits such as:
  • Services (parking, library, computing, recreation, social)
  • Financial (earning opportunities, discount programs)
  • Education, academic and research opportunities
  • Retiree housing
  • Formal recognition of faculty and staff when they retire
  • Institutional support of retiree associations

Although our major concerns revolve around the welfare of retirees, retirees and retiree associations often contribute significantly to their former employer. Another conference session will discuss the following:

• Some examples of formal mechanisms that exist to promote and support retirees’ continuing interaction with their university or college
• Activities that involve retirees at various colleges and universities

What was your retirement process like? What were you told about retirement and what advice were you given? Some universities do an outstanding job in this regard, giving consideration not only to the financial implications of retirement, but also to the social adjustments and psychological changes that are involved. Should CURAC develop a “best practices” package that would help universities deliver a more uniform and informative retirement program?

• Some of the best pre-retirement programs being delivered by Canadian post-secondary institutions will be discussed at the conference.

Be sure to register early so that you are not left out. There is even a reduced rate for early registration. We have kept registration under $100.00 and that includes the banquet. It is easy to register.

• for those with access to the internet, go to CURAC’s website at www.curac.ca and this will lead you to the registration site at the University of Guelph (both cheques and credit cards acceptable).

We look forward to seeing you!

THE UGRA WEBSITE
www.ugra.ca

The Website page for the UGRA has been changed and brought up-to-date. It is also managed on a regular basis so that it includes reports of UGRA decisions and lists of key contacts that relate to the primary concerns of retirees. Bruce Koenig and George Loney who are both on the UGRA Executive Committee manage the web site. If you have ideas, questions or concerns that you would like to see be part of the web site, let them know what you would like. They are always interested in improving the web site content.

OBSTACLE COURSE RESEARCH COULD HELP PREVENT SERIOUS FALLS
By Trish Parsons

Falls are the leading cause of fatal injuries in Canadian seniors; it’s estimated that one in three seniors will experience a serious fall in their lifetime. Many elderly individuals never fully recover from a fall and are left with pain, reduced physical ability and loss of independence, as many victims have to be placed in nursing homes or other institutions.

Prof. Lori Vallis, Department of Human Health and Nutritional Science, hopes her research on locomotion can be used for this public health problem.

“Most falls in the elderly are due to tripping over ‘obstacles’ such as the leg of an end table, a misplaced shoe or even an area rug,” says Vallis. “I hope to limit the amount of falls by studying seniors and obstacles.”

Vallis’s current research involves studying movement in the elderly – and in particular, examining how seniors avoid obstacles. This study, which has been underway for the past two and a half years, involves documenting some of the different sensory inputs, such as sight, sense of balance and head positioning in seniors while they manoeuvre through an obstacle course.

“Person at 65 compared to a person at 80 has very different movement capabilities, so grouping them together is not going to produce a good description of the problems in seniors,” says Vallis.

Vallis is studying seniors in three different age categories, young elderly 65-74; mid-elderly, 75-84; and older elderly, 85-plus. By dividing the seniors into age groups, the differences in movement between older and younger elderly people can be detected. Identifying these differences will help to develop techniques in fall prevention that can target the elderly more effectively.

Preventing serious falls is essential to help seniors maintain their quality of life but also a pressing issue for the Canadian health care system. It’s estimated that serious falls generate $2.4 billion in annual health care costs in Canada (comparatively, the estimated cost of motor vehicle accidents per year is much less, $345 million). Vallis hopes the information gathered through her research can be used by clinicians to develop new techniques in fall prevention and rehabilitation. These techniques could include changes in posture, strength training and flexibility.

Vallis is working with graduate students Catherine Lowrey and Rebecca Read (ones of the Department of Human Health and Nutritional Sciences. This research is funded by the Centre for Applied Health Research, a collaborative research initiative between the University of Waterloo and Oakwood Retirement Communities.
Adjustment for inflation of the CPI increased by 3%. The formula has since improved in several steps to CPI increase by 2%, and the goal of course was full CPI increase. The main Pension Benefit formula was changed in October, 1985 to be 2% of final average salary for all years of service. These figures do not include the adjustment for CPP integration. Other issues were the 50% spousal benefit and the early retirement arrangement. And there is always the issue of non-indexing of the Civil Service Supplements.

**UGRA**

What was the impact of pension matters on the formation of the Retirees Association?

**EM**

I remember talking to Professor Elmer Menzie of the Department of Agricultural Economics in 1988-89 about the need for a more formalized relationship between retired faculty and staff and the university administration. He asked me if I thought a retiree’s association would be helpful. I said, “By all means, yes.” I think the climate was right for it. The various employee groups had Associations and the University of Guelph Faculty Association had a Pensions and Benefits Committee which was getting more aggressive on pension issues. We had made significant gains with the 1984 and 1985 improvements but there were still more gains to be made. And things sometimes move slowly.

