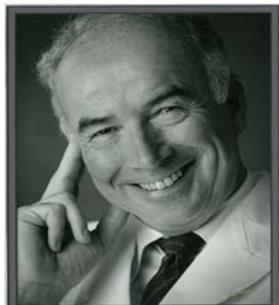


RAQ *news* S



The tragedy of student suicides at Queen's led to formation of the Principal's Commission on Mental Health. The Commission was asked to review trends in mental health issues arising in post-secondary students, examine the way mental health issues of students are assessed and to make recommendations on es-

tablishing a mental health strategy. It has just published its report which can be found at www.queensu.ca/cmh.

A majority of Queen's students come from outside Kingston, intensifying the stress of transition from home to university. Their new environment forces students to deal with unaccustomed freedoms, both intellectually and personally. It is also a transitional stage of character development. A Harvard study reported that one out of every ten students has emotional conflicts severe enough to merit professional help, including emotional reactions to physical illness, separation problems and difficulty adapting to university. Stress leads to increased use of student health facilities during examination periods, before and after holidays and at graduation. Another survey found that 35 percent of students had symptoms of depression, low self-esteem secondary to low grades or sexual difficulties. The sense of alienation of the depressed person can be aggravated when away from family, friends and usual support systems.

Native Canadians have the highest suicide rate in the country, followed by the elderly and students aged 15 to 24. Suicide attempts are 10 times more frequent than suicides; many attempts, but significantly not all, are attention-seeking. Although some suicides are surprises, the

majority are premeditated and preceded by warning signs of depression including visiting a physician, giving things away or talking about suicide. Age, sex (men have higher rates), race and psychiatric disorder are independent risk factors for suicide. Jumping from heights, as has occurred at Queen's, is more common with men. (Relevant issues outside the Commission's mandate include potential university liability around "means-restriction" with regard to suicide barriers on buildings and other duties stemming from a university's special relationship with its students.)

Presidential News and Views

Women have a higher incidence of emotional problems but are more likely to seek help. Subgroups at risk include students with a history of mental illness, a group comprising 10 percent of students in some studies. Asian students, an increasingly large portion of the student body, had a high suicide rate in one Cornell study, second only to Native Americans. They were the least likely to seek help and the group feeling the greatest pressure to succeed, many aware of family sacrifice to send them to university.

It is impossible to prevent all suicides or totally protect a given individual. What is possible is reducing the likelihood of suicide. The importance of a campus mental health service cannot be over-estimated. A multidisciplinary approach is required including psychiatrists, psychologists, social workers and vocational counselors. They are the professionals who need to be in the front lines of prevention and treatment. Included in the Commission's lengthy list of recommendations now awaiting implementation is the recommendation for the university to engage with community organizations including RAQ "*...to explore the connections that could be made between their members and Queen's students.*"

HENRY DINSDALE, President

RAQ Annual General Meeting and Lunch

Monday April 29, 2013 University Club—Reception and Cash Bar 11:30 am; Lunch 12 noon. Meeting to follow

Pension and Benefits Report

By now all members of the Queen's Pension Plan (QPP) should have received a letter from Queen's Human Resources summarizing the pension fund performance during the most recent fiscal year, ending August 31, 2012. Although the investment performance

was positive, no increases in monthly pensions were possible. **But, as noted many times in the past, no decreases in monthly pensions occurred.**

The Annual Meeting of the Queen's Pension Plan, held on December 7, 2012, was chaired by David Grace, recently



David Grace

appointed Chair of the Pension Committee of the Board of Trustees. Brian O'Neill, Interim Director of Queen's Investment Services, reported that the approximately \$1.4 billion in the Pension Plan is invested in equities (61%) and fixed income securities (39%). The calendar year (October 1, 2011–September 30, 2012) return of 11.9% is encouraging. However, Mr.

Grace reported that the recently filed actuarial evaluation of the plan revealed an unfunded liability of \$151 million which, by law, has to be paid off in 15 years from Queen's operating budget. The university, which was granted temporary solvency payment relief, began making these special payments in September. Manuel Montero of Mercer, the actuarial advisor to Queen's, advised the meeting that plan mortality in 2011–12 was lower than assumed.



Pension Committee members John Gordon (left, representing retired faculty) and Bill Cannon (active faculty)

David Grace then drew attention to a summary of recommendations from the report of William Morneau, Special Pension Investment Advisor to the Ontario Government, concerning pooling of pension assets for Ontario public-sector institutions, including universities. That summary, copies of which were distributed at the meeting, can be found on the RAQ web site at www.queensu.ca/retirees. Mr. Grace believes that any implementation of this recommendation is "a long way out" at best and he drew attention to the third recommendation in the summary: "Institutions would maintain their current plan designs, including benefit levels and contribution rates as well as funding policies and approaches to administration." It was noted that Queen's has no strong reaction to the Morneau Report, and is not preparing an individual response. However, it has had the opportunity to contribute to a response from The Council of Ontario Universities which expresses the need for caution and protection for the universities' current plans.

The RAQ Pensions and Benefits Committee continues to monitor developments arising from the Morneau Report. We maintain contact with senior administrative officials at Queen's to be aware of their responses and collective responses from Ontario universities. There is general agreement that the pace of development of the proposed legislation will be slow because of the multitude of issues involved. We have been assured by those Queen's officials that they will share information about developments as they occur.

