



An exciting development for UGRA and its members is that we and the University of Guelph have agreed to host the Annual General Meeting of CURAC (*College and University Retiree Associations of Canada*) in 2019. This is especially welcome because it represents a major step in the new collaboration between us and the University. Through our joint efforts, UGRA's participation in CURAC's annual general meetings (this year at Dalhousie University in Halifax from 23 – 25 May) will be enhanced by additional delegates, with costs matched by the University. The generous contribution from the University allows UGRA to work hand-in-hand with CURAC to prepare for 2019. UGRA has already established a local organizing committee which now calls for volunteers from the membership to step forward for general planning, program development, potential speakers, and ideas for activities. Please contact the local organizing committee through one of the contacts on page 8 if you would like to be involved in this important event!

We are also looking for help with such events as the CURAC meeting now firmed up for May, social events, involvement regarding the benefits of membership, the United Way campaign (see p. 3), and anything else you may care to suggest. Unfortunately, I had to miss the Spring Forum of April 16 on financial

PRESIDENT'S MESSAGE



planning, but am assured it was well attended and appreciated (see p. 6).

At our April 3 Executive Committee meeting, we welcomed our UGRA Scholarship awardee, Mariel Burnside, who introduced herself and discussed her undergraduate work in biology (see p. 5). She was treated to lunch later in the month.

Planning for our Annual General Meeting (AGM) is now in the final stages. It will be in the Aboretum Centre on June 14 from 10:00 to about noon, with refreshments and conversation starting at 9:30 (see p. 2). Key-note speaker Provost and Vice-President (Academic) Charlotte Yates will describe the new initiatives that are propelling the University to greater heights. At the same event, your new Executive Committee will be elected. We now seek nominations to fill the vacancies (see Call for Nominations, p. 2 for contact). Please consider serving or suggesting other retirees to help run our increasingly active association. Refreshments are funded from our own operating budget, which itself is funded by the "Contributing Members" amongst you. Those who are not yet Contributing Members are asked to make a donation to help defray the costs.

continued on Page 2

In this issue

- P 2 Annual General Meeting - June 14
 - Agenda and Financial Statement
 - Call for Nominations
- P 3 Key-note Speaker Charlotte Yates
 - Recent Retirees
 - Our New United Way Representative
 - Honours and Awards
 - Classifieds
- P 4 Spring Forum Report
 - Passings
- P 5 Scholarship Recipient
 - Guelph Community Health Centre
 - SummerFest - June 24
- P 6 UGRA Travel Adventures
 - Retirees' Social
- P 7 Be a Contributing Member of the UGRA
- P 8 Did You Know?
 - How to Contact Us

Editor: Charlotte McCallum

www.ugra.ca



University of Guelph RETIRES Association
• UGRA •

Beyond keeping our eye on developments concerning pensions and benefits (see p. 4), UGRA's increasingly conspicuous profile is opening other doors to its membership. At its celebratory dinner on 27th April, the University recognized its outstanding scholars. Several retirees were especially invited to attend and made to feel truly welcome. We are also exploring

ways by which UGRA can interact more comprehensively with the University of Guelph Faculty Association (UGFA). Although UGFA represents the faculty, it does recognize that all types of employees who retire will become members of UGRA and that UGRA has much to offer all as they approach retirement. We are developing College/ Departmental

connections and we invite you to recommend to us retirees who would like to increase connectivity between UGRA and Deans, Directors or Chairs. Yes, UGRA and its members are becoming more and more involved in activities across campus!

Peter Kevan

Agenda for Annual General Meeting 2018 Arboretum Centre Thursday, 14 June starting 10:00 am - noon

Refreshments will be served from 9:30am

Agenda:

10:00 am- Start of Business Meeting

- Call to Order
- Approval of the Agenda
- Approval of the Minutes of the June 2017 AGM (see the minutes online at www.ugra.ca)
- Reports for the Executive Committee
- Appointment of the Financial Reviewer
- Election of the 2018-2019 Executive
- Adjournment

Key-note Speaker - Provost and Vice-President (Academic) Charlotte Yates

Call for Nominations:

The UGRA Executive Committee is the leadership team that acts on behalf of the interests of University of Guelph retirees:

- Advocating for Retirees on University matters such as Pensions, Benefits, and Privileges
- Communicating University news relevant to UoG Retirees
- Organizing educational and social events for UoG Retirees

At the Annual General Meeting in June, UGRA members elect persons to the Executive for a 2-year term. Officers, selected from the Executive are also appointed by the members present. All UoG retirees are members of the UGRA, eligible to vote at the AGM, and are eligible to hold an Executive position.