A lot of retirees were becoming more concerned about their pensions. I believe that this concern was an important factor in getting people interested in the formation of a Retirees Association.

**UGRA**

What was your involvement after you retired?

**EM**

That’s another story. I had been on the University Pension and Benefits Committee with people from all across the University. As soon as I retired, I was told by the University administration that I couldn’t stay on the committee. I was in a position that I was being moniitored, so I stayed on. Later I was on the Faculty Association said that they wanted me to be their representative. So I stayed on the Pension and Benefits Committee even though I was retired and the administration agreed to let me continue. So I continued to serve for several years as a Faculty Association representative on both committees and even on the Faculty Association’s Salary, Pension and Benefits Negotiating team. I was followed by Professor John Benson of the Economics Department, a year or two later.

I was on a Presidential Task Force on Pensions (1991-92) appointed by President Segal to carry out a survey of the pension system including governance. This was followed by a committee called PRIG (Pension Reform and Implementation Group) appointed by President Segal with Professor Sheena Bamsey of OVC as Chair and Professor John Benson as Vice-chair. John Benson took over Faculty representation when I finally retired and then Bob Logan took over later on.

**UGRA**

What was your interest and feedback from retirees at that time?

**EM**

I believe that all those people who served faithfully and regularly on the different pension committees and task forces and special ad hoc committees on Pensions and Benefits deserve a great deal of credit for what they have done for their colleagues. Sometimes things move slowly but, in the end, every little bit helps.

**UGRA**

Did the retirees question the investment practices of the Board’s pension committee?

**EM**

There were few questions. There was an attitude that we should be in charge of investing our own money. That may be O.K. for experienced people but not for others. Some thought that we were falling behind but that all changed with the University’s use of various investment managers and with careful monitoring probably produces satisfactory returns.

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Hotel payment is to the hotel upon arrival. To book your room for you, we will need you to supply a credit card number.
ACCOMMODATION RESERVATIONS

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ON CAMPUS ACCOMMODATION

Your reservation must be received no later than the MAY 3, 2006 to receive the early bird rate.

POLICIES, PROGRAMS AND PROGRESS.....
A PERSONAL REVIEW OF THE PAST

An Interview with Dean Earl MacNaughton.

This is the first in a series of interviews with those who were involved in the formation of the University of Guelph Retirees Association. At last year’s UGRA Fall Forum, Prof. Rick Richards suggested the idea of recording oral histories with the key players in the early days of the Retirees Association. Professor Earl MacNaughton was one of these key players. He came to the University in 1948 and started teaching in 1949. Throughout his academic career as Professor and later Dean of the College of Physical Science, he developed a keen interest in how pension policy was developed and how pensions and benefits were managed. He continued to be involved in pension discussions even after his retirement in 1984. And, even today, he keeps a very complete set of files dealing with pensions and benefits. UGRA thanks Dean MacNaughton for sharing his memories with us and for being the pension guru for so many years at the University.

UGRA
How did UGRA come into being? What is the background to its formation?

EM
I think pension matters were an important factor in the founding of the Retirees Association. It’s a long story. Let me tell you something about the issues. In 1946 when the Federated Colleges faculty and staff were transferring to the University, they were handed a pension plan that wasn’t as good as the civil service plan that they had been on. President MacLachlan said that our pensions would not be less than what we got as civil servants.

When Bill Winegard became President of the University, he tried to get inflation indexing for civil servants. But he didn’t get it. He did get something fair but after that pension increases went into a diorama. Pensions were not negotiable. The Board of Governors managed pensions as a defined benefit and they gave what the formula specified. The Faculty Association said that they thought that our pension plan was not keeping pace with those at other Ontario Universities, such as the University of Waterloo, next door.

As a result, when President Donald Forster initiated a review of the pension situation, he asked the pension administrators who should lead the review. They said, to ask Earl! I had been on the new University Pension Committee but it didn’t really do any planning. So President Forster asked me to do a study on the pension and benefit situation. The committee was appointed in 1978 and we came out with a report in 1980 with 16 recommendations. I found, for instance, that pension benefits per contributions were much better for the professional plan than for the worker’s plan. When I found that out, I called the University pension consultant, and he agreed. When President Forster heard this, he made some changes in the pension plans, even before the report came out in 1980. A few years later, in 1984, we got some substantial increases and we got a pension adjustment formula. Before that, it was always an ad hoc arrangement with the Board of Governors Pensions and Benefits Committee. That meant that the only thing left to focus on in a bargaining sense was pensions and benefits. I joined the Faculty Association Negotiating team for 1984. There were five of us from faculty and four from the administration. We had some really good and vigorous discussions. When I told the administration representatives that they were going to be on pensions, themselves, soon, they showed a lot more interest. This marked the beginning of the Faculty Association getting more aggressive on pension increases.

