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## Money Management with Steve Dafoe

### Government sources of retirement income

Retirement income is normally available from three sources: government, employment and personal. Providing an adequate retirement income requires pre-retirement planning to integrate these incomes in order to obtain income requirements while at the same time, so far as is possible, preserving capital. In this article, we'll discuss government benefits available for retirement. A person who has contributed to the Canada Pension Plan (CPP) is entitled to receive retirement income benefits from the plan. The pension is related to your earnings and is payable in addition to the pension paid under the Old Age Security Act (OAS).

A benefit is available at age 65 and is adjusted by 1/2 of 1% upward for each month you delay the payment beyond age 65 and adjusted downward by the same formula for each month you take an early pension.

You may not start the pension before age 60 and the maximum benefit is accrued at age 70. A person qualifies for a full Old Age Security Pension after 40 years residence in Canada after age 18.

After retirement, both pensions are indexed with annual increases for CPP and quarterly increases in OAS. The minimum annual benefits currently approximate \$5,800 and \$3,400 respectively. In addition to the basic OAS, a supplement based on income is available. The supplement must be applied for and financial information provided.

If you are employed, your employer is required to deduct CPP contributions and forward them along with the employer's contributions to the federal government. If you are self-employed, you are required to account for your Canada Pension Plan earnings from employment when preparing your income tax return.

If you are a proprietor or partner, your proprietorship or partnership earnings will provide a base for CPP contributions. If you are a shareholder in your own corporation, then it will probably be in your best interest, all other things being equal, if you determine a proper mix of salary and dividends. The proper mix generally begins by taking salary at least to the extent that it permits for maximum CPP contributions. Dividends do not provide a contribution base.

The Province of Quebec is the only province which administers its own pension plan. The plan is administered by the Regie des Rentes du Quebec. Any person, age 18 to 70 who is a resident of Quebec and who has employment income over a certain amount, is required to make contributions to the QPP. Individuals over age 65 who receive a disability income are exempt from contributing.

The pension is related to your earnings and is payable in addition to the pension payable under the Federal Old Age Security Act. Contributions to the plan are deducted at source by the employer and both the employee and employer contributions are paid to the Minister of Revenue.

Self-employed persons must pay their own contribution. The maximum benefit under the QPP is approximately \$6,260 per year at age 65. At age 60, the maximum benefit is approximately \$4,380.

### Beware of "free vacations"

By Maurice Fenelon - Northern Affairs Officer

Northern Ontario residents are becoming increasingly exposed to a new type of shady sales technique offering "free vacations" or extremely inexpensive southern destination vacations.

A typical sales pitch will involve phoning a prospective client and telling them they have just won a free trip to Florida. In order to receive the supposed free trip, you must give your credit card number so a small service charge can be made to process your trip.

This small service charge typically costs \$100.00 or more. Consumers are strongly advised to not give their credit card number to this type of business operation.

Such vacations are not really free. You must usually pay your air fare, meals, car rental and so on. The free part is a motel room which you cannot be sure of for its cleanliness, reputation, and comfort. Remember, Ontario law

does not provide protection if you take such a trip and later find out you have been ripped off.

Another approach is to send a card or letter in the mail announcing you have won a free trip and must call a phone number listed for further information. The phone numbers are American listings.

Such consumer sales techniques tend to prey on people's sense of fair play and trust in getting something free. The best advice consumers can take is to ignore such telephone calls and never give your credit card number over the phone to anyone; it is a dangerous practice.

If you should have any questions on this subject or any other consumer-related matter, you may call the the Ministry of Northern Development and Mines, 2 Gilbert Street, Peninsula Building, Marathon, Ontario, POT 2E0, or call 229-1153.

For areas outside of Marathon ask your operator for Zenith 33160.

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