



Services for **Seniors**

Guide to Government
of Canada Services
for Seniors and their Families



Government
of Canada

Gouvernement
du Canada

Canada

To find out more about Government of Canada services for you:

- **Call** the toll-free telephone number: 1 800 O-Canada (1 800 622-6232), Monday to Friday from 8 a.m. to 8 p.m., Eastern time. If you are hearing- or speech-impaired, you can use the TTY number: 1 800 465-7735.
- **Click** on the Canada Site: canada.gc.ca If you don't have Internet access at home, call 1 800 O-Canada to find out where there is free Internet access in your community.
- **Visit** a Service Canada Access Centre. Call 1 800 O-Canada to find out if there is a centre near you. You can also visit the Web site www.servicecanada.gc.ca and click on "In Person" and then on your province or territory on the map of Canada.

This guide is also available in large print, on audio cassette, in Braille and on computer diskette by calling 1 800 O-Canada.

The material herein is published for reference purposes only. For further information or for any questions, please contact departments as referred to in this document.



 1 800 O-Canada (1 800 622-6232)
TTY: 1 800 465-7735

 canada.gc.ca

 Service Canada Access Centres

Services for Seniors

INTRODUCTION

All Canadians deserve the highest quality of life possible, and seniors are no exception. This guide is to help seniors plan for retirement, stay healthy, live in safety and security, and be as active as possible. This guide can help you find out what's available and where to get more information.

USING THIS GUIDE

This guide covers the topics of main concern to older Canadians and Canadians who are planning for their retirement. Topics and programs are shown in **bold** text. Titles of booklets and pamphlets appear in *italics*. You will also find toll-free telephone numbers and Web site addresses. These will allow you to access services and obtain copies of publications. If there is no toll-free number, just call 1 800 O-Canada (TTY: 1 800 465-7735). Information officers are available to answer your calls in person, Monday to Friday from 8 a.m. to 8 p.m., Eastern time.



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ANNIVERSARIES AND SPECIAL EVENTS



Celebrate a special **birthday or wedding anniversary** with a congratulatory message from the Queen, the Governor General or the Prime Minister.

- Call 1 800 465-6890 or visit www.gg.ca and click on “Contact Us” on the top navigation bar to get a congratulatory message from the Queen (100th birthdays or over and 60th wedding anniversaries or over) or from the Governor General (for birthday celebrants 90 or older or for 50th wedding anniversaries or over).
- Go to www.pm.gc.ca and click on “Contact the PM” on the top navigation bar, then on “Requests for Special Greetings” to get a message from the Prime Minister for a 25th wedding anniversary (or over) or a 65th birthday (or over).

Send in your request at least eight weeks before the event.

Do you need to **contact someone who is overseas with the Canadian Forces** but don’t know how to reach them? Call the Mission Information Line of the Canadian Forces Personnel Support Agency at 1 800 866-4546. They can be your go-between.

One of the first places to look for information about **Government of Canada services for seniors** is on the Internet. Seniors Canada On-line is a Web site that brings together information for seniors on services from the Government of Canada, a number of provinces and non-government organizations. From health information and travel advice to information for veterans, it's all here. You don't need to know which department or level of government delivers the program you want. Just visit www.seniors.gc.ca

CONSUMER INFORMATION



The Canadian Consumer Information Gateway brings you one-stop **consumer information** on-line from federal, provincial and territorial governments and non-government organizations. Buy products and services with confidence and know your rights and obligations as a consumer. Visit www.consumerinformation.ca

The Competition Bureau promotes and maintains a **fair marketplace**. This way, Canadian consumers can benefit from lower prices, product choice and quality services. The Bureau helps protect Canadians against practices such as false or misleading representations and price-fixing. It also reviews mergers to determine if they could reduce or prevent competition. For more information or to file a complaint about an anti-competitive business practice, call 1 800 348-5358 (TTY: 1 800 642-3844) or go to www.competition.ic.gc.ca

Protect yourself from **telephone scams and other consumer fraud**. Go to canada.gc.ca and click on “Services for Canadians,” then on “Consumer Information” and on “Fraud/Deceptive Practices.”



CULTURE AND RECREATION

Looking for facts and figures about Canada? You can find **Canadian culture** on the Internet. From hockey to history, from special events to hobbies or even tracing your family tree, you can find out about it at www.culturecanada.gc.ca For information about Aboriginal culture, go to www.aboriginalcanada.gc.ca

Canada's Digital Collections offer Canadian works on-line. It's like a library open all day, every day. Everything is always available and nothing is ever overdue! Visit <http://collections.ic.gc.ca>

The **RCMP's Musical Ride**, with its horses and scarlet uniforms, provides Canadians with the opportunity to experience part of our heritage. The Musical Ride performs at about 40 to 50 locations a year across the country between the months of May and October. You can find the schedule by visiting www.rcmp-grc.gc.ca/musicalride/tour.htm

Do you have **military objects** that you would like to leave to posterity? You can donate them to the Canadian military museum nearest you. Write to the Organization of Military Museums of Canada, P.O. Box 323, Ottawa ON K1C 1S7.