UGRA
How well does UGRA connect with the University?

EM
We are not quite there yet. UGRA wasn’t formed until 1990-91. There are other things I should tell you about. I got involved in learning about pensions in a big way. I was on the Professional Plan Pension Committee, which was the Board of Governors. I was the Chairman of the Faculty Association Salary Committee asked me to assist the salary Committee in 1984. He said that since the government, under the Inflation Relief Act, had limited salary increases to five and six per cent. That meant that the only thing left to focus on in a bargaining sense was pensions and benefits. I joined the Faculty Association Negotiating team for 1984. There were five of us from faculty and four from the administration. We had some really good and vigorous discussions. When I told the administration representatives that they were going to be on pensions, themselves, soon, they showed a lot more interest. This marked the beginning of the Faculty Association getting more aggressive on pension increases.

UGRA
What were the main issues concerning pensions at that time?

EM
Indexing of pensions was always an important item. Our formula was improved in October, 1985, to an annual increase of 5% plus inflation. That was a big step forward. But we still had a long way to go.

Continued on page 8.
ON CAMPUS ACCOMMODATION

Your reservation must be received no later than the MAY 3, 2006 to receive the early bird rate.

ACCOMMODATION RESERVATIONS

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<thead>
<tr>
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* If sharing accommodation, please provide the full name of roommate.

** If choosing Townhouse Style Residence, please provide the full names of people you would like to share a townhouse with and note that each person will need to register separately.

DESCRIPTION OF ROOMS

SINGLE ROOMS: twin bed, a desk, and a telephone, not air-conditioned. There are communal washrooms located on each floor of the residence.

DOUBLE ROOMS: twin beds, a desk, a telephone; not air-conditioned. There are communal washrooms on each floor of the residence.

TOWNHOUSES: come with four bedrooms. Each bedroom has a twin bed, a desk, a closet and a telephone. There are two full bathrooms, a kitchen and a living area. The kitchens have a refrigerator and a stove. They do not come with dishes, but you can rent dishes from the residence desk for $25.00. The townhouses are the only air-conditioned residences on campus.

PAYMENT INFORMATION - If paying by cheque, mail this form and your cheque to the above address

PAYMENT SUMMARY

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GST REGISTRATION #: R1081618Z9

Make cheques payable to Conference Services - University of Guelph.

Cancellation Policy: We will refund everything up to May 3, 2006. After that you must put your request in writing to the above address c/o Amy Ridley.

POLICIES, PROGRAMS AND PROGRESS..... A PERSONAL REVIEW OF THE PAST

An Interview with Dean Earl MacNaughton.

This is the first in a series of interviews with those who were involved in the formation of the University of Guelph Retirees Association. At last year’s UGRA Fall Forum, Prof. Rick Richards suggested the idea of recording oral histories with the key players in the early days of the Retirees Association. Professor Earl MacNaughton was one of these key players. He came to the University in 1948 and started teaching in 1949. Throughout his academic career as Professor and later Dean of the College of Physical Science, he developed a keen interest in how pension policy was developed and how pensions and benefits were managed. He continued to be involved in pension discussions even after his retirement in 1984. And, even today, he keeps a very complete set of files dealing with pensions and benefits. UGRA thanks Dean MacNaughton for sharing his memories with us and for being the pension guru for so many years at the University.

UGRA

How did UGRA come into being? What is the background to its formation?

EM

I think pension matters were an important factor in the founding of the Retirees’ Association. It’s a long story. Let me tell you something about the issues. In 1964 when the Federated Colleges faculty and staff were transferring to the University, they were handed a pension plan that wasn’t as good as the civil service plan that they had been on. Professor Ian ManMillan, who was the Chairman of the Faculty Association Negotiating team for 1964, thought that our pension plan was not keeping pace with those at other Ontario Universities, such as the University of Waterloo, next door.

As a result, when President Donald Forster initiated a review of the pension situation, he asked the pension administrators who should lead the review. They said, to ask Earl! I had been on the new University Pension Committee but it didn’t really do any planning. So President Forster asked me to do a study on the pension and benefit situation. The committee was appointed in 1978 and we came out with a report in 1980 with 16 recommendations. I found, for instance, that pension benefits per contributions were much better for the professional plan than for the worker’s plan. When I found that out, I called the University pension consultant, and he agreed. When President Forster heard this, he made some changes in the pension plans, even before the report came out in 1980. A few years later, in 1984, we got some substantial increases and we got a pension adjustment formula. Before that, it was always an ad hoc arrangement with the Board of Governors Pensions and Benefits Committee. There was a fairly common attitude among administrators in early years that indexing would cost too much.

