

PRESIDENT'S MESSAGE

As the fall semester is well underway, I am delighted to welcome each of you to another year of engaging activities and opportunities with the University of Guelph Retirees Association. Our association is built on the strength of community, and this fall we look forward to continuing to grow, connect, and support one another.

This year, we are undertaking several important initiatives. Our financial review is underway to ensure we remain on solid footing for the future. We are also following up on the focus groups many of you participated in earlier this year. Your feedback is helping us chart our path forward as we work together to shape the direction of our association.

Looking ahead, plans are already in motion for our Fall Forum that is scheduled for Wednesday, November 19, 2025. We will be highlighting matters of central importance to all of us. Margaret McLeod, from Human Resources, will be presenting and answering your questions on pensions, benefits and travel insurance. In addition, Dr. Alejandro Marangoni from Food Science will be speaking on "Exercise and Diet - Important Considerations for Healthy Aging." We know these topics are vital to retirees, and we are committed to providing clarity, resources, and opportunities for dialogue.

The United Way campaign is well underway across the university and our communities. We encourage all



members to participate in this meaningful initiative that supports so many valuable programs in our community. Together, we can make a real difference.

Currently, we are conducting a survey to determine how best to deliver our newsletter to you, i.e., digital or hard copy. This is an important component of our financial review efforts. Please let us know your thoughts by participating in this survey at the following link:

https://uoguelph.eu.qualtrics.com/jfe/form/SV_0T9UXyHhBCnMOZ8

On behalf of the executive, I thank you for your continued support and engagement. The strength of our Association lies in the energy and commitment of its members. I look forward to connecting with you at our upcoming events and working together to make this year both meaningful and rewarding.

With warm regards,
Clarence Swanton,
President

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UGRA

Editor: Cathy Ralston
www.ugra.ca

UGRA Fall Forum

Save the Date . . .



Wednesday, November 19, 2025 from 2 to 4 pm

Arboretum Centre • Doors Open at 1:30 pm

Simultaneously by Zoom opens at 1:30 pm

Parking is free

Topics include: Benefits Q&A and Exercise & Diet

Margaret McLeod, Manager, Pensions and Benefits in the Department of Human Resources, will be presenting and answering your questions on pensions, benefits and travel insurance.

Dr. Alejandro Marangoni, Professor, Canada Research Chair Food, Health and Aging in the Department of Food Science, will speak on "*Exercise and Diet - Important Considerations for Healthy Aging.*"



AGM Speaker Report:

The Importance of Preserving Biodiversity

Notes by R.D. Moccia and ChatGPT

Chris Earley, Interpretive Biologist/Education Coordinator at the Arboretum of the University of Guelph discussed biodiversity - the rich variety of life on Earth. It is more than just a list of species. It's a complex web, connecting genes, species, and ecosystems in ways we are only beginning to understand. When one thread is lost, the entire system can unravel.

Interconnected Ecosystems

At the University of Guelph Arboretum, 400 acres of thriving habitats showcase this interconnectedness. Chris Earley illustrated the concept with cavity-nesting birds. Woodpeckers, for example, create new nests each year, leaving behind cavities that become homes for many others: bluebirds, kestrels, owls, swallows, wrens, and even small mammals. Without woodpeckers, entire chains of dependent species would be at risk.

Human Impact

Human actions also affect this balance. Invasive species like honey bees and starlings can displace native birds, while introduced wasps in New Zealand have disrupted the breeding cycles of endangered parrots by consuming their food source. These examples show how biodiversity loss isn't always about species going extinct - it can be about ecosystems failing to support life.

What We Can Do

Fortunately, individuals can help. Building and installing bird boxes

has supported the recovery of species like the Eastern bluebird. Choosing native plants in gardens strengthens food webs by supporting local insects that, in turn, support birds and other wildlife. At the Arboretum, projects like wetland restoration and pollinator plantings continue to enhance diversity within the city.

Benefits for Humans

Research shows that biodiverse green spaces improve human health - reducing stress, improving mood, boosting cognitive function, and even lowering disease risk. Remarkably, these effects occur even when people cannot identify the species they're seeing or hearing. Simply being surrounded by a variety of life is enough to improve well-being.

A Sense of Awe

Biodiversity also fosters awe - a feeling of wonder that encourages humility, generosity, and a sense of connection. Whether it's spotting a moth at your porch light, hearing a red-winged blackbird by a wetland, or watching a child discover a caterpillar, these moments can spark lifelong curiosity and care for the natural world.

