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Government to send out applications to old age pensioners in early January

Early in January Old Age Security pensioners should receive an Application For Guaranteed Income Supplement. It will be mailed to them by Health and Welfare, Canada. Any pensioner who is going to be away from home should arrange to have someone forward the Application as soon as it is delivered to his or her home.

Failure to fill in and return the Application affects many pensioners' incomes in the worst possible way - by reducing it - often up to 50 per cent. It's true, that if the Application is returned late the government eventually pays any money which was held back. Nevertheless, it is a devastating experience to have to live, even 1 month, on half of what is a very limited income to start with.

In order to appreciate why the Application is critically important, one must understand that it is related to 2 different government programs and 2 different government cheques. In this article we'll show how the Application is related to the Guaranteed Income Supplement program of the Federal government. We'll also show how the Application directly affects the amount of the Old Age Security cheque. In the second article we'll describe how the same Application (sent by the Federal government) is related to the Ontario government's Guaranteed Annual Income

System, and we'll explain why the Application affects the amount of the monthly GAINS cheque paid to many Old Age Security pensioners by the Ontario government. In the third article we'll discuss some major points about the Application itself, and we'll offer some suggestions for dealing with the Application.

Supplement is the name applied to the extra money. The G.I.S. supplement is paid by the Federal government.

If a pensioner qualifies for some G.I.S. (Guaranteed Income Supplement), the extra amount is added on to his BASIC Old Age Security pension. That means his monthly 'Old Age cheque' is bound to amount to more than the basic Old Age Security pension. It also means that if a person is paid some G.I.S. (Guaranteed Income Supplement) and her friend is not, then her 'Old Age cheque' will be larger than her friend's.

Countless times pensioners ask "why does my friend get a larger 'Old Age Cheque' than I do? I can't see why he (she) should get more Old Age pension than I do." The truth is every person gets the same amount of Old Age Security pension, even though they may receive different sized 'Old Age cheques'. That requires a bit of explaining. This is how it happens.

The Government of Canada sets a BASIC pension amount for all Old Age Security recipients. The BASIC amount is the same for every person who is entitled to receive an O. A.S. pension. It makes no difference how large or how small a person's private income may be: he or she is paid the same BASIC Old Age Security as everyone else. If the Federal government increases the BASIC amount when the cost of living goes up, the BASIC amount will still be the government never decreases the BASIC amount. Then why are the 'Old Age cheques' not all for the same amount?

As it happens many senior citizens have a private income which when it is combined with their BASIC Old Age Security pension provides an adequate to an excellent income. However, not all pensioners are so fortunate. The Federal government recognizes this. Therefore, it says, in effect, that, if a person's private income plus his or her BASIC Old Age pension doesn't equal a certain minimum number of dollars, he or she may be entitled to some extra money. Provided the person applies for it. The Guaranteed Income Supplement is the name applied to the extra money. The G.I.S. supplement is paid by the Federal government.

Column D shows that George's Old Age cheque (not his pension) amounted to \$226.00. Jane's cheque (not her pension) amounted to \$206.00. Hilda's was for \$133.00 and Henry's was for \$132.00 (the same as his basic OAS pension). A good example of why people say "So and So gets a bigger 'Old Age cheque' than I do."

Column B and Column C show why this happens. George was entitled to a Basic pension of \$132.00 and a G.I.S. (Guaranteed Income Supplement) of \$94. which was added to his pension. Therefore, he received an 'Old Age cheque' for \$226.00. Jane had \$74.00 G.I.S. added to her BASIC pension. So her 'Old Age cheque' amounted to \$206.00. Hilda was paid G.I.S. of \$1.00 and Henry had no supplement.

Very likely many pensioners would like to know how the Federal government decided to pay George a G.I.S. of \$94.00, Jane \$74.00, Hilda \$1.00 and Henry nothing. We'd like to explain why, but the difficulty is it's just too complicated. For one thing, the Old Age Security department of the Federal government

uses 4 different tables of figures in determining how much G.I.S. to pay. But, before that, the Old Age Security department must find out a number of things about each pensioner such as: What is the pensioner's marital status? Did he or she have any income last year? How much? Where did it come from? If the pensioner is married, did his or her spouse have any income? How much? Where from?

The Application For Guaranteed Income Supplement

The Old Age Security department must obtain the above information from a pensioner in order to decide fairly whether the person should be paid some Guaranteed Income Supplement. Every January pensioners are sent an Application which they are asked to report certain information on and then return to the Federal government. When the Old Age Security department gets the Application back it then is able to calculate how much, if any, G.I.S. supplement to pay to each pensioner.

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When a pensioner fails to return the Application, the government doesn't know whether he or she is qualified to be paid some Guaranteed Income Supplement. So it doesn't pay any. That's not the worst that can happen! If the pensioner had been receiving some G.I.S. supplement and didn't return the Application - the government would stop paying the supplement, until the pensioner returned the up-to-date Application. That's what happened to many people last April.

In the next article of this series we'll describe why the Application is doubly important to Old Age Security pensioners who live in Ontario. We'll also explain why some people receive a second and different supplement from the Ontario government, and we'll show why some people failed to receive their Gains cheque last April.

Farmers want stronger laws on deer hunting trespassers

by Ron Jones

Deer hunters will be looking for game somewhere else if farmers in North Western Ontario have anything to say about it.

In a resolution to the Ontario Federation of Agriculture convention held last week in Hamilton farmers from Rainy River, Fort Frances and Manitowlin want provincial legislation to control hunting on private land. They claim present

legislation is inadequate to deal with trespassing hunters in search of deer.

Crediting an article appearing in Field and Stream, a sports publication promoting deer hunting in that part of Ontario, the northern Ontario farmers were inundated with visitors from both the United States and Southern Ontario.

According to Telford Advent, O.F.A. representative from Rainy River farm owners

experienced four wheel drive vehicles crossing unharvested crop fields, cut fences, and bullet damaged machinery and buildings. He said because of outdated trespass laws local authorities were powerless to help the land owners.

The convention gave unanimous support to the resolution requesting strengthened trespass legislation and much harsher penalties for violators.

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