When Burt Matthews came back to the University in 1984, as President, he toured the departments where he found that pensions seemed to be a problem. He said, “I will do something for you”. In 1984 he presented some recommendations to the Board of Governors. The recommendations, including a formula for future years, were approved by the Board of Governors. He was a new President and that is the time when you can get things done. This was an important development. It was the first time we had a formula for indexing. Previously, it was all ad hoc.

UGRA

How well does UGRA connect with the University?

EM

We are not quite there yet. UGRA wasn’t formed until 1990. There are other things I should tell you about. I got involved in learning about pensions in a big way and, so President Forster asked me to chair his advisory Committee on Pensions in 1978-1980 and continued on pension committees there after. Professor Ian ManMillan, who was the Chairman of the Faculty Association Salary Committee asked me to assist the salary Committee in 1984. He said that since the government, under the Inflation Restraint Act, had limited salary increases to five and six per cent. That meant that the only thing left to focus on in a bargaining sense was pensions and benefits. I joined the Faculty Association Negotiating team for 1984. There were five of us from faculty and four from the administration. We had some really good and vigorous discussions. When I told the administration representatives that they were going to be on pensions, themselves, soon, they showed a lot more interest. This marked the beginning of the Faculty Association getting more aggressive on pension increases.

UGRA

What were the main issues concerning pensions at that time?

EM

Indexing of pensions was always an important item. Our formula was improved in October, 1985, to an annual...
Continued from page 7.

Committee with people from all across the University. As soon as I retired, I was told by the University administration that I couldn’t stay on the committee. The Faculty Association said that they wanted me to be their representative. So I stayed on the Pension and Benefits Committee even though I was retired and the administration agreed to let me continue. So I continued to serve for several years as a Faculty Association representative on both committees and even on the Faculty Association’s Salary, Pension and Benefits Negotiating team. I was followed by Professor John Benson of the Economics Department, a year or two later. I was on a Presidential Task Force on Pensions (1991-92) appointed by President Segal to carry out a survey of the pension system including governance. This was followed by a committee called PRIG (Pension Reform and Implementation Group) appointed by President Segal with Professor Sheena Basney of OVC as Chair and Professor John Benson as Vice-Chair. John Benson took over Faculty representation when I finally retired and then Bob Logan took over later on.

UGRA
How did you find the receptivity of the University senior administration toward the founding of a retiree’s association?

EM
I believe President Matthews was always receptive to the formation of a Retirement Association. We got good improvements during Matthew’s Presidency. When President Segal came, I think he was good for the pension system and he seemed to be supportive of the formation of UGRA.

UGRA
What was the interest and feedback from retirees, at that time?

EM
A lot of people don’t really like to become too involved in things like that. There wasn’t any resistance from faculty and staff. The formation of UGRA was seen as a retirees thing and they were very supportive.

UGRA
What would you say is the interest of the University, today, in retiree’s issues?

EM
In recent years, the University has become much more interested. The President’s June luncheon, the open houses and tours and those types of things indicate that the top brass are favouring UGRA. Of course as more and more faculty and staff become retirees, they are seen as a source of funds for development activities. I think the University is interested. I never experienced any resistance.

UGRA
Your early efforts, then, really paid off in the long run.

EM
I believe that all those people who served faithfully and regularly on the different pension committees and task forces and special ad hoc committees on Pensions and Benefits deserve a great deal of credit for what they have done for their colleagues. Sometimes things move slowly but, in the end, every little bit helps.

UGRA
Did the retirees question the investment practices of the Board’s pension committee?

EM
There were few questions. There was an attitude that we should be in charge of investing our own money. That may be O.K. for experienced people but not for others. Some thought that we were falling behind but that all changed with the University’s use of various investment managers and with careful monitoring probably produces satisfactory returns.

REGISTRATION INFORMATION - all prices are quoted in Canadian Dollars, and all registration fees are subject to GST

q Early Bird Conference Registration . . . $90.00 Until May 3, 2006
q Regular Rate Conference Registration . . . $95.00 May 4 – 26th, 2006

Notes: Includes access to the Wine and Cheese Reception on Wednesday, May 24th, all sessions and topics with light breakfast and sandwich lunch on Thursday, May 25th, light breakfast on Friday May 26th, and admission to the Banquet on Thursday, May 25th.

