

UGRA PRESIDENT'S MESSAGE



UGRA is now entering into its third decade. As your President for the 2011-2012 year, I feel that we must continue to keep in mind the historical reasons for our existence, as spelled out in the spring, 2011 UGRA Newsletter. At the same time, we must try to move in other directions. This will be a slow process, but we need to continue to shape our identity.

To begin, I want to express thanks to all the outgoing members of the Executive (Bonnie Hamilton, John Holt, Phil Keddle, Mark Sears, Carole Stewart). I know how hard you have worked for the Association over the 1½ years I have served with you. A special thanks to Bruce Ryan, who has done more than his share; being President, Past President and Newsletter Editor during this time. Next, I want to welcome the six new members to the Executive, I am looking forward to working with you along with the six continuing members. This year will be a challenge, but hopefully will be rewarding for all of us. Part of the challenge will be the newness of the Executive, with most of us having served on it for two years or less. We could suffer from a loss of "organizational memory", but I am relying on our past president, Dale Lockie, to provide us with his wise counsel. New faces can also be a positive, bringing new ideas and ways of looking at how to conduct our business.

Historically, the UGRA and its Executive has fought for better pensions and benefits, especially in the last few years for ad hoc inflation adjustments. My two predecessors in their inaugural articles have stated the fact that the fiscal situation of the University pension plans at that time was not encouraging for lobbying for and obtaining improvements. This problem is not any better now and is bleaker as we currently see the need for the university to rectify its solvency deficit for the plans. (See Robin Davidson-Arnott's article in this Newsletter)

This year, the Executive will be keeping a careful eye on the University as it moves forward with its pension plan solvency relief proposal. We need to watch the negotiations between the University and the various unions for any changes to the pension plans or in benefits that could have implications for current retirees. These effects may not be straight forward; they could be subtle ones that preclude us from making any future improvements, say, in inflation protection for the first 2%. Also, as has been pointed out by CURAC, universities are attempting to solve their pension woes with changes to benefits that retirees already enjoy. To be blunt, these changes are not just for future retirees, but also apply to current retirees.

There is a need to watch for anything along these lines. Another area of pension relief which has been a theme for many years now for UGRA is to seek aid for the retirees with low pensions in the now-closed Non-Professional plan, which has a surplus. We will continue to bring this issue up with the University Administration.

In the meantime, the task of the new Executive will be to strengthen its other activities for the benefit of the members. Last year we had a successful inauguration of our first UGRA Forum in April, with a large turnout and favourable responses. The new executive has already started planning for more forums and will broaden the number to two forums for the year 2012, with one in April and another in the fall. We'll be busy coming up with ideas and finding speakers. A related issue is whether we

In this issue

- P2 Report from the CURAC Conference 2011
- P3 September Meeting of the New UGRA Executive Committee
- P4 John Miles' Presentation on Pensions at the June 2100 UGRA Annual General Meeting
- P5 President's Social 2011 a Solid Success
- P6 Recent Retirees Passings
- P7 Inflation Adjusted Pension Increase for This Year is 0.14%
- P8 Third Age Learning – Guelph Lecture Series for Winter 2012

UGRA

Editor: Bruce Ryan

www.ugra.ca

should we start to develop ideas for other events that retirees would appreciate? Input from you the membership is most welcome.

As some of you have experienced in the last little while, one form of communication I will try to use more frequently is e-mailing members about up-coming events or news items, especially if there is an urgent time frame that cannot wait for the next Newsletter. These messages will not replace the Newsletter, but will supplement the Newsletter. On this note, the use of the format leads to the plea – please give us your

e-mail address so that we can do these quick communications with you. Some of you did not receive these messages because of this lack!

A question that has come up for previous Executives is why not do all communication via e-mail, including the Newsletter? Unfortunately, we only have e-mail addresses for part of our total membership, while the Newsletter reaches virtually all retirees. So we will continue the practice of publishing three Newsletters during the year under the capable guidance of Bruce Ryan.

This year a new development will be that Terry Crowley will be learning the “tricks of the trade” to take over the editorship next year.

And finally, we on the Executive are here to serve the members of the association. If you have any ideas on new undertakings to consider or feedback on our endeavours, please drop us a message. Otherwise, we work in a vacuum. And human nature abhors a vacuum!

