

See a penny, save a penny

By MARION HOGAN

"See a penny, pick it up, and all the day you'll have good luck." Indeed, when I was a child, finding a penny was good luck and very unusual. What that cent could buy - black balls (3 for 1 cent), bubble gum, all day suckers, licorice pipes, and many more goodies. How we valued them! For 5 cents (a nickel) we could buy an ice cream cone. Even after I became an adult, a cent was valuable in that it could buy time (usually 12 minutes) on the parking metre. When provincial sales tax was first applied, the cent was used to help cover the additional cost of an article. No one ever left a cent lying in the dirt when I was young, because it was of value. Sometimes you needed more than

Seniors for the Future

1 cent to buy what you wanted, but food costs were so low that a few cents could buy something to fill a need. My mother would send us to the corner store to buy meat, potatoes, butter and bread with little more than a dollar (or 100 cents). The problem was that we had very few dollars, and sometimes very few cents. Over the years, the buying value of the dollar has diminished, and the value of the cent has all but disappeared. Nowadays, I seldom go for a walk without finding a cent lying in the grit of the sidewalk or road, and yes, I ad-

mit that I pick it up. One reason that I do is because deeply ingrained in my mind is the value of the cent of my childhood. Another reason is that I like to prove that I can still see that penny and that I am still able to bend down to pick it up. If you see a penny, pick it up and think of the value to the child of years gone by and to the people who had to make every cent count. The value of the penny has decreased considerably over the years, but remember it is still of some value - it is still one one-hundredth of a dollar.

Seniors fight discrimination

The Canadian Association of Retired Persons, responding to the recent Supreme Court ruling on Mandatory Retirement, has called for changing attitudes toward the mature worker. "We feel strongly," stated Lillian Morgenthau, President of the 52,000 member national organization for Canadians over 50, "that six months before an employee's 65th birthday, options should be considered that would be suitable to both parties. We realize that some unions favour mandatory retirement as protection for workers, and we believe such protection should still be built into the system. However, with the increasing graying of the population, business can no longer afford to put productive workers "out to pasture" on an arbitrary date. As the Supreme Court minority report says, such age discrimination mainly hurts the non-unionized half of the workforce, particularly women, who are least likely to have adequate and indexed pensions. "The success of two recent Job Fairs sponsored by C.A.R.P. illustrates the attitudinal changes going on in this country. At our most recent Job Fair last October more than 8,000 job-seekers were able to visit 100 booths where employers were actively seeking mature workers for full-time, part-time and flexible-time jobs. Because in difficult economic times such initiatives are even more important, we have organized another Job Fair to

take place at the Sheraton Centre, 123 Queen St. West in downtown Toronto on April 11, 1991." The Canadian Association of Retired Persons is a national, non-profit organization dedicated to improving the quality of life for Canadians 50 or over, retired or not. In addition to the publication of an informative quarterly, C.A.R.P. acts as an advocate before governments and provides

an ever-increasing list of savings on hotel and motel accommodations, car rentals, insurance, car care, vision care, etc., Membership is \$10 per year (or \$25 for three years), and includes spouse. To join, please send name, name of spouse, birth date and complete address, together with cheque or money order payable to C.A.R.P., 27 Queen St. E., Suite 304, Toronto, Ontario, M5C 2M6.

Students offered seniors course

The increasing senior population has an impact on present and future needs for recreationist in homes for the aged, seniors apartments, retirement homes and villages, municipal recreation departments, centres for seniors, drop-in centres, nursing homes, hospitals and the list goes on. In order to meet these needs, Algonquin College in Ottawa has had a one-year specialization program, preparing recreationist to meet this challenge for the past two years.

older adults. Students also learn to provide quality recreation programs for the older adult population, and to work effectively with a team of professionals, volunteers and community organizations. Students follow this course of study, concentrating on psychology, programming, community resources and team building. Each theory course has a practical component which provides on-the-job training and experience and enhances graduates' marketability. This one year program is unique in Ontario and, as far as we know, in Canada. You can receive more information about our program by writing to: Andre Leduc, Algonquin College, Colonel By Campus, 140 Main Street, Room N107, Ottawa, Ontario, K1S 1C2.

This post-diploma certificate program provides graduates with knowledge related to the aging process, improves communication skills and teaches students to create a physical and psychological environment which meets the recreation needs of

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Q. My net income for 1990 is approximately \$60,000. My wife's only income was from family allowance payments in respect of our children. A friend told me that because of my income level, I will have to pay back some of the family allowances I report on my tax return. However since my wife had no income, can she report the family allowance on her return in order to avoid repaying any of the allowance?



A. No. The rules about family allowance reporting are quite rigid. Because you are the higher-income spouse, you must report the family allowance payments on your return. Therefore, you will have to repay a portion of the allowance since your net income exceeds the 1990 threshold amount of \$50,850. However, you are still entitled to claim the amounts for dependent children.

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