

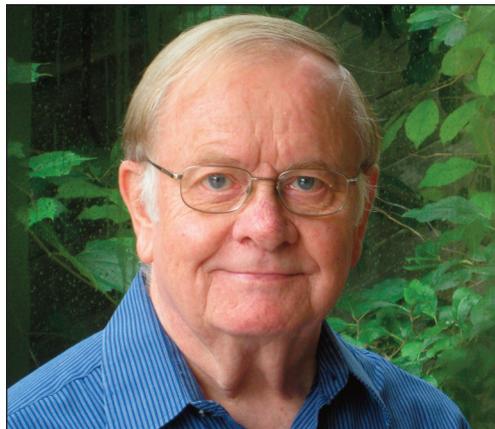
## Agenda for Annual General Meeting 2012

The UGRA Annual General Meeting will be held on **June 21, 2012** from 10:00 a.m. to 12:00 p.m. at the University Arboretum Centre. Coffee and refreshments will be served. The meeting agenda is as follows:

1. Call to Order
2. Approval of the Agenda
3. Guest Speaker and Topic (T.B.A.)
4. Approval of the Minutes of the June 2011 AGM
5. Business Arising from the Minutes
6. President's Remarks
7. Approval of Changes to the UGRA Constitution as circulated
8. Reports
  - a. Treasurer's Report and Nomination of the Auditor
  - b. Questions regarding other UGRA issues
9. Nominations Committee Report and the Election of the Executive for 2012-2013
10. Remarks from the New President
11. Other Business
12. Adjournment



## PRESIDENT'S MESSAGE



It seems like I just finished writing my message for the Winter, 2012 Newsletter (literally, this is almost true, as I am writing this a month or more before you will read it). It took me a while as a member of the Executive to realize that the year can mean many different things. I have been asked by members if they have given their contribution for the year but I have to think about the 'year' in question., Our Executive year is AGM to AGM, which means June to June, but our budget year is actually April 1 to March 31. Given that we need to publish announcements for the AGM in the Spring Newsletter, including the treasurer's report based on the fiscal year, constitutional amendments, and date and place of the AGM, we have to prepare this Newsletter far in advance for production, printing and allow for the vagaries of the mailing system in order to get the Spring Newsletter to members in early June.

Since this is the "end of the year" president's message, I want to thank the outgoing members of the executive: P. Landoni, who did an exemplar job as treasurer this past year, E. Reiche, who has worked diligently to "shape up" our website during his time on Executive, and D. Lockie who has now finished his career on Executive following the path of Executive member, V-P, President, Past-President, and has served as our representative on the Board of Governors' Pension Committee . Their departure (plus earlier

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Editor: Susan Evers

[www.ugra.ca](http://www.ugra.ca)

UGRA

resignations) means we again will have a large turn-over in our Executive membership for 2012-2013. On a related Executive note, we have operated for most of the year without a Vice-President, but as of the April Executive meeting D. Swayne has accepted the nomination of the Executive and will fill the position for the rest of the year. Also, we have nominated R. Davidson-Arnott to represent us on the Board of Governors' Pension Committee for a two year term. I would be remiss if I didn't mention one other person – Bruce Ryan. He has not only served on the Executive, but has also been our Newsletter editor for the past number of years. Many thanks to Bruce. With this issue the editorship is being taken over by S. Evers.

Please note the announcement of the Annual General Meeting elsewhere in this Newsletter. Unfortunately, we have had to leave blank the invited speaker's name and topic, because we recently were informed that Don O'Leary, who had previously agreed to address the members at the AGM, will be out of the country at that time and unable to attend. I will send an e-mail reminder of the AGM in June to those for whom we have an e-mail address, announcing the speaker and topic.

We now have established a pattern of two

Forums a year. The recent Forum in April had a good turnout and seemed well received by those in attendance. We already have obtained two speakers –who will talk on brain fitness and alternatives in residential living for the UGRA Fall Forum 2012 in October (Note the announcement of time and date in this Newsletter, the Fall Newsletter will be published after the Forum). Also, please take note of President Summerlee's Retirees' Social in August.

