

Also in November, some members of the RAQ executive met with Rector Grant Bishop, to discuss his interest and ideas to involve retirees with students. Grant spoke of mentoring opportunities, fireside chats, and residence involvement as well as how we might determine the interest of retirees. Although it will be too late to report in

Pension and Benefits Committee Report

THE DEPARTMENT OF PENSIONS AND INSURANCE recently notified those of us receiving a Queen's pension what our own pension would be as of September 1, 2005. The increase for 2005 was very small – why?

For example, assume an annual \$25,000 pension was being received in 2002.

The investment return for 2003 was 9.06 per cent. However, because of previous negative years, the four year average, less the assumed 6 per cent that is built into our pensions, would have resulted in a reduction of 0.4078 per cent. Our plan guarantees that there will be an actual reduction. The pension remained at \$25,000 even though the “true” pension would have been \$24,898. This sort of reduction had never occurred before in the history of the Queen's Pension Plan.

The return for 2004 was 11.69 per cent, but again based on the four year average, there would have been a reduction of 2.6523 per cent. Once again the actual pension remained at \$25,000, even though the “true” pension of \$24,898 would have been further reduced by 2.65 per cent to \$24,238.

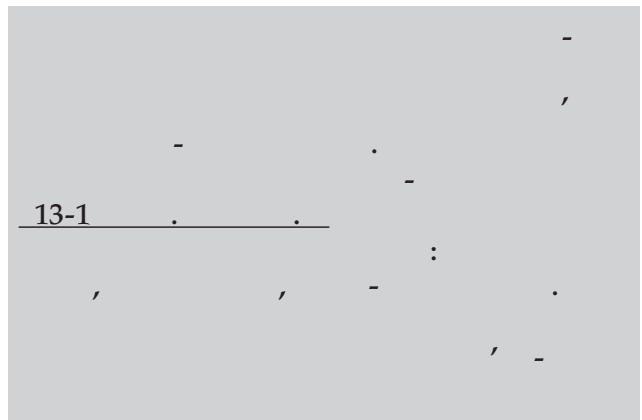
The actual return for 2005 was a very impressive 6.66 per cent. The resulting four year average, less the assumed 6 per cent, was an increase of 3.171 per cent. Basically, the Queen's Pension Plan has been supplementing each pensioner for the past two years, and these funds have been provided for from a reserve fund. In accordance with the plan provisions, this year's increase must therefore be applied to the “true” pension of \$24,238 which results in a new actual pension \$25,007. Obviously this is a very small increase, but even with average performance in the investment markets during the coming year, there should be a fairly significant increase effective September 1, 2006. For instance, an 8 per cent return would result in a pensioner increase of 5.66 per cent, or in the above example, to \$26,422. Even if the fund rate were zero, the increase would still be 3.66 per cent. If an increase does occur, this will be the new base that can never be reduced.

At the request of a RAQ member, we recently became involved with the University administration regarding a medical plan issue with the carrier, Great West Life. The issue was the interpretation of what constitutes an “emergency” when a medical episode

occurs outside Ontario. The broad definition provided in the University's Group Insurance Plans booklet, as well as in the actual contract, states that an “emergency means any sudden critical unforeseen or unexpected occurrence requiring immediate medical attention.”

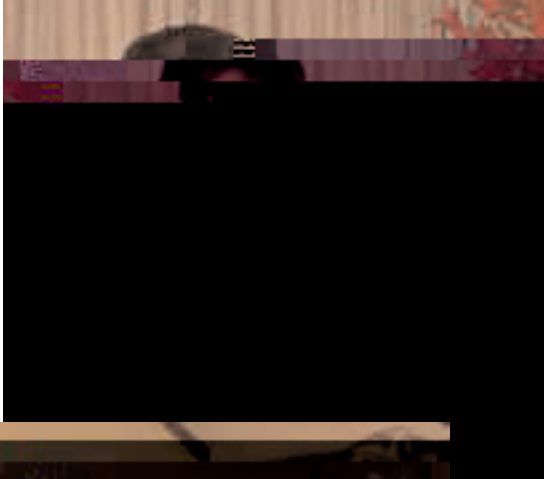
Each situation obviously has its own particular circumstances. In this case Great West focused on prior conditions, medical approval to travel, the interpretation of “unexpected”, etc. Great West Life denied this very substantial, and, in our opinion, a totally justifiable claim. An appeal was also denied. Although we do not normally become involved in individual grievances or disputes, we felt this situation could have significant impact on RAQ members, as well as other retirees and active staff. We received excellent cooperation when we met with Vice-Principal (Operations and Finance) Andrew Simpson, and the new Vice-Principal (Human Resources) Rod Morrison. Having presented the facts and the reasons why we felt the claim was justified, both quickly agreed to support our position and pursue the matter with Great West Life. Very shortly thereafter, Great West staff reviewed the file and reversed their position. RAQ has at least one very happy member! As a direct result of this case, it is very likely that the University and Great West Life will be developing a new and much clearer definition of an “emergency”, which will be of benefit to all of us. We will keep you posted.

