CURAC 2007 ANNUAL CONFERENCE

The 2007 Annual Conference of the College and University Retiree Associations of Canada will be held from May 23 to 26, 2007 in the Alumni Hall and Conference Centre at the University of Windsor. The theme of the conference, co-hosted by the University of Windsor and St. Clair College, is "Securing the Future Pensions & Health Benefits".

Preliminary Program
Wednesday, May 23
Evening reception
Thursday, May 24

1. Present Trends and Issues in Pension Plans
2. Protecting Private Pensions: A discussion on accountability, performance, and transparency
3. Protecting Public Pensions: A session devoted to the handling of the pensions of the community colleges.
4. Safeguarding of Retirees’ Interests -- Fiduciary Responsibilities: A discussion as to how, and in what manner, university institutions and community colleges have a fiduciary duty and obligations to their retirees.
5. Retiree Centres: In what way, and to what extent, do they fit into the overall institutional strategy for dealing with retirees?
6. Report of CURAC Committees
7. Health Resources for Seniors: A survey of the current resources available for senior (geriatric)-care on a province by province basis with a discussion of the better and desirable model(s) of senior care? Proposals will be advanced as to how our existing senior-care may be brought up to the level of the recommended model(s).
8. Long Term Care: Can You Afford It? A discussion on accountability, intentions are followed.
9. Collaboration and Strategies on Improving Benefits: What strategies can be used to protect benefits and how to improve relations with institutions?
10. Annual General Meeting

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6. Cross Country Check-Up - News from CURAC members
7. Tour of the Biodiversity Institute of Ontario
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10. Membership Form
11. CURAC 2007 Annual Conference

PRESIDENT’S MESSAGE

Happy 2007!

This is my second of three Newsletter reports to you. Your Executive has been working many hours on behalf of us all. Some of us have met with the Vice President, Finance and Administration, some have met with senior staff from Human Resources and some have been attending the Stakeholders’ meetings. As well the Pension committee and the Benefits committee have been meeting regularly. We met with a representative of the Faculty Association and we will meet with the Executive of the other bargaining units.

We acquired surveys of pension and benefit packages from Universities across the country. We invited the President and the Vice President, Finance and Administration to join us at our February meeting. We will be clear and vigorous in presenting our request to them for improved Pensions and Benefits.

We have focussed our energies and activities on exploring strategies to convince the University to improve our Pensions. You may recall President Sumerlee’s discouraging letter (See the Fall Newsletter) to us on this issue. If we are to obtain improvements in our pensions, we must be persistent and relentless in urging the University to treat its retirees with a dignity and fairness.

As I mentioned in the Fall Newsletter, the University is very concerned with their escalating premium costs for benefits. They are seeking the cooperation of the bargaining units in finding ways of controlling these costs. Retirees have an obvious stake in the outcome of these negotiations. We will keep you informed of significant developments.

You need to help your Executive if we are to achieve success in our discussions with the University. The best way for you to do that is to become a member of UGRA. Your Executive needs to be able to speak to University administrators with the assurance that we speak on behalf of most of the University of Guelph retirees, rather than just a few of you. As so few of you have signed up as UGRA members, the University administration will challenge our right to our claim that we speak on behalf of all retirees on the grounds that we do not represent enough of you to justify our claim.

If you feel the $20.00 annual UGRA fee is more than you wish to contribute, send in your membership form with whatever you feel comfortable with, but send the form so we can count you as a member.

We have been monitoring a disturbing situation that involved a retiree and spouse travelling to Europe where the spouse became seriously ill. There is a question of appropriate service, but as the retiree is still in discussions with Sun Life, we cannot comment further at this time. When the issue is resolved, we, along with the assistance of the retiree, will share information with you that may be useful to you in the future.

CURAC (College and University Retirees’ Association of Canada) of which UGRA is a member forwarded its first Newsletter to us. CURAC will assist member organizations obtain needed information and comparisons that will facilitate our discussions with the University on your behalf.

