

RAQnews



Although RAQ is a fledgeling creature barely emerging from the toddler stage, it is not too soon to take stock and think ahead.

In our first year we have devised several interesting and well supported events. New ones are being planned as shown elsewhere in the newsletter.

So far, what we have done and are planning is geared to enhancing our pleasure. Nothing at all wrong with this – our goal is to contribute to the enjoyment and contentment of the members. In that sense, RAQ is self-serving quite legitimately taking care of its own.

Should we not also, however, think of contributing to others? This would not only benefit them but in many cases also add to the fulfilment and satisfaction of ourselves.

There are, to begin with, RAQ members or their families who may need assistance or

just companionship. But the Retirees Association could also contribute to the larger community. Our membership boasts extraordinary talent and experience. Some of these might be devoted to the enrichment of others – the Kingston community, children, students, non-Queen's 'oldies,' the arts..

On some campuses, retirees have banded together to provide teaching and research assistance. Additionally, as public funds in support of numerous needed services and activities are shrivelling, there is a crying need for the reinforcement of the voluntary sector. Health care, the arts, amateur sporting events, foreign aid, post war and post colonial reconstruction, husbanding and beautifying the natural and civic environment, recreation and tourism – these are all spheres where RAQ members and possibly even RAQ collectively could add to the prevailing quality of life.

Tennis (or whatever) anyone? Leave word at 533-6986 or raq@post.queensu.ca.

JOHN MEISEL *President, RAQ*



Report from Pensions and Benefits Committee at RAQ Annual Meeting

Bill Wright's report as Chairman of the Committee will be posted in full on the website. The following summary highlights the main points of interest:

Pension Plan

THE PLAN'S INVESTMENT COUNSELLORS TELL US THAT While investment returns under current conditions cannot be expected to be as good as previously, the Queen's Plan is designed to guarantee that our pensions can never decrease.

Medical Plan

The matter of covering the 20% of incurred costs not presently insured by Great West Life is being pursued BY THE UNIVERSITY AS REQUESTED AT THE RAQ MEETING IN NOVEMBER. Various cost analyses and studies have been prepared BY THE ADMINISTRATION, and will soon be presented for the Principal's consideration.

Many employers, including a number of Universities, provide no medical or dental coverage whatsoever for any retired staff, or if they do, the entire premium is paid by the retiree. Queen's retirees pay roughly \$30 per month for family coverage, but the total monthly premium is roughly \$100, or \$1200 per year. We are not badly off with the 80%, but we WILL continue to press the university TO FIND A SOLUTION WITH the insurer, Great West Life.

Travel Insurance

The 20% "gap" in present coverage has been of particular concern to those spending time outside of Canada, particularly in the United States where even 20% of a hospital/medical bill can involve a huge expenditure. In the past, the only solution was to buy full coverage under one of the many policies offered thus duplicating the coverage of the Queen's plan. Recently, 20% coverage at 20% of the full premium became available through at least one carrier, Trent Insurance. Bill Wright reported that, through Thomson and Jemmett Financial in Kingston, he had taken out such coverage when wintering in the U.S. this year. He stressed that while neither he nor RAQ was endorsing Trent, other members might wish to investigate this possibility for themselves.

Financial Planning Seminar

This informative seminar, on May 7th, was presented by David Bonham (Former Vice-Principal Finance), Bill Wright (Former Director of Human Resources), and Bob Weisnagel (Manager, Pensions & Insurance).

David Bonham covered a wide range of matters under three broad headings: Powers of Attorney, Wills and Tax Issues. He explained the distinctions between Powers of Attorney for Property as distinct from those for Personal Care and the importance of choosing carefully those to be entrusted with these powers. Where they are to be shared it is important to specify whether they must act together ("jointly") or whether one may act alone when required ("jointly and severally") He especially emphasized the inevitable ambiguities and possible pitfalls of living Wills and suggested that personal wishes could be conveyed privately in writing without trying to embed them in a formal document.

After death, the Will directs the management of the estate. It is helpful to ensure continuity by naming as Executor(s) person(s) who have held the Power of Attorney for Property. Mr Bonham discussed probate fees and steps to minimize these. He also explained the tax implications of property transfers before death and planning tools such as joint ownership, multiple wills, charitable gifts and bequests and testamentary trusts. He also referred to alter ego and joint partner trusts, estate freezes and inter vivos gifts. In response to a question, he explained some of the intricacies of legislation covering the care of disabled children and the "Henson Trusts" legal precedent which allows a parent to include such a child in the distribution of an estate without triggering the withdrawal of publicly supported care.

Bill Wright suggested that a very basic step in planning was to prepare a set of instructions for family members or others to assist them following death. He distributed a helpful list which includes an inventory of family possessions and wishes for its disposition as well as location of bank accounts, securities, deeds, safety deposit boxes etc. life insurance policies etc. The full list will be posted on the RAQ Website.

Bob Weisnagel reported on prospects for the Queen's Pension Plan in the present investment climate. While conditions may not move the average growth to allow pension increases this year, he emphasized once more that current pensions can not be reduced.

Annual Meeting

The Annual General Meeting and Luncheon of the Retirees' Association of Queen's was held April 28, 2003 at Ban Righ Hall in the lower dining room. About 120 people came to enjoy meeting and talking with old friends and colleagues before and during an excellent lunch nicely presented and well served. The flowers floating in water on each table were a delightful added touch and much appreciated.

