

# UGRA NEWSLETTER

## University of Guelph Retirees Association

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## BUYOUTS CUT \$6 MILLION

### University of Guelph resignations won't necessarily avoid layoffs

Jon Willing, Guelph (Aug. 7 2004)

**B**udget cuts of \$6 million have been reached through a staff buyout program at the University of Guelph.

But administrators are still trying to avoid layoffs as they wait for government money to arrive.

The university's voluntary resignation program is resulting in 90 faculty and staff members leaving the school, Nancy Sullivan, U of G finance and administration vice-president, said yesterday.

Out of that number, 32 are faculty members, which translates into four per cent of full-time faculty at the university, and 58 are staff, or three per cent of full-time workers.

About 800 faculty and another 1,900 staff members work at the U of G. Administrators only accepted resignations that would translate into significant savings and not disrupt critical operations on campus.

Sullivan, who would not specify what areas of the university lost staff, said the resignations will result in base budget savings of \$6 million. She noted that the program achieved its purpose.

The university initiated the program in March after president Alastair Summerlee asked departments to cut their budgets by 3.5 per cent.

Faculty and staff leaving under the program will receive a lump sum that corresponds to years served at the university, up to a maximum of 15 months for 15 years.

By starting the program, the university was hoping to avoid layoffs to meet a funding shortfall.

But Sullivan said administrators haven't removed the option from the table. "We don't yet know," she said, adding that avoiding layoffs is a "high priority" for administration.

"We are still trying everything possible."

Layoffs "would still be a last resort," Sullivan added.

The U of G expects its government grant to arrive in the fall, she said.

With almost 60 non-faculty staff leaving the university by the end of the year, one campus union leader wonders how the vacancies will affect the remaining workers.

Marg Carter, president of the United Steelworkers Local 4120, said she's concerned about all staff, but the one area that might be "hardest hit" is the library.

The union represents administrative and technical staff on campus.

Sullivan noted that the library won't see a staff shortfall more than any other unit and that the university has invested heavily in technology to improve service in the library.

Faculty association president Roz Stevenson said it's generally a tough sell for professors to voluntarily leave the university.

"Faculty are funny people because they really love what they're doing," Stevenson said, adding that "the faculty who are here are continuing to work very hard."

Losing faculty members could have an effect in the classrooms, Central Student Association commissioner Ryan White said.

Students "value close connections" with their professors and losing faculty members could mean bigger class sizes, White noted.

At the same time, "it's not just an issue of faculty," he said. "The staff are important on campus."

Sullivan said there will be some restructuring to offset the soon-to-be departing faculty and staff, but the impact on students will be minimal.

Carter said the university is in a funding crunch and it's up to the provincial government to come up with the necessary money.

"The more we do well with less, the less the government gives us," she said.

Sullivan hopes the current provincial post-secondary review, spearheaded by former Ontario premier Bob Rae, will offer ways to reverse a severe funding deficiency at universities. **UGRA**

# THREE LECTURE SERIES SCHEDULED BY THIRD AGE LEARNING – GUELPH **FOR FALL '04 SEMESTER**

The three lecture series organized by Third Age Learning – Guelph will deal with Philosophy, Archaeology and People and Plants. All sessions are held at the Arboretum Centre.

The first course, **Philosophical Puzzles** to be held on Wednesday mornings starting September 22 will involve several Faculty from Guelph as well as special invited speakers from Western, McMaster, Waterloo and Toronto.

**Archaeology – Digging Into Our Past** will be held on Wednesday afternoons starting September 22 and will focus on local, native, arctic and Mediterranean locales.

**People and Plants Through the Ages**, to be held on Thursday mornings, starting September 23, will involve several Guelph Faculty looking at such varied topics as Landscape Architecture, Native and Invasive Plants and Herbal Medicines.

The morning sessions start at 10:00 a.m. and the afternoon sessions at 1:30 p.m. Each eight lecture series costs \$25.00. For further information, call 823-1292 or pick up a brochure at the Arboretum Centre.

Third Age Learning – Guelph also broadcasts selected lectures on CFRU-FM (93.3) on Thursday mornings at 11:30. Third Age Learning - Guelph also offers what is known as "Third Age - Guelph - Peer Learning". A group of 10 - 16 people meet once a week for eight weeks to learn about and discuss a chosen topic. With the help of a facilitator, each group member will research and present a topic for discussion. The general topics for fall, 2004 are: 1) Beyond the Olympics: Greek Influence On Civilization and 2) The United States: A New Kind Of Empire? The cost for each seminar session is \$25.00. Times and locations are available from the Evergreen Centre at (519) 823-1291. Details are included in the Guelph Community Sports and Leisure Guide - Fall, 2004.

Information about Third Age Learning programs is also available from [www.thirdagelearninguelph.ca](http://www.thirdagelearninguelph.ca)

Peer Learning seminars are also offered by Third Age Learning in the Fall and Winter semesters. Call 823-1292 for details. **UGRA**

## UNIVERSITY OF GUELPH – 2004 UNITED WAY CAMPAIGN

It has always been a great source of pride that the University of Guelph's faculty, staff, retirees and students have long demonstrated their community commitment by supporting the United Way Community Services of Guelph and Wellington. It's a tradition that all employees, both current and retired, can be proud of. Last year, the University of Guelph retirees donated a record \$44,091 to the United Way and accounted for 14% of the \$319,061 raised by the University of Guelph community.

This outstanding generosity was recognized with the University of Guelph winning the Campaign of the Year and the Leadership Giving Award.

We may not see people in need right here in Guelph and Wellington everyday, but let us assure you that there are those people who need a helping hand up: the homeless, the abused, the sick, the hunger, the lonely and the elderly. Often, we are unequipped to help them. That's where United Way comes in. United Way funds a network of 85 programs within 45 agencies that help thousands of people in Guelph and Wellington each year.

We volunteered to head up this year's campaign because we truly believe that supporting United Way in one way that we really can make a difference in other people's lives. Please join us. You will be receiving an appeal letter this month containing the list of programs and agencies that we fund.

If you choose to donate your name will be entered into one of our incentive draws. Tricia Halley, a fellow retiree, has volunteered her time to collect prizes from the University and the local community.

If you have any questions, please give us a call and we would be delighted to answer any inquires you may have. This year we have a webpage where you can check our progress - [www.unitedway.uoguelph.ca](http://www.unitedway.uoguelph.ca)

I hope you will give this request careful consideration. On behalf of the 2004 University of Guelph's United Way Campaign Committee, we thank you. **UGRA**

Sincerely,

Anthony Clarke

2004 Campaign Co-Chair

Irene Thompson

2004 Campaign Co-Chair

# FITNESS PROGRAM FOR RETIREES ANNOUNCED

Arrangements have been made for a special fitness program for retirees, their spouses, companions and friends to begin October 12, 2004. The Department of Athletics will be coordinating the two hour a week program, with one hour each on Tuesdays and Thursdays at 10:00 a.m. starting Tuesday, October 12.

The sessions are being developed with the specific interests of retirees in mind and will focus on flexibility, strength

development, cardiovascular care, balance and muscle toning. Special swimming pool opportunities will be provided for those with arthritis. Presentations on 'Nutrition For Activity' will also be included.

Instructors Matt Wright and Pat Richards claim that, " These fitness sessions will not lead you to the fountain of youth but they will certainly help you to lead a more active lifestyle!"

