### **Veterans**

Veterans Affairs Canada provides veterans, qualified civilians and their families with the benefits and services to which they are entitled in order to promote their well-being and self-sufficiency as participating members of their communities. Eligible clients include:

- o members of the Canadian Forces and Merchant Navy veterans who served in the First World War, the Second World War or the Korean War;
- o certain civilians who are entitled to benefits because of their wartime service;
- o former members of the Canadian Forces (including those who served in Special Duty Areas) and the Royal Canadian Mounted Police; and
- survivors and dependents of military and civilian personnel.

The Department's programs and services include: pensions for disability or death, economic support in the form of allowances, health care benefits; as well as referral, information, assessment, counselling, follow-up and monitoring services. The Department also provides legal assistance to help veterans prepare and present an appeal of a decision on their case.

#### 13.1 Disability Pension Benefits

The *Pension Act*, 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*. Spouses, widows/widowers or dependents of a veteran with such a disability may be eligible for certain allowances or benefits related to that disability. For example, special allowances are available to pensioners who require attendants or who have special clothing needs.

#### **Survivors and Orphans Benefits**

For a period of one year following the death of a disability pensioner, the pensioner's surviving spouse may receive the same pension amount being paid at the time of the



pensioner's death. The surviving spouse will receive a survivor's pension after that oneyear term. Dependant children may be eligible for orphan benefits following a pensioner's death. Surviving widows or widowers who remarry will continue to receive survivor benefits.

#### 13.2 War Veterans Allowance

Under the War Veterans Allowance (WVA), eligible clients receive a form of financial assistance to ensure that they are provided with a regular monthly income to meet basic needs. Eligibility is based on wartime service, age or health, income and residence. Female applicants must be age 55. An Allowance may be awarded at an earlier age if individuals are unable to fully support themselves. Applicants must reside in Canada at the time of application. WVA is paid monthly according to marital status and the number of dependents.

#### 13.3 Additional Programs and Services

Veterans Affairs Canada clients who receive either a disability pension or War Veterans Allowance may be eligible for additional programs and services, such as the Assistance Fund, funeral and burial assistance, and health care.

#### **Assistance Fund**

When funding is not available from other sources, War Veterans Allowance recipients may receive financial help for emergencies such as shelter and health care.

#### Funerals, Burials and Gravemarkers

Veterans Affairs Canada provides the veteran's family with assistance for funeral and burial expenses or the provision of a grave marker if the estate's assets are insufficient or death is related to military service or a pensioned condition.

#### **Health Care**

Veterans Affairs Canada provides treatment and other health-related benefits, Veterans Independence Program benefits and services and long-term care in its one remaining departmental facility, as well as in community or contract facilities to veterans and other eligible persons.

The Health Care program is designed to enhance the quality of life of VAC clients, promote independence, and assist in keeping clients at home and in their own communities by providing a continuum of care.

*Treatment and Other Health-Related Benefits* Eligible veterans and other qualified clients are entitled to health care benefits under the *Veterans Health Care Regulations*. These benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment and other community health care services and benefits.

Disability pensioners are provided with treatment benefits, such as prescription drugs, directly related to their pensioned condition. Treatment benefits may also be provided to clients for non-pensioned conditions when these are not covered by a provincial health plan and the VAC client is receiving services under the Veterans Independence Program (VIP), or when the veteran or eligible civilian is within the income limits defined by the *War Veterans Allowance Act*.

*Veterans Independence Program (VIP)* The goal of this program is to help eligible clients remain healthy and independent in their own home or community. VIP pays for services such as grounds maintenance, housekeeping, meals-on-wheels, personal care, care by health professionals, transportation for social activities and nursing home care.

Please note that VIP is not intended to replace other federal, provincial or municipal programs. It is combined with these other available services to best meet the needs of each client. The services eligible clients will receive depend on their particular circumstances and health needs.