While this Newsletter publication is in progress the Executive will still be working for two more months. One issue we wish we had more feedback on is whether members are interested in a social luncheon. The feedback from the article on this in the last Newsletter was minimal. The possibility of a luncheon will be further discussed by the Executive and brought up at the AGM. Also, looking at the last few budget years and the projection of a deficit for next year, we could possibly have deficits for three consecutive years. The Executive will be discussing ways of increasing the number of members making donations and/or other strategies for increasing revenues. One example of the latter is accepting advertisements in the newsletter, such as the ad in this issue for Staebler Insurance. Otherwise, it is clear we will be spending down reserves and will have to

eventually cut back on expenditures – such as switching to e-mail newsletters only, as some other University retiree organizations have done. Executive will also discuss whether to contact members on a regular yearly basis as a reminder for contributions. Up until now we have left it to the discretion of the members to contribute when it best suited them; in fact, a large proportion of members previously made their contribution in June at the U of G President's Luncheon. Perhaps a more regular timeline could be implemented.

The United Steelworkers Union of Guelph-Wellington has formed a retiree chapter in order to enhance activities of retired steelworkers in Guelph-Wellington. It is called SOAR (Steelworkers Organization of Active Retirees), chapter 6-03. A large number of steelworker retirees in Guelph-Wellington were members of local 4010, the University of Guelph employees' chapter, so there is an overlap between their organization and ours. But SOAR also includes steelworker retirees who are not university retirees. I have congratulated them on their start-up and indicated a willingness to discuss with them in the near future possible ways of cooperating on matters of joint interest.

*Gary Frankie, President, UGRA*

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**UNIVERSITY of GUELPH**

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**UGRA FORUM FALL 2012**

**Date/Time:**  
**October 18th, 1:30 to 4 PM.**

**Place:**  
**Arboretum Centre.**

**Speakers:**  
**Dr. Mark Fenske,**  
Associate Professor, Department of Psychology,  
University of Guelph.  
**"Brain fitness and resilience"**

**Trevor Lee,**  
CEO, The Elliott Community.  
**"Where to live:  
Some choices for retirees"**

## UGRA Spring Forum

The second annual UGRA Spring Forum was held on April 12th at the Arboretum Centre with two engaging speakers: Robin-Lee Norris, a partner with Miller Thomson LLP, and Kim Coulter, who is the President of Coulter Building Consultants and a Director of the Golden Horseshoe Chapter of the Canadian Condominium Institute. Almost 70 people attended the forum on Preparing for Change.

Ms Norris provided valuable information on wills and power of attorney documents punctuated by descriptions of difficult situations that could have been avoided with careful planning. She urged the audience to review their own documents carefully, particularly if there has been a change in their marital status.

The power of attorney (POA) for personal care appoints someone to act on behalf of an individual when that person is no longer able to make decisions. Ms Norris stressed the importance of giving directions to the person who will hold the power of attorney; for example, whether certain types of medical treatments should be withheld and under what circumstances. She urged members of the audience to make sure that others in the family know of their wishes so there can be no question about what is desired.

The POA for property gives another person the authority to make decisions about property and finances. In response to a question about the danger of the person with the POA being able to use the financial resources to their own ends, Ms Norris said that today banks and other financial institutions are better at constraining such actions. She also suggested giving the POA to two people jointly. This would make it less likely that fraud could occur.

Mr. Coulter addressed the issue of moving into condominium forms of home ownership. He opened his presentation with background information on the recent rapid growth in condo development and noted that increasing numbers of seniors are downsizing by moving into building forms that require much less maintenance. He discussed the benefits [maintenance covered, sense of community] and disadvantages [rules and bylaws, noise, limited parking] of condo life. The switch from a single family dwelling to a condo is a major life change! Mr. Coulter explained the governance of condominiums and the responsibilities of the Board of Directors. He closed with great advice for those who are considering a move to a condo: before closing the deal consult with a lawyer who specializes in condos. For additional information check the web site of the Canadian Condominium Institute at [www.ghccci.org](http://www.ghccci.org).



