

# The Oakville Beaver

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Classified Advertising: 905-632-4440 Circulation: 845-9742

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**ROBOTICS BOOST:** Oak-land Ford Lincoln sales manager Randy Winterle, right, presents a cheque to the Holy Trinity International Robotics Team, The Tronic Titans FIRST Robotics Competition Team 3161. At the cheque presentation were, from left, students Julia Martinko and Krysta Peralto, school teacher and team lead mentor Roger Balech, students Alison Bayzat and Esteban Puello, school principal, Colin McGillicuddy and student Luke Franceschini.

## Guest Column

### OAS unsustainable on current path

Terence Young, Oakville Member of Parliament



Terence Young

**T**hank you to the Oakville residents who contacted me to express concerns regarding Old Age Security and the Canada Pension Plan. This is very helpful to me because I share those concerns.

I want to assure *Oakville Beaver* readers there will be no changes to the benefits Canadian retirees and those close to retirement currently receive.

Any changes will be made with substantial notice and an adjustment period in a way that does not affect current retirees (or those close to retirement) and gives others plenty of time to modify and plan for their retirement.

Our government is committed to ensuring the retirement security of all Canadians.

Since 2006, we have increased the Guaranteed Income Supplement for the most vulnerable seniors, introduced pension income splitting and increased the age credit, and introduced innovative new programs such as the tax-free savings account and the PRPP (Pooled Registered Pension Plan) to help Canadians save for retirement.

As a result of our actions, seniors can individually earn approximately \$19,000 per year or \$38,000 as a couple before paying federal taxes.

In Canada, there are two primary programs that provide financial support to older Canadians: Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and Old Age Security (OAS). CPP is funded through premiums that working Canadians pay with each paycheque and is on a secure and sustainable path.

OAS is funded primarily through taxes on working people and, unfortunately, is unsustainable on its current course.

For example:

- The number of Canadians over the age of 65 will increase from 4.7 million to 9.3 million over the next 20 years.
- Consequently, the cost of the OAS program will increase from \$36 billion per year in 2010 to \$108 billion per year in 2030.
- Meanwhile, by 2030, the number of taxpayers for every senior will be two (down from four in 2010). If we do nothing, OAS will eventually become too expensive and unsustainable.

Other countries have already introduced measures to take action by raising the retirement age. Specific examples are the governments of Germany and Australia, who are raising the retirement age from 65 to 67 over a number of years.

Canada must act now, with plenty of advance notice, or it will face the same decision as Greece and Italy: cut benefits to seniors because we cannot pay our bills. We owe this to our children and grandchildren.

## Putting aside past fears to be immersed in live music

**I**t was one of those nights when you feel engaged, entertained, immersed — fortunate and happy that you are where you are — even though you were sorely tempted to simply stay home, cocoon and, after another epic work week, head off early to bed.

It was Friday night and, against our own sleepy desires and the advice of forecasters who were calling for a flash-freeze, my wife and I drove to Hamilton. We stopped off in the lobby of The Studio at Hamilton Place for a glass of wine and then headed into the venue's enveloping darkness to watch a singer pour out her heart. You know, when the planets align and artist and audience connect, there are few things in this world as wondrous as live music.

Granted, I'm a certifiable music nut. I spend most of my non-working, waking hours obsessively listening to music, talking about music, reading about music, and tracking down new music. And I'm not alone. The world is bursting with certifiable music nuts; I know, because we all seem to attract each other wherever we go.

Now, you would think that someone who loves music like I do would be a lifetime regular on the concert circuit, catching



Andy Juniper

all the great live acts as they pass through town. But you'd be wrong. For years and years, saddled with an anxiety disorder, I missed show after show. Without proffering all the clinical details, let's just say that if I found myself in a concert setting I would get crushingly claustrophobic and, inevitably, overwhelmed by anxiety. Basically, I'd go bananas, thus undermining the entire experience. Not masochistic, I distanced myself from live music for longer than I care to recall.

Then, in 2007, I was called out by my kids. I'd always lamented not having seen The Police. It was one of those bucket list items that would remain unfulfilled. And then the band announced it was reuniting. And touring. And my sons expressed interest in seeing them. And how odd would it be for me not to take them? I sought counseling and learned about 'immersion therapy' — that is, jumping into the lake of your deepest fears.

So I jumped. I can't say it went swimmingly, but I didn't get carried out of the Air Canada Centre in a straightjacket, so I

had that going for me. The following summer I decided to take immersion therapy to new levels: I took the boys to Chicago for Lollapalooza. Heat, humidity, and 80,000 sweaty people packed into Grant Park. My worst nightmare. And... an incredible experience that included sets by Okkervil River, Broken Social Scene and Wilco, under the stars, in front of their hometown fans.

Live music is primal. Every concert has an opportunity to be a total train wreck. But an equal opportunity to be sublime. On Friday night, we listened to Kathleen Edwards, who talked between songs about her life being a train wreck, about her divorce, and about the struggle to put her life back together. To that end, she recorded *Voyageur*, a cathartic album that she's now touring to promote.

We stood in the darkness, listening to her pour her heart out. And it was one of those sublime moments when you're glad you are where you are, and thankful that you allowed yourself to be immersed.

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