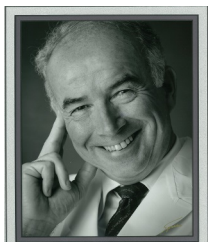


RAQnews



The RAQ-Academic Partnership provides a mechanism for representatives from RAQ to meet bi-annually with representatives of the university administration to discuss areas of mutual interest.

A topic raised by RAQ at the first Partnership meeting on 1 November 2007 was university-linked retirement housing. Beginning in 1985 and accelerating in the past few years, models of housing developments affiliated with campuses were developed in the USA and Canada. It is a movement recognizing that: "Boomers have always expected more. When they start retiring, they're going to demand more opportunities for personal growth. That's where colleges and universities come in." The term "college-bound senior" was coined to identify retirees who favored college towns for the availability of concerts and lectures, campus courses and other perks enjoyed by retired faculty and staff. An example is the continuing-care community built on university-owned land by Penn State. An adjacent planned retirement community was built for-profit with Penn State receiving \$200,000 a year in marketing and licensing fees and \$2 million for use of its name. The director of a "retiree attraction program" sponsored by the County Development Foundation in Oxford, Mississippi said "Without the University of Mississippi, we would just be another lovely Southern town, and there are hundreds of those." At that time they had attracted more than 600 retiree households. It became apparent that today's retirees are more willing to move than previous generations as they seek places with a "youthful vibe," sound medical facilities, cultural and educational opportunities and good restaurants. Collegiate Retirement Community Consultants is an example of an American organi-

zation created to facilitate the development of college/university linked retirement communities on or near a college or university campus. They suggest that the traditional role of universities as agents of social change should extend to retirement. Models include affiliation with long term care providers, retirement condo developers and community care managers.

Alumni deciding to move to college-affiliated housing comment that traditional retirement communities provide little for personal growth. "The worst thing for old people is to be just with old people. There is an appetite among educated, affluent retirees for more than golf and sunshine, drinking and going to Wal-Mart." Colleges perceive these educated and affluent retirees, who enjoy reduced or free classes, access to cultural events and the stimulation of students, as ready-made mentors, teachers, and, perhaps more important, donors.

Presidential News and Views

UBC, Laval and Toronto were investigating the development of campus-related housing in 2007. UBC, in partnership with real estate developers, has a model in which units may be rented or purchased. The land belongs to UBC and residents have a 99-year lease. An article in Kingston Life in March 2008 identified Victoria in the west and Kingston in the east as ideal locations for retiring boomers.

Preoccupation with the budget deficit may have been a factor that put further exploration of retirement housing on the shelf at Queen's. But it is a project that can also be an income generator for the university. It needs meaningful reactivation.

HENRY DINSDALE, President

RAQ Annual General Meeting and Lunch

Monday April 28, 2014, at the University Club

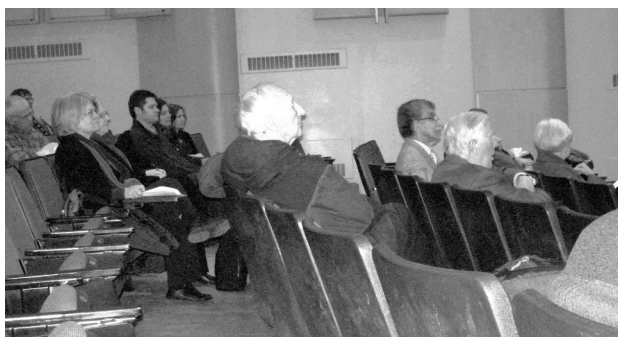
Reception and Cash Bar at 11:30 am; Lunch at 12 noon; Meeting to follow.

Pension and Benefits Report

The past several reports from our committee in *RAQnews* have identified ongoing challenges for the Queen's Pension Plan (QPP). The primary challenge has been called "unfunded liability" or "solvency deficit." Even though pensions paid to

Queen's retirees are guaranteed never to decrease during the retirees' lifetimes, this challenge is extremely serious for the University as it impacts its annual operating budget. A very informative interview with Caroline Davis, Vice-Principal (Finance and Administration), about the QPP solvency deficit and its implications for Queen's budgets can be read at <http://www.queensu.ca/news/articles/pension-plans-solvency-deficit-pressing-financial-issue-caroline-davis>. Our committee continues to discuss this issue and other issues related to pensions and benefits for Queen's retirees at our semi-annual meetings with Vice-Principal Davis and Bob Weisnagel, Director (Pensions and Insurance).