We have asked the University to allow retirees access to specific computer software that currently is only available to staff. We are awaiting a reply. We will discuss at our February or March meeting a proposal to allow retirees access to certain athletic facilities without charge, or at least for a minimal charge.

I hope all of you are enjoying good health and are having a happy and fulfilling retirement. If you need UGRA to obtain information for you or if you are experiencing difficulties with your benefits and would like advice, please contact us at our website (www.UGRA.ca) or call our Info line at 519-824-4120 Ext. 52197 and leave a message or write to us at Box 4916, University of Guelph, Guelph, Ontario N1G 2W1.

Thanks to Wayne Marsh for his hard work on our excellent Newsletters. UGRA

Allan McNelis
President – UGRA – 2006 - 2007
REVERSE MORTGAGES

In the Fall 2005 issue of the UGRA Newsletter Larry Porter contributed an article on reverse Home Income Plan which he commented on reverse mortgages and the importance of looking into this option carefully.

Last fall the Toronto Globe & Mail published an article “Learning your empty nest into your nest egg” on reverse mortgages by Dale Jackson, a Report on Business Television producer. Highlights of his article follow; the full article can be found on the web by searching the Globe and Mail archives (www.theglobeandmail.com/search) for this title.

Reverse mortgages are great for some retirees, but there are a few risks. When you weigh the facts, a reverse mortgage might be the perfect financial plan for some. Others would be best to avoid it, and for others there are better alternatives.

A reverse mortgage is a cash loan against the equity in your home. The homeowner receives regular monthly tax-free payments from a lender. It’s like no other investment, it’s important to carefully consider your financial goals and budget before making any decisions. Retirees who consider spending some of the equity in their homes, want to stay put for a long time, are not having enough money to pay for long-term care.

So there are cheaper alternatives to a reverse mortgage. One is for retirees to sell their homes, invest the cash and rent another home. Another is to sell to a landlord and rent the same home.

But perhaps the best alternative, according to Ms. Lovett-Reid, is a reverse mortgage. However, it’s for retirees to sell their homes, invest the cash and rent another home. Another is to sell to a landlord and rent the same home.

TOWN HALL MEETING ON BENEFITS

PETER CLARK HALL, Tue., Feb. 27, 12:00 noon – 1:00 pm

Retirees and University employees are invited to attend this Information session, which will include discussions of the Pros and Cons of financial benefits, and the differences between Retiree benefits and those of full-time University employees.

2007 UNITED WAY A RESOUNDING SUCCESS

The University of Guelph United Way Campaign ended on Friday, December 14th. At that time the total amount raised was $392,901.00. This was $22,910 or 6.19% OVER of the target of $370,000.00. This was indeed a magnificent response by the University.

The Retirees contributed $52,913.00 or 13.6% of the overall total. On behalf of the Co-chairs I would like to thank all the retirees who contributed to this year’s campaign and look forward to their continued support in the 2007 campaign.

UGRA Fred Rampleshad

LIST OF RETIRES

RETIRES SINCE MAY 2006

NAME

DEPARTMENT

Fred Andrews

Physical Resources

Susan Atkinson

Laboratory Services

Robert Balhura

Chemistry

Helen Brubacher

Computing & Communication Services

Eileen Cabeidu

Biomedical Sciences

Elio Cartino

Physical Resources

Leonard Cooglin

Physical Resources

Joseph Cunsolo

Mathematics & Statistics

William Gumia

Kemptville College

Susan Edwards

Animal Care Services

Bety Forrestell

Athletics

Eunice French

Physical Resources

Chandler Kirvin

School of Fine Art & Music

Judith Knight

Marketing and Consumer Studies

Peter Lusis

Laboratory Services

Anthony Mackay

Computing & Communication Services

David Macrae

Library

Barry Manser

Physical Resources

Wayne Martin

Population Medicine

Janet Peart

Physical Resources

Giuseppe Ranalli

Hospitality Services

Nancy Robinson

University General

Jean Ross

Hospitality Services

David Sandsa

Population Medicine

Yves Savinett

Chemistry

Malcolm Stewart

Physical Resources

Tim Sullivan

Ontario Veterinary College

William Verspagan

School of Engineering

Stephanie Wilson

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Tours and the Biodiversity Institute of Ontario.

