

## PRESIDENT'S MESSAGE

Greetings University of Guelph retirees! I hope you had a safe and enjoyable summer. September has arrived, and the campus is buzzing with the return of students, marking the start of the fall semester. As the president of the University of Guelph Retirees Association, I want to extend a warm welcome to all retirees for the fall semester. Our goal is to support our retirement community. Our University of Guelph retirement community is made up of dynamic individuals, each bringing a diverse background of experience, knowledge, and contributions to enhance our retirement experience. Our association aims to serve you as we navigate our retirement journey.

The strength of our association depends on the active participation and enthusiasm of our members. Your engagement in events and volunteering creates a collective spirit that fosters connections beyond our shared past at the university. In terms of active participation, I am very pleased to welcome three new members to our Board of Directors: Irene Thompson (Vice Provost Student Affairs/Student Housing), Al Sullivan (Plant Agriculture) and Rich Moccia (Animal Bioscience).

Looking ahead to the fall semester, we are planning to host our fall forum on Thursday, November 14 from 2 to 4 p.m. at the University of Guelph Arboretum. The theme will be "Aging Well." Our board members are seeking speakers on diverse topics such as



aging and sexuality, nutrition, and spirituality, among others. Our speakers at the fall forum will be Dr. Tuuli Kukkonen and Ms Safura Syed as indicated later in this newsletter. We will update you as more details become available including information on the formats for participation, including in-person and Zoom options. We will continue this theme during our spring forum on Thursday, April 17, 2025 and the AGM on Thursday, June 19, 2025.

I encourage you to stay connected with our organization and one another. Please let us know if there are other opportunities for social or cultural excursions that you would like us to organize and host. Our shared experiences and ideas are valuable resources that can strengthen our organization. Together, we can ensure that the UGRA remains a place of connection, enrichment, and joy for all retirees.

*With warm regards,  
Clarence Swanton,  
President*

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# UGRA Fall Forum

Save the Date . . .

**Thursday, November 14, 2024 from 2 to 4 pm**  
**Arboretum Centre • Doors Open at 1:30 pm**

Simultaneously by Zoom opens at 1:30 pm

Parking is free



Tuuli Kukkonen



Safura Syed

## Topic: Various Aspects of Aging Well

One of our speakers will be Tuuli Kukkonen, PhD, CPsych whose topic is “Sexual Healing - It's Good for Us! Examining the Importance of Sexual Wellness in Older Adulthood”.

Dr. Kukkonen is a licensed Clinical Psychologist, Associate Professor, Associate Chair, and the Director of the Psychophysiology of Sexual Health (POSH) lab in the Department of Family Relations and Applied Nutrition at the University of Guelph. Dr. Kukkonen's research focuses on the measurement of sexual response across the adult lifespan, with a particular interest in aging and sexual arousal.

The second speaker will be Safura Syed, MSc, PhD candidate. The title of her talk will be "Aging Well with Diet and Nutrition".

Ms. Syed is working towards a PhD in the department of Kinesiology and Health Sciences (Aging, Health and Well-being) under the supervision of Professor Heather Keller. She is a registered dietitian working in long-term care with experience in the community. Ms. Syed completed her BSc (honours) in Nutrition and Dietetics at Brescia University College, Western University in London. She also holds an MSc in Applied Human Nutrition from Mount Saint Vincent University in Halifax, where she explored the impact of culture on resident-centred care and meal satisfaction. For her dissertation, Ms. Syed is exploring culturally inclusive menu planning in long-term care.

AGM Speaker Report:

## *Driven by Purpose: Leaving a Transformational Legacy*

*By Peter Krell*

Following on the heels of our spring forum speaker, Debbie Stanley who spoke on estate planning, Ryan Fraser continued on the theme, focusing more on how to maximize your giving to charity and minimizing the tax on your estate, while also enjoying your retirement income.

Ryan has expertise in financial planning and philanthropy (<https://www.quietlegacy.com/>). His expertise is evidenced by being past president of the Estate Planner Council of London and on the national stage as past Chair of the Canadian Association of Gift Planners London Roundtable. Moreover, he is on the faculty of the Canadian Association of Gift Planners new Master Financial Advisor – Philanthropy (MFA-PTM) program. He not only talks the talk but walks the talk having founded many charitable organizations including the Secrets of the Radar Museum in

London Ontario, receiving, twice, the Ontario Volunteer Service Award.

To make his points about the values of financial planning and philanthropy, Ryan recounted the experiences of three individuals, based on chapters in his book *Driven by Purpose* (Milner and Associates).

