Fall is now upon us and with fall has come a return to almost normal (i.e., pre-pandemic) activity on the University of Guelph campus. Residences are once again full to overflowing as are many parking lots. This represents, not the end of the pandemic, but an adjustment to living with COVID-19 in an environment where most people are fully vaccinated and aware of the hazards of close social interaction. Retirees who intend to spend time on campus are reminded to update their COVID-19 vaccination status at https://uoguelph.eu.qualtrics.com/jfe/form/SV_eWAkLghnXHhA2i.

The UGRA executive is hopeful that the fall forum will be held in person at the Arboretum on Thursday, November 17 from 2 to 4 p.m. We have all missed the opportunity to socialize with friends and former colleagues. We have arranged to host a "hybrid" meeting to allow participation for those members who do not wish to attend in person. We have confirmed one speaker, Christine Platt who will talk about advocating for yourself at medical appointments. Please check the website for updates (https://ugra.ca/). There is, as well, an invitation in this newsletter from the UofG administration to attend a Retiree's Social event October 25. This will include a tour of the recently completed renovations of the MacKinnon building that houses the College of Arts' International Institute for Critical Studies in Improvisation and the Arts Research Centre, the ARC. Those of you who attended our 2021 fall forum by Zoom will recall Dean Brennan's presentation on COA's renewal (summarized in the Winter 2021 Newsletter). As someone who came to Guelph in the 60's when MacKinnon was a new building, I am excited to view this 21st Century edition.

Lessening of COVID-19 restrictions means that those who are comfortable doing so can once again travel as a group. Activities Director, Vikki Tremblay, has worked her magic and arranged a two-week trip to Costa Rica in spring 2023. Those who have joined previous expeditions speak enthusiastically about the experience and some have already signed on. More details follow in this newsletter and on the UGRA website.

The executive is pleased to welcome Joe Tindale, retired from Family Relations and Applied Nutrition, who has taken on the role of secretary. We will miss former secretary Valerie Allen who stepped off at the AGM and thank her for a job well done. One seat remains open for a director-at-large. If you are at all curious about what we do and how we do it, or if you have a particular issue affecting retirees that you would like us to address, please consider joining our Board. We are a very welcoming and collaborative working group. You'll find the 2022-2023 Board of Directors on page 8.

In 2021-2022, then-President, Peter Krell, championed the notion of raising $30,000 in donations for our scholarship fund. Ostensibly, in recognition of UGRA's 30th Anniversary, these funds permit increasing the value of UGRA's annual scholarships to $3,000. We are close to reaching that goal, but are not quite there yet. A big thank you to all who already contributed and if contemplating donations before the end of this taxation year, please consider supporting this cause.

Your 2022-2023 executive is working to represent you, so please let us know your concerns and wishes. You can email questions to ugra@uoguelph.ca or send a note to UGRA, PO Box 48-4916, University of Guelph,
Thursday, November 17, 2022 from 2 to 4 pm • Arboretum Centre • Doors Open at 1:30 pm

Christine Platt from the Canadian Mental Health Association, Waterloo Wellington will speak. She works with Waterloo Wellington Older Adult Strategy, a community advocacy group largely populated by retired professionals who worked in areas associated with seniors’ community health, long term care and population aging.

Many people, not just older people, often leave medical appointments without the information they need. This is often because they don’t ask enough questions, sufficiently succinct questions or timely questions. As a result, they are unsure of what illness they have, the appropriate treatment or how to go about getting that treatment in a timely manner. Our tool kit is designed to ensure they get the information they need and can understand in a format they can use to get them quickly to next steps.

Pat Shewen
President

Guelph, Ontario N1G 2W1. In this edition, you will find vice-president Alan Filewod's opinion piece about the ongoing erosion of retiree benefits and privileges that has considerable impact for many of our members, especially those who remain academically active. We will continue to advocate with the University for a workable solution. Treasurer Larry Shuh and past-president Peter Krell have sorted through the seemingly incomprehensible mathematics underlying inflationary increases to pensions and a summary of their efforts follows. There is also an outline of options available for reduced insurance rates of various types, generated in response to your email queries.

I look forward to seeing you in-person at the retiree social in October and, live or virtually, at the forum in November.