After a short break, John Meisel conducted the meeting with his usual wit and wisdom. Joyce Zakos presented the Treasurer's report on behalf of Pat Bogstad. Membership was 473 for the year now ending. Renewals for 03/04 stand at just over 250. The hope is that further renewals and new members will bring the total well over four hundred so that income remains approximately in balance with expense. Details of the budget and discussion of other matters raised from the floor will be covered in the minutes to be posted on the web-site. Some of these relating to health insurance, pensions and computers are covered on page two, and in John Gordon's message from the communications committee on page 4.

The meeting voted to confirm the nominees for election to Council for three-year terms as listed in the agenda material. Helen Coffey was elected to serve a two year term following the resignation of P. Girard.

Of those who attended, 58 completed assessment forms. The vote was 56-2 in favour of meeting combined with lunch and a cash bar rather than a stand alone meeting. In general, those attending were pleased with the occasion. But please forward any further thoughts you may have.

The RAQ Annual Meeting Committee needs feedback from all members to plan for next year's AGM. If you *did not attend this year* please let us know why: date conflict; no interest; cost; location; transportation/parking; prefer AGM separate from social occasion; other.

Mail: RAQ, Rideau Building, Rm 323, Queen's University, Kingston, ON, KL7 3N6



Past Events

Tour of Chernoff Hall

On January 17, about 30 RAQ members enjoyed an insiders' tour of the new chemistry building – Chernoff Hall.

Rick Boswell, Manager of the Department, who was part of the project from start to finish, showed us the building beginning with the beautiful central atrium. He pointed out new safety features such as Canadian made fume hoods, shower and eyewash stations in the halls near the labs, compulsory safety glasses and use of videos rather than live demonstrations. The first year labs are designed with safety in mind, but also to interest students in chemistry. For example, to reduce drudgery, measurement of pH and temperature are automated.

The building includes energy saving and environmental features. It is designed to be adaptable as new professors and projects arrive. There are a number of friendly spaces for people to gather including a spec-

tacular lounge for graduate students, looking out over Lake Ontario

The RAQ group on the tour heartily thanks Rick Boswell for a superb visit.

Performance of *Les Belles Soeurs*

On Saturday, February 8, a group of 28 RAQ members attended a most enjoyable matinee performance of *Les Belles Soeurs* presented by the Queen's Drama Department. Professor Craig Walker, director of the production, had earlier agreed to discuss the play with RAQ members after the performance. This bonus added greatly to understanding not only the play per se but also the set design, the "characters" and even the "period" hairstyles. Similar projects are planned for the future and Professor Walker has again agreed to share his insights after the performances.

Communications Committee

FYI: Queen's retirees are entitled to a dial-in account with a user ID and password. Telenet (533-0363) is free while Toll (533-0646) charges \$0.75 per hour and requires an advance deposit. For more, call Information Technology Services (533-2244).

A reminder – please renew your membership as soon as possible if you have not already done so. Forms were included in the last mailing with the notice of the annual meeting. Please also tell your fellow retirees and colleagues who will be retiring this year about the Retirees' Association and encourage them to join. A form is available on the RAQ website www.queensu.ca/retirees. For further information, telephone 533-6986 or e-mail raq@post.queensu.ca.

Another reminder – some very good deals are available at the Campus Computer Store. Find what's on offer at www.ccstore.queensu.ca or telephone Stephanie at 533-2058.

Finally – if you would like to receive updated information on RAQ activities by e-mail, please send your address with your membership renewal or e-mail to the RAQ address.

JOHN GORDON, *Chairman*

RAQ Events Spring and Summer 2003

The Events Committee has arranged a promising program of outings through the coming months. For details please see the schedule enclosed with this newsletter together with

registration forms. The Committee hopes that many RAQ members will wish to take advantage of these opportunities

Wednesday, May 28, 1:30–3:30 pm

Tour of Marine Museum of the Great Lakes

Thursday June 5, 11 am

Tour of Queen's Arboretum

Tuesday July 15, 11 am

Grass Creek Park Picnic/Woodworking Museum Visit

Wednesday August 20, 12 noon

River Revue Event.

A Cruise/Lunch on the *Island Belle* from Kingston to Gananoque, Matinee performance at the Thousand Island Playhouse of *The Peerless Pirate's Daughter*. (refund to TIP season ticket holders)

Other Forthcoming Events

As well as the events and outings

planned especially by RAQ for our membership, there are, of course, many events and activities at Queen's which are open to the university community as a whole as well as, in many cases, the public at large. Notice of these is given in the *Gazette* (for subscription details see Newsletter #2) and may also be found at <http://adv.queensu.ca/calendar>.

CONTRIBUTORS TO THIS ISSUE:

Arelene Aish, Alison Morgan,
Erdmute Waldhauer, Joyce Zakos.

Photos: John Gordon, George Zakos

The following tour planned by the Agnes Etherington Art Centre may be of special interest:

May 29–31

Gallery Association Trip to Niagara-on-the-Lake and Kleinburg, including the Niagara Parks Butterfly Conservatory and McMichael Canadian Art Collection. For reservations, call Mavis Goodman at 613 542-5473 or Janet Hardy at 613 549-8002.

And members with visiting grandchildren may be interested in the following program also listed by the Agnes Etherington Art Centre:

July 21–25 and July 28–August 1

Cultural Heritage Summer Adventure:
The Art Centre is collaborating

again this summer with four local museums in an innovative program for children ages 8 – 12. Children enrol for one week and visit a different cultural site each day. At the Art Centre, the program will involve painting and sculpture. The other venues are the Marine Museum of the Great Lakes, Kingston Archaeological Centre, Miller Museum of Geology and Mineralogy, and MacLachlan Woodworking Museum. For more information, call the Marine Museum, 613 542-2261.

NOTE: Admission to the Art Centre is free on Thursdays when there is usually a tour starting at 12:15.