Current and past information about QPP investment performance can be found at <http://www.queensu.ca/humanresources/totalcomp/pensions/reports.html>. As indicated there, the net return after the first two months of the plan year (September 1, 2013 through October 31, 2013) stands at 5.3786%.



Scenes at the Pension Annual Meeting

The annual QPP meeting on December 6th was one of the most informative in recent years, with presentations by members of the Pension Committee of the Board of Trustees, Queen's staff specialists in pensions and investments, one of the investment fund managers, and an external actuarial specialist. The package of PowerPoint slides presented at this meeting is available at <http://www.queensu.ca/humanresources/totalcomp/pensions.html>. Questions from the audience were answered in detail. The spectrum of investment areas for QPP funds continues to grow with a recent decision to increase investment in real estate opportunities. Two Queen's retirees, Alison Morgan and John Gordon, are members of the Pension Committee of the Board of Trustees.

Queen's Human Resources has advised that retirees can now use the Great-West Life on-line claim submission procedure (Group Net) at <https://groupnet.greatwestlife.com/public/signin/login.public>. There may be an issue with prescription drug claims (due to the provincial plan that kicks in at 65) but other claims should be acceptable.

As always, the Committee welcomes questions and comments from members of RAQ.

George Brandie, Chris Chapler, Sue Miklas, Joyce Zakos and David Bacon (Chair)



Interested in Serving on Council?

RAQ depends on its members to provide the leadership the organization requires to meet its commitments to its members. The Nominating Committee is seeking people interested in furthering the impact of RAQ through serving on Council or one of its committees. If you are interested in learning more or if you know of someone you think would be a good candidate, please get in touch with a member of the Nominating Committee. More information on the Council and its Committees is on the RAQ web site <http://www.queensu.ca/retirees/>.

George Brandie

brandieg@queensu.ca

Joyce Zakos

zakosj@queensu.ca

Bruce Hutchinson

hutchinb@queensu.ca

Reports of Past Events

Fall 2013

Monthly Luncheons

Fall luncheons were enjoyed in convivial company at The Loyal Oarsman (Bath Rd.), Darbar (Princess St. near University Ave.) and AquaTerra in the newly refurbished Delta Kingston Waterfront Hotel (see pictures). Santa came early with bags of candy and made-by-Jerry festive night lights provided by our thoughtful hosts, Jerry Roddy and Rosemarie McUen.



Alternative Housing: Two Options

The Alternative Housing Option for Seniors presentation was held 1 October in Biosciences room 1103. There were only nine attendees but judging from the questions following the presentation, there was considerable interest by those attending.

OASIS is not-for-profit supportive housing offered in partnership with Homestead Land Holdings and located in an apartment building, Bowling Green 2, where, due to its popularity, the vast majority of tenants now are seniors. It offers retirement style living with a personal support worker on site, communal dining opportunities, exercise and social programmes with the emphasis on resident directed activity. The cost for a single person is the apartment rent and an \$8.00 cost for optional catered meals. For those who might be interested in learning more, Christine McMillan (613-549-3126) has offered to provide additional information.

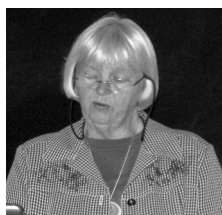
Elizabeth McIver discussed **Abbeyfield Kingston**, an affiliate of Abbeyfield Houses Society of Canada, a not-for-profit organization that provides affordable, supportive housing for seniors.

Abbeyfield Kingston is a work in progress. It will offer a safe, affordable 16 unit house for seniors who wish to remain active and feel they would benefit from being in a setting where they would have their own private space. Meals and building management will be provided by a resident house coordinator and there will be opportunities to socialize as residents wish. More information is available at: www.abbeyfieldkingston.org.

GEORGE HUTSON



Christine McMillan



Elizabeth McIver

Monday Morning Forums

Fall 2013

Monday Morning Forums are organized by Dr. A.M. Herzberg and supported by Queen's University; Ambassador Hotel, Kingston; Cunningham Swan, Lawyers.

The fall series of four Monday Morning Forums brought us experts on a wide range of topics and vigorous discussion.