Photo highlights of the January 4, 2007 tour of the newly opened Biodiversity Institute of Ontario courtesy of the Institute.

continued from page 5.

indexation and proposes that a permanent working group be struck with the objective of “looking at ways to protect the purchasing power of retirees”. Bill 30 is particularly appreciated by associations of retirees because it brings the notion of equity for retired members of pension plans when making decisions concerning allocation of pension surpluses.

A study by professor Louis Ascah (Université de Sherbrooke) has found that in workplace pension plans “the initial proceeds of pensions is often times too low, indexation of the pensions is nil or only partial, and pension paid for people leaving before retirement age is often worth little money”.

TOUR OF THE BIODIVERSITY INSTITUTE

OF ONTARIO

Photo highlights of the January 4, 2007 tour of the newly opened Biodiversity Institute of Ontario courtesy of the Institute.
Retirement communities (CCRC) are designed to meet a diverse range of needs and have been completed in the US. Several companies have emerged which specialize in this particular type of development. One of the better known is Rees Associates of Texas. (www.reesassociates.com).

The independence living part of a CCRC, usually the largest part, may be a collection of townhomes, apartments, or cottages for retirees who remain active and capable and who wish to keep their expenses low. Although some basic services such as grounds maintenance, security, cleaning and the like are available, the assisted living facilities provide a broader range of services to meet the needs of residents who require more help with daily activities – provision of meals, assistance with medications, maintaining personal hygiene, dressing, and the like – but who do not require nursing care. The third level serves the needs of those who do require nursing care and may also have some specialized facilities for those suffering from Alzheimer’s or other conditions requiring 24-hour supervision.

The “continuum of care” concept implies that the appropriate type of care can be made available as the needs of the resident change. This may entail physical relocation within the community, for example from an independent living to an assisted living floor or wing. In some cases the facilities may have been designed in such a way that the additional services can be delivered without the resident having to move, but in all cases the idea appears to be that once a person has entered a particular retirement community, he or she can expect to find the appropriate level of care within that community and not have to be moved into some other facility as needs change.

Incorporating this third level of care in a retirement community complicates things. It is much more challenging, physically, financially, and administratively, to incorporate nursing care units rather than develop them as a way of providing only residential and assisted living facilities. Not surprisingly, even in the US, it is much easier to find examples of retirement communities which lack the third tier of care facilities than those which have it. Here in Canada there may be fewer difficulties in developing a full spectrum of care – in particular ensuring a smooth progression from level two to level three.

In fact, the situation varies from one part of the country to another, and in the case of some provincial governments in Canada have established systems to provide access to co-called “home care” or “extended health care services” (nursing homes, long-term residential care, home care, and ambulatory health care services). Because the Canada Health Act does not require that such services conform to national standards the way hospital and physicians’ services are required to, there is considerable variation in the regulatory arrangements among the provinces.

So far as long-term care is involved the provinces and territories seem to show some interest in the development of residential care (basic housing accommodation, sometimes called “hotel” services) and nursing care. While none (directly) subsidize the fees all subsidize the latter – although the level of subsidization and the terms governing eligibility to receive it vary greatly from one jurisdiction to another. In some provinces (most of those in Atlantic Canada) residents of nursing homes are required to pay the full cost of such care, if they can. In others (mainly in Western Canada) most nursing services are paid for by the province. The other side of the coin, however, is that the degree of control exercised over access to nursing care appears to be inverse to the extent to which it is subsidized. In provinces where the access to nursing care facilities tends to be relatively unrestricted. In provinces where the subsidies are more generous, it appears that case-by-case assessment must be made to determine eligibility for such services. Such assessment procedures can be controversial and the agencies involved must be at pains to demonstrate that they are allocating space in nursing care facilities in a fair and objective manner.

