The need to know the definition of a word in order to use it accurately is emphasized during medical training. When transferring responsibility of the care of a patient to another physician, the description of the illness and treatment must be clear and mutually understood. Comparable clarity is elusive with the word “retiree.” The Oxford English Dictionary definition is “a person who has retired from work.” But work is defined as “the application of mental or physical effort to a purpose.” Even the most indolent member of RAQ must qualify occasionally as having done such work. Embarking on a survey of activities of RAQ members was suggested a few years ago but not pursued because Council could not agree on the purpose and which activities to include. I was reminded of these retirement-related matters by Margaret Wente’s recent column in The Globe and Mail, “Andy Rooney had the right idea.” Rooney died aged 92, one month after signing off his last TV appearance. She writes “I used to think retirement might be fun. But the older I get, the worse the whole idea seems.” She takes some shots at the retirement industry and goes on to say “One day soon, the end of age discrimination, combined with labour shortages and the devastation of public finances, will put an end to our dreams of Freedom 55. That day can’t come soon enough.” Whether or not you share Wente’s enthusiasm at remaining a working journalist, planning to handle the senior years has become an increasingly important public issue. Average life span in the great depression years was 61.7; it is now 81. The Over-Fifty population is the fastest growing labour group in the USA and elsewhere. Tax law and old-age pension rules often define a country’s “standard” retirement age; that age is increasing as countries face burgeoning budget deficits. Individuals respond significantly to financial incentives relating to retirement. The employment rate in Canada of individuals over the age of 55 has climbed steadily from 22% in 1996 to 34% in 2010. The social consequences of that trend colliding with rising unemployment of younger age groups remain to be seen.

Research on the effects of aging and retirement provides a mix of observations. Employees’ failure to control retirement according to their wishes adversely affected their health in a report from the Netherlands. Older workers who perceived retirement as involuntary showed decreases in perceived health. Not surprisingly, psychological factors such as fear of retirement and loss of self-efficacy were associated with health changes. A mental health benefit was found in older Americans who work, especially those in higher status occupations. By contrast, a UK study found retirement at age 60 had no effect on physical health and, if anything, was associated with improvement in mental health. Such reports suggest the importance of cultural factors, as well as tax laws. If only as a public health issue, support for research concerning “Retirement” merits an increasing priority.

Henry Dinsdale, President
Pension and Benefits Report

Since the last report of the RAQ Pensions and Benefits Committee (RAQ-PBC) in the September 2011 issue of RAQnews our committee has met on its own and also with Caroline Davis, Vice-Principal (Finance and Administration) and Bob Weisnagel (Associate Director – Pensions and Benefits). Our discussions continue to focus primarily on pensions but we have also responded to questions from RAQ members concerning benefits for Queen’s retirees.

As has been stated many times, by Queen’s Human Resources and by our committee, pensions paid to Queen’s retirees are guaranteed never to decrease during the retirees’ lifetimes.

By the time you receive this issue of RAQnews you will have received your annual letter from Queen’s Human Resources reporting that the Queen’s Pension Fund generated a return of 6.337% during its last annual period from September 1, 2010 to August 31, 2011. Under the terms of the Queen’s Pension Plan increases in pension payments only occur when:

1) the four-year average of returns from the Plan exceeds 6%, and

2) the Pension Fund has recovered the differences between (non-decreasing) pension payments and the payments that the Pension Plan would have dictated without the “no decrease” guarantee (referred to as the “True Pension” in your letter from Queen’s Human Resources).

In light of current performance of investments generally and the continuing uncertainty in investment markets it is our committee’s opinion that pensions paid to Queen’s retirees are unlikely to increase in the near future.

In August of this year agreement was reached on a new contract between the Queen’s University Faculty Association and the University. That new contract contained changes to the terms of the Queen’s Pension Plan for members of the Pension Plan who retire after September 1, 2012. Those terms in the new contract have no effect on current Queen’s retirees or on members of the Pension Plan who choose to retire from the University before September 1, 2012.

Our committee is very pleased that Bill Cannon, a long time faculty member in the Queen’s School of Business, has been reappointed as Chair of the Queen’s Pension Committee of the Board of Trustees. RAQ, acting on the recommendation of our committee, communicated to the Principal and the Board of Trustees their enthusiastic support for Bill’s reappointment to this position.

RAQ-PBC plans to continue to meet semi-annually, or more frequently should the need arise, and also to continue its productive meetings with senior officers of the University.

Members of RAQ-PBC are Dave Bonham, George Brandie, Chris Chapler, Sue Miklas, Joyce Zakos, and David Bacon (Chair). We welcome questions and comments from all members of RAQ.

Membership Committee

A strong organization is key to the success of the Retirees Association at Queen’s. One of the priorities for RAQ for this year is to increase our membership base so that we can communicate with and serve the interests of our members. We have redrafted the letter given to new retirees to make sure they understand how belonging to RAQ can benefit them: professionally through participation in reviewing scholarship applications, personally through planned events and through the work of our Pensions Committee. We have also revised the list of Privileges and Entitlements for members of RAQ. You can view the updated document on the RAQ web site at http://www.queensu.ca/retirees/index.html and look for the tab on the left hand side. Would you take the time to invite a retiree friend to join RAQ? The application form is on the web site under the Contact Us tab. We look forward to your continuing participation and to increasing our membership. Thanks.