Participants in the sessions will be retirees and/or their spouses.

The cost of the sessions will be \$95.00. You will be informed of the location, when you register. To participate in this opportunity, register with Pat Richards or Matt Wright, Lifestyle and Fitness Program Co-ordinators, Department of Athletics, (519) 824-4120 ext. 52742 or by e-mail [prichard@uoguelph.ca](mailto:prichard@uoguelph.ca) **UGRA**

## TREASURER'S REPORT FOR THE YEAR ENDED MARCH 31, 2004

The following Statement of Receipts and Disbursements compares UGRA's financial results for the year ended March 31, 2004 and provides comparable results for the year ended March 31, 2003.

As you will see, our income has increased slightly over last year.

Our expense increase results mostly from the costs of our web site and questionnaire.

The web site costs will reduce by half for next year and to zero in the following year. In the near future, our web site will be on the University's computer and will be cost free.

The questionnaire costs will be zero for next year.

	<b>2004</b>	<b>2003</b>	<b>Increase (Decrease)</b>
<b>Income:</b>			
Member's Fees	<b>8,575</b>	<b>8,470</b>	<b>105</b>
<b>Expenses</b>			
Newsletter ( Printing, Envelopes,Postage )	2,072	2,147	-75
Meeting Costs (Director's & AGM )	681	1,135	-454
Miscellaneous	394	532	-138
Travel	223	0	223
CURAC	300	0	300
Web Site	1,712	0	1,712
Questionnaire	387	0	387
<b>Total Expenses</b>	<b>5,769</b>	<b>3,814</b>	<b>1,955</b>
<b>Net Income Over Expenses</b>	<b>2,806</b>	<b>4,656</b>	<b>-1,850</b>
<b>Cash in bank - April 1</b>	16,364	11,708	
Net Income Over Expenses as above	2,806	4,656	
<b>Cash in bank March 31</b>	<b>19,170</b>	<b>16,364</b>	

An independent reviewer has examined our records and states that

" .... The Statement of Receipts and Disbursements is presented fairly."

If you wish further information, please e-mail me at [omni1936@hotmail.com](mailto:omni1936@hotmail.com).

Allan W. McInnis CA, Treasurer

# EXECUTIVE SUMMARY OF THE 23 JUNE 2004 ANNUAL GENERAL MEETING MINUTES

## UNIVERSITY OF GUELPH RETIREES ASSOCIATION (UGRA)

The fourteenth Annual General Meeting of the University of Guelph Retirees Association (UGRA) was held in the Town Hall (Arboretum & East Ring Rd), University of Guelph. Approximately 70 retirees attended the meeting. L. Porter (outgoing President) opened the meeting and welcomed the attendees.

### APPROVAL OF THE AGENDA

The amended agenda was accepted and approved.

### APPROVAL OF THE 2003 AGM MINUTES

The June 2002 AGM Minutes were reproduced in error. The UGRA Secretary apologized profusely and read the June 2003 AGM Minutes aloud. The Minutes were accepted as read.

### BUSINESS ARISING:

There was no business arising from the 2003 Minutes.

### PRESIDENT'S REPORT

L. Porter restated the goals set out for 2003/04 and summarized the achievements of the UGRA Executive to date. Of the six goals, most were successfully achieved and some are "works in progress", but proceeding and/or have been concluded satisfactorily. The report was accepted and approved.

### TREASURER'S REPORT

A. McInnis presented four overhead transparencies showing comparisons in income and expenses between 2002/03 and 2003/04. To date, there were 430 paid members and it was anticipated that more fees would be collected at the meeting as well as before and after the Retirees Luncheon. The UGRA Questionnaire was a one time cost and would most likely be sustained on the UGRA website. UGRA has moved its accounts from CIBC to the Wellington Credit Union to facilitate fluid cash management. The bookkeeping firm, In the Black, provided a final, certified financial report. The 2004/05 budget projected a final cash position of \$16,953.

### SECRETARY'S REPORT

Ten meetings were held during the

2003/04 year. In addition to the routine tasks of producing monthly UGRA Agendas and Executive minutes, reserving rooms, and maintaining current contact lists, the Secretary also generates monthly Executive Summary Minutes for posting on the UGRA website. The report was accepted and approved.

The Executive presented K. Beaven (outgoing Secretary and Newsletter Editor) with a card and a beautiful bouquet of flowers.

### COMMITTEE REPORTS

**UGRA Questionnaire:** M. Elrick provided background on the Questionnaire. 1485 questionnaires were sent to retirees in the Winter 2003 Newsletter. 275 retirees from all the bargaining groups responded. There was a higher percentage of female versus male respondents. The most important issues noted were pensions, inflation and how inflation is calculated. 119 respondents were concerned with health and health insurance benefits. 271 respondents were in favour of representation on the Board of Governors. Full inflation was also a major concern. V. Ujimoto noted that an ongoing questionnaire survey was very important. Government cutbacks have seriously impacted on pensioners and an ongoing survey will provide essential feedback to the UGRA Executive. L. Porter thanked M. Elrick for her hard work and excellent report. Copies of the report will be produced for distribution. A summary of the questionnaire will be posted on the UGRA website and included in the next newsletter.

**Pension Sub-Committee:** R. Ollerhead reported that this committee has been a reasonably successful work in progress for the 2003/04 period with inflation protection as the first priority. The Advisory Committee on Pensions and Benefits (ACPB) is defunct. It has been replaced with PPPAG and the Pension Bargaining Council. UGRA has two representatives on PPPAG. The mandate of the Pension Bargaining Council is to establish negotiating positions on pension matters for all bargaining groups. An e-mail letter was sent stating that UGRA supports the proposal in principle and wishes to be included in further negotiations. UGRA has representatives on the Board of Governors Pensions and Benefits Committee; the only UGRA

connection to decisions affecting pension matters.

P. Egelstaff showed an overhead illustrating the ratio of total pension income over 20 years. The graph demonstrated cumulative loss over approximately 10 years. Retirees do not have full inflation protection and lose two year's pension over a ten-year duration. The conclusion was that UGRA should ask for full inflation protection for all retirees after ten years. For those retired for over ten years, it should be retroactive. A high profile information campaign to all retirees was recommended. L. Porter noted that University Administration was not supportive on the issue of full inflation protection. K. Schlee suggested a special meeting of retirees to discuss pension plans and issues.

R. Ollerhead reported that there had been two motions at the 10 June meeting of the BOG Pensions & Benefits Committee. Payment of death benefits prior to retirement are less than if an employee had resigned. Motion 1: that the death benefit be the same as if an employee had resigned. Motion 2: that retirees receive a 1% ad hoc inflation protection adjustment. L. Porter asked if the members were interested in a special meeting. There was a positive response from the group and the UGRA Executive will arrange a meeting in the near future.

**Public Service Supplement Committee:** J. Stevens presented a summary of the Committee's efforts to date. Koskie Minsky has been paid in full and the file closed. Circumstances and attrition dictated the wisdom of this action.

**Benefits Committee:** S. Trainer-McCutcheon reported that the Committee has had one meeting with University Administration. A meeting with Sun Life was arranged for 23 July. The Committee will continue to work and report on major benefits issues.

