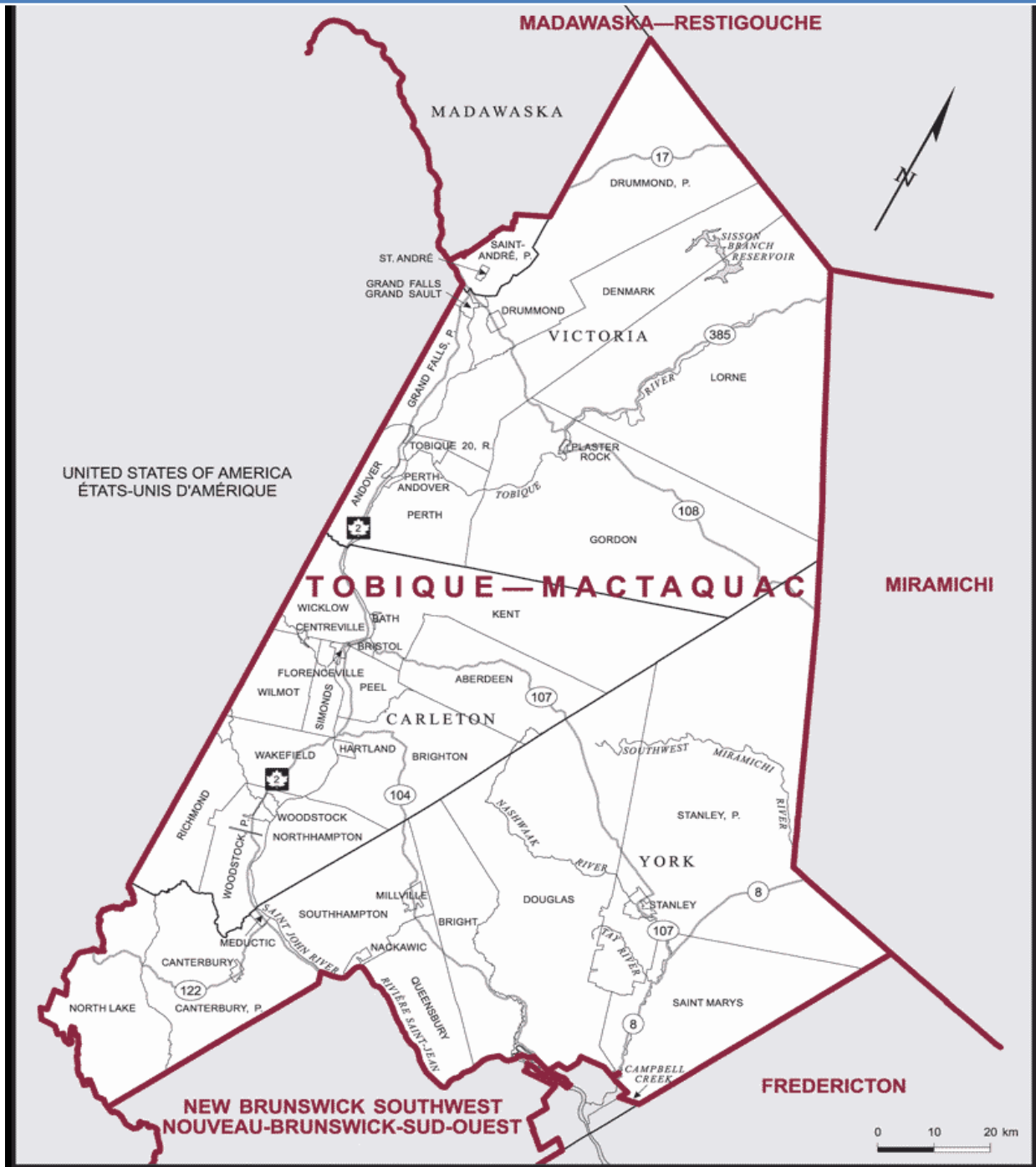


2011

# Service Guide For Seniors



For Residents of  
Tobique-Mactaquac



Dear Friends,

I am extremely pleased to provide this handbook for seniors living in Tobique-Mactaquac, and I certainly hope it will be of convenience to you as you research various services and programs available to Canadian Seniors.

Seniors are the backbone of this area and the rest of the country due to their hard work, dedication and sacrifices that have created a strong foundation for growth and development. Those of us who are younger greatly depend on your knowledge and experience for guidance. Your continued participation in our communities as well as your opinions are very much valued.

Our federal government is working hard to ensure that our policies, programs and services continue to provide opportunities for seniors to improve their well-being and quality of life. We now have a Minister of State for Seniors and we have established a National Seniors Day, which is celebrated every October 1st, coinciding with the United Nation's International Day of Older Persons.

The Government of Canada, along with provincial and local governments, have programs and services that will help ease the transitions many people face before and after retirement.

This guide provides basic information on accessing programs designed for seniors, along with up-to-date contact information on topics such as housing, retirement, pensions and health services. Hopefully, you will find the handbook helpful.

I encourage you to take a few moments to fill out the enclosed questionnaire to let me know what you think of this guidebook and how it can be improved. I look forward to hearing from you.

Regards,

A handwritten signature in black ink that reads "Mike Allen". The signature is written in a cursive, flowing style.

Mike Allen, MP  
Tobique-Mactaquac

## YOUR OPINION MATTERS

Suggestions and comments about this booklet or regarding the services for seniors in our area are welcome. Please take a moment to fill out this form and send the page back to us postage free.

**Mike Allen, MP**  
**9 Yerxa Lane, Suite 7**  
**Keswick, NB**  
**E6L 1N7**

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What section of this *Service Guide for Seniors* did you find the most useful?

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What improvements would you recommend for future publications?

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Is Mike Allen on the right track on issues for seniors?

Yes

No

Unsure

Comments: \_\_\_\_\_

---

Please rate the Federal Conservative Government's performance on behalf of Canadian seniors:

Excellent

Good

Needs Improvement

Comments: \_\_\_\_\_

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Please provide us with your name and address if you would like to receive our updated *Service Guide for Seniors* next year.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Community: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

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# Important Telephone Numbers

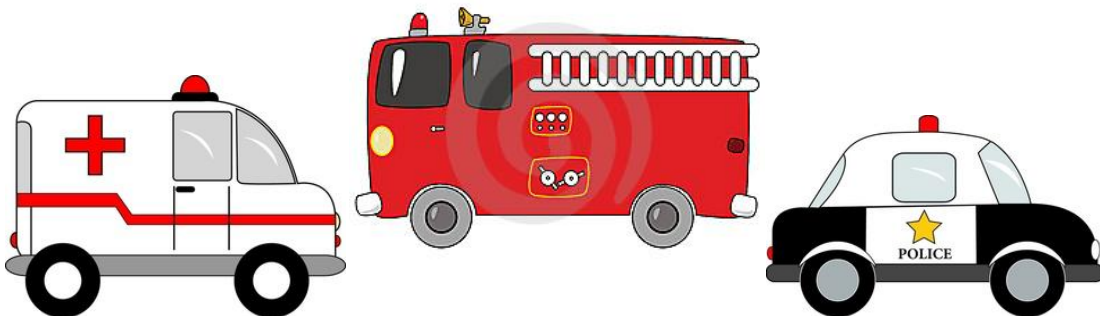
## In case of an emergency

Police – 911  
Fire – 911  
Ambulance – 911

## Non-emergency phone numbers

### RCMP

Florenceville-Bristol .....	506-325-3000
Grand Falls/Grand-Sault .....	506-473-9154
Hartland .....	506-325-3000
Keswick .....	506-357-4300
Nackawic .....	506-325-3000
Perth-Andover .....	506-473-9154
Plaster Rock .....	506-473-9154
Stanley .....	506-357-4300
Tobique .....	506-473-9154
Woodstock .....	506-325-3000
NB Crime Stoppers .....	1-800-222-TIPS/1-800-222-8477



## Government Information

### Member of Parliament



Conservative Mike Allen was elected to serve the constituency of Tobique-Mactaquac in January, 2006, and he was re-elected in October, 2008. He is your representative in Ottawa and is also Chairman of the Atlantic Conservative Caucus.

Mike currently serves on the Natural Resources and Fisheries and Oceans Committees.

In Tobique-Mactaquac, Mike has constituency offices in Keswick, Woodstock and Grand Falls, as well as an Ottawa office on Parliament Hill.

Contact information is as follows:

Toll-Free: 1-800-671-6160  
Email: [allenm@parl.gc.ca](mailto:allenm@parl.gc.ca)  
Website: [www.mikeallen.ca](http://www.mikeallen.ca)

House of Commons  
233 Confederation Building  
Ottawa, Ontario  
K1A 0A6  
Telephone: 613-947-4431  
Fax: 613-947-4434

Grand Falls Constituency Office  
218 Broadway Blvd., Suite 105  
Grand Falls, N.B.  
E3Z 2J9  
Telephone: 506-473-6632  
Fax: 506-473-3926

Keswick Constituency Office  
9 Yerxa Lane, Suite 7  
Keswick, N.B.  
E6L 1N7  
Telephone : 506-363-2232  
Fax: 506-363-4998

Woodstock Constituency Office  
672 Main Street, Unit 8  
P.O. Box 9038  
Woodstock, N.B.  
E7M 2C8  
Telephone: 506-325-2224  
Fax: 506-325-2786

## **Government Jurisdictions**

There are three levels of government in Canada that manage and administer public programs and services. Please refer to the following chart for general areas of authority for each level of government:

<b>FEDERAL</b>	<b>PROVINCIAL</b>	<b>MUNICIPAL</b>
<ul style="list-style-type: none"> <li>• Canada Revenue Agency (income tax)</li> <li>• Citizenship and Immigration</li> <li>• Passports</li> <li>• Social Insurance Number</li> <li>• National Defense</li> <li>• Veterans' issues</li> <li>• Canada Post</li> <li>• Employment Insurance</li> <li>• Canada Pension Plan</li> <li>• Old Age Security</li> <li>• The Supreme Court</li> <li>• Charter of Rights and Freedoms</li> </ul>	<ul style="list-style-type: none"> <li>• Health insurance</li> <li>• Medicare</li> <li>• Social assistance</li> <li>• Drivers Licenses</li> <li>• Birth Certificates</li> <li>• Policing</li> <li>• Land registry</li> <li>• Hunting and freshwater fishing licences</li> <li>• Consumer complaints</li> <li>• Workplace safety</li> <li>• Workers' Compensation</li> <li>• Provincial Courts</li> <li>• Business licenses</li> <li>• Provincial Parks</li> </ul>	<ul style="list-style-type: none"> <li>• Land development and city planning</li> <li>• Road bylaws and maintenance</li> <li>• Property taxes</li> <li>• Noise bylaws</li> <li>• Local parks</li> <li>• Garbage disposal</li> <li>• Local recreation facilities and fields</li> <li>• Snow removal</li> <li>• Community Policing</li> </ul>

## **Federal Government**

The Government of Canada provides information on Canada-wide services, initiatives, regulations, official publications and current federal programs. Contacts for detailed information about the many programs and services offered to seniors by the federal government are:

- Toll-free telephone: 1-800-0-Canada (1-800-622-6232)
- Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)
- Visit a Service Canada Centre in Grand Falls, Woodstock or satellite centres in Perth-Andover and Florenceville.

Many documents are available on demand in various written and audio formats as required to accommodate specific disabilities. They can be ordered by calling 1-800-0-Canada (1-800-622-6232).

## **Provincial Government Programs and Services**

The Government of New Brunswick provides information on provincial statutes, regulations and programs through the website [www.gnb.ca](http://www.gnb.ca). This same information can also be accessed through Service New Brunswick locations:

- Fredericton ..... 506-453-2834
- Florenceville-Bristol ..... 506-392-5108
- Grand-Falls ..... 506-475-4088
- Perth-Andover ..... 506-273-5901
- Plaster Rock ..... 506-356-6002
- Woodstock ..... 506-325-4476

The federal riding of Tobique-Mactaquac contains seven provincial ridings, two of which are shared with another federal riding. Members of the Legislative Assembly of New Brunswick who represent these ridings and work alongside Mike on a number of projects are:

### **Carleton:**



Dale Graham

787 Central Street  
Centreville, NB  
E7K 3E6

Tel: 506-276-4016  
Fax: 506-276-4020  
[dale.graham@gnb.ca](mailto:dale.graham@gnb.ca)

### **Grand Falls-Drummond-Saint-André:**



Danny Soucy

285 Broadway Blvd  
Grand Falls, NB  
E3Z 2K1

Tel: 506-473-0404  
Fax: 506-473-7745  
[danny.soucy@gnb.ca](mailto:danny.soucy@gnb.ca)

Fredericton Nashwaaksis



Troy Lifford

36A-435 Brookside Drive  
Fredericton, NB  
E3A 8V4

Tel: 506-449-3902  
Fax: 506-449-0433  
[troy.lifford@gnb.ca](mailto:troy.lifford@gnb.ca)

Southwest Miramichi:



Jake Stewart

137 Main St.  
Blackville, NB  
E9B 1B9

Tel: 506-843-7729  
Fax: 506-843-7726  
[jake.stewart@gnb.ca](mailto:jake.stewart@gnb.ca)

Victoria-Tobique:



Wes McLean

1153 West Riverside Drive  
Perth Andover, NB  
E7H 5G5

Tel: 506-273-2460  
Fax: 506-453-3461  
[wes.mclean@gnb.ca](mailto:wes.mclean@gnb.ca)

Woodstock:



Premier David Alward

107 Connell Street  
Woodstock, NB  
E7M 1K7

Tel: 506-325-4990  
Fax: 506-325-4991  
[david.alward@gnb.ca](mailto:david.alward@gnb.ca)

York North:



Kirk MacDonald

9 Yerxa Lane, Suite 1  
Keswick, NB  
E6L 1N7

Tel: 506-363-4949  
Fax: 506-363-4998  
[kirk.macdonald@gnb.ca](mailto:kirk.macdonald@gnb.ca)

**Municipal Government**

Municipal government is local government created by the province(s) to provide services that can be more effectively handled under local control. Types of municipal governments include cities, towns, villages and unincorporated local service districts. Municipal government contacts within the riding of Tobique-Mactaquac are listed below:

Rural Community of Saint-André .....	506-473-7580
Rural Community of Upper Miramichi .....	506-369-9810
Town of Florenceville-Bristol .....	506-392-6013
Town of Grand Falls .....	506-475-7777
Town of Hartland .....	506-375-4357
Town of Nackawic .....	506-575-2241
Town of Woodstock .....	506-325-4600
Village of Aroostook .....	506-273-6443
Village of Bath .....	506-278-5293
Village of Canterbury .....	506-279-6248
Village of Centreville .....	506-276-3671
Village of Drummond .....	506-475-4000
Village of Meductic .....	506-272-2098
Village of Millville .....	506-463-2719
Village of Perth-Andover .....	506-273-4959
Village of Plaster-Rock .....	506-356-6070
Village of Stanley .....	506-367-3245
Municipal Services Representative for Local Service Districts .....	506-325-4847
Tobique First Nation .....	506-273-5433
Woodstock First Nation .....	506-328-3303

## **MP Services**

Staff in the offices of Mike Allen, Member of Parliament for Tobique-Mactaquac, are pleased to help constituents with matters relating to federal government departments and agencies.

