



Each retiree recently received a lengthy discussion paper from the University outlining a number of proposed changes to the Queen's Pension Plan. Only one of the six revisions, the use of geometric average rather than arithmetic, in the calculation of any pension increase, would apply to

retired staff. In the material included in the mailing for the AGM, we outlined why RAQ was opposed to this change. With "normal" investment returns, the difference between arithmetic and geometric is not likely to be great, but could result in a reduced increase from what otherwise would have been anticipated. It is our belief, however that each retiree entered into a specific arrangement at the time of retirement and the proposed change would be a violation of that arrangement,

Two Town Hall meetings were held early in April with plan members, both active and retired. The reasons for the six proposed changes were

provided, along with a clear warning that remedial action was essential to stabilize the plan. The current unfunded liability is significant, and will clearly grow severely without remedial action. In our opinion, the overall set of proposals deserves support in principle.

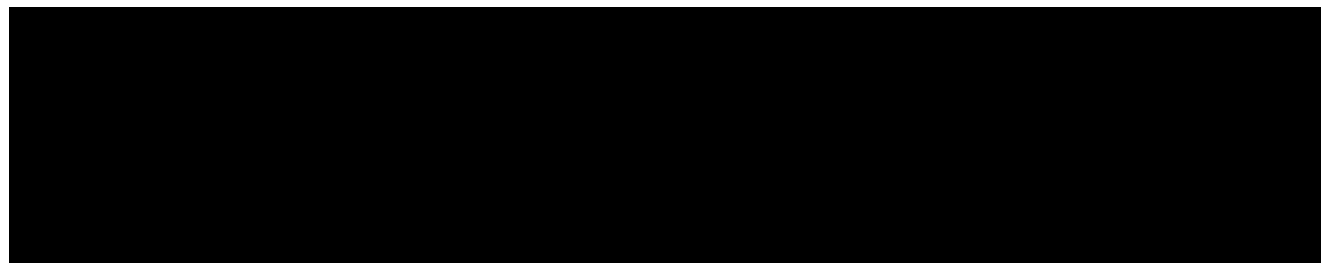
RAQ representatives have met with Pension Committee and University representatives on a number of occasions since late last year. After hearing a suggestion from the floor at the first Town Hall meeting, we decided to pursue with them the possibility of a compromise solution for the retiree portion of the problem. We subsequently received a favourable reaction to our suggestion that the proposed shift from arithmetic to geometric would

apply to current retirees, if, and only if, each individual is given the opportunity to opt into the new method, if he or she was so inclined and felt capable of incurring any potential financial penalty. Anyone wishing to continue the current method of calculation can do so by simply doing nothing.

We support the Pension Committee and the University's attempts to resolve this problem, while at the same time being pleased that apparently each retiree will be able to make his or her own decision. Thus, the following motion was made and passed unanimously at the April 25, 2005, AGM:

RAQ recognizes that its members are part of the larger Queen's community and RAQ also recognizes its responsibility to preserve the inviolability of existing individual retirement arrangements. Therefore;

(a) RAQ supports in principle the overall set of proposals regarding changes to the Queen's Pension Plan as being imaginative and prudent





Welcome to new Events Committee members Bob Crandall, Bruce Hutchinson, Rosemarie McUen, Juliet Milsome, and Jessica Roddy.

Coming events for Summer '05 are described in detail in the Overview and other enclosures. Please note that parking for any event on campus is available on the West Campus. The shuttle bus goes every 20 minutes.

**Events include:**

**Tuesday 7 June 11 am**

**Arboretum Tour**

Back by popular demand, Howard Pearce has agreed to lead RAQeteers around the unusual trees of Queen's and check out their well-being. This is a year the Tulip tree should bloom. Meet at the tree at the east terrace of the University Club at 11am, on Tuesday June 7, 2005. After the walk, if anyone is interested we could have lunch at the University Club. I can arrange that you can pay in cash if you are not a member. If you wish just to come for lunch, arrive about 12:30 and ask for the RAQ table. Please let me know if you plan to come to lunch so I can make a reservation: 544-9854 or Morgana@post.queensu.ca.

