



ED HOLDER
MEMBER OF PARLIAMENT
LONDON WEST



**PLEASE RETURN THE
SURVEY ON PAGE 15**



Guide for Seniors

www.edholder.ca

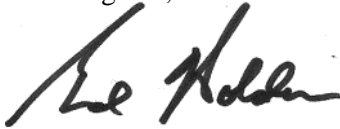
Dear Constituents,

It is my pleasure to provide you with this booklet containing information on a variety of programs and benefits for Seniors. London West is comprised of 26% of constituents over the age of 55. Even if you are not a Senior today, hopefully you will find this information helpful. You may be caring for a Senior, or have a friend or relative who may find this useful.

Canada is the best country in the world in which to live and we owe much of that to our nation's Seniors. They are largely responsible for fighting the wars that gave us our freedom, paying the taxes that built our cities and having the foresight to create the infrastructure and programs many of us take for granted.

Our Government will continue to stand up for all Canadians, but it is my privilege to show my respect and gratitude to our Seniors by devoting this entire issue to them.

Kind regards,



Ed Holder, MP
London West



The number of Seniors in Canada is projected to increase from 4.2 million today to 9.8 million in 2036.

Only 5% of Canadians were Seniors in 1930. Now it's 13.2% and this will double to 24.5% by 2036 .

Women account for 52% of those aged 65-69 and comprise 75% of those aged 90 or older.





Canada Pension Plan (CPP)

The Canada Pension Plan, established in 1966, provides basic benefits when a contributor to the Plan becomes disabled or retires. At the contributor's death, the Plan provides benefits to his or her survivors. The pension is a monthly benefit paid to people who have contributed to the Plan regardless of income.

You qualify for a CPP retirement pension if you have made at least one valid contribution (payment) to the Plan and if:

- you are at least 65; **or**
- you are between 60 and 64, and meet the earning requirements set out in the legislation.

Your retirement pension does **not** start automatically. **You must apply for it** (unless you already receive a CPP disability benefit and turn 65, at which point your disability benefit automatically changes to a retirement pension).

You can contact Service Canada for an application form by visiting www.servicecanada.gc.ca/seniors or calling **1-800-277-9914**.

Canada Pension Plan Disability (CPPD)

The **Canada Pension Plan Disability (CPPD)** benefit provides financial assistance to CPP contributors who are unable to work because of a severe and prolonged disability, and whose disability prevents them from working at any job on a regular basis. The disability must be long-lasting or likely to result in death.

People who qualify for other disability benefits may not qualify for the CPP disability benefit. **You must apply for a disability benefit.** Benefits may be available to the children of a person who receives CPPD.

You can contact Service Canada for an application form by visiting www.servicecanada.gc.ca/seniors or calling **1-800-277-9914**.



Old Age Security (OAS)

The Old Age Security program, the cornerstone of Canada's retirement income system, provides you with a modest pension at age 65, if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

To qualify for an Old Age Security pension, a person must be 65 years of age or over, and:

- you must apply for this program;
- must be a Canadian citizen or a legal resident of Canada on the day preceding the application's approval; or
- if no longer living in Canada, must have been a Canadian citizen or a legal resident of Canada on the day preceding the day he or she stopped living in Canada.
- have a minimum of 10 years residence in Canada after age 18.

You can contact Service Canada for an application form at **1-800-277-9914** or visit www.servicecanada.gc.ca/seniors.

Allowance for the Survivor Program

The Allowance for the Survivor provides money for low-income seniors who meet the requirements below:

- you are 60 to 64 years old;
- you are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived here;
- your spouse or common-law partner has died; and
- you have lived in Canada after age 18 for at least 10 years.

If you meet these conditions, please contact Service Canada at **1-800-277-9914** and you will receive an application kit. Please complete the form and return it quickly. If you do not apply right away, you may lose some benefits. The average payment is \$594.36 (Max. \$1143.78).



Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement provides additional money, on top of the OAS, to low-income seniors living in Canada. To be eligible for the GIS benefit, you must be receiving the Old Age Security (OAS) pension and meet income requirements.

You must apply for the Guaranteed Income Supplement. You can contact Service Canada for an application form at **1-800-277-9914** or online at **www.servicecanada.gc.ca**.

You can also re-apply for GIS automatically by filing your income tax return. If you need help doing this, the Canada Revenue Agency (CRA) has 25,000 volunteers to help. Just call CRA at tax time for details.

If you did not qualify for the GIS benefit in the past, but you think you might be eligible now, you should apply as soon as possible.

www.seniors.gc.ca

The Government of Canada has a special website dedicated to serving the information needs of our Seniors. This website has information on the following topics and much more...