This is where difficulties may arise for CCRC’s. Given that in many jurisdictions there appears to be a chronic excess of available supply, local “coordinated assessment” agencies find themselves rationing access to available nursing care facilities. Without such rationing, evidence that admission is based on the degree of “need” – not necessarily on whether or not the applicant has been living in an institution for some time – would probably be more widespread. In some cases, however, the waiting lists for admission to nursing care facilities are long and queue jumping not allowed it is possible that access to that level of care in a particular CCRC may be unavailable to a resident of that CCRC when needed. Ancillary evidence suggests that in some jurisdictions such instances may be rare, perhaps because of infrequent changes in nursing home or assisted living arrangements, but it is difficult to find data to support any generalized conclusions on this matter.

While the “continuum of care” issue may complicate the development of full-fledged CCRCs in Canada, it has not prevented them from being established. Many have been built as commercial for-profit ventures, others by religious, ethnic or other special interest organizations. Financing and payment arrangements differ greatly, as do locations, architectural features, and management systems. However, while the idea of establishing CCRCs having some kind of affinity with an institution of postsecondary educational has become well known in the US, it is more likely that more than thirty such communities have been built, it is currently difficult to find examples in Canada. The “Village by the Arborium” (directly) subsidizes a retirement community located on land leased by a private developer from the University of Guelph, but it does not appear to be a CCRC in the strictly specific campus-related venture. Some of its residents are, however, former faculty or staff. UBC is developing an ambitious residential development on its existing landholdings which will incorporate some type of retirement living. Some CCRC type of development has been in some way supported by the college or university. In some cases they have some kind of interest in maintaining (or reestablishing) an involvement in the life of a postsecondary institution.

So, if you and staff members of a college or university might expect from having a campus-related retirement facility. Apart from the possibility of some income from land leasing, it has been suggested that the institution could benefit from having direct access to the numbers of a community who would be well disposed toward “planning given” to the institution, who might provide a pool of part-time teaching, or other inputs, who could provide a “clinical base” to support medical, geriatric and other research and teaching activities, and who might have specific interest in supporting improvements in the quality of care, as well as the availability of suitable land to build on. Taxes and other expenses also make it more challenging to develop affordable accommodation in such places. Another is the availability of alternative amenities and attractions. The benefits of access to campus based cultural and other facilities may be more obvious in suburban or other less adequately supplied areas than in the downtown core of a big city.

Some, but not necessarily all campus- related CCRCs developed in the US have been in some way supported by the college or university. In some cases they appear to have been well disposed toward “planning given” to the institution and made available on terms ranging from outright gift to leasing under varying conditions. This raises the question of what possible benefits a college or university might expect from having a campus-related retirement facility. Apart from the possibility of some income from land leasing, it has been suggested that the institution could benefit from having direct access to the numbers of a community who would be well disposed toward “planning given” to the institution, who might provide a pool of part-time teaching, or other inputs, who could provide a “clinical base” to support medical, geriatric and other research and teaching activities, and who might have specific interest in supporting improvements in the quality of care, as well as the availability of suitable land to build on. Taxes and other expenses also make it more challenging to develop affordable accommodation in such places. Another is the availability of alternative amenities and attractions. The benefits of access to campus based cultural and other facilities may be more obvious in suburban or other less adequately supplied areas than in the downtown core of a big city.