#### The Veterans Review and Appeal Board

Applicants who are dissatisfied with a ruling made by Veterans Affairs Canada concerning a disability pension may ask the Veterans Review and Appeal Board (VRAB) to review the decision. The VRAB is an independent appeal tribunal that hears appeals pertaining to disability pension applications that received an unfavourable decision at the departmental level. The Board adjudicates on appeals at two levels: the review level and the appeal level, and is the final level of appeal for War Veterans Allowance decisions.

For more information about these and other veterans programs, contact the nearest Veterans Affairs Canada District or Regional Office (listed in the Government of Canada pages in your telephone directory) or the national Veterans Affairs Canada office in Charlottetown, Prince Edward Island:

Toll-free: 1-888-996-2242 Internet: http://vac-acc.gc.ca or, for Veterans residing or vacationing outside Canada, call the Foreign Countries Operations Unit in Ottawa:

Tel.: (613) 996-2242

#### 13.4 Caregiver Information

#### **Canada Caregiver Resource Inventory**

This Internet-based inventory catalogues federal government initiatives, publications, research and products related to seniors and caregivers.

For more information, visit Veteran Affairs Canada's Web site:

Internet: http://vac-acc.gc.ca/health/resource\_inv.care.htm

Caregiver Video: Labour of Love

Veteran's Affairs Canada (VAC), in partnership with the National Film Board, has customized and repackaged a bilingual version of the National Film Board's award-winning caregiver film, *Labour of Love*. The video adaptation directs viewers to caregiving resources and information available through VAC and other federal departments. Copies of the VAC version of this video are available at a nominal cost by contacting VAC's Health Promotion and Education Directorate:

Tel.: (902) 566-8111

### Women and Work

#### 14.1 Department of National Defence: Women in the Canadian Forces

A world leader in terms of the proportion of women in its military, and the areas in which they can serve, the Canadian Forces (CF) employs some 6,800 women. Women can enrol in all occupations (including any combat occupation) and work in all environments of the CF, except submarine duty (the Oberon Class submarines cannot accommodate a mixed-gender crew) and Roman Catholic chaplaincy. The Canadian Forces is undertaking initiatives that will increase the participation of women in the CF by eliminating discriminatory practices and attitudes rather than granting special privileges and status.



#### Making Progress with Reforms Web Site

This Web site summarizes the initiatives the Canadian Forces has taken to improve the quality of life of CF personnel, particularly with regard to gender integration. To find out more, visit the Web site at:

Internet: http://www.dnd.ca/menu/reforms/people\_e.htm

#### **Recruiting Program**

Recruitment efforts are being used to attract more women into the military, particularly within the combat arms. Issues such as maternity leave, single parenthood and special equipment needs are being examined to ensure that the Canadian Forces includes women's needs. The Army's recruiting program aims for a 25 per cent intake of women in order to obtain a critical mass for training and employment in various units.

#### Sexual-Harassment and Sexual-Assault Complaints Toll-Free Line

To respond to sexual-harassment and sexual-assault complaints, the Department of National Defence has established a national toll-free telephone line, where callers can

expect their complaints to be handled quickly and confidentially, without any fear of reprisal.

The toll-free numbers are:

1-800-290-1019 (English) 1-800-290-0893 (French)

#### Standard for Harassment and Racism Prevention (SHARP) Training Program

Every member of the Department of National Defence and the Canadian Forces is required to take SHARP training, a harassment sensitization course which covers a variety of gender issues. A gender-integration component has also been incorporated into the curricula of basic recruit and officer training and other career courses such as staff school.

For more information about Canadian Forces policy issues and programs for women, contact the Military Directorate of Gender Integration and Employment Equity:

Tel.: (613) 992-6033 Fax: (613) 995-7871 Internet: http://www.dnd.ca

For information about employment with the Canadian Forces, contact the nearest Canadian Forces Recruiting Centre (listed in the yellow pages of your telephone directory under "Recruitment").