The **Canadian Virtual War Memorial** recognizes the achievements and sacrifices of Canadians who defended freedom. The Memorial contains photographs and memorabilia about many Canadians. It also has information about the graves and memorials of more than 116,000 Canadians who gave their lives for their country. Visit www.virtualmemorial.gc.ca

To travel back in time, visit the **Department of National Defence's Image Gallery** on the Internet. You will find photographs from the distant past as well as more recent ones. You will also find images of the repatriation of the Unknown Soldier, the CF-18, and our men and women on operations. Go to www.forces.gc.ca and click on "Image Gallery" in the menu on the left.

The National Library of Canada collects, protects and promotes **Canada's published heritage**. You can see much of the collection on the Internet. The National Library of Canada is also the place to go if you are tracing your family tree. You can consult **genealogical information** on-site, but if you are unable to visit in person, you can arrange to borrow publications through your local library. The National Library also puts on **concerts, authors' readings, panel discussions and exhibitions**. You can enjoy many of these events on-line. Call 1 877 896-9481 (toll-free) or go to www.nlc-bnc.ca

The National Archives of Canada cares for millions of **historic documents**—government records, films, maps, diaries, treaties, journals, art, photographs, sound

recordings and more. It is an excellent source of genealogical research and research on service records for past military personnel. Call 1 866 578-7777 (toll-free) or tour the collection and exhibits on the Internet at www.archives.ca

The National Defence Headquarters Library has about 6,000 volumes, mostly on **Canadian military history**. This is a treasure trove for researchers, historians and novelists. You may borrow these books through your local public library.

The National Film Board of Canada produces and distributes **films and television programs** with a Canadian point of view. Topics range from history to social trends, medicine and health care to politics and the environment, and the events that influence our society. You can get the films, videos and multimedia through public libraries or the National Film Board. All recent videos are closed-captioned. Call 1 800 267-7710 or visit www.nfb.ca for information or to order.

A Portrait of Seniors in Canada

Statistics Canada gathers and analyzes **information on Canada's population**, and publishes many reports on seniors and subjects like aging, health, income, education, culture, leisure, volunteering and technology use. Publications of particular interest to seniors include *A Portrait of Seniors in Canada* and *Canadian Social Trends*, which offers various articles that profile seniors. Call 1 800 263-1136 (TTY: 1 800 363-7629) or go to www.statcan.ca

ENVIRONMENT



Planning an outing? Check the weather first! You can call Environment Canada's **public weather recording**. This free service provides the daily forecast and the weather outlook for the next four days. You can find the telephone number for this service in the blue pages of the telephone book. Or visit www.weatheroffice.ec.gc.ca

To bring cleaner air to Canadians and protect our health, Environment Canada has programs such as the **Clean Air Action Plan**. Call 1 800 668-6767 or visit www.ec.gc.ca/air for more information.

On-line, visit Environment Canada's **daily smog forecast** for the current status of air quality in most provinces and territories. Go to www.msc.ec.gc.ca/aq_smog

Programs at Natural Resources Canada help you **save energy and money** at home, at work and on the road. They also help reduce greenhouse gas emissions that contribute to climate change:

- **EnerGuide** labels on major household appliances, room air conditioners and heating, cooling and ventilation equipment provide energy information to help you compare models and choose energy-efficient products.
- When shopping for a new car, the **EnerGuide Program for Vehicles** label provides information to help you choose the most fuel-efficient vehicle that meets your needs.

- The **EnerGuide for Houses** offers a service from independent energy experts who visit your home. They identify home renovations that will help lower your energy bills and improve your home's comfort. The Government of Canada subsidizes this service, so the typical cost to you is \$100—\$175.
- **R-2000 houses** are built to the R-2000 standard by trained builders who use proven technologies to build environmentally friendly, healthy and highly energy-efficient houses. Natural Resources Canada certifies the energy efficiency of R-2000 houses.
- The **Auto\$mart** program provides energy-efficiency information on how to buy, drive and maintain your vehicle, save fuel and money, and help the environment.
- The **Alternative Fuels** program encourages the production and use of cleaner, lower-carbon fuels for on-road vehicles.

Call 1 800 387-2000 to order publications on these programs. Or order on-line by visiting www.oeenrncan.gc.ca and clicking on “Publications.”