Gary Frankie, UGRA President

REPORT FROM THE CURAC CONFERENCE 2011



The 9th National Conference of CURAC was held on May 11-13, 2011 in Regina, Saskatchewan. And yes, not having been there before, I found out that it is very FLAT out on the prairies. The topics of the conference were varied and brought a “Saskatchewan” flavour to some of them.

We had a number of informative “show and tell” sessions of different practices of various member organizations; and direct conversations with other delegates were also very useful in finding out what was happening elsewhere. For example, benefits that retirees have gained in other universities include free parking from once a month to year-round, free use of athletic facilities, and allocated space for meetings and/or offices for the association. Other retiree associations have received direct grants from the university, faculty union,

and other unions on campus to cover their everyday operations. These examples can give some “food for thought” on what other organizations have achieved. A common thread for these accomplishments seems to be the close cooperation by the university.

CURAC is attempting to tabulate the activities of Canadian University retiree associations from a questionnaire they sent out to members, but due to unforeseen circumstances (something that happens in retiree organizations), the data tabulation is stalled. A preliminary report by President John Meyer of CURAC gives some insight into what are popular practices. Social events, sometimes combined with presentations, were the most popular. Education is next in popularity, which includes lectures, post-retirement sessions for future retirees, and life-long learning

sessions. Other practices mentioned by Meyer included internal representation on University committees such as Board of Governor pension committees, university senate, faculty associations, and departmental committees. Of course, watchdog activities of looking out for changes in retirement benefits is a given.

Another portion of the conference can be classified as under the category of “senior health”. One session, offered by Dr Ryan Meili, University of Saskatchewan and member of Canadian Doctors for Medicare; and Greg Marchand, a professor of Public Policy at the University of Regina, addressed the affordability of health care in Canada. Their major point is that the increase in health costs is largely due to increase in drug costs. Health care is affordable in Canada and costs can be controlled, but it will take political fortitude to do it. For seniors, emphasis was placed on us advocating for a change in the government’s handling of health care for seniors, with more utilization of varieties of extended care at home in order to reduce costs. It was brought up that that this is something that CURAC should look into (perhaps joining CARP in a lobbying effort).

A major address on senior’s health was given by Max Cynader, Canadian Research Chair in Brain Development at UBC, who talked about research on the aging brain. Based on both animal and human studies,

continued on page 3

he argues that physical exercise and having a good night's sleep are the best things seniors can do to aid brain functioning when ageing. These help in growing new neurons and strengthening existing connections between neurons, especially in the hippocampus – a brain structure that is involved in memory. Also, the avoidance of stress is important, it can harm newly created neurons.

Some sessions of the conference were held at the architecturally striking First Nations University where we heard from the first president of FNU, Eber Hampton, and FNU's current President, Shauneen Pate. They described the history and current state of the FNU and Hampton also talked about the unique aspects of the university. He stated that not only are the students more closely involved in their university, compared with other institutions, but FNU also involves elders from First Nations communities. He said that an elder has the luxury of thinking about the common good and passing on this wisdom. Later, when asked how a senior knows if they are an elder, Hampton's reply was when "society starts treating you like one."

Gary Frankie, UGRA President and CURAC Representative

WATERLOO INSURANCE



Because of our membership in CURAC, all UGRA members are eligible for group rates on automobile and house insurance with Waterloo Insurance. To receive a quote, call **1-866-247-7700** and quote **group # 6262**. Currently, you will receive a \$5 gift certificate from Tim Horton's for each of the two quotes.

SEPTEMBER MEETING OF THE NEW UGRA EXECUTIVE COMMITTEE



Back Row: David Swayne, Ken Woodside, Peter Landoni, Dale Lockie, Terry Crowley, **Front Row:** Diane Boyd, Eric Reiche, Gary Frankie, Dana Paramskas, Robin Davidson-Arnott

Missing: Susan Evers, Ron Downey

UGRA Officers

Past President.....Dale Lockie	Secretary.....David Swayne
President.....Gary Frankie	TreasurerPeter Landoni

The UGRA Executive Committee Needs Feedback

The UGRA Executive Committee is supposed to be acting on behalf of the interests of University of Guelph retirees. Without input from our members, we operate partly in a vacuum where we try to imagine what retirees see as important issues and concerns. To do this job well, it helps to have more information. So, please take the opportunity to let us know what you are thinking about.

