Winter 2007

UGRA NEWSLETTER

University of Guelph Retirees Association

UGRA Info-line: 824-4120 ext. 52197

IN THIS ISSUE

PRESIDENT'S MESSAGE

HAPPY 2007!

Al McInnis

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 equity 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 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***

Allan McInnis CA
President – UGRA – 2006 - 2007

REVERSE MORTGAGES

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

Last fall the Toronto Globe & Mail published an article "Turning 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 reverse 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. When the homeowners die it is transferred to the estate.

There are two main risks that come with a reverse mortgage: interest rate and housing market fluctuations. Under the Canadian Home Income Plan rates are compounded and subject to change. A spike in interest rates could bring the amount leveraged on the home above 40 per cent. At the same time a drop in the value of the home would lower the equity portion, making the leveraged portion even higher.

Here's how a reverse mortgage works: Plan members can receive payments in one lump sum or advances over time. The first advance must be at least $20,000 and subsequent advances must be at least $10,000. The current interest rate charged by CHIP is higher than conventional mortgage rates. The rate for a six month term is 8.25 per cent, 8.6 per cent for one year and 8.9 per cent over three years. Rates are discounted over time. In comparison, the going mortgage rates on the market are about 6 per cent for a six-month convertible loan, and 6.5 per cent for a one and three year closed mortgage.

Like conventional mortgage rates, interest owing is added to the balance and compounded semi-annually. Homeowners have 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 (roughly $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. The "right people," according to Ms. Lovett-Reid, have the vast majority of their assets tied up in their homes, want to stay put for a long time and are not too concerned with inheritance issues. "I think the biggest risk is being unaware it's not an interest-free loan, or you leave less behind when you die," she says.

The wrong people for reverse mortgages 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. Retired homeowners who consider spending some of the equity in their homes should discuss the matter with family members and a qualified financial adviser. **UGRA**

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 flexible benefits, and the differences between Retiree benefits and those of full-time University employees. **UGRA**

GETTING 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 not only controls 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

on the first	$500,000	5%
on the next	$500,000	4%
excess over	$1,000,000	3%

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:

on the first	$500,000	3/5 of 1% per annum
on the next	$500,000	1/2 of 1% per annum
excess over	$1,000,000	2/5 of 1% per annum

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. ***UGRA***

TIPS ON HOW TO GET THE BEST AIR FARES

(The following is based on an article on www.50Plus.com.)

Discount airlines don't always mean the lowest fares. While low cost carriers can bring big savings, they don't always offer the lowest fares. When you're comparing prices, don't forget to check out the airline's individual web site. At times the airline's web site offers even better deals than the discount sites.

Don't forget to calculate fees and taxes. Before you book, make sure your airfare includes all fees and taxes. If your fare does not include fees and taxes, you may not actually be booking the least expensive airfare.

Consider flying out of another airport. Sometimes the nearest airport does not offer the lowest fares. Be sure to check the rates at alternative airports.

Fees vary by web site. The popular travel web sites don't offer the same fares. Each site negotiates deals with specific carriers and often has exclusive deals. Be sure to check the major travel web sites as well as individual carrier sites.

Is your computer preventing you from getting the latest rates? Most web sites use cookies, which are text files placed on your hard drive by a web page server. They are used to tell the server that you have returned to a specific page and to retrieve information about you.

This means that if you're checking fares and you return to a previously visited web site, the fare search engine may return the same results you viewed earlier rather than the new results, because of the cookies.

You can get around this by clearing the cookies on your Internet browser each time you do a search.

Ask for the cheapest fare. If you are phoning the airline directly for your tickets, ask for the cheapest fare, not just the fare for economy. There could, in fact, be a cheaper fare in a better seat.

Fly on off days. Tuesday, Wednesday, Thursday, and sometimes Saturday are considered off days (unless it's near a holiday). If you can fly on those days, you'll be more likely to find a less expensive flight.