Bruce Hutchinson
hutchinb@queensu.ca
**Prince Edward County Music Festival**

On a wet September 24th afternoon a small group of 14 RAQ members drove to Picton where we were met by two more. Since there were not enough people to justify the bus, we had decided to car-pool from ToysRUs. The sun had come out by the time we reached our destination, so we strolled along the main street before enjoying an excellent 3-course dinner at the Portabella Restaurant. We then walked to St. Mary Magdalen Anglican Church, a fine old building with excellent acoustics. Here we attended the final gala concert of the 2011 Prince Edward County Music Festival season, entitled The Glory of Old Vienna. The concert opened with four Songs of a Wayfarer by Gustav Mahler sung by Canadian baritone Peter McGillivray, accompanied by pianist and musical director of the festival, Stéphane Lamelin. Ellen Wieser, a young Canadian soprano, then sang five expressive and unusual songs by Ana Sokolovic, the 2011 composer-in-residence, accompanied by flute, cello and piano. After the intermission we were treated to Antonin Dvorak’s magnificent Quintet in A major for piano and strings, opus 81. Many of the tunes in this quintet were based on Bohemian folk melodies which concluded our musical experience in fine style.

**Reports of Past Events Fall 2011**

**Contemporary Canadian Portrait Prize Exhibition and Lunch in Gananoque**

On Thursday, October 3, following lunch with a small group at the Gananoque Inn, co-founders of the Kingston Prize, Julian and Kaaren Brown, led an enlightened and enlightening talk and tour of the thirty Kingston Prize finalists in the Firehall Theatre with an appreciative audience of about fifteen members of RAQ in attendance. The talk touched on the origin and nature of the whole project and highlighted some of the specific portraits in the show.

Following the exhibition in Gananoque, the portraits moved to Toronto where they will be on display at The Royal Ontario Museum until January 29. Prizewinners recently announced at the ROM include the winner of the $20,000 First Prize, Michael Bayne of Kingston, for a work entitled ORANGE GRANDMA. For those of you who may have cast a ballot, the 2011 People’s Choice Award (Gananoque) was presented to Richard Davis of Lahaha, NS for a work entitled ALADDIN (shown on Page 4). The Gallery of 2011 Finalists can be seen at www.kingstonprize.ca and makes a fine showing.

**RAQeteers Meet Provost Alan Harrison**

The annual RAQ reception was held at the University Club on October 20. Newly appointed Queen’s Provost and Vice-Principal (Academic) Alan Harrison was the speaker. Dr. Harrison indicated his and his family’s pleasure at returning to Queen’s. He outlined briefly his background which began in economics, included a year at Queen’s thirty-five years ago, Chair of Economics at McMaster and experience as Provost at Carleton University and most recently the University of Calgary. As Provost and Vice-Principal Academic, his responsibilities include operational decisions about the university’s academic direction, a role which enables the Principal to focus on external relationships of the university. He described the role of VP Academic as broadly responsible for everything that touches students’ lives while at the university, most importantly the curriculum. The role as Provost involves operational decisions, including the university budget. The university faces serious budget issues that will influence his leadership in implementing the new academic plan once it is approved by Senate. All this requires close communication with other Vice-Principals and Deans.

**Juliet Milsome**

**Orange Grandma**

**Diane Duttle**

**Henry Dinsdale**
6th RAQonteur Forum

This issue includes an outline of Provost and Vice-Principal Academic Alan Harrison’s comments at our annual reception. He provided an outline of his responsibilities in this newly created Queen’s administrative position and the opportunities and challenges that it offered. Dr Harrison will be the speaker at the next RAQonteur Forum on April 2nd in the Biosciences Building. At that time he will review his first year’s experience including achievements and both expected and unexpected challenges.

HENRY DINSDALE

Monday Morning Forums: Winter/Spring 2012

This series is arranged by Dr. Agnes Herzberg and supported by Queen’s University; Four Points by Sheraton Kingston; and 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.

January 16, 2012
The Economic and Financial Crisis: Solutions?
Professor F. Milne
Queen’s University

January 30, 2012
What is Canada Doing to Address the Veteran Health Consequences of Ten Years in Afghanistan?
W. Richard, Brigadier General (Ret.)
Queen’s University
Ms S. Marlin,
Queen’s University

March 5, 2012
Sowers of Doubt and Deniers of Science
Dr. J.M.R. Stone
Carleton University

March 19, 2012
Roll the Dice: Gambling Law and Policy in Canada
Professor S.S. Sadinsky
Queen’s University

Campus Tour 2012

A tour of new construction on campus. Is being arranged. Details will be given in the next newsletter.

CHERRYLIN YALIN

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.