Here are the ways you can contact us:

By Email: president@ugra.ca

Via the 'Contact Us' tab on the website: www.ugra.ca

By Phone: 519-824-4120 x52197.

This is phone mail only. Just leave a message.

By Letter:

University of Guelph Retirees Association

P.O. Box 48-4916

University of Guelph

Guelph, ON N1G 2W1



UGRA

Fall 2011

JOHN MILES' PRESENTATION ON PENSIONS AT THE JUNE 2100 UGRA ANNUAL GENERAL MEETING

At the Annual General Meeting of the UGRA this past June, John Miles (AVP Finance and Services) gave a presentation on the state of the Pension Plans at the University of Guelph as at March 31, 2011 and answered a number of questions from the audience. Some key points from this presentation are:

- There are about 5400 Plan Members of whom about 2100 are retirees - these are divided almost equally between the two open plans, the Professional (48%) and Retirement Plans (50%) and a small 2% (almost all of whom are retired) in the Non-Professional Plan, which has been closed since the early 1980's.
- The total market value of the pension Plan funds is about \$900 million, though it fluctuates considerably with stock market levels. Fund assets are divided primarily among fixed income (30%) with Canadian, US, and International Equity each comprising about 20% of the portfolio. This mix has remained relatively stable over the past 5 years.
- Rates of return on the funds vary widely from year to year but have averaged about 5.7% over the past ten years. Guelph's pension plans returns are just above the median for large university pension plans in Canada
- Two key measures of pension plan surplus/deficit are: 1) the "going concern" which determines the ability of the plan to fund pension payments in the foreseeable future; and 2) "solvency" or the ability of the plan to fund all liabilities assuming the plan is wound-up – Both measures are mandated by provincial legislation. Any deficits under both calculations are the responsibilities of the Plan's sponsor, in this case the University.
- Under "going concern" actuarial analysis, there is a deficit on the order of \$50 million, which is required to be addressed over 15 years. This deficit reflects a combination of events over the past years including investment returns not meeting expected ones, low



interest rates (which increase pension liabilities) and pension improvements. (See some discussion of these in the last newsletter in the article examining the history of the UGRA).

- The "solvency" deficit is estimated to be about \$350 million. Under current legislation this is required to be addressed over 5 years but the Ontario Government has recently provided a four-year temporary relief from this during which time the University has to submit a plan to achieve savings targets which, if achieved by the University, would permit it to amortise the deficit over ten years rather than the current five.
- As has been the case for some time, much of this solvency deficit results from the very low interest rates, which would require large amounts of capital to generate sufficient annuity payments in the event that the plan was wound-up. It is thus subject very much to changes in the market and especially to long-term interest rates.
- The pension plans deficits are so large and the continuing poor investment climate including low interest rates, mean that plan changes have to be made in terms of future benefits and increased contributions. These are being addressed primarily through negotiations between the University

and various bargaining groups to change contributions by present employees and the university, and by changing certain benefits, e.g., early retirement qualifications.

Note that the recent negotiated agreement between the University and the UGFA includes increases to pension plan contributions, elimination of the 'rule of 60' and termination benefits, raising of the earliest possible date for retirement with an unreduced pension from a factor of 85 (age plus years of service) to a factor of 87 and introduction of a minimum age for retirement with an unreduced pension of 62. Increases to the pension contributions have been negotiated with four other groups on campus, including the recent settlement with the United Steel Workers. While these changes which apply only to current employees, can be expected to help with controlling both future 'going concern' and solvency future costs, funding the solvency deficit will remain a major challenge for the University.

While there will be no changes to pensions and benefits for retirees, my take on things is that it is unlikely that we will see any enhancements to those, e.g. cost-of-living increases, at least until there are considerable improvements to the financial position of the Plans.

Robin Davidson-Arnott

PRESIDENT'S SOCIAL 2011 A SOLID SUCCESS

On September 1, over 100 University of Guelph retirees came to this year's President's Social hosted by President Alastair Summerlee, which was held at the OVC's Pathobiology Building in order to showcase this new addition to the steadily evolving infrastructure of the campus. On arrival, attendees were ushered into an ultramodern lecture theater with large, double overhead screens, very comfortable seats and a crystal clear sound system.