**UGRA Scholarship:** M. Waldron reported that the UGRA Scholarship would be offered to incoming students in September 2004. The criterion is academic ability and relationship to UGRA members. The cost to UGRA is \$1,000/year for six years. UGRA members can earmark their donations to the UGRA Scholarship through Alumni Affairs.

# LIST OF RETIREES

## OTHER EXECUTIVE REPORTS

**UGRA Website:** UGRA website usage has doubled in the last year. Popular sites are the Library, Human resources, the University, financial matters and Seniors on Line. The website will be moving to the University's host services. The site will be user-friendly and provide a problem solving and advice section. A chat group on pensions may be established.

### CURAC (Colleges & Universities Retirees Associations of Canada)

CURAC has a membership of approximately 40 university retiree groups across Canada. The common denominators among the national retirees groups are health benefits and pension plans as well as loss of pension indexing, loss of representation for retirees by bargaining groups, loss of space and grant applications. CURAC is proactive in lobbying the government on these issues.

**Nominations Committee:** The slate of nominees. They are:

- President . . . . . Mark Waldron
- Vice-President . . . . . Vacant
- Past-President . . . . . Larry Porter
- Treasurer . . . . . Allan McInnis
- Secretary . . . . . Peggy Cocklan
- Newsletter Editor . . . Vacant
- Director &  
Website Manager . . . Bruce Koenig
- Director & CURAC  
Representative . . . . . Bob Liptrap
- Director & Chair,  
Pension  
Sub-Committee . . . . . Robin Ollerhead
- Director . . . . . Wayne Marsh
- Director . . . . . David Hull
- Director . . . . . Jim Shute
- Director (new) . . . . . George Taylor
- Director (new) . . . . . Carolyn Pauley
- Director (new) . . . . . Mike Jenkinson
- Director (new) . . . . . Trish Halley
- Director (new) . . . . . Sally Stoddart
- Director (new) . . . . . Ted Burnside

The nominations were accepted as presented and the transfer of office was concluded.

**Remarks of incoming President:** M. Waldron thanked the former UGRA Executive for their service and welcomed the 2004/05 Executive. The new Executive will be proactive, lobby vigorously on important issues on behalf of retirees and negotiate resolutely with University Administration on retiree issues. The Executive will also endeavour to ensure retirees maintain a connection with the University community.

There was no further business and the meeting was adjourned. **UGRA**

## RETIRED AFTER DECEMBER 31, 03

NAME	DEPARTMENT
Bubenik, George	Zoology
Freeman, Richard	Athletics
Fogelman, Dianne	Library Tech Service
Godwin, Keith	Athletics-Fac. Admin.
Gray, Chris	Physics
Hepburn, Wayne	UC-Programs and Information
Josephson, Gaylan	LSD – Animal Health Labs
Langford, William	Math and Stats.
Pickworth, James	Hospitality and Tourism Management
Round, Garry	University General
Roumeliotis, Helen	Hospitality Services
Reason, Hannelore	KC-Administration
Wall, Marjorie	Marketing and Consumer Studies
Welsh, Ottilie	Environmental Biology
Woo, Patrick	Zoology
Goharriz, Bijan	Physical Resources
Madill, John	KC-Academic
Klemencic, Helen	Animal and Poultry Science
Norant, Erzsebet	Physical Resources
Anselmini, Fortunata	Physical Resources
Begg, Mabel	Hospitality Services
Gibbins, Ann	Animal and Poultry Science
Butler, Daniel	Clinical Studies
Chung, Kee Yat	Hospitality Services
Clementi, Carmelia	Hospitality Services
Cecchin, Elda	Hospitality Services
Gemin, Elsa	Hospitality Services
Hall, Robert	Environmental Biology
Horne, Rhonda	Clinical Studies
Hosfeld, Shirley	Hospitality Services
Kuhn, Nelida	Pathobiology
Rapport, David	Faculty of Env. Design and Rural Development
Scadding, Steven	Zoology
Dudnick, Gail	HR-Client Services
Eberle, Bonnie Ann	RC – Academic
Eady, Frank	PA – Vineland
Hart, Vernon	Physical Resources
Langlois, Marilyn	Assoc. VP-Student Affairs
Bridle, David	OMAF Research Stations
Geisel, Allan	VTH-Animal Housing
Pyear, David	PA – Bovey Building
Yodzis, Peter	Zoology
Green, Sylvia	CBS – Deans Office
Holmberg, Martin	CCS – operations
Jagam, Pillalamar	Physics
Jakubowski, Donald	Physical Resources – Structural
Novosad, Dennis	Physical Resources – Plan,Eng,Co
Williams, Janice	HR-Client Services

## The following are the September 1 2004 retirees

Porteous, Hume	VTH-Animal Housing
Elliott, Marlene	Tri-University Services
Olson, Earl	Physical Resources
Sykes, Ralph	Ag. Econ and Business
Gokcen, Adnan	School of Languages and Literature
McMurtry, John	Philosophy
Shirran, Edith	Pathobiology
Bardwell, Lynn	VTH-Medical Records
Fuller, Brock	Co-op Educational Services
Myers Avis, Judith	Family Relations and Applied Nutrition
Keleher, Doreen	Hospitality
Roszel, Howard	Fire Division
McKay, Bruce	Psychology
Fisher, Bill	Physical Resources

# RETIREMENT ISSUES AND PROBLEMS QUESTIONNAIRE

This questionnaire asks for your thoughts on retirement issues and problems. Your responses will give the UGRA Executive direction as it works to further your interests. Please respond to as many questions as possible. Use the back of this questionnaire to write additional comments and suggestions. To ensure confidentiality, your responses will be aggregated.

Person responding to questionnaire: UofG Retiree (222) Spouse (29)  
Both (9) No Response (6)

Total responses 266 out of 1485 sent; a return rate of approximately 18%  
Although 266 questionnaires were returned, not all respondents answered all questions. Hence the responses to questions do not necessarily sum to 266.

Spouse/partner of U of G Retiree I (or my spouse/partner) retired from the U of G in \_\_\_\_\_ (please give year of retirement).

1968-(1),	1972-(1),	1974-(2),	1975-(1),	1976-(2),	1977-(2),	1978-(5)
1979-(3),	1980-(4),	1981-(6),	1982-(5),	1983-(4),	1984-(3),	1985-(21)
1986-(16),	1987-(23),	1988-(26),	1989-(7),	1990-(5),	1991-(10),	1992-(6)
1993-(5),	1994-(13),	1995-(19),	1996-(16),	1997-(7),	1998-(5),	1999-(2)
2000-(3),	2001-(16),	2002-(6),	2003-(5)			

**1. I believe that the most important issue or problem facing University of Guelph retirees is:**

**Health: General**

- Health (5)
- I am increasingly unable to function alone (1)
- I am now living in a Retirement Home-I have paid major medical since my husband died and can not receive any help to help pay for living here (1)

**Health Insurance**

- Extended Health insurance (5)
- Health coverage improvements, not erosion! (9)
- Health costs rising faster than official inflation (2)
- Clarify extended medication; not clear who to call.
- Personnel office at U of G and Sun Life pass the buck back and forth (1)
- Lack of financial assistance with home care or require stays in nursing homes, no care for end of life-and we will all face that (1)
- The cost of extended health coverage now makes up 8% of my gross pension. The family rate is about three times that of single (1)
- Not enough coverage for eye problems-I need special treatment to correct my eyes which is far beyond my coverage (1)