### 14.2 WITT National Network: Women in Trades, Technology, Operations and Blue Collar Work

Men still far outnumber women in trades, technology, operations and blue collar work. However, thanks to the WITT National Network (WITT NN), a non-profit organization supported by Human Resources Development Canada, more and more women are being introduced to career opportunities in these traditionally male-dominated fields. WITT NN provides education and advocacy to promote and assist in the recruitment, training and retention of women in trades, technology, operations and blue collar work across Canada. There are currently over 20 WITT groups across the country. WITT NN's initiatives include:

O *Employment Equity Training Modules* designed for government, industry, labour and community groups that want to effectively integrate employment equity into their operations;

- a customized *Employment Retention* strategy to help organizations find and keep a satisfied and skilled workforce;
- the National Standards and Program Development Guidelines for WITT Courses and Trade Specific Courses for Women;
- O Women in Information Technology Initiative (WITI), a two-and-a-half year project scheduled to run until Fall 2001, that supports girls and women wishing to explore careers in information technology (IT);
- WITT Works! a follow-up project to WITT's successful Construction Technology for Women project, this project helps young women explore careers in trades, technology, operations, and blue-collar work; and
- o a Quarterly newsletter, *Contact*.

For more information about WITT NN, its programs and services and the nearest WITT group, or to start a WITT group, contact:

Toll-free: 1-800-895-9488
Fax: (519) 453-2087
E-mail: info@wittnn.com
Internet: http://www.wittnn.com

#### 14.3 Credit Splitting upon Divorce, Legal Annulment or Separation

#### Canada Pension Plan Credit Splitting

When a relationship ends, either through divorce, legal annulment or separation, Canada Pension Plan pension credits can be divided equally between each partner of a legal marriage or common-law (opposite sex) relationship, even if one spouse did not pay into the Canada Pension Plan. Pension "credits" are pensionable earnings, and the contributions an individual pays on them over the years. When a person applies for a benefit, the Canada Pension Plan uses these credits to calculate the entitlement. Since credit splitting was introduced on January 1, 1978, the rules of credit splitting have changed over time; consequently, different rules may apply to different situations.

Please note that this information applies only to couples who have worked outside Quebec. For information on Quebec Pension Plan credit splitting, contact the nearest office of La Régie des rentes du Québec.

For more information, contact the nearest Human Resources Centre of Canada (listed in the Government of Canada pages of your telephone directory), or visit Human Resources Development Canada's Web site:

Internet: http://www.hrdc-drhc.gc.ca

#### 14.4 Employment Assistance

#### **Active Re-employment Benefits**

Eligible individuals who need direct help getting back into the workforce may receive active Re-employment Benefits that provide support designed to help find and keep a job. To qualify, the unemployed person must be committed to finding permanent work, currently receiving Income Benefits or have received Income Benefits in the past three years, or have received maternity or parental benefits in a period that began within the past five years. Please note receipt of active Re-employment Benefits is not automatic. Staff at the nearest Human Resources Centre will assess each person's eligibility.

*Targeted Wage Subsidies* Human Resources Development Canada contributes to an individual's wages in order to encourage an employer to hire the individual and provide on-the-job experience.

**Self-Employment** Eligible individuals who have a good idea to start their own business may receive financial support, planning assistance and ongoing support while they get their business up and running.

*Job Creation Partnerships* Individuals may have an opportunity to work on special projects that have been developed in partnership with their province, the private sector, labour or community groups.

*Targeted Earnings Supplements* Income Benefits may be topped up for a short time for unemployed individuals who take jobs that pay lower wages than their previous ones. The goal of the program is to get these individuals back to work where they have a better chance of learning new skills and moving to better paying jobs.

*Skills Loans and Grants* Persons who need training to upgrade their skills may be eligible for loans or grants to help with course fees and living expenses. Because training is a provincial responsibility, this benefit is only offered with the agreement of the individual provinces.

*Employment Assistance Services* A variety of services is available to help unemployed individuals with their job search, ranging from helping prepare a better résumé, to helping develop a practical, step-by-step action plan for getting back to work.