In the first story, Anna wanted to ensure that her estate, farmland she acquired as part of a dowry, would be appropriately dispersed to her undeserving nieces and nephews. Despite their numerous attempts to convince her to transfer the land to them (and turn the farmland into developments to further enrich themselves) Anna, being the charitable person she was, chose to rent out the farmland to young farmers at very favourable rates. She was content to live

*Continued on page 4*

# Report of the CURAC Annual Conference

by Larry Shuh and Clarence Swanton

The College and University Retiree Associations of Canada (CURAC) is a not-for-profit federation of retiree organizations at colleges and universities across Canada. Its primary aim is to coordinate activities that promote communication among member organizations, to share information, provide mutual assistance, and speak publicly on issues of common concern to its more than 15,000 members across Canada. The University of Guelph Retiree Association is an active member of CURAC. The CURAC website can be found at <https://curac.ca/>. The 21st Annual CURAC Conference and AGM was held this year at the University of Waterloo from May 22 to 24. The conference theme was “Thriving in Retirement”. Plenary speakers' topics included “Designing and thriving in life’s next chapter”, “The science of laughter” and “How to maintain resilience in retirement”. The breakout



sessions included diverse topics such as nutrient-dense diets to promote physical and cognitive wellbeing, managing knee/hip pain and arthritis, the growing threat of fraud and scams in the era of deep-fake technology and navigating home and community care. The final session was presented by Waterloo retiree, Donald Meichenbaum, a leading psychotherapist. He spoke on Resilience in Retirement. His presentation was made even more poignant since he had recently lost his life partner.

Approximately 120 members attended the conference in person from across Canada. One of the largest turnouts at the annual event, all were rewarded with new retiree friends and much useful information on remaining resilient as time challenges us all. The next CURAC conference will be in Montreal in May 2025.

## Passings

Bill Boudreau	March 25, 2024
James Rattray	April 3, 2024
Margo Shoemaker	April 19, 2024
Donald McIntyre	April 20, 2024
Daniel O'Brien	April 21, 2024
James Tsujita	April 26, 2024
Muriel Burke	April 30, 2024
Ira Mandell	May 13, 2024
Kay MacLeod	May 14, 2024
Henry Pelling	May 19, 2024
Dave Zadro	June 6, 2024
John Milliken	June 8, 2024
Neal Johnson	June 15, 2024
Thomas Ashby	June 30, 2024
Elizabeth Wilson	July 5, 2024
Sheila Watson	July 11, 2024
Lee Ellen Giddings	July 16, 2024
Gary Frankie	July 18, 2024
Irene Evans	July 20, 2024
Sharon Van Norman	July 23, 2024
Tony D'Angelo	July 27, 2024
Aurele Labonte	July 30, 2024
Cyriel Duitschaever	August 1, 2024
George Amos	August 7, 2024
Ann Dolan	August 26, 2024
Anil Sheth	September 4, 2024

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on her \$18,000 per year her retirement savings and OAS. In her later years, Anna and her sister were helped by a niece who was unaware of the \$10 million farmland. With the help of a financial and estate planner (and a bit of good natured chicanery), she decided to bequeath the farmland that would be liable to 26% capital gains tax to her designated heirs instead of selling the farm outright while she was still alive (and becoming rich herself). Although they knew that eventually they would inherit the land, the heirs had to wait. Anna lived to the ripe old age of 110 outliving her nieces and nephews except for one who was in long-term care. However, also with the help of the advisor, she privately gifted about \$600,000 that she accrued through investments, to her one niece who helped her as she aged and could make good use of this largesse. According to Ryan, this story demonstrated the importance of knowing the family dynamics and sharing that with the financial planner. He also suggested that if the family members might be problematic, it would be best not to have a family member as executor or trustee, but to get a corporate executor instead. In the end, it is better that the family members who disagree with the distribution of assets vent their anger against someone they don't know than to a family member.

The second story was that of Sam, who, like many Canadians, arrived as a penniless refugee from a village with no toilets or septic system but survived on a modest income with the love of his wife Mary and their two children, and his Halifax community and church. In seeking advice on money management, he decided to contact a financial manager, but was vehement about not having a bank involved. The back-story was that on a whim, supported by Mary, he bought a Lotto ticket, and overnight became a millionaire. Of course, his bank was very eager to help him and treated him with all due respect. Instead of spending his newfound wealth on himself and family, he used it to better the village he left behind for a better life in Canada. Much of his funds were spent building a septic system in his former village, so people now had toilets in their houses. He also helped the church that supported him when he first arrived, paying for needed repairs and paying off the mortgage. He did not think twice when he was asked by a friend to provide collateral for a bank loan to start a new business. Unfortunately, the business collapsed, and the bank, that at one time treated him like royalty, treated him like dirt when it came to seize the collateral. He was not so much concerned about paying the collateral, he provided it in good faith to a friend in need, but he was very much disheartened by how the bank's attitude towards him changed so radically. His attitude about his windfall, as a deeply religious man, was that it was money from God that he could spend for the betterment of others. Money is not important; it is how others treated you that is. At his funeral, despite being a simple man, 750 people attended, including Ryan, showing how Sammy's generosity affected so many. The take home message from this is that money on its own is meaningless; it is what you use it for that is important, especially if it helps people you like. Also, the way you treat people whatever their financial situation is most important.