**Pension Holiday**

- The holiday for contributions is against fairness principle-this at the expense of retirees-using our fund potential for full inflation protection to give to existing faculty and the university (6)

**Cost of Living/Inflation**

- I personally have a small pension. I get an increase of \$2.20 and my health premium goes up \$2.00. So I got 20 cents. Hard to make ends meet. (1)
- Low returns on investments-keeping up with inflation (1)
- Trying to respectfully live on Pensions (1)
- Early pensions are too small-my pension doesn't cover my bills (1)

**Money**

- Taxation (1)
- Trying to live on retirement income (10)
- Those of us who retired years ago were earning less than those who retire now e.g. \$38,000 vs. \$100,000. Such a difference makes a big difference in the pensions (2)

**Inflation and Cost of Living**

- Financial – cost of living increasing faster than pensions (16)

**Inflation General**

- Full annual inflation protection (35)
- Full indexing (17)
- Lack of inflation protection (14)
- The lack of indexing for inflation is not on the list of goals for the president (page 1 of Newsletter)

**Pensions and Rights**

- Inflating the annual defined benefit pension fund surplus by deflating the annual pension of retirees to less than two percent per year for services (2% YOS) times the fully indexed final average earning (FAE) since retirement is an “Enron-like” rip-off of retirees’ pensions (1)
- Pension indexing-years ago (the 80’s) the University promised full indexing not 2% ad hoc and since then there have been pension holiday-so the money for indexing must be in the plan (1)
- Pension and rights (11)
- I wonder if our benefits will continue or will they be cut back? (1)
- Ensure there are adequate funds in Pension Fund so we do not encounter some of the pitfalls that have occurred in the private sector (1)

**Method of Determining Inflation**

- Method of dealing with inflation unfair to retirees. (3)
- Establish a system which ties inflation to national economy performance (1)

### Specific Issues

- Portability of pensions, mandatory retirement –not simple issues (2)
- Pensions for widows and widowers ( 2)
- More attention of gay rights and gay partners (1)
- Inequality in treatment of retirees (1)
- Settlement with Ontario Government pertaining to person retiring between 1984-1992 (2)
- When is the ad hoc inflation for the 1984-1991 coming effective? We've waited 8 years (1)
- Settlement of the long standing issue of the pension of the civil service staff who signed on to serve the University in good faith what it was established in 1964-65 (3)
- In 1965 Dr. MacLachlan told the faculty that they would not be worse off financially after change from civil service to the university. I asked how it would be possible if the contribution to the civil service pension fund was “frozen” and we had continued inflation. He turned the question over to one of the advisors from Toronto. His answer was that “that is the way it is done in business” I wrote a letter to the Faculty Association saying that those members who would retire would find their pensions would not keep pace with the civil service pension. This is what has happened. I think that the UGRA has to make this their first objective (1)
- Public Service Supplement not indexed (2)
- Reduction of early retirement penalty (1)

### Involvement

- All retirees should be members of the UGRA (1)
- The loss of ACPB. We need a way to have input on decisions of pensions and benefits (2)
- Lack of knowledge of pension fund (1)
- Rediscover the enduring “spirit” informing human societies intellectualism (1)
- Lack of connection with University (3)
- Remember the importance of UGRA (3)
- Appropriate representation on upper level decision making bodies (2)
- Contribute to the advancement of the U oF G (1)
- Loneliness and lack of direction (1)

### No Problems or Appreciation

- I can't think of a problem (2)
- I am satisfied with what I receive. I realize others have concerns (3)
- I still work part-time (1)
- I appreciate the little increases I did receive and want to thank those responsible (1)
- I appreciate getting U oF G pension and Canada Pension. I can pay my husband's medical bills and still have some for household expenses (1)

## 2. To respond to this most important issue or problem, I would like the University of Guelph Retirees Association to do the following:

### Work With Others, Including BofG

- Real partners- seek ways retirees can become real partners with the University (2)
- Continue to represent our interests on University pension committees (1)
- Put a motion re: the public service supplement on the BofG agenda (2)
- Make case to the BofG-it is more than money-retirees contribute in many ways-unfortunately we are seen as a liability (2)
- I wish the UGRA had more control over our pension money (1)
- Request that the University honour its past commitment for full inflation protection (2)
- I do not think our UGRA Executive is doing its utmost to ensure we have adequate funds in our Pension Plan (1)
- Make people understand the problems with lack of inflation protection (2)
- Meet with employee groups to convince them to work together (2)
- Need representation on BofG (4)
- Work with new faculty plus recruitment staff, administrators, and faculty to ensure that indexing becomes a priority for new faculty and others (1)
- Negotiate (5)
- Discuss with CURAC – work with them (1)
- I always trusted Bob Logan. Hope good work continues (1)
- Take the matter [civil service settlement] to the BofG for settlement to eradicate a long time feeling of dissatisfaction for staff who supported the University at its inception (2)
- Put the case [public service settlement] out to the media. Protest (1)
- We need one voice when facing the U oF G (1)
- I feel new President will have a significant influence on retiree issues (2)
- Open a dialogue with new President (1)
- Need more U oF G members on CARP to lobby Federal and Provincial Governments (1)

### Work on Health Issues

- Medical care out-of-country (2)
- Consider my problem [living in Retirement Home without financial help] (1)
- Increase my pension so I can get into Dental Plan (1)
- Keep an eye on health issues (1)
- Clone doctors so they can take a family holiday-but this is not for the UGRA to do (1)
- Discuss end of life care with U oF G and Sun Life (1)
- Could we have an ombudsman on extended medical issues-paid for by U oF G and Sun Life? (1)
- Be flexible in the extended health coverage e.g. if I could have special treatment on my eyes I would not need glasses. The cost of the one would cover the other (1)

### Information and Involvement in University Community

- Keep up those newsletters (2)
- Have a seminar for interested retirees on retirement (1)
- Get information from other universities (1)

- Support and encourage CURAC (1)
- Meet with other employee groups to convince them to work together (1)
- Produce a book to include contact numbers and outline of services for retirees (1)
- The Faculty Association is intermediary working toward members' own future (1)
- Offer pensioners part time jobs to supplement low pensions (1)

**Action Suggestions**

- Block any attempt on part of Provincial Government to make it possible for employers to dip into pension funds (2)
- Work on well considered documents and approaches to lobbying (1)
- Make everyone, BofG, Admin, current employees take action re inflation protection (3)
- Get Maclean's to include pensions in their criteria. Include in annual rankings (1)
- Need more U oF G members on CARP to lobby Federal and Provincial Governments (2)
- Wake up! (1)
- Whatever it takes! (2)
- Retire Nancy Sullivan (1)
- Put pressure on Administration and Board of Governors. They have taken "pension holidays" (1)
- Extend/backdate benefits and rights before 1987 as Ottawa is suggesting for gay partners (1)
- Get information from other universities (1)
- I am at a loss to know how to overcome this pension problem [people who retired years ago have lower pensions]. Perhaps some sort of minimum annual amount would be best or some sort of annual protection (1)

**Work on Civil Service Pension**

- Speed up civil service pension (3)
- Support those working on issue of those retiring between 1984-1992 (2)
- Could the UGRA do an analysis over last 10 years between cost of living and inflation and the increase from pension protection plan? (1)
- Change to full cost of living –go back to retirement date (1)