After President Summerlee's opening and welcoming remarks wherein he expressed his appreciation for the enormous contributions made to the U of G over the many years by those now retired, he focused on current developments in the University. He paid particular attention to the BetterPlanet Project, the university's current capital campaign. The aim of the Project is to raise \$200 million in order to support the strategic goal of enhancing the University of Guelph's capacity to make "the world a better place".

President Summerlee was at great pains to stress that the BetterPlanet Project "is more than a fundraising campaign". As its literature says, "it is a plan for change and a call to action...to enhance our collective capacity for change" in the ways we treat

the earth, our communities, our health and the conditions under which we live. He urged all retirees to get behind the goals of the campaign and support it where possible.

President Summerlee's remarks were followed by UGRA President Gary Frankie's thank you to President Summerlee for recognizing retirees' former and continuing contributions to the University of Guelph. He further outlined what he saw as the challenges facing the UGRA as it seeks to better meet the needs of retirees.

At this point, the session was turned over to Dr. Grant Maxie, Director of the University's Animal Health Laboratory (AHL) and to Dr Robert Jacobs, Chair of the Department of Pathobiology. Both head up units that occupy the building.

Dr Maxie reviewed for the retirees the work of the Animal Health Laboratory, which comprises a substantial portion of this new building. The AHL provides specialized diagnostic services for veterinarians and public- and private-sector clients as a partner in the Ontario Animal Health Surveillance Network with the Ontario Ministry of Agriculture, Food and Rural Affairs. The new facility means that the AHL, already widely known for the quality

of its services, is now even better and stronger. Its testing and detection equipment is state-of-the-art, and its new laboratories are better configured and more elaborate.

In addition to the overall description of the work of the AHL, Dr. Maxie, using floor-plan images, was able to show the audience members where the postmortem rooms are located and how other specialized areas allow for detecting foreign animal diseases, testing for TSEs (rare degenerative brain disorders called transmissible spongiform encephalopathies), and performing a variety of enzyme-linked immunosorbent assays (ELISAs). Other areas in the facility contain cutting-edge machines that do everything from determining causes of animal disease to characterizing viral gene sequences.

The building provides for state-of-the-art biosecurity and biocontainment, especially for the postmortem suite and its enhanced containment labs.

At that point, Dr Maxie turned the floor over to Dr. Jacobs who described the workings of the Department of Pathobiology, which occupies the rest of the building. The departmental space is mostly office and teaching lab space along with faculty research labs. He touched on some of the very significant scholarly research programs faculty members have developed and showed how the work in his department dovetailed with the facilities available to the AHL.

After offering their remarks and responding to some questions from the audience, Drs. Maxie and Jacobs, along with other staff of the AHL, conducted small groups of attendees in very illuminating tours of the AHL. We saw technicians busy with tissue samples and automated diagnostic machines and had a close look at the postmortem suite with its up-to-date autopsy tables and systems for disposing of autopsy byproducts.

Finally, the tour ended with a tea, coffee and dessert service. A good time was had by all.



Dr Grant Maxie introduces touring retirees to the AHL postmortem suite.

Recent Retirees

May 1, 2011

Linda Amichand	Library
Yvonne Angus	Sofam
Sharon Ballantyne	Sets
Denna Benn	Animal Care Services
Douglas Blain	CCS
Gregory Boland	Environment Biology
Mary Burns	Parking
Lidia Buzny	Library
Geoffrey Byford	VP, Research
Joan Carpenter	Library
Barbara Chance	Communications
William Clair	PR -Structural Shop
Sandra Cook	LSD-Diagnostics
Kathryn Diane Cross	HTM
Adrian Delyzer	OAC-Dean's Office
Silvano Filippin	Pr - Decorating Shop
Jack Gibson	Library
Alexander Goody	Academic Records
Elaine Gowing	Grad Prog Serv
Linda Graham	Communications
Winnifred Halina	Biomedical Sciences
Michael Hollingshead	Campus Animal Fac
Bradley Johnson	PR- Mechanical Shop
Andrea Klein	Revenue Control
Denis Little	Research Stns
Carol Macrae	Counselling
Laura Mann	Dean's Office
Danny Martin	PR -Structural Shop
Michael Matthews	Psychology
Muriel Mccutcheon	PR - Admin
Zdenko Miksovsky	Phys Res-Custodial
Mike Milovanovic	Pr - Decorating Shop
Shahnaz Negi	AA&D-Financial
Maria Romana Osuch	LSD-Animal Hlth