The **EcoAction Community Funding Program** supports community action on local environmental issues relating to air and water quality, climate change and the protection of sensitive habitats and species at risk. For more information, call 1 800 668-6767 or visit www.ec.gc.ca/ecoaction

HEALTH AND WELL-BEING



Aging well means staying healthy. *Dare to Age Well!* is a CD-ROM of 54 publications about healthy aging. Call 1 800 O-Canada to get your copy or go to www.hc-sc.gc.ca/seniors-aines and click on “Publications” in the menu on the left, then on the A-Z index. Other publications can help you be physically active, eat well, stop smoking, avoid injuries and prevent diseases related to aging:

- Find **healthy tips** in *Canada’s Physical Activity Guide to Healthy Active Living for Older Adults*. Call 1 800 O-Canada or visit www.paguide.com and click on “Guide for Older Adults.”
- **Healthy eating** will help you look, feel and live better. Find out more in *Canada’s Food Guide to Healthy Eating*. Call 1 800 O-Canada or go to www.hc-sc.gc.ca/nutrition
- The booklet *Food Safety for Older Adults* explains **safe food cooking temperatures, food storage and high-risk foods**. Call 1 800 O-Canada or go to www.canfightbac.org and click on “What’s New.”
- The National Advisory Council on Aging publishes **reports on seniors’ issues and a bulletin on aging, Expression**. Call 1 866 225-0709 (toll-free) or go to www.naca.ca and click on “Publications” in the menu on the left and then on “National Advisory Council on Aging.”

Want to learn about osteoporosis, heart disease, stroke, arthritis or medications? Or would you like to find out what to do if you can't sleep? Health Canada provides this and a lot more **information on health concerns and seniors**. Call 1 866 225-0709 (toll-free) or visit www.hc-sc.gc.ca/seniors-aines

The Canadian Health Network connects you to **health and disease prevention information** from governments and numerous organizations. Visit www.canadian-health-network.ca

For answers to questions about **women's health**, call the Canadian Women's Health Network at 1 888 818-9172 (toll-free) (TTY: 1 866 694-6367) or go to www.cwhn.ca

Ask the Canadian Food Inspection Agency to put you on their e-mail notification list to keep up-to-date about **food recalls and allergy alert warnings**. Visit www.inspection.gc.ca and click on "Food Recalls/Allergy Alerts."

Citizenship and Immigration Canada's **Live-in Caregiver** program brings temporary workers to Canada to care for seniors, in their own homes, when no one in Canada can fill the position. For more information, visit www.cic.gc.ca and click on "To Work" in the menu on the left. Or contact the nearest Citizenship and Immigration Canada call centre. (For telephone numbers, see page 19.)

HEALTH SERVICES FOR ABORIGINAL SENIORS



Health Canada provides **community-based health programs and services** to First Nations and Innu on reserves and in Inuit communities. Many community health services are delivered locally by First Nations and Inuit organizations. Hospital and physician services are available to all residents of the province or territory through the health insurance plan. For more information, call 1 866 225-0709 (toll-free) or go to www.hc-sc.gc.ca/fnihb and click on “Community Health Programs” in the left menu.

Indian and Northern Affairs Canada funds **adult care on reserves** to help First Nations seniors maintain their independence and live in conditions of health and safety. This includes homemaker services, foster care (supervision and care in a family setting) and care in institutions. For information, please contact your band administrator.

The **First Nations and Inuit Home and Community Care** program provides basic home and community care services for First Nations living on reserves and Inuit living on settlements. Trained and certified personal care and home health aid workers deliver most of the services, supervised by registered nurses. If you are a resident of a First Nation or an Inuit community, ask your local health centre about what home and community care services are available. For more information, call 1 866 225-0709 (toll-free) or go to www.hc-sc.gc.ca/fnihb/chp and select “Home and Community Care” on the pull-down menu.

Health Canada's **Non-insured Health Benefits** program provides registered Indians, Inuit and Innu individuals with a range of medically necessary goods and services that are not available through other private or provincial/territorial health insurance plans. Health benefits include drugs, dental care, vision care, medical equipment and supplies, and transportation to obtain medically necessary services. Call 1 866 225-0709 (toll-free) or go to www.hc-sc.gc.ca/fnihb and click on "Non-insured Health Benefits" in the menu on the left.

Diabetes is one of the leading causes of illness and disability in First Nations. Health Canada's Aboriginal Diabetes Initiative provides support to each community. The program gives advice on how to prevent diabetes and reduce the complications of the disease. Call 1 866 225-0709 or visit www.hc-sc.gc.ca/fnihb and click on the A-Z index in the top menu.

HOUSING



Canada Mortgage and Housing Corporation offers programs to help you **choose housing and make your home safer**. Find out about the following programs by calling 1 800 668-2642 or visiting www.cmhc.ca. In your province or territory, funds from the Government of Canada may be provided for a similar program under a different name.

- The **Home Adaptations for Seniors' Independence Program** helps homeowners and landlords pay for home adaptations that will allow low-income seniors to stay longer in their own homes.
- The **Residential Rehabilitation Assistance Program** helps low-income homeowners pay for repairs to bring their properties up to health and safety standards and to modify their homes to make them accessible to disabled persons.
- The **Emergency Repair Program** helps low-income homeowners or occupants in rural and remote areas pay for emergency repairs to keep their homes safe.

