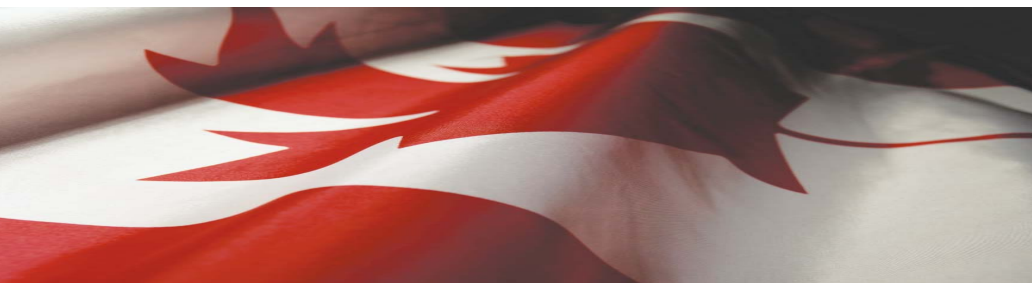




# Services for Seniors

Guide to Government  
of Canada Services  
for Seniors and their Families

Second Edition



Government  
of Canada

Gouvernement  
du Canada

Canada

ISPB-344-01-06

# Who should use *Services for Seniors*?

## You should

If you are:

- **50 or older**
- **planning for retirement**
- **caring for a senior**
- **a friend or family member of a senior**

By 2035, nearly one in four Canadians will be 65 or older. This guide about Government of Canada services and programs for seniors and their families provides information on everything from income support to housing, health and safety issues. A section tells you how to contact your provincial or territorial government to find out about its programs and services for seniors.

You can view or download this guide at [servicecanada.gc.ca](http://servicecanada.gc.ca). Click on “I am: A Senior”. You can also get a free copy of this guide in the following alternative formats:



- large print,
- Braille,
- audio cassette or
- computer diskette.

Just call **1 800 O-Canada (1 800 622-6232)**  
TTY: **1 800 926-9105** to order one.

## How to use *Services for Seniors*

This is a guide to information, programs and services of interest to seniors and people who are planning for retirement. It is meant to help you find information about services and benefits you may be entitled to.

We have designed the text to help you see at a glance what kind of information we're talking about:

- **Bold text** highlights topics and programs.
- *Italics* are used for titles of booklets, pamphlets and publications.
- **Blue print** indicates telephone numbers and websites. You can use these numbers and addresses to obtain services and order publications.

If there is no toll-free number listed, call **1 800 O-Canada (1 800 622-6232)** or TTY: **1 800 926-9105**. You can speak directly to an agent Monday to Friday from 8 a.m. to 8 p.m.

We want to hear from you.

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

*Services for Seniors Guide*  
c/o Canada Enquiry Centre  
Ottawa, Ontario K1A 0J9

Fax: 1 800 269-6412

TTY: 1 800 926-9105

Email: [guide@canada.gc.ca](mailto:guide@canada.gc.ca)

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

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# Finances and Pension



Canada's public pension system provides seniors with a secure, modest base of retirement income. The two main programs are **Old Age Security** and the **Canada Pension Plan**. Benefits offered by these programs do not start automatically—**you must apply for them**.

## Old Age Security (OAS) Program

The Old Age Security program offers three types of benefits:

### Old Age Security Pension

If you are 65 or older and meet the Canadian residence requirements, you are entitled to the Old Age Security pension. You should apply at least six months before you turn 65. If you lived in Canada, but now live in another country, you may still be eligible.

### Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement is an additional monthly benefit available to seniors who receive an Old Age Security pension and have a low income.

### Allowance and Allowance for the Survivor

- **Allowance.** If you are between 60 and 64 and your spouse or common-law partner is an OAS pensioner who is eligible for the Guaranteed Income Supplement, you may qualify for the Allowance. The Allowance is a monthly benefit that helps bridge the income gap until you turn 65.
- **Allowance for the survivor.** If you are between 60 and 64 and have a low income, and your spouse or common-law partner has died, you may qualify for the Allowance for the survivor.

You must apply for the Old Age Security pension and **each** related benefit.

If you are eligible for the Guaranteed Income Supplement, you may also be entitled to benefits and services from your province or territory. Contact your provincial or territorial government for more information (see page 45).

For information on Old Age Security benefits and how to apply:

 **1 800 277-9914** TTY: **1 800 255-4786**

 **[www.sdc.gc.ca](http://www.sdc.gc.ca)** Click on “Seniors”.

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

### ***About the Canada Pension Plan***

Most working Canadians contribute to the Canada Pension Plan. If you have contributed to the Plan, you are entitled to a retirement pension.

Historically, people have taken their pension at the age of 65, but you can apply as early as 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.

**You must apply for these benefits. You should apply at least six months before you want to receive them.**

People who work in the province of Quebec contribute to the Quebec Pension Plan (QPP). For information on the QPP, call **1 800 463-5185** (TTY: **1 800 603-3540**) or click on **[www.rrq.gouv.qc.ca/en](http://www.rrq.gouv.qc.ca/en)**.

### ***Other Canada Pension Plan Benefits***

If you have contributed enough to the Canada Pension Plan, you or your family may be eligible for the following benefits.

- **If your disability prevents you from working**, you and your dependent children may be eligible to receive monthly **disability benefits**.