Robin Lee Norris



Kim Coulter

A lively question and answer session followed each presentation. It was a most interesting afternoon!

## Survey of University Retiree Associations

Dana Paramskas, a member of the UGRA executive, recently reviewed the web sites of 13 universities in Ontario to compare the activities and benefits of their retirees' associations. There some consistencies but also tremendous variations. It is important to note that the information is restricted to what is currently posted on the associations' web sites; in a few instances the web sites make no mention of such basics as annual fees, benefits, privileges, and special events. We cannot infer that these associations are not doing anything for their members, just that they aren't telling anyone who is not connected with their university!

Annual fees are \$10 to \$20 with additional charges for luncheons, special events such as seminars, and excursions. Two universities provide staff support to the retirees' association; this, of course, makes it possible to organize trips for theatre, wine tasting, sports and other events. Some offer retirees parking for free or at reduced rates, university club and recreational center memberships at little or no cost. Only four [including the UGRA] mention a newsletter. Common benefits include e-mail access, library privileges, and tuition waivers.

How does the University of Guelph compare? The benefits and privileges accorded retirees are described on the UGRA website. In brief these are extended health benefits and out-of-country coverage through Sun Life [if retirees sign up at retirement], scholarship plan, tuition waiver, 50% reduction in parking rate, eligibility to purchase an Athletics membership, UG e-mail account, library services, university club membership [if a member at retirement], and of course, the newsletter! Each Spring and Fall the UGRA Executive organizes a forum on topics of interest to our members.

# The Health of the UGRA Benefit System

In the midst of a continuing period of financial upheaval since 2008, many questions are being asked about the future of existing pension and benefit systems. In this piece we will consider the short to medium term prospects of the University of Guelph benefit packages as they apply to retirees that receive them. Although there are two retiree plans, with the “old” plan closing in 1996, we will treat them as a single plan for purposes of this article. While their costs are very similar, the premium revenue for each plan is segregated and rates are calculated separately.

We will focus on two themes: first, the prospects for continued cost sharing by the university; and secondly, the likelihood of increases in the overall cost of our healthcare benefits. As we have been advised on a number of occasions, the health of the pension plan is largely tied to the prevailing level of long-term interest rates and presumably it will regain strength once these rates increase by a few percentage points at some time in the future. The benefit system is also subject to a range of different influences such as the prices of existing and new drugs and treatments, and the lengthening life span of its members.

The University of Guelph benefit package is very good, covering most drugs and providing out of country coverage. It is also a cost shared arrangement, something that some retirees either don't seem to know or have forgotten. The university picks up 70% of the cost of the extended health care package and 50% of the cost of the dental benefits. Overall, if a retiree receives coverage under both of these plans, he or she is receiving a 65% subsidy of the cost of the benefits from the university. To put that into dollars and cents, the cost to an individual plan member holding individual coverage is \$2762.46

per year with the individual paying only \$963.36 of that amount. The university picks up the difference or \$1799.10 each year for each plan member. For a couple, the savings would be double and the same level of subsidization applies to family coverage. If one has declined the dental coverage, as is the case with about 20% of retirees and especially among those under the old plan, then the subsidy is 70% but for a smaller range of benefits. It is important for retirees to be aware of how their benefits are financed and the scale of the university's contribution.

Another aspect of this subsidy is that it is financially more significant for those receiving smaller pensions. Since the absolute size of the subsidy is the same for all members, it constitutes a larger share of the amount of pension income received by those with smaller pensions. It would be relatively more costly for these members to pay the full cost of their benefits and in this sense the subsidy has a progressive impact on the incomes of retirees, helping those with smaller pensions more than those with larger pensions.