Some of the most common services we provide to our constituents include:

### **Passport Canada Services**

- Child, Adult and Simplified Renewal applications are available at our office.
- Knowledgeable staff will review applications to minimize errors.
- We will ship your passport application and supporting documents to Passport Canada free of charge.
- Applications sent via our office to Passport Canada are processed faster than applications sent by regular mail. Routine applications sent through our office are currently being processed in about 4 weeks

Please note that if you require your passport within four weeks of your date of travel, you will be required to visit a Passport Canada office in person. Only a Passport Canada office can provide expedited services.

As of June 1, 2009 the United States Customs and Border Protection Agency has implemented a new policy requiring all Canadians over 16 years of age to show a valid **passport** when travelling over the US border by car or boat. (Previously, a birth certificate was acceptable). A passport is still required for all visitors to the USA travelling by air.

### **Congratulatory Certificates**

Certificates marking milestone events such as birthdays and anniversaries can be requested through the offices of Mike Allen, MP via telephone or in writing. These include certificates from Mike, the Prime Minister of Canada, the Governor General and Queen Elizabeth II for the milestones noted below:

#### **Message from Mike Allen:**

Any birthday or anniversary

#### **Message from the Prime Minister of Canada:**

65<sup>th</sup> birthday and over (in intervals of five years)

25<sup>th</sup> wedding anniversary and over (in intervals of five years)

**Message from the Governor General of Canada:**

90<sup>th</sup> birthday and over (in intervals of five years)

50<sup>th</sup> wedding anniversary and over (in intervals of five years)

**Message from Her Majesty the Queen (proof of marriage date or birthday is required):**

100<sup>th</sup> birthday and over (in intervals of five years)

60<sup>th</sup> wedding anniversary and over (in intervals of five years)

Please note that certificates should be requested a minimum of 8 weeks in advance of the celebration to ensure timely delivery. For further information or to make a request, contact one of the constituency offices or call toll-free 1-800-671-6160.

## **Health Services**

### **Provincial Medicare Coverage**

Medicare

Department of Health

P.O. Box 5100

Fredericton, N.B. E3B 5G8

Telephone:

Within North America: 1-888-762-8600

Outside North America: 1-506-684-7900

Website: [www.gnb.ca/0051/0394/index-e.asp](http://www.gnb.ca/0051/0394/index-e.asp)

***Finding a family doctor:*** It is important to your health and well-being to have a family doctor who can provide you with consistent health care, regular checkups and screenings. If you do not have a family doctor, contact the Patient Registry Program at 1-866-556-5959.

**Remember: Always carry your Medicare card with you.**

### **New Brunswick Prescription Drug Program**

#### **Eligible seniors:**

Persons 65 and older who:

- Receive the federal Guaranteed Income Supplement, OR
- Qualify based on annual income as follow:
  - Single senior with an annual income of \$ 17,198 or less
  - A couple with both persons 65 or older, with a combined annual income of 26, 955 or less;
  - A couple with one person who is under 65, with a combined annual income of 32, 390 or less.

Individuals must be registered with New Brunswick Medicare. An application package is automatically sent to every New Brunswick resident 60 days before their 65<sup>th</sup> birthday and must be completed and forwarded to the program in order for coverage to be considered.

Coverage will remain in effect as long as the beneficiary continues to meet the eligibility requirements and resides in New Brunswick.

**Cost:**

- Beneficiaries receiving the Guaranteed Income Supplement (GIS) are required to pay a co-payment of \$9.05 for each prescription, up to a maximum of \$250 in one calendar year;
- Beneficiaries who qualify based on their total annual income are required to pay a co-payment of \$15 per prescription with no yearly co-payment maximum.

**Eligible drug benefits:**

The New Brunswick Prescription Drug Program (NBPDP) formulary is a list of the drugs that are eligible for coverage under the program. Prescriptions for these drugs must be filled by a pharmacy or designated dispensing physician in New Brunswick in order to be reimbursed.

More information on the program is available on the New Brunswick Prescription Drug Program website, or by calling the program’s inquiry line at 1-800-332-3692

P.O. Box 690  
 Moncton, N.B. E1C 8M7  
 Telephone: 1-506-867-4515  
 Toll-free: 1-800-332-3692  
 Fax: 1-888-455-8322  
[nbinquiry@nbpdp.ca](mailto:nbinquiry@nbpdp.ca)  
[www.gnb.ca/0212/NBPDPFormulary-e.asp](http://www.gnb.ca/0212/NBPDPFormulary-e.asp)

**Hospitals and Health Centres**

**Regional Hospital**

The Dr. Everett Chalmers Regional Hospital is the regional referral centre for the most complex cases in the region. This 314-bed facility offers a full range of specialized (secondary, elevated secondary and tertiary care) services, as well as dedicated family practice, surgical, palliative care and geriatric units, an active emergency department, and a high volume ambulatory care program.

Fredericton – Dr. Everett Chalmers Regional Hospital ..... 506-452-5400

**Community Hospitals**

River Valley Health community hospitals provide inpatient care as well as a more significant level of diagnostic and therapeutic services than delivered in the health services centres. All facilities offer primary care and, depending on the location, general surgical services and select specialized surgical services.

Grand Falls – Grand Falls General Hospital .....	506-473-7555
Perth-Andover – Hotel-Dieu of St. Joseph .....	506-273-7100
Waterville – Upper River Valley Hospital .....	506-375-5900

**Health Centres**

Health centres in the River Valley Health region provide primary care in rural areas and are able to link to larger health care facilities if required.

Some health centres have a small number of beds for holding and observation purposes. All centres provide referral, diagnostic, ambulatory care and some therapeutic services.

These health services centres focus on disease prevention, wellness promotion and case management of chronic conditions, such as asthma, diabetes and hypertension. A number of educational programs are available, such as smoking cessation, weight and cholesterol monitoring clinics, osteoporosis clinics, menopause workshops, foot care clinics, and a variety of clinics to support mothers and newborns.

Boiestown Health Centre .....	506-369-2700
Nackawic Health Centre .....	506-575-6600
Tobique Valley Community Health Centre .....	506-356-6600
Stanley Health Centre .....	506-367-7300

**Extra-Mural Program**

The Extra-Mural Program is intended to provide home health care services on a variety of health needs. The Program includes nurses, physiotherapists, occupational therapists, speech language pathologists, respiratory therapists, dietitians, and social workers. Depending on the care you need, one or more of these health professionals will visit you.

To access Extra-Mural services, contact your physician for a referral or in cases where the request pertains to rehabilitation services such as physiotherapy, speech language pathology or occupational therapy, you or another person can make this referral.

The Extra-Mural program is designed to:

- Provide an alternative to hospital admissions
- Provide an alternative to or postponement of admission to a nursing home
- Provide long-term continuous health care to chronic invalids
- Provide long-term continuous health care and rehabilitation to the disabled of all ages
- Provide care at home for persons terminally ill
- Provide assessment and rehabilitation services to the elderly

- Facilitate the coordination and provision of support services either directly or indirectly (i.e., through other agencies)

Extra-Mural Program service is covered under the NB Medicare Program.

Boiestown .....	506-369-2711
Fredericton .....	506-452-5800
Grand Falls .....	506-473-7492
Perth-Andover .....	506-273-4900
Woodstock .....	506-325-6838

Tele-care: 811 or 1-800-TelCare (1-800-224-8353)

Emergency: 911

NB Ambulance (general information): 1-888-862-2111

Adult Protection: 1-888-99-ABUSE (1-888-992-2873)

### **Walk-in Clinics**

Brookside Mall Medical Centre  
 475 Brookside Drive  
 Nashwaaksis  
 Monday – Friday 6p.m. – Full\*  
 Weekends and most holidays 1 p.m. – Full\*

*\* Depends on physician and number of patients.*

Woodstock Medical Clinic  
 110 Chapel Street  
 Woodstock, N.B.  
 Call 1-506-325-9250 for clinic hours of operation

### **Canadian Red Cross**

The Canadian Red Cross provides in-home community services to help individuals in New Brunswick live as independently as possible. These services enhance people's well-being and dignity, be they frail or elderly, people with disabilities or palliative patients. Home care services have taken on a more significant role in Canada's health care system in recent years. Major hospital restructuring has meant shorter hospital stays for many Canadians, resulting in increased health care at home.

Home support - such as meals and general assistance for seniors, medical equipment rentals and transportation is offered, depending on the needs of a particular community, by many Red Cross branches and regions across Canada.

Grand Falls ..... 506-473-5897  
Woodstock ..... 506-328-8881

### **Seniors Rehabilitative Equipment Program**

The Red Cross provides more than 50,000 pieces of health equipment to Atlantic Canadians every year, ranging from crutches and canes to specialized equipment such as wheelchairs.

For more information on the Health Equipment Loan Program contact:

Canadian Red Cross Society  
New Brunswick Division  
P.O. Box 39  
Saint John, N.B. E2L 3X3  
Telephone: 1-506-674-6150  
Toll Free: 1-800-561-9151  
Fax: 1-506-648-5016

### **Canadian Mental Health Association NB Chapter**

This is a unique program in New Brunswick. CMHA NB Division has Regional Community Workers (RCWs) which provide the same services as branches but work mainly in the rural areas on New Brunswick.

New Brunswick Division  
403 Regent Street  
Fredericton, N.B.  
506-455-5231  
[http://www.nb.cmha.ca/bins/site\\_page.asp?cid=284-1007&lang=1](http://www.nb.cmha.ca/bins/site_page.asp?cid=284-1007&lang=1)

### **Community Mental Health Services**

A wide range of specialized mental health programs and services are offered by Canadian Mental Health Branches and Regional Community Workers throughout the province. Programs and services are tailored to the needs and available resources of those communities where they are based.

For more information, contact a community centre near you:

Community Mental Health Centre (Satellite Clinic)	
– Perth-Andover .....	506-273-4701
Grand Falls Community Mental Health Centre .....	506-475-2440
Woodstock Community Mental Health Centre .....	506-325-4419

\* NOTE: There are regularly scheduled mental health clinics in Bath, Plaster Rock, McAdam, Harvey, Doaktown, Boiestown, Minto and Chipman.

### **Mobile Crisis After-Hours**

Fredericton .....	506-453-2132
Woodstock .....	1-888-667-0444
7 days/week 4 p.m.-12 a.m. weekdays; 3p.m.-11.p.m. weekends	

### **Nursing Homes in Tobique-Mactaquac**

When people need more help than can be provided through home support services, they may need to consider admission to a personal care home or a nursing home.

**Personal care homes** are for people who are no longer able to manage independently to run a household, but who are mobile and need minimal assistance with personal and supervisory care.

**Nursing homes** are for people who need nursing care as well as a higher level of personal and supervisory care than that provided by a personal care home.

The Department of Social Development must approve all requests for services in nursing homes - even if you pay your own way. Staff from the Department will decide on eligibility by assessing long-term health care and social needs.

After the Department of Social Development approves an application for placement in a nursing home, the placement's name will be sent to all of the nursing homes within 100 kilometres of the municipality from where the applicant's home is located. When these homes have a vacancy, they must select residents from the approved list.

If a spouse wishes to be admitted to the nursing home with the applicant, they can make this request to the Department.

Department of Social Development  
Nursing Home Services  
Fredericton 1-866-444-8838

[http://www.legal-info-legale.nb.ca/en/index.php?page=going\\_to\\_a\\_nursing\\_home](http://www.legal-info-legale.nb.ca/en/index.php?page=going_to_a_nursing_home)

Nursing homes within Tobique-Mactaquac:

Bath – River View Manor .....	506-278-6010
Boiestown – Central New Brunswick Nursing Home .....	506-369-7262
Grand Falls – Grand Falls Manor .....	506-473-7726
Hartland – Central Carleton Nursing Home .....	506-375-3033
Perth-Andover – Victoria Glen Manor .....	506-273-4885
Plaster Rock – Tobique Valley Manor.....	506-356-6040/506-356-6042
Stanley – Nashwaak Villa .....	506-367-7731
Woodstock – Carleton Manor.....	506-325-4375

Nursing Homes within a 100km range:

Baker Brook - Foyer Ste-Elizabeth .....	506-258-3020
Edmundston - Villa des Jardins .....	506-735-2112
Fredericton - Pine Grove .....	506-444-3400
Fredericton - Thomas Hall .....	506-447-6440
Fredericton - Windsor Court .....	506-450-7088
Fredericton - York Care Centre .....	506-444-3880
Fredericton Junction - White Rapids Manor .....	506-368-6508
Gagetown - Orchard View .....	506-488-3544
McAdam - Wauklehegan Manor .....	506-784-6303
Mill Cove - Mill Cove Nursing Home .....	506- 488-3033
Minto - W.G. Bishop Nursing Home .....	506-327-7853
Saint-Quentin - Résidence Mgr. Melanson .....	506-235-6030
St-Basile - Foyer St-Joseph de St-Basile .....	506-263-3462
St-Léonard - Foyer Notre-Dame de St-Léonard .....	506-423-3151

### **Special Care Homes**

Some homes are a shared living experience where operators and residents live together. Others are fully staffed and the owner lives elsewhere but stays closely involved in daily operations. Some homes accommodate 3 to 6 residents, while others can go as large as 60. All homes are licensed by Department of Social Development and are required to follow a manual of standards to guide them in providing quality care. Licenses are renewed yearly and inspection by all necessary departments is mandatory.