You can also read about **home safety issues**. To order any of the following publications, call 1 800 668-2642 or go to www.cmhc.ca and click on “Individual Consumer” in the menu on the left, then on “Senior”:

- *Maintaining Seniors’ Independence: A Self-assessment Guide*
Use this step-by-step guide to examine your home and identify the adaptations that would be best for you.
- *At Home with Alzheimer’s Disease: Useful Adaptations to the Home Environment*
This booklet describes how to adapt a home to suit people with Alzheimer’s disease.
- *How to Lock Out Crime: Protecting Your Home Against Burglary*
This booklet will help you increase the safety and security of your home (\$9.95).
- *FlexHousing: Homes that Adapt to Life’s Changes*
This publication provides you with practical tips and ideas on how to design and build a home that will allow you to make changes easily and with minimum expense as your needs and physical ability change (\$9.95).

IMMIGRATION



People living in Canada can **sponsor family members** who live elsewhere and wish to immigrate to this country. To be a sponsor, you must be a Canadian citizen or permanent resident. A sponsor must also be able to provide for lodging, care, maintenance and normal settlement needs of the applicant and family members. This commitment can last for a number of years. For more information, visit www.cic.gc.ca and click on “Sponsor Your Family” in the menu on the left. Or call Citizenship and Immigration Canada:

- In Montreal: (514) 496-1010
- In Toronto: (416) 973-4444
- In Vancouver: (604) 666-2171
- Elsewhere in Canada: 1 888 242-2100 (toll-free)
(TTY: 1 888 576-8502)



INTERNET, COMPUTERS AND LEARNING

There are big advantages in using the Internet. First of all, you can search for information from home and get results in minutes. Also, text on a computer screen can be made larger and brighter for anyone with vision problems. The Internet is an easy and cheap way of keeping in touch with family and friends. You can use computers and the Internet for free. To find **public access to computers and training** near you, call 1 800 268-6608.

The **Community Access Program** can help you learn to use computers and the Internet. It also provides places where you can use the Internet, such as libraries, schools and community centres. For information, call 1 800 575-9200 (TTY: 1 800 465-7735) or go to <http://cap.ic.gc.ca>

Using Technology? Positively! To get these **fact sheets on everyday technologies and seniors**, call 1 866 225-0709 (toll-free) or visit www.hc-sc.gc.ca/seniors-aines and click on “Publications,” and then on “F” in the A-Z index.

The Student Connection Program offers inexpensive **training, designed for seniors, on how to use the Internet**. It covers various topics, such as getting connected to the Web, using e-mail, on-line banking, shopping and security. Call 1 888 807-7777 (toll-free) or visit www.scp-ebb.com

You can also find helpful **information on seniors and the Internet** in Industry Canada’s “Older Persons’ Guide to the Internet” on the Web. Go to www.connect.gc.ca and click on “Guides to the Internet” in the menu on the left.

Take a **university or college course** without leaving home. Canada’s Campus Connection offers 2,000 on-line courses from 75 Canadian universities and colleges. A new partnership makes it easier for you to transfer credits from one college or university to another. Go to www.campusconnection.ca



PENSIONS AND BENEFITS

Canada's public pension system is 75 years old in 2002. It is there to provide you with a secure, modest base of retirement income. The two main programs are **Old Age Security** and the **Canada Pension Plan**, which are described below.

Old Age Security offers three types of benefits:

- If you are 65 or older and meet the residence requirements, you are entitled to the **Old Age Security pension**. But you must apply for it. You should apply at least six months before you turn 65. If you lived in Canada but now live in another country, you may also be eligible.
- The **Guaranteed Income Supplement** is an additional monthly benefit available to seniors who receive an Old Age Security pension and have a low or modest income.
- If you are between 60 and 64, and your spouse or common-law partner receives the Guaranteed Income Supplement, you may be eligible for the **Allowance**. The Allowance is a monthly benefit that helps bridge the income gap until you reach 65.

- If you are between 60 and 64, have a low or modest income, and your spouse or common-law partner has died, you may qualify for the **Allowance for the Survivor**.

Most working Canadians contribute to the **Canada Pension Plan**. People who work in the province of Quebec contribute to the **Quebec Pension Plan**. Canada/Quebec Pension Plan benefits do not start automatically. You must apply for them. You should apply at least six months before you want to receive them. If you contributed to the Canada Pension Plan, you are entitled to a retirement pension at the age of 65. You can apply as early as 60, but your benefits will be reduced. If you wait until you are 70, your benefits will be increased.

