

Finance

Chapter Contents

- Federal Financial Programs & Benefits
- Provincial Financial Programs & Benefits
- Income Tax
- Credit, Debt Management
- Financial Services

FEDERAL FINANCIAL PROGRAMS & BENEFITS

Application is necessary for any benefit and should be submitted 6 months prior to entitlement date.

Service Canada – Pensions

CLICK www.servicecanada.gc.ca
 CALL For service in English: 1.800.277.9914
 For service in French: 1.800.277.9915
 TTY: 1.800.255.4786

VISIT a Service Canada Centre

- Get information about financial benefits for seniors from the Government of Canada, including Canada Pension Plan, Old Age Security and Guaranteed Income Supplement.

Canada Pension Plan (CPP)

Retirement Pension – A CPP retirement pension is a monthly benefit paid to people who have contributed to the Canada Pension Plan. The pension is designed to replace about 25% of a person's earnings from employment, up to a maximum amount. You qualify for a CPP retirement pension if you worked and have made at

least one valid contribution (payment) to the Plan and if:

- you are at least 65 years old; or
- you are between 60 and 64 years old, and you meet the earnings and contributions requirements set out in the legislation.

Disability Benefit - The Canada Pension Plan (CPP) disability benefit is a monthly payment. It is available to people who contributed recently to the Canada Pension Plan while they worked, and then became unable to work at any job on a regular basis because of a disability. The primary purpose is to replace a portion of employment earnings for people who recently paid into the CPP. There are also benefits for children if at least one parent qualifies for the CPP disability benefit.

Conditions of Eligibility

- The disability must be considered to be severe and prolonged as defined under CPP legislation.
- You have to have made enough contributions into the CPP while you were working.

Survivor Benefits

- Death Benefit: a one-time payment to, or on behalf of, the estate of a deceased CPP contributor.
- Survivor's Pension: a monthly pension paid to the survivor of a deceased CPP contributor.
- Children's Benefits: a monthly benefit for dependent children of a deceased CPP contributor.

The key to successful aging is to pay as little attention to it as possible.
 – Judith Regan

Old Age Security (OAS)

Old Age Security (OAS) Pension - The OAS Pension is a monthly benefit available to most Canadians 65 years of age who meet the Canadian legal status and residence requirements.

Guaranteed Income Supplement - The Guaranteed Income Supplement provides additional money, on top of the Old Age Security Pension, to low-income seniors living in Canada.

Allowance - The Allowance is a monthly benefit for low-income seniors (aged 60-64) whose spouse or common-law partner is eligible for, or currently receiving, the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS).

Allowance for the Survivor - The Allowance for the Survivor is a monthly benefit for low-income seniors (aged 60-64) whose spouse or common-law partner has died and who have not remarried or entered into a common-law partnership exceeding 12 months since then.

Pensions from Other Countries

Canada has international social security agreements with a number of countries that offer comparable pension programs. These programs pay benefits when you retire, or if you become disabled or die. Social security agreements help people receive the benefits to which they are entitled.

- If you have lived or worked in another country, you may be eligible for social security benefits, either from that country or from Canada.
- If you need more information on Canada's International Social Security

Agreements, please contact:
International Operations
Service Canada
Ottawa, Ontario K1A 0L4

- If you live in Canada or the United States, you can also contact Service Canada, toll-free in English or in French at 1.800.454.8731 (TTY: 1.800.255.4786)

Veterans Affairs Canada Anciens Combattants Canada

Suite 940, Canada Place
9700 Jasper Ave. NW T5J 4C3
Phone: 1.866.522.2122 (English)
Téléphone: 1.866.522.2022 (Français)
E-mail/Courriel: information@vac-acc.gc.ca
www.veterans.gc.ca

- Benefits for Veterans, still-serving CF and RCMP members, and dependants, include Financial & Health Benefits and Veterans Independence Program.
- Les avantages financiers et médicaux et le Programme pour l'autonomie des anciens combattants sont offerts aux anciens combattants, aux membres actifs des FC et de la GRC et aux personnes à charge.