- **If you die**, your surviving spouse or common-law partner and dependent children may be eligible for a monthly **survivor benefit**. A lump-sum **death benefit** is also available to your estate.
- **If your spouse or common-law partner dies**, the CPP offers a lump-sum **death benefit** to help with the costs of the funeral. Widowed spouses/common-law partners of CPP contributors may also get a monthly **survivor pension**.
- **If a parent dies**, dependent children up to the age of 25 may also be eligible to receive **children's benefits**.
- **If you are separated or divorced**, CPP contributions made by you or your spouse/common-law partner 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 are married or in a common-law relationship**, you may be able to save on income tax by pension sharing. If you and your spouse/common-law partner are both at least 60, you can apply to share your CPP retirement pensions equally.
- **If you have children** born after December 31, 1958, you may be able to increase your benefits. You can apply for the **child-rearing provision**, which recognizes the time you spent out of the workforce raising young children (under seven) when your benefits are calculated. If this is your situation, be sure to apply.
- **If you've lived abroad**—Canada has social security agreements with about 50 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.



## ***Making Things Easier***

### **Direct Deposit**

Eliminate the worry. Sign up for OAS and CPP **direct deposit** service.

- You will always get your benefits on time.
- Your cheques will never be lost, stolen or damaged.

Sign up for direct deposit when you apply for your OAS or CPP benefits.

If you already receive OAS or CPP benefits:



**1 800 277-9914 TTY: 1 800 255-4786**



**www.sdc.gc.ca** Choose “Forms” from the menu on the left. Click on “Canada Pension Plan”, then select form ISP1011. Follow the instructions for filling out the form and sending it to us.

We will need the account and branch number of your financial institution.

Direct deposit is available only in Canada and the United States.

## **CPP and OAS Services Online**

Look what you can do online!

- Apply for your CPP retirement pension.
- View and print copies of your OAS and CPP tax information slips.
- View and update personal information related to your CPP and OAS benefits.
- Check how much you contributed to the CPP.
- Use the Retirement Income Calculator to help you plan for retirement.



**servicecanada.gc.ca** Click on “On-line Forms and Services” on the top menu bar.

Check out these helpful online tools as well:

- Use our easy **Benefits Finder** to learn about the full range of federal and provincial/territorial programs available to you.

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

- Use the **Benefits Online Calculator** to get an estimate of the amount of GST/HST credit you may be entitled to receive.

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

For more information about CPP and OAS and how to apply:

 **1 800 277-9914 TTY: 1 800 255-4786**  
**From outside North America, call (613) 957-1954**

 [www.sdc.gc.ca](http://www.sdc.gc.ca) Click on “Seniors”.

Please refer to page 28 for more information on financial support for veterans.

## Federal Income Tax and Benefit Return

### *Benefits of Filing Your Tax Return*

To ensure that you get all of your benefits, you must file an income tax and benefit return every year, even if you have little or no income. Here are some possible benefits that depend on your tax return:

- **Tax-free quarterly Goods and Services Tax/ Harmonized Sales Tax (GST/HST) credit payments**
- **Old Age Security—Guaranteed Income Supplement, Allowance, or Allowance for the survivor:**
  - The Government of Canada may use the information in 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 reapplying for them for the following year. However, if Service Canada sends you a renewal application form, you must complete it and return it, even if you file a tax return.
- **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.
- **Voter registration**—you can update your federal voter registration on your tax return.

For information on **Registered Retirement Savings Plans** (RRSPs) please see Planning for Retirement on page 14.

## Paying Tax by Instalments

Most people pay their taxes by having tax withheld from their income throughout the year. However, if you receive income that has no tax withheld or does not have enough tax withheld, you may have to pay tax by instalments. This can happen if you receive rental, investment, or self-employment income, certain pension payments, or income from more than one job.

Instalments are periodic payments of income tax that individuals have to pay the Canada Revenue Agency to cover tax they would otherwise have to pay in a lump sum on April 30 of the following year.

For more information:



**1 800 959-8281** TTY: **1 800 665-0354**




**[www.cra.gc.ca](http://www.cra.gc.ca)** Select “Forms and publications” on the top menu bar. Then select “Topic” and “Instalments”.

## **Making Things Easier**

### **Use Direct Deposit**

Have your refund and your GST/HST credit payments deposited directly into your bank account. To sign up for direct deposit, 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 (CRA):

 **1 800 959-2221** TTY: **1 800 665-0354**

 **[www.cra.gc.ca](http://www.cra.gc.ca)** Click on “Individuals” then on “Direct Deposit” under the Topics for Individuals.

### **File Online**

Get your refund faster. File your tax return using NETFILE, the Internet filing service.

 **[netfile.gc.ca](http://netfile.gc.ca)**

### **File by Phone**

You may be able to file your 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.

 **1 800 714-7257** TTY: **1 800 665-0354**

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

### **Get a Publication**

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

- *When You Retire*
- *Canadian Residents Going Down South*
- *Paying Your Income Tax by Instalments*

 **1 800 959-2221** TTY: **1 800 665-0354**

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

## Need assistance with your tax return? We can help.

**People with disabilities** who use a teletypewriter:

 **1 800 665-0354** (TTY) for general tax information.

**If you have a visual impairment**, you can get publications in Braille, in large print, in etext (computer diskette) or on audiocassette.

 **1 800 959-2221** weekdays from 8:15 am to 5:00 pm Eastern Time

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

The **Community Volunteer Income Tax Program** of the Canada Revenue Agency provides a tax return preparation service to low- and modest-income Canadians who have a simple tax situation. For more information on the program:

 **1 800 959-8281** TTY: **1 800 665-0354**

## Second Career

Many seniors—through choice or necessity—embark on a second career.