*Special Needs Assistance* Persons with a disability may be entitled to special assistance to help accommodate them in the workplace and/or help getting special devices needed in their job.

To find out more, contact the nearest Human Resource Centre of Canada (listed in the Government of Canada pages of your telephone directory), or visit the Department's Web site:

Internet: http://www.hrdc-drhc.gc.ca

#### **Employment Assistance Services**

Community-based, non-profit groups interested in providing employment support or an individual in need of this type of support may be eligible for assistance from Human Resources Development Canada. This program is designed to offer personalized, employment-related services to help disadvantaged people overcome such employment barriers as geographical or social isolation, age, disability and lack of experience or suitable skills.

For more information, contact the nearest Human Resources Centre of Canada (listed in the Government of Canada pages of your telephone directory), or visit Human Resources Development Canada's Web site:

Internet: http://www.hrdc-drhc.gc.ca

#### 14.5 Financial Assistance

#### Canada Child Tax Benefit

The Canada Child Tax Benefit (CCTB) provides a tax-free monthly payment to eligible families to help them with the cost of raising children under age 18. The benefit is paid to the parent who is primarily responsible for the care of the child(ren). The CCTB consists of four components:

- the basic annual benefit:
- o a supplement for each child under the age of seven;
- o a supplement for the third and each additional child; and
- o the National Child Benefit (NCB) supplement.

*Basic Annual Benefit* Until June 30, 1999, the basic annual benefit is available to families with incomes up to \$67,000. Between July 1, 1999 and July 1, 2000, the income at which this benefit is fully phased out will rise from \$67,000 to \$70,390.

*National Child Benefit Supplement (NCB)* In July 1998, the NCB supplement replaced the federal Working Income Supplement, which had only been available to low-income families with working income. The National Child Benefit supplement is for all low-income families, regardless of their source of income. The income at which

qualifying families will receive the full amount will increase steadily until July 2000 as indicated in Table 1 below:

Table 1

u	ntil June 30, 1999	July 1, 1999 - June 30, 2000	July 1, 2000
	\$20,921	\$25,921	\$29,590

The yearly amounts of the NCB supplement are outlined in Table 2 below:

Table 2

Туре	until	July 1, 1999	July 1,
	June 30, 1999	to June 30, 2000	2000
families with one child	\$605	\$785	\$955
families with two children	\$1,010	\$1,370	\$1,710
each additional child	\$330	\$510	\$680

Revenue Canada also administers child benefit programs on behalf of the following provinces and territories: British Columbia, Saskatchewan, New Brunswick, Nova Scotia, and the Northwest Territories. Benefits from these programs are combined each month with the CCTB into a single monthly payment. As well, Revenue Canada administers the Alberta Family Employment Tax Credit, a tax-free semi-annual payment made in January and July to families with working income that have children under age 18.

To receive benefits under the CCTB or any of the provincial/territorial programs, parents must apply to Revenue Canada after the birth or adoption of a child. Parents must also file tax returns each year to continue receiving benefits. They should complete the marital status area of their return to ensure they receive the proper benefit amount. Benefits are calculated using information from income tax returns filed by the parent who is the child's primary caregiver and, if applicable, by the spouse.

For more information and to apply, visit the nearest Revenue Canada tax service office (listed in the Government of Canada pages of your telephone directory), or call Revenue Canada's CCTB enquiry service at one of the following numbers:

**Calgary** (403) 233-5137 (English) London (519) 645-4560 (English) **Montreal** (514) 283-8577 (Bilingual) Ottawa (613) 941-9300 (English) Ottawa (613) 941-9301 (French) Regina (306) 780-8047 (English) St. John's (709) 772-2996 (English) St. John's (709) 772-5900 (French) Toronto (416) 952-2600 (English) Vancouver (604) 669-7815 (English) Winnipeg (204) 984-5700 (English)

or, if you live outside these areas:

Toll-free: 1-800-387-1193 (English)

1-800-387-1194 (French)

Visually impaired: 1-800-267-1267 Internet: http://www.rc.gc.ca/cctb-gstc

#### Children's Special Allowances Program

The Children's Special Allowances Program makes payments to approximately 274 federal and provincial agencies and institutions (e.g., Children's Aid Societies and individual foster parents) that care for about 44,600 children. These payments replace ones that Revenue Canada would otherwise make to parents under the Canada Child Tax Benefit Program.