BANQUET GUEST - Please indicate if you will be bringing a guest to the Banquet on Thursday, May 25th. Guest tickets are $50.00.

q Yes I am bringing a guest . . . . . . . . . . . . . . . . $50.00
q No I am not bringing a guest . . . . . . . . . . . . . . . . $0.00

HOTEL ACCOMMODATION RESERVATIONS - all prices are quoted in Canadian Dollars

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<tr>
<th>HOTEL NAME</th>
<th>RATE PER NIGHT</th>
<th>ARRIVAL</th>
<th>DEPARTURE</th>
<th># OF NIGHTS</th>
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<td>Ramada Inn</td>
<td>$115 Singles/Doubles</td>
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*Hotel payment is to the hotel upon arrival. To book your room for you, we will need you to supply a credit card number.
CURAC 2006 CONFERENCE TO BE HELD AT GUELPH ON MAY 25 – 26
Bob Liptrop, Chair, Local Arrangements Committee

As indicated in the last newsletter, the next annual conference of CURAC (College and University Retiree Associations of Canada) will be held on the Guelph campus, May 25 and 26, 2006. A great deal of interest has already been expressed in the conference. Given the number of universities in the south central Ontario region, this is expected to be a very well attended meeting.

The planning of the program is well underway and a variety of topics of interest to both retired faculty and staff members are on the agenda. Some of these are:

- One part of the program will focus on finding out what the situation is with regard to non-medical retirement benefits at Canadian post-secondary institutions. How do we compare to others? What should our goals be in trying to improve these types of benefits for both current and future retirees? This session will discuss retirement benefits such as:
  - Services (parking, library, computing, recreation, social)
  - Financial (earning opportunities, discount programs)
  - Education, academic and research opportunities
  - Retiree housing
  - Formal recognition of faculty and staff when they retire
  - Institutional support of retiree associations

Although our major concerns revolve around the welfare of retirees, retirees and retiree associations often contribute significantly to their former employer. Another conference session will discuss:

- Some examples of formal mechanisms that exist to promote and support retirees' continuing interaction with their university or college
- Activities that involve retirees at various colleges and universities

What was your retirement process like? What were you told about retirement and what advice were you given? Some universities do an outstanding job in this regard, giving consideration not only to the financial implications of retirement, but also to the social adjustments and psychological changes that are involved. Should CURAC develop a “best practices” package that would help universities deliver a more uniform and informative retirement program?

- Some of the best pre-retirement programs being delivered by Canadian post-secondary institutions will be discussed at the conference.

Be sure to register early so that you are not left out. There is even a reduced rate for early registration. We have kept registration under $100.00 and that includes the banquet. It is easy to register:

- for those with access to the internet, go to CURAC’s website at www.curac.ca and this will lead you to the registration site at the University of Guelph (both cheques and credit cards acceptable).
- where access to the internet is inconvenient, a printout of the registration form has been included with this newsletter.

We look forward to seeing you!

THE UGRA WEBSITE

www.ugra.ca

The Website page for the UGRA has been changed and brought up-to-date. It is also managed on a regular basis so that it includes reports of UGRA decisions and lists of key contacts that relate to the primary concerns of retirees. Bruce Koenig and George Liptrap are both on the UGRA Executive Committee manage the web site. If you have ideas, questions or concerns that you would like to see be part of the web site, let them know what you would like. They are always interested in improving the web site content.

UGRA Winter 2006 Newsletter

OBSTACLE COURSE RESEARCH COULD HELP PREVENT SERIOUS FALLS

By Trish Parsons

Falls are the leading cause of fatal injuries in Canadian seniors; it's estimated that one in three seniors will experience a serious fall in their lifetime. Many elderly individuals never fully recover from a fall and are left with pain, reduced physical ability and loss of independence, as many victims have to be placed in nursing homes or other institutions.

Prof. Lori Vallis, Department of Human Health and Nutritional Science, hopes her research on locomotion can be useful for this public health problem. "Most falls in the elderly are due to tripping over ‘obstacles’ such as the leg of an end table, a misplaced shoe or even an area rug,” says Vallis. "I hope to limit the amount of falls by studying seniors and obstacles.” Vallis’s current research involves studying movement in the elderly – and in particular, examining how seniors avoid obstacles. This study, which has been underway for the past two and a half years, involves documenting some of the different sensory inputs, such as sight, sense of balance and head positioning in seniors while they manoeuvre through an obstacle course. “A person at 65 compared to a person at 80 has very different movement capabilities, so grouping them together is not going to produce a good description of the problems in seniors,” says Vallis.

Vallis is studying seniors in three different age categories, young elderly: 65-74; mid-elderly: 75-84; and older elderly: 85-plus. By dividing the seniors into age groups, the differences in movement between older and younger elderly people can be determined. Identifying these differences will help to develop techniques in fall prevention that can target the elderly more effectively.

Preventing serious falls is essential to help seniors maintain their quality of life but also a pressing issue for the Canadian health care system. It’s estimated that serious falls generate $2.4-billion in annual health care costs in Canada (comparatively, the estimated cost of motor vehicle accidents per year is much less, $345 million). Vallis hopes the information gathered through her research can be used by clinicians to develop new techniques in fall prevention and rehabilitation. These techniques could include changes in posture, strength training and flexibility.