Care Facilities
Community Services
Computers & Learning
Elder Abuse
End of Life
Finances & Pension
Health & Wellness
Housing
Legal Matters

Pension Programs
Retirement Planning
Safety & Security
Seniors Networks
Statistics & Research
Transportation
Travel and Leisure
Veterans Services
Work & Volunteering



Ed Holder
MEMBER OF PARLIAMENT
LONDON WEST

www.EdHolder.ca



Veterans Affairs

Veterans Affairs Canada is responsible for administering a variety of programs, services and benefits for Canada's Veterans and their families. These include programs for disability pensions, veterans allowances, pension advocacy, health care and commemoration. They provide compensation for hardships arising from disabilities and lost economic opportunities, innovative health and social services, professional legal assistance and recognition of the achievements and sacrifices of Canadians during periods of war and conflict.

Veterans Affairs serves a remarkable spectrum of Veterans who vary greatly in their ages and needs. Their clients include:

Veterans:

- Armed Forces and Merchant Navy veterans who served during the First World War, Second World War or Korean War;
- Former and, in certain cases, current members of the Canadian Forces, including those who served in Special Duty Areas and in peacekeeping; and
- Allied veterans who lived in Canada prior to periods of war.

Other Clients:

- Certain civilians who are entitled to benefits because of their war time services;
- Former and, in certain cases, serving members of the Royal Canadian Mounted Police; and
- Survivors and dependants of the foregoing groups.

In addition to serving these clients, VAC receives many inquiries from public and are proud to assist those who with requests for information.

If you wish to find out more about Veterans Affairs or their programs and benefits, please visit www.vac.gc.ca or call toll-free **1-866-522-2122**.



Ed Holder

MEMBER OF PARLIAMENT
LONDON WEST

www.EdHolder.ca



Medal Replacement

Unfortunately, for many reasons, medals awarded to those in the past may have gone missing. In other situations, a veteran is torn between passing their medals to one child and not others. In both occasions, the solution may be to get a set of replacement medals. For a minor administrative cost, replacement sets may be obtained. For more information, please visit www.veterans.gc.ca/eng/help/generalfaq#apply.

- If you are a Veteran looking for your own medals call toll-free **1 877 995-5003** instead of writing for a form. Your information will be taken over the phone.
- When a Veteran is deceased, relatives may ask for an application form for the medals of a **deceased** Veteran.
- Veterans Affairs is responsible for first issue or replacement medals for those who served in the Second World War, Merchant Navy and the Korean War only.
- If you served after the Korea War, call National Defence toll-free at **1-877-741-8332** for medals such as: Canadian Forces Decorations, United Nations Medal for Emergency Force, Egypt, Peace Keeping Medal, or the Special Service Medal.
- If you are looking for copies of service records or any information about the service of an individual, call Library & Archives Canada toll-free at **1-866-578-7777**.
- The Peacekeeping Medal is issued by National Defence and applications may be submitted by calling toll-free **1-877-741-8332**.



Ed Holder participated in ceremonies to welcome home and thank troops who served in Afghanistan.

PHOTO: GUYANTH Photo: Tracey Robinson



Ed Holder
MEMBER OF PARLIAMENT
LONDON WEST

www.EdHolder.ca



Canadian Virtual War Memorial

The purpose of the Canadian Virtual War Memorial is to recognize and keep alive the memory of the achievements and sacrifices made by those who served Canada in the defense of freedom and so have contributed to the development of Canada as a nation.

This website, contains a registry of information about the graves and memorials of more than 116,000 Canadians and Newfoundlanders who served valiantly and gave their lives for their country. Included on this site are the memorials of more than 1500 soldiers who died in service to Canada since the Korean War, including peacekeeping and other operations. The Canadian Virtual War Memorial can be accessed through the Veterans Affairs website at www.vac.gc.ca.



You are invited to send in digital images of photographs and memorabilia relevant to Canada's war dead. Upon approval, images will be added to the collection and linked to the deceased's name. Each new picture will help bring a face to another name in the registry and honour the memory. **MP Ed Holder was pleased to submit the following photos from his 2010 visit to Belgium to the gravesite of his uncle Private William Byron Holder.**





Elder Abuse

Elder Abuse is any action by someone in a relationship of trust that results in harm or distress to an older person. Neglect is a lack of action by that person in a relationship of trust with the same result. Commonly recognized types of elder abuse include physical, psychological and financial. Often, more than one type of abuse occurs. Abuse can be a single incident or a repeated pattern of behaviour.

Elder abuse is a serious issue that affects a growing population. It is estimated that somewhere between 4% and 10% of Seniors in Canada experience some kind of abuse—abuse that often remains hidden .