**Integrity of Pension Fund**

- The holiday for contributions is against fairness principle-this was done at the expense of retirees-using our fund potential for full inflation protection to give to existing faculty and the University (2)
- The Ontario Teachers' Pension Plan gives pensioners' large increases. Why not ours? (1)

**Work on Inflation Protection**

- Have benefits tied to inflation rate or some responsible measure/standard (13)
- Maintain pace with inflation (6)
- Lobby/negotiate/create dialogue to implement an annual mandatory increase in pensions (13)
- Whatever is necessary (2)
- Put an economist on the Pension Committee (1)

**UGRA**

- UGRA is doing a good job, keep it up (12)

**Reality**

- I do not know what you can do; this is reality (2)

**3. Do you think the UGRA should have representation on the U oF G Board of Governors?**

- Yes (251)
- No (10)
- Yes and No (3)
- Comments/Suggestions

**Retired Employees A Resource**

- If we were truly a part of the University Community then it would be appropriate to be represented on BofG (2)
- University can be well served by people with experience and people who value the University (2)
- If we are asked to provide financial support to the University we need representation (1)
- A lot of talent not being used (2)
- Need a good representative (4)
- Only one. Elect at annual UGRA meeting, same term as other BofG (2)
- What is the excuse for not allowing this?(1)
- I like the idea of retirees being thought of as resources rather than a confrontational group (1)
- We, the retired faculty, built this fledgling Univ and deserve a voice (1)

**Pensions a University Commitment**

- Pensions are a major financial commitment of the University, need a voice (2)
- Pensions are deferred salary yet we have no voice about investments and no voice on BofG to keep an eye on them (1)We need to be aware of what is happening (1)
- I said yes, but I have mixed feelings. It should not be necessary if BofG consulted with UGRA (1)
- Given our numbers we "deserve" representation (2)
- BofG has ignored UGRA in the past; this would be a way to be noticed (1)
- We need a voice there (2)

**Other Options**

- Maybe better for all retirees to be members of UGRA (4)
- Representation is costly and demanding-stick to issues import to members and stay independent of the whole activities of the Board (1)

**Qualified Yes**

- If membership caused positive changes, then yes (1)
- Hardly likely (1)

**No Or Live Too Far**

- One small voice will not be heard (1)
- I think we are doing well (2)
- Why would any thoughtful person wish to be gassed to death by Lee Iacocca types? (1)
- Can't comment; I am too distant from affairs on campus (1)
- We are special interest group and should not assume we have a role to play in governance (1)

**4. Please rank the following six pension priorities giving your first priority a “1” and your last priority a “6”. In the Spring, 2003 Issue of the UGRA Newsletter on pages 4-5, you will find Bob Logan’s discussion of these priorities.**

The 2% ad hoc yearly inflation protection (each current year)

- 1-(51)
- 2-(62)
- 3-(42)
- 4-(31)
- 5-(10)
- 6-(12)

Ad hoc inflation protection catch-up for 1999 (.5%)

- 1-(5)
- 2-(36)
- 3-(77)
- 4-(42)
- 5-(16)
- 6-(19)

Reduction of the inflation protection deductible from 2% to 0% (i.e. CPI minus 2% to CPI minus 0%) i.e. full inflation protection

- 1-(97)
- 2-(51)
- 3-(22)
- 4-(21)
- 5-(14)
- 6-(3)

Full ad hoc inflation protection for those who retired between 1984 and 1991.

- 1-(68)
- 2-(47)
- 3-(18)
- 4-(36)
- 5-(17)
- 6-(16)

Reduction of penalty for early retirement from 6% to 3% for all retirees

- 1-(10)
- 2-(12)
- 3-(19)
- 4-(27)
- 5-(72)
- 6-(57)

Reduction of best average from 60 months to 36 months for all retirees

- 1-(11)
- 2-(16)
- 3-(22)
- 4-(24)
- 5-(47)
- 6-(67)

**Comments:**

- I really do not understand the issues (1)
- Could not find the issue mentioned (1)

**Extended Health Coverage**

On July 1, 2003, Sun Life Assurance Company and Clarica Life Insurance Company merged. Please give your assessment of Clarica’s services. We also ask for your assessment of Sun Life.

**5. I found that Clarica handled my extended health care claims**

- Very Poorly (2)
- Poorly (3)
- Choose one
- Sometimes well and sometimes poorly (16)
- Well (116)
- Very Well (128)
- Please include details in your comments and suggestions:

**Positive Comments:**

- Very good service even on questionable claims (1)
- Claims for covered medical expense received in two weeks (1)
- Payments well explained (1)
- Prompt payment of claims (21)
- As a snow-bird I found Clarica fast and efficient (1)
- While in Florida on two occasions they were extremely helpful. They arranged hospital admittance and all costs were paid by them including prescription drugs. In Canada they have handled all expenses without exception (1)
- Fast and efficient for both plans (1)
- When wife hospitalized, paid promptly (1)
- Delighted with services (2)
- Company answered questions (1)

**Mixed**

- I checked “well” for drugs, glasses and hearing aid. Did not cover when I needed home care for broken hip (1)
- Most claims handled well. The one time that was handled poorly was the one that occurred when we were in Labrador and needed the payment for our flight home even though my husband had been in the hospital in Labrador and he was under a Doctor’s care (1)
- Clarica’s application of its “rules” sometimes too rigid but mostly claims well/promptly handled (1)
- No Complaints
- Nothing negative (3)
- No complaints with either Clarica or Sun Life (2)
- Hardly any errors-reasonable turn around (1)

**Negative Comments**

- Some important tests not covered-heart monitoring test e.g. Holter monitor (1)
- Poor performance from Clarica re why claims not accepted (1)
- Did not let me know they were not taking care of chiropractic work any more-I have bad health due to bone problems-why have insurance if does not help? (1)
- Sometimes took a month to get a claim (1)

I got a prescription from doctor for orthopedic shoes  
 Ottawa [Clarica] office said okay but Waterloo rejected  
 the claim (1)  
 Refusal to pay for on-going prescription after 12 months  
 unless renewed (1)  
 Refused to pay for \$175 bill for test related to cataract (1)  
 Clarica was unresponsive to my claims and, once, even  
 threatening (1)  
 Very slow response (1)  
 Rather unsatisfactory (1)  
 Clairica's premiums have risen 300% since 1985 (1)

**Limited Use**

Only claimed for eye glasses in all these years (1)  
 Never used health benefits yet (1)  
 Only used it for prescriptions (1)

**6. If you are a member of the dental plan, please answer the following:**

I found that Clarica handled my dental claims  
 Very Poorly (1)  
 Poorly (1)  
 Choose one:  
 Sometimes well and sometimes poorly (3)  
 Well (70)  
 Very Well (108)  
 Please include details in your comments/suggestions:

**Positive Comments**

Excellent (3)  
 I wish I could join the dental plan (1)  
 I would like to join dental plan-maybe if the dentist said  
 I did not need major work (1)  
 With the help of the dentist, I was able to spread costly  
 dental work over two years (1)  
 Checks received within days of submission (15)  
 Fast turnaround when bills submitted electronically (2)  
 I found Clarica remarkable efficient, courteous and  
 speedy on payment (2)