The Arboretum plays a vital role in fostering this connection through education, research, and hands-on experiences. From biodiversity identification sheets used by school children and in community workshops, its mission is clear: **help people see, understand, and protect the living networks that sustain us.**

Fall 2025

UGRA

CURAC (College and University Retirees Association of Canada)

by Janet Kaufman

CURAC is very pleased to announce that Simon Fraser University Retiree Association (SFURA) will host the 2026 CURAC annual conference from May 20 to 22. The [Inn at the Quay](#), located on the Fraser River in New Westminster, B.C. will offer everything at a single site - accommodations, CURAC meetings and the conference program. Transit to the Vancouver airport and downtown Vancouver are easily accessed at a nearby Skytrain station. Planning is just beginning and details will be provided to CURAC members as they become available.



Save the Date!

The SFU Retirees Association (SFURA) is pleased to host the 2026 annual conference for the College and University Retiree Associations of Canada (CURAC) from May 20-22, 2026. We will meet at the Inn at the Quay in New Westminster. *All university and college retirees are invited to the conference.*



Passings

Rosemary Vanderkamp	January 22, 2025
Lucille Turner	March 1, 2025
Marilyn Robinson-Murray	March 15, 2025
Mary O'Connell	April 26, 2025
Daniel Eadie	May 2, 2025
Margaret White	May 12, 2025
Jack Stevenson	May 20, 2025
Allen Binnington	May 24, 2025
Ole Nielsen	May 29, 2025
James Linders	June 1, 2025
Pearl Thompson	June 1, 2025
Ernest Dalrymplealford	June 7, 2025
Nancy McCarvell	June 12, 2025
Kathryn Cross	June 27, 2025
Florence Boys	July 13, 2025
Frederick Beamish	June 27, 2025
Karen Vandivier	August 16, 2025
Dorothy McLaren	August 9, 2025
Diana Philbrick	July 31, 2025
Marilyn J. Peck	August 20, 2025
Robert Cutting	September 5, 2025

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Fall 2025

Are You Getting Your CURAC Perks?

by Ron Champion, Chair, CURAC Affinity Marketing Committee

As a member of UGRA, you can take advantage of the products and services of CURAC's Affinity Partners.

A more detailed version of this article is available on the UGRA website at <https://ugra.ca/system/files/CURAC%20Affinity%20article.pdf>

More than 40 retiree associations, including UGRA, are members of the College and University Retiree Associations of Canada (CURAC), that negotiates partnership agreements with companies and organizations on behalf of its association members and the tens of thousands of retirees they represent.

It's a simple and mutually beneficial arrangement: we retirees travel, buy various kinds of insurance, and probably need glasses and (maybe – according to our partners) hearing aids. CURAC works with organizations that provide those services or products – and discounts.

When you purchase a product or service from a CURAC partner, you help yourself, your retiree association, and CURAC. Some partners pay a rebate to CURAC that is shared with member associations. All partners have discounts or special offers. Everyone wins.

Read on for a summary of current offers. For more information about the partners and their offers, visit the CURAC website, Member Benefits.

TRAVEL



INSURANCE



HEALTH



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For legal and other reasons, products and services may not be available in your province or city. You may be asked to provide proof of your retirement or membership status. For more information, please visit the CURAC website or search for "CURAC membership benefits."

What other affinity partnerships should CURAC explore? Send your suggestions or comments to CURAC, c/o Ron Champion, ron.champion@uwaterloo.ca.





I hope everyone enjoyed the great, and not so great, weather we have had this summer. I'm certainly enjoying the beautiful weather this week and the wonderful fall colours on our trees this year – absolutely stunning.

I recently read an article from Open Jaw, a website for travel professionals, about a MMGY survey on Canadian demand for outbound travel surges and we are certainly finding the international travel climate has changed. MMGY is the world's leading integrated marketing company specializing in the travel, tourism and hospitality industry. I thought I would share the survey results since it offers great insight into how things have changed in the last 6 months.

International travel is on pace for record numbers in the next two years, according to MMGY's latest study, the 2025 Portrait of American & Canadian International Travelers™.

Despite the increase in outbound travel, Canadians and Americans don't plan on visiting each other. The survey indicates nearly a quarter of Canadians (23%) are less likely to visit the U.S. over the next three years. Among Americans, more than a third (34%) have altered travel plans due to tariffs.