Pat Shewen
President
Pension Inflation Formulae

University of Guelph Legacy Plan

For retirees receiving benefits from the original UofG Pension Plan, inflation adjustments are calculated each year for pensions earned prior to July 1, 2021. An adjustment is made for inflation above 2.0%, calculated on the average monthly CPI increase for the 12-month period May 1st to April 30th, and is paid beginning in September. The level of inflation (the CPI Increase) for the purpose of the September 30, 2022 post-retirement adjustments is 4.78%. This amount was determined based on the percentage by which the average monthly increase in the CPI for Canada, as published by Statistics Canada, during the May 1, 2021 to April 30, 2022 period exceeded the average level of the index during the preceding 12 months, May 2020 to April 2021. [The increase in the average CPI between May 2020 and April 2021 and that for May 2021 and April 2022 was 1.44425–1.37833 = 0.06592. This represents a 4.78% increase over 1.37833.] Using the plan's CPI minus 2% provision, the contractual pension increase at September 1, 2022 is equal to 2.78%. These calculations were based on the CPI metrics set out in the following link: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000411.

Amalgamated University Pension Plan

For those people who retired after the UPP amalgamation on July 1, 2021, pension earned after that date is subject to the new UPP inflation formula and paid on the following January each year. The UPP inflation formula is different from the UofG plan. For the portion of pension earned after July 1, 2021, the pension increase is 75% of the pro-rated annual inflation for the calculated period. However, the inflation indexation may be less than the formula amounts depending on the plan's overall financial health and funding policy. Indexation of UPP pension benefits is not guaranteed. For more detailed information go to https://myupp.ca/.

In summary, retirees may receive an increase in September for the UofG pension earned before the amalgamation and in January for UPP service after amalgamation, if any. Both pension plans are administered and paid by the UPP organization. See https://myupp.ca/wp-content/uploads/2022/02/UPP-Member-Booklet-Dec-2021.pdf for more information.

For details on your individual pension, please contact Human Resources at the University.

Ailsa Craig
At the Village of Arbour Trails

Come see why you’ll love our retirement community

Enjoy your Independent Living rental apartment while easily engaging in the activities and amenities at The Village of Arbour Trails and Village by the Arboretum, one of Ontario’s most unique and innovative retirement communities for older adults.

Want to chat?
Call Wendy 226-251-3065 x826

UGRA
Fall 2022
Questions about INSURANCE?

We have received several queries about discounted insurance coverage through UGRA. While we do not offer such benefits directly, they are available through our association with the College and University Retirees Associations of Canada (CURAC/ARUCC). All UGRA members (contributing and non-contributing) are also members of CURAC. See “Benefits” at [https://curac.ca/](https://curac.ca/).

Travel and Extended Health Insurance

UofG retirees participating in the UofG benefit plan have emergency medical travel insurance through Sun Life. This does not include trip interruption insurance. Details are at [https://www.sunlife.ca/en/](https://www.sunlife.ca/en/).

CURAC has two options for coverage:
- MEDOC insurance provides stand-alone travel insurance to cover out-of-province and out-of-country emergencies, including trip cancellation and interruption insurance. This insurance will be of interest to those who have adequate extended health insurance and wish to benefit from the lower travel insurance premiums. See [https://www.johnson.ca/travel-insurance](https://www.johnson.ca/travel-insurance) or call 1-866-606-3362.
- RTO/ERO insurance provides extended health insurance for in-province and includes travel insurance at no extra cost. This insurance will be of interest to those who seek additional extended health insurance, as well as travel insurance whose premiums are not dependent upon age. See [https://rtoero.ca/](https://rtoero.ca/) or call 1-866-606-3362.

Car and Home Insurance

CURAC offers special group rates for car and home insurance through Economical Insurance. See the Economical ad in this Newsletter or go to [https://www.economicalgroup.com/](https://www.economicalgroup.com/) or 1-866-247-7700.

Economical also offers discounted pet insurance through PetsecureTM. See [https://www.petsecure.com/](https://www.petsecure.com/).

NOTE: Retirees who are University of Guelph Alumni can access group rates for home, car and health and many other types of insurance though TD Meloche Monnex or Manulife. See “benefits” at [https://alumni.uoguelph.ca/](https://alumni.uoguelph.ca/).

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Call. Save. Win.

Get a quote on car or home insurance, and let us put a smile on your face. Go to economicalgroup.com/5KGiveaway for the details, and enter your exclusive group discount code E2413.

1-866-247-7700 | salesandservice@economical.com
UGRA Scholarship Contribution Drive

At our annual general meeting last June, we reported that through the generosity of 112 donors, UGRA raised $17,900 towards our goal of $30,000 for the UGRA scholarship fund. While this puts us closer to our goal, we are still about $12,000 short of the amount required to provide an annual scholarship of $3,000 in perpetuity. To allow UGRA to offer the first $3,000 award for this, our 30th anniversary year, UGRA topped up the amount provided by the current endowment.