For more information about this program, contact:

Toll-free: 1-800-387-1193 (English)

1-800-387-1194 (French)

Internet: http://www.rc.gc.ca

#### Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit

Persons with low or modest incomes may be eligible to receive the GST/HST credit — a tax-free payment made to help offset part or all of the sales tax on purchases of goods and services. To be eligible, individuals must be 19 years of age or married or a parent. To apply, the GST/HST application area on the first page of the income tax return must be completed.

The GST/HST credit is the total of the following:

- \$199 for an eligible client;
- O \$199 for an eligible spouse or an equivalent-to-spouse claim; and
- \$105 for each eligible child.

The total amount may be reduced depending on a family's net income. Payments are made four times per year.

Revenue Canada also administers the Newfoundland Harmonized Sales Tax Credit program (NHST). There is no need to apply separately to receive this credit. For families with net incomes below \$15,000, the credit is \$40 per adult and \$60 per child under 19. The NHST is phased out at higher income levels. The credit is issued annually in October, and combined with the quarterly GST/HST credit into a single payment.

For more information, call Revenue Canada's T.I.P.S. (Info-Tax) service:

Toll-free: 1-800-959-1953 (English)

1-800-959-1954 (French)

Internet: http://www.rc.gc.ca/cctb-gstc

or the nearest tax services office or tax centre (listed in the Government of Canada pages of your telephone directory).

#### 14.6 Housing

#### Residential Rehabilitation Assistance Program

Financial assistance in the form of a loan, part of which may not have to be repaid, is available to three groups of people:

- o qualified low-income homeowners, who cannot afford adequate or suitable housing, to bring their properties up to minimum health and safety levels;
- landlords of affordable housing and owners of rooming houses to pay for repairs to meet minimum health and safety levels; and
- o disabled persons to help make housing more accessible.

For more information, contact Canada Mortgage and Housing Corporation's Canadian Housing Information Centre:

Toll-free: 1-800-668-2642 TTY: 1-800-309-3388 Fax: (613) 748-4069

Internet: http://www.cmhc-schl.gc.ca/ah-al/en/rrapdisa.html

#### 14.7 Income Support Programs

#### Family Supplement to Employment Insurance

Individuals with one or more dependent children under age 18, a family income of \$25,920 or less and who receive the Canada Child Tax Benefit, may be eligible to receive the Family Supplement as a top-up to their weekly Employment Insurance Benefits. The amount of Family Supplement benefits is based on the age and number of children and family income. For individuals receiving the Family Supplement, the maximum benefit rate is 75% of average weekly insured earnings in 1999 and is set to increase to 80% in the year 2000, compared with the standard 55% rate for other types of benefits. However, total weekly benefits cannot exceed \$413.Claimants receiving the Family Supplement are exempt from the intensity provision regardless of the extent of past reliance on Employment Insurance.

For more information, contact the nearest Human Resource Centre of Canada (listed in the Government of Canada pages of your telephone directory), or visit the Human Resources Development Canada Web site:

Internet: http://www.hrdc-drhc.gc.ca/common/income.shtml

#### Maternity, Parental and Sickness Benefits

While they are unable to work, the Employment Insurance Act provides three income support programs to individuals who have worked a minimum of 700 hours in the last 52 weeks. Each program provides financial support equal to about 55 per cent of weekly earnings but the rate could be higher for families whose income is low and who receive the Canada Child Tax Benefit from Revenue Canada.

*Maternity and Parental Benefits* Women who are pregnant or have recently given birth may be eligible for a maximum of 15 weeks of maternity benefits and 10 weeks of parental benefits surrounding the birth of a child. Within limits, these women can choose when they want to start collecting benefits.

