

EDITORIAL

With Hartley Coles



Seniors taxed twice

Those who are only a short distance from retirement are looking with obvious concern at the federal government's proposed changes in seniors' benefits.

Former local MP and Revenue Minister Garth Turner says the new Seniors Benefit scheme "has the look of policy scratched on the back of an envelope during a four-martini lunch." Even allowing for political differences it is a mark of unusual disrespect.

Starting in the year 2001, seniors with an income over \$26,000 face double taxation, Mr. Turner says, citing pension experts at William Mercer Ltd., who claim senior citizens will lose between 47 and 78 cents on every dollar of post-65 income from all sources.

The federal government wants to scrap the Guaranteed Income Supplement and Old Age Security (OAS) and replace them with a new Seniors Benefit which is designed to give more money to the "have-nots" by taxing the "haves."

Under the new Seniors Benefit every senior couple will get a guaranteed basic income of \$18,440 tax-free and indexed to inflation. Single people will get \$11,420. All other income, including the Canada Pension Plan, will cause the benefit to be taxed back on the first \$16,000 of family income at a rate of 20 per cent. Above \$26,000, 50 per cent of each benefit dollar is taxed back.

Under Mr. Turner's scrutiny "this is double taxation, pure and simple: "Ottawa is not only making it harder for Canadians to prepare for retirement, it is now proposing that retirement income will be heavily taxed."

In his view it will cause massive change in the way people prepare for retirement. As he says, if you're losing between 47 and 78 cents of every dollar to retirement income why buy RRSPs? People will be further ahead having a lot of assets but hardly any income after 65.

The new Seniors Benefit will also discriminate against married couples since unmarried seniors living together could collect 20 per cent more in government income than a married couple. In effect, the scheme also rewards people who save nothing for retirement with a tax-free pension.

Middle-income married couples who have saved to supplement retirement income over the years will be hurt by the new provision where each married person's income will no longer be considered separately for OAS clawback purposes. Under the new scheme their combined incomes over \$25,921 will start the 20 per cent clawback.

The government also intends to eliminate the basic age credit of \$3,482 under the new plan as well as the existing pension credit of \$1,000 a year.

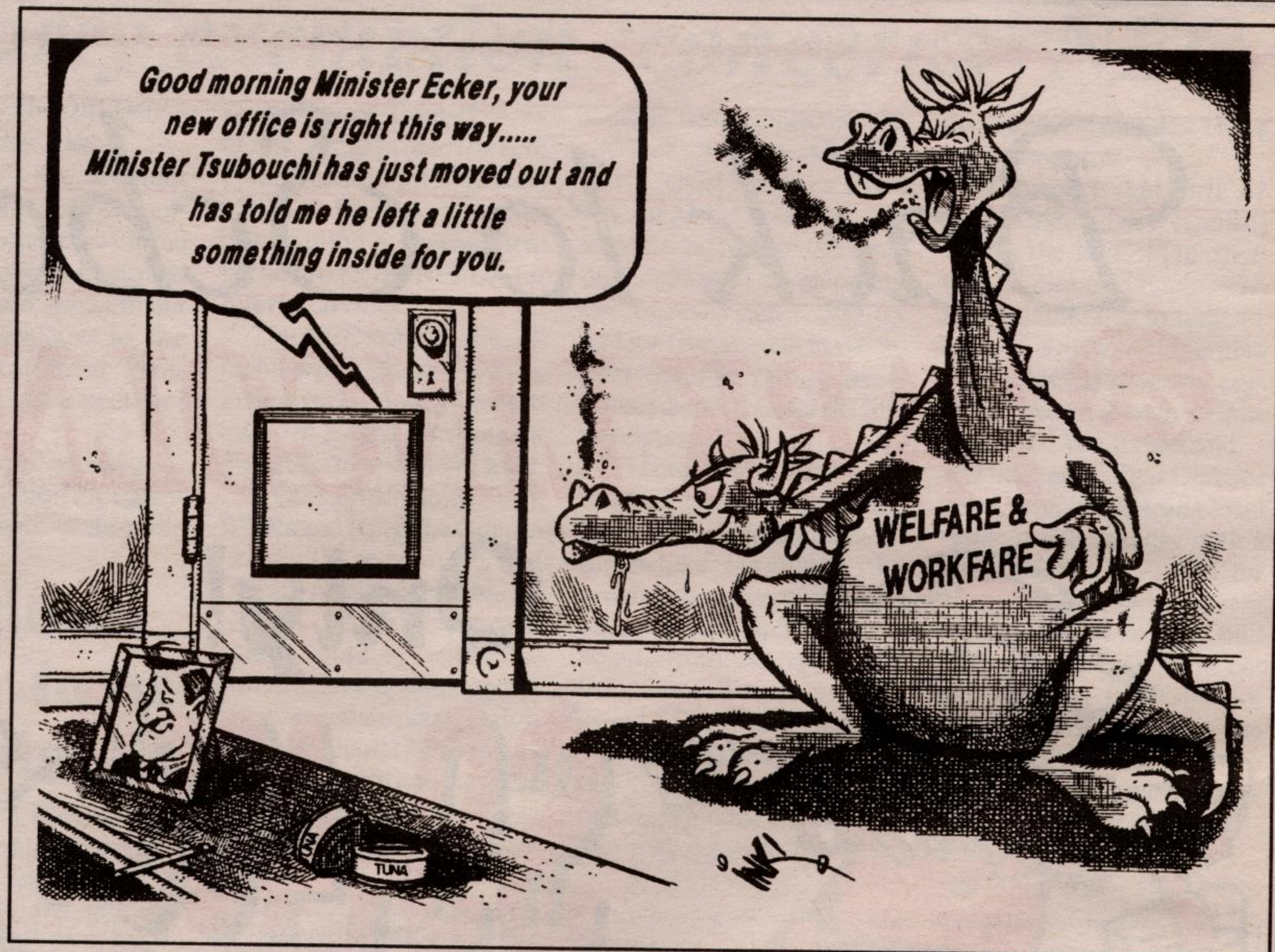
Sound fair? Not to me. Under the guise of helping those who need help the most, the government is suggesting it is foolish to save for your own retirement. It will certainly reward those who, like the creatures in Aesop's Fables, spend as they go with no thought for the 'morrow.