### Starting a Business

If you are thinking of **starting a business**, contact **Canada Business**. Canada Business provides entrepreneurs with information, advice and support. Information officers will help you locate services, research rules and regulations, find forms and applications, and seek out sources of funding and support.

For more information on starting a business or to find the Canada Business Centre nearest to you:

 **1 888 576-4444** TTY: **1 800 457-8466**

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

## Finding a Job

Want to **find a job**? Help is available. Visit the Government of Canada's **Jobs, Workers, Training and Careers** site for a variety of tools and helpful information. You can:

- look through more than 35,000 job postings;
- use the interactive online **Resume Builder** to tune up your resumé;
- tell the **Job Alert** feature to send you an email when jobs you are interested in become available.

For more information on Government of Canada employment programs, services and resources:



1 800 0-Canada TTY: 1 800 926-9105



[servicecanada.gc.ca](http://servicecanada.gc.ca) Click on “Jobs” or “Training and Careers”.

## Planning for Retirement

The Government of Canada provides tools and information to help you plan for retirement.

### 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 work in Quebec). The CPP records your contributions and reports them to you on a personal *Statement of Contributions*.

Your *Statement of Contributions* is an important financial document. It provides you with the figures you need to plan for retirement.

Your Statement tells you how much your monthly retirement pension could be at age 65 if you contributed at the same level until then. It also gives you personal estimates of disability and survivors' benefits.



[servicecanada.gc.ca](http://servicecanada.gc.ca) Click on “On-line Forms and Services” on the top menu bar, then on “How much have I contributed to my government pension?”

## 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); and
- other sources of ongoing income.

The Old Age Security program and the Canada Pension Plan (or the Quebec Pension Plan) provide a modest, secure base on which to build your private savings. 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.



[servicecanada.gc.ca](https://www.servicecanada.gc.ca) Click on “On-line Forms and Services”, then on “How much might my retirement income be?”

## Registered Retirement Savings Plan (RRSP)

A **Registered Retirement Savings Plan** helps individuals, including the self-employed, 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 RRSP investments.

The year you turn 69 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 RRSPs:

- 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; or
- withdraw them and pay tax on the amount withdrawn.

If you want more information on RRSPs, you can get a copy of the guide *RRSPs and Other Registered Plans for Retirement*:

 Canada Revenue Agency at **1 800 959-2221** TTY: **1 800 665-0354**

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

## Retiring Abroad

If you are planning to spend your retirement abroad, there are details you should consider. The publication *Retirement Abroad: Seeing the Sunsets* answers many questions about seasonal and permanent retirement abroad. For your copy:

 **1 800 267-8376** (in Canada) or **613 944-4000** TTY: **1 800 394-3472**

 [www.voyage.gc.ca](http://www.voyage.gc.ca) Click on “Publications” in the menu on the left and then on “Living Abroad”.

For more information on personal finances, fraud protection and banking, see Consumer Issues on page 34.



# Health and Wellness



## *Finding Health Information You Can Trust*

Today there are many different sources of health information, from television to websites. Figuring out which sources you can trust can be difficult. Here are some options:

- The **Canada Health Portal** offers health resources on seniors' health issues and concerns. It covers conditions and diseases, medications and medical treatments, abuse, death and dying, disability, fitness, mental health, nutrition and safety.



[www.chp-pcs.gc.ca](http://www.chp-pcs.gc.ca) Click on "Seniors" from the menu on the left.

- The **Canadian Health Network** connects you to reliable information on promoting health and preventing disease.



[www.canadian-health-network.ca](http://www.canadian-health-network.ca)

- Want to learn about osteoporosis, heart disease, stroke, arthritis or medications? What to do if you can't sleep? The **Public Health Agency of Canada** provides a wealth of information on health concerns affecting seniors.



**1 866 225-0709 TTY: 1 800 267-1245**




[www.phac.gc.ca](http://www.phac.gc.ca) Click on "Seniors Health" on the top menu bar.

- The **Public Health Agency of Canada** provides publications that help seniors stay physically active, eat well, stop smoking, avoid injuries and prevent diseases related to aging. Here are just two:
  - *Dare to Age Well!*, a CD ROM of 54 publications about healthy aging.

To order your copy:

 **1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**

 **[www.phac-aspc.gc.ca/seniors-aines](http://www.phac-aspc.gc.ca/seniors-aines)** Click on “Publications” from the menu on the left, then on the category “Healthy Aging”.

You can also order it by email at **[seniorspubs@phac-aspc.gc.ca](mailto:seniorspubs@phac-aspc.gc.ca)**.

- *Canada’s Physical Activity Guide to Healthy Active Living for Older Adults.*


To order your copy:

 **1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**

 **[www.paguide.com](http://www.paguide.com)** Click on “Guide for Older Adults”.

- The **National Advisory Council on Aging** publishes *Expression*, a bulletin on aging, as well as reports on various issues of interest to seniors.

 **1 866 225-0709 TTY: 1 800 267-1245**

 **[www.naca.ca](http://www.naca.ca)** Click on “Publications” from the menu on the left and then on “Expression”.


Please refer to page 29 for more information on health programs and services for veterans.

## Health Services for Aboriginal Seniors


Hospital and doctors’ services are available to all Canadian residents, including Aboriginal people, through their provincial and territorial health insurance plan. The Government of Canada also supports the delivery of health services to First Nations and Inuit seniors and their communities. **Health Canada’s** programs include:

- Several **community-based programs and services for First Nations people on reserve and Inuit living in**


**Inuit communities.** These services are delivered locally by First Nations and Inuit organizations.

 [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) Choose “First Nations & Inuit Health” from the left menu and click on “Health Care Services”.