The value and strength of the UGRA depends on a strong Executive Committee. That strength comes through the nomination of persons willing to commit to building and sustaining the UGRA program. This involves participating in 10 yearly Executive meetings and volunteering to support and participate in UGRA member activities.

If you would like to be part of the UGRA leadership team (Executive Committee), or if you know someone who would be a good candidate, please contact the Nominations Committee (past-president@ugra.ca). The Nominations Committee will contact you for more information and will present a slate of candidates to the June AGM business meeting.

UGRA 2017-2018 Operating Statement and 2018-2019 Budget

	2017 / 2018		2018/ 2019
	Budget	Actual	Budget
Receipts			
Member Contributions	\$7,500	\$7,665	\$7,500
Interest	200	118	100
Miscellaneous Revenue (UoG CURAC Support)	1,500		
Ad Revenue	1,500	1,550	1,500
Total Receipts	\$9,200	\$9,333	\$10,600
Expenses			
AGM	\$400	\$366	\$400
Board Meetings		106	125
Office Supplies and Operating	115	269	285
Newsletter	5,310	5,369	5,500
Website	250	142	200
CURAC Membership	175	169	175
CURAC Organizing Committee			500
CURAC Conference	1,500	1,016	3,000
UGRA Scholarship	1,500	1,500	
Events			
Fall Forum	575	581	575
Spring Forum	575	732	575
Luncheon		64	
Other Activities (Churchill Trip)	-130		
Total Expenses	\$10,400	\$10,184	\$11,335
Surplus (Deficit)	-\$1,200	-\$851	-\$735



AGM Key-Note Speaker Charlotte Yeats

Charlotte Yeats was appointed provost and vice-president (academic) for the University of Guelph for a five-year term that began August 1, 2015. Prior to joining the University of Guelph, Dr. Yeats served as dean of the Faculty of Social Sciences at McMaster University for the past seven years. Dr. Yeats earned a bachelor's degree in political science from the University of Winnipeg, a master's degree from Queen's University and a PhD from Carleton University. She is a full Professor in Political Science.

Charlotte Yeats is an interdisciplinary scholar who has maintained an active research agenda while doing her academic administrative roles. In 2012, she received a \$2.1 million grant from the Automotive Partnership Council to examine how and what policies can be used to sustain and expand a globally competitive Canadian automotive industry. Dr. Yeats has also maintained an active role in the research network, *Centre de recherche interuniversitaire sur la mondialisation et le travail* (CRIMT), which is an interdisciplinary and interuniversity research centre focusing on the theoretical and practical challenges of institutional and organizational renewal in the areas of work and employment in the global era.

Dr. Yeats has continued to supervise graduate and undergraduate students, to do occasional undergraduate lectures and present her work at conferences. She is also a frequent commentator on labour issues, appearing in the *Financial Post*, *Wall Street Journal*, *Globe and Mail*, *Toronto Star* and *Hamilton Spectator* and on CBC News World and TVO.

Our New United Way Representative

I am Julie Hutchins and would like to introduce myself as UGRA's new representative for the 2018 United Way campaign. Last year, the University's retirees contributed 10% of the funds collected - which is amazing! Hopefully this year it may be higher. During my career at the University of Guelph, I did a lot of volunteering with the United Way campaign as well as sitting on affiliated boards and committees. I was the proud recipient of the Staff William Winegard Award for 2010. I feel honoured to be continuing my contribution for this great cause.

This year's campaign is in full swing behind the scenes. I have already attended two meetings with co-chairs Peter Routledge and Carolyn Kerr. Some of the planned events that are happening are the **United Way Kick-off on Monday Sept 17** in the Branion Plaza. The University is hoping that Retirees will come out to this event. A different menu is being planned. Details are still being worked on, so please stay tuned!