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Residents who require more help with the activities of daily living – the third level care issue – may complicate the development of fully-fledged CCRCs in Canada, it has not prevented them from being established. Many have been built as commercial for-profit ventures, others by religious, ethnic or other special interest organizations. Financing and payment arrangements differ greatly, as do locations, architectural features, and management systems. However, while the idea of establishing CCRCs having some kind of affinity with an institution of postsecondary learning has become well established in the United States (more than thirty such communities have been built), it is currently difficult to find examples in Canada. (The ‘Village by the Arbour creeks’ retirement community located on land leased by a private developer from the University of Guelph, but it does not appear to incorporate any educational facilities. Some of the CCRCs seem to be associated with the University of Guelph, although the extent of this varies from one to another, all the facilities will have some kind of interest in maintaining (or reestablishing) an involvement in the life of a postsecondary institution. The facility and staff already associated with the university or college might expect from having a campus-related retirement facility. Apart from the possibility of some income from land leasing, it has been suggested that the institution could benefit from having direct access to the services and resources of a university who would be well disposed toward ‘planned giving’ to the institution, who might provide a pool of part-time teaching, or other inputs, who could provide a clinical base to support medical, geriatric and other research and teaching activities, and who might make students available as the members of a community who would be more comfortable in the proximity of an institution. There are several reasons for favoring this. One, clearly, is the availability of suitable land to build on. Taxes and other expenses also make it more challenging to develop affordable accommodation in such places. Another is the availability of alternative amenities and attractions. The benefits of access to campus based cultural and other facilities may be more obvious in suburban or other less adequately supplied areas than in the downtown core of a big city. Some, but by no means all, campus-related CCRC’s developed in the US have been in some way supported by the college or university. In some cases they have been in part funded by the institution and made available on terms ranging from outright gift to leasing under varying conditions. This raises the question of what possible benefits a campus-related retirement facility may bring about? The CUCR Housing Committee would like to hear from anyone interested in pursuing this topic. You may contact Anne Pitenernich, Chair of the committee, at ane@chans.utoronto.ca directly, or respond to this article by contacting the Association des retraités de l’Université de Montréal, 6315 rue Sherbrooke Est, Montréal, 2e arrondissement, 4e secteur, Québec H2S 2H7, Regie @chass.utoronto.ca. The CUCR Housing Committee would like to hear from anyone interested in pursuing this topic. You may contact Anne Pitenernich, Chair of the committee, at ane@chans.utoronto.ca directly, or respond to this article by contacting the Association des retraités de l’Université de Montréal, 6315 rue Sherbrooke Est, Montréal, 2e arrondissement, 4e secteur, Québec H2S 2H7, Regie@chass.utoronto.ca.
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Bill 30 is particularly appreciated by associations of retirees because it brings the notion of equity for retired members of pension plans when making decisions concerning allocation of pension surpluses.

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TOUR OF THE BIODIVERSITY INSTITUTE OF ONTARIO

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GET YOUR ESTATE IN ORDER: A WILL ENSURES YOUR INTENTIONS ARE FOLLOWED

Ross Butler

Many people assume that things will look after themselves when they're gone, but when have things ever gone as predicted. A will can help ensure that things do go as you intend because your will will only control where your money goes, but your financial assets such as your bank accounts and your house. You can use your will to bequeath antiques, family heirlooms or items of sentimental value to the individuals you choose. In your will you can also make bequests to charitable organizations. People have even made provisions for the care of their pets, with any money left over after their pet's death going to the next beneficiary in line.

Your will organizes and helps to create your life's legacy. You can often make the biggest charitable donation of your life through your will even after you have provided for your family and other beneficiaries.

You can arrange that a beneficiary only get a fixed amount of money each year, or you might give your children control of their assets in stages of their lives. For example, the first one-third of their inheritance becomes available at age 25 with the remainder available in equal disbursements at ages 35 and 45. Usually, these goals are accomplished by using your will to set up trusts, which necessitates the need for a named trustee. However, if you are considering setting up a trust, you must consider the ongoing fees that will be attributed to the trust.

Wills can be as simple as a three paragraph, one page declaration of wishes, or as complicated as a manual for the operation of a large family owned business, with multiple trusts, trustees and guardians. Whatever you do about your estate planning, do something and be aware that this is the last great opportunity to make a difference, to create a life's legacy, and to manage your tax payable.

Current institutional executor and trustee fees should be similar to these figures:

**Administration services:**
- Based on inventory value of the assets passing under the will.
- There is usually a minimum fee of $5,000 per account.

**Banking institutions often provide discounts in the amount of executor’s compensation provided that your assets are held by the named executor’s institution.**

**Management of Trusts:**
- There is a minimum annual fee of approximately $5,000 per account from the date of the funding of the trust.