The third story was about Joan, who retired at 55. Like many retirees, Joan wanted to maximize her contributions to charity, minimize her taxes and have a reasonable income. Joan had significant RRSP assets that she did not need to draw down, and she and her husband lived comfortably on his pension. With Ryan's aid, it became clear that her biggest tax hit would happen in her estate, where her RRIFs would be taxed at 53.5% (for income higher than \$230,000). From 55 to 65, Joan's marginal tax rate was only 20%, but it would increase once she turned 65, and started collecting OAS and CPP, and then again at 72 to over 40% when she was forced to start taking money from her RRSP/RRIFs. However, charitable gifts by individuals in Ontario generate a tax credit of between 40 and 50%, depending on income level. This combination of facts led Ryan and Joan to realize that from age 55 to 65, she could donate money from her RRIF. The withdrawal would cost \$0.20 per dollar in tax, but generate \$0.40 in tax savings when donated. This allowed Joan to then take another dollar, essentially tax-free from her RRSP.

Recognizing that Joan wanted much of her estate to go to charities, Ryan helped her devise a financial plan that benefited both gifts to charities and reduce her tax burden. The strategy involved taking \$12,000/year out of her RRSPs (that she had to pay down anyway) and donating that directly to charities, giving her a 40% tax credit. This allowed her to take out another \$12,000 that she and her husband could put towards TFSA's. Half of the \$12,000 for charity would go directly to gifts and half would go to a life insurance plan with a charity as a beneficiary. When all the calculations were done, the net cost to Joan's estate, now valued at \$260,000 after 10 years, was only \$1,350.

A few additional take-home messages: there are many ways to give, such as cash, securities and volunteering. Be savvy like Joan, smart like Anna, and kind like Sammy. The government even encourages you to give by offering attractive tax incentives. Also, work with a trained specialist to maximize your giving, reduce your taxes, and leave enough for yourself for a comfortable living.

For further clarifications of these stories and others, see <https://www.quietlegacy.com/empower/>, or better yet, seek the help of a professional estate financial planner.

Ryan's presentation resulted in a few penetrating questions from the audience, one dealing with how much tax liability there is in unwithdrawn RRSPs and RRIFs - a lot.


Ryan also directed the audience to several publicly accessible websites:

1. Ryan's Book, with some resources: <https://www.quietlegacy.com/driven-by-purpose/>
2. Assorted resources from Ryan's company: <http://www.quietlegacy.com/resources/>
3. A Canada-wide initiative to encourage estate gifts to charity: <https://www.willpower.ca/>


Where has the summer gone? Here we are and it's fall already. Our amazing Morocco trip starts November 21, 2024. If you want to join us, please let me know.

Where should we go for our next adventure? I'm going to let you, our members, decide. Will it be stomping grapes in Portugal or checking out beautiful Japan, Thailand, Cambodia, or Vietnam, perhaps going on an African Safari or sailing the Amazon? The world is open to you. Please send your suggestions to me and, once again, the majority will rule. Keep your ideas coming! Send your suggestions to [victoria.tremblay@transat.com](mailto:victoria.tremblay@transat.com).


## Vik's Tips

<p>Before committing to a hotel or apartment, check out the Bedbug Registry: (<a href="https://bedbugregistry.com/search/">https://bedbugregistry.com/search/</a>) or Bedbug Reports (<a href="https://www.bedbugreports.com/">https://www.bedbugreports.com/</a>). These websites will show you hotels around the world where bedbugs have been reported.</p>	<p>Right before you leave for your trip, take a picture of your stove. If you panic later about whether or not you turned off all the burners, your photos will provide visual proof that you did. This method also works for confirming that you've closed your windows or done anything else you are prone to worry about.</p>
<p>If you're traveling in Europe and your flight is delayed three or more hours, you are entitled to certain compensation that can be anything from free meals up to €600, depending on the situation. Make sure to check your airline's policy about compensation for flight delays. Since traveling within Europe has become more frequent, most countries prefer travelers use their excellent rail system offering overnight accommodations (beds). It helps the environment as well as being more economical.</p>	<p>Whenever you're at a restaurant, wash your hands after reading the menu and ordering. Menus are generally the dirtiest thing you touch in a restaurant because everyone including staff has handled them, and the menus are seldom washed. Better yet, carry hand sanitizer or a small pack of sterile wipes to clean your hands.</p>
<p>If you're in an area where you should have cell phone service but don't, switch your phone to airplane mode and then switch it back. This will cause your phone to register and find all the towers in your vicinity.</p>	<p>In a hotel room where the power is controlled by inserting your room key into a slot, these slots work with any card. This will give your room power so that you can keep the air conditioning on while you're out. It also prevents you from leaving without your key card.</p>
<p>Download the Google Translate app before leaving home. Its camera feature lets you point at things like menus, posters and street signs and translates for you in real time.</p>	<p style="text-align: center;"><i>So now you know... Safe travels everyone!</i></p> 

