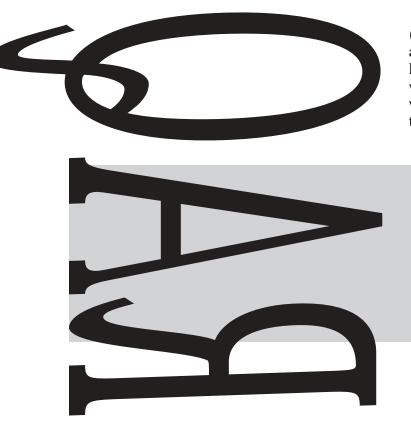
WHEN RAQ was formed, the founding group hoped that it would attract more or less a cross section of retired Queen's people – academics, administrators, manual workers and the huge variety of other support staff who keep the place going. Not much thought

was given the precise former "trade" of the members. The important factor, so it seemed, was that we had all worked on the campus which provided the context of much of our life. Our shared Queen's experience created a bond among us, a bond worth continuing.

Now, four years later, we find that this may have been utopian and naive. The appeal of RAQ (and presumably Queen's) is much stronger among academic and administrative types than among the others.

This compels us*-0.t73223 Tww(amonghacaTj624tbaclTTE*9.0005a5bm))TTTOOm"enacasizeTeheappadof



or should we continue on our present path ? Is it futile to try to involve a wider spectrum of our members in our activities and/or to seek a more inclusive RAQ?

There is support in the Executive Committee for adding quite different sorts of activities (trips to sports events, for example) but this has presented a big problem. Although we have tried, we have so far failed to elicit suggestions accompanied by the

essential offers of organizational help which would substantially broaden the scope of our activities.

mote the sense of continuing membership in the 'Queen's Family.'"

So, once again, I make a plea to our members (or potential members): If you have any ideas about the dilemma sketched here, do let me/us know. Better still, if you are interested - alone or with others – in mounting a new activity that will appeal to heretofore passive members, get in touch.

JOHN MEISEL, P₁ e*S*iden

Report

Chairman

markets of 2003-2004, this is an excellent return. Pensions between the Queen's results and **Benefits** those of other pension plans across Canada are made regularly. The Committee 11.69% is in the top quartile of all

plans.

Retirees will *n* be receiving an increase in their pensions this year. In accordance with the Plan's provisions, all retirees have their pensions adjusted on the basis of the average of this year's return, plus those of the three previous years. For the 2004 calculation, the four applicable numbers are the above noted 11.69%, plus the returns for the three previous years: +9.06% in 2003, -1.95% in 2002 and -5.42% in 2001. The 4 year average is therefore 3.35%. An increase in our pensions will only result if this amount exceeds 6%. 6% was the assumed amount that would be earned, and was incorporated into the calculations used to determine each of our original pensions. A year from now in 2005, the -5.42% from 2001 will be dropped and replaced by the August 31, 2005 results. Any positive return in excess of 5.19% will result in an increase for the vast majority of retirees.

THE UNIVERSITY has advised us all that the Queen's Pension Plan

earned 11.69% in the plan year end-

ing 31 August, 2004. In the financial

Comparisons

The advantage of the plan provision, which has been in existence for roughly 35 years, is that pensions can only increase, and will ne e, dec, ea h, regardless of how poorly the financial markets' have performed. Unlike the pension horror stories that one can read in the press, our pensions are protected. This is the Queen's Plan, and not Enron's!

Discussions in the Pension Committee are currently being held on possible plan changes. The only one under consideration that might affect retirees involves whether the current four year rolling average calculation remains appropriate, and in particular the mathematical compound interest calculation method that should be used. This was briefly discussed at the December 8 Pension Plan annual meeting. Although complex, the matter is of very minor significance, and how, if at all, it might affect current retirees remains to be determined. A meeting involving representatives w.000 8e-0286eease, avn805 T7eldg involAQce, st calculaon

Autumn 2004

Queen's, while responding to change, must sustain its focus on students with a teaching and research program which nourishes strength in the humanities and social sciences in balance with the physical and applied sciences. These, together with strengthening community ties have since been recurring themes in her public appearances and in her installation address on Thursday, 28 October. With particular reference to our RAQ President's suggestion (in the last *RAQne* \mathcal{N} , she agreed that it would be profitable to explore ways of enlisting in the service of the university some of the learning and experience of Queen's retirees. In her general remarks as well as in her talk with individual RAQ members, it is safe to say that the new Principal made a delightful impression!

' T Q

13 November

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Message Events Committee

Coming events for the winter term are described in detail in the attached Overview. They include:

A Show Time Alert! T g g T. Admission: \$10 for the matinee and \$12 for the evening. This premier performance by Fred Euringer and Carolyn Hetherington is an anthology of poems, prose, quotations, aphorisms, and songs about time. PLACE: Vogt theatre in Carruthers Hall. Reserve tickets in advance by calling 542-2339 mornings from 9 am to noon. *P C* Gather a group of friends for a different and entertaining evening out: an interactive murder mystery dinner theatre event at the University Club. In order to run this event, we must have 36 people or more registered one month in advance. See enclosed Registration Form.

If enough RAQ members are interested in learning this life-saving procedure, we would organize a one-day workshop in May. The March mailing will include full details. Meanwhile, let Alison Morgan know if you are interested or have questions at 544-9854.

T in Beamish-Ι 8 L g C Munro Hall. This unique facility is designed to support new and exciting initiatives in undergraduate engineering and incorporates green features, such as a living wall of plants for environmental and teaching reasons. The building is located at the north east corner of Division and Union Streets. Meet in front lobby. Please let us know if you plan to come by email to Morgana@post.queensu.ca or phone Alison Morgan at 544-9854.

RAQ Annual General Meeting

It has been suggested that RAQ members might like to meet informally on a regular basis, for example monthly, to chat and socialize. If we meet on campus, parking restrictions dictate a late afternoon meeting time unless we choose the West campus. If people prefer a breakfast or lunch meeting, perhaps an off campus venue would work best. Please contact Events Committee members or RAQ Executive members with indications of interest and suggestions for time and place.

Lunch

DATE Monday 25 April 2005

PLACE University Club

Bar: 11.30. Lunch: 12.30 with meeting to follow. A reminder and registration form will be mailed in March.

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Tips Various websites have assembled lists of hints for travelers, many of them designed to help ease us through the complexities of tightened security. A link to one list, compiled by *DAY-TIMER INC*. can be found on RAQ

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Trips