



Bridge club aids group

A snow storm on Dec. 2 did not deter the Hawkins team from Victoria Harbour from coming to

Midland to win the Midland Bridge Club's Canadian Lung Association ACBL-wide championship game.

The Dec. 2 win was the third for Ross and Sheila Hawkins, who are novices.

Dorothy Pheasant and Friedel Shaw of Coldwater placed second, with 29 points. Two pairs tied for third and fourth place:

Midland teams of Frances Whale and Ed Hill, and Bill and Mary Tucker, each with 24.5 point scores.

Midland Bridge Club spokesman Jim Hughes said, "The Canadian Lung Association thanks all of those who were able to attend, especially when they had to weather the storm."

Tomorrow evening, Dec. 10 at 7:15 p.m., the Midland open pairs club championship will be held, in the Midland YMCA

Pied Pipers

Members of the Royal Canadian Legion Branch 68's Pipe and Drum band were on hand last Thursday

evening to entertain the area's senior citizens. The Penetanguishene corp played a set after the branch's

Ladies Auxiliary served their annual dinner for the seniors in the town in the Normandy Room of the club.

OPP Report

Four charged with B & E

Four people, three adults and a young offender, have been charged in connection with the break-in of the Victoria Harbour IGA, the Midland OPP reported last Friday.

Charged with break, enter and theft are an

unidentified young offender, and Conrad Carl Savage, age 20. Charged with obstruction in connection with the break-in is Conrad Oliver Savage, 39. Charged with obstruction, and possession of stolen property, is James Oliver

Savage, 18. The three men live in the village.

In other police news, two young offenders have been charged with the break-in Sunday evening of the Perkinsfield Credit Union. A warrant has been issued for a third young offender.

Charges still pending

A charge is pending against the Mountainview Mall Dominion Store for being open on a Sunday. Last Sunday was the third Sunday in a row the store was open. A charge has been laid in each of the first two instances. The mall's Zellers also has been charged with one count of being open on a Sunday.

In other OPP news, one

impaired driving charge was laid, and one 12-hour suspension made, during a spot check of 142 cars last week.

And the OPP is investigating six complaints of alleged fraud involving the sale of advertising by a Toronto, and a Montreal, company, for place mats. The complainants include Castle Village Gift Shop,

Snider's Plumbing, Sunshine Girls, Leisure Craft, and LeClair Fuels.





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It's important to know what benefits are available because your Plan provides you and/or your family with a basic level of earnings protection when you retire, become disabled, or die. You will, however, have to apply for the benefits when you believe you are eligible.

The information that follows highlights the major improvements. It's good news!

Financing a better tomorrow

New financing arrangements will make and keep your Plan more secure than ever.

Right now you and your employer each contribute 1.8% of your earnings up to a maximum amount. Each year until 1991, the contribution rate will rise by 0.2% and from there until 2011 by 0.15%. If you make the maximum contribution, you will pay about \$26 more in 1987.

A wider choice of retirement options

After January 1st, you can begin receiving your CPP pension as early as age 60. You could qualify even if you are not fully retired.

If you begin your pension before age 65, your benefits will be less because you will have contributed less and will get the benefits for a longer period of time.

Or, if you choose not to start your pension until after age 65, (up to age 70), your monthly benefits will be greater.

Your pension would normally be payable the month after your 65th birthday. For each month between that date and when your pension begins, your benefit will be adjusted by 0.5%. This adjustment will apply for as long as you receive the benefit.

Increased disability benefits

If you qualify for disability benefits, your monthly payment will now be significantly increased. For example, the maximum disability pension in 1987 will increase from \$487 to more than \$635 per month.

As well, anyone entering or returning to the work force will have disability coverage after contributing in 2 of the last 3 years, in which contributions could have been made.

Survivor benefits continue on remarriage

If you receive survivor benefits, they will now continue even if you remarry.

If you remarried and had your survivor benefit discontinued, you can have your benefit reinstated.

Splitting pension credits

If your marriage ends in divorce, each spouse will be entitled to one half the "pension credits" you earned together. After January 1, 1987, the credits can also be divided if your marriage or common-law relationship ends in separation.

Sharing your pension

When you and your spouse receive your CPP retirement pensions, the benefits you've both earned during your life together can be shared if either of you makes this request.

Additional benefits for dependent children

In the past, dependent children were limited to one flat-rate benefit, even if both parents had paid into the Plan and died or became disabled.

Should the same happen now, your children would be entitled to double benefits.

Improved 'Combined' benefits

If you are entitled to a combination of survivor and disability benefits, the maximum monthly amount you could receive will now be greater.

As for combined survivor and retirement benefits, these will now be more generously awarded to those who qualify.

Building on a solid foundation

Being financially prepared for the future is a responsibility we all share. Your new Canada Pension Plan now gives you a stronger foundation. It's a sound base, and it's up to you to build on this foundation.

It's never too soon, or too late, to begin building for your future. We hope you'll start today.

You may need further information to better understand these changes. For booklets about your Canada Pension Plan, call the toll-free number below or fill out the coupon and mail it to:

CPP-INFO
P.O. Box 5400
Postal Station "D"
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1-800-387-8600
In Toronto, 973-6868




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