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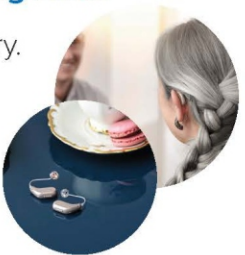


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## Recent Retirees

At this time, Human Resources' new database is unable to give UGRA the department in which new retirees worked.

<b>September 30, 2023</b>	William Pires
Joanne Farr*	Peter Purvis
<b>May 31, 2024</b>	<b>August 31, 2024</b>
Heather Bailey	Dorothee Bienzle
Julie De Merchant	Yukiko Chopta
Charmain Derferd	Joseph Colasanti
Rebecca Graham	Bryan Heaney
Scott Hamilton	Ajay Heble
Wendy Keenleyside	Chung (Andy) Huang
Joy Leschiutta	Andrew Kramer
Kim Mitz	Bonnie Mallard
John Reinhart	Donna McIsaac
Nick Schrier	Manuela Sheehy
Wendy Tomlinson	Gary Standen
<b>June 30, 2024</b>	David Wolyn
Alison Downie	J Paul Woods
Wilf Link	<b>September 30, 2024</b>
Elizabeth Nesbitt	Melinda Botter
Trish Sullivan	Rachelle Campbell
Jim Van Dusen	Mike McNabb
Charlene Wincombe-Forhan	Wendy Spicer
<b>July 31, 2024</b>	Brian Thomson
Michele Bowring	
Cathy Fairchild	<i>*Happy one-year retirement anniversary Joanne - sorry we missed you in the last newsletter!</i>
Wilfred Ferwerda	
Chris Gillard	




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## United Way Update

by Julie Hutchins

University of Guelph's 2024 campaign is ramping up for the fall. We have made it easier for retirees to contribute. If you have donated in the past, you will automatically receive a letter later this fall from the president of the UGRA. The information on how to contribute will be in the letter.

If you have not donated in the past but would like to, we have added a link to an e-pledge form on the UGRA website (<https://ugra.ca/>). It is on the bottom left corner of the United Way slide in the banner at the top of the UGRA homepage (<https://ecommunity.unitedwayguelph.com/comm/EmpRegPIedge.jsp?Org=10082>).

United Way Guelph Wellington Dufferin greatly needs our help. You can make a difference for those in need.

**WE CAN BETTER.**

Thanking you in advance for your generosity.



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# Athletics at the University of Guelph

Retirees can stay connected with varsity sports on campus and participate in fitness activities to maintain their physical health.

## Wear Your Red, Black and Gold and Cheer on the Gryphons

There are over 35 varsity sports teams on campus that compete from September to March. It's easy to find exciting and competitive sporting events on campus. Wear your supporting Gryphon gear and cheer your favourite team on to victory! More information is available on the Gryphons' official website: <https://gryphons.ca/index.aspx>. The women's and men's soccer and lacrosse games are free. Other games can be found at <https://gryphons.ca/calendar>.



## Get Moving at the Guelph Gryphons Athletic Centre

Retirement offers a chance to refocus on your physical fitness and meet a variety of your fitness needs. You could become a recreation member of the Guelph Gryphons Athletics Centre at the staff rate and gain access to our walking track, lane swim, open badminton, and pickle ball courts. Any exercise is beneficial, and you can form new social connections with others who have memberships. To learn more, see their website at <https://fitandrec.gryphons.ca/>



## University of Guelph Retirees Association Contributing Membership (2024) 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 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  PayPal

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](mailto: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](mailto:ugra@uoguelph.ca)

### By using the UGRA website:

<https://ugra.ca>

### By Letter:

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

## 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](mailto: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.

All UGRA members are also members of CURAC which offers many benefits including discounts for insurance and travel, as well as access to educational events at other participating institutions. For details, check their website <https://curac.ca>.

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 can 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 in 2024

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 \$30 from you goes a long way in sustaining the UGRA so we can continue to work on your behalf.

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