Tim Sullivan	Research Stns
Paul Anthony Tatham	CCS
Robert Topan	PR - Electrical Shop
George Vandergriendt	PR - Bes
Rita Walton	Open Learning
Donna Warner	Toxicology Ctr
Arlene Weller	CCS
Edward J Woznica	PR - Bes
Maria Zagodzinska	Student Health

June 1, 2011

Brian D. Binnington	KC-Administration
Gordon Hayward	Sch Of Engineering
Barbara Jefferson	Pathobiology
Malcolm Macalpine	RC-Academic
Karl Meilke	Food,Agr&Resrce Econ
Frances Niekamp	Food Science
Ronald Sutherland	PR/Shs Environ Serv

July 1, 2011

Brian Allen	Math & Statistics
Jim Atkinson	Animal/Poultry Science
Theodorus J. Blom	Pa-Bovey Bldg
Herman Boermans	Biomedical Sciences
Arend Bonen	Human Hlth&Nutri Sci
Kathleen Brophy	Fam Relns & App Nutr
Ralph Brown	Sch Of Engineering
Lorne Bruce	Office Of The CIO
James Davis	Physics
Debra L De Wolfe	KC-Cont Education
Doris Dyson	Clinical Studies
Duane Falk	PA-Crop Sci Bldg
Helen Fisher	PA-Vineland
Larry Graham	Phys Res-Custodial
Kathleen V Hyland	Student Housing Serv
Janet Kaufman	Office Of The Cio
Stephen Kruth	Clinical Studies
Steven Leeson	Animal & Poultry Sci

Kenneth Leslie	Population Medicine
Linda Mccaig	LSD-Animal Hlth Labs
Gauri Mittal	Sch Of Engineering
Michael O'grady	Clinical Studies
Lynn Olds	LSD-Animal Hlth Labs
Edward Phillips	Sch Fine Art & Music
Usher Posluszny	Molecular & Cellular
Cathy Ralston	Hosp & Tourism Mgmt
Leonard Ritter	Environmental Scienc
Lawrence Schaeffer	Animal & Poultry Sci
Donald Sullivan	Physics
David Waltner Toews	Population Medicine
Jack Weiner	Math & Statistics
Irene Willoughby	OVC-HSD Admin

August 1, 2011

Anna Dienhart	Fam Relns & App Nutr
Valerie Fennell	Office Of The Cio
Janice Keefer	ENGL & Theatre Study
Maurice Nelischer	VP Res - Operations
Patricia Joy Roberts	Environmental Science

September 1, 2011

Agnes Belosic	Plant Agriculture
Janice Bruder	Phys Res-Custodial
Mary Guardiero	PR/SHS Environ Serv
Michael Keefer	ENGL & Theatre Study
Barbara Kellawan	Lsd-Markt'g/Fin
Thomas King	ENGL & Theatre Study
Raymond Kostaschuk	Geography
Ian Lubek	Psychology
Connie Male	Phys Res-Director
Domenico Ranalli	Hospitality Services
Heather Renwick	OVC-Dean's Office
Waldemar Scholtes	Sch Of Langs & Lit
Edita Verespej	Food Science
Anne Wilcock	Mktg & Consumer Stdy



Charles T Corke	04/26/11
Kenneth A Murray	05/19/11
Phyllis M Searle	05/22/11
Stuart Crane	05/24/11
Marguerite Heffernan	06/28/11
Peter Lusi	07/07/11
Albert Montgomery	07/22/11

INFLATION ADJUSTED PENSION INCREASE FOR THIS YEAR IS 0.14%

The University has announced that members of the U of G pension plans will see an inflation adjusted increase of 0.14% for this year.

The rules for the University of Guelph pension plans state that annual inflation adjustments are limited to CPI minus 2% to a maximum CPI increase of 8%. This means that if the annual inflation rate is 2% or less, there will be no inflation adjustments. Not too bad, one might say, but note that as long as inflation is 2% or more (up to 8%), we face a reduction of, very roughly, 20% in the purchasing power of our pensions over a ten-year period. To be sure, if inflation is less than 2%, the erosion will be correspondingly less than 20% over the 10 years. This is still not insignificant. The 8% ceiling also means that the most we can receive is a 6% increase. In short, the ten-year purchasing power loss could be worse than 20% if inflation again surges beyond 8%.