**Mixed**

Needed to resubmit receipts-lucky I kept them (1)  
 Does not provide 100% of dental fees (2)  
 Reimbursements were timely BUT they did not always  
 cover full expense/cost. Who agreed to the  
 scale/schedule? (1)  
 I wish the payments were made directly to the dentist (1)

**Negative**

Upon trying to contact to change to my new address, the  
 person I finally spoke to said we were not on the list of  
 U oF G retirees-seemed to not know how to find our  
 names, and that anyway we would have to have office at  
 U oF G make the address change with them. Took more  
 time than necessary (1)  
 They checked with me about my root canal. I doubt  
 anyone would have that if it were not necessary (1)  
 The rule that the tooth must actually fall off before being  
 crowned seems a little silly (1)

Refused out- of -country emergency treatment! (1)  
 It would have been nice to have coverage for my dental  
 procedure I had because of gum problems. It cost  
 \$10,000 to have my plate secured and it was not  
 covered (1)

**Coverage**

We left Canada for six years and lost our extended  
 health/dental (1)  
 No experience with extended health (1)  
 Need to increase coverage (1)

**7. To date, what is your assessment of Sun Life?**

**Positive Assessment and Comments**

Excellent (7)  
 Very good (20)  
 Satisfactory (11)  
 Good (10)  
 Well (3)  
 Quite happy with the arrangements (1)  
 Switch has gone seamlessly (1)  
 Problems at the beginning have been resolved (1)  
 Paid all my medical bills during hospitalization in Spain  
 in 2003 (1)  
 Better than Clarica (2)  
 I have phoned a couple of times-if person did not have  
 answer, another person was consulted. (1)

**No Difference**

No difference between the two (3)

**Moderate Assessments and Comments**

Fine (8)  
 OK (20)  
 No complaints (2)  
 So far, so good (10)  
 At one time Sun Life advised me that I was not in the  
 dental plan but it turned out to be a clerical error (1)  
 Poor but getting better (1)  
 Little experience since change but parallel experience  
 from another university [McMaster] by my wife was  
 much poorer

**Negative Assessments**

Had trouble getting paid for hospital bed. In mid-April  
 2003, I asked about home nursing and still have had no  
 reply [Jan 2004] I have phoned different time but have  
 gotten nowhere (1)  
 Poor to very poor (8)  
 Difficult to deal with (1)  
 I am apprehensive (1)  
 Sometimes two to three weeks for claim (1)

**Comparison between Clarica and Sun Life (Positive)**

To date, Sun Life has dealt with my claims more  
 promptly than Clarica (2)  
 Claims handled as well as Clarica 2  
 I appreciate getting immediate feedback re: dental plan  
 and "remainders" (1)  
 Forms better than Clarica's (4)

Faster than Clarica (1)

**Comparisons (Mixed)**

OK but slower than Clarica (8)  
 Sometimes well and sometimes poorly, more difficult to deal with Sun Life (1)  
 Process better but slow payments (one month) (1)

**Comparison between Sun Life and Clarica (Negative)**

Takes longer than Clarica (2)  
 Unimpressed (1)  
 Sun Life disputes doctor ordered therapeutic massage treatments and how much covered available for hearing aids (Clarica never disputed those types of claims (1)  
 Difficult to get decisions- if it were an exam I would give Sun Life 50-60% (1)  
 What was covered before is not covered now. I know we do not pay \$1.00 per prescription anymore. We now have to pay for certain drugs and dental procedures ourselves. Not as good as Clarica (1)  
 Have had some trouble with Sun Life re: prompt payment of claims but not Clarica (1)  
 All costs increased for prescription drugs (1)  
 As with Clarica, slow response (1)  
 No improvement with Sun Life (1)

**Negative Assessments and Comments**

Queries result in long telephone conversations and unsatisfactory (and sometimes contradictory) answers. Return of e-mail queries takes a long time (1)  
 Change in carrier unnerving (1)  
 Slow and told glasses weren't covered (1)  
 Maybe the switchover was incomplete (1)  
 Difficult to contact to ask questions (1)  
 We have a pension from another institution-the management fees of Sun Life seem high (1)  
 I submitted a claim to Sun Life recently which was refused despite substantiated documentation. Previously Clarica had honoured an identical claim (1)  
 Four and a half months to get dental payment although they had done a predetermination (1)  
 Forms hard to follow (1)  
 Less service (1)  
 Late, confusion, legit dental claims refused and refused expenses in US (1)  
 My son has become disabled and Sun Life did want to give him long-term disability but finally gave in (1)  
 Rather unsatisfactory. Seems to be reducing coverage level (1)  
 Slow and questions claims (5)

**Too Soon to Tell**

Too soon to tell (21)  
 No obvious problem so far (4)

**Suggestions:**

Provide lower premiums for those who do not travel (1)  
 Move to direct payment for claims (1)  
 I would like a brochure setting out benefits in layman's terms (1)

Maintain the travel health insurance (1)  
 A list of `dos` and `don'ts` would help (1)  
 They should change the out- of- country health card-needs to be laminated (1)  
 Make a copy of everything you send them (1)  
 I would like to see LTC benefits paid monthly; my spouse is in a LTC nursing home (1)  
 Health claim sheet should have a place to list claims (1)  
 Our extended health benefits contain out-of-country coverage so why should we buy Sun Life-Med Passport travel insurance? What is the point? How much does it cost? (1)

*U of G Human Resources has asked the UGRA to include two questions to which they would like you to respond. Your responses will be aggregated and sent to HR.*

**8. How do you feel about the services provided by Human Resources?**

**Positive Assessments and Comments**

On rare occasions when I have contacted them they have been helpful (1)  
 Always on the job and ready to help (6)  
 Excellent (12)  
 Very Good (18)  
 Great (1)  
 Good (25)  
 Efficient (1)  
 Satisfactory (18)  
 Useful (1)  
 Generally good, is the head homophobic? (1)  
 Friendly (1)  
 Fair (2)  
 Doing their best under the current situation-should be applauded (2)  
 I had one problem that was courteously corrected (1)  
 Helpful when I retired at 65 (1)  
 I can't comment. In the past they have responded to my queries satisfactorily (1)  
 Always found Jackie James very helpful (5)  
 Jackie James is a gem (1)  
 Have dealt most recently and most extensively with Vince Pellegrino (sp?) vis-à-vis Sun Life Dental Plan. He spent many weeks and many phone calls to resolve the problem for me. He deserves a great deal of credit and my thanks (1)  
 Mr. Pellegrino has taken some helpful initiatives for individuals (1)

**Moderate/Mixed Assessments and Comments**

Satisfactory but they stopped sending At Guelph (1)  
 Fine (6)  
 Sometimes helpful, sometimes indifferent (1)  
 Unaware of what they do for us, if anything (1)  
 Adequate (4)  
 OK (26)  
 ? (1)

Acceptable (4)  
 Could be improved (1)  
 All routine, zero contact directly (1)  
 So So (1)  
 No complaints (4)  
 I appreciate what they do, but it is not enough (1)  
 Good to a point-they are not our advocates (1)  
 Acceptable although limited contact in last years (1)