- First Nations people living on reserve or in a First Nations community North of 60, and Inuit living in a settlement North of 60 are eligible for basic home- and community-care services. The **First Nations and Inuit Home and Community Care program** provides trained, certified personal and home health care workers, supervised by registered nurses. Ask your local health centre about what home- and community-care services are available, or:

 [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) Choose “First Nations & Inuit Health” from the left menu, then click on “Health Care Services” and select “Home and Community Care”.

- The **Non-insured Health Benefits program** provides eligible First Nations people and Inuit with coverage of a specified range of medical goods and services not covered by other private or provincial/territorial health insurance plans. These goods and services include drugs, dental care, vision care, medical equipment and supplies, and medical transportation.

 [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) Choose “First Nations & Inuit Health” from the left menu and select “Non-insured Health Benefits”.

- Diabetes is one of the leading causes of illness and disability among Aboriginal people. The **Aboriginal Diabetes Initiative** supports a range of community-based projects and programs to prevent diabetes and reduce complications of the disease. Diabetes primary prevention projects are also delivered to Métis, off-reserve Aboriginal people and urban Inuit.

 [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) Click on the A-Z index in the top menu and look under “A”.

For more information on the programs mentioned above:

 **1 866 225-0709** TTY: **1 800 267-1245**

Other Government of Canada-funded programs help First Nations seniors maintain their independence and stay healthy and safe. If you have questions about **homemaker services**, **foster care** (i.e., **supervision and care in a family setting**) or **care in institutions**, contact your band administrator.

For more information relevant to Aboriginals, visit:

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

## Take Special Care

**Take special care to protect yourself from:**

- **Influenza (the flu).** Between 500 and 1,500 Canadians—mostly seniors—die each year from pneumonia related to the flu. Many more die from other serious flu complications.

The “flu shot” is a safe, effective and healthy choice for seniors. It greatly reduces your risk of catching the flu. As a senior, you may be eligible for free flu vaccines.


To learn more, ask your doctor or contact your local health office:

 **1 800 454-8302** TTY: **1 800 465-7735**

 Visit the Public Health Agency of Canada website at [www.phac-aspc.gc.ca/influenza](http://www.phac-aspc.gc.ca/influenza).

- **West Nile virus** is usually transmitted to people through the bite of an infected mosquito. Although anyone can become infected with West Nile virus, seniors, young children and those with suppressed immune systems are especially vulnerable.

For more information:


 **1 800 816-7292** (spring and summer)

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


## Did You Know?

- The **Live-in Caregiver** program brings qualified, temporary workers to Canada to provide live-in care for seniors when no one in Canada can fill the position. For more information:

 **1 888 242-2100** TTY: **1 888 576-8502**

 Visit the Citizenship and Immigration Canada website at [www.cic.gc.ca](http://www.cic.gc.ca). Click on “to Work” from the left menu. Scroll to the bottom of the page.

- **Weather** can play an important role in our health and safety. Too hot, too cold, stormy or smoggy... Stay healthy and safe. Take a moment to check the weather before planning an outing. Call Environment Canada for an automated public weather recording or listen to Weatheradio to get daily or five-day forecasts and weather warnings.

 You can find the telephone number for these services in the government pages of your telephone book.

 Visit Environment Canada’s Weather website at [www.weatheroffice.ec.gc.ca](http://www.weatheroffice.ec.gc.ca).

- **Smog** can be particularly hazardous for seniors, especially those with respiratory problems. To learn more about air quality and its impacts on your health:

 **1 800 668-6767**

 [www.ec.gc.ca/cleanair-airpur](http://www.ec.gc.ca/cleanair-airpur)

# Housing




## Maintaining Your Home

The Government of Canada has a number of programs to help you maintain your home in a safe, comfortable and energy-efficient manner.

- 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** financially helps eligible homeowners and landlords make their dwelling accessible to low-income people with disabilities. It also provides assistance to create secondary and garden suites for low-income seniors and adults with disabilities.
- The **Emergency Repair Program** helps low-income homeowners or occupants in rural and remote areas pay for emergency repairs to keep their homes safe.

To find out more about these programs:

 **Canada Mortgage and Housing Corporation (CMHC) at  
1 800 668-2642 TTY: 1 800 309-3388**

 **[www.cmhc.ca](http://www.cmhc.ca)**

In your province or territory, similar federal programs may be provided under a different name. See page 45 for contact information for your province or territory.

**Saving energy saves you money.** Learn more about energy efficiency and your home with these programs:

- Through the **EnerGuide for Houses** program, you can have an independent energy expert visit your home. The expert will identify retrofit projects that will lower your energy bills and make your home more comfortable. The Government of Canada subsidizes this service so that it will cost you only about \$100 to \$175.
- **R-2000 houses** are built to the R-2000 standard by builders who use proven technologies to build environmentally friendly, healthy and energy-efficient houses. Natural Resources Canada certifies the energy efficiency of R-2000 houses.

To learn more about the EnerGuide and R-2000 programs, or to order publications:

 **1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**

 Visit the NRCan Office of Energy Efficiency at [www.oee.nrcan.gc.ca](http://www.oee.nrcan.gc.ca).

## Home Safety Tips

Most seniors' accidents occur in the home. Two publications can help you make your house safer.

- *Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide*
- *About Your House—Preventing Falls on Stairs*

To order these publications:

 Canada Mortgage and Housing Corporation at **1 800 668-2642**  
TTY: **1 800 309-3388**

 [www.cmhc.ca](http://www.cmhc.ca) Type "Home Safety Tips" in the "Search" box.