At the AGM, several draw prizes were awarded to donors over the past term. The winners were

- Grant Maxie won a bottle of UofG summer blossom honey,
- Edward Dickson won a UofG tote bag,
- Clifford Lougheed won a UofG sweater, and
- Brenda Coomber won the grand prize of a Hungarian dinner for her and five guests hosted by UGRA member Éva Nagy as chef and UGRA 2021-2022 President, Peter Krell as sous-chef.

The UGRA scholarship is available to the child, grandchild or great grandchild of a retiree of the University of Guelph. More information on the scholarship and how to donate to the endowment fund can be found at https://ugra.ca/scholarship.

We all know that costs have increased for many items and that includes the cost of a university education. Thus, doubling the scholarship to $3,000 will alleviate some of the challenges of attending university. Even if you have already contributed, please consider contributing to the scholarship fund before the end of the year and claim a tax credit. By donating securities from your portfolio, you can realize additional tax benefits. For more information, please contact Ayshia Degia from AA&D at madegia@uoguelph.ca.

As some of you already know, travelling worldwide is alive and well, and getting back on track. Countries are opening their borders to travellers with fewer health restrictions than we have experienced in the last two years. Most countries allow you to enter with proof of vaccination while a few still require a tax credit. By donating securities from your portfolio, you can realize additional tax benefits. For more information, please contact Ayshia Degia from AA&D at madegia@uoguelph.ca.

UGRA Adventures

Retirees are under the same restrictions as anyone else planning to come onto the UofG campus, Ridgetown campus and research facilities. The relevant UofG instructions are available at the COVID-19 Vaccination FAQs website at https://news.uoguelph.ca/covid-19/safety-practices/. Masks are not mandatory in most areas of on campus as of August 2022.

COVID-19 and Access to the UofG Campus

Retirees are under the same restrictions as anyone else planning to come onto the UofG campus, Ridgetown campus and research facilities. The relevant UofG instructions are available at the COVID-19 Vaccination FAQs website at https://news.uoguelph.ca/covid-19/safety-practices/. Masks are not mandatory in most areas of on campus as of August 2022.

United Way Update

What is Rad!cal Recovery?

Our communities’ social safety net is more important than ever. If we want our communities to rebuild in a way that sees everyone thrive, we must come together and act now. We must use the same energy and sense of urgency we had when the pandemic began to now address the root causes of issues that are so heavily impacting our communities.

This is United Way's messaging and they are asking retirees to help achieve this. Our pledge for this year’s campaign is $100,000. I know that with your help, we can achieve this!

Why Are We Asking You to Help Support United Way?

The funds stay local to help our communities’ most pressing problems. The three focus areas are:

- All That Kids Can Be,
- From Poverty to Possibility, and
- Healthy People, Strong Communities.

With inflation so high, families are struggling to provide the necessities of life. Your donation can help. In the next month, you will receive a pledge form from United Way. It is easy to fill out with either a one-time donation or a monthly donation through a credit card. A link will be provided or you can fill in the form and send it to United Way. Please watch these videos: https://www.youtube.com/user/UWGuelph

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Fall 2022
Opinion

Protecting Post-Retirement Access to University Resources

By Alan Filewod, Vice-President, UGRA

As many University of Guelph retirees have noticed, we are experiencing a significant erosion of our access to a number of university resources. Many of the approximately 2,500 retirees who belong to UGRA continue to contribute to the university and to enhance its profile. Some continue to research and publish (professionally and personally); some donate time or money, while others continue to serve on committees and boards. We are very much part of the university community (although we are the only “university-affiliated” group that is not represented on senate).

Changes in recent months include:

● The abolition of the parking discount for retirees. In our recent survey, 27% of respondents report that the loss of preferred parking rates is a problem. This includes retirees who need access to labs or who serve on committees.

● The removal of off-campus computer access to library e-resources - 31% of respondents report that loss of remote access to e-resources (journals, research tools) is an impediment to their ongoing research and scholarly activity, much of which is publicly identified with the University of Guelph.

● A significant reduction of email storage capacity for retirees - 29% report that the 50 GB limit on email storage creates a problem in their data management.

● The termination of the right to download the Microsoft 360 suite of applications. A whopping 73% report that the removal of the right to download the Microsoft Office 365 suite inhibits their work.

Why are these changes a problem? Why are these changes a problem? In our brief discussions with the relevant sectors of the university, we found that these changes come about for one of two reasons. The first is financial (this seems to be the case for parking); the second, and more problematic, is licensing restrictions.