#### **Arthurette**

- Mountain View Care Home .....
- 506-273-9598

#### **Avondale**

- Swim’s Adult Residential Facility .....
- 506-375-6613

**Burntland Brook**

- Rivers Edge Lodge ..... 506-356-7252

**Douglas:**

- Curtis Special Care Home ..... 506-450-3957

**Drummond**

- Cormier, Thérèse ..... 506-473-4434
- Leclerc Page, Ginette A ..... 506-473-3305

**Dsl de Drummond**

- Foyer Sylvie Aubut ..... 506-473-8101

**Fredericton**

- All Needs Special Care Home ..... 506-459-2186
- Austin's Special Care Home ..... 506-455-7699
- Care-A-Lot-Program ..... 506-458-1254
- Donnelly Home ..... 506-472-1504
- Downing Place ..... 506-452-1996
- Hillsley Special Care Home ..... 506-455-6128
- Lohnes Special Care Home ..... 506-455-4744
- Loose's Special Care Home ..... 506-444-8194
- McKay Residence ..... 506-459-5192
- Southside Special Needs Home ..... 506-206-3588
- The Guardians Special Care Home ..... 506-472-1762
- Underhill Residence ..... 506-461-0851
- Victory House ..... 506-461-0851
- Whelan's Special Care Home ..... 506-450-0909

**Grafton**

- Lang Lodge Grafton ..... 506-328-4699

**Grand Falls**

- Caron, Yvon ..... 506-473-5235
- Rioux, Denise ..... 506-473-5772
- Foyer Cindy Roy ..... 506-473-2337
- Foyer Denise Page ..... 506-473-2735
- Foyer Jacinthe Leclerc ..... 506-473-5194
- Foyer L&L Laforgier No 2 ..... 506-475-8112
- Foyer Marc Michaud ..... 506-473-5457
- Foyer O Bons Soins ..... 506-473-4460
- Lucie Michaud ..... 506-473-1339
- Michaud Lynn ..... 506-473-6041
- Thériault Lucille ..... 506-473-2726

**Hartland**

- Ruth Anna's Ladies' Home Care ..... 506-375-9193

**Jacksonville**

- Burpee Residential Center ..... 506-328-6827

**Lansdowne**

- Lansdowne Special Care Home ..... 506-375-4229

**Limestone**

- Boone Home ..... 506-277-6328

**Nashwaak Village**

- Colfords Senior Care ..... 506-459-7494

**Oxbow**

- Helping Hands Care Home ..... 506-356-7625

**Perth-Andover**

- Emily's Special Care Home ..... 506-273-2190

**Saint-André**

- Foyer L&L Laforge ..... 506-475-8112
- Foyer Linda Larouche ..... 506-473-2143
- Foyer Mariette Ladouceur ..... 506-473-5763
- Foyer Rita Cyr ..... 506-473-6329
- Ouellette Monique ..... 506-473-5307
- Power Germaine ..... 506-473-3647
- Residence Mont Assomption ..... 506-473-3562

**Scott Siding**

- Dow's Special Care Home ..... 506-279-2963

**Sisson Ridge**

- T.L.C. Home Care ..... 506-356-2725

**Tay Creek**

- Tay Place Special Care Inc ..... 506-367-3062

**Temperance Vale**

- Koze Corner Special Care Home ..... 506-575-2902
- Maple Villa Special Care Home ..... 506-575-8260

**Three Brooks**

- Diane's Villa Special Care Home Ltd ..... 506-356-3827

**Upper Hainesville**

- Cozy Inn Special Care Home ..... 506-463-6344

**Waterville**

- Shaw's Special Care Home ..... 506-375-8865

**Woodstock**

- Lang Lodge Upper Woodstock ..... 506-328-2997
- Laskey Home ..... 506-328-3422
- Prince Albert Lodge ..... 506-328-3184
- Riverside Court Retirement Residence Inc..... 506-325-7200



## **Funeral Homes**

### **Adam's Funeral Home Ltd.**

140 King Street  
Miramichi, NB  
E1N 2N9

Phone: 506-773-3492  
Fax: 506-773-4787  
<http://www.adamsfh.ca/>

67 Everett Lane  
Plaster Rock, NB  
E7G 1N2  
Phone: 506-356-1190

Fax: 506-273-1994  
[www.brunswickfuneralhome.ca](http://www.brunswickfuneralhome.ca)

### **Bishops Funeral Home**

540 Woodstock Road  
Fredericton, NB  
E3B 2J3

Phone: 506-458-1885  
Fax: 506-459-3823  
[www.bishopfuneralhome.com](http://www.bishopfuneralhome.com)

### **Carleton Funeral Home**

337 Lockhart Mill Road  
Jacksonville, NB  
E7M 3S5

Phone: 506-328-8430  
[www.carletonfuneralhome.ca](http://www.carletonfuneralhome.ca)

### **Britton Funeral Home**

2 High Street  
Hartland, NB  
E7P 2L2

Phone: 506-375-4343  
Fax: 506-375-1656  
[www.brittonfh.ca](http://www.brittonfh.ca)

### **Culberson Funeral Home**

188 Connell Street  
Woodstock, NB  
E7M 1L8

Phone: 506-325-1130  
[www.culbersonfuneralhome.com](http://www.culbersonfuneralhome.com)

### **Brunswick Funeral Home**

1109 West Riverside Drive  
Perth-Andover, NB  
E7H 5G4  
Phone: 506-273-4155

### **Flewelling's Funeral Services Ltd.**

585 Otis Drive  
Nackawic, NB  
E6G 1H6

Phone: 506-575-8988  
Fax: 506-575-8822  
[www.flewellingsswan.com](http://www.flewellingsswan.com)

**McAdams Funeral Home**

160 York Street  
Fredericton, NB  
E3B 3N7

Phone: 506-458-9170  
Fax: 506-450-7968  
[www.mcadamsfh.com](http://www.mcadamsfh.com)

**Miramichi Valley Funeral Home**

7681 Route 8  
New Bandon, NB  
E9C 2A5

Phone : 506-365-7577  
Fax : 506-365-7443  
[www.yorkfh.com](http://www.yorkfh.com)

**O'Regan Funeral Home**

515 Évérard H. Daigle Blvd.  
Grand Falls, NB  
E3Z 2R5

Phone: 506-473-3063  
Fax: 506-473-3494  
[www.oregans.ca](http://www.oregans.ca)

**Scott's Funeral Home**

815 Main Street  
Woodstock, NB  
E7M 2E9

Phone: 506-328-3179  
[www.scottfh.com](http://www.scottfh.com)

**White's Funeral Home**

20 Industrial Park Street  
Box 3031  
Perth-Andover, NB  
E7H 5K2

Phone: 506-273-3133  
Fax: 506-273-4313  
[www.whitesfh.com](http://www.whitesfh.com)

**York Funeral Home**

York Funeral Home  
302 Brookside Dr.  
Fredericton, NB  
E3A 5K2

Phone: 506-458-9538  
Fax: 506-452-8805  
[www.yorkfh.com](http://www.yorkfh.com)

## **Other Health-Related Contacts**

### **Breast Screening**

Prevention and screening are important tools in reducing the onset of cancer. Screening is the early detection of cancer or pre-cancerous conditions in individuals that do not have symptoms of cancer.

Women residing in NB who are 50 - 69 years of age and have no signs or symptoms of breast cancer or previous diagnosis of breast cancer can self-refer to breast cancer screening by contacting one of the screening sites.

Women residing in NB who are between 40 - 49 or over 69 years of age and have no signs or symptoms of breast cancer or previous diagnosis of breast cancer require a referral from a doctor or nurse practitioner.

Breast Cancer Screening Service  
**Upper River Valley Hospital**  
Diagnostic Imaging Department  
14462 Route 2  
Waterville, NB E7P 2T5  
1-800-656-7575

Breast Cancer Screening Service  
**Grand Falls General Hospital**  
Diagnostic Imaging Department  
625 Évérard H. Daigle Boulevard  
Box 7061  
Grand Falls, NB, E3Z 2R9  
Phone: 506-739-7346  
Toll Free: 1-877-739-7346

### **Flu Shots**

Vaccine to prevent influenza (flu) is offered every fall for all those over age 65 and people of any age who have chronic diseases which may put them at risk for complications from the flu. The Department of Health advises that it is important to have the flu shot every fall because the vaccine changes each year. For more information on flu shots contact your family doctor, private health-care provider, pharmacy or the Victorian Order of Nurses:

Marie-Jeanne Aubé, District Manager  
**Victorian Order of Nurses**  
55 Emmerson Street, Suite 104  
Edmundston, New Brunswick  
E3V 1R9  
Phone: 506-739-6318  
Fax: 506-739-8732  
Email: [marjolaine.theriault@von.ca](mailto:marjolaine.theriault@von.ca)

### **Areas Served:**

Area from St-François to Drummond - meaning Madawaska & Victoria Counties.

Mary Louise Batty, District Manager

**Victorian Order of Nurses**

435 Brookside Drive, Unit 8

Fredericton, New Brunswick

E3A 8V4

Phone: 506-458-8365

Fax: 506-459-2899

[Mary-Louise.Batty@von.ca](mailto:Mary-Louise.Batty@von.ca)

**Areas Served:**

City of Fredericton and York County including all of the following and environs: Acton, Astle, Bloomfield Ridge, Burt's Corner, Cork, Cross Creek, Douglas, Durham area, Hamtown Corner, Hanwell, Harvey, Island View, Keswick Ridge, Kingsclear, Lincoln, Long Creek, Mactaquac, Magaguadavic, Magundy, McAdam, McGivney, Nashwaak Village, Nasonworth, New Maryland, Parkers Ridge, Penniac, Prince William, Silverwood, Stanley, Thomaston Corner, Taymouth, Tweedside, Upper Brockway, York Mills, Zealand.

Jackie Hulsman, District Manager

**Victorian Order of Nurses**

261 Connell Street. Unit 5

Woodstock, New Brunswick

E7M 1L2

Phone: 506-328-8224

Fax: 506-328-9936

Email: [Annette.Dykeman@von.ca](mailto:Annette.Dykeman@von.ca)

**Areas Served:**

Upper Saint John River Valley and Tobique River Valley, from Nackawic to Plaster Rock, including Arthurette, Bath, Canterbury, Centreville, Florenceville-Bristol, Hartland, Meductic, Millville, Nackawic, New Denmark, Plaster Rock, Perth-Andover, Temperance Vale and Woodstock.

**Foot Care**

Many seniors, especially those with diabetes, require assistance with foot care. There are nurses who have taken special training in foot care who provide this service to seniors in their own homes or in clinic settings.

The Victorian Order of Nurses provides assessment, care and advice for clients. Care includes clipping nails, treating corns, calluses, ingrown nails and thickened nails and preventative care as well as referral to other health professionals.

For more information on foot care services in your area, contact the Victorian Order of Nurses or your local health centre.

## **Long-Term Care Services for Seniors and Adults**

Long-Term Care Services refer to a range of personal support, physical, social and mental health services required by individuals who, because of long-term functional limitations, need assistance to function as independently as possible.

Seniors whose functional needs require long-term supports to supplement their abilities and/or the ability of their caregiver to help them carry out activities are eligible.

For more information, contact:

Edmundston ..... 1-866-441-4249  
Fredericton ..... 1-866-444-8838

## **Non-Profit Organizations:**

There are a number of non-profit organizations offering programs, valuable services, and information for seniors who have specific needs or concerns. Some of these include:

### **ALS Society of New Brunswick**

Amyotrophic lateral sclerosis (also known as Lou Gehrig's disease) is a fatal neurodegenerative disease. People living with the disease become progressively paralyzed due to degeneration of the upper and lower motor neurons in the brain and spinal cord.

The ALS Society is committed to:

- Support research towards a cure for ALS.
- Support provincial ALS societies in their provision of quality care for persons living with ALS.
- Build public awareness of ALS and its impact.

The ALS Society has helpful information for those with ALS as well as caregivers and a network of support for those in need.

Phone: 506-532-5786  
Fax: 506-388-7466  
Toll Free: 1-866-722-7700  
Email: [info@alsnb.ca](mailto:info@alsnb.ca)  
Website: [www.alsnb.ca](http://www.alsnb.ca)

## **Alzheimer Society of New Brunswick**

Alzheimer disease is the leading cause of dementia, a set of symptoms that includes loss of memory, judgment and reasoning, and changes in mood and behaviour. Sometimes people fail to recognize that these symptoms indicate that something is wrong. They may mistakenly assume that such behaviour is a normal part of aging - it is not. Symptoms can also develop gradually and go unnoticed for a long time. If symptoms are present, it is important that the person see their doctor for a complete check up right away. If the diagnosis is Alzheimer disease, help and support is available.

The **Alzheimer Society** provides information and offers services and support for families and caregivers:

- Information packages and brochures
- Newsletters
- National Alzheimer Wandering Registry
- Educational Sessions
- Emergency Respite Care Program
- Family Support Group
- Alzheimer Disease Care At Home Training Package
- Resource Centres
- Early Diagnosis Support Groups

Pamphlets and videos are available about this disease, ways to cope with behaviour problems, safety concerns, wandering etc.