Last Post Fund

1130 Canada Place
9700 Jasper Ave. NW T5J 4C3
Phone: 780.495.3766
Toll Free: 1.888.495.3766
Email: lpfinfowest@lastpost.ca

- Non-profit organization providing funeral and burial benefits for eligible veterans (Canadian and Allied) and retired military personnel in receipt of a disability pension from Veterans Affairs Canada.

PROVINCIAL FINANCIAL PROGRAMS & BENEFITS

Alberta Aids to Daily Living (AADL), Residential Access Modification Program (RAMP)

10th Floor, Milner Building,

10040 104 St. NW T5J 0Z2

Phone: 780.427.0731

Contact: Andrea Waywanko

Phone: 780.427.0731

Email: andrea.waywanko@gov.ab.ca

www.seniors.alberta.ca/aadl

For more information see page 67 Aids to Daily Living

Alberta Seniors Benefit

Phone: 780.644.9992 or 1.877.644.9992 (toll free) The Alberta Seniors Benefit program is based on income and provides a monthly cash benefit to eligible seniors. To be considered for the benefit, you must apply to the program. Please note that by applying to the Alberta Seniors Benefit program, you are also applying to the Dental Assistance for Seniors, Optical Assistance for Seniors and Education Property Tax Assistance for Seniors programs. Only one application is required.

Dental Assistance for Seniors Program

See page 82 for details.

Education Property Tax Assistance for Seniors Program. Contact Alberta Seniors and Community Supports.

Optical Assistance for Seniors Program

See page 82 for further information.

Special Needs Assistance

- Assists low-income seniors with unexpected or one time expenses

such as appliances, essential home repairs and some medical expenses.

Assured Income for Persons with Disabilities (AISH)

Alberta Seniors and Community Supports

500,12323 Stony Plain Rd. NW T5N 4B4

Phone: 780.415.6300

For general information, call the AISH

Information line: 780.415.6300

TTY: 780.427.1570

- The Assured Income for the Severely Handicapped (AISH) program will provide financial assistance (living allowance), supplementary assistance (child benefits and personal benefits) and health-related assistance (health benefits) to you if you are an adult with a disability that severely limits your ability to earn a living. Your disability has to be permanent, ie. you have exhausted all opportunities for rehabilitation and training.
- As an AISH client, you are eligible to receive a maximum monthly living allowance of \$1188. The amount you will receive will depend on your and your cohabiting partner's income.
- AISH provides a monthly child benefit of \$100 for each dependent child that ordinarily resides with the client.
- If you are an AISH client who lives in a facility (eg. nursing home), you are eligible to receive a maximum monthly modified living allowance (Modified AISH) consisting of an accommodation rate plus a maximum personal allowance of \$315. The amount you will receive each month will depend on your and your cohabiting partner's income.
- Health benefits - As an AISH client,

you, your cohabiting partner and dependent children will also receive health benefits including premium-free Alberta Health Care Insurance, dental, optical, prescription drugs, essential diabetic supplies, emergency ambulance services and exemption from the Alberta Aids to Daily Living co-pay fee.

- Information regarding the AISH program is available at www.seniors.gov.ab.ca/aish.

Provincial Service Centres

Including Income Support. (For individuals in need, eligibility is based on total income, including pensions: apply at district offices below).

Service Canada

Visit the Service Canada Website at www.servicecanada.gc.ca to find a Service Canada Office close to your home.