Red-eye flights can mean real savings. Red-eye flights don't sell out as quickly as other flights and therefore may have cheaper fares. ***UGRA***

THE CAMPUS-RELATED CONTINUING CARE RETIREMENT COMMUNITY CONCEPT

Ken Rea, University of Toronto

Retirees from colleges and universities share a host of interests and concerns with retirees of all kinds. They may, however, have some specific ones which arise from the nature of their previous employment. For example, many wish to retain some kind of relationship to the institution where they spent their working years. They may also wish to find housing accommodation of a particular type in a particular location. And they may hope to be able to obtain access to a changing array of services – including long-term care as they pass through their senectitude. It happens that all three of these considerations are conjoined in a type of retirement community gaining popularity in the US – the campus-related Continuing Care Retirement Community or CCRC.

As usually defined in the US, a CCRC typically combines three types of accommodation – "independent living", "assisted living", and "nursing care" – in a single facility, the objective being to provide residents of the community a "continuum of care" throughout their retirement years. Such developments historically were built with proximity to golf courses or similar attractions which made them marketable to persons seeking certain kinds of retirement lifestyles. More recently the idea of building CCRC's having some kind of relationship to a postsecondary institution has been attracting attention and a number of such projects have now 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 Dallas, Texas (www.reesassociates. com).

The independent 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 of looking after themselves, although some basic services such as grounds maintenance, security, cleaning and the like are typically 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 provide specialized facilities for those suffering from Alzheimer's or other conditions requiring 24hour supervision.

The "continuum of care" concept implies that the appropriate services 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 move out into some other facility as needs change.

Incorporating this third level of care in a retirement community of course always complicates things. It is much more challenging, physically, financially, and administratively, to incorporate nursing care rather than develop a project 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 a further difficulty implementing such a full spectrum of care – in particular ensuring a smooth progression from level two to level three.

Although the situation varies from one part of the country to another, all the provincial and territorial governments in Canada have established systems to regulate access to so-called "uninsured" 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 jurisdictions.

So far as long-term care is involved all the provinces and territories seem to make a distinction between the provision of residential care (basic housing accommodation, sometimes called "hotel" services) and nursing care. While none (directly) subsidize the former, 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 level of subsidization is low, access to nursing care facilities tends to be relatively unrestricted. In provinces where the subsidies are more generous, a case-by-case assessment must be made to determine eligibility for admission. 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 demand for such services over the available supply, local "coordinated assessment" agencies find themselves rationing access to available nursing care beds within their jurisdiction, ensuring that admission is based on the degree of "need" – not necessarily on whether or not the applicant has been living in an associated assisted living facility. When waiting lists for admission to nursing care facilities are long and queue jumping not allowed it is possible that access to third level care in a particular CCRC may be unavailable to a resident of that CCRC when needed. Anecdotal evidence suggests that in some jurisdictions such instances may be rare, perhaps because of informal understandings or other ad hoc arrangements, but it is difficult to find data to support any generalized conclusions on this matter.

While the "access to third level care issue" may complicate the development of full-fledged CCRC's 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 CCRC's 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 there), it is currently difficult to find examples in Canada. (The "Village by the Arboretum" in Guelph is a retirement community located on land leased by a private developer from the University of Guelph, but it does not appear to have been designed as a specifically campus-related venture. Some of its residents are, however, former faculty or staff. UBC is developing an ambitious residential development on its extensive landholdings which will incorporate some type of retirement living housing, but not, apparently, a full CCRC type of development.)

In the US, campus-related living arrangements have been built in the belief that they appeal to people who have some kind of interest in maintaining (or reestablishing) an involvement in the life of a postsecondary institution. Retired faculty and staff, alumni, and others who seek the cultural, intellectual and social experience of university or college life (as well as the specialized healthcare, athletic and other facilities available in university settings) are seen as potential subscribers to this kind of offering. While geographic proximity may not be essential – some of the US developments have been built at some distance from the related campus – it does appear to be desirable. It may not, of course, always be feasible. Most of the US developments seem to be associated with colleges or universities located in smaller cities, towns, or in suburban locations. Few, if any to date, have been built in large cities. There may be several reasons for this. One, obviously, 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 built on land owned 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 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 members of a community 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 could serve as a base for alumni association activity. It is also possible that an institution would consider such a community an added attraction for prospective faculty, staff and students who might view it as an indication of the institution's commitment to "community" and the possibility of a lifetime involvement therein.