**Income:**
- 6% of gross income receipts per annum will be deducted from income as and when received

**Tax services:**
- Payable according to the banking institutions scale of fees.
REVERSE MORTGAGES

In the Fall 2005 issue of the UGRA Newsletter Larry Porter contributed an article on CHIP Home Income Plan, which appeared on page 37 of the newsletter. This article focused on reverse mortgages and the importance of looking into this option carefully.

Last fall the Toronto Globe & Mail published an article “Learning your empty nest into your nest egg” on reverse mortgages by Dale Jackson, a Report on Business Television producer. Highlights of his article follow; the full article can be found on the web by searching the Globe and Mail archives (www.theglobeandmail.com/search) for this title.

Reverse mortgages are great for some retirees, but there are a few risks. When you weigh the facts, a reverse mortgage might be the perfect financial plan for some. Others would be best to avoid it, and for others there are better alternatives.

A reverse mortgage is a cash loan against the equity in your home. The homeowner receives regular monthly tax-free payments from a lender. It’s considered a second mortgage because the payment stream flows in the opposite direction of a conventional mortgage. Instead of you paying the bank, the bank pays you. The market for reverse mortgages is relatively new and the only major Canadian provider is Toronto-based Canadian Home Income Plan Corp. Homeowners 60 years old or older can access $20,000 to $500,000 provided the amount is 10 per cent to 40 per cent of the home’s current appraised value based on its age, location and type.

You cannot lose your home with a CHIP reverse mortgage. Title remains in the homeowners name and the full amount is due only when the home is sold, or if the homeowners move out. The homeowner has the option to pay down some or all of the interest annually or repay in full at any time. Homeowners can move or sell at any time but there are penalties for leaving the plan early. If the house is sold within the first three years, a penalty of up to ten months interest will be imposed in the first year. The penalty decreases to eight months in the second year and six months in the third year.

There are a few costs (other than interest) tied to a reverse mortgage, including a general administration fee of about $1,300. CHIP also requires clients to obtain independent legal advice (estimated $500) and an independent home appraisal, costing roughly $200. It’s a good product for the right people” says Patricia Lovett-Reid, senior vice-president with TD Waterhouse Group Inc. in what she calls “the right people.”

The wrong people for a reverse mortgage would be those who do not want to be tied down by a principal residence. Other risks, according to Ms. Lovett-Reid, include living longer than expected, depleting the equity in your home, and not having enough money to pay for long-term care. She says there are cheaper alternatives to a reverse mortgage. One is for retirees to sell their homes, invest the cash and rent another home. Another is to sell to a landlord and rent the same home.

But perhaps the best alternative, according to Ms. Lovett-Reid, is a secured line of credit against the equity in the home. Borrowing against a home gives the owner ultimate control over the amount borrowed and the repayment terms. The homeowner must still pay legal and appraisal fees but interest rates are normally a quarter percent above prime - much lower than a reverse mortgage. However, it’s important to know that the dual risks of interest rate and housing market fluctuations still exist.

Taking into account that a home is like no other investment, it’s important to take into account certain non-financial considerations. Retirees and homeowners who consider spending some of the equity in their homes should discuss the matter with family members and a qualified financial advisor. UGRA

TOWN HALL MEETING ON BENEFITS

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The 2007 Annual Conference of the College and University Retiree Associations of Canada will be held from May 23 to 26, 2007 in the Alumni Hall and Conference Centre at the University of Windsor. The theme of the conference, co-hosted by the University of Windsor and St. Clair College, is “Securing the Future: Pensions & Health Benefits”.