Canadian vacation spending abroad is expected to hold steady, while Americans' spending is projected to rise 10% year over year. "Travelers from North America are spending at consistently strong levels," said Craig Compagnone, President, Americas for MMGY Global. "But with that spend comes a new set of expectations, including greater personalization, local authenticity and safety considerations."

With political stability top of mind - alongside safety - MMGY identified other travel trends driving interest farther afield.

- **Cruising:** Cruising has gained popularity, with interest rising among Canadians to 61%, from 49% the year prior, and among Americans to 78%, from 66%. Younger travelers are seeking adventurous itineraries in Africa and Asia. European and Caribbean routes remain attractive choices, as well.

- **Bleisure:** The trend of combining business with leisure is also gaining traction. Travelling to London or Paris for work? Canadians are now extending their trips into vacation time, with nearly 78% having taken advantage of the opportunity, and 88% of Americans doing the same.
- **Use of Advisors:** In the U.S., demand for expert guidance is on the rise: two-thirds of travelers, growth driven primarily by Millennials, say they'll use a travel advisor in the next two years, especially for complex or multigenerational trips.
- **Premium travel** is also booming among U.S. travelers. Just over one in three (34%) now regularly fly business or first class, up from 25% in 2024. "This willingness to invest in premium experiences reflects travelers' desires to maximize their limited vacation time," says the agency. Yet 8 in 10 are also willing to take connecting flights to access better deals, showing they are strategic about where they spend their travel dollars.

This report offered a great insight into how we are planning to travel with the new political climate change North American has experienced this year.

I wanted to remind UGRA members that the 2026 group trip will be with Exoticca to Turkey and Egypt in October 2026. Spots are filling up and we would love to have you join us for this exciting trip including a balloon ride over Cappadocia, sail down the Nile to the Valley of the Kings and the Pyramids of Giza. This is an action-packed guided tour with so many historical wonders of the world to see and experience. You can view the cost and itinerary on the UGRA's website at <https://ugra.ca/news/2025/08/ugra-going-turkey-and-egypt-october-2026>.

If you have any questions, please contact me at victoria.tremblay@transat.com or call me at 519-993-4685 and I would be happy to help you.

Enjoy the fall and I look forward to seeing you at the Fall Forum.

Recent Retirees

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

June 30, 2025

Anthony Desmond
Miranda Hopkins
Steven Huether
Lori Jones
Deborah Kingston
Judi McCuaig
Rosemary Misurka
Dimitrinka Oke

Melanie Jones
Elizabeth Lee
Leslee Levy
Nancy Martin
Pascal Matsakis
Barbara McDonald
Rose Phillips
Xiao-Rong Qin
Susan Thompson
Cathy Walsh

July 31, 2025

Jan Hall
Sandra Howie
Debbie Lambe
Linda Little
Michael Macerollo
Thomas McKaig
Lai Sheung Yeung

Janet Wellwood

September 30, 2025

August 31, 2025

Krista Gladstone
Heather Hazelwood

Douglas Bodkin
Loree Elgie
Brad Hanna
Susan King
Deborah Maskens
Marisa Reginato
Glen Van Der Kraak
David Wright



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United Way Update

by Julie Hutchins

With fall comes a new United Way campaign! The University of Guelph's campaign kickoff was Thursday, September 25, 2025. Unfortunately, due to the weather, the event was moved indoors to the UC Courtyard. This didn't dampen the spirits of the volunteers and participants! Hot dogs, beverages, popcorn and, my favourite, apple crisp were available for purchase. This event is such a great way to start the campaign! Gryph even made an appearance!

I hope we can count on retirees again this year. Our community needs us to help, however we can. Guelph is such a compassionate and generous community. Retirees really do step up to the plate!

Stay tuned for the Fall Forum where we will have a guest speaker from United Way who will shed some insight into one of the agencies who benefit from our donations.

L-R - Erin Mancini, United Way Co-Chair UofG Campaign, John Kelly (deputy minister of the Ministry of Agriculture, Food and Agribusiness), United Way Campaign Chair for Guelph Wellington Dufferin, Gryph, UofG Mascot, John Walsh, United Way Co-Chair UofG Campaign, United Way Spirit Hero



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1-888-320-7957



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University of Guelph Retirees Association Contributing Membership (2025) 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. If you are new to e-transfers, we have provided a short primer <https://ugra.ca/join-us>

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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 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 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 2025

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.

PUBLICATIONS MAIL AGREEMENT NO. 40064673

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:

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P.O. BOX 4916
UNIVERSITY OF GUELPH
GUELPH, ONTARIO
CANADA N1G 2W1