DAVID BACON, Chair

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



Pension Plan members gather for the meeting

Prince Edward County Music Festival

On a brisk sunny September 22nd afternoon a small group of eight RAQ members drove from Kingston ToysRUs to Picton. (Five people met us in Picton.) After a stroll along the main street, we enjoyed an excellent 3-course dinner at the Portabella Restaurant, with a choice of fish or chicken cooked to perfection. We then walked the half-block to St. Mary Magdalen Anglican Church, a fine old building with excellent acoustics. Here we attended the final and very well-attended gala concert of the 2012 Prince Edward County Music Festival season, entitled "Consummate Beauty." The concert opened with the *Hermit Songs* written in 1953 by Samuel Barber, a set of contrasting short songs performed with great feeling by Canadian soprano Ellen Wieser (who was also the soprano soloist at the 2011 concert the RAQ group attended). She was accompanied by pianist and musical director of the festival, Stéphane Lamelin. Marjan Mozetich, the 2012 composer in residence, introduced his *Hymn of Ascension*, a one-movement piece, played by the Penderecki String Quartet and Christopher Dawes on the organ, an unusual but highly effective combination of instruments. After the intermission we were treated to César Franck's intense and passionate *Piano Quintet* written in 1879, played by the Penderecki Quartet and Stéphane Lemelin on the piano.

JULIET MILSOME



Estates Law Seminar

On Wednesday, October 24th, RAQ hosted a highly topical seminar on Estates Law, this time focusing on the probate process and changes to the law governing it. The presenters included Mary-Alice Thompson, a partner in the law firm of Cunningham Swan Carty Little and Bonham and a specialist in estates and trust law; Kathryn Wright, a financial services professional with Kingston Financial Centre (continuing her family's tradition of expertise in this area and service to the community) and Catherine Hagerman of Queen's Human Resources Department who oversees all aspects in estate management for Queen's employees and retirees.

Ms Thompson began the session with an interesting and informative explanation of probate, its history, and how the process has been changed from a focus on "proof" of a will's validity in court to one of estate administration and all that this entails. Of importance to all Ontario residents, regardless of age, are the changes to the legislation governing estates. Part 1, requiring enhanced information about the estate, took effect in May 2011. Part 2 will take effect on Jan. 1st, 2013, and sets out offences and penalties which can be levied against estate administrators who fail to provide information requested, or who provide misleading or false information.

Kathryn Wright provided a timely list of information and documents that we all need to have for estate purposes, and as well, a reminder that those who will administer our estate should be made aware of the

location and existence of any necessary papers. Powers of Attorney and Living Wills were also included in this list of considerations and Ms Wright asked the audience some hard questions about their own estate plans.

Finally, Catherine Hagerman outlined the role that Queen's plays in estate administration and provided a helpful handout, with contact information, on how to make changes to beneficiaries of pension or life insurance benefits, as well as medical coverage. She gave some compelling examples of the consequences of a lack of planning and its effect, e.g., on survivor benefits for members of the pension plan. It was clear that she is passionate about ensuring that this information is available to all members of the Queen's community.

The message was clear: even for those of us with wills, it is necessary to be aware of any changes to estate processes, and to update estate plans on a regular basis. The lively discussion following the talk demonstrated the need for continuing information on this important topic, and highlighted the reality that estate planning is critical for any age group. We are fortunate at RAQ that we can draw on such expertise to inform our members.

SUE MIKLAS

A copy of a useful handout from HR's Catherine Hagerman that gives practical information is included with this newsletter and will also be posted on the RAQ web site <http://www.queensu.ca/retirees>. A link to the updated Retirees Benefits Booklet will also be posted on the web site when it is available.

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.

Opinicon Pot Luck Picnic

The Opinicon Pot Luck Picnic for 2013 will be scheduled for the latter half of July. Details will be given in the next newsletter.

BOB CRANDALL

Campus Tour

We hope to arrange another campus tour in the spring/summer; details in the next newsletter.

CHERRILYN YALIN

Monday Morning Forums

Winter/Spring 2013

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.

January 14, 2013

What is Prorogation?

Honourable P. Milliken
Former Speaker of the House of Commons

January 21, 2013

Recent Discoveries about Leonardo

Professor D.B. McLay
Queen's University

January 28, 2013

The Casino Controversy

Professor J.R. Allan
Queen's University

March 11, 2013

Architecture for the Birds

Professor P. du Prey
Queen's University

May 6, 2013

Transplanting Federalism to Iraq:

Mission Impossible

Mr. G. Anderson
Advisor to the United Nations

CURAC/ARUCC Discussion

Paper on Health Care

This discussion paper was distributed by email to members of RAQ (also available at www.curac.ca). In order to engage in a national dialogue on health care, the College and University Retiree Associations of Canada/Associations de retraités des universités et collèges du Canada (CURAC/ARUCC) has asked for the following in the hope that more discussion will ensue: general comments on the paper; suggestions for improvement; ideas on how a final paper (or papers) should be distributed for maximum impact.

Member contributions should be sent to the Secretary, Ed Williams, **by January 31, 2013** either by email to edgarwilliams@nl.rogers.com or by Canada Post to Edgar Williams, 4 Taylor Place, St. John's, NL, A1A 1L5.



Enjoying lunch at the 2012 Opinicon Pot Luck Picnic



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

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