For those 60-65 years of age now there is some relief from the new measures. If you are 60 years old or older on Dec. 31, 1995, you can still elect to receive the existing OAS and penalties rather than the proposed new benefits. Those only a few years away from 60 will have to replan their retirement strategy soon to avoid the new penalties.

It may well be, as Garth Turner suggests, an ill-conceived attempt to save a public pension system in trouble. Most people would certainly not deny help to those in the lower income brackets, who because of ill luck or humble income were never able to put money away for those golden years. However, most would draw the line at assisting those who were not prudent with their resources and want to poach on the public purse. Especially when it often took considerable sacrifice to save for retirement.

Same time last year ...

Acton volunteer fire fighter **Ed Hillier** is presented an award for rescuing Peter Papillon from his burning house in February 1994 ... Brothers **Greg and Rob McMillan** both win at the annual Ontario arm wrestling championships ... Acton Councillor **Rick Bonnette** says that Halton Hills should not be part of the Greater Toronto Area.



Your LETTERS

Lunch supervisor jobs to be debated

To the Editor,

At its next Board meeting on August 29, 1996, the Halton Board of Education will be debating the rescinding of the policy governing lunchroom supervision. The current policy requires that one supervisor be assigned for every 60 elementary students who remain at school for lunch. If the policy is rescinded, there will be no enforceable guideline as to the minimum number of lunchroom supervisors required in our schools.

Shoes took a hike

The following letter was submitted to The Acton Tanner for publication.

Dear parents/guardians of Acton children,
HELP WANTED.

Has your son or daughter come home in the last four or five days with an unaccounted for pair of Nike running shoes?

I operate the Acton Sport and Fitness school each summer. This past Friday, a young camper of mine had his shoes stolen from the Acton

Another concern is the loss of official guidelines regarding emergency rescue procedures and the need for lunch supervisors to be trained in, for example, the Heimlich manoeuvre and how to administer Epipens.

Trustees voted in April to cut the budget for paid lunchroom supervisors, and schools are currently making plans to cover the supervision of students in their own way. Now, more than ever, our Board needs an official policy and guidelines about adequate ratios of supervisors to students, as well as supervisors trained in emergency rescue procedures.

We strongly urge all concerned parents to call their trustees and insist the Board issue written guidelines for each school to follow.

*Lily Cooper, President
Halton Council of Home and
School Associations*

Indoor Pool - shoes he had purchased with his own money from his paper route.

This story may seem like "Oh well, tough luck, these things happen." Well, quite frankly, this scenario should not happen. We as parents, cannot allow these acts of thievery to exist in our community. Our young people must be held accountable for their actions.

If you have information about the theft, call me at 853-3596. Thank you for your assistance.

*Bob McKay
Acton Sport and Fitness School*

Sears improving

To the Editor,

I am writing to update the community on Sean Sears' condition. Sean has been moved from Sunnybrook to St. Joseph's in Guelph.

In Guelph, Sean will await a final transfer to a rehabilitation centre. Sean's condition has improved substantially over the last few weeks. Sean is speaking fairly clearly, and participates in various tasks like brushing his teeth, washing his hair, and cleaning himself.

Sean has movement in all areas of his body, and will get better as time and rehabilitation proceeds.

I would like to extend my thanks to all the individuals who have made donations, Freezer Frenzy and Acton IGA for holding a barbeque, and the Acton Legion for donating the hall for the final fundraiser dance.

Donations will still be accepted at any Bank of Nova Scotia: Branch 70102, Account 4018028. Currently, the balance sits at \$10,100.

*Ken McIsaac
Mill Street West*

THE ACTON Tanner

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