Phone: 506-459-4280

Fax: 506-452-0313

Email: [info@alzheimernb.ca](mailto:info@alzheimernb.ca)

Website: [www.alzheimernb.ca](http://www.alzheimernb.ca)

## **The Arthritis Society, New Brunswick Division**

Arthritis can affect people of all ages. It can cause aching and pain in joints and connective tissue which may make it difficult for people to carry out their daily activities. There are many different forms of arthritis, and treatment depends on a correct diagnosis.

Pamphlets and videos are available from the Arthritis Society as well as information about the location of **support groups**.

The Arthritis Society also offers an **Arthritis Self-Management Program**. This is a six-week program (once per week) to help people understand their arthritis better, learn ways to cope with chronic pain, and take a more active role in their own care. The program is offered in many communities.

The Society also offers a **Chronic Pain Management Workshop** - a two-hour session that looks at the pain cycle and what you can do to manage arthritis pain. The Workshop is currently available in a limited number of communities. Call the Arthritis Society for a location near you.

Phone: 506-452-7191

Fax: 506-459-3925

Arthritis Helpline: 1-800-321-1433

Email: [info@nb.arthritis.ca](mailto:info@nb.arthritis.ca)

Website: [www.arthritis.ca](http://www.arthritis.ca)

### **Canadian Cancer Society, New Brunswick Division**

Finding out you or someone you love has cancer brings many changes. Whether you're newly diagnosed, in active treatment, or are caring for someone with cancer, you will probably need to deal with many practical issues, make tough decisions, and cope with a range of emotions. The Canadian Cancer Society offers information and support services to help cancer patients and their caregivers by reducing anxiety and increasing hope.

Phone: 506-634-6272

Toll Free: 1-800-455-9090

Fax: 506-634-3808

Email [ccsnb@nb.cancer.ca](mailto:ccsnb@nb.cancer.ca)

Website: [www.cancer.ca](http://www.cancer.ca)

Information & Support: 1-888-939-3333

Smokers' Helpline: 1-877-513-5333

### **Canadian Diabetes Association, New Brunswick**

Today, nearly 1 in 4 Canadians either has diabetes or prediabetes. Type 2 diabetes usually occurs later in life.

Risk factors for Type 2 diabetes:

- Being 40 years of age or older
- Having a close relative (parent or sibling) who has Type 2 diabetes
- Being a member of a high-risk population, such as those of Aboriginal, Hispanic, Asian, South Asian or African descent
- Having a history of gestational diabetes or prediabetes or some evidence of the complications of diabetes (such as eye, nerve or kidney problems)
- Having heart disease, high blood pressure, high cholesterol or being overweight (especially around your abdomen)

Phone: 506-452-9009  
Fax: 506-455-4728  
Toll Free: 1-800-884-4232

Email: [jake.reid@diabetes.ca](mailto:jake.reid@diabetes.ca)  
Website: [www.diabetes.ca](http://www.diabetes.ca)

### **Canadian Hard of Hearing Association, New Brunswick**

The Canadian Hard of Hearing Association is a consumer, self-help organization formed by and for the hard of hearing. CHHA works cooperatively with professionals, service providers, and government giving its members information about hard of hearing issues and solutions. The philosophy of CHHA is to produce knowledgeable hard of hearing consumers who know how to use the system to have their needs met.

Phone: 506-657-7643  
Email: [winslow@nbnet.nb.ca](mailto:winslow@nbnet.nb.ca)  
Website: [www.chha.ca](http://www.chha.ca)

### **Canadian National Institute for the Blind**

Canadian National Institute for the Blind (CNIB) is the first place Canadians turn when they discover they are facing vision loss. Not everyone is totally blind; in fact, nine out of 10 people assisted have some vision.

CNIB provides vital programs and services, an extensive range of innovative consumer products and one of the world's largest libraries for people with a print disability.

Whether you are looking for practical ways to stay active and independent while living with vision loss or have a question about vision health, CNIB can help.

Phone: 1-800-563-2642  
Website: [www.cnib.ca](http://www.cnib.ca)

### **Heart and Stroke Foundation of New Brunswick**

The Heart and Stroke Foundation of New Brunswick is a volunteer driven health charity dedicated to reducing death and disability from the number one killers of Canadians - heart disease and stroke - through research and health promotion activities.

Today, in addition to research funding, the foundation recognizes prevention as the key in the fight against heart disease and stroke. We are committed to providing

significant funding to support health promotion initiatives that teach the value of healthy lifestyles and early recognition of heart disease and stroke.

Toll Free Phone: 1-800-663-3600

Fax: 506-648-0098

Email: [health.promotion@hsf.nb.ca](mailto:health.promotion@hsf.nb.ca)

Website: [www.heartandstroke.ca](http://www.heartandstroke.ca)

### **Kidney Foundation of Canada**

The Kidney Foundation of Canada is committed to patient services, public education, organ donation awareness and communications. Assistance is available to help kidney patients locate the information and resources they need to learn more about how they can manage kidney disease, and the impact it has on their lives.

The Kidney Foundation's New Brunswick & P.E.I. Branch offers a range of services, including:

- information and referral
- educational materials
- short-term financial assistance, and
- peer support

Other services may be offered depending on local community needs and resources. To find out what specific services are available in your area, contact the foundation.

Phone: 506-453-0533/1-877-453-0533

Fax: 506-454-3639

Email: [info@kidney.ca](mailto:info@kidney.ca)

Website: [www.kidney.ca](http://www.kidney.ca)

### **The Lung Association, New Brunswick**

The New Brunswick Lung Association continues to provide the most recent and accessible health and environment resources and programs to the public. The Resource Center has over 1, 000 items, as well as many programs and services ranging from indoor and outdoor air quality to lung diseases and respiratory health research and information.

Ask about the association's temporary sign-out program for any promotional materials, fact sheets, booklets and brochures, reference, audio-visual and program resources.

Phone: 506-455-8961 ext. 101

Fax: 506-462-0939

Toll Free: 1-888-566-LUNG in Canada

Email: [info@nb.lung.ca](mailto:info@nb.lung.ca)

Website: [www.nb.lung.ca](http://www.nb.lung.ca)

## **Parkinson Society, Maritime Region**

Parkinson Society Maritime Region (PSMR) is the voice of Maritimers living with Parkinson's. They are the only registered not-for-profit Parkinson's organization serving this population. Their mission is to "Ease the burden; Find a cure" through support services, education, advocacy and research.

Whether you're seeking specific information on Parkinson's, a referral to a local support group, or just looking for where to turn, PSMR can help.

Phone: 1-800-663-2468

Email: [info@parkinsonmaritimes.ca](mailto:info@parkinsonmaritimes.ca)

Website: [www.parkinsonmaritimes.ca](http://www.parkinsonmaritimes.ca)



## **Maintaining Your Home**

As we age, most of us would prefer to live in our own homes for as long as possible but housing needs do change over the course of a lifetime.

Many seniors can continue to live in their existing homes with the help of support services and/or by making specific changes to their homes. In many cases, small and inexpensive modifications can be done to enhance independent living in the existing home.

As Canada's national housing agency, Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians improve their housing and living conditions for more than 50 years. In addition to financial assistance programs, CMHC can provide information and resources related to home renovations and adaptations to show you ways to modify your home to meet your changing needs.

The following are housing financial assistance programs offered by CMHC:

### **Residential Rehabilitation Assistance Program (RRAP for Homeowners)**

CMHC offers financial assistance to low-income homeowners who live in substandard dwellings and cannot afford to pay for necessary repairs to their home.

In general, mandatory repairs related to heating, structural, electrical, plumbing, and fire safety are eligible for funding under Homeowner RRAP. The quality of the repairs should ensure the useful life of your home for at least 15 years.

Assistance is in the form of a fully forgivable loan. The loan does not have to be repaid if you agree to continue to own and live in this house during the earning period, which would be up to five years (the loan forgiveness period). The amount you can receive is based on the cost of mandatory repairs and the area in which you live. In New Brunswick, the program is administered by the province and cost-shared by the federal and provincial governments.

If your home needs modifications to make it accessible for a person with a disability, you may be eligible for assistance under RRAP for Persons with Disabilities.

Where can I get more information on **RRAP programs**?

CMHC Office (NB): 1-800-668-2642

Website: [www.cmhc-schl.gc.ca/en/co/prfinas\\_001.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas_001.cfm)  
[www.cmhc-schl.gc.ca/en/co/prfinas/prinas\\_003.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas/prinas_003.cfm)  
[www.gnb.ca/0017/Housing/index-e.asp](http://www.gnb.ca/0017/Housing/index-e.asp)

## **Residential Rehabilitation Assistance Program for Persons with Disabilities**

This CMHC program offers financial assistance to allow homeowners and landlords to pay for modifications to make their property more accessible to persons with disabilities. These modifications are intended to eliminate physical barriers, imminent safety risks and improve the ability to meet the demands of daily living within the home.

Modifications must be related to housing and reasonably related to the occupant's disability. Examples of eligible modifications are ramps, handrails, chair lifts, bath lifts, height adjustments to countertops and cues for doorbells/fire alarms.

As with the RRAP for Homeowners program, assistance is in the form of a fully forgivable loan and does not have to be repaid if you adhere to the terms and conditions of the program. Landlords must enter into an agreement that establishes the rent that can be charged during the life of the agreement and restricts occupancy of the self-contained rental unit(s) to households with incomes below a set CMHC level. Homeowners must agree to continue to own the house during the loan forgiveness period, which could be up to five years.

## **Home Adaptations for Seniors' Independence Program (HASI)**

The Home Adaptations for Seniors' Independence (HASI) program offers financial assistance for minor home adaptations that will help low-income seniors perform daily activities in their home independently and safely.

Homeowners and landlords may qualify for assistance if:

- The occupant is 65 years or age or over and has difficulty with daily living activities due to loss of ability brought on by aging;
- The total household income is at or below the program income limit for the area; and
- The home is a permanent residence.

The adaptations must:

- Be permanently installed or fixed to the dwelling;
- Improve access to basic facilities within the home;
- Increase physical safety for the resident.
- Examples of eligible adaptations are handrails in hallways, easy-to-reach work and storage areas in the kitchen, lever handles on doors and grab bars in the bathroom.

Repairs, alterations, or adaptations not related to the resident's loss of ability are not eligible under this program.

It's important to note that work carried out before the HASI application has been approved in writing by CMHC is not eligible.

Financial assistance is available in the form of a forgivable loan of up to \$3,500. The loan does not have to be repaid provided that the homeowner agrees to continue to live in the home for six months (the loan forgiveness period). Where assistance is provided for adaptations for a rental unit, the landlord must agree not to increase the rent as a result of the adaptations.

Where can I get more information on **HASI**?

CMHC Office (NB): 1-800-668-2642

Website: [www.cmhc-schl.gc.ca/en/co/prfinas/prfinas\\_004.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_004.cfm)

## **Emergency Home Repair Program**

Canada Mortgage and Housing Corporation (CMHC) offers financial assistance to help low-income households in rural areas, for emergency repairs required for the continued safe occupancy of their home.

In New Brunswick the program is cost-shared by the federal and provincial governments and administered by the province. Homeowners/occupants in rural areas whose incomes are at or below the established ceilings for the area are eligible to apply for financial assistance.

Only those repairs urgently required to make a house safe are eligible for assistance.

Examples include:

- Heating systems;
- Chimneys;
- Doors and windows;
- Foundations;
- Roofs, walls, floors and ceilings;
- Vents, louvers;
- Plumbing;
- Electrical systems

Any repairs carried out before an application is approved in writing are not eligible.

Assistance is in the form of a contribution which does not have to be repaid. The maximum contribution varies according to the cost of the repairs and geographic zone in which the property is located.

CMHC can provide information and resources related to home renovations and adaptations. As well, they offer a variety of publications with regard to home safety, such as:

*Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide* – This guide identifies the types of difficulties that seniors can experience and describes types of adaptations that can help overcome these difficulties.

*Accessible Housing By Design: Ramps* – This guide provides information and advice about improving a home's accessibility by adding a ramp. It includes ramp design, types, measurements and more.

*At Home with Alzheimer's Disease: Useful Adaptations to the Home Environment* – The safety and security of someone living at home with Alzheimer's Disease can be significantly improved by making minor, low-cost changes in a house or apartment. These practical adaptations will be of help to both the Alzheimer patient and their caregivers.

*About Your House Fact Sheets* – These cover a variety of topics such as:

- Energy Efficiency and Cost Savings
- Health, Safety and Emergencies
- Maintenance and Repair
- Moisture and Mold
- Preventing Falls on Stairs

For more information about home adaptations, links to resources and services, and to view the above publications online, please contact:

**Canada Mortgage and Housing Corporation**

1-800-668-2642

<http://www.cmhc-schl.gc.ca/>

## **Eco-Energy Program**

### **Existing Homes Energy Efficiency Upgrades Program**

Most homes, regardless of their age, can be made more energy efficient through specific, targeted efficiency upgrades. The Existing Homes Energy Efficiency Upgrades Program provides New Brunswick homeowners with a grant or an interest-free loan to help make their houses more energy efficient. The grant is based on 20% of eligible upgrade costs (including HST) to a maximum of \$2,000.

Alternatively, there is a loan option in which a repayable interest-free loan of up to \$10,000 may be provided. To find out more about this program, contact Efficiency NB at:

**Efficiency NB**

35 Charlotte St., Suite 101

Saint John, NB E2L 2H3

Telephone: 506-643-7826

Toll-Free: 1-866-643-8833

Fax: 506-643-7835

Website: [www.energynb.ca](http://www.energynb.ca)

## **Low-Income Heating Supplement**

The Government of New Brunswick recognizes the need to assist New Brunswickers in need, especially during the cold winter months. If you are unable to afford the cost of heating your home during the winter months you may be eligible for one of the programs offered by the Department of Social Development:

**Emergency Fuel Benefit** - An emergency fuel benefit of up to \$550 per calendar year may be provided to eligible New Brunswick households whether or not they are receiving social assistance. This benefit is provided to eligible applicants regardless of what type of heating they use.