Other benefits under the Canada Pension Plan cover the following situations:

- If you have made sufficient contributions and become too disabled to work, you and your dependent children could receive monthly **disability benefits**. The Canada Pension Plan also provides a monthly income—the **survivor benefit**—to your surviving spouse or common-law partner and dependent children if you die. A lump-sum death benefit is also available to your estate.

- If you are married or in a common-law relationship, you can share your pension(s) if either or both of you paid into the Plan. This **pension sharing** may result in income tax savings. If you are divorced or separated, or if your spouse has died, you can divide the pension credits you earned during the marriage or common-law relationship. This **credit splitting** could increase your benefits.
- If you had no or low earnings while you were the primary caregiver for your children, the **Child Rearing Drop-out** provision could apply to you. Your pension could be increased to compensate for certain periods of low or no earnings.

You can get more information about any of these benefits by calling 1 800 277-9914 (TTY: 1 800 255-4786) or visiting www.hrdc-drhc.gc.ca/isp

Direct deposit of Old Age Security and Canada Pension Plan payments means you will always receive your benefits on time. There is no risk that a cheque will be lost, stolen or damaged. You can arrange to have your payments deposited directly into your bank account when you apply for your benefits. If you are already receiving them, you can request direct deposit by contacting us. We will need the account and branch number of your financial institution. Call 1 800 277-9914 (TTY: 1 800 255-4786).

If you already receive the Guaranteed Income Supplement, you may be eligible for **benefits and services from your province or territory**. Contact your provincial or territorial government for more information. You will find contact information in the telephone book.

International Social Security Agreements

Canada has social security agreements with 46 countries. If you lived or worked in one of these countries, you or your family may be eligible for old age, retirement, disability or survivor benefits from that country, or from Canada, or from both. Call 1 800 277-9914 (TTY: 1 800 255-4786) or go to www.hrdc-drhc.gc.ca/ibfa From outside North America, call (613) 957-1954 or write to International Operations, Income Security Programs, Human Resources Development Canada, Ottawa ON K1A 0L4.



SAFETY AND SECURITY

You Can Prevent Falls! is a series of fact sheets on **falls prevention** for seniors.

To get your copies, call 1 866 225-0709 (toll-free) or visit www.hc-sc.gc.ca/seniors-aines and click on “Publications,” and then on “F” in the A-Z index.

Find out **how to make your home safe** so that you can avoid injuries by reading *The Safe Living Guide*. It provides tips and checklists to make your home as safe as possible. *Bruno and Alice* is an amusing tale about safety and security for seniors. To order copies, call 1 800 O-Canada or go to www.hc-sc.gc.ca/seniors-aines and click on “Publications” in the menu on the left, then on the A-Z index.

Do you know of an older adult who is being abused or neglected? Learn how to spot the signs and where help is available. The **National Clearinghouse on Family Violence** provides publications and information about the abuse of older persons. Call 1 800 267-1291 (TTY: 1 800 561-5643) or go to www.hc-sc.gc.ca/nc-cn

In some communities, letter carriers team up with local volunteer groups to check that seniors and disabled persons are safe. Through the **Letter Carrier Alert Program**, they report if mail or newspapers are left at a person’s door or if something seems out of the ordinary. To find out whether your letter carrier takes part, contact your local post office or call 1 800 267-1177 (TTY: 1 800 267-2797).

Expect the unexpected. Brochures from the Office of Critical Infrastructure Protection and Emergency Preparedness can help you **keep safe if disaster strikes**. Find out what to do before and after a flood or if the power goes off in winter. Learn how to prepare a survival kit or a list of emergency supplies. Call 1 800 830-3118 or go to www.ocipep.gc.ca and click on “Information Products” in the blue top navigation bar, then on “Self-help Advice Brochures.”

The RCMP provides **crime prevention and victim services**. These services offer home safety tips and help protect seniors from fraud. Others help elders who are abused, who have legal concerns or who simply need a friendly visit from time to time. In some areas, the RCMP offers crime prevention clinics. The RCMP provides the following free publications to help seniors protect themselves:

- *Police Services for Senior Citizens*
- *Too Good to Be True... Con and Other Fraud Games* (20-minute video)

To order a copy, write to Community Policing Branch, RCMP Headquarters, 1200 Vanier Parkway, Ottawa, ON K1A 0R2. For more information about our services, contact your closest RCMP detachment or office. You can find the number in the telephone book’s blue pages under “Police.”

The Government of Canada has a National Strategy on Community Safety and Crime Prevention. Through this Strategy, the Government works with communities across Canada to start up projects that address **issues of crime and victimization**. To keep seniors from becoming victims of crime, particularly fraud, it supports projects that give information, tools and resources. Call 1 877 302-6272 (toll-free) or visit www.crime-prevention.org

The *Firearms Act* requires firearm owners and users to buy a licence and to register all their **firearms**. You must declare your firearms (ordinary rifles and shotguns) and re-register all restricted or prohibited firearms before December 31, 2002. Call 1 800 731-4000 or go to www.cfc.gc.ca to register a firearm.