How is the Adjustment Calculation Made in the U of G Plans?

A frequently asked question concerns the way inflation is calculated in determining whether any pension increase is warranted. More than one UGRA member has noted that what is reported as the CPI in the newspaper is not the same as that reported by the University. The problem is that there are actually several different ways to calculate the CPI and all are accepted as legitimate. What is the method used by the University plans?

First, for the University plans, the 'pension year' is the period May 1 to April 30. This is consistent with the University's normal fiscal year.

Second, reference is made to the current Canada Consumer Price Index, which is set at 100 for 2002.

Third, the CPI value for each month in the pension year is recorded as specified by Statistics Canada.

Fourth, calculate the average monthly value of the CPI by summing up the 12 CPI values and dividing by 12. For 2010-2011, this comes to an average monthly CPI value of 117.533.

Fifth, do the same calculations for the previous pension year of 2009-2010. For that year, the average monthly value was 115.067.

Sixth, dividing 117.533 (for 2010/11) by 115.067 (for 2009/10) shows that the increase in the monthly average value of the CPI was 2.14% for the pension year.

Seventh, subtract 2% from 2.14% to obtain the inflation adjustment value of 0.14% for the pensions as per the pension plan rules.

Monthly CPI Values for 2010-2011

Month	CPI	Month	CPI
05/10	116.3	11/10	117.5
06/10	116.2	12/10	117.5
07/10	116.8	01/11	117.8
08/10	116.7	02/11	118.1
09/10	116.9	03/11	119.4
10/10	117.4	04/11	119.8

University of Guelph Retirees Association (UGRA) Contributing Membership Form (2011-2012)

YES! I want to help promote the welfare of retirees and to foster a mutually beneficial relationship between retirees and the University. Please accept my contribution to the UGRA's administrative costs.

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

Address

City/Province Postal Code.....

E-mail

Amount of your contribution:

I would like to receive more information about serving on the Executive of the UGRA or on one of its committees. Yes No Maybe Later (Please circle one)

If Yes, please provide a phone number:

Please make cheques 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

UGRA

Fall 2011

Third Age Learning – Guelph Lecture Series for Winter 2012

CANADA'S ROLE IN INTERNATIONAL AFFAIRS.

Our speakers will cover a broadly based range of topics such as politics, foreign affairs, international finance, military presence, technology, foreign aid, health care, famine, and the global shift of power.

The seminars will run on Wednesday mornings at 10 am from January 18 to March 7, 2012 at the Arboretum Centre, University of Guelph.

With regrets we must announce that an afternoon series will not be scheduled. We have found it necessary to cancel the afternoon series because of delays in planning the program. It is our serious intention to return to the normal morning and afternoon programs in the Fall of 2012 and we will be actively recruiting for additional volunteers to assist in preparation for these events.

If you are interested in volunteering, please call **Bob McKend** at **519-856-2170**.

Check out the Third Age website:
<http://www.thirdagelearningguelph.ca/>



*We would look forward to
seeing you at the Arboretum.*

Be a Contributing Member of the UGRA (2011-2012)

All retirees are automatically members of the University of Guelph Retirees Association, but our capacity to operate effectively on behalf of retirees depends on members volunteering to become Contributing Members. This money covers the costs of the newsletter, scholarships, meeting room rentals and support for a member of the UGRA to attend the annual meeting of the College and University Retirees Association of Canada.

Please use Contributing Membership Form to send with your Contributing Membership payment. We have asked for a contribution of \$20 but always appreciate those members who add some extra funds to help us carry on the work.

We have also provided a place on the form for those who might wish to contribute more actively to the UGRA either by a willingness to serve on the Executive or by working on a committee or task group to carry out short term projects.



PUBLICATIONS MAIL AGREEMENT NO. 40064673

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO: ITEMS TO
UNIVERSITY OF GUELPH RETIREES' ASSOCIATION
P.O. BOX 4916
UNIVERSITY OF GUELPH
GUELPH, ONTARIO
CANADA N1G 2W1