Examples of an emergency situation include:

- a high heating bill due to the cold, which means that you are not able to pay your rent or mortgage;
- having to choose between feeding your family and paying your winter heating bill; or
- an illness resulting in unexpected high medical costs, which have made it hard to pay your heating bill.

For the purpose of assessing need for the emergency fuel benefit, the department will assess all household expenses.

**2011 Home Energy Assistance Program** – This assistance program provides a \$100 benefit to help low-income families cope with high energy prices. The program will be effective for one year and will provide a one-time payment of \$100 to families with incomes up to, and including \$28,000. The deadline for application is June 30, 2011. Application forms are available at Service New Brunswick centres or by mail from the Department of Finance, P.O. Box 3000, Centennial Building, Fredericton, NB, E3B 5G5. For more information on this program, please contact the Department of Finance, Revenue and Taxation Division at 1-800-669-7070.

## Retirement and Income

In Canada, we have a public pension system that provides seniors with a secure, modest retirement income base. The two main pension programs that provide benefits are:

- The Old Age Security program; and
- The Canada Pension Plan.

### **NOTE**

You must apply for Canada Pension Plan benefits to receive them.

They do not start automatically.

Contact Service Canada for more information: 1-800-622-1193

### Old Age Security

The Old Age Security program, the cornerstone of Canada's retirement income system, provides you with a modest pension at age 65 if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

The Old Age Security program offers four types of benefits:

1. **The Old Age Security pension:** If you are 65 or older, have lived in Canada for at least 10 years after turning 18, and are a Canadian citizen or a legal resident of Canada, you should apply for the Old Age Security pension.
2. **The Guaranteed Income Supplement (GIS):** If you are eligible for the Old Age Security pension and have little or no other income, you should also apply for the Guaranteed Income Supplement. Because this supplement is based on marital status and income, you may qualify now, even if you did not qualify in a previous year.
3. **The Allowance:** If you are 60 to 64 and your spouse or common-law partner receives the Old Age Security pension and is eligible for the Guaranteed Income Supplement, you should apply for the Allowance.
4. **The Allowance for the Survivor:** If you are 60 to 64, have little or no income, and your spouse or common-law partner has died, you may qualify for the Allowance for the Survivor.

### **NOTE**

You must apply for Old Age Security benefits to receive them.

They do not start automatically.

Contact Service Canada for more information.

### **Need more information on Old Age Security?**

Call toll-free **1-800-277-9914** in Canada and the United States.

If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-255-4786**.

Call **613-990-2244** from outside Canada and the United States (collect calls are accepted).

You can also find details on the Web site at [www.servicecanada.gc.ca/seniors](http://www.servicecanada.gc.ca/seniors)  
Click on "Old Age Security Pension."

### **Applying for your Income-Related Benefits is Now Easier**

The **Guaranteed Income Supplement** provides extra money to Old Age Security pensioners with a low income. The **Allowance** and the **Allowance for the Survivor** also provide extra money to eligible low-income individuals aged 60 to 64.

If you do not currently receive these benefits, you can now make a one-time application. If you are either a new applicant or an individual who already receives these benefits, your benefits will be renewed automatically each year, as long as you remain eligible and file an annual income tax return on time. If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail.

### **International Benefits**

If you lived or worked in a country that has a social security agreement with Canada, you or your family may be eligible for old age, retirement, disability, or survivor benefits from that country, from Canada, or from both.

**For more information on International Benefits:**

Toll free telephone: 1 (800) 454-8731  
TDD: 1 (800) 255-4786  
Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

If you would like to contact Service Canada by mail,  
please send correspondence to:

International Operations  
Service Canada  
Ottawa ON  
K1A 0L4

### **Canada Pension Plan (CPP)**

Most working Canadians contribute to the Canada Pension Plan and are entitled to a retirement pension. Quebec residents are covered by a similar plan, called the Quebec Pension Plan. For more information on the Quebec Pension Plan, call the Government of Quebec at **1-800-463-5185** (TTY users **1-800-603-3540**), or visit the Web site at [www.rrq.gouv.qc.ca/en](http://www.rrq.gouv.qc.ca/en).

The Canada Pension Plan pays retirement, survivor, death, disability, and children's benefits to those who qualify.

- **If you had low or zero earnings during the time you were raising children who were under the age of seven and born after December 31, 1958**, the child-rearing provision could help you qualify for benefits or could help increase your monthly benefit amount. When calculating your benefits, the time you spent out of the workforce will be taken into account to ensure these periods of low earning do not reduce your pension or make you ineligible.
- **If you are a surviving spouse or common-law partner of a deceased contributor**, you may be eligible for monthly survivor benefits. Dependent children up to the age of 25 may also be eligible (those between 18 and 25 must be attending school full-time). The Canada Pension Plan may provide a death benefit to the estate of the contributor to help with funeral expenses.
- **If you divorce or separate**, Canada Pension Plan contributions made by you and your spouse or common-law partner during your marriage or common-law relationship can be divided equally. This division applies to contributions you both made during your marriage or common-law relationship. This may benefit you, because the more credits you have, the higher your CPP benefits will be, up to a maximum amount.

- **If you and your spouse or common-law partner are both aged 60 or older**, you can share your Canada Pension Plan retirement pensions. Pension sharing can result in income tax savings. You or your spouse or common-law partner can apply to receive an equal share of the retirement pensions you both earned during the years you were together. The amounts depend on how long you lived together and your contributions to the CPP during that time.

**NOTE**

You must apply for Canada Pension Plan benefits to receive them.  
They do **not** start automatically.  
Contact Service Canada for more information.

## **The Canada Pension Plan Retirement Pension**

If you have contributed to the Canada Pension Plan, you are entitled to a retirement pension. You can apply in person, or by sending your application by mail. You can also access and print the application form through the Internet at [www.servicecanada.gc.ca/en/sc/cpp/retirement/answer\\_applycpp.shtml](http://www.servicecanada.gc.ca/en/sc/cpp/retirement/answer_applycpp.shtml).

In most cases, people begin receiving their pension at the age of 65, but you can apply for the Canada Pension Plan as early as age 60. If you take your pension before the age of 65, your benefits will be reduced. If you apply between the ages of 65 and 70, your benefits will be increased.

For more information, call toll-free 1-800-277-9914, or visit the website at: [www.servicecanada.gc.ca/en/sc/cpp/retirement/canadapension.shtml](http://www.servicecanada.gc.ca/en/sc/cpp/retirement/canadapension.shtml)

**NOTE**

You should apply at least six months before you want to receive your Canada Pension Plan retirement pension.

### **Need more information on the Canada Pension Plan?**

By telephone: 1-800-277-9914  
TTY: 1-800-255-4786 (collect calls are accepted).  
Website: [www.servicecanada.gc.ca/seniors](http://www.servicecanada.gc.ca/seniors)  
click on the "Canada Pension Plan Retirement Pension" link.

## **Receiving Benefits by Direct Deposit**

Eliminate any worry of on-time mail delivery by signing up for the Old Age Security and Canada Pension Plan direct deposit service! The benefits of using direct deposit include:

- always receiving your payments on time; and
- knowing that your cheques will never be lost, stolen, or damaged.

You can sign up for direct deposit when you apply for your Old Age Security or Canada Pension Plan benefits. When you contact the numbers below, be sure to have the branch, institution, and account number of your financial institution ready—you can find this information on your personal cheques. If you're already receiving benefits by cheque you may want to switch to direct deposit.

### **HOW TO SIGN UP FOR DIRECT DEPOSIT**

Toll-free: 1-800-277-9914

TTY: 1-800-255-4786

You can also print the application form from the website at:

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

- Click on the "On-line Services and Forms" link on the right side of the screen
- Click on the "Forms Site" link in the first paragraph, and select the "List of Forms" link.
- Scroll down to the Canada Pension Plan section, until you find Form No. ISP1011CPP, "Direct Deposit, Canada Pension Plan and Old Age Security, Request for."
- Click on that link, print the form, fill it out, and mail it to the address provided on the form.

## **Pension Services Available Online**

If you are comfortable using a computer and have access to the Internet, you can also find general information online, as well as information about how to perform certain transactions. You can:

- apply for the Canada Pension Plan retirement pension;
- view and update your personal information for the Canada Pension Plan and Old Age Security;
- view your Canada Pension Plan Statement of Contributions to see how much you've contributed;
- calculate your retirement income using the Canadian Retirement Income Calculator;

- view and print copies of your Old Age Security and Canada Pension Plan tax information slips;
- apply for a personal access code for Old Age Security and Canada Pension Plan information.

To access these services, visit the website at:

[www.servicecanada.gc.ca/en/online/index.shtml](http://www.servicecanada.gc.ca/en/online/index.shtml)

### **Why do you need a personal access code?**

By obtaining a personal access code (PAC) for Service Canada's online services, you can view your Canada Pension Plan and Old Age Security tax slips sooner, change your address or your direct deposit information, and view your most recent payment amounts. Please note that people who live outside Canada can only view the information and cannot make changes to it. To apply for your PAC and use these online services, visit [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) and select "Access My Service Canada Account" from the right-hand menu.

You need a personal access code each time you use the following services on the Internet:

- "Statement of Contributions" online service
- "View and Update Personal Information" online service
- "Tax Information Slips" online service

This personal access code is your key to accessing secure online services — please keep it safe and do not share it with anyone.

To apply for a personal access code, visit the website at

[www.servicecanada.gc.ca/en/isp/common/proceed/pacinfo.shtml](http://www.servicecanada.gc.ca/en/isp/common/proceed/pacinfo.shtml)

### **Have your benefits file reviewed free of charge**

If you have questions about whether you are eligible for any of the Old Age Security and Canada Pension Plan benefits mentioned here, call 1-800-277-9914 (TTY users contact 1-800-255-4786) and they will review your file free of charge.

Be sure to tell Service Canada if:

- you move or your banking information changes;
- someone in your family who receives benefits is no longer eligible or dies;
- your marital status changes while you are receiving benefits;
- you leave Canada for more than six months while receiving benefits; or
- a child under 18 for whom you receive a Canada Pension Plan benefit is no longer in your care.

## **Employment Insurance Benefits**

Seniors who wish to continue working after age 65 are eligible for the same Employment Insurance benefits as any other worker in Canada, if they meet the criteria for eligibility. For more information call Service Canada at 1-800-622-6232.

### **Employment Benefits for the Caregiver - Compassionate Care Benefit Program**

If you are eligible for Employment Insurance Benefits, you may qualify for up to six weeks of special benefits if you need to be away from work to provide care or support to a gravely ill family member who is at risk of dying within 26 weeks.

For more information, contact:

**Service Canada**

1-800-206-7218

[www.sdc.gc.ca/en/ei/types/compassionate\\_care.shtml](http://www.sdc.gc.ca/en/ei/types/compassionate_care.shtml)

## **Other useful online services**

To find out about other benefits that may be available to you, the Government of Canada provides the following online services:

**The Benefits Finder** at [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca) will help you learn about the full range of federal and provincial or territorial benefits available to you.

**The Benefits Online Calculator** at [www.cra-arc.gc.ca/benefits/calculator/menu-e.html](http://www.cra-arc.gc.ca/benefits/calculator/menu-e.html) will provide you with an estimate of the amount of GST/HST credit you may be entitled to receive.

## **Retirement Savings**

### **The Canadian Retirement Income Calculator**

The Government of Canada has developed this online calculator to help you plan for retirement. The calculator takes you step by step through an estimate of your retirement income from:

- Old Age Security
- Canada Pension Plan or Quebec Pension Plan
- employer pension(s)
- registered retirement savings plans (RRSPs)
- other sources of ongoing income

The calculator lets you assess your personal financial situation so that you can decide what additional steps you need to take to reach your retirement goals. To access the calculator, visit: <https://srv111.services.gc.ca/>

### **Your Canada Pension Plan Statement of Contributions**

If you earn a salary or are self-employed, you must pay into the Canada Pension Plan (or the Quebec Pension Plan, if you worked in Quebec). The Canada Pension Plan records what you pay as contributions and reports them to you on a personal contribution statement.

Your Canada Pension Plan Statement of Contributions is an important financial document since it tells you how much your monthly retirement pension could be at age 65. It also gives you estimates on possible disability and survivor benefits that you or your family may be entitled to receive.

## **ORDERING A COPY OF YOUR CPP STATEMENT OF CONTRIBUTIONS**

By telephone: 1-877-454-4051 and ask to have one mailed to you

TTY: 1-800-255-4786.

You can also print an Application for a Statement of Contributions from the website:

[www.hrsdc.gc.ca/eforms/forms/2006/isp2000e.pdf](http://www.hrsdc.gc.ca/eforms/forms/2006/isp2000e.pdf)

Fill it out, and mail it to the address stated on the form.

You can also view and print your Canada Pension Plan Statement of Contributions online if you have a Canada Pension Plan/Old Age Security personal access code.

To do so, visit the website:

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

- Go to "On-line Services and Forms"
- Under "View or Update," click on "CPP Statement of Contributions"

## **Registered Retirement Savings Plans (RRSPs)**

A Registered Retirement Savings Plan (RRSP) helps Canadians, including self-employed people, save for retirement. RRSPs are federally registered and must meet the requirements of Canada's Income Tax Act. You can make tax-deductible contributions to your RRSP based on the amount of income you earn. When you retire, your RRSP will provide retirement income based on your contributions and the return on your investment.

The year you turn 71 is the last year you can contribute to your RRSP. By the end of that year, you have to choose one of the following options for your RRSP savings:

- transfer them to a registered retirement income fund (RRIF)
- use them to purchase an annuity for life
- use them to purchase an annuity spread over a number of years
- withdraw them and pay tax on the amount you withdrew

## **MORE INFORMATION ON RRSPs**

To get a copy of the guide to RRSPs and Other Registered Plans for Retirement:

By telephone: 1-800-959-8281

TTY: 1-800-665-0354.

You can also find details on the Canada Revenue Agency's website at:

[www.cra.gc.ca/forms](http://www.cra.gc.ca/forms)

## **Retiring Abroad**

If you are planning to spend your retirement abroad, there are certain details you should consider including weather, culture shock, immigration regulations, tax laws, and access to services like health care. Before you move abroad, you will need to conduct careful research to make sure your retirement plans are feasible.