The Canadian Coast Guard helps you stay safe while enjoying Canada's waters. Learn about Canada's new **boating safety regulations** and other tips from the *Safe Boating Guide*. Call 1 800 O-Canada or go to www.ccg-gcc.gc.ca and click on "Boating Safety," then on "Publications."

SECOND CAREER



Many Canadians see retirement as the perfect time to **launch a business**. To learn about everything from start-ups to financing, business planning to exporting, contact the Canada Business Service Centre near you. Call 1 888 576-4444 (toll-free) or go to www.cbcs.org where you will find **Business Start-up** information, business tools and much more to help you.

If you are an Aboriginal person and plan to start or expand a business, **Aboriginal Business Canada** can offer you help and information. Call 1 877 699-5559 (toll-free) or go to www.abc-eac.ic.gc.ca

Do you want to **find a job**? Look at the job openings or post your résumé on SkillNet.ca. Industry Canada runs this service in partnership with national associations and industry representatives. Visit www.skillnet.ca

See also Volunteering.



TAXATION INFORMATION

Your **tax situation after retirement** will probably change. For example, some of your income could be non-taxable, such as the Guaranteed Income Supplement, Allowance, or Allowance for the Survivor benefits payable under the Old Age Security program. You may have to repay part of your Old Age Security pension if your income is high. You may also begin receiving income that has no tax or not enough tax withheld. In this case, you may have to pay your taxes by instalments during the year.

Non-refundable tax credits reduce the amount of income tax you owe. In addition to the regular non-refundable tax credits that are available to all individuals, you may also become eligible for the age amount and the pension income amount. If your income is lower after retirement, some benefits, like the **Goods and Services Tax/Harmonized Sales Tax (GST/HST)** credit, may also increase.

If you have a **Registered Retirement Savings Plan (RRSP)**, it must mature by the end of the year you turn 69. For more information, get a copy of the *RRSPs and Other Registered Plans for Retirement* guide by calling 1 800 O-Canada or visiting www.ccra.gc.ca/forms

Contact the Canada Customs and Revenue Agency to obtain more information:

- Call 1 800 959-8281 for questions about your tax situation.
- Visit www.ccra.gc.ca
- Visit a tax services office. You will find the address of the one nearest you in the government section of your telephone book, or you can go to www.ccra.gc.ca/tso
- Get copies of the Agency's publications by calling 1 800 959-2221 or visiting www.ccra.gc.ca/forms
Here are just some of the publications that you may find helpful:
 - *Canadian Residents Going Down South*
 - *Paying Your Income Tax by Instalments*
 - *When You Retire*

NETFILE allows you to **file your tax return through the Internet** to get your refund fast. Call 1 800 959-8281 for information or go to www.netfile.gc.ca You may also be able to file your return by touch-tone telephone using the free TELEFILE service. Eligible individuals receive information about this service in their personal tax package.

You can have your refund and your GST/HST credit payments deposited directly into your bank account. Simply complete the **direct deposit** area on the last page of your tax return or Form T1-DD(1), *Direct Deposit Request—Individuals*.

Do you need **help to complete your income tax return**? The Community Volunteer Income Tax Program provides free help to low-income individuals if they have simple tax situations. Call 1 800 959-8281.

Persons with disabilities who use a teletypewriter (TTY) device can call 1 800 665-0354 to get general tax information. If you are visually impaired, call 1 800 267-1267 to order publications and forms in Braille, large print, audio cassette or computer diskette. For more information, call us to get the guide *Information Concerning People with Disabilities*.

TRAVEL



When you travel, preparation is your ticket to a smoother trip. *Fly Smart, Fly Secure* tells you how to avoid unnecessary delays at airport security and provides other air travel tips. If you are travelling by car, *Riding on Air* will help you maintain safe tires. You can obtain these and other brochures that provide **safety tips and advice for travelling** by calling 1 800 O-Canada or by visiting www.tc.gc.ca and clicking on “Air,” “Marine,” “Rail” or “Road” in the top menu.

Some countries require **visas** (permits to enter or leave the country) or **tourist cards**. Before you go, check the Department of Foreign Affairs and International Trade’s Country Travel Reports. These reports provide information on security and health conditions, as well as entry requirements for over 220 countries. For more information, call 1 800 267-6788 or go to www.voyage.gc.ca

Bon Voyage, But... offers **advice on passports and visas, medical needs** (vaccinations, medication, etc.), extra health insurance, money matters and more. This booklet is available at passport offices or by calling 1 800 O-Canada. Or visit www.dfait-maeci.gc.ca and click on “Travel Assistance” in the menu on the left and then on “Publications.”