- Seniors from all walks of life are vulnerable to Elder Abuse .
- 20% of Canadians say they know a Senior who may be experiencing some form of abuse.
- 96% of Canadians think most abuse experienced by older adults is hidden or goes undetected.



We are committed to addressing Elder Abuse in all its forms, including physical, financial, psychological, sexual and neglect. The Federal Elder Abuse Initiative (FEAI) will help raise awareness of Elder Abuse and assist Seniors in dealing with this difficult issue and will cost \$13 million.

The national awareness campaign, [Elder Abuse: It's Time To Face the Reality](#) is part of the Government of Canada's commitment to help Seniors and others recognize the signs and symptoms of Elder Abuse and to provide valuable information on what support is available.

Our Government is committed to propose tougher sentences for those who abuse Seniors. We are also working with the provinces and territories, professional associations and others to take active measures to detect and prevent the exploitation of Seniors, particularly from financial abuse.

For more information on Elder Abuse, please visit www.seniors.gc.ca or call 1-800 O-Canada (1-800-622-6232) or TTY, call: 1-800-926-9105.



Enabling Accessibilities Fund

The Government of Canada recognizes the abilities of all Canadians and celebrates the progress we have made as a society toward the full inclusion of people with disabilities. The Enabling Accessibility Fund (EAF) was announced in Budget 2007 as a three-year, \$45 million program to support community-based accessibility projects across Canada. Budget 2010 built on the success of the program by providing an additional \$45 million. A new, mid-sized-project component was added and the small-project component was extended.

Through the EAF, the Government of Canada is helping Canadians participate fully in their communities by improving access to facilities, activities and services. Since the first call for proposals in 2008, over 600 projects have been awarded funding.

Not-for-profit organizations, small municipalities, small, private-sector organizations, colleges and universities, and territorial and Aboriginal governments can apply for funding in support of accessibility improvement projects.

Small-project funding could consist of constructing an interior or exterior ramp, installing wider doors or automated door openers, building an accessible washroom, installing door handles and light switches that improve accessibility, and installing an elevator or lift.



Mid-sized-project funding is provided for retrofits, renovations or the new construction of facilities that house services and programs that focus on the social and labour-market integration needs of people with disabilities.

For more information about the Enabling Accessibility Fund, please visit www.hrsdc.gc.ca/disability or call 1-800 O-Canada (1-800-622-6232).



New Horizons Program

The **New Horizons for Seniors Program** (NHSP) is a federal Grants and Contributions program that supports projects led or inspired by Seniors who make a difference in the lives of others in their communities. Through the NHSP, the Government of Canada encourages Seniors to share their knowledge, skills and experiences to the benefit of others.



The program supports the social participation and inclusion of Seniors and has five objectives:

- **promoting volunteerism among seniors and other generations;**
- **engaging Seniors in the community through mentoring of others;**
- **expanding awareness of Elder Abuse, including financial abuse;**
- **supporting the social participation and inclusion of Seniors; and**
- **providing capital assistance for new and existing community projects and/or programs for Seniors.**

The NHSP regularly issues calls for proposals, inviting a wide variety of interested organizations to submit project ideas. Community-based projects that meet one or more of the program objectives are eligible to receive up to \$25,000 in grant funding per year. Pan-Canadian projects that support the prevention of Elder Abuse are eligible to receive up to \$250,000 per year in contribution or grant funding, for up to a maximum of three years.

This year, the Government of Canada increased its investment in the NHSP by \$5 million per year. This enhancement will support the program's objectives by funding a greater number of projects, bringing the program's annual budget to \$45 million. Since its beginning, the NHSP has funded over 8,500 projects in more than 1,000 communities.

For more information on the NHSP, please visit: www.hrsdc.gc.ca/seniors or call toll-free **1-800-277-9914**, or TTY, call: **1-800-255-4786**.



If you are not subscribed to *Holder's Happenings*, you missed these important items for Seniors. Subscribe today!

Research Your Past – The federal Government has an online resource that may be able to help you research your family history in Canada. It provides access to birth, marriage, death and census documents. It has information about immigration, citizenship and military service. **It also has a handy guide to help you through the process.** If you are interested, please use the **Genealogy & Family History** link at www.edholdermp.ca/links.