You can also get copies of:

- *Safe Living Guide*, and
- *12 Steps to Stair Safety*.



**1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**



**[www.phac-aspc.gc.ca/seniors-aines](http://www.phac-aspc.gc.ca/seniors-aines)** Click on “Publications” from the menu on the left, then on the A-Z index.

You can also order by email at **[seniorspubs@phac-aspc.gc.ca](mailto:seniorspubs@phac-aspc.gc.ca)**.

For more information on home safety, please see Safety and Security on page 26.

## Renting and Buying

Canada Mortgage and Housing Corporation provides publications and information to help you make important housing decisions.

- *Your Guide to Renting a Home*

This online guide provides tenants and landlords with information on their rights and responsibilities. It also contains handy worksheets, sample letters, helpful hints, provincial and territorial fact sheets and contact information. This guide is only available online.

- *Guide to Co-operative Housing*

Unlike private rental housing, co-ops are democratic communities where the residents decide on how the co-op operates. Learn about the rights and responsibilities of housing co-op members and of those members elected to govern the co-op.

For copies of the Renting and Co-operative housing guides:



**1 800 668-2642 TTY: 1 800 309-3388**



**[www.cmhc.ca](http://www.cmhc.ca)**



- *Homebuying Step by Step*  
This publication outlines the home-buying process. It also provides handy tips, illustrative stories, charts, graphs and practical work sheets.
- *Condominium Buyers' Guide*  
This guide covers buying a condominium. It explains important questions you should ask and identifies the people you should be asking.

For copies of the Homebuying and Condominium Buyers' guides:



**1 800 668-2642 TTY: 1 800 309-3388**



**[www.cmhc.ca](http://www.cmhc.ca)**

# Safety and Security

## Personal Safety Tips

The Public Health Agency has publications to help seniors stay safe and secure:

- *You Can Prevent Falls*: Each year about a third of Canadian seniors experience a fall, often with serious consequences. Yet falls can be prevented. This information sheet shows how simple adjustments to your home and lifestyle can keep you safe and on your feet.
- *Bruno and Alice* is an amusing tale about safety and security for seniors.

To order your copies and to see a full list of the Agency's publications:

 **1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**

 **[www.phac-aspc.gc.ca/seniors-aines](http://www.phac-aspc.gc.ca/seniors-aines)** Click on "Publications" on the left menu.

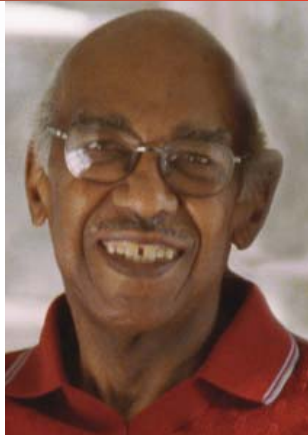
You can also order by email at [seniorspubs@phac-aspc.gc.ca](mailto:seniorspubs@phac-aspc.gc.ca).

Do you know an older adult who is being **abused or neglected**? Learn to spot the signs and find out where help is available. The **National Clearinghouse on Family Violence** provides publications and information about the abuse of older persons.

 **1 800 267-1291 TTY: 1 800 561-5643**

 **[www.phac-aspc.gc.ca/nc-cn](http://www.phac-aspc.gc.ca/nc-cn)** Click on "Publications" from the top menu bar.

You can also order by email at [ncfv-cnivf@phac-aspc.gc.ca](mailto:ncfv-cnivf@phac-aspc.gc.ca).



## Preparing for Emergencies

Expect the unexpected and be prepared if disaster strikes. Brochures are available on how to prepare for emergencies, winter power failures, winter driving, severe storms, storm surges, earthquakes and floods.

For copies:



Public Safety and Emergency Preparedness Canada at  
**1 800 830-3118 TTY: 1 866 865-5667**



**www.publicsafety.gc.ca** Click on “Citizens” from the menu on the left.

## Crime Prevention and Victim Services

The **Royal Canadian Mounted Police (RCMP)** provides crime prevention and victim services programs for seniors. Its information and services cover many topics including home safety, telemarketing and other fraud protection, elder abuse and legal concerns. Special services in some areas range from crime prevention clinics to friendly visits for shut-ins.

Learn more about the RCMP’s services for seniors:



Check the government pages in your telephone book for the RCMP office nearest you.



**www.rcmp.gc.ca**

**Visit:** Drop in to your local RCMP detachment or office.

Through the **National Crime Prevention Strategy (NCPS)**, the Government of Canada works with communities to increase public awareness and help prevent crime and victimization. The NCPS focuses on at-risk groups, including seniors and people with disabilities.

For more information:



**1 877 302-6272**



**www.publicsafety.gc.ca/ncpc**

# Veterans and Canada's Military


## Veterans Affairs Canada (VAC)

Veterans Affairs Canada offers services and benefits to:

- war veterans and certain civilians with “theatre of war” service;
- former and still-serving members of the Canadian Forces (regular or reserve); and
- members of the RCMP.

In many cases, the benefits and services extend to the person's family.

For information on these benefits and services:

 VAC National Client Contact Centre at **1 866 522-2122**

 [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca) Click on “Clients”.

For help with veterans' claims:

- The **Bureau of Pensions Advocates** offers free counselling, legal case preparation and representation on pension reviews and appeals.

 **1 877 228-2250**

- The **Assistance Service** provides professional counselling to Canadian veterans and former Canadian Military members and their families. This service is voluntary and confidential.