September 23

The Martian's Daughter:
A Memoir of the Pioneering Daughter
of a Hungarian Genius
Professor M.v.N. Whitman
University of Michigan

September 30

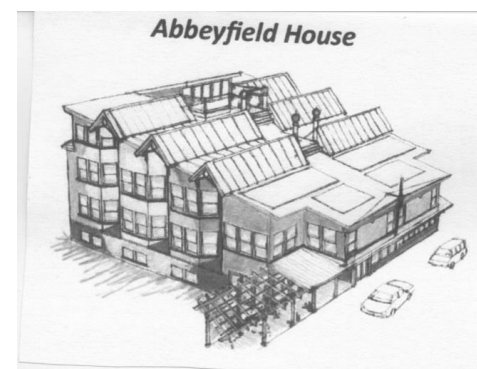
Employment and Success: When and why do different sorts of education pay off?
Professor A. Wolf
King's College London

October 21

Evidence-based Decision Making:
A Federal Perspective
Mr. I. Krupka
Public Policy and Management,
Ottawa

October 28

Kashmir: An Intractable Conflict?
Ambassador (Ret.) L.A. Delvoie
Centre for International and Defence
Policy, Queen's University



Coming RAQ Events

Winter/Spring 2014

Monthly Luncheons

RAQ monthly luncheons continue to be a popular choice for members to meet informally and sample the cuisine of various Kingston-area restaurants. The luncheons are usually held on the last Monday of each month. Everyone is welcome—including members' spouses and friends. Contact Jessica (Jerry) Roddy at (613) 353-6959 or jroddy@kingston.net for details and reservations.



Monday, January 27, 2014

Is there more to Elrond College than an ugly building on Princess Street?

Dr. D. McDowall
Queen's University

Monday, March 17, 2014

Why "eat your peas" does not work for communicating science

Mr. P. Calamai
University of Ottawa

Monday, March 31, 2014

The Principal's commission on mental health

Dr. D.M.C. Walker
Queen's University



Picnic past with Fran Crandall

Queen's Campus Events

The RAQ Events Committee makes an effort to announce special campus events to RAQ members. If you participate in a Queen's event you think would be of interest to RAQ members, please email Eleanor Rogers (eleanorrogers@sympatico.ca) to share the information.

Monday Morning Forums Winter/Spring 2014

This series is arranged by Dr. A.M. Herzberg and supported by Queen's University; Ambassador Hotel, Kingston; Cunningham Swan, Lawyers.

The talks take place at the University Club, 168 Stuart Street, Kingston. Coffee and muffins are served from 8:15 a.m. Lectures begin at 9:00 a.m. followed by an exchange of ideas and discussion.

Monday, January 20, 2014

Folie à deux, my Irish twins, and Rob Ford

Dr. H.B. Dinsdale
Queen's University

Upcoming Events

An information update with details will be in the May newsletter.

Spring 2014

Tour of Isabel Bader Centre

Cherilynn Yalin is planning a tour of the centre in the spring of 2014. The final date will depend on construction progress during the winter.

Summer 2014

Opinicon Pot Luck Picnic

Bob and Fran Crandall are once again organizing the annual Opinicon picnic for a date in July.

Possibilities

A recent inquiry to the RAQ office about retirees taking courses at Queen's turned up information that may interest other RAQeteers as well now that winter is closing in:

Courses can be audited for half the cost of tuition. The person wanting to audit the course does need to get permission from the instructor, and still needs to submit the usual application for retirees wanting to take courses.

<http://www.queensu.ca/admission/apply/retireeapplication.html>

<http://www.queensu.ca/admission/apply/retireeapplication/QRetireesApplication.pdf>

RAQnews is published three times a year by the RAQ Communications Committee, Diane Duttie (Chair)

Photos: Bob Crandall, Diane Duttie, Sally Hutson; Joy Hoselton; Editors: Diane Duttie, George Brandie and Joy Hoselton

Proofreading: Barbara Aitken; Web site: George Brandie, Diane Duttie, Don Robinson

RAQ's postal address: RAQ, Mackintosh-Corry Hall, Room A412, Queen's University, Kingston, ON K7L 3N6

Telephone: 613-533-6986

E-mail: raq@queensu.ca

Web site: <http://www.queensu.ca/retirees>