Special Recognition and Events – Every day, our community celebrates an important milestone or event. Some are large public events and others are intimate family affairs. Either way, they are all important in their own way. I'm pleased to let you know that my office can help you recognize these occasions depending on what you are celebrating. By working together with local MPPs, the Prime Minister's Office, the Mayor's Office, the Premier's Office, Rideau Hall (residence of the Governor General of Canada) and Buckingham Palace (residence of Her Majesty Queen Elizabeth II), we are able to arrange special greetings and certificates. I am pleased to provide a certificate or letter of greeting for your special occasion. Depending on the occasion, the Prime Minister may also provide either a letter or certificate. The Governor General recognizes 90th birthdays and up and 50th Anniversaries and up. The Queen will recognize formally 100th birthdays and up and 60th Anniversaries and up. **While my staff and I can process your request quite quickly, please know that certificates from the Prime Minister, the Governor General and the Queen may take several months to complete, so anyone planning a significant event should start preparations early.** Please visit my website at www.edholder.ca/certificates to find out more about the information I need to complete your request and how to make your request. If you do not have access to the internet, please contact my London office.



Ed Holder

MEMBER OF PARLIAMENT
LONDON WEST

www.EdHolder.ca



Recognize It, Report It, Stop It - Every day Canadians are targeted by a variety of scams and frauds. Some are simple and others are complex. Police have a special program to deal with these type of crimes. At www.phonebusters.com you will find the latest information on how to identify recent scams and steps you can take to protect yourself and your family from fraud. The key to combating these types of crimes following three steps: **Recognize It, Report It, Stop It**. For details, visit www.phonebusters.com or call toll-free **1-888-495-8501**.

Persons With Disabilities – The Government of Canada has a special website to help Canadians with disabilities obtain important information. For information on benefits, accommodation, housing, transportation, health, security, recreation and many other topics, use the link at www.edholder.ca/links.

Since the Conservatives were elected in 2006:

- Seniors now receive over \$2.3 BILLION in new tax relief annually
- Introduced pension-income splitting, allowing Seniors tax savings
- Tax-Free Savings Account was introduced, offering a tax-free savings vehicle for Seniors with no impact on income-tested benefits
- Helped 680,000 Seniors with a new GIS top-up - largest increase to the program in 25 years
- \$10M increase funding for the New Horizons for Seniors Program - total budget now \$45 million
- \$50M to extend the Targeted Initiative for Older Workers until 2014
- \$13M to help combat Elder Abuse
- Increased GIS exemption to \$3,500 from \$500
- Pension-income credit was doubled from \$1,000 to \$2,000, a benefit to nearly 3.3 million Seniors
- Increased the age credit by \$1,000 in 2006 & another \$1,000 in 2009
- \$400M for the construction of new housing for low-income Seniors
- Age limit for maturing pensions and Registered Retirement Savings Plans (RRSPs) was changed to 71 from 69 years of age



CONTACT INFORMATION

L O N D O N

200 - 390 Commissioners Road West
London, Ontario, N6J 1Y3
(located between Wonderland and Wharncliffe)

Please call to make an appointment ahead of your visit.



519.473.5955



519.473.7333



ed.holder.c1@parl.gc.ca



Fully Accessible

O T T A W A

House of Commons
Ottawa, Ontario, K1A 0A6



613.996.6674



613.996.6772



ed.holder@parl.gc.ca

(mail may be sent to Ottawa postage-free)

www.edholder.ca

Your Opinion Matters...

As your elected Member of Parliament, Ed Holder uses your opinions and comments to determine how you want to be represented.

<input checked="" type="radio"/> Yes, I am a Senior	YES	NO
Did you find this special Seniors Guide helpful?	<input type="radio"/>	<input type="radio"/>
Are you concerned about your financial independence in retirement?	<input type="radio"/>	<input type="radio"/>
Is Elder Abuse a significant problem that requires more Government action?	<input type="radio"/>	<input type="radio"/>
Should Canada be allowing more elderly parents to immigrate to Canada?	<input type="radio"/>	<input type="radio"/>

Thank you for completing and returning this survey.

What do you think of the job **Prime Minister Stephen Harper and the Conservative Party** are doing?

- Excellent
- Good
- Poor

What do you think of the job **Bob Rae and the Liberal Party** are doing?

- Excellent
- Good
- Poor

What do you think of the job **Nycole Turmel and the New Democratic Party** are doing?

- Excellent
- Good
- Poor

What do you think of the job your **Member of Parliament Ed Holder** is doing?

- Excellent
- Good
- Poor

Help me communicate with you and save paper.
Please consider providing me with your email address.

YOUR EMAIL
ADDRESS

@

PLEASE RETURN THE SURVEY ON PAGE 15



No Postage Required

ED HOLDER
MEMBER OF PARLIAMENT
LONDON WEST
409 JUSTICE BUILDING
HOUSE OF COMMONS
OTTAWA ON K1A 0A6

---- FOLD HERE AND TAPE CLOSED - PLEASE DO NOT STAPLE ----

FROM:

Name: _____

Address: _____

Phone: _____

Email: _____

Dec 2011

Please Detach This Back Page And Return.

www.edholder.ca