 **1 800 268-7708**, 24 hours a day. TTY: **1 800 567-5803**



## Income support programs

- The veterans' **disability pension program** is a tax-free payment to those who have a disability as a result of their military (wartime or peacetime) service.
- The **War Veterans Allowance (WVA) program** provides monthly payments to low-income veterans or to civilians who served in the war. It is based on wartime service, age, health, income, family status, number of dependants and residency.
- If you receive a WVA benefit, you may also qualify for the **Assistance Fund**, which provides up to \$1,000 per year for shelter, clothing and health emergencies.

## Health programs and services

- As an eligible veteran, you may qualify for **treatment and other health-related benefits**, including medical, surgical and dental care, prosthetic devices and home adaptations. You may also receive supplementary benefits, such as travel costs for examinations or treatment.
- The **Veterans Independence Program (VIP)** is a needs-based program to help eligible veterans and civilians stay independent and healthy in their homes and communities. The program provides a range of services.
- If you receive a disability pension, you are entitled to **treatment benefits** such as prescription drugs for your pensioned condition. You may also be entitled to treatment benefits if you are receiving health services under the VIP or have a limited income, or if the expenses are not covered by a provincial health plan.
- The **Residential Care Program** provides a bed in a long-term care facility or the Department's hospital. To qualify, you must meet eligibility requirements.

- **Health promotion information and services** are also available to help veterans stay as healthy as possible. They include information on preventing illness, injury, falls and disease, as well as referral, assessment, counselling and follow-up services.

## Department of National Defence and Canadian Forces

For general enquiries, contact the Department of National Defence and Canadian Forces:


 **613 995-2534 TTY: 1 800 467-9877**

 **[www.forces.gc.ca](http://www.forces.gc.ca)**

**Email: [information@forces.gc.ca](mailto:information@forces.gc.ca)**

### Contacting Forces personnel

- Do you want to contact someone who is overseas with the Canadian Forces but don't know how? Call the **Mission Information Line** of the Canadian Forces Personnel Support Agency.

 **1 800 866-4546**

- Would you like to **invite a member of the Canadian Forces to speak at your local community association?** National Defence's Directorate of External Communications and Public Relations arranges for guest speakers from the Canadian Forces to give presentations to community groups. Contact your regional public affairs office:
  - Atlantic Region (Halifax): 902 427-6688
  - Quebec (Montréal): 514 283-5280
  - National Capital Region (Ottawa): 613 996-9266
  - Ontario (Toronto): 416 635-4406
  - Prairies and Northern Region (Calgary): 403 974-2822
  - Pacific Region and Yukon (Vancouver): 604 666-0174

- Would you like to **write to the troops**? The men and women of the Canadian Forces are contributing to peace and security around the world. Let Canadian Forces members know you appreciate their service. To send an electronic message or obtain addresses for regular post:



[www.forces.gc.ca](http://www.forces.gc.ca) Click on “Write to the Troops” from the menu on the left.

## Commemorating Veterans and Armed Forces Members

- **The Funeral and Burial Program** helps pay for the funeral, burial and grave marking of eligible veterans and 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. This program is administered by the **Last Post Fund**.



**1 800 465-7113**


- The **Canadian Virtual War Memorial** recognizes the achievements and sacrifices of Canadians who defended freedom. The memorial contains photographs of 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.



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

- The **Commonwealth War Graves Commission** marks and maintains the graves of members of the Commonwealth forces who died during the two world wars. The Commission builds and maintains memorials to the dead whose graves are unknown. It also keeps records and registers. Australia, Canada, India, New Zealand, the United Kingdom and South Africa share its costs.


To find the final resting place of the Commonwealth's war dead:

 **1 613 992-3224** (call collect)

 **[www.cwgc.org](http://www.cwgc.org)**

Email: **[cwgc-canada@vac-acc.gc.ca](mailto:cwgc-canada@vac-acc.gc.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 and the Korean War, including merchant marines.

 **1 800 883-6094**

## Military History

- The new **Canadian War Museum** is one of the world's finest venues dedicated to understanding human conflict. Learn more about the Museum's collections and programs at:

 **1 800 555-5621** TTY: **819 776-7003**


 **[www.warmuseum.ca](http://www.warmuseum.ca)**

- The **National Defence Headquarters Library** has about 30,000 books, mostly on Canadian military history. This is a treasure trove for researchers, historians and novelists. You can borrow these books through your local public library.



- National Defence's **Directorate of History and Heritage** has information on military museums, honours and awards. It welcomes your history-related enquires by phone or fax.

 **1 877 741-8332** Fax: **613 990-8579**

 **[www.forces.gc.ca](http://www.forces.gc.ca)** Click on "History and Heritage" from the menu on the left.

- The **Canadian Military History Gateway** is an online service providing access to websites and digitized resources about Canada's military history.

 **[www.cmhg.gc.ca](http://www.cmhg.gc.ca)**

- Do you have **military objects** that you would like to leave to posterity? You may be able to donate them to a Canadian military museum. Contact the **Organization of Military Museums of Canada**:

 **[www.ommc.ca](http://www.ommc.ca)**

Email: **[ommc@ns.sympatico.ca](mailto:ommc@ns.sympatico.ca)**

- If you are planning to sell or give a **firearm** to someone else, please contact the Canada Firearms Centre:

 **1 800 731-4000**

 **[www.cfc-cafc.gc.ca](http://www.cfc-cafc.gc.ca)**

# Consumer Issues



## Consumer Information You Can Trust

The **Canadian Consumer**

**Information Gateway** gives you online consumer information that is accurate, reliable and relevant. The information comes from Canadian federal, provincial and territorial sources, plus trustworthy non-governmental organizations.