Vallis is working with graduate students Catherine Lowrey and Rebecca Reid-Jones of the Department of Human Health and Nutritional Sciences. This research is funded by the Centre for Applied Health Research, a collaborative research initiative between the University of Waterloo and Oakwood Retirement Communities. UGRA
THE CHANGING FACE OF THE U OF G CAMPUS

On the right, the Canadian Research Institute for Food Safety Building and on the left, the OVC Clinical Research Building located on McGilvary Street.

The addition to the new Science Building is located on Gordon Street.

The Biodiversity Building is located beside the Bovey Building, just off Gordon Street.

EXECUTIVE COMMITTEE 2005 - 2006
Mark Waldron Past President & Newsletter Editor
Wayne Marsh President
Allan McNiss Vice President
Larry Porter Secretary
Pat Hoare Treasurer
Robin Ollerhead Chair - Pensions Committee
Ted Burnsie Chair - Benefits Committee
Trish Halley Chair - Scholarship Committee
Bruce Keomig Chair - Web Site Committee

EXECUTIVE MEMBERS
David Hull
George Loney
Carolyn Pawley
Sally Stoddart
George Taylor

TAX TIME TIPS
By Larry Porter

Yes it’s almost that time again when we declare to the provincial and federal governments what income we received, so they can calculate how much we have to give to them. Since the tax year of 2005 is over, there is very little that can be done to relieve the tax burden, outside of making sure that you have used all possible deductions. Some commonly missed deductions include:

- Safety Deposit Box rental fees
- Monies paid for Financial Counseling Advice
- Interest paid for money borrowed to invest

These are some of the deductions that you can take advantage of but a good tax professional can probably find you more. When I say a good tax professional I do not mean one of those tax services that come and go each spring but rather someone in the financial industry who makes their day to day living doing this type of work.

PLANNING FOR THE FUTURE

The future is now so what can you do today, so that next year at this time your tax burden is less?

START A SMALL BUSINESS

You have skills, put them to work! You may have a hobby that you work at more, now that you are retired, think of how you can profit from your interests. You don’t have to work nine to five, and you can work as much or as little as you like or are able.

Why do I make this suggestion? There are several reasons: 1. You will generate additional income. 2. Secondly and most importantly you will make a broad range of deductions available to yourself that are not available to a wage earner or pensioner who get taxes deducted at source. These deductions include but are not limited to:

- A portion of your automobile expenses
- Meals and entertainment related to the business
- Travel related to the business
- Direct business expenses such as supplies, merchandise, equipment, fees, licenses, interest charges
- Any wages paid (could be to a spouse or relative)
- A portion of your household expenses as related to an office or shop in your home - These include light, heat and power, mortgage interest, property taxes, repairs and maintenance, telephone, internet connections, computers and computer supplies (NOTE: Home OfficeShop expenses can be used to reduce business profit to zero but cannot create a business loss.)

If the result of your business is a profit you will have additional income on which you will have to pay taxes but some of your day to day expenses will have been covered by the business activity. If the results are a loss as are most businesses in the first years, these losses can be used to offset your other income, greatly reducing your tax burden.

GENERATE RENTAL INCOME

If you have a relative or other person living with you consider making the arrangement a rental situation. The rent need not be huge but by paying it the renter may qualify for an Ontario Tax Credit while you can charge some household expenses against the income. The percentage of your house or apartment used by the renter including any common areas can be used to calculate the portion of household expenses that can be offset against the income. These include:

- Mortgage Interest
- Property taxes
- Rent
- Repairs and maintenance
- Light, heat, water, and power
- Cable television
- Internet connection

The same rules apply as above. Profit is taxable and losses can offset other income.

PENSION TAX CREDIT

As U of G retirees you will be receiving a pension so you will be eligible for the $1,000 Pension Tax Credit but your spouse may not be receiving a pension and so not be eligible for this tax credit. You can make him or her eligible to receive the tax credit by purchasing an annuity in his or her name that has an annual payout of $1,000. (NOTE: The current low interest rates make the cost of annuities very high and as a result the Pension Tax Credit may not be worth it at this time, but if interest rates climb, it may be something to consider.)

I hope you find these suggestions helpful because while we all want to pay our rightful share of taxes we should not pay more than our share!! UGRA
meant that the whole university campus has the appearance of being one big building site. “The deferred maintenance problem is a major concern as this is an older campus and there hasn’t been enough money to keep the buildings in good repair”, stated Nancy Sullivan. A second problem is that of trying to plan next year’s budget when this year’s income has not been fully received. There has been no government announcement about the tuition levels for next year which adds to the difficulty in planning a proper budget.