Alberta Employment & Immigration City Centre

3rd Floor, 10242 105 St. NW T5J 3L5
Phone: 780.415.4900
TTY: 780.422.0790

Alberta Employment & Immigration Edmonton South

Argyll Centre
6325 Gateway Boulevard NW T6H 5H6
Phone: 780.644.2888
TTY: 780.427.1569

Alberta Employment & Immigration Edmonton North

#200, 13415 Fort Rd. NW T5A 1C6
Phone: 780.422.9440
TTY: 780.427.1544

Alberta Employment & Immigration Edmonton West

Meadowlark Shopping Centre
#120, 15710 87 Ave. NW T5R 5W9
Phone: 1.800.855.0511

Leduc Alberta Service Centre

4901 50 Ave. Leduc, AB T9E 6M1
Phone :780.980.0557

Parkland Service Centre

Westgrove Professional Building
2nd Floor, 131 1st Ave.
Spruce Grove, AB T7X 2Z8
Phone: 780.962.8681

Sherwood Park Service Centre

Taylor Made Business Centre
105 85 Cranford Way
Sherwood Park, AB T8H 0H9
Phone: 780.464.7000

St. Albert Alberta Service Centre

30 Sir Winston Churchill Ave.
St. Albert, AB T8N 3A3
Phone: 780.419.3907

INCOME TAX

Canada Revenue Agency (CRA)

Main Floor, Canada Place
9700 Jasper Ave. NW T5J 4C8
Office hours: 8:15 am to 4:30 pm
Service by appointment only
Call to book an appointment
www.cra-arc.gc.ca

Important telephone numbers:

Individual Income Tax Enquiries
1.800.959.8281
Individual Tax Refund Enquiries
1.800.959.1956

Finance

GST/HST Credit Enquiries 1.800.959.1953
Forms and Publications 1.800.959.2221
Business Enquiries 1.800.959.5525

- As of April 2009, self-serve stamping machines are available during regular office hours in all of the tax services offices. When taxpayers drop off original documents to the Canada Revenue Agency and need proof of delivery, they can simply bring a photocopy and stamp it using one of these convenient and easy-to-use machines. Also, taxpayers can send their information through regular post, registered mail, and courier service
- My Account - Online service to access your specific tax information (requires registration).
- Special deductions given to persons over 65 years of age.
- Review T1 guide which comes with your tax return.
- Community volunteer program for income tax form assistance to eligible individuals who are unable to complete their income tax and benefits return.
- Phone: 780.495.4770 or 1.877.966.0666
- Fax: 780.495.6994

Income Tax Assistance

Tax Preparation at Sage

Sage and other Senior Centres offer income tax assistance. *See pages 10-24 for other Centres in your area.*

March and April are busy months at **Sage** when skilled volunteers are happy to do tax preparation for seniors with low income. Income levels to qualify for service are set by Canada Revenue Agency. We will also prepare your income tax return throughout the year, if needed. All income tax services by appointment only. Call 780.423.5510 for information or to make an appointment.

Internal Revenue Service – United States

Hours of Operation:

Monday – Friday, 7:00 a.m. – 10:00 p.m.

- Telephone Assistance for Individuals:
Toll-Free: 1.800.829.1040
- Telephone Assistance for Businesses:
Toll-Free: 1.800.829.4933
- Telephone Assistance for people with hearing impairments:
Toll-Free: 1.800.829.4059 (TDD)

CREDIT AND DEBT MANAGEMENT

A.C. Waring & Associates Inc.

“The Debt Solutions People” ®

HSBC Building, #800 - 10055 106 St.

Phone: 780.424.9944 or 1.800.463.3328

www.debtfree.ca

Chartered Account, Certified Insolvency Practitioner, Trustee in Bankruptcy

FREE Consultation to: STOP foreclosures, STOP garnishees, STOP collectors, STOP repossessions*

FREE Seniors Advice on: Co-signing on loans, Debt repayment, Consumer proposals, Bankruptcy, Divorce financial crisis and more

“Your problem, our privilege.