The Internet makes it easier than ever to carry out a detailed evaluation before you leave. Recognizing and preparing for potential difficulties ahead of time is much easier than dealing with disappointment, or even a crisis, later.

### **MORE INFORMATION ON RETIRING ABROAD**

To get a copy of the publication *Retirement Abroad: Seeing the Sunsets* :

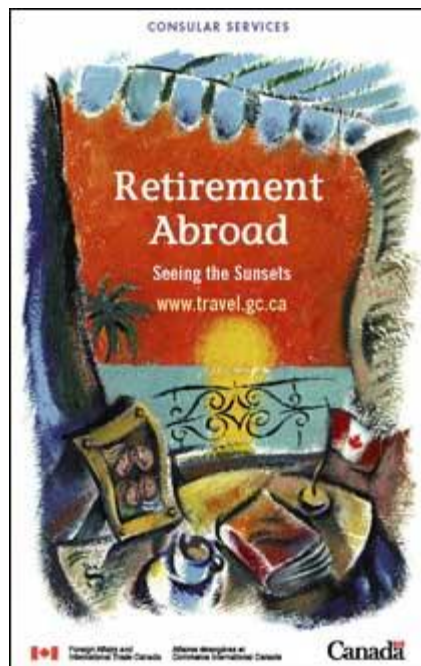
By telephone: 1-800-267-8376

TTY: 1-800-394-3472

You can also find details on the Internet at:

[www.voyage.gc.ca](http://www.voyage.gc.ca)

- Click on "Publications" in the menu on the left, and then on "Living Abroad."



## **Filing Taxes and Tax Savings**

### **Tax Savings for Seniors And Pensioners**

#### **Sharing pensions to save on income tax**

If you are married or in a common-law relationship, you may be eligible to split pension or superannuation income to reduce your income tax. You and your spouse or common-law partner may also be eligible to split annuity and registered retirement income fund (RRIF) payments (including life income fund payments), and RRSP annuity payments if you were 65 or older at the end of the year or if you received the payments because of the death of your spouse or common-law spouse.

#### **Age credit increase could reduce your taxes**

The maximum amount used to calculate the age credit has been raised to \$6,446 for the 2010 tax year, reducing taxes for low- and middle-income seniors aged 65 and older.

#### **You can now wait until you are 71 to convert RRSPs**

The age limit for converting a registered retirement savings plan (RRSP) to a registered retirement income fund (RRIF) has been increased from 69 to 71.

#### **MORE INFORMATION ABOUT NEW TAX MEASURES**

Call the Canada Revenue Agency: 1-800-959-8281

TTY 1-800-665-0354

You can also visit the Canada Revenue Agency (CRA) website at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### **Should You File an Income Tax Return After You Retire?**

To ensure that you get all of the benefits you are entitled to receive, you must file an income tax and benefit return every year, even if you have little or no income.

#### **The benefits of filing your tax return**

Here are some possible benefits you may be eligible for that depend on CRA receiving your tax return:

- tax-free quarterly goods and services tax/harmonized sales tax (GST/HST) credit payments;
- the Old Age Security program's Guaranteed Income Supplement, Allowance, or Allowance for the Survivor;

- provincial or territorial benefits—your tax return may be used to determine whether you are eligible to receive other benefits from your provincial or territorial government; and
- voter registration—you can update your federal voter registration on your tax return.

#### NOTE

Although the Government of Canada may use information from your tax return to determine whether you qualify for these Old Age Security benefits, you still have to apply for them.

If you are already receiving these benefits, filing your tax return by April 30 counts as re-applying for them for the following year. However, if Service Canada sends you an application renewal form, you must complete it and return it, even if you file a tax return.

#### **Paying tax by installments**

If you receive income that has no tax withheld or does not have enough tax withheld for more than one year, Canada Revenue Agency may require you to pay tax by installments. This can happen if you receive rental, investment, or self-employment income, certain pension payments, or income from more than one job.

#### **MORE INFORMATION ON TAX RETURNS AND INSTALLMENTS**

Call toll-free 1-800-959-8281. If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-665-0354.

You can also find details on the Canada Revenue Agency's website at

[www.cra.gc.ca](http://www.cra.gc.ca)

- Select "**Forms and publications**" at the top of the menu bar on the left.
- Scroll down and select the "**Topic**" link
- From the alphabetical index, click on "**Installments**"

## **Filing Your Income Tax Return**

### **Online**

If you're expecting a refund, you can get it faster by filing online. File your tax return using NETFILE, the Internet filing service. To do so, visit [www.netfile.gc.ca](http://www.netfile.gc.ca).

### **By Phone**

You may be able to file your tax return by touch-tone telephone using the TELEFILE service. If you are eligible, you will receive information about this service in your personal tax package. For more information, call toll-free at 1-800-959-8281, or if you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-665-0354, or visit the website at [www.cra.gc.ca/telefile](http://www.cra.gc.ca/telefile).

To file your tax return by phone, you need a TELEFILE access code. To TELEFILE your return, call 1-800-959-1110. If you do not have an access code, call 1-800-714-7257 to get one.

### **By mail**

You can mail a paper tax return to the Canada Revenue Agency tax centre serving our region using the envelope included in your tax package. Use your mail-in label, if you have one, and make note of the tax centre address for future reference:

**St. John's Tax Centre**  
290 Empire Avenue  
St. John's NL A1B 3Z1

## **Getting Help with Your Tax Return**

Even if you have little or no income, you must file an income tax return every year to ensure that you get the benefits to which you are entitled.

The **Community Volunteer Income Tax Program** can help most low- and modest-income Canadians with simple tax situations. For information on the programs or locations of planned tax clinics, contact the Canada Revenue Agency at 1-800-959-8281 or online at [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer).

You can obtain services and information in alternative formats:

- If you have a hearing or speech impairment and use a teletypewriter (TTY), call toll-free 1-800-665-0354 for general tax information.

- You can also get publications in Braille, in large print, in e-text (computer diskette), or on audio cassette. Call toll-free 1-800-959-2221 weekdays from 8:15 a.m. to 5:00 p.m. Eastern Time.

For more details, visit the website at [www.cra.gc.ca/alternate](http://www.cra.gc.ca/alternate).

## **Publications of Interest**

You may find the following publications from the Canada Revenue Agency helpful:

***When You Retire*** (P119) This pamphlet gives information on tax provisions that may affect you after you retire. It outlines the more common types of income you might receive, as well as deductions and credits you can claim. It also explains how you can pay the income tax you owe by having tax withheld at source, or by paying your income tax by installments.

***Canadian Residents Going Down South*** (P151) This pamphlet is for you if you spend part of the year in the United States for health reasons, to vacation, or for other reasons, but you still maintain residential ties in Canada. It will give you information about certain income tax requirements that may affect you. It will also help you understand the U.S. tax laws that may apply to you.

***Paying Your Income Tax by Installments*** (P110) This pamphlet is for you if you have to pay tax by installments because you receive income that has no tax withheld or does not have enough tax withheld for more than one year. It will give you information about how to calculate your installment payments, and when these payments are due.

### **TO ORDER PUBLICATIONS FROM THE CANADA REVENUE AGENCY**

Telephone: 1-800-959-2221

TTY 1-800-665-0354

You can also find details on the Canada Revenue Agency's website at:

[www.cra.gc.ca/forms](http://www.cra.gc.ca/forms)

## **Receive Payments from the Canada Revenue Agency by Direct Deposit**

You can have your refund deposited directly into your bank account by signing up for direct deposit. To sign up, simply complete the direct deposit instructions on the last page of your tax return, or ask for the Direct Deposit Request – Individuals form. It's available from the Canada Revenue Agency (see below).

### **SIGNING UP FOR DIRECT DEPOSIT FROM CRA**

Toll-free: 1-800-959-2221.

TTY: 1-800-665-0354.

You can also find details on the Canada Revenue Agency's website at

[www.cra.gc.ca](http://www.cra.gc.ca)

- From the home page, click on the "***Individuals***" link.
- From there, select "***Direct deposit***" under the "***Topics for Individuals***" section.

## **Veterans**

Veterans Affairs Canada offers a wide range of services and benefits to:

- Canadian and Allied War veterans
- Former and still serving members of the Canadian Forces and RCMP
- Certain civilians
- Eligible dependents

To find out if you qualify for the veterans services and benefits noted below, or to apply, please contact Veterans Affairs Canada at the following toll-free number:

1-866-522-2122 (English)

1-866-522-2022 (French)

### **The Pension Act for Veterans**

The Pension Act, which is administered exclusively by Veterans Affairs Canada (VAC), provides pension awards to those suffering from disabilities related to military service, either during peace or war time. The pension award is based on the extent of the disability, as verified by a medical examination, and paid in accordance with rates set out in the Act.

When a disability pensioner dies, the spouse or common-law partner may receive, for a period of one year, the same pension amount being paid to the pensioner at the time of death. After one year, a survivor will receive a survivor's pension. Surviving spouses or surviving common-law partners who remarry will continue to receive survivor benefits.

Surviving children may be eligible for orphan benefits following a pensioner's death.

### **New Veterans Charter**

The Enhanced New Veterans Charter Act is the result of recommendations from Canadian Forces members, Veterans, their families and families of the deceased.

Changes to the legislation will:

- improve access to monthly benefits for seriously injured Veterans (up to \$1,609 per month, for life);
- introduce a monthly \$1,000 supplement for life to help our most seriously injured or ill Veterans;
- provide flexible options for receiving a Disability Award by choosing either a lump sum payment, equal annual installments over a number of years or a combination of both; and

- the regulations which govern the New Veterans Charter will be amended to include a minimum annual, pre-tax income of \$40,000 for veterans who receive the monthly Earnings Loss Benefit.

## **Disability Pension Program**

You may qualify for a disability pension if you have a medical disability that is related to your service and you are:

- a Canadian Forces (CF) Veteran or a Merchant Navy Veteran of the First or Second World War or the Korean War;
- a current or former member of the Regular or Reserve Force; or
- a civilian who served in close support of the Armed Forces during wartime.

**Please note:** Since implementation of the New Veterans Charter on April 1, 2006, CF Veterans and CF members generally receive their disability benefits in the form of a lump-sum payment through the Disability Award program. However, in some cases, claims from CF members and Veterans will still be ruled on under the Pension Act. These could include reviews of your pensioned condition or a review of an unfavourable pension decision.

Additional benefits may be awarded if you are a disability pensioner who has a spouse or common-law partner or other qualified dependents.

## **War Veterans Allowance**

The War Veterans Allowance (WVA) is a form of financial assistance available from Veterans Affairs Canada. In recognition of war service, qualified persons are provided with a regular monthly income to meet basic needs. WVA is based on income, family status and number of dependents.

Eligibility is determined by the wartime service of a Veteran or qualified civilian, age or health, income, and residency.

Surviving spouses, surviving common-law partners or orphans may also qualify for WVA if the deceased Veterans or civilian had the required war service.

## **Health Care Benefits**

Veterans Affairs Canada offers 14 kinds of health benefits, including medical, surgical and dental care, prescription drugs, and hearing and vision aids. It also offers supplementary health benefits, such as costs associated with travel to receive

medical treatment, travel costs for escorts and medical examinations when requested by the Department.

The ability to access health benefits will depend on your eligibility.

### **Veterans Independence Program**

The Veterans Independence Program (VIP) is a national home care program provided by Veterans Affairs Canada. The program was established in 1981 to help clients remain healthy and independent in their own homes or communities.

Surviving spouses may be eligible to receive housekeeping, home adaptations and/or grounds maintenance services from the Veterans Independence Program.

### **Long-Term Care**

Eligible war service Veterans and certain civilians may qualify for intermediate care or chronic care at the Department's contract facilities, or at more than 1,900 community facilities across the country, some of which have contractual arrangements with Veterans Affairs.

Currently, the Department provides assistance to more than 4,300 Veterans who reside in approximately 171 contract bed sites across the country and another 3,500 Veterans who reside in more than 1,500 community care facilities.

### **Veterans Health Program**

In the riding of Tobique-Mactaquac, the Veterans Health Program is managed by River Valley Health for Veterans Affairs Canada. The 47-bed facility provides residential care for veterans requiring a higher level of care than can be provided in community care facilities. An interdisciplinary team of health care providers offers care and support to residents with long-term or special care needs, e.g., those with dementia or requiring palliative care.

The Veterans Health Program opened a Veterans Day Centre in September 2003, offering respite care to family members caring for veterans in their homes. The veteran is assessed and participates in various therapeutic programs for all, or part of a day.

For more information contact:

**Veterans Health Unit (DVA)**

680 Priestman Street

PO Box 9000

Fredericton, NB E3B 5N5

Tel. 506-452 5034 fax. 506-452 5189

Email: [Nicole.Tupper@rvh.nb.ca](mailto:Nicole.Tupper@rvh.nb.ca)



## **Support for Operational Stress Injury**

An operational stress injury (OSI) is any persistent psychological difficulty resulting from military service. OSIs include diagnosed medical conditions such as anxiety, depression and post-traumatic stress disorder (PTSD).

To support wartime Veterans and still-serving and former Canadian Forces personnel recovering from operational stress injuries, VAC has established Operational Stress Injury (OSI) clinics. OSI clinics provide standardized assessment, treatment, prevention and support services. A team of health professionals, including psychiatrists, psychologists, nurses and clinical social workers, work together to develop treatment plans that meet individual needs.

Veterans can access an occupational stress injury clinic by obtaining a referral from a VAC medical officer at the closest VAC District Office.

A Peer Support Network has also been established by the Operational Stress Injury Social Support (OSISS) program to help CF members, CF Veterans and/or their families. The Peer Support Network is made up of Veterans and family members from across the country that know firsthand what it is like to live with an OSI or to live with someone who suffers from an OSI.