How secure is the future of this subsidy arrangement? To the best of my knowledge there is no written commitment that enshrines this relationship in law. Any significant change in this relationship would have important consequences for the plan members given the size of the subsidy. At the same time it appears to have been in place for as long as the pension system and its related benefit package have been in existence. Furthermore, it is undoubtedly a central feature in the logic behind individual plan members planning to stay in the university pension system rather than cashing out their pension and seeking their own arrangements. As a result I believe that there is a reasonable likelihood that the university would be

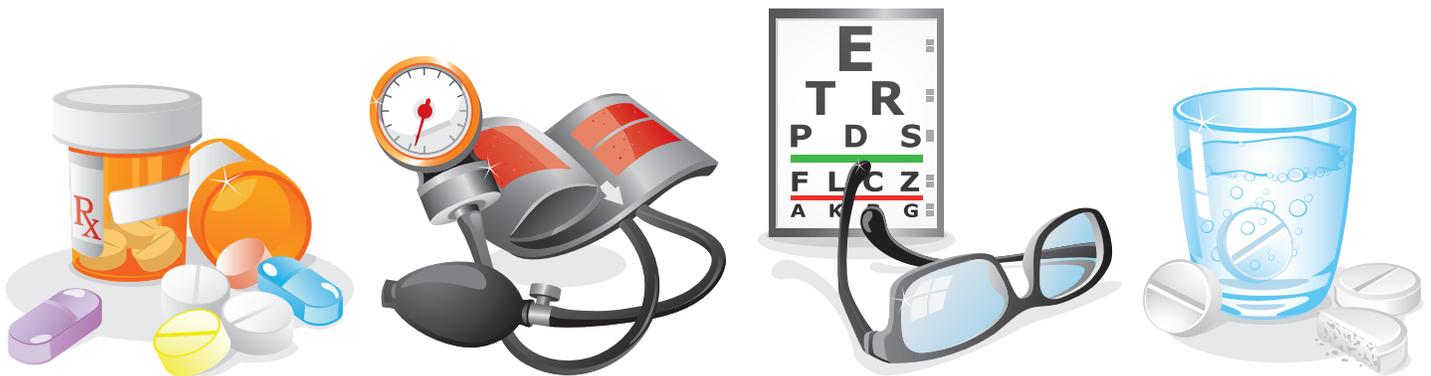
constrained to respect the existing shared cost arrangement for plan members already retired, even if financial pressures made some changes appear attractive to the administration of the university. What might happen to future retirees is possibly a little more uncertain, although the reduction or elimination of the subsidy may substantially increase the numbers of retirees who choose to cash out their pension. This is probably something that the university would not find desirable.

The second theme concerns the likelihood of a rate increase. The media frequently comment on the rising costs of new drug therapies and the threat this poses for the finances of benefit plans. The last increase in the rates for retirees occurred in May 1, 2007 and no increase is planned for 2012. The claims experience for the retirees' plan this past year has apparently been slightly better than that of those currently employed, who will face an increase in their rates, as retiree premiums have more fully covered the costs of their plan.

There are slight differences in the plans for those still working and those retired. While they share a common insurance company (Sun Life) and benefit from the same volume discounts, the finances of each plan are segregated to avoid any cross-subsidization between the plans. Any future increases will be based on the claims experience of the two retiree plans and if any increase in rates were required, it would take place within the existing subsidized framework.

In light of the ongoing pressures of austerity facing the university and the provincial government as well, University of Guelph pensioners should pay attention to developments related to their benefits. Increases in our pensions are likely to be very modest at best. However, benefit cost increases could occur in future years.

*Ken Woodside*



The budget situation is approaching a critical point. The association continues to run at a loss with a deficit of \$2400 projected in the 2012/2013 budget. The primary source of revenue is the annual contribution from members. Unfortunately, among the approximately 2000 members, fewer than 20% contribute. The term deposits mature in 2013; these monies will be needed to cover projected deficits in 2014 and beyond. The major expense is the newsletter published three times a year. This is an essential means of communication between the UGRA and its members since only 30% of retirees have provided an e-mail address. Membership in CURAC [College and University Retiree Associations of Canada] allows us to exchange information and learn about the

'best practices' of other organizations. Unless revenue increases, some tough options will have to be considered such as dropping one issue of the newsletter and/or having just one forum per year. If you are not a regular contributor to the association please consider it this year!