Fill-A-Bus is an event still in the planning stages but the hope is to fill a bus with donations and here is another great opportunity for Retirees to contribute. It is never too late to start contributing to United Way either by pension payroll deductions or one-time contributions. If you have spare time to assist with these events please let us know. If you have not contributed in the past but wish to start, please notify UGRA so that we can make sure you are on the mailing list for the Fall United Way contribution mailout.

Julie Hutchins



Recent Retirees

March 1, 2018

Mary Ann Chisholm	Hospitality Services
Paula Menzies	Population Medicine
Laura Schilbe	LSD Animal Health Lab.
Mark Taylor	CCS - IT Application

April 1, 2018

Joanne Gillis	Env. Design & Rural Dev.
Barbara Mitterer	History
Barbara Murphy	Student Finance
Gordon Murphy	Physical Res. - Grounds
Lynn Rumig	OVC Shared Services
Dianne Thompson	LSD - Chemistry
John Whiteside	School of Engineering

May 1, 2018

David Bevan	OMAFRA Res. Stations
Melanie Braiden	OVC HSC Clinical Sup.
Anne-Marie Church	Child Care Services
Flavia Damaren	Human Resources
Nancy Halliburton	OVC HSC Clinical Sup.
Catherine Howarth	Physical Res. - Custodial
Paul Huber	Pathobiology
Steven Sadura	Land Resource Sciences

Honours and Awards

Robert Brown, Joseph Lam, Donna Lero and **Dale Smith** will be invested as University Professors Emeriti at the June convocation this year.

Classifieds

Francofone - UGRA members Dana Paramskas (danap@uoguelph.ca) and Robert Creedy have contributed to an app called **Francofone** to help learners over the age of 10 to improve their French and learn the culture. Now on the AppStore, it will soon be on Google Play. For more info, Apple users can go to <https://itunes.apple.com/app/francofone/id1219830152?mt=8> and Google users to <https://play.google.com/store/apps/details?id=francofone.editions.ca.francofoneVocabulaire>

If you have something to sell, buy or announce in this department, please contact the Editor through one of the links given on page 8.

Spring Forum: Money Matters & Protecting Your Financial Assets



On April 19 nearly 60 of us were treated to very detailed and informative talks by seasoned professionals concerning what must be one of our keenest interests: money. Doug Badger first gave a thorough update on the University’s three pension plans. As of last September, the pooled assets stood at \$1.44 billion, representing the interests of about 5,900 people (of which 40% are retirees) from 13 bargaining units. Although there is a healthy 8.2% return on investment, there remains a deficit of \$109 million and a solvency deficit of \$600 million.

The pension plans are administered by investment sub-committees under the Board of Governors and regulated partly

by the government. Doug himself sits on this as UGRA’s pension representative. Guelph, Queen’s and Toronto, continue planning toward the Jointly Sponsored Pension Plan (JSP), with a target start in 2019. This will diffuse some of the risks and should not affect current pensioners. Stay tuned to become involved in the consent process.

Later, Doug returned to talk about the “Changing Wealth Management Landscape.” The 1990s rush to mutual funds now means \$1.5 trillion are invested in Canada. Doug points out that the wealth management industry is huge but many of its advisers are essentially sales people and not adept at long-term, big-picture planning. Be cautious in selecting an adviser! Consider any fees, ensure you are getting value for money and learn the advantages of Tax Free Savings Accounts and income-splitting at tax time and in estate planning.

The current landscape shows huge growth in discount brokerages, self-directed investing, and investment in ETFs (Exchange-Traded Funds), including those utilized by robo-advisers handling simple portfolios. There is wide adoption of the CRM2 (Client Relationship Model 2), which is regulated by government somewhat.

Retired Professor David Stanley’s passion is teaching financial literacy, so that everyone can take charge of their own financial well-being. In his richly informative talk on “Paths to Financial Independence” he described some six

financial “sins” which form barriers to success: 1) complacency; 2) denial; 3) inertia; 4) materialism (and high debt); 5) self-doubt; and 6) apprehension. Some tips on overcoming these barriers include: selecting a good financial adviser; making a budget and a long term plan; calculating one’s net worth and learning about risk. Much sage advice can be found in *MoneySaver* magazine. He cautions against investing when carrying debt. He promotes the use of TFSA’s (Tax Free Savings Accounts) and is a huge fan of the dividend markets, rather than stocks of: telecoms, utilities, real estate trusts and blue chip companies. He advises re-investing the dividend profits to take advantage of compound interest, for example in a DRIP (Dividend Re-investment Plan). “Discipline and patience will win out.”