Why is the latter more problematic? We have found that the licensing restrictions result in a two-tier retirement status - that some benefits but excludes most, and might even be discriminatory. The licensing restrictions do not include retirees designated as Professor Emerita/Emeritus and University Professor Emerita/Emeritus. The library tells us that this is because retirees with such status are recognized as a “defined user group” whereas others are not.

Why is this a problem? The emerita/emeritus designation comes about in two ways. University Professor Emerita/Emeritus is a senate-conferred honour that entails an arduous nomination process to recognize a career of distinction. The Professor Emerita/Emeritus is a college-level designation following a departmental nomination that gives retired faculty access to a range of university resources, including the ability to apply for grants.

I see two fundamental flaws in this system. The first is there is no equivalent status for retired staff who continue to conduct research. The second is that the emerita/emeritus status is conferred on a small number of retired faculty and the process of conferring emerita/emeritus status is inherently political. It is a privilege and not a right. In some universities, emerita/emeritus status is automatic on retirement for all faculty. Not so at Guelph.

Consequently, we have a situation in which many active post-retirement researchers cannot access fundamental research tools (and in some cases cannot access their own publications). This seems counter to the university’s core mission, particularly because much of that research continues to enhance the university’s profile. The library informs us that access to electronic research tools is still available on site in the library, but that only benefits those who have the ability to step onto the campus. No provision is made for those who live afar or struggle with mobility issues.

The solution to these problems appears to lie in the issue of “defined user groups.” How can retirees, whether faculty or staff, be included in defined groups that meet the licensing conditions to restore access to research tools?

For retiring faculty, a solution might be found in a rethinking of how and why emerita/emeritus status is conferred. There is a designated user group available for post-retirement faculty researchers – the question is how to unlock the gate for researchers who need access to their tools.

There is no equivalent defined user group for retired staff. Might it be possible to establish a user group category along the lines of “Continuing Researcher”? The “user group” category might also solve the vexatious issue of parking rates. Retirees who previously enjoyed a discount now pay a 25% premium over the faculty/staff daily rate because they are considered “visitors,” even when doing work for the university.

We have heard that universities across the country are grappling with increasingly severe licensing restrictions across a range of applications. We can expect this trend to worsen, and we encourage the university to seek solutions that enable post-retirement faculty and staff to sustain their contribution to the university’s research mission.
Did you have questions?
If you have questions about your benefits, please contact Sun Life by checking your claim at https://www.sunnet.sunlife.com/signin/mysunlife/home.wca or calling 1-800-361-6212. If you have questions about your pension or to change your address or status, please check out this website: https://www.uoguelph.ca/hr/retire. If you have other questions or concerns, please contact UGRA at ugra@uoguelph.ca and we will see if we can help.

Did you know?
The main objectives of the University of Guelph Retirees Association are to foster a mutually beneficial relationship between retirees and the University of Guelph and to advocate for our members in matters such as access to university facilities and resources on retiree benefits. The UGRA works hard to keep our members up to date on the University community through emails, newsletters, and meetings and from time to time, also shares information that is of more general interest to retirees.

The UGRA is run by a group of fellow retirees who freely volunteer their time and talents. The funds needed to run the UGRA come mostly from our members’ contributions. With your support we are able to maintain an electronic presence, produce the newsletters, as well as hold the AGM, Spring and Fall Forums and other events and activities to keep you connected to the university and fellow retirees. You can send feedback by email or physical mail.

Be a Contributing Member of the UGRA (2022)
We hope you enjoy this newsletter, our informative website (https://ugra.ca/), and our various on-campus functions throughout the year. An annual contribution of $25 from you goes a long way in sustaining the UGRA so we can continue to work on your behalf.

University of Guelph Retirees Association Contributing Membership (2022) 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 operating 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 your 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: https://ugra.ca/join-us. You can also use e-transfer to pay using the email address ugraEtransfers@gmail.com. If you are new to e-transfers, we have provided a short primer https://ugra.ca/join-us
How to Contact Us

Don’t hesitate to contact us with your questions, comments, and concerns. To advocate on your behalf, we truly want, and need, to hear from you. Here are the ways to contact us – don’t forget to provide your name and contact information in your message so we can follow up promptly.

By Email: ugra@uoguelph.ca

By using the ‘Contact Us’ tab on the UGRA website: https://ugra.ca

By Phone:
519-824-4120, Ext. 52197

By Letter:
University of Guelph
Retirees Association
P.O. Box 48-4916
University of Guelph
Guelph, ON N1G 2W1

Advertising in the Newsletter

Do you have something to sell, rent, buy or announce for the next edition of the Newsletter? You may purchase space for a coloured box ad of various sizes, or a simple classified ad by contacting the Editor for prices.

The next deadline is Friday, January 13, 2023.