There is also a need to address the liability situation concerning the pension fund which has gone from a robust state to one that will require cash infusion. The implementation of a policy with respect to the government legislated ending of mandatory retirement at age 65, is still being discussed. The current mandatory retirement situation does not end until December 12, 2006 which gives several months for policy development.

The recent decision by the Canada Revenue Agency to treat tuition scholarships for dependents/spouses as a taxable benefit for employees was raised by the UGRA Executive. The University was advised subsequently to the meeting that CRA has determined that reassessments will not take place for 2003, 2004 or 2005 for all those who have severed their employment relationship with the University. The decision regarding 2006 will be forthcoming from CRA in the near future.

UGRA also requested that pension increases should be based on the cost of living index minus one percent rather than the current two percent. With additional costs for benefits and general inflation, retirees’ incomes are not keeping pace with the cost of living. Both President Summerlee and V.P. Sullivan acknowledged the request and stated that they understood the situation that retirees are experiencing.

Despite all the financial problems, President Summerlee reminded us that “The University of Guelph’s star continues to rise”, according to several indicators of quality and accessibility. UGRA

UGRA ANOUNCES AN INFOLINE

UGRA has made arrangements for an information line for your use. If you have any questions, concerns or issues related to your retirement, pensions and benefits, please call (519) 824-4120, extension 52197 and leave a message. Your call will be returned as soon as possible. If you have an e-mail address, please leave it with your message in order that you might be contacted by e-mail. UGRA

THIRD AGE LEARNING ANNOUNCES THE FALL COURSES

Two courses will be offered in the fall, 2006 semester by Third Age Learning - Guelph for retired people. The Wednesday morning course will focus on “Mass Media: Truth and Consequences” with the Wednesday afternoon course focusing on “Great Adventurers Who Changed The World”. Courses are held in the Arboretum Centre and cost $30.00 each for eight lectures. Details will be available on the web site www.thirdagelearningguelph.ca or call (519) 829-3568. UGRA

LIST OF RETIREEES RETIRED AFTER SEPTEMBER, 2005

<table>
<thead>
<tr>
<th>NAME</th>
<th>DEPARTMENT</th>
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<tbody>
<tr>
<td>John Armstrong</td>
<td>Real Estate Division</td>
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<tr>
<td>Lorraine Black</td>
<td>Political Science</td>
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<tr>
<td>Sharron Bowes</td>
<td>Physical Resources – Custodial</td>
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<tr>
<td>Pia Cocca</td>
<td>Physical Resources – Custodial</td>
</tr>
<tr>
<td>Mary Cyr</td>
<td>Fine Art and Music</td>
</tr>
<tr>
<td>Ken Doster</td>
<td>Philosophy</td>
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<tr>
<td>Robert Drohan</td>
<td>Purchasing Services</td>
</tr>
<tr>
<td>Pal Fischer</td>
<td>Mathematics and Statistics</td>
</tr>
<tr>
<td>Norma Reming</td>
<td>Parking Administration</td>
</tr>
<tr>
<td>Martha Grinwis</td>
<td>Student Housing Services</td>
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<tr>
<td>Carlton Giles</td>
<td>OVC – Dean’s Office</td>
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<tr>
<td>Patricia Hock</td>
<td>Library</td>
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<td>John Holbrook</td>
<td>Mathematics and Statistics</td>
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<tr>
<td>John Holt</td>
<td>Mathematics and Statistics</td>
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<tr>
<td>John Hubert</td>
<td>Mathematics and Statistics</td>
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<tr>
<td>David Hurte</td>
<td>Plant Agriculture</td>
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<tr>
<td>Dennis Lamont</td>
<td>Grounds – Physical Resources</td>
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<td>Harold Lane</td>
<td>English and Theatre Studies</td>
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<td>William Lay</td>
<td>Plant Agriculture – Vineland</td>
</tr>
<tr>
<td>Antonio Nini</td>
<td>Physical Resources – Mechanical</td>
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<tr>
<td>Helen Murphy</td>
<td>Planning, engineering and construction</td>
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<tr>
<td>Satish Nagi</td>
<td>School of Engineering</td>
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<tr>
<td>Antonio Nini</td>
<td>Physical Resources – Mechanical</td>
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<tr>
<td>David Noakes</td>
<td>Integrative Biology</td>
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<tr>
<td>Gary Partlow</td>
<td>Biomedical Sciences</td>
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<tr>
<td>Diana Philbrick</td>
<td>Human Health and Nutritional Science</td>
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<tr>
<td>John Proctor</td>
<td>Plant Agriculture</td>
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<tr>
<td>Frances Relly</td>
<td>Physical Resources – Administration</td>
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<tr>
<td>Marvyn Reynolds</td>
<td>LSD – Regulatory Services</td>
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<tr>
<td>Marjorie Stickl</td>
<td>Physical Resources – Custodial</td>
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<tr>
<td>James Taylor</td>
<td>Environmental Design and Rural Development</td>
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<tr>
<td>Rockola Tom</td>
<td>CDS – University Systems</td>
</tr>
<tr>
<td>Janice Walker</td>
<td>Communication and Public Affairs</td>
</tr>
</tbody>
</table>

YES! I want to promote the welfare of retirees and to help UGRA foster a mutually beneficial relationship with the University of Guelph. Please accept my cheque for $20 as a contribution to assist with administration.