With insight acquired from regaining their own health, they are in a unique position to help others and to provide guidance on resources that are available from DND, VAC and within their own community. You can access their confidential support by contacting the Peer Support Coordinator nearest you at **1-800-883-6094** or on-line at [www.osiss.ca](http://www.osiss.ca).

### **Bureau of Pensions Advocates**

The Bureau of Pensions Advocates (BPA) main function is to provide free advice, assistance and representation for people who are not satisfied with decisions about their claims for disability benefits and wish to appeal.

For information about your disability pension decision or how to request a review or appeal, you may call BPA at **1-877-228-2250** (bilingual service).

### **Veterans Ombudsman**

The Ombudsman is an impartial and independent officer, reporting directly to the Minister of Veterans Affairs Canada. This independence is essential to ensure that the government's commitment to stakeholders is honoured.

The Office of the Veterans Ombudsman (OVO) is responsible for assisting stakeholders in resolving their issues and ensuring that the sacrifices of Canada's Veterans and their families are recognized through the provision of services, benefits, and support in a fair, accessible, and timely manner.

To know more about the Veterans Ombudsman or file a complaint, you may contact them at:

Veterans Ombudsman

P.O. Box 18, Stn "B",

Ottawa, ON, K1P 6C3

Toll-free within Canada: Canada: **1-877-330-4343**

Website: <http://www.ombudsman-veterans.gc.ca/>

## **Finding or Replacing Medals and Decorations**

The following is a list of contact information for finding service records or replacing medals and decorations.

### **Medal Information Service Records**

Library and Archives Canada  
395 Wellington Street  
Ottawa, ON K1A 0N4  
Telephone: 1-866-578-7777

### **Medals (WW1, WW2, Korea)**

Army, Navy, RCAF, Merchant Navy  
Veterans Affairs Canada  
Honours & Awards Section  
Room 1711, 66 Slater Street  
Ottawa, ON K1A 0P4  
Telephone: 1-877-995-5003



### **Other Medals**

For one of the following medal categories:

- United Nation medals
- Special Service Medal
- Somalia Medal
- Gulf Kuwait Medal
- International Commission medals
- OP Wings
- NATO Service medals
- Canadian Forces' Decoration and all Long service and good conduct decorations and medals
- Canadian Peacekeeping Service medal
- Chief of Defence Staff Commendation

Directorate of History and Heritage 4-3  
Building 347, Uplands Site  
National Defence Headquarters  
101 Colonel By Drive  
Ottawa, ON K1A 0K2  
Telephone: 1-877-741-8332

For one of the following medal categories:

- Canadian Volunteer Service Medal for Korea
- 125th Anniversary Medal
- Jubilee Medals

- Civilian Bravery Awards

- Protocols for Wearing Foreign Awards

Government House Chancellery of Orders & Decorations  
 1 Sussex Drive  
 Ottawa, ON K1A 0A1  
 Telephone: 1-800-465-6890

**British Forces**

Ministry of Defence Medal Office  
 Service Personnel and Veterans Agency  
 Building 250 RAF Innsworth  
 Gloucester, UK  
 GL3 1HW



**Murmansk Run Medal**

Embassy of Russian Federation  
 285 Charlotte Street  
 Ottawa, ON K1N 8L5  
 Telephone: 1-613-235-4341

**Canadian Veterans of the Persian Gulf War**

(2 Aug 1990 - 27 June 1991)

The Embassy of Kuwait has commenced the distribution of the Liberation of Kuwait medal. To determine if you qualify for the medal and obtain an application form, please contact:

Embassy of Kuwait  
 333 Sussex Dr  
 Ottawa ON K1N 1J9  
 Tel: 613-780-9999  
 Fax: 613-780-9905  
 Email: [info@embassyofkuwait.ca](mailto:info@embassyofkuwait.ca)

**Last Post Fund:**

Year 2009 marked the 100<sup>th</sup> anniversary of the Last Post Fund, an organization that has played an important role in Canada since 1909. Operating in cooperation with Veterans Affairs Canada, the Last Post Fund ensures that all eligible war Veterans can receive a dignified funeral, burial and headstone. It also supports commemorative projects across the country.

The work of the Last Post Fund reflects a remarkable drive by dedicated men and women to ensure that Veterans receive the respectful recognition at the end of their lives that they have earned with their service and sacrifice.

To learn more about funeral and burial benefits available for eligible veterans and peacetime disabled pensioners who qualify:

**New-Brunswick—Prince Edward Island Office**

202 – 580 Main Street, Building B  
Saint John, NB E2K 1J5  
Toll Free: 1-800-561-0505  
Telephone: 506-658-9707  
Fax: 506-658-9623  
Email: [lpfinfoeast@lastpost.ca](mailto:lpfinfoeast@lastpost.ca)



**The Royal Canadian Legion**

Branches of the Royal Canadian Legion are active in many areas of Tobique-Mactaquac, serving veterans, service men and women, seniors and the general public. All are welcome to become a member and attend the many social functions held throughout the year.

Branch #11 – Woodstock .....	506-328-2645
Branch #21 – Grand Falls .....	506-473-4716
Branch #24 – Hartland .....	506-375-4319
Branch #27 – Lower Southampton .....	506-575-2428
Branch #29 – Plaster Rock (Marble Arch) .....	506-356-8526
Branch #36 – Perth-Andover .....	506-273-6368
Branch #37 – Florenceville .....	506-392-5254
Branch #59 – Millville .....	506-463-8100
Branch #78 – Normandy (Boiestown) .....	506-369-2330
Branch #80 – Beaverbrook (Nashwaak Bridge) .....	506-367-2548
Branch #84 – Centreville .....	506-276-4214
Branch #85 – Arthurette .....	506-273-2750

## **Legal Matters / End of Life Issues**

### **Public Legal Education and Information Service of New Brunswick (PLEIS-NB)**

PLEIS-NB was set up in 1989 as a non-profit organization to provide New Brunswickers with general information on the law. Having legal information may help you prevent or avoid legal problems. When you need specific legal advice, however, you should consult a lawyer.

More information is available at:

Public Legal Education and Information Service of New Brunswick  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1

Phone: 506-453-5369  
Family Law Line: 1-888-236-2444  
Website: [www.legal-info-legale.nb.ca](http://www.legal-info-legale.nb.ca)

### **New Brunswick Legal Aid Services Commission**

The Legal Aid Services Commission provides legal assistance to eligible applicants in certain criminal and family law matters. Legal Aid is regulated by the [Legal Aid Act](#) and the [Legal Aid Regulations](#).

#### **Legal Aid Offices in the Judicial Districts of New Brunswick**

Bathurst	506-546-5010	Miramichi	506-622-1061
Campbellton	506-753-6453	Moncton	506-853-7300
Edmundston	506-735-4213	Saint John	506-633-6030
Fredericton	506-444-2777	Woodstock	506-328-8127

### **Small Claims Court**

Small Claims are now handled by the Judges of the Court of Queen's Bench of New Brunswick, Trial Division. This process may be used for claims which do not exceed \$30,000. For further information, please contact the courthouse in your jurisdiction:

Judicial District of Woodstock - Carleton County and Victoria County, excluding the Parish of Drummond and the Town of Grand Falls

Woodstock Courthouse  
689 Main Street  
P.O. Box 5001  
Woodstock, NB E7M 5C6  
General Information: 506-325-4414  
Fax: 506-325-4484

Judicial District of Edmundston - Madawaska County, the Parish of Drummond, and the Town of Grand Falls

Carrefour Assomption  
121 de l'Église Street  
P.O. Box 5001  
Edmundston, NB E3V 1J9  
General Information: 506-735-2029  
Fax: 506-737-4419

## **Power of Attorney**

A Power of Attorney is a legal written document in which you give one or more persons the authority to act for you in relation to your property, financial affairs and/or personal care. They can be either **general** or **specific**. A **general power of attorney** gives the donee full authority to exercise all of your rights in relation to your property, financial affairs and/or personal care. A **specific power of attorney** limits the authority of the donee. In this case the donee can act for you only in certain matters or specified circumstances.

Additionally, you can choose to create one power of attorney that deals with both your financial matters and personal care, for example, or you can create two separate powers of attorney dealing with each category separately. Either way, you can appoint the same person to handle both your personal and financial matters, or you can name different persons to handle each.

Power of Attorney is usually written with the help of a lawyer and allows the person named to take care of your financial and legal business.

## **Powers of Attorney for Personal Care**

An amendment to New Brunswick's Infirm Person Act in 2000 made it possible to create a **power of attorney for personal care** in this province.

It is a power of attorney in which a donor names another person to make some or all personal care decisions on his or her behalf.

Generally, a power of attorney for personal care takes effect when you (the donor) are unable to participate in the decision-making process. You can set out in the power of attorney the circumstances under which the attorney would begin to make personal care decisions on your behalf. For example, you can state whether or not you wish to have a mental competency assessment before the attorney could act on your behalf.

For more information on Powers of Attorney, consult a lawyer or contact:

Public Legal Education and Information Service of New Brunswick  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1

Phone: 506-453-5369

Fax: 506-462-5193

Email: [pleisnb@web.ca](mailto:pleisnb@web.ca)

Website: [www.legal-info-legale.nb.ca/en/index.php?page=power\\_of\\_attorney](http://www.legal-info-legale.nb.ca/en/index.php?page=power_of_attorney)

## **Adult Guardianship**

Mental competence, of course, is the key to rational decision making. Unfortunately, disease or injury can affect the mind making it hard for a person of any age to make sound decisions. Sometimes it may be impossible for the person to look after themselves or their affairs.

In certain circumstances, it may be necessary for a relative or friend to ask a court to appoint them as a person's guardian. In New Brunswick this process is governed by the Infirm Persons Act. PLEIS publish a booklet named *When You Can't Manage Your Affairs - Who Will?*, which explains some of the legal consequences of mental incompetence along with tips for planning ahead for your financial and personal well being.

To order a copy contact:

Public Legal Education and Information Service of New Brunswick  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1

Phone: 506-453-5369

Fax: 506-462-5193

Email: [pleisnb@web.ca](mailto:pleisnb@web.ca)

Website:

[http://www.legal-info-legale.nb.ca/en/when you cant manage your affairs](http://www.legal-info-legale.nb.ca/en/when_you_cant_manage_your_affairs)

## **Adult Protection Services**

The Government of New Brunswick's Adult Protection Services provides services to seniors and adults with disabilities who are victims of abuse or neglect. Abuse can be physical, sexual, or mental cruelty. Neglect can be self-neglect or caused by others.

All situations where there is reason to believe that a person is a neglected adult or an abused adult are investigated. If services are required and the client's mental competency does not enable him/her to recognize this and accept the needed services, the department may apply to the Court to seek appropriate legal authority to protect vulnerable individuals.

Once abuse or neglect is confirmed, appropriate services are offered, and may be provided through Adult Protection or another departmental program if voluntarily accepted by the client. A mentally competent client does have the right to refuse services if he/she so chooses.

Financial exploitation is not recognized in the Family Services Act as abuse at this time. Therefore, individuals acting on behalf of the Minister do not have the authority to intervene in situations involving financial exploitation unless it is accompanied by abuse or neglect as defined in the Act.

Adult Protection referrals can be made 24 hours a day 7 days a week by calling the closest Regional Office.

Edmundston:

Toll Free: 1-866-441-4249

Email: [sd-ds@gnb.ca](mailto:sd-ds@gnb.ca)

Website: [www.gnb.ca/0017/index-e.asp](http://www.gnb.ca/0017/index-e.asp)

Fredericton:

Toll Free: 1-866-444-8838

Email: [sd-ds@gnb.ca](mailto:sd-ds@gnb.ca)

Website: [www.gnb.ca/0017/index-e.asp](http://www.gnb.ca/0017/index-e.asp)

## **Elder Abuse Awareness**

The Federal government launched a three-year Federal Elder Abuse Awareness Initiative designed to help seniors and others recognize the signs and symptoms of elder abuse. Through this initiative, the Government of Canada is working with the provinces and territories, professional associations and community organizations to take active measures to detect and prevent exploitation of older Canadians.

The latest campaign focuses on financial exploitation of seniors and intends to provide Canadians with the information and encouragement they need to speak up and seek help.

Do you recognize the signs of **financial abuse**?

- unexplained changes in bank account information;
- suspicious-looking signatures on cheques or documents;
- unauthorized attempts to include additional names on a bank or other signature card; and
- sudden drops in cash flow or financial holdings.

To take action against financial exploitation, seniors can help protect themselves by:

- keeping financial and personal information in a safe place;
- asking someone trusted to look over contracts and other papers before signing them; and
- getting independent legal advice before making major decisions regarding home or property or signing related documents, even when family is involved.

For more information on the Government of Canada's elder abuse awareness initiatives, visit [www.seniors.gc.ca](http://www.seniors.gc.ca) or contact 1 800 O-Canada (1-800-622-6232). People using a teletypewriter (TTY), can call 1-800-926-9105.

## **Canadian Human Rights Commission**

The Canadian Human Rights Commission (CHRC) is an independent body established by Parliament in 1977. It carries out its mandate at arms-length from the Government of Canada.

The CHRC administers the Canadian Human Rights Act and is responsible for ensuring compliance with the Employment Equity Act. Both laws ensure that the principles of equal opportunity and non-discrimination are followed in all areas of federal jurisdiction ie. all federally regulated organizations.

Contact information for the Commission's National Office:

Canadian Human Rights Commission  
344 Slater Street, 8th Floor  
Ottawa, Ontario  
K1A 1E1

Telephone: 1-613-995-1151  
Toll Free: 1-888-214-1090  
TTY: 1-888-643-3304  
Fax: (613) 996-9661  
Website: <http://www.chrc-ccdp.ca/>

## **New Brunswick Human Rights Commission**

The Human Rights Commission is a provincial government agency that promotes equality and human rights and works to prevent discrimination by offering educational opportunities to employers, service providers and the general public.

The New Brunswick Human Rights Act is a provincial law that prohibits discrimination and harassment in:

- Employment;
- Housing;
- Public services (for example schools, stores, motels, hospitals, police and most provincial government services);
- Publicity; and

- Certain associations.