Enter the Gateway to find topics like:

- Ways to **protect yourself from telephone and other consumer fraud.**



[www.ConsumerInformation.ca](http://www.ConsumerInformation.ca) Click on “Fraud/Deceptive Practices”, and select your province or territory.

- The **Complaint Courier** is an interactive online system to help you express your complaint more effectively. The Complaint Courier will walk you through a range of options, from writing letters to making effective phone calls.



[www.ConsumerInformation.ca](http://www.ConsumerInformation.ca) Click on “File a Complaint” to access the resources and expert advice you need.

## Personal Finances

The Financial Consumer Agency of Canada (FCAC) offers free information on a variety of financial products and services. It can help you better understand banking, credit cards, mortgages and more.

- You can **cash your Government of Canada cheques for free** at any bank in Canada, even if you are not a customer. And there are steps you can take if you’ve been refused.

- Many banks offer **special account packages for seniors**. Use the FCAC's *Cost of Banking Guide* to compare banking account packages for seniors. It includes side-by-side comparisons of the features and fees offered by the various institutions.
- All banks or federally regulated trust, loan and insurance companies must have a consumer **complaint-handling process**. The FCAC has information on the complaint-handling procedures of all these institutions.
- Some credit cards offer **lower annual fees for seniors**. Use the FCAC's guide, *Credit Cards and You*, to compare features on over 200 credit cards from different financial institutions across Canada. You'll find side-by-side comparisons of the interest charges, reward programs, features and costs associated with each card.

For more information on these or other consumer finance topics, or to order free publications, contact the Financial Consumer Agency of Canada:

 **1 866 461-3222** Monday to Friday, 8:30 a.m. to 6:00 p.m.  
Eastern time

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

Email: [info@fcac.gc.ca](mailto:info@fcac.gc.ca)

## Energy Savings

**Save energy and money at home, at work and on the road.** The Government of Canada has programs to help you save money and reduce greenhouse gas emissions that contribute to climate change.

- **In Your Home:** Standardized labelling on household appliances, electronics and windows, as well as on lighting, heating and cooling products, lets you compare models and choose energy-efficient products for your home.

The **EnerGuide** rating label gives comparative information on a product's energy performance, while the **ENERGY STAR**<sup>®</sup> symbol identifies the most energy-efficient products.

- **On The Road:** All new cars sold in Canada have an **EnerGuide Label** on the side window. Check it out to compare the fuel efficiency ratings.

Use the annual *Fuel Consumption Guide* to compare fuel consumption ratings of new vehicles and their estimated annual fuel costs, fuel consumption and carbon dioxide emissions.

The **Auto\$mart program** provides helpful energy-efficiency tips on how to buy, drive and maintain your vehicle, save fuel and money, and help the environment.

Take the **One-Tonne Challenge** and reduce your personal greenhouse gas emissions by 20 percent, or about one tonne. By using energy efficiently and making wise consumer choices, we can all be part of the climate change solution.

To order publications on these topics:



**1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**



**[www.oeenrcan.gc.ca](http://www.oeenrcan.gc.ca)** Click on "Publications" from the menu bar on the left.

# Travel and Leisure

## Volunteering and Community Development

Many older Canadians help better the lives of all Canadians by **volunteering**. Moreover, volunteer activities keep seniors connected to others and their community. To find out about volunteering opportunities near you:



 Volunteer Canada at **1 800 670-0401**

 [www.volunteer.ca](http://www.volunteer.ca) Click on “I want to be a volunteer” on the left menu.

Learn more about these popular volunteering and community development programs:

- **New Horizons for Seniors** provides funds for community-based projects led by seniors. The program encourages seniors to contribute their skills, experience and wisdom to support the well-being of their communities. By promoting seniors’ ongoing involvement in their communities, it also reduces their risk of isolation.

 **1 800 277-9914** TTY: **1 800 255-4786**

 [www.sdc.gc.ca](http://www.sdc.gc.ca). Click on “Seniors”.

- The **EcoAction Community Funding Program** supports community action on local environmental issues related to:
  - air and water quality;
  - climate change;
  - the protection of sensitive habitats; and
  - species at risk.

 Environment Canada at **1 800 668-6767**

 [www.ec.gc.ca/ecoaction](http://www.ec.gc.ca/ecoaction)

- Become a “**citizen scientist.**” You can help monitor our environment and identify ecological changes by joining the **FrogWatch, IceWatch, PlantWatch** and **WormWatch** volunteer monitoring programs.

 Nature Canada at **1 800 267-4088**


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

- **Parks Canada** invites you to volunteer. You could:
  - collect information on archaeology and wildlife;
  - carry out clean-up campaigns;
  - participate in historic re-enactments;
  - involve local communities in taking care of national parks and national historic sites; and
  - be a host at a campground, welcoming and educating visitors.

 **1 888 773-8888** TTY: **1 866 558-2950**

 [www.pc.gc.ca](http://www.pc.gc.ca) Select “Jobs At Parks Canada” from the menu bar on the left.

- Over 75,000 Canadians **volunteer with the RCMP** to help make homes and communities in Canada safer. Find out how *you* can help make your community safer.


 Check the government pages in your telephone book for the RCMP office nearest you.

 [www.rcmp.gc.ca](http://www.rcmp.gc.ca) To find your local RCMP detachment or office.

- Nearly 600 volunteers work with **Correctional Service Canada** (CSC). CSC recognizes that a supportive community makes it easier for offenders to become responsible citizens. Volunteer Citizens’ Advisory Committees represent their local communities and act as impartial observers, advisors and community links.