**Tuesday 21 June 3:30 pm**

**Home Care Forum**

Anything from an unexpected fall to a serious debilitating illness can leave a retiree unable to manage at home without help. Or perhaps you, or someone you know is providing care to a family member at home and it's becoming overwhelming. The purpose of this forum is to inform RAQ members of the kind of help that is available, who provides

it, how to access it, and how much it costs. Representatives from the Community Care Access Centre, the home care agency that arranges services such as nursing and physiotherapy, the Victorian Order of Nurses, and the Seniors Association, Kingston Region, will describe the information, care, and assistance offered to seniors in their homes. Attend the Forum to learn about and discuss home care in the Kingston area.

**Location:** Walter Light Hall, 19 Union Street, Room 210.

To avoid stairs, enter Goodwin at street level. Meter parking on Union or Division.

If you plan to come, please let us know. Email [aisha@post.queensu.ca](mailto:aisha@post.queensu.ca) or phone Arlene Aish at 546 2979.

**Thursday 7 July 12 noon**

**River Review Luncheon Cruise and Matinee:**

Enjoy lunch on a Cruise from Kingston to Gananoque departing at 12:00 noon. See the performance of "Trying", a story of a May-December friendship, at the Firehall Theatre (up the hill from the Springer Theatre; cart available for transport). Cost remains the same as last year, \$67.00, with a refund of \$19.00 for theatre subscribers. See enclosed Registration Form for details. You must register by June 25th. Wednesday 27 July 11 am Rain Date,

**Thursday July 28**

**Opinicon Pot Luck Picnic**

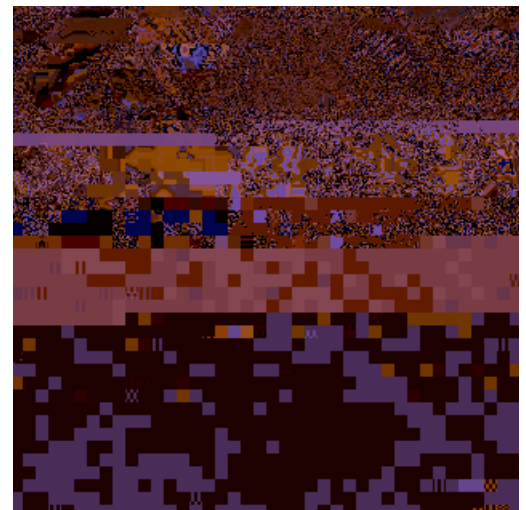
Our previous visit to Queen's Biological Station in 2002 was the very first RAQ event, attended by about 60 members. Please join us again for a visit to this delightful spot on the shores of Lake Opinicon to see the Biology Department's

great facility. Learn about various graduate student projects while enjoying the surroundings. See enclosed Registration Form for details and directions. Information is also available on the **RAQ web site**. **You must register by July 15.**

**Thursday 18 August 7:45 am**

**McCoy trip to St. Jacobs**

Join a group of fellow RAQeteers for a bus trip to visit St. Jacobs Farmer's Market, the village of St. Jacobs, and the Mennonite Story Visitors Centre. Buffet dinner in Elmira before returning home. See the enclosed information sheet for itinerary, details, and information about how to register with McCoy Tours. Early registration is strongly advised and no down payment is required.



*This "living wall" was one of the fascinating features seen by 25 RAQeteers who toured Beamish-Munro Hall, Queen's new Integrated Learning Centre on 26 January. The building is designed to support a new approach for the undergraduate programs in Applied Science. A detailed report on the RAQ visit is posted on the website [www.queensu.ca/retirees](http://www.queensu.ca/retirees) along with one on The Whirligig of Time, 15 January.*

RAQnews is published three times a year by the Communications Committee, *Chair*, John Gordon  
Contributors to this issue, Alison Morgan, Arlene Aish, Marion Meyer  
Photos courtesy of Joyce Sakos and John Gordon.  
Design and Production: Peter Dorn Editor: Bernard Trotter  
Special thanks to Queen's Printing Services and Queen's Post Office.