The grounds of prohibited discrimination are:

- Race
- Colour
- National origin
- Place of origin
- Ancestry
- Religion
- Age
- Marital status
- Sex
- Sexual orientation
- Physical or mental disability
- Social condition, which includes source of income, level of education and occupation, and
- Political belief or activity

If you think you are being discriminated against or harassed based on the prohibited grounds listed above, you can file a complaint with the New Brunswick Human Rights Commission. It does not cost anything, and it is illegal for someone to penalize you because you file a complaint.

For more information contact:

New Brunswick Human Rights Commission

Barry House

P. O. Box 6000

Fredericton, NB

E3B 5H1

Telephone: 506-453-2301

Toll Free: 1-888-471-2233

TTY: 506-453-2911

Fax: 506-453-2653

Email : [hrc.cdp@gnb.ca](mailto:hrc.cdp@gnb.ca)

Website: <http://www.gnb.ca/hrc-cdp/index-e.asp>

## **Wills:**

A Will is needed if you wish to ensure that your estate is distributed in a specific manner after you die. It is a good idea to consult with a lawyer before making a Will because if it is not properly prepared and/or witnessed, it may be declared invalid and the courts would then decide how your property is distributed.

Wills should be reviewed at regular intervals to determine if any changes should be made.

To order a free copy of the pamphlet *Making A Will*, contact:

Public Legal Education and Information Service of New Brunswick  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1

Phone: 506-453-5369  
Fax: 506-462-5193  
Email: [pleisnb@web.ca](mailto:pleisnb@web.ca)

Visit PLEIS' website to download a copy:  
[http://www.legal-info-  
legale.nb.ca/en/uploads/file/pdfs/Making\\_a\\_Will\\_EN.pdf](http://www.legal-info-<br/>legale.nb.ca/en/uploads/file/pdfs/Making_a_Will_EN.pdf)

## **Birth, Death and Marriage Certificates**

The Vital Statistics Branch of Service New Brunswick maintains and operates a central registry of births, marriages, deaths, and changes of name which occur in the province. Copies of birth, marriage or death certificates are available for a fee.

For more information contact:

Vital Statistics  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1  
Telephone: 506-453-2385  
Fax: 506-444-4139  
Website: <http://www.snb.ca/>

## Seniors Online

### General Websites for Seniors

There is a great deal of handy information on caregiving, senior travel, relationships, health, aging and employment at a number of websites on the net. A sampling is included below.

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Guide to federal government services  
and programs for seniors

[www.seniors.gc.ca](http://www.seniors.gc.ca)

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A lifestyles website with information  
about entertainment, money, travel and  
relationships for seniors

[www.50plus.com](http://www.50plus.com)

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Canadian Association of Retired People

[www.carp.ca](http://www.carp.ca)

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Information on housing for seniors

[www.retirementhomes.com](http://www.retirementhomes.com)

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Information on NB Health Services

[www.gnb.ca/0051/index-e.asp](http://www.gnb.ca/0051/index-e.asp)

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Public Health Agency of Canada,  
information on seniors and aging

[http://www.phac-aspc.gc.ca/seniors-aines/index\\_pages/whatsnew\\_e.htm](http://www.phac-aspc.gc.ca/seniors-aines/index_pages/whatsnew_e.htm)

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## **Funding Programs for Seniors**

Many seniors groups and community organizations take advantage of funding opportunities through the federal government's New Horizons for Seniors Program, which works with Canadian seniors who want to be more involved in their communities. The program helps seniors keep traditions strong, helping to bridge generations by serving as role models, sharing their skills with peers and making a difference in society.

The New Horizons for Seniors Program (NHSP) is a federal Grants and Contributions program that supports projects led or inspired by seniors who make a difference in the lives of others and in their communities.

Through the NHSP, the Government of Canada is taking action to enable seniors to share their knowledge, skills and experiences with others.

The NHSP supports projects that aim to address one or more of the following five program objectives:

- promoting volunteerism among seniors and other generations;
- engaging seniors in the community through the mentoring of others;
- expanding awareness of elder abuse, including financial abuse;
- supporting the social participation and inclusion of seniors; and
- providing capital assistance for new and existing community projects and/or programs for seniors.

Organizations are invited to apply for funding through calls for proposals.

To find out more:

Phone: 1-800-277-9914

Website: [www.seniors.gc.ca](http://www.seniors.gc.ca)



## Staying Active

One of the best ways to ward off diseases and disabling conditions is to stay physically and mentally fit, as well as socially active. You are never too old to increase your level of physical activity and the health benefits are many. Your independence depends on being able to do the things you want to do, when you want to do them.

Health Canada recommends 30 minutes of moderate activity at least four times a week. This doesn't mean that you need to purchase a gym membership and work out on a treadmill or take a high-impact aerobics class.

Walking, dancing, gardening, and sports such as curling, golf, or cross-country skiing are enjoyable ways to include fitness in your daily schedule. Of course, it's important to consult your doctor before beginning any form of exercise outside your normal activity.

Driving less and walking more, taking the stairs instead of an elevator and stretching to maintain strength and flexibility requires commitment on your part, but even small changes in how you do things can make a big difference in your overall health.

**Recreation Departments:** The recreation departments and volunteer clubs in various municipalities and communities often organize special activities for seniors. These events are scheduled on a regular basis or planned in conjunction with community festivals and game nights, bingo, musical entertainment, parties and dances.



It's easy to keep up with what's happening in your community by reading local newsletters and newspapers, combing bulletin boards in grocery stores or post offices or simply by calling your municipal office or recreation department. They are a great source for information on local seniors clubs and activities being held in your community.

**Seniors club:** Founded in 1968, the New Brunswick Senior Citizens' Federation Inc. (NBSCF) serves as an advocate in all matters of importance to its 20,000 members.

Its goals are:

- To ensure the well being and leadership of the New Brunswick senior citizens, 50 years of age and over, regardless of language, race, colour, sex and creed;
- Maintain a line of communications for all members;
- Establish good relationships with government, corporations and provincial and national organizations.

For more information on NBSCF, or to find a seniors club in your area, you may call NBSCF toll-free 1-800-453-4333 or email [horizons@nbnet.nb.ca](mailto:horizons@nbnet.nb.ca)



## **Maintaining A Fit Mind**

When we age, it is just as important to keep our minds healthy, as it is our bodies. Staying active benefits both, but there is more that can be done to stimulate our minds.

Some seniors enjoy crossword or word search puzzles, while others stay current by reading the newspaper every day or checking the news on the Internet or television.

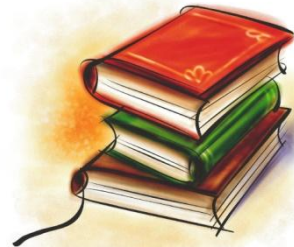
A great way to maintain an active mind is visiting your local library. There is a wealth of entertainment and information available in a book and a variety of titles and topics are available free of charge through our public libraries. In addition to large print books, audio books are also available.

### **Provincial Libraries in Tobique-Mactaquac**

Boiestown – Boiestown Community School Library .....	506-369-2022
Florenceville-Bristol – Andrew and Laura McCain Public Library .....	506-392-5294
Grand Falls – Bibliothèque publique de Grand-Sault .....	506-475-7781
Hartland – Dr. Walter Chestnut Public Library .....	506-375-4876
Nackawic – Nackawic Public School Library .....	506-575-3136
Perth-Andover – Perth-Andover Public Library .....	506-373-2843
Plaster Rock – Plaster Rock Public School Library .....	506-356-6018
Stanley – Stanley Community Library .....	506-367-2492
Woodstock – L.P. Fisher Public Library .....	506-325-4777

Many rural areas benefit from the Bookmobile which makes stops on a monthly basis at specific sites. The following is a list of Bookmobile stops in Tobique-Mactaquac.

Burtt's Corner – Bird's Corner Store  
Canterbury – Post Office  
Durham Bridge – Nashwaak Valley Community Centre  
Glassville – Downtown Grocery  
Hainesville – Stop & Shop  
Juniper – Hill's Convenience  
Keswick Ridge – W.B. Coburn Store  
Mactaquac – Esso Convenience  
Meductic – Cummings Brothers Irving  
Millville – Post Office  
Mount Pleasant – Community Hall  
Nashwaak Bridge – Post Office  
Penniac – Penniac Recreation Hall  
Springfield – VanOord Farm  
Taymouth – Taymouth Community Association  
Zealand – Zealand Convenience



For dates and times of stops:

Website: [www.gnb.ca/0003/regions/bookmobiles.asp](http://www.gnb.ca/0003/regions/bookmobiles.asp)

Or call your nearest public library.

If genealogy or history are your interest, the public archives in Fredericton are a wonderful resource.

Provincial Archives of New Brunswick  
Bonar Law-Bennett Building  
23 Dineen Drive  
University of New Brunswick Campus  
506-453-2122



## **Physical Activity for Older Adults**

### **Why should I be active?**

- To maintain your health and independence as you age.

Physical activity is one of the most important things you can do to maintain your physical and mental health and quality of life as you get older. Walking, stretching, and keeping your muscles in good condition will help you to maintain your independence.

Inactivity makes your body age faster. Independent living depends on being able to do the things you want to do when you want to do them. To stay independent you need to be able to reach, bend, lift, carry, and move around easily. Staying physically active will help you keep moving and stay strong.

Think about these facts

- 60% of older adults are inactive.
- Sitting or lying for long periods is a serious health risk. (World Health Organization)
- Inactivity leads to declines in:
  - bone strength;
  - muscle strength;
  - heart and lung fitness; and
  - flexibility.
- Inactivity is as harmful to your health as smoking.

Get active your way: at home, in your community, with friends, or on the way to and from activities.

### **Benefits increase as physical activity increases**

If you are not very active and you start increasing your physical activity, you will start to see benefits in 4 -12 weeks.

- Start slowly and gradually increase your level of activity.
- Physical activity does not have to be hard to improve your health.

Benefits when starting out:

- Meet new people
- Feel more relaxed
- Sleep better

- Have more fun

Take a look at the benefits you can achieve from physical activity. Check off the ones that appeal to you.

Benefits from regular physical activity:

- |  |  |
|--|--|
| <input type="checkbox"/> Continued independent living      | <input type="checkbox"/> Improved self-esteem            |
| <input type="checkbox"/> Improved quality of life          | <input type="checkbox"/> Weight maintenance              |
| <input type="checkbox"/> More energy                       | <input type="checkbox"/> Stronger muscles and bones      |
| <input type="checkbox"/> Better posture and balance        | <input type="checkbox"/> Relaxation and reduced stress   |
| <input type="checkbox"/> Better physical and mental health | <input type="checkbox"/> Move with fewer aches and pains |

Research tells us that being active reduces the risk of:

- |                        |                   |
|------------------------|-------------------|
| • Heart disease        | • Osteoporosis    |
| • Falls and injuries   | • Stroke          |
| • Obesity              | • Depression      |
| • High blood pressure  | • Colon cancer    |
| • Adult-onset diabetes | • Premature death |

For more information about physical activity, please consult *Canada's Physical Activity Guide to Healthy Active Living for Older Adults* on-line handbook, at:

<http://dsp-psd.communication.gc.ca/Collection/H39-429-1999-2E.pdf>

Or call 1-888-334-9769 to order a copy.



## **Getting Around**

### **Accessible Parking Permits:**

Placards are available at any Service New Brunswick Centre. Applicants will be required to demonstrate their impairment in person or present a form completed by a licensed physician, occupational therapist, nurse practitioner, or physiotherapist. Disabled placards may be issued for a period of up to a maximum of five years.

These placards are available for the transport of any physically disabled person whose physical impairment results in the inability to travel unassisted more than 50 metres without the use of:

- Wheelchair;
- Walker;
- Crutch(es);
- Lower limb prosthetic, orthotic or other assistive device; or
- Severe respiratory and/or cardiac conditions which results in severe shortness of breath and/or pain after minimal physical activity.

All identification permits and placards are issued at no charge.

For more information:

Toll Free: 1-888-762-8600

Website: [www.gnb.ca/0276/vehicle/english/disprk\\_e.asp](http://www.gnb.ca/0276/vehicle/english/disprk_e.asp)  
[www.snb.ca/e/0001e.asp](http://www.snb.ca/e/0001e.asp)

Hours of Operation:

Monday to Friday – 8:30am to 8:00pm

Saturday – 9:00am to 1:00pm

### **55 Alive Mature Driving Course**

The Canada Safety Council's 55 Alive Mature Driving Course has been designed to help Canadians 55 years and over to maintain their independence and their driving privileges.

This course is designed to help those 55 years of age and over gain more confidence behind the wheel, improve awareness of traffic hazards, update drivers on traffic laws and new technology, anticipate the action of the other drivers, identify and correct bad driving habits and voice individual concerns in a friendly relaxed environment.

Each 6-hour course is conducted by instructors recruited and trained by the Canada Safety Council and is given in a classroom setting with instructor guidance. The program is presented using a combination of slides, student workbooks and group discussion.

For more information, contact:

Safety Services New Brunswick  
440 Wilsey Road, Suite 204  
Fredericton, NB  
E3B 7G5

Toll Free: 1-877-762-7233

Email: [info@safetyservicesnb.ca](mailto:info@safetyservicesnb.ca)

Website: [www.safetyservicesnb.ca/55alive.php](http://www.safetyservicesnb.ca/55alive.php)



## **Final Thoughts**

This booklet was created for seniors in the riding of Tobique-Mactaquac. It provides a list of local clubs and organizations, along with information and access numbers for many of the federal and provincial programs and services available for our senior population and those who are reaching retirement age. Friends, family members and caregivers may also find it useful.

The booklet is meant to be a guide, with basic descriptions of programs and eligibility criteria. Further information and details can be obtained by using the contact information provided.

Please let me know if this booklet has been useful by filling out the form provided at the front. Keep in mind that any correspondence to your Member of Parliament is postage free.

Toll-Free: 1-800-671-6160

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