A MAN'S DAUGHTER DIED THIS YEAR AT THE AGE OF 34. WHEN HE INQUIRED ABOUT HER CPP HE WAS TOLD THAT BECAUSE SHE WAS NOT MARRIED AND HAD NO CHILDREN, THE MONEY NOW BELONGED TO THE GOVERNMENT.

NOBODY ELSE WAS ENTITLED TO IT.

ON SUN., NOV 6, 2016 AT 10:06 AM -0500, ALLAN SCOTT WROTE: "WHEN THE CPP WAS PUT IN PLACE BY THE GOVERNMENT OF THE DAY IN 1965 IT WAS MEANT TO ASSIST PEOPLE THAT DID NOT HAVE A PENSION.

"EMPLOYEE PUT IN A PER-CENT AND THE EMPLOYER DOUBLED THE EMPLOYEE'S INPUT. THERE IS NO MONEY IN THE CPP FROM THE GOVERNMENT OF CANADA.

"FOR A FEE FROM THE POOL THE GOVERNMENT WAS SUPPOSED TO MAKE THE POOL GROW. WE AS CANADIANS ARE GETTING LESS THAN HALF OF WHAT THAT POOL SHOULD BE PAYING OUT EVERY MONTH. WE ARE BEING CHEATED OUT OF SOMETHING THAT IS LEGALLY OURS, NOT THE GOVERNMENT'S.

"THIS SHOULD BE INVESTIGATED BY THE SUPREME COURT???????

GOOD INFORMATION FOR OUR FAMILIES AND FRIENDS -- KEEP PASSING THIS AROUND UNTIL EVERYONE HAS READ IT.

THOSE WHO WENT BEFORE: ONE VERY MAJOR THING WRONG WITH THE GOVERNMENT'S CALCULATIONS OF 'AVAILABLE CPP' IS THAT THEY FORGOT TO FIGURE IN THE PEOPLE WHO DIED BEFORE THEY EVER COLLECTED A CPP CHEQUE ... WHERE DID THAT MONEY GO?

ALSO, PLEASE PONDER THESE ADDITIONAL 5 POINTS ...

THE MATH: REMEMBER, NOT ONLY DID YOU AND I CONTRIBUTE TO CPP BUT YOUR EMPLOYER DID TOO. IT TOTALED 15% OF YOUR INCOME BEFORE TAXES. IF YOU AVERAGED ONLY \$30K OVER YOUR WORKING LIFE (SAY 45 YEARS), THAT'S \$202,500. READ THAT AGAIN. DID YOU SEE WHERE THE GOVERNMENT PAID IN ONE SINGLE PENNY?

THE INTEREST: WE ARE TALKING ABOUT THE MONEY YOU AND YOUR EMPLOYER PUT IN A GOVERNMENT BANK TO INSURE YOU AND I, THAT WE WOULD HAVE A RETIREMENT CHEQUE FROM THE MONEY WE PUT IN, NOT THE GOVERNMENT. IF YOU CALCULATE THE FUTURE INVESTED VALUE OF \$4,500 PER YEAR (YOURS & YOUR EMPLOYER'S CONTRIBUTION) AT A SIMPLE 5% INTEREST, AFTER 49 YEARS OF WORKING YOU'D HAVE \$892,919.98.

THE SCHEME: IF YOU TOOK OUT ONLY 3% PER YEAR, YOU'D RECEIVE \$26,787.60 PER YEAR AND IT WOULD LAST BETTER THAN 30 YEARS (UNTIL YOU'RE 95 IF YOU RETIRE AT AGE 65), AND THAT'S WITH NO INTEREST PAID ON THAT FINAL AMOUNT ON DEPOSIT!

IF YOU BOUGHT AN ANNUITY AND IT PAID 4% PER YEAR, YOU'D HAVE A LIFETIME INCOME OF \$2,976.40 PER MONTH. THESE LOSERS IN OTTAWA HAVE PULLED OFF A BIGGER PONZI SCHEME THAN BERNIE MADOFF EVER DID! THEY CALL CPP AN ENTITLEMENT EVEN THOUGH MOST OF US HAVE BEEN PAYING FOR IT ALL OUR WORKING LIVES, AND NOW WHEN IT'S TIME FOR US TO COLLECT, THE GOVERNMENT IS RUNNING OUT OF MONEY. WHY DOES THE GOVERNMENT KEEP USING IT AS THEIR GENERAL PIGGY BANK?

THE ENTITLEMENT: THEY ARE CALLING CPP PAYOUTS AN ENTITLEMENT.

ENTITLEMENT MY FOOT, I PAID CASH FOR MY CPP! JUST BECAUSE THEY BORROWED THE MONEY FOR OTHER GOVERNMENT SPENDING DOESN'T MAKE MY BENEFITS SOME KIND OF CHARITY OR HANDOUT!! EXAMPLE: THINK ABOUT SENATOR ENTITLEMENTS WE PAY FOR -- FREE HEALTHCARE, OUTRAGEOUS RETIREMENT PACKAGES, 67 PAID HOLIDAYS, THREE WEEKS' PAID VACATION, UNLIMITED PAID SICK DAYS. NOW THAT'S WELFARE, AND THEY HAVE THE NERVE TO CALL MY CPP RETIREMENT PAYMENTS ENTITLEMENTS?

THE REFUGEES: THE LATEST ESTIMATE (AS PER GLOBAL NEWS) IS THAT IT IS GOING TO COST SIX-HUNDRED-MILLION (\$600,000,000) TO BRING IN THE 25,000 REFUGEES. THE GOVERNMENT (ACCORDING TO THE PUBLIC ACCOUNTS OFFICE) IS ALREADY FIVE-BILLION IN THE HOLE. HOW MUCH MORE WILL THEY TAKE FROM OUR CPP TO COVER THIS EXPENSE?

THE FORMER IMMIGRATION MINISTER, JOHN McCALLUM, IN A RECENT GLOBAL INTERVIEW, SAID THAT HE WAS PRESENTING HIS PLAN TO CABINET SHORTLY. HE COULD NOT BE PINNED DOWN AS TO COST. WILL THEY WRITE A BLANK CHEQUE OUT OF OUR CPP? THE NEW PHILOSOPHY IS

REFUGEES FIRST, CANADIANS LAST. WHO STANDS ON GUARD FOR US???