To find out **what and how much you are entitled to bring back to Canada**, read the brochure *I Declare*. You can get a copy by calling 1 800 959-2221 or visiting

www.cra.gc.ca/forms and clicking on “Frequently Requested Forms and Publications,” then on “Individuals” under “Publications” and “Customs” in the menu on the left.

If you are travelling to or from the United States and you would like to know the approximate **border wait time** at major Canadian border crossings, go to www.cra.gc.ca and click on “Border Wait Times.”

Health Canada’s **Travel Medicine Program** gives you information about international disease outbreaks. It also provides immunization recommendations, general health advice and tips on preventing disease. Call 1 866 225-0709 (toll-free) or go to www.travelhealth.gc.ca

If you are **planning your retirement abroad** there are a few details you should consider. The publication *Retirement Abroad: Seeing the Sunsets* answers many questions on retiring in another country on either a seasonal or permanent basis. Call 1 800 267-8376 for your free copy or visit www.voyage.gc.ca and click on “Living Abroad” in the menu on the left, then on “Retiring Abroad.”

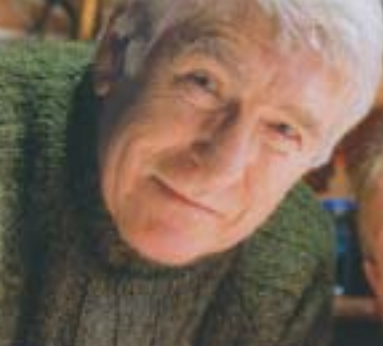
Access to Travel is your on-line source of information on **transportation accessible to persons with disabilities**. It will help you make your travel across Canada, or across town, as comfortable and easy as possible. You can also ask a question or submit a complaint about accessible transportation services in Canada. Go to www.accesstotravel.gc.ca

Make one of **Canada's national parks, historic sites and marine conservation areas** your next tourist stop. To visit one, call 1 888 773-8888 (toll-free) or go to www.parksCanada.gc.ca

In Quebec City, visit the **National Battlefields Park** (the Plains of Abraham), one of Canada's most important historic parks. For information, go to www.ccbn-nbc.gc.ca or write to the National Battlefields Commission, 390 de Bernières Avenue, Quebec QC G1R 2L7.

Discover **Canada's Capital**. Ottawa-Gatineau offers you many events and festivals. Call 1 800 465-1867 for more information or go to www.canadascapital.gc.ca You can also find out about special shows and exhibits at the following national museums and art galleries:

- Canada Agriculture Museum: www.agriculture.nmstc.ca
- Canada Aviation Museum: www.aviation.nmstc.ca
- Canada Science and Technology Museum: www.science-tech.nmstc.ca
- Canadian Museum of Civilization: www.civilization.ca
- Canadian Museum of Contemporary Photography: www.cmcp.gallery.ca
- Canadian Museum of Nature: nature.ca
- Canadian War Museum: www.warmuseum.ca
- National Gallery of Canada: www.national.gallery.ca



VETERANS

Veterans Affairs Canada offers many services and benefits to war veterans and certain civilians with theatre-of-war service. It also offers services to still-serving and former members of the regular or reserve force, RCMP members and their families. For more information, visit www.vac-acc.gc.ca or write to Veterans Affairs Canada, P.O. Box 7700, Charlottetown PEI C1A 8M9.

- Financial help is available to veterans of the Canadian Armed Forces or the Merchant Navy, as well as some civilians, through the **War Veterans Allowance Program**. Surviving spouses, common-law partners and orphans can also get the allowance if the deceased veteran or civilian met the qualifications.
- The **Veterans Independence Program** helps lower-income veterans or those who have health needs resulting from war disabilities stay independent and improve their quality of life. It offers home care and community-based long-term care such as meal preparation, housekeeping, yard work, home adaptation, transportation and daycare facilities.

- A **disability pension** is a tax-free payment to wartime veterans, Canadian Forces veterans or those who are still serving, the RCMP and former members of the Merchant Navy who are disabled as a result of their service. Spouses, common-law partners or children who survive a deceased veteran may also apply for a pension. As well, civilians whose jobs during the Second World War were related to the war effort may qualify for these pensions.
- The **Assistance Fund** helps Canadian residents who receive the War Veterans Allowance. It is for emergencies that threaten their health and safety. Up to \$500 per year is available for shelter, clothing and health emergencies or to repair or replace appliances and furnishings.
- Eligible veterans and other qualified persons can get **health care benefits**, including medical, surgical and dental care, prosthetic devices and home adaptations. Supplementary benefits, such as travel costs for examinations or treatment and other community health care services and benefits, can also be provided.
- Those who receive disability pensions can get **treatment benefits**, such as prescription drugs, that are for their pensioned conditions. Treatment benefits may also be provided if clients are receiving services under the Veterans Independence Program or are living on a limited income and the expenses are not covered by a provincial health plan.