Your protection, our priority” ®

DEBT-TALK TM
(The Debt Stress Line)
423-DEBT
Edmonton **(3328)**

Live Line: Mon-Fri 9 am to 5 pm +

After Hours: Record-A-Message & Callback Service

Sponsored by: A.C. Waring & Associates Inc.
Trustee in Bankruptcy
Chartered Accountant, Certified Insolvency Practitioner
• Confidential • Professional • Free Consultation
www.debtfree.ca

Money Mentors

#175, 17010 103 Ave. NW T5S 1K7

Phone: 780.423.5265

Toll Free in Alberta: 1.888.294.0076

Email: info@moneymentors.ca

www.moneymentors.ca

- Exclusive provider of the Orderly Payment of Debts (OPD) program in Alberta, an option to bankruptcy.
- Offering unbiased solutions to provide immediate and long-term relief from financial stress.

FINANCIAL AND INSURANCE SERVICES

AMA Insurance

Box 8180, Station South, Edmonton T6H 5X9

Phone: 1.800.615.5897

Email: insurance@ama.ab.ca

www.AMAInsurance.ca

Call centre hours: Mon-Fri 8:00 am – 8:00 pm; Sat 9:00 am – 5:00 pm.

AMA Insurance can provide the protection and peace of mind you need. We offer a wide range of insurance products including:

- auto, home, farm, RV, vacation home, extended auto warranty coverage
- health and dental, life, critical illness and long-term care
- business, events liability, accident, travel medical

For over 45 years, we've been providing members with reliable service, convenient payment options, a variety of discounts and exceptional claims service.

*Age is a high price to pay for maturity.
– Tom Stoppard*

Get peace of mind...



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AMA can help you get the insurance coverage and protection you need to enjoy the best years of your life.

- Multi-policy discount – save 10% on home and 10% on auto insurance
- Mature member discount on home insurance
- Guaranteed Issue Life
- Health & Dental – increased coverage for seniors
- Long-term care insurance
- Travel medical insurance
- RV insurance

Come in, call or get an online quote.

Experience
 **AMA Insurance**

Alberta Motor Association Insurance Company

1-800-615-5897

Online quotes at AMAInsurance.ca

Finance

Canadian Government Annuities (CGA)

1.800.561.7922

www.servicecanada.gc.ca

Canadian Government Annuities are no longer available for purchase since 1975. For those who still have Annuity contracts and certificates, the Annuities Branch continues to administer those under payment and those due to mature over the next 20 to 30 years.

Canadian Retirement Income Calculator

Website: srv111.services.gc.ca

- An online calculator developed by the Government of Canada to help you plan for retirement.
- The calculator takes you step by step through developing an estimate on the ongoing income you may receive throughout your retirement.

In the last few years everything I'd done up to sixty or so has seemed very childish.
 – T. S. Eliot

Nobody grows old merely by living a number of years. We grow old by deserting our ideals. Years may wrinkle the skin, but to give up enthusiasm wrinkles the soul. – Samuel Ullman

We grow neither better nor worse as we get old, but more like ourselves.
 – May Lamberton Becker

For the unlearned, old age is winter; for the learned, it is the season of the harvest.
 – Hasidic saying

Ombudsman for Banking Services and Investments (OBSI)

401 Bay Street, Suite 1505, P.O. Box 5

Toronto, ON M5H 2Y4

Toll Free: 1.888.451.4519

Email: ombudsman@obsi.ca

www.obsi.ca

- OBSI is an independent dispute resolution service for consumers with an unresolved banking or investment complaint.
- OBSI looks into complaints about most banking and investment matters and may recommend compensation up to a maximum of \$350,000.
- A free alternative to the legal system, we work informally and confidentially to find a fair outcome. If you're not sure if we can help, just call us and ask.

Everything slows down with age, except the time it takes cake and ice cream to reach your hips.
 – Attributed to John Wagner

I'm very pleased with each advancing year. It stems back to when I was forty, I was a bit upset about reaching that milestone, but an older friend consoled me. Don't complain about growing old - many people don't have that privilege.'
 – Earl Warren

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