## The UGRA Budget 2011-2012 Approved and Actual

	Approved	Actual
Total Receipts	\$9,500	\$9,560
Expenses		
Newsletter and Web	\$7,300	\$6,850
Meetings	\$1,000	\$1,005
CURAC Membership	\$300	\$300
CURAC Conference	\$1,350	\$1,120
Scholarship	\$1,500	\$ -
Bank Charges	\$20	\$13
Audit	\$125	\$80
Photocopy	\$50	\$41
Office Supplies & Misc.	\$100	\$ -
UGRA Forum	\$500	\$355
Total Expenses	\$12,245	\$9,764
Variance		
Surplus (Deficit)	(\$2,745)	(\$ 204)

### UGRA Year End Asset Position for 2011/2012 as at March 31, 2012

Chequing Account Balance	\$ 6,539.58
Savings Account Balance	\$ 440.20
Term Deposits with Meridian Credit Union	\$10,000.00
<b>Total Assets at March 31, 2012</b>	<b>\$16,979.78</b>

### Proposed UGRA Budget for 2012/2013

	Proposed
Total Receipts	\$10,500
Expenses	
Newsletter and Web	\$7,500
Meetings	\$1,200
CURAC Membership	\$300
CURAC Conference	\$1,300
Scholarship	\$1,500
Audit	\$125
Office & Admin. Expense	\$175
UGRA Forum	\$800
Total Expenses	\$12,900
Variance Surplus (Deficit)	\$(2,400)

## Proposed Amendments to the UGRA Constitution

In the Winter 2012 newsletter, UGRA President Gary Frankie discussed the need to consider amendments to the constitution which would allow the Executive Committee to continue to function when members resign unexpectedly during the year. The first change would allow the replacement for a resigning member to fill the vacant seat until the next AGM, at which time s/he can be elected for a full two year term. The second change defines a quorum as 50% of the current members of the Executive. UGRA members will be asked to approve these changes at the Annual General Meeting.

### First Proposed Change

Old Language:

#### ARTICLE IV: OFFICERS AND DIRECTIORS:

4.Line 5..... Should a vacancy in any office other than that of the President or Vice-President occur during a term of office, the Executive Committee may ask the Nominations and Elections Committee to name a member to complete the unexpired term.

New Language:

#### ARTICLE IV: OFFICERS AND DIRECTORS:

4. Line 5..... Should a vacancy in any office other than that of the President or Vice-President occur during a term of office, the Executive Committee may ask the Nomination and Elections Committee to name a member to serve in that position until the next Annual General Meeting, at which time the member may stand for election to a two year term.

### Second Proposed Change

Old Language:

#### ARTICLE V: EXECUTIVE COMMITTEE;

4. A quorum of the Executive Committee shall be seven (7) members.

New Language:

#### ARTICLE V; EXECUTIVE COMMITTEE:

4. A quorum of the Executive Committee shall be 50% plus one (1) of the number of members of the Executive at that time.

## Third Age Learning Lecture Series – Fall 2012 Arboretum Centre

### 10 AM: THE MIDDLE EAST AND NORTH AFRICA: HOPES AND FEARS

- Sept 19 Miloud Chennoufi  
*Islamists, Monarchists, Hamas, Fatah and Israel. Is Peace Possible In this Political Environment?*
- 
- Sept 26 TO BE ANNOUNCED
- 
- Oct 3 Danny Rosenberg  
*The Challenges of Modern Israel as a Jewish-Democratic State*
- 
- Oct 10 Mike Ward  
*Turkey, Canada and the New Middle East*
- 
- Oct 17 Marina Nemat  
*Prisoner of Tehran*
- 
- Oct 24 NO TALK THIS DAY
- 
- Oct 31 Mark Sedra  
*Egypt's Bumpy Road to Democracy.*
- 
- Nov 7 Meena Sharif-Funk  
*Women and Islam: From Clichés to Conversations.*
- 
- Nov 14 Geoff Stevens  
*The Impact of the US Election Results on Canada.*

