

Too many of us can't be bothered to plan for retirement

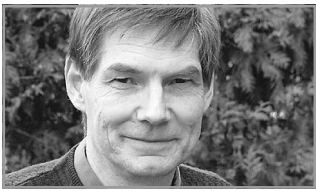
As a baby boomer in my 50s, I guess I'm supposed to be outraged at Prime Minister Stephen Harper's trial balloon about raising the age of eligibility for Canada's monthly old-age security payment to 67 from 65.

I'm not.
Why not?
Let's do the math.
The basic Old Age Security cheque tops out at about \$540 a month.

So a two-year deferral has a maximum total financial impact of roughly \$13,000 per person – pre-tax.

If your retirement plan is compromised by a missing \$13,000 that you knew years in advance you wouldn't be getting, it wasn't a serious plan in the first place.

A lot of Canadians now collecting OAS also are still in



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the labour force, by choice or need, so it's not as if 65 is the pivotal age it once was.

Nobody likes losing something that others before us received automatically. But financial and demographic realities today are very different than they were 25 years ago. People are living (and collecting benefits) longer. And the proportion of working Canadians to retirees keeps shrinking. In this province, it's now three to

one, down from seven to one 20 years ago. If the trend continues, it'll be two to one in a decade.

The same government that's talking about (maybe) deferring OAS benefits for two years, in the face of an unprecedented demographic challenge to its resources, also has given Canadians very effective tools to put their financial houses in order and prepare for the future:

■ Pension-income splitting has enabled retirees to significantly lower total household income taxes.

■ Tax-free savings accounts provide all Canadians over 18 with an excellent vehicle to accumulate funds.

■ Changes to the Quebec Pension Plan and Canada Pension Plan offer significant

enhancements to those who don't start collecting until after 65.

■ The gain in value of your principal residence still isn't taxable when you sell, regardless of how much the property has appreciated since you bought.

■ For capital gains that are taxable, only 50 per cent of the total amount is taxed, meaning that even people paying at the highest marginal rate lose less than a quarter of their profit to taxes.

Add in private pensions (for those who have them) and Registered Retirement Savings Plans, and Canadians have pretty much all the ammunition they need to build a nest egg and look after themselves.

But there's the rub: a lot

of people just can't be bothered.

They'd rather other people – read: the government – look after their every need. God forbid they be held responsible for their own lifestyle choices, have to work a day longer than foreseen, or give up any benefit.

Spending and self-gratification – today – are their primary goals. Tomorrow will look after itself. It always does. And if the money runs out, well, the state owes them – starting with an OAS cheque at age 65.

Not at all surprisingly, a national survey conducted this week for Postmedia News by Ipsos Reid found that three-quarters of Canadians oppose raising the eligibility age.

Interim Liberal leader Bob Rae said "there is absolute-

ly no justification" for the change.

There is obviously political hay to make here, and if the Liberals want to go down that road, I have a slogan to suggest to them. It came from one of their own, testifying before a House of Commons committee back in 2005. Asked why he thought he deserved a rich severance package after resigning from his job as president of the Royal Canadian Mint, former Liberal cabinet minister David Dingwall responded: "I am entitled to my entitlements."

Aren't we all.

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Sun TV plays dirty over porn 'scandal'



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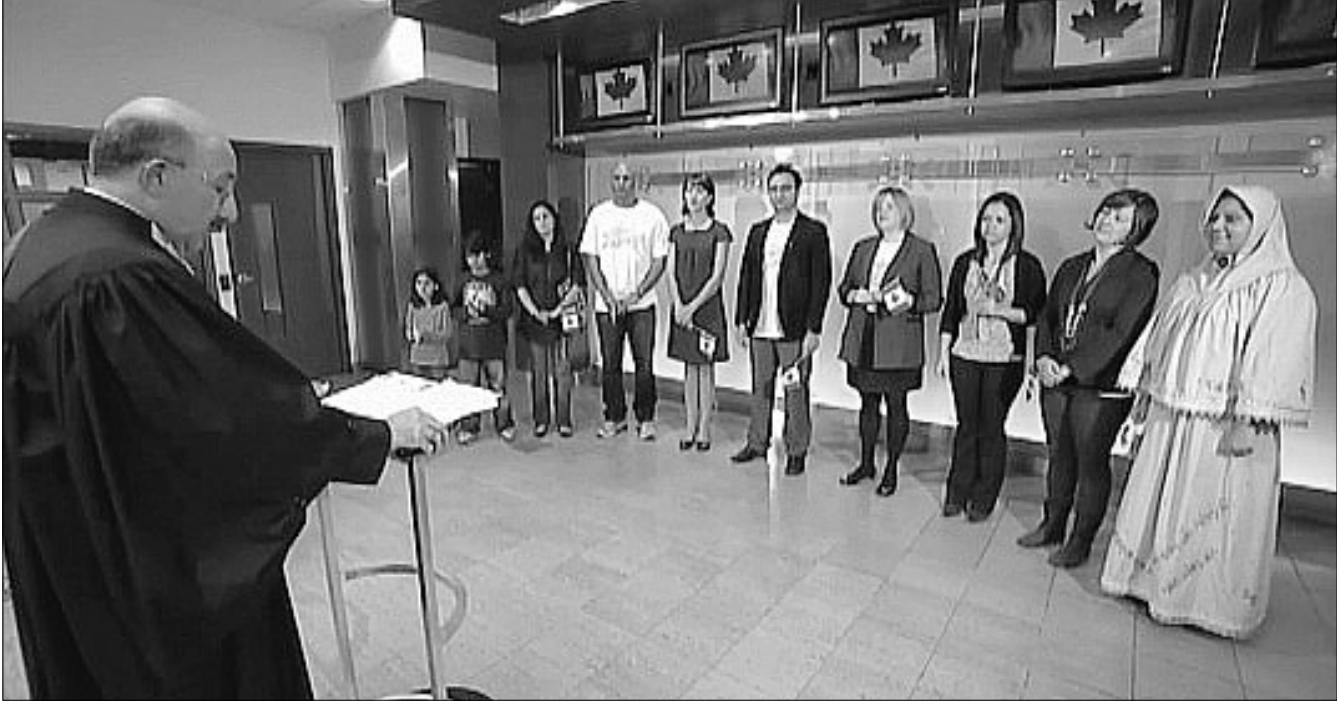
OTTAWA – This week, the opposition and reporters had a bit of fun at the expense of Citizenship and Immigration Minister Jason Kenney, who had to stand up in the House of Commons and apologize for the fact that his department sent some civil servants to Sun TV's studios to pretend to be new Canadians taking a citizenship oath.