M. W. WRIGHT, *Chairman*
Pension and Benefits Committee



Reports *of* Past Events Fall 2005

About 45 RAQ members gathered at the University Club to meet Dr. Karen Hitchcock. Many took the opportunity to speak with her informally before and after her brief remarks to the group. During her talk she spoke of her concerns about the unfortunate



events around Homecoming this year. She commented on the fact that Queen's is not alone in facing the problem of uncontrolled behaviour and that steps are being taken to avoid recurrence. In her view, cancelling Homecoming celebrations is not the solution because there are many positive aspects of Homecoming. She referred to her paper "Engaging the World" in which her vision of Queen's is "an institution global in scope and international in impact". She emphasized the importance of thinking globally in terms of research, student recruitment, and academic programs. RAQ members were encouraged to read the paper on the Queen's web page and to provide feedback.

A group of 12 RAQ members met for lunch at the Gananoque Inn on a sunny but very blustery day in mid-October. After a leisurely lunch, we walked the couple of blocks to the Firehall Theatre, where the 29 juried finalists in the Kingston Prize for Contemporary Canadian Portraiture were being shown. We were privileged to have as our guide Julian Brown, a RAQ member and the Chair of the Steering Committee from the Kingston Arts Council, who organized this inaugural Kingston prize. It was fascinating to hear some of the behind-the-scenes stories about the artists and their subjects. The selected artists came from across the country, with the winner of the \$3,000 prize, Marcia Perkins' Self Portrait, coming from Victoria, B.C. The additional People's Choice award added to the interest as this led to several discussions amongst the group about which painting we were each going to vote for. The winner of this \$600 award was Daniel Hughes, originally from Kingston and now living in Toronto.

About 35 RAQ members attended the Saturday matinee performance of Chekhov's *Three Sisters* on November 13. This was the Drama Department's major production for fall term and was directed by Queen's graduate, Daryl Cloran, who is the artistic director of Toronto's Theatrefront Company. The play was updated so that the action occurred in the present rather than in the first decade of the twentieth century. It explores the concerns of the three sisters and brother of the Prozorov family. They are well-educated young people living in an isolated Russian community where their deceased father once commanded a brigade. They feel trapped and long to move to Moscow where they would find opportunities to use and expand their talents and learning. Updating the play emphasizes the ways in which the sense of entrapment stems from their interior lives. Presenting the very old people as difficult to manoeuvre puppets, highlights the stultifying impact of living in a community where abilities are lost as life goes on. The cast was marvellous in bringing the characters to life and in negotiating their intricately overlapping interactions.

THE COMMITTEE would like to give special thanks to Mary Balanchuk who has made it possible for RAQ members to attend the Silver Bells dinner for the past 3 years, and to Eleanor Rogers who has arranged three Thousand Island Theatre boat cruise and luncheon events.

RAQ members continue to meet informally for lunch at various restaurants, usually on the last Monday of each month. Everyone is welcome. Contact Jessica Roddy, jroddy@kingston.net or phone 353-6959 to reserve your place and/or to be notified of the location of the lunches.

Please enjoy the following events planned for the winter:

Learn about research on human mobility

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In 1998, Queen's University and Kingston General Hospital (KGH) took the first steps toward improv-

ing the lives of Canadians through restored mobility. Building on nearly 40 years of leadership in biomedical engineering, computer and information sciences, health sciences, surgery and medicine, the Human Mobility Research Centre is a North American leader for its pioneering advances in the development of new treatments and therapies for bone and joint disorders.

You are invited to learn about the research program at the Human Mobility Research Centre (HMRC) located at Kingston General Hospital.

Please contact Bruce Hutchinson at hutchinb@post.queensu.ca or phone at 542-7645 so that we can plan to accommodate those who attend. HMRC is at Kingston General Hospital in the Syl and Molly Apps wing.