### 1:30 PM: VENTURING TO COUNTRIES OFF THE BEATEN TRACK

- Sept 19 Nota Klentrou  
*The Other Greece: What Tourists Do Not Know.*
- 
- Sept 26 Paulette Cote  
*China's Philosophy on Performing Artists: A Critical Examination of Values.*
- 
- Oct 3 D'Arcy McGee  
*Lithuania, The Land Beyond*
- 
- Oct 10 Pauline Head & Rick Pederson  
*From St. Jean to Santiago: Two Pilgrims' Progress.*
- 
- Oct 17 Allan Edelsparre  
*Don't ever call an Icelandic Horse a PONY.*
- 
- Oct 24 NO TALK THIS DAY
- 
- Oct 31 Susan Ratcliffe  
*'Jump on my Back!' Adventures in Oman and Dubai.*
- 
- Nov 7 Jeff Thomason  
*Did Darwin's Visit Spell the Downfall of Galapagos?*
- 
- Nov 14 Julie Lindhout  
*Hope for Haiti.*

NOTE: for the final list of lecture topics, and information on fees, please consult the Third Age Learning website at [www.thirdagelearningguelph.ca](http://www.thirdagelearningguelph.ca)

## RETIREES

**September 1, 2011**

**Glen Wilson**  
Land Resource Science

**February 1, 2012**

**Allan Smith**  
KC - Continuing Education

**March 1, 2012**

**Gisele MacNeil**  
Human Resources

**April 1, 2012**

**Alan McKeown**  
Plant Agriculture

**Angelo Piacampo**  
Physical Resources - Custodial

**Bette Anne Quinn**  
Pathobiology

**Lynn Hamilton**  
Psychology

**Gary Nephew**  
KC - Continuing Education

## Passings

Ethel Evans	March 21, 2011
Floyd Roadhouse	January 20, 2012
Stuart Dixon	February 2, 2012
Bryce Burrows	February 14, 2012
Patricia Yelf	February 23, 2012
Anthony Yanchus	March 9, 2012
Debbie Reeve	March 15, 2012
Cyril Cook	March 16, 2012
Valentine Zboralski	March 18, 2012
Donald Gruber	March 21, 2012
Quinton Van De Vrie	March 28, 2012



## Share Your Wisdom and Skills!

UGRA members have skills and expertise that are a great resource for community organizations. Many retirees have a long history of volunteer work; others may be looking for an appropriate opportunity. The UGRA Executive plans to use this space to let members know about such possibilities. If you are currently involved with an organization that is looking for volunteers please send a description of the organization and a summary of the responsibilities to [ugra@uoguelph.ca](mailto:ugra@uoguelph.ca). Alternatively, send a letter to: UGRA, PO Box 48-4916, University of Guelph, Guelph, ON, N1G 2W1. To start, K9 Helpers is hoping to recruit volunteers:

K9 Helpers is a charitable organization that provides trained service dogs for adults with mental health disabilities. K9 Helpers is seeking volunteer directors. The successful candidates must be able to make a substantial time commitment and as part of this operational board, play an active role in the day-to-day responsibilities of this organization.

They should also have proven board experience in a not-for-profit setting or work experience in a similar role with an understanding of best board practices. Experience in the field of mental illness and/or dog training is a definite asset. If you are interested in making a difference in the lives of people with mental disabilities and can make a reasonable commitment to serving on an operational board, please submit your resume on-line to the following email address: [info@k9helpers.org](mailto:info@k9helpers.org) with "Board Vacancies" in the subject line. Website: [www.k9helpers.org](http://www.k9helpers.org)

## 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 the attached 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.



### University of Guelph Retirees Association (UGRA) Contributing Membership Form (2012-2013)

**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

# save the date

**2:30 P.M.,  
THURSDAY, AUGUST 30, 2012  
ALEXANDER HALL**

(formerly the Axelrod Building)

**Please join President Alastair Summerlee for an afternoon social to reconnect with friends and hear what's new and changing at the university. There will also be an opportunity to address any questions or concerns you may have about your retirement benefits.**

Alexander Hall was named in honour of Chancellor Emeritus, Lincoln Alexander. The building was officially opened by the former Chancellor last November and now houses an environmental teaching and research centre.



## 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. Please provide a name, address and phone number. This will enable us to follow up on requests promptly. Thank you!

### 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

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