The final speaker, Gerrit Bos, spoke on “Cyber Security for Seniors.” An IT security expert with the University’s CCS (Computing and Communications Service), Gerrit’s talk was fairly specific to navigating the University’s online system, but helpful for any email user.

Many universities are scammed and hacked by a huge and dark industry. The university receives some 3.8 million messages per day, 90% of which are immediately blocked by the security system. There are 8.6 billion network events per month and, although only a tiny percent are malicious, they number about 1.9 million. Some 1,658 accounts at the University were locked last year.

Protecting oneself is mainly about good password use. You should: use a unique and strong password for your uog account; never share it; change it at least annually (or when needed); never write it down and keep it a minimum of eight characters (ten is better). Gerritt notes that University traffic is encrypted, shown by the green lock icon or the “s” in <https://>. “Ransom attacks,” where your computer is encrypted and locked and a ransom demanded, often occur in “phishing attacks.” Some are obvious, but ask CCS for help when in doubt. Retirees may access a Security Awareness Course through CCS for further training.

Charlotte McCallum

Passings

Douglas Ormrod	Sept. 15, 2017
James Purdie	Jan. 12, 2018
Frederick Vaughan	Mar. 1, 2018
Mahmoud Sadek	Mar. 25, 2018
Renate Benson	Apr. 1, 2018
Clarice Fedoriw	Apr. 12, 2018
Larry Pyear	Apr. 29, 2018
Patricia Arbuckle	May 8, 2018



The UGRA Scholarship Recipient

(At a recent Board meeting we met third year student Mariel Burnside, our most recent student to receive the UGRA Scholarship. A brief bio for her is on the UGRA website. She has kindly provided the following description of her work, just in time for Ontario's asparagus season.)

Since last summer, I have been working in the lab of the Guelph Asparagus Breeding Program, run by Dr. David Wolyn in the Department of Plant Agriculture within the OAC. A special characteristic of asparagus (*Asparagus officinalis*) is that it is "dioecious," meaning the plants are gendered. Interestingly, the female gender is a recessive trait while the male gender is dominant. When super-males are crossed with any female, only male seeds are produced. Males have 20% increased yield, reduced berry drop and long spears with delayed branching or tight tips.



My work in the lab has been in support of another area of research: a graduate project investigating quantitative trait loci (QTL) in asparagus. In this project, my primary duty has been to maintain a large number of asparagus plants in tissue



culture (i.e. growing plants in sterile agar, a jelly-like medium, rather than soil). This includes transferring the plants to fresh media once nutrients and sugars have been depleted. These particular plants have been grown in culture from seed for 3 years. We have recently finished transferring them to soil in the Bovey greenhouse and are preparing to plant them in the UofG Simcoe Research Station fields this May. Once grown in the field, the asparagus will be evaluated for various traits (e.g. spear number) and analyzed to see whether those traits can be linked to specific locations in their genome (i.e. QTLs).

*Mariel Burnside
(with thanks to Dr. Wolyn)*

The Guelph Community Health Centre (needs you!)

At a recent UGRA Board meeting UGRA member Wayne Martin came to talk about his volunteer work with the Guelph Community Health Centre CHC on Wyndham Street, with the aim of not only informing us about this worthy organization but possibly recruiting other volunteers for its Board of Directors. For your possible interest then, we provide the following information, taken from a CHC Overview publication:

The CHC is a not-for profit organization that is committed to reducing health inequities within the City of Guelph. It delivers comprehensive primary health programs and services that are uniquely tailored to meet the needs of both individuals and neighbourhoods facing the greatest barriers to health in our community.

For 30 years and working with a number of helping networks, the CHC team of family physicians, nurse practitioners, health promoters, outreach workers, social workers, early years staff, dietitians and others have delivered services to the homeless, those living on limited incomes, New Canadians with language barriers, those with moderate to severe mental health issues, addictions and/or disabilities, those without access to primary care, Indigenous community members, vulnerable children and their families and members of the LGBTQ+ community. One new initiative is to provide a fresh produce market downtown once a week.