The CURAC Housing Committee would like to hear from anyone having an interest in pursuing this topic. You may contact Anne Pitenernick, Chair of the committee, at annebp@interchange.ubc.ca directly, or respond to this article by contacting Ken Rea at reak@chass.utoronto.ca ***UGRA***

CROSS COUNTRY CHECK-UP - NEWS FROM CURAC MEMBERS

BRITISH COLUMBIA

The University of British Columbia has begun revision of its Campus Plan. This is a very large undertaking, and is expected to take eighteen months to complete. The help of retirees has been requested. Since most retirees have spent many years on campus (some are also alumni), they have seen many changes, both good and bad. They have been asked to submit their memories of developments on campus, and especially to comment on those they consider to be good, as well as mistakes that should not be repeated.

ONTARIO

The Public Policy Committee of RALUT, the retiree organization at the University of Toronto, has recently found itself investigating an interesting concept that appears to conflate a number of issues in which retirees from postsecondary institutions have an interest. The report by Ken Rea in this issue is based in part on the recent work of the committee.

QUÉBEC

The Québec government has two bills which have pertinence for Québec retirees. Bill 27 will create a board of directors for the Commission administrative des régimes et retraite et d'assurances (CARRA). The board would have one slot reserved for a representative from one of the pension plans covered by CARRA. The large union federations (CSN, CSQ, FTQ, FIIQ and SFPQ) propose a different arrangement of the board and neglect to include a representative from retiree associations.

The Association des retraités de l'enseignement du Québec (AREQ) maintains its focus on pension

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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 in 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".

ATLANTIC CANADA
NEW BRUNSWICK

In 2005 the President of the University of New Brunswick appointed a committee to recommend ways to strengthen relationships between the University and its retired employees.

The committee consists of four members appointed by the University and four appointed by the Retired Employees Association. As a starting point, the committee decided to carry out a survey of all 700 retired employees for whom a mailing address was available. The detailed questionnaire asked retirees to identify the kinds of UNB services they have continued to use and to provide to the University since retiring, and the kinds of new linkages they would like to see develop in the years ahead. About 50 per cent of the retirees completed the questionnaire.

To compare the actual experience of retirees with the aspirations of current long service employees now approaching retirement, the committee sent a similar questionnaire to 154 employees who had taken part in a recent pre-retirement information session. Again the response rate was about 50 per cent.

The committee intends to use the survey results as background information for the development of its own recommendations to the University.

Both a four-page summary of the survey results, and the complete survey report, can be accessed at www.unb.ca/hr and www.unb.ca/hr/documents/FinalReportInternetVersion.pdf **UGRA**

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.











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 Ramprashad

LIST OF RETIREES

RETIREES SINCE MAY 2006

NAME	DEPARTMENT
Fred Andrews	Physical Resources
Susan Atkinson	Laboratory Services
Robert Balahura	Chemistry
Helen Brubacher	Computing & Communication Services
Eileen Cabeldu	Biomedical Sciences
Elio Carlino	Physical Resources
Leonard Coghlin	Physical Resources
Joseph Cunsolo	Mathematics & Statistics
William Curnoe	Kemptville College
Susan Edwards	Animal Care Services
Betty Forestell	Athletics
Eunice French	Physical Resources
Chandler Kirwin	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 Sandals	Population Medicine
Yves Savoret	Chemistry
Malcolm Stewart	Physical Resources
Tim Sullivan	Ontario Veterinary College
William Verspagen	School of Engineering
Stephanie Wilson	School of Engineering

UGRA • UNIVERSITY OF GUELPH RETIREES ASSOCIATION • 2006-2007 MEMBERSHIP SUPPORT FORM

Membership Year: April 1 to March 31

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

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

Friday, May 25

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

UGRA PAST PRESIDENTS

1991-1992	Elmer Menzie
1992-1993	Archie McIntyre*
1993-1994	Robert Logan
1994-1995	Janet Wardlaw
1995-1996	Murray MacGregor
1996-1997	Bruce Stone
1997-1998	Jim Stevens
1998-1999	Harry Downie*
1999-2000	Liz Honegger / John Van Esch
2000-2001	John Van Esch
2001-2002	Robert Liptrap
2002-2003	Sheila Trainer-McCutcheon
2003-2004	Larry Porter
2004-2005	Mark Waldron
2005-2006	Wayne Marsh

** Deceased*

Thursday, May 24

Post-conference activities: to be announced.

Ongoing information may be found on the CURAC web site: www.curac.ca **UGRA**

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