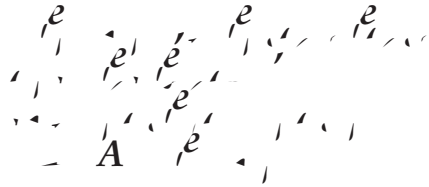


RAQ *news*



In May, George Brandie* and I attended the sixth annual conference of College and University Retiree Associations of Canada (CURAC) in Montreal. Concordia University and Université du Québec à Montréal co-hosted the conference and planned an interesting program that focused on three areas: pensions, mental health of seniors, and elder law.

Pensions are always of high interest to retirees, so there were several presentations on pension-related issues. Last year the Ontario Expert Commission on Pensions was set up to take briefs about Ontario pension plans. The CURAC brief to this commission included 20 recommendations around three areas: promotion of long-term investment returns rather than low variability; full indexation of pensions; and effective involvement of both retirees and active plan members in administration and management of pension funds. The recommendations may be seen on their web site at www.ontarioexpertcommission.com.

Queen's pension plan is a hybrid combining defined benefit (DB) with defined contribution (DC) components. DB plans are under threat across the country, particularly in the private sector, because of cost, regulations, and financial risk to the employer. CURAC would like DB plans preserved and increased because they provide more certain payout per dollar for retirees. In order for employers to agree to DB plans, it was suggested that incentives are needed – for instance, being able to take contribution holidays when the plan is in surplus.

How do university and college pension plans compare with other plans? They are pretty adequate, with the possible excep-

tion of plans for those working on contract or part time.

One of the speakers on mental health was the Chair of the Senate Advisory Committee (Seniors), Mental Health Commission of Canada. Until this Commission was established last year, Canada had no national mental health strategy. Another speaker was the head of the Regional Geriatric Facility in Kingston. About 20 to 25% of seniors experience mental health problems – the same incidence as in younger groups. While depression is more prevalent (10% of seniors) than dementia (8%), it receives less advocacy. Diagnosis of

Presidential News *a* Views

depression may be a problem because of denial by the individual and family. Some people believe it is a normal part of aging. It is common, and it is treatable. More information about how depression is recognized and managed is available from the Kingston Branch of the Canadian Mental Health Association.

The term "Elder Law" was unfamiliar to most of us. It means legal issues seen through an aging lens, rather than law that applies only to seniors. Age-related issues may include age discrimination, health law in terms of where treatment and money are allocated, end-of-life care, estate law, powers of attorney, and elder abuse. The term Elder Law originated in the United States, related to eligibility for Medicare. In Canada about 1,300 lawyers specialize in this field.

Over all, it was a fascinating conference. Many thanks to Queen's University for assisting with travel expenses. Most CURAC members are not so fortunate.

Discussions with other delegates made us even more appreciative of the variety, quality and number of events and programs RAQ offers its members. Thanks to those who have organized the Fall events you'll find in this issue. I look forward to enjoying them with you.

ARLENE AISH P.Eng.

*RAQ -P.G. | B | S | C RAC.

Pension & Benefits Committee Report

Bill Wright died on July 18 this summer after bearing his illness so bravely and cheerfully that few people realized how serious it was. Bill was involved with RAQ from its founding and was a major contributor to our efforts in the area of Pensions and Benefits. Obviously, with his experience as the Director of Personnel while on staff at Queen's and his particular talent for counseling new retirees, he was ideally suited to chair the P & B Committee, as well as write page 2 of this newsletter from its beginning.

Amongst so many other contributions, Bill spearheaded the open forum on health benefits, attended by more RAQueteers than any other event. For every newsletter, he wrote the pension report – the most valuable benefit of RAQ membership in the view on many members. He persisted in finding a source of medical insurance for retirees traveling outside Canada and led the charge to resist the Trustees' proposal to insert another committee between the Board and the Pension Committee, believing it would disadvantage current retirees.

Bill's quiet demeanor disguised a vociferous Gaels supporter. In Queen's football as in Queen's pension issues, his optimism, expertise, warmth, sense of humour and fair play will be sorely missed.

& B In Bill's absence, we looked to Bob Weisnagel (Queen's Pensions and Benefits) and Rod Morrison (V-P Human Resources) for an update. The pension fund rate is heading south, they report (-3.79% through June, and July doesn't look very promising), although the four-year average is in the 8+% range. The issue of Socially Responsible Investing (SRI) is currently under discussion at both the Pension Committee and Board levels. Pension Plan negotiations with the various employee groups, union and non-union, is ongoing, but there is little to report in terms of plan revisions. The University has given the employee groups a proposal that has been accepted in part, but some key issues remain to be resolved and discussions will resume shortly.

As you will know by now from a direct mailing, Group Benefits renewal for 2008-09 confirmed that utilization was in line with current premiums and, in fact, resulted in a small decrease in the supplemental medical cost, while semi-private hospitalization remained unchanged for the coming year.

The RAQ Pension & Benefits Committee (Alan Green & David Bonham) have met to consider a replacement for Bill and have submitted a list of potential candidates to President Arlene Aish. It is hoped that this third member will be in place early in the fall, since this committee is critical to RAQ and its members.

JOHN GORDON

1960

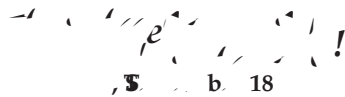
By the time summer is over, students working for the Human History Project will have completed and transcribed 25 interviews with Queen's faculty and staff about events in the 1960s, a watershed decade in the University's history.

The students reported that many of those interviewed were initially fairly diffident about what they might remember, but that, as they talked, they recalled incidents and amusing stories they had not

The Partnership Agreement, approved by RAQ's Council, discussed at the AGM and reported in previous *RAQ* issues, provides the basis for regular dialogue between RAQ and University representatives about matters

Coming RAQ Events Autumn 2008

On the last Monday of September,
we're at Red Lobster, 410 Bath Road.
Everyone is welcome – including
members' spouses and friends.
Contact Jerry Roddy,
jroddy@kingston.net or 613-353-6959
for details and reservations.



If you've decided at the last minute
that you'd like to join us for dinner at
Picton's Portabello Bistro and an
evening concert at the Prince Edward
County Music Festival, call Joy
Hoselton about availability,
613-533-6986. For more details,
check RAQ's website or the concert
program at
www.pecmusicfestival.com

Enjoy another outing to Prince
Edward County – this time for a first
visit to Ostrander's Orchards, preced-
ed by a tasty luncheon at The Inn at
Lake on the Mountain. There is a vari-
ety of entrees ranging from \$5.45 to
\$19.45 (plus taxes and tips), payable at
the restaurant. After lunch, take a
short drive to Ostrander's to pick a
basket or a bushel of your favourite
apples – Spartans, Macs, Sweets,
Empires or crabapples – or select some
fall vegetables. Mark the date in your
calendar now and return the
Registration Form enclosed with this
newsletter right away. A copy of the
form is also available on RAQ's web-
site – www.queensu.ca/r