NAME: ___________________________________________  ADDRESS: ___________________________________________

CITY/PROVINCE: ___________________________________________  POSTAL CODE: ________

EMAIL: ___________________________________________

YES! I would like to receive more information about serving on the Executive of UGRA or on one of its committees. I can be reached by telephone at: ___________________________

Please make the cheque payable to: UNIVERSITY OF GUELPH RETIREES ASSOCIATION

Mail this form with your cheque to:

UNIVERSITY OF GUELPH RETIREES ASSOCIATION

UNIVERSITY OF GUELPH

GUELPH, ONTARIO • N1G 2W1
EXCESS BOOKS?
By Dave Hull

One of the hardest things to do when one is moving into retirement, downsizing a home, or clearing out after the death of a loved one, is dealing with all the books, videos, tapes, etc. accumulated over the years. Nobody likes to throw away books - everyone would like to see a new home for all those 'treasures' lovingly collected.

There are several possible routes to follow:

1. The University Library is interested in all and any books dealing with agriculture, veterinary medicine, household science, Canadian theatre, Scotland, Lucy Maud Montgomery, landscape architecture, George Bernard Shaw, Canadian cooking, and the biological sciences in general. In some cases income tax receipts may be issued for donations to the University Library. Contact Lorne Bruce at 519-824-4120, extension 52089 or lbruce@uoguelph.ca or Pam O’Rielly, extension 58927 to discuss your book collection. Similarly if you have photographs, diaries, manuscripts or other memorabilia dealing with the three founding colleges of the University prior to 1967, contact Mr. Bruce or Ms. O’Rielly. If the University doesn’t need the material (and it doesn’t want vast academic article reprint collections, for example) Mr. Bruce may be able to direct you to a specialist book dealer or another library.

2. Second hand book stores might take them off your hands. There are several in Guelph. Don’t expect to get vast amounts of money for your collection, and be prepared to be disappointed when a dealer does not want your books.

3. Second hand book sales. Some charities or cultural organizations (even banks!) will take books as a donation. In the Guelph area such sales put on annually by, for example, the Elora Festival are great social events and draw book lovers (individuals and dealers) from miles and miles around.

4. Charity stores. Check all the local outlets, such as Value Village. They will often take books.

5. Have your own garage sale or group sale. Books will often disappear quickly from your driveway.

6. If all else fails, RECYCLE. The Guelph Wet-Dry Recycling Centre will take books and magazines. Tear book covers off and place the covers in the Waste (clear bag), and the “paper” part of books in the Dry (see-through blue bag). Magazines, as they are, go in the blue bag.

GOOD LUCK. UGRA

The Changing Face of the U of G Campus
List of Retirees Membership Support Form
Excess Books

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PRESIDENT'S MESSAGE

I sincerely hope all UGRA members had a wonderful holiday season and I wish everyone all the best for 2006.

On January 5 the University Library hosted an interesting tour of the Learning Commons area. For someone like myself who still thinks of libraries as locations of large cabinets filled with a card catalogue, it is an amazing transformation both in physical layout and philosophy. One only has to wander through the library on any weekday during the semester to see the positive reception by the students of this approach.

Contributions by UGRA members to the recent United Way campaign exceeded our goal by 21%. Congratulations to everyone!

Please note the announcement in this issue of the new ways to reach members of the executive with your questions and comments. Our thanks to the University for providing this service.

Finally I wish to inform UGRA members that the income from our voluntary memberships is lagging significantly behind the level of previous years. We are currently receiving a contribution from just over 300 of our 1,600 retirees. This income plays a critical role in producing the newsletter, the bursaries and our other programs. If you have not yet renewed your membership for this year, or if you have not yet become a member, I would ask that you please consider doing so. Thank you for your consideration.

UGRA EXECUTIVE COMMITTEE MEETS
With President Summerlee and Vice-President Sullivan

President Alastair Summerlee and Vice-President Nancy Sullivan discuss the financial situation with a few members of the UGRA Executive Committee at the February 7th meeting.

Continued on page 2.

Wayne Marsh