The Guelph CHC is guided by a community-based Board of Directors whose membership reflects the individuals and communities that are served. The Board determines the mission, vision, values, priority groups and strategic directions which are continually reviewed and adapted to meet the changing needs of the community. The CHC and its Board are committed to the values of innovation, accessibility, accountability, sustainability, excellence and healthy communities.

To learn more, visit the Guelph CHC website at www.guelphchc.ca or email Barb Baker at bbaker@guelphchc.ca

SummerFest is Coming - and it's Free! On Saturday, June 24, start your summer off with SummerFest on the Green. The event is **free** and open to the entire Guelph Community. The day features live musical performances by children's entertainers Splash 'N' Boots, Canadian indie rockers Hollerado, rock tribute band Brave & Crazy, and the Indigenous dance group White Pine Dancers. From 11:00 a.m. to 4:00 p.m., come spend the afternoon on Johnston Green and enjoy activity tents for all ages, food trucks and a beer garden. It's a great opportunity to come back to campus and reconnect. Learn more at <https://www.uoguelph.ca/summerfest/>

economical SELECT® CAR AND HOME INSURANCE



YOU COULD WIN \$1,000 IN GIFT CARDS!

Get ready to shop till you drop with Economical Select®! Call for a quote on car or home insurance and you could win 1 of 3 grand prizes of \$1,000 in gift cards from your favourite retailers.

Call for a quote today!
1-866-247-7700
 For more details, visit economicalselect.com/1Kgiveaway and enter group discount code E2413

For members of the University of Guelph Retirees Association



Economical Insurance includes the following companies: Economical Mutual Insurance Company, The Missisquoi Insurance Company, Perth Insurance Company, Waterloo Insurance Company, Family Insurance Solutions Inc., Sonnet Insurance Company, Petline Insurance Company. Economical Select® is underwritten by Welfleet Insurance Company (underwritten by The Missisquoi Insurance Company in Quebec). Due to government insurance plans, Economical Select does not offer auto insurance in British Columbia, Saskatchewan or Manitoba. Economical Select does not offer insurance in Newfoundland and Labrador, Northwest Territories, Nunavut or Yukon. The agreement between Economical Select and your group sponsor may be terminated in accordance with its terms. Upon such termination, Economical Select will continue to provide the program to existing policyholders until their respective renewal dates. Discount rating is based on a standard Economical Select auto and/or home insurance policy with no previous discounts applied and does not take into consideration other insurance provider policy rates. No purchase required. Open to legal residents of Canada, excluding residents of Quebec, the Northwest Territories, Nunavut, Yukon, Newfoundland and Labrador. Contest closes March 31, 2018 at 11:59 p.m. ET (earlier closing dates for some prizes). Limit 1 entry / 1 prize per group member. Entrants' information may be used for marketing. For Sponsor's privacy policy see: economicalselect.com/privacy For full rules visit: selectsweepstakes.com/rules. ©2017 Economical Insurance. All rights reserved. All Economical intellectual property, including but not limited to Economical® and related trademarks, names and logos are the property of Economical Mutual Insurance Company and/or its subsidiaries and/or affiliates and are registered and/or used in Canada. All other intellectual property is the property of their respective owners.

China, the Zoo, and a Mystery Dinner ... Oh My!

We have some great ideas to offer our members for activities and adventures later in 2018 and 2019. I will be at the UGRA AGM in June to do a presentation for the October 2019 trip to China. I have been working with a great tour company to make this adventure unforgettable. After last year's successful Churchill trip, I am sure China will also be a resounding success.

Apart from the China trip we are now polling our members for preferences on other adventures closer to home. Please get back to me if you are interested in any of the following events at: greatestscapesbyvik@gmail.com

A - Metro Toronto Zoo Day - Just for Seniors - a behind-the-scenes tour with a University of Guelph Veterinary grad, guided tour of the zoo and lunch. We would hire a bus to take us from the University to the Zoo - I took this tour a few years ago and it was excellent.

B - Aberfoyle Mill Mystery Dinner Night - The Aberfoyle Mill has produced some excellent mystery dinners over the years. These "who-done-it" dinners are great fun and everyone gets to play a role in the mystery; someone always gets "bumped off"! The race track in Elora also offers mystery dinner nights. Which would you prefer?