**Negative Assessments and Comments**

Very Poor (1)  
 No services (2)  
 What “services”? (1)  
 When I left a message it was not returned, poor (1)  
 Not entirely up front (1)  
 Slow in performance (1)  
 Strange/secretive (1)  
 Three letters to Jackie James did not elicit a reply (1)  
 Questions about University supplement poorly explained-did not seem to know (1)  
 Fairly strong feeling of us/them mentality when dealing with HR (1)  
 What is their relevance to retirees? (1)  
 Tough to get through on the telephone (1)  
 When I come for my Library stamp update, they make it seem like I am creating a terrible problem for them (1)  
 HR cost me \$200 on my second set of orthotics due to my ordering them under two years/from first. Even though I had cleared through them about what I needed to know, they did not warn me or advise me about the 24 months although I asked (1)

**Suggestions**

Not much contact since retiring-I would appreciate advance notice of changes in health plans (2)  
 Might be good to have one person dealing with retirement issues and retirees (3)

**Little Contact**

I have little contact (8)  
 Have no association with HR (2)  
 Not aware of any services besides pension (1)  
 I receive two invitations a year, what else do they do? (1)

**Communication Needs Improving**

They are there when needed but do not do a good job of communicating with us (3)  
 Do not seem informed on extended health. Advice given was different from Sun Life and incorrect (3)  
 Did not tell us of the change in health coverage (1)  
 They do not give us enough information (1)

**9. Do you access the Human Resources Web site?**

Yes (23)  
 No (150)  
 Not yet (12)  
 Sometimes (10)

**Comments**

No computer (1)  
 What is the address? (1)  
 Quite well set up-could improve with the info of the switch from Clarica to Sun Life (1)  
 Should be kept up to date more regularly (1)  
 Did not know HR had one. I will look it up now (2)  
 Yes, I get forms sometimes (1)  
 I use the telephone and call HR when I need something (1)

**GENERAL QUESTIONS:**

**10. The UGRA has established a Web site, [www.ugra.ca](http://www.ugra.ca) (all lower case).**

Do you have access to the Internet?  
 Yes (143)  
 No (117)  
 If yes, have you had a chance to look at the UGRA Web site?  
 Yes (8)  
 No (144)

**Comments/ suggestions about the Web site:**

It is very good (2)  
 Prefer the Newsletter (1)  
 Good and helpful (3)  
 Looks fine (1)  
 Just learned that it exists (4)  
 Needs to be kept up to date in a more trendy fashion to be quick source of info (2)  
 Could you put important articles on the website like Bob Logan’s (1)  
 Use and promote the website more aggressively (1)

**11. Do you use the University Library?**

Yes (60)  
 No (103)

**Comments/Suggestions:**

Not in good health (1)  
 I used it until I became 75 (1)  
 I only occasionally need to use the library (3)  
 Live too far away (9)  
 I appreciate the progress except for the relaxed attitude about food consumption (1)  
 Not yet (2)  
 Let’s make sure we keep this privilege (2)  
 I would love to use the library but parking is impossible (3)  
 Excellent service (7)  
 Computer program seems clumsy and awkward (1)  
 When I do use it, I find the staff very helpful (1)  
 Not so easy to get library card as formerly (1)  
 I thought it was only for staff and students. Is it free? (1)

**12. Do you use the facilities at the Athletics Centre?**

- Yes (14)
- No (149)
- Sometimes (2)
- Not recently (1)

**Comments/Suggestions:**

- Arrive at an agreement with other universities so we can use their facilities (1)
- At the next negotiations, we should ask that the Athletic Center membership fee (approx 159 p.a.) be waived for retirees. This is a NO COST to the University and not many of us would use it (1)
- When I take my son, daughter-in-law and two granddaughters to recreational swimming at the U oF G pool, why do I have to buy each a \$5.00 one-day membership for an hour's swim? There should be a reduced feed for only swimming (1)
- Not in good health (1)
- Live too far (3)
- Retirees should not have to pay to use AC (1)
- Too old, too poor (1)
- Don't know the rules/process for retirees to use it (1)
- What about free parking, I did but parking is difficult and expensive (2)
- Is it free? (1)

**13. Do you attend the yearly Retirees' Lunch?**

- Yes (144)
- No (96)
- Sometimes (19)
- Not anymore (1)

**Comments/Suggestions:**

- I look forward very much to this luncheon (5)
- Very good (3)
- Only free lunch in town-good annual reunion (1)
- I reside out of town-distance too great to travel for lunch (2)
- Best place to lower emphasis on "picking for dollars" i.e. fund raising (1)
- Lovely meal, pleased to meet President (1)
- Difficult to get about now, used to attend (5)
- As often as possible (1)
- Good to hear what is happening (1)
- It would be good to receive names and phone numbers of relevant HR personnel (1)
- Waste of money (1)
- Good food (1)
- I feel the luncheon is intended to substitute for any other attention the University might give retirees (1)
- Good to see old friends (4)
- Not yet (2)
- Should be held more often. Twice a year (1)
- Too large (1)

**14. What would you like included in the UGRA Newsletter?**

**Suggestions/Comments**

- The newsletter is excellent (7)
- Good as it is (11)
- Doing a good job! (2)
- Include info on pensions, dental and medical plans-detail changes (1)
- "In memoriam" to recognize individual contribution by College (1)
- Could serve as a basis for tours in Canada especially farm centred (1)
- Would like to know current issues at UofGuelph (1)
- Sometimes I like to hear news of retirees but UGRA should not be burdened with this (1)
- I liked the medieval recipes (1)
- Getting membership dues is a problem (1)
- Too soon to comment (retired in 2002) (1)
- Yes, please send it (1)
- What is availability of Library and Athletics to retirees? (1)
- News that widows' pensions will be increased (1)
- Impassioned speeches to incite revolt of gray persons who are being robbed (1)
- Kath does a great job (1)
- Profiles of retirees and what they are doing (1)
- Reports on issues or problems on which UGRA is working (1)
- List of reliable trades' persons (1)
- Last two issues have been great (1)
- Obituaries of retirees (1)
- Need to be kept up to date on pension and health/dental changes (4)
- Keeps us up to date (3)
- Spell out acronyms (1)

**DEMOGRAPHIC INFORMATION**

**15. I (or spouse/partner) am a member of the:**

- Retirement Plan (82)
- Professionnel Plan (87)
- Non-Professional Plan (14)
- Not sure which plan (57)

**16. At retirement from the U oF G, I (or spouse/partner) was a member of:**

- UGSA (now Steelworkers) (23)
- CUPE (33)
- PSA (21)
- Choose one: Faculty (121)
- Exempt (29)
- Small Groups (Police, Engineers etc) (6)
- Food Services (7)
- CARG (2)
- Other (13)

**17. Gender of person responding to questionnaire:**

- Female (101)
- Male (155)

**18. Age: Under 60 (5)**

- 60-65 (35)
- 66-70 (38)
- 71-75 (68)
- 76-80 (43)
- 81-85 (44)
- 86-90 (13)
- Over 90 (4)

**19. Status:**

- Single (9)
- Married (174)
- Divorced (8)
- Living with Partner (7),
- Widowed (44)
- Partner deceased (1)
- Other: Spouse living in LTC Home (2)
- Separated from Partner (1)

