CHP CANADA

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The Pot's Getting Smaller!

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Do you remember talk of the "Golden Years"? This was when you reached 65 years of age, were retired, and enjoying some relax time after years of slugging it out in the workforce.

Oh, the anticipation—anticipation for the day you enter those "Golden Years"!

However, the federal government has introduced a worm into that apple.

Having worked a lifetime in Canada, Canadian retirees are expected—once again—to subsidize the retirement plans of those who have contributed: nothing in taxes, nothing into the healthcare system, nothing towards our taxpayer-funded dental plan, nothing in CPP contributions. Nothing.

This article was shocking, considering the state of Canada today. "Ottawa, July 16, 2025—As announced earlier in 2025, Immigration, Refugees and Citizenship Canada (IRCC) will accept up to 10,000 complete applications for sponsorship under the Parents and Grandparents Program this year. Starting on July 28, 2025, and over the course of approximately two weeks, IRCC will send invitations to apply to interested potential sponsors."[1]

Let's just take a moment to think about what's happening here. Our medical system is overwhelmed. Our new dental care plan, which was estimated to cost $13B over 5 years at an estimated cost of $280 per person, is costing closer to $850 per person—three times the cost.[2]

A little financial figuring and you find out . . . Healthcare has an annual cost per senior of about $12,000. With over 7.8 million Canadians over aged 65, we already pay $93B in healthcare.

This is getting a little pricey for healthy seniors . . . never mind any sick ones who may be arriving!

Then there are the pensions . . . . Today, there are only three people working for every single retiree. Yet, each generation was supposed to fund the next generation's retirement. That's a lot of covering for younger Canadians, while they try to support themselves and their families.

Then there are the requirements to become eligible to receive OAS . . . which are very few!

To qualify for OAS, you need only:

- be 65 years of age or older,
- be a Canadian citizen or legal/permanent resident of Canada (or landed immigrant) when your pension application is approved,
- have lived in Canada for at least 10 years since the age of 18.

That's it! You do not need to have worked or paid into the system to receive OAS.

To qualify for CPP, you need only:

- be at least one month past your 59th birthday,
- have worked in Canada for "a period of time",
- have made at least one qualifying contribution to the CPP/QPP.[3]

Are you starting to wonder how Canada's economy is going to support an influx of senior citizens to share with you a limited "pot" of pooled benefits? Especially seniors who have likely not received regular dental care, are at the most expensive part of their lives, and have not contributed to CPP or OAS?

Canadians are being taken for fools by our government, which was elected by those who have not taken a moment to think about the ramifications of opening our bank accounts to anyone who knocks at our doors. Do you open your bank account for every tragic story you hear? If not, why would we approve the decimation of our healthcare, our dental, our pension plans to those who have not paid into these benefits?

We are being told that Canada has a shortage of medical professionals. Many of our emergency rooms are closed. Canadians are being left in the streets because of a housing shortage. Yet, we are expected to hold out welcoming arms for other nation's grandparents, while our own will not receive the treatment they deserve after a lifetime of paying for these benefits.

It's time for Canadians to start thinking with our brains rather than our emotions. We all like to be nice, but it's time for logic to come into the equation.

We can't afford this government! We can't afford any government that will dole out what we have worked hard for to those who have not paid into it.

CHP Canada would do things differently!

A CHP government would:

- require a marketable skill prior to approving immigration; what can you do for Canada?
- drastically reduce immigration levels until our social services and housing availability have caught up to demand.
- remove family reunification as a standalone qualification for approval—there must be more!
- limit pension payments to adult immigrants to a level commensurate with their years in the Canadian workforce.

It's time for responsible government. We must look after Canadians first! Join CHP[4] and make it happen!

Footnotes

[1] www.canada.ca/en/immigration-refugees-citizenship/news/notices/update-2025-parents-grandparents-program.html

[2] www.fraserinstitute.org/commentary/national-dental-program-likely-more-costly-advertised

[3] www.canada.ca/en/employment-social-development/programs/old-age-security/reports/oas-toolkit.html

[4] www.chp.ca/get-involved

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