C - Winery Tours in the Niagara area in the Fall - we would arrange a bus tour from Guelph and tour a few key wineries. We could do a 2-day trip with a hotel stay, so no one is driving after sampling some of the best wines Niagara has to offer.

For these and any other ideas for activities, we really want to hear from you. Again, my email contact is greatestscapesbyvik@gmail.com Here's to Adventure!

*Your friendly UGRA travel agent,
 Vikki Tremblay*

RETIREES' SOCIAL

Wednesday, August 29, 2018

2:30 p.m. - 4:00 p.m.

Robert Whitelaw Room 246, McLaughlin Library
 3:00 p.m. formal program followed by a tour of the library

Join President Franco J. Vaccarino for an afternoon social to renew old acquaintances and hear what's new and changing at the University.



The McLaughlin Library has undergone the largest renovation in the library's history, creating new spaces and upgrading existing ones. These changes have provided the opportunity to rethink and evolve both what they do and how they do it in order to encourage the University community to come explore, engage, and create.

Please register online by Wednesday, August 22, 2018 at <http://bit.ly/2018UGRetirees>. Free parking provided. For more information contact Claire Alexander at 519 824-4120, X53098 or calexand@uoguelph.ca



25% off!

UGRA Members Save!



STAEBLER INSURANCE

519.804.1758

HOME | [AUTO](#) | [COTTAGE](#) | [SMALL BUSINESS](#) | [COMMERCIAL](#) | [FARM](#)

Be a Contributing Member of the UGRA (2018)

We hope you enjoy reading the UGRA Newsletter, our informative website and attending our various functions, such as the Spring and Fall Forums. As you might know, the considerable commitments of time and talent to advocate on your behalf are freely given by your Board members. While membership in UGRA is free, we depend almost entirely on voluntary financial contributions from you, our members, to finance the Newsletter and room rentals for these activities. We are proud and grateful for our members' generosity in giving to the United Way and to the UGRA Scholarship, but contributions towards operating costs are down and expenses are rising. A contribution of even \$25 would go so far towards sustaining our aim. Join us in supporting UGRA, so we can continue to work on your behalf. Use the form below or make your contribution at the Spring Forum or AGM.



University of Guelph Retirees Association Contributing Membership (2018) Form

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

My contribution is \$.....

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

Address.....

City/Province..... Postal Code.....

Email..... Phone.....

(Note that the email address will be used for UGRA communications only.)

Please make cheque payable to the University of Guelph Retirees Association.

Mail this form with your cheque to:

University of Guelph Retirees Association • PO Box 48-4916 • University of Guelph • Guelph Ontario, N1G 2W1

Electronic Payment

Instead of mailing in a cheque you can now make a secure donation to UGRA electronically using PayPal and your credit card on our web page at: <http://www.ugra.ca>



UGRA

Spring 2018

Did you Know?

Back to School Anyone?

Retirees may apply for a course fee waiver which allows you to register in a credit course, or simply audit one for free. Another of our privileges is the ability to apply for scholarship money for our children to attend the University. Check out the details and find the forms on the University of Guelph website in the Retirees section of the Human Resources pages. To see what courses are available, explore the Calendars online. The main website is www.uoguelph.ca

UGRA's Archives

Under the careful stewardship of retiree David Hull, UGRA keeps an actively growing archive of past business, minutes of meetings, newsletters and other documents. These are housed at the library on the main campus and amount to about eight linear feet of shelf space. Members (or any library users) can access the documents by asking one of the staff at the library. Stay tuned for a longer article about the Archives by David in a coming issue.

Third Age Learning in Guelph

The Winter program is done but to avoid missing something interesting keep an eye on the website for Third Age Learning Guelph for their Fall and Winter lineup. The link is www.thirdagelearningguelph.ca

The UGRA Executive Committee Needs Feedback

The UGRA Executive Committee acts 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 our job well, we could use more information, so please take the opportunity to let us know what's on your mind.

Here are the ways you can contact us. Please provide your name, address and phone number. This will enable us to follow up on requests promptly.

By Email:
president@ugra.ca

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

By Phone:
519-824-4120, Ext. 52197.
This is phone mail only, so please leave a message with your name and phone number.

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