**20. Before deductions, and including supplements, my monthly U oF G pension is:**

- Less than \$500 (44)
- \$501-1,000 (4)
- \$1,001-\$1,500 (45)
- \$1,501-\$2,000 (22)
- \$2,001-\$2,500 (19)
- \$2,501-\$3,000 (19)
- Over \$3,000 (71)

**21. I receive the Public Service Supplement**

- Yes (35)
- No (186)

**22. I receive the University Supplement**

- Yes (19)
- No (208)

**23. At this time, I am receiving SERP bridging benefits:**

- Yes (5)
- No (208)

**Comments/Suggestions**

- What is SERP? (1)
- Terms like SERP should be defined (1)
- What is the University Supplement? (2)

**Other Comments:**

- I wish you had included a self-addressed envelope (1)
- You should have put the questionnaire on four pages to save money (1)
- Thank you for sending this questionnaire-good idea (1)
- I can't answer a lot of these questions. My health is poor (1)
- I am not capable of applying rational thought to this questionnaire because of debilitating chronic pain caused by a malignant tumor (1)
- May I express my sincere thanks and appreciation to you ladies and gentleman for your time and effort spent on Retirees matters. I wish I were closer to be able to contribute in person my services. (1)

*Thank you for taking time to respond to this questionnaire. It is critical for the UGRA to know your thoughts and your priorities as it works to further your interests. Whether or not you have responded to all the questions, please return the questionnaire. Send to UGRA, University of Guelph, Guelph, ON. N1G 2W1. The responses will be aggregated and the results printed in the UGRA Newsletter and put on our Web site, www.ugra.ca.*

*The University of Guelph Retirees Association sincerely thanks Mei-Fei Elrick for her supreme efforts in organizing and summarizing the UGRA questionnaire. She has also served your Board well by being on the Pension and Benefits Committee. Our thanks and best wishes, Mei-Fei.*

**UNIVERSITY OF GUELPH RETIREES ASSOCIATION**  
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# CURAC NEWS BRIEF – AUGUST 2004

edited by Ralph Winter (Acadia) and Bob Liptrap (Guelph)

A successful Second Conference and Annual General Meeting of CURAC/ARUCC (College and University Retiree Associations of Canada / Associations de retraités des universités et collèges du Canada) was hosted by the Universities of Winnipeg and Manitoba at the end of May with the theme "Building Relationships: The University Retiree in Action". Created to defend the rights and privileges of retirees of post secondary educational institutions, it was noted that CURAC during the short time it had been in existence had reached a total of twenty-eight individual associations, two of which are actually large multi-member federations of francophone universities so in effect there are more than forty member organizations. To date these are primarily connected to universities but the Executive hopes to enlist a number of colleges in the coming year. The new executive is headed by President Peter Russell (University of Toronto) and Vice-President Howard Fink (Concordia University) with other members providing regional representation from across Canada. More details of CURAC organization, policies and activities may be found on its internet website at [www.curac.ca](http://www.curac.ca)

During the Conference sessions and in response to previous suggestions that CURAC should be concerned with retirees health benefits, Doug Creelman (University of Toronto) presented a preliminary report on his survey of supplementary health-care benefits available to retirees at 26 Canadian universities. This revealed a great variation between institutions, including the finding that in a surprising number of cases such formerly employment benefits are not carried over when retirees begin drawing pensions. A similar study by Cynthia Dent (York University)

confirmed that a few groups have quite comprehensive health-care coverage, but others none; for some the coverage was paid for entirely by the university, for others there were varying degrees of subsidization. Michael Byrne, a business and actuarial consultant (University of Manitoba) presented a framework that CURAC might use in thinking about developing a common health benefits plan that could be offered to member organizations, especially in regard to whether it should be self operated or contracted out. At the General Meeting it was recognized that given the risks involved and the need for a fairly substantial technical staff, it would be a far too ambitious project for CURAC to undertake at this time. However this should not preclude attempts in future to influence universities and colleges to provide their retirees with at least a basic minimum of supplementary health care.

Two Conference sessions were devoted to relations of retirees associations with university administrations and faculty organizations – one a panel discussion and the other a wide ranging informal offering of comments by individuals. Naturally there were a number of "horror" stories such as the university dean who refuses to sign research grant applications for retired or nearly retired faculty, much less allow them space for their work even when they are being funded. And of course there are still instances of pension anomalies concerning older retirees and questions relating to funding. Moreover co-operation with faculty associations is not much in evidence; indeed retired faculty at one university were stripped of their former rights to representation within the faculty association apparently as a result of an accommodation made by the union with the university administration in the

course of contract negotiations. On the other hand there were several reports of more congenial relations with administrations including an offer by one university to fund the retirees association. Some universities have in the past provided office space and other amenities for CURAC member associations and in some instances have hosted dinners or other get-togethers so there is some recognition of retirees value to their institutions.

An early Conference session featured representatives of both government and private seniors' organizations such as the Manitoba Seniors Directorate and the Canadian Association of Retired Persons (CARP). It was generally agreed that the CURAC executive should seek common ground with groups of this nature – we already have a cross membership with our sister association in the U.S. However such relationships may raise questions of privacy where there is an exchange of corporate information. This matter was brought to the fore at the Conference by lawyer Brian Bowman in outlining the Personal Information Protection Electronic Document Act (PIPEDA) which applies to all associations, corporations, trade unions, and the like in order to protect the privacy of collected personal information. It follows that there are some principles that organizations like CURAC must recognize, such as accountability, consent, limiting the information collected and its use, accuracy, and the safeguards in place. CURAC depends upon information collected from its members in order to implement policies so the Executive has undertaken to develop a privacy policy not only for its own use but also to make available as a model for its member associations. **UGRA**

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## UGRA SCHOLARSHIP ANNOUNCED

A \$1,000.00 UGRA scholarship has been announced to start in the fall semester, 2004. The scholarship is intended for children, grand children and relatives of retirees from the University of Guelph and is based on a needs assessment. The scholarship is tenable at

all University of Guelph campuses, including Ridgetown, Kemptville and Alfred.

Further details are available from the Registrar's Office.

If you would like to donate money to the scholarship fund or if you would

like to allocate your regular donation to the fund, contact Grace Correia, Manager, Annual Giving Programs, Alumni Affairs and Development, Alumni House. (519) 824-4120 ext. 53901 or [gcorreia@uoguelph.ca](mailto:gcorreia@uoguelph.ca)

**UGRA**

# YOU ARE INVITED...

## To an UGRA Fall Forum

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**WHEN:**

Tuesday, November 2, 2004 • 9:30 a.m. – 12:00 noon.  
(Coffee at 9:30 a.m., program starts at 10:00 a.m.)

**NOTE:**

A detailed program, listing the speakers, will be published in @Guelph in October.

**WHERE:**

Main auditorium, Arboretum Centre, University of Guelph

**FEE:**

No charge.

**PROGRAM:**

The U of G Pension Plan – how it works.  
Some hints for financial management in retirement.  
Issues and concerns re pensions and benefits.  
Questions, answers and discussions.

Circle the date, Tuesday,  
November 2 at 10:00 a.m.  
and plan to attend.

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***NOTE: The UGRA website address has been changed to  
[www.uoguelph.ca/~ugra](http://www.uoguelph.ca/~ugra)***

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**UNIVERSITY OF GUELPH RETIREES ASSOCIATION,**  
P.O. Box 4916,  
University of Guelph, Guelph, ON  
N1G 2W1

