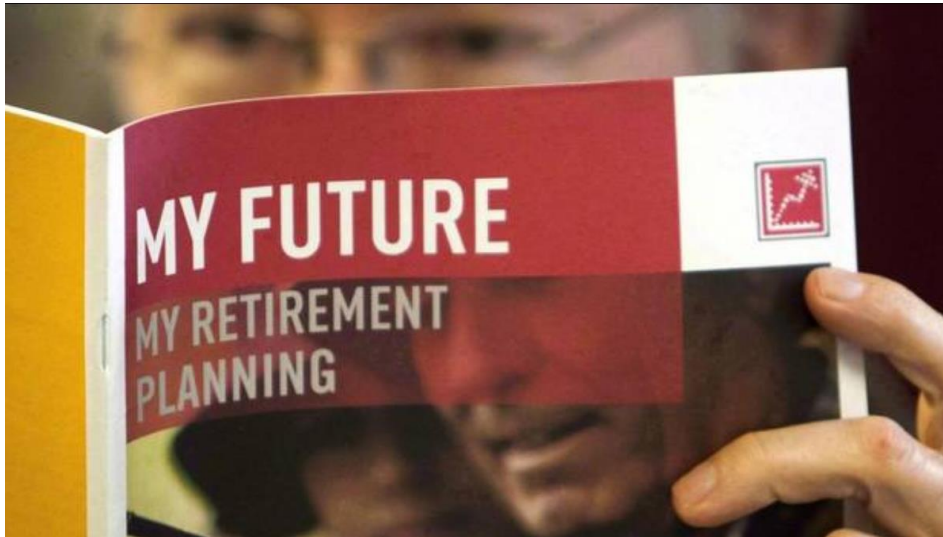


# The Conversation



The Canada Pension Plan, as you argue, is too modest (Canada Needs To Ramp Up CPP, ASAP – editorial, March 7). But your proposal to increase CPP contributions is also too modest. A far more effective reform to CPP is to increase the eligibility age. Being able to receive CPP at age 60 largely explains why monthly payments are meagre.

Increasing the age of eligibility to 63 and eventually to 65 would encourage Canadians to work longer, and increase their contributions to CPP and other pension plans. The result would be higher monthly CPP payments.

Sadly, politicians prefer to tell Canadians that they must save more, rather than that they must work longer.

*Thomas R. Klassen, author,  
Retirement in Canada*