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    - 2. Protecting Private Pensions: A discussion as to how, in what manner, university institutions and community colleges have a fiduciary duty and obligations to their retirees
    - 3. Protecting Public Pensions: A session devoted to the handling of the pensions of the community colleges
    - 4. Safeguarding of Retirees’ Interests – Fiduciary Responsibilities: A discussion of the difficulties and obstacles in providing long term care for seniors
    - 5. Retiree Centres: In what way, and to what extent, do they fit into the overall institutional strategy for dealing with retirees?
    - 6. Report of CURAC Committees
    - 7. Health Resources for Seniors: A survey of the current resources available for senior (geriatric)-care on a province by province basis with a discussion of the better and desirable model(s) of senior care? Proposals will be advanced as to how our existing senior-care may be brought up to the level of the recommended model(s).
    - 8. Long Term Care: Can You Afford It? A discussion of the difficulties and obstacles in providing long term care for seniors
    - 9. Collaboration and Strategies on Improving Benefits: What strategies can be used to protect benefits and how to improve relations with institutions?
    - 10. Annual General Meeting

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- **Reverse Mortgages**
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- **Getting your estate in order: A will ensures your intentions are followed**
- **Tips on How to Get the Best Air Fares**
- **The Campus-Related Continuing Care Retirement Community Concept**
- **Cross Country Check-Up - from CURAC members**
- **Tour of the Biodiversity Institute of Ontario**
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- **UGRA Past Presidents**

President’s Message

This is my second of three Newsletter reports to you. Your Executive has been working many hours on behalf of us all. Some of us have met with the Vice President, Finance and Administration, some have met with senior staff from Human Resources and some have been attending the Stakeholders’ meetings. As well the Pension committee and the Benefits committee have been meeting regularly. We met with a representative of the Faculty Association and we will meet with the Executive of the other bargaining units.

We acquired surveys of pension and benefit packages from Universities across the country. We invited the President and the Vice President, Finance and Administration to join us at our February meeting. We will be clear and vigorous in presenting our request to them for improved Pensions and Benefits.

We have focussed our energies and activities on exploring strategies to convince the University to improve our Pensions. You may recall President Sumerlee’s discouraging letter (See the Fall Newsletter) to us on this issue.

If we are to obtain improvements in our pensions, we must be persistent and relentless in urging the University to treat its retirees with dignity and fairness.

As I mentioned in the Fall Newsletter, the University is very concerned with their escalating premium costs for benefits. They are seeking the cooperation of the bargaining units in finding ways of controlling these costs. Retirees have an obvious stake in the outcome of these negotiations. We will keep you informed of significant developments.

We need to help your Executive if we are to achieve success in our discussions with the University. The best way for you to do that is to become a member of UGRA. Your Executive needs to be able to speak to University administrators with the assurance that we speak on behalf of most of the University of Guelph retirees, rather than just a few of you. As so few of you have signed up as UGRA members, the University administration will challenge our right to our claim that we speak on behalf of all retirees on the grounds that we do not represent enough of you to justify our claim.

If you feel the $20.00 annual UGRA fee is more than you wish to contribute, send in your membership form with whatever you feel comfortable with, but send the form so we can count on you as a member.

We have been monitoring a disturbing situation that involved a retiree and spouse travelling to Europe where the spouse became seriously ill. There is a question of appropriate service, but as the retiree is still in discussions with Sun Life, we cannot comment further at this time. When the issue is resolved, we, along with the assistance of the retiree, will share information with you that may be useful to you in the future.

CURAC (College and University Retirees’ Association of Canada) of which UGRA is a member forwarded its first Newsletter to us. CURAC will assist member organizations obtain needed information and comparisons that will facilitate our discussions with the University on your behalf.

We have asked the University to allow retirees access to specific computer software that currently is only available to staff. We are awaiting a reply. We will discuss at our February or March meeting a proposal to allow retirees access to certain athletic facilities without charge, or at least for a minimal charge.

I hope all of you are enjoying good health and are having a happy and fulfilling retirement. If you need UGRA to obtain information for you or if you are experiencing difficulties with your benefits and would like advice, please contact us at our website (www.UGRA.ca) or call our Info line at 519-824-4120 Ext 52197 and leave a message or write to us at Box 4916, University of Guelph, Guelph, Ontario N1G 2W1.

Thanks to Wayne Marsh for his hard work on our excellent Newsletters, UGRA.