Mothers and fathers who are adopting a child or caring for a newborn baby may qualify for a maximum total of 10 weeks of parental benefits. These benefits may be increased to 15 weeks if the child suffers from a physical, psychological or emotional condition that requires extended care. The benefits can be claimed by one parent or split between the two, but if they are split, each parent will have a two-week waiting period. Parental benefits are only available within the 52 weeks following the child's birth or, for adoptive parents, from the date the child arrives home.

Sickness Benefits of up to 15 weeks apply in situations where individuals are sick, injured or in quarantine and can provide a medical certificate stating how long their illness is expected to last. Anyone who is already on claim for reasons other than illness and who falls ill during this time, may qualify with less than 700 hours. Persons too ill to apply right away should contact their nearest Employment Insurance office which may be able to backdate the claim to the time their earnings stopped. Please note that while individuals can receive sickness benefits in addition to maternity or parental benefits, they can't receive more than 30 weeks of maternity, parental and sickness benefits in one benefit period.

To apply, complete an Employment Insurance (EI) application form, available at any Employment Insurance office. Individuals can apply for parental benefits at the same time they apply for maternity leave. People who are eligible to receive the family supplement will have their entitlement added automatically to their EI cheque. It should take about four weeks to receive the first cheque once all the information and documents the Employment Insurance office needs to process a claim have been provided.

For more information, visit the nearest Employment Insurance office (listed in the Government of Canada pages of your telephone directory), or visit the Human Resources Development Canada Web site:

Internet: http://www.hrdc-drhc.gc.ca/common/income.shtml

#### 14.8 Youth Employment Strategy

The Youth Employment Strategy is the Government of Canada's action plan to help young Canadians access learning opportunities, career information and work experience. The Strategy brings together a number of existing programs and services for youth. It also creates new youth programs and services through partnerships with business, labour, industry, non-profit groups, communities and other levels of government. In addition, the Youth Employment Strategy assists employers who hire youth.

To find out more about Canada's Youth Employment Strategy, call toll-free or visit one of the Web sites:

Toll-free: 1-800-935-5555
Internet: http://www.youth.gc.ca

(Youth Resource Network of Canada)

http://youth.hrdc-drhc.gc.ca/ythlink/ythlink.shtml

(Youth Link)

## Canadians Working for Women Overseas

#### 15.1 Your Guide to Working with CIDA

Anyone interested in helping women in developing countries improve their social, political, health and economic levels should contact the Canadian International Development Agency (CIDA). CIDA contracts with private companies, individual consultants, and voluntary organizations and institutions to deliver a variety of programs in developing countries around the world. CIDA provides assistance in the form of goods, services, financial contributions, humanitarian aid, and the transfer of knowledge and skills. Examples of programs for women include: *Structural Adjustment and Gender in Africa, Promoting the participation of women in Vietnam*, and the *Canadian Program to Counter HIV/AIDS in Francophone Africa*.

*Your Guide to Working with CIDA* provides helpful information on the contracting process and contract opportunities both inside and outside CIDA.

For a copy of the guide and other information, contact Public Enquiries at CIDA:

Toll-free: 1-800-230-6349 TDD: (819) 953-5023 Fax: (819) 953-6088 E-mail: info@acdi-cida.gc.ca

Internet: http://www.acdi-cida.gc.ca/busine-e.htm



### Children's Rights

#### 16.1 Convention on the Rights of the Child

Canadian Heritage's Human Rights Program promotes the United Nations Convention on the Rights of the Child. The program aims at creating an environment conducive to the full development of children's potential. It does so by increasing awareness of the rights and responsibilities, stated in the Convention, among children, parents and those who work with families.

For more information, contact Canadian Heritage's Human Rights Program:

Tel.: (819) 997-9886 Fax: (819) 994-5252

E-mail: rights-droits@pch.gc.ca

Internet: http://www.pch.gc.ca/ddp-hrd