Kenney is impressive. He has been making overdue changes to our challenging immigration and refugee system. I don't always agree with them – I'm not sure we should force Muslim women to remove their veils for citizenship oaths, for example – but I admire the way he is willing to take responsibility for his decisions, and explain them, blathering on all day, in both official languages.

But it's good for politicians to be humble, so it was good fun to watch him squirm a bit over this tempest in a teapot.

What was more interesting was the reaction at Sun TV, a small cable news channel inspired by Fox News.

Presenters on Sun admitted to having egg on their faces, but soon pivoted to complain that the dupes in the mainstream media were ignoring



SUN NEWS NETWORK

Sun TV deflected the media focus on a faked citizenship ceremony (above) by charging that the CBC was broadcasting porn.

a more important (and less embarrassing to them) story: taxpayer-funded porn.

According to Sun TV, CBC is producing "state broadcaster smut."

They sent a reporter to Parliament Hill this week with an iPad loaded with steamy clips from a program called *Hard*, a French drama about a woman who discovers after her husband's death that he has been secretly running a pornography business, which she must then run.

The program is streamed online on Radio Canada's *tou.tv* website, which is an international joint venture with other French-language broadcasters.

CBC won't say how much it spends on the site, claiming it is sensitive commercial information.

Stripped of context, the clips that Sun TV is broadcasting do look steamy, and politicians were quick to condemn CBC for showing such smut.

Heritage Minister James Moore, though, declined to take the bait.

"I know you're in the business of just going after the CBC, but I can't comment on something I haven't seen," he told a Sun TV reporter.

Then, off camera, he expressed skepticism about the issue, pointed out that Sun papers run bikini girls, and said the Sun TV reporter is being

used as a "pawn" by Quebecor CEO Pierre Karl Péladeau, who wants CBC de-funded so he can get a larger share of the French-language TV audience in Quebec, after which he will shut down Sun TV.

"You know that's going to happen, right?" he said.

The Sun ran an editorial the next day calling on Prime Minister Stephen Harper to fire Moore, and Moore flipped, calling on the CBC to review its online content.

Andrew MacDougall, a spokesman for Harper, told the Sun that his boss doesn't approve of *Hard*.

"While the government doesn't control CBC's content, we are confused by their

decision to purchase sexually explicit content and make it available to children," he said.

CBC has reacted by shutting down the program until after midnight.

This is all so silly I can hardly believe it.

If you actually watch a whole episode of *Hard*, as I have, you can't call it porn. It is more explicit than *Sex* and the City – because the French have a higher tolerance for such things than Americans do – but the ratio of sexy bits to non-sexy bits is about the same. There is full-frontal nudity, but most of the show is made up of dramatic scenes, and the point of the whole thing is not sexual arousal.

Quebecor's Videotron, which runs a competing French-language web-TV site, does offer hard-core pornography, including a channel called *hardtv*, which offers explicit gay sex 24/7, and another called *Vanessa*, which runs heterosexual porn produced by Pega Productions, in Montreal, featuring Canadian performers.

Sun TV's parent company sells a lot of porn. CBC does not sell porn. But somehow Sun TV is managing to get politicians to condemn CBC for selling porn.

It's zany!

What is serious, though, is the government's plans for the CBC.

