



SHANE WITHERS, (left) and Mike Cooper, (right), help Trevor Hoy do a head flip during the gymnastics program at the Y on Monday evenings. Registrations are still being accepted.



GYMNASTIC CLASS AT the Y.M.C.A. did deep knee bends as part of their recreation program. Heather Thatcher, Guy Maltby, Sue Pendergast, Trevor Hoy and Greg Maltby show off their skills.



LITTLE SUE PENDERGAST shows she can do anything anyone else can do as she works out at her gymnastics program, a part of the Y recreation program.



BUDOKAN CLUB first place winners in Sunday's Shiai were front row 1. to r., Paul Marrasae, Chris Manhir, Patty Welsh, Tracey Tyndall. Back row 1. to r. are, Ken Lombro, Dave Willis, Danny McNeil, Karen Paton, May Burns.

## Budokan fighters dominate Shiai

Paul Marrasae won the award for the best technique and Tim Dixon was named fighter with the best spirit at the Budokan Judo Club Shiai held at the Arena Rose Room.

Marrasae defeated brother Rick for the title in the boys junior white and yellow belt category.

Terry Cartwright of Toronto won the boys heavy-weight blue and brown belt category, with Larry Davis of the Budokan club second.

In the boys intermediate orange and green belt section Danny McNeil of Budokan defeated Don Williams of Budokan for the championship.

Champion in the 130 lb. white and yellow belt category was Ken Lombro. Second was Charles Griese. Both are Budokan members.

Ernie Haller was first in the boys intermediate white and yellow belt category with Ian MacDonald second.

## Registration not too late

It is still not too late to register for the Y.M.C.A. recreation programs.

So far, only three classes have been set, comprised of two programs. Gymnastics is held on Monday evenings from seven to nine o'clock for all ages. Five youngsters between the ages of six and 11 years old participate in this program. They do such things as back flips, floor exercises, etc.

On Tuesday and Wednesday evening, also from seven to nine are the weight-lifting classes. This program is self explanatory.

Last week, Handy Weldon, co-ordinator of the program, was approached by a group of local girls to have a girls' basketball team formed. It was decided this would commence sometime in January.

Anyone interested is welcome to join. For further information, or anyone wishing to register for any program, Handy can be reached at 851-9295.

## Time for a fall?

Falls account for almost 40 per cent of all injuries on Ontario farms. We are now approaching a season where falling is a predominant hazard. You are climbing in and out of the hay and straw mow, you are storing items in the shed rafters, you're climbing the silo ladder. Remember that falls can and have been fatal, says the Farm Safety Association.

Watch those icy roads. They can catch you unawares.

**H.S. HOLDEN**  
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### Christmas Wishes

We're hoping this will be a warm, happy holiday... filled with lots of cheer! Our gratitude for your kind support.

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### GREETINGS

This Christmas, let the bright rays of love, peace and understanding enter our hearts and shine there always.

**Frank Toth Motors**  
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## IMPORTANT CHANGES EFFECTIVE JANUARY 1st, 1975

# Your Canada Pension Plan

Here's good news... for CPP contributors—their surviving spouses and dependent children

Recent changes to the Canada Pension Plan will result in substantially increased benefits for 1975 and subsequent years. There are other important changes, too. Some affect people over 65 or approaching that age. Others provide equality for the spouses and dependent children of male and female contributors. These changes may require prompt action or getting advice. So we suggest you read this message very carefully.

**1. Retirement Pensions**  
Have you contributed to the Plan at any time since January 1, 1966?

**Are you between 65 and 69?**  
Then you have a choice... Apply now and start receiving your monthly CPP retirement pension. No more need to retire to collect benefits. (Once you start receiving your pension, however, you can't make further contributions to the Plan.)

**OR**  
Continue to contribute to the CPP and possibly build up a larger retirement pension to commence at a later date. Continuing to contribute is also a way to qualify survivors for benefits if you have not already done so. (When approaching age 70, you should consider applying for your retirement pension because after 70 you may no longer contribute to the Canada Pension Plan.)

**NOTE:** Before making your choice you may wish to seek advice from the nearest CPP office. The staff will be pleased to help you.

**Are you approaching age 65?**  
If you have made your choice and want your CPP retirement pension to commence as early as possible, you should apply two or three months before your 65th birthday.

**NOTE:** There is no provision for retroactive payment of retirement pensions between the ages of 65 and 69. So if you're in that age group or approaching it, get advice as soon as possible.

**Do you now receive a CPP retirement pension?**  
As of January 1st, 1975, your pension will no longer be affected by any money you earn thereafter.

**2. Equal Protection for Males and Females.**

This means that for female contributors, in addition to being eligible for a retirement pension and disability protection for themselves, and a death benefit payable to their estates, as has been the case in the past, their spouses and dependent children are now eligible for benefits as follows:

**Benefits for Surviving Spouses**  
A monthly pension payable to the widower who at the time of the death of the contributor is over 35 years of age, or under 35 years of age but is disabled or has dependent children; that is, a benefit similar to that which has always existed for widows.

**Benefits for Orphans**  
A monthly benefit payable to unmarried dependent children under 18 and to unmarried dependent children between 18 and 25 attending school or university on a full-time basis in order for survivors to qualify, the contributor must have died in January 1968 or later and must have contributed for the minimum contributory period, which is three years for deaths occurring before January 1, 1975.

**Benefits for Children of Disabled Contributors**  
A monthly benefit payable to unmarried dependent children under 18 and to unmarried dependent children between 18 and 25 attending school or university on a full-time basis, where the contributor concerned is in receipt of a CPP Disability Pension.

**NOTE:** In all cases, it is necessary to make application for benefits. If such applications are approved, payments can only be made currently—that is, from January 1, 1975. No payment can be made for any period prior to that date.

MAXIMUM MONTHLY CPP BENEFITS Effective January 1975	
Other Changes:	
The earnings ceiling—that is, the maximum amount on which contributions can be paid and on which benefits can be calculated—is being raised to \$7400 in 1975 and to \$8300 in 1976. The initial amount of earnings, on which you are not required to contribute, will be \$700 in 1975.	
Retirement Pension	\$122 50
Disability Pension	\$139 35
Surviving Spouse's Pension—under 65	\$88 31
over 65	\$81 67
Orphan's Benefit	\$37 27
Disabled Contributor's Child's Benefit	\$37 27
Death Benefit (Lump Sum)	\$740 00

**Health and Welfare Canada**      **Santé et Bien-être social Canada**  
Marc Lalonde, Minister

For assistance contact Your nearest Canada Pension Plan office

Your Canada Pension Plan...keeping up with changing times

*Christmas Wishes*

*Jolly old St. Nick is coming to help us thank all our patrons, friends, ... you!*

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