- The **Long-term Care Program** provides a bed in a long-term care facility or the department's hospital. To qualify, you must meet certain eligibility requirements, such as war service, pensioned disability and income. A doctor must also assess that you require long-term care.
- **Health promotion information and services** are also available to help veterans stay as healthy as possible. This includes information on preventing illness, injury, falls and disease, as well as referral, assessment, counselling and follow-up services.

The **Bureau of Pensions Advocates** offers free counselling, legal case preparation and representation on pension review and appeals. Call 1 877 228-2250 or visit www.vac-acc.gc.ca and click on "The Department" in the menu on the left, then on "Organization" and scroll down to "Bureau of Pensions Advocates."

The **Assistance Service** provides professional counselling to former Canadian military veterans and their families. This service is voluntary and confidential. Call 1 800 268-7708, 24 hours a day (TTY: 1 800 567-5803), or visit www.vac-acc.gc.ca

The **Last Post Fund** organization helps pay for the funeral, burial and grave marking of eligible veterans and of some civilians. This includes the cost of preparing the remains, a casket, public viewing, transporting the remains locally, an earthen burial plot, care of the plot (perpetual care) and a military-style grave marker. Call 1 800 465-7113 or go to www.lastpostfund.ca

The **National Military Cemetery of the Canadian Forces** is in Ottawa. The following persons may be buried there: members of the Canadian Forces (regular or reserve), former Canadian Forces members who have been honourably discharged, and Canadian veterans of the First World War, the Second World War or the Korean War, including merchant marines. Call 1 800 883-6094 or go to www.forces.gc.ca/cemetery

Are you a member of the Canadian Forces (regular or reserve) with an injury related to your service? If you need help accessing the benefits and supports you are entitled to, call the **Centre for the Support of Injured Members and their Families** at 1 800 883-6094.



VOLUNTEERING

Many older Canadians make an enormous contribution to the lives of all Canadians by **volunteering**.

Seniors also find that volunteer activities keep them connected to others and their community. To find out about opportunities to volunteer near you, call 1 800 670-0401 or go to www.volunteer.ca and click on “Volunteer Centres.” You can also get a copy of *Volunteering... A Booming Trend* at 1 800 O-Canada or at www.volunteer.ca by clicking on “Volunteering in Canada,” then on “Older Adults & Volunteering.”

Citizenship and Immigration Canada’s **Host Program** gives you the opportunity to help newcomers use local services or practise English or French. You can also help them look for work and participate in community life. For more information, visit www.cic.gc.ca and click on “After You Arrive” in the menu on the left. Or contact the nearest Citizenship and Immigration call centre. (For telephone numbers, see page 19.)

You can also volunteer and **boost the morale of the men and women who serve our country**. Canadian Forces members on operations always appreciate news and words of encouragement from home. To find out more, call 1 800 866-4546 or go to www.forces.gc.ca and click on “Write to the Troops” in the menu on the left. Then mail an electronic postcard to one of the addresses on the list.

Over 75,000 Canadians volunteer for the RCMP to help ensure safe homes and safe communities in Canada. Find out how you can **volunteer to help make your community safer** by contacting your local RCMP detachment or office. You will find the phone number in the blue pages under “Police.”

If you're interested in our natural heritage and national historic sites, **Parks Canada** invites you to volunteer. You could collect information on archaeology and wildlife or carry out clean-up campaigns. You could also participate in historic re-enactments, involve local communities in taking care of national parks and historic sites or be a host at a campground, welcoming and informing visitors. Go to www.parksCanada.gc.ca and scroll down to “Jobs@ParksCanada,” then click on “Volunteering” or write to National Volunteer Program, 25 Eddy Street, 4th Floor, Room 364, Gatineau QC K1A 0M5.

FrogWatch, IceWatch, PlantWatch and WormWatch are volunteer monitoring programs designed to encourage Canadians to become citizen scientists by participating in **monitoring our environment** and helping to identify ecological changes. Visit www.naturewatch.ca/main.html
See also Environment.



PUBLICATIONS

Save yourself some time.
If you're interested in receiving
the following free publications,
call 1 800 O-Canada:

Bon Voyage, But...

Bruno and Alice

Canada's Food Guide to Healthy Eating

*Canada's Physical Activity Guide to Healthy Active Living
for Older Adults*

Canadian Residents Going Down South

Dare to Age Well! (CD-ROM)

Fly Smart, Fly Secure

Food Safety for Older Adults

Maintaining Seniors' Independence: A Self-assessment Guide

Riding on Air

RRSPs and Other Registered Plans for Retirement

Safe Boating Guide

The Safe Living Guide

Volunteering... A Booming Trend

When You Retire

If you have comments about this guide, write to us at:

Government of Canada Services for Seniors

c/o Government Enquiry Centre

Ottawa ON K1A 1M4

Fax: 1 800 269-6412

E-mail: guide@communication.gc.ca

Please be sure to include your address so we can get back to you.