MacDougall told me Friday that as the government prepares for cuts in all departments, it wants the CBC to focus on its core mandate.

"Their mandate is to make sure that regions that can't sustain newsgathering by private companies, that should be their focus," he said. "We want them to do that and not get into all that other web-TV stuff. Their focus should be here, and we're confused why they thought this would be a good idea. Their focus should be on protecting the service that they do provide to remote regions, and the regions more broadly."

If that's the government's direction, we could soon see a much smaller CBC – which would, incidentally, be really good news for Péladeau.

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The two sides of oversharing: online piracy and Google's nosiness

There are so many bills out there to fight Internet piracy you'd think Somali pirates had taken over the web. Result? It's snowing acronyms: SOPA, ACTA and the now-defunct PIPA. Say them out loud fast enough and you too can sound like a Swahili rapper.

"Curb." "Bar." "Block." These bills are packed with short, stocky words that intend to act as short, stocky cyber-bodyguards to protect the interests of those who propose them. Their objective is to do the opposite of what the web has been lauded for – that is, to offer access to the world, online.

In case you're not clear about what a big deal these bills are, here's Wikipedia's summary of SOPA's intended powers: "Provisions include the requesting of court orders to bar advertising networks and payment facilities from conducting business with infringing websites, and search engines from linking to the sites, and court orders requiring Internet service providers to block access to the sites. The law would expand existing criminal laws to include unauthorized

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streaming of copyright material, imposing a maximum penalty of five years in prison."

Next time you watch that bootlegged version of Dawson's Creek, think about the other creek you'll be up if SOPA goes through and you end up in prison. ACTA goes even farther, including almost every country in the developed world.

"Opponents have argued that the treaty will restrict fundamental civil and digital rights, including freedom of expression and communication privacy," Wikipedia reports.

What's that you say, Mao? Have I woken up in China?

I realize that having your copyrighted movie/song/book/image illegally downloaded is wrong and costs you money. But if we can put a man on the moon, we can surely develop security

An anti-piracy primer

SOPA: The Stop Online Piracy Act, a bill in the U.S. House of Representatives to fight online trafficking in copyrighted intellectual property and counterfeit goods.

PIPA: An anti-piracy bill similar to SOPA, introduced in the U.S. Senate but with a vote now postponed indefinitely because of widespread online protests. Its full name is the Preventing Real Online Threats to Economic Creativity and Theft of Intellectual Property Act.

ACTA: The Anti-Counterfeiting Trade Agreement, a proposed multilateral agreement for the purpose of establishing international standards on intellectual-property-rights enforcement. It would establish an international legal framework for countries to join voluntarily, and would create a governing body outside international institutions such as the World Trade Organization, the World Intellectual Property Organization or the United Nations.

SOURCE: WIKIPEDIA

measures that can be embedded into copyrighted materials to prevent illegal online trafficking. Like that dye that explodes if someone tries to take the anti-theft tag off a piece of clothing. Or something. Blocking entire sites because they contain copyrighted material is the same as overfishing; it's casting huge nets that scrape the seabed and kill dozens of species of fish you never wanted to catch in the first place, just to get the few

you do. Next thing you know there are no more fish in the sea.

But enough about my love life.

My point is that you don't see Beverly Hills clothing stores shutting down because Winona Ryder or Lindsay Lohan might shoplift from them, do you?

Meanwhile Google is getting its Somali on, as of March 1. Google has just announced that it will now openly scan our emails, our

YouTube habits and any other sites it owns to gather information on us all. Its new privacy policy gets "rid of over 60 different privacy policies across Google ... replacing them with one that's a lot shorter and easier to read." Thank goodness. I love having to read less about what Google is allowed to do to me so that Google can read more about everything I do, period.

And just like being taken hostage by Somali pirates, we don't get a choice. I can't opt out of having Google gather data on where I (might) go, what I watch, which documents I write or read, and who, what, when and why I email.

Would you let your government know that much about you? Can you name one person in your life to whom you would happily show everything that Google is gathering info on? Would you feel comfortable letting your mother have access to this data? Personally I'd prefer to set my hair on fire and put it out with a hammer.

So while nations around the world are SOPAing and ACTAing their brains out to

ensure copyrighted materials are not illegally shared, Google is forcing us to share our information if we want to continue to use its products.

When did my personal information and online data become so worthless that I'm offered no way to protect it (other than to commit Google hara-kiri), but so valuable that Google is strong-arming me into sharing it?

This new "privacy policy" has as much to do with my privacy as America's Operation Iraqi Freedom had to do with peace. Add to that Google's "social search" function that "tailors" my searches to highlight results that others like me have used, instead of allowing me to choose the information for myself, and you have what used to be the world wide web cannibalizing itself into tiny pockets of self-reflecting Mini-me web worlds.

How can we cheer on the fight for democracy and against dictatorships around the world and then sit down at our computers, our smartphones and our iPads and accept violations of our privacy that are worthy of the most ambitious dictator?