For information on how you can get involved:

 **1 613 995-5272**

 **[www.csc.gc.ca](http://www.csc.gc.ca)** Select “Resources for Volunteers” or “Resources for Citizens’ Advisory Committees” under the top menu bar.

- **Citizenship and Immigration Canada** helps Canadian communities work together to welcome newcomers.

With the **Host Program** you help newcomers use local services or practise English or French. You may also help them look for work and participate in community life.

As a person living in Canada you 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. You must also be able to provide for lodging, care, maintenance and normal settlement needs for the applicant and family members. This commitment can last for a number of years.

For more information:

 **1 888 242-2100 TTY: 1 888 576-8502**

 **[www.cic.gc.ca](http://www.cic.gc.ca)**

## Culture and Recreation

Indoors or out, Canada’s natural, historic and cultural resources are important to seniors. Government of Canada programs play an important role in linking Canadians to their land, history and culture.

Here are some of the recreational and cultural resources and services that seniors can enjoy:

- Open a window on federal, provincial and municipal **programs and services on culture, heritage and recreation**. For government grant programs, learning

resources, services, events, news and publications, try this one-stop online service.

 [CultureCanada.gc.ca](http://CultureCanada.gc.ca)

- Find a specific Canadian museum—or explore a rich and colourful world through the **Virtual Museum of Canada**. Discover Canada’s heritage by clicking your way through museums, galleries, gardens, aquariums, zoos and more!

 [1 800 520-2446](tel:18005202446) (Canada and U.S.)

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

- **Canada’s Digital Collections** offer Canadian works online. It’s like a library that’s open all day, every day. Everything is always available and nothing is ever overdue. More than 600 collections are available, celebrating Canada’s history, geography, science, technology and culture.

 [collections.ic.gc.ca](http://collections.ic.gc.ca)

- Do you wish to trace your family tree or look for service records of former military personnel? Through its programs and services, **Library and Archives Canada** makes Canada’s documentary heritage accessible to all.

 [1 866 578-7777](tel:18665787777) TTY: [1 866 299-1699](tel:18662991699)

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

- The **RCMP’s Musical Ride**, with its horses and scarlet uniforms, allows Canadians to experience a famous part of our heritage. The Musical Ride performs at about 40 to 50 locations across the country between May and October. For information on locations and times:

 [1 613 998-0754](tel:16139980754)

 [www.rcmp.gc.ca](http://www.rcmp.gc.ca) Go to the A-Z index at the top and click on “Musical Ride and Equitation”.



## National Parks and National Historic Sites of Canada

**Canada's National Parks and National Historic Sites** welcome seniors. While some locations are wild or physically challenging, many others are fully accessible to older adults or people with disabilities. In fact, there are more than 20 national parks—from B.C.'s Pacific Rim to Terra Nova in Newfoundland—that have wheelchair-accessible trails and audio equipment for tours. They also provide accessible parking and washroom facilities.

For more information and complete listings of Canada's National Parks and National Historic Sites:

 **1 888 773-8888** TTY: **1 866 558-2950**

 **[www.pc.gc.ca](http://www.pc.gc.ca)**

## Travel

Travellers have access to a wide variety of Government of Canada programs and services to help them stay safe and be informed, and to help make their experience more enjoyable. Here are some important resources for travellers:


- If you are travelling outside Canada, check with the **Travel Medicine Program** for:
  - information on international disease outbreaks;
  - immunization recommendations;
  - general health advice for international travellers; and
  - disease-specific treatment and prevention guidelines.

 **1 613 957-8739** Leave a message and an agency official will return your call.

 **[www.travelhealth.gc.ca](http://www.travelhealth.gc.ca)**

- **Be prepared before you travel.**


**Country Travel Reports** offer important information on safety and security, health questions and entry requirements for more than 200 destinations around the world.

 **1 800 267-6788** (Canada and the U.S.) or **613 944-6788**  
TTY: **1 800 394-3472** (Canada and the U.S.) or **613 944-1310**

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

Get your copy of *Bon Voyage, But...* for travel tips and important phone numbers including contact information for Canada's government offices around the world. This brochure will help you plan your travels and minimize the risk of accidents, illnesses, legal problems and linguistic and cultural difficulties.

 **1 800 267-8376** (in Canada) or **613 944-4000**

 [www.voyage.gc.ca](http://www.voyage.gc.ca) Click on "Publications" from the menu on the left and then on "General Publications".

- Do you know **what and how much you are entitled to bring back to Canada?** It's all in the brochure, *I Declare*. To get your copy:

 Canada Border Services Agency at **1 800 959-2221**  
TTY: **1 800 665-0354**

 [www.cbsa.gc.ca](http://www.cbsa.gc.ca) Click on "Going on vacation".

- **Plan ahead to avoid long Canada–U.S. border waits.** For approximate border wait times at major Canadian border crossings:

 [www.cbsa.gc.ca](http://www.cbsa.gc.ca) Click on "Border Wait Times".

# Computers and Learning



Use the Internet to your advantage.


- Need information? Search from home and get results in minutes.
- Vision problems? It's easy to make text on a computer screen larger and brighter for easier reading.
- Want to keep in touch with family and friends? It's a cheap and easy way to do so.

You can use computers and the Internet for free. For help in finding public access to computers and training near you:

 **1 800 268-6608 TTY: 1 800 465-7735**

Get your copy of *Computers: Getting Online – Using the Internet* as well as other fact sheets on seniors and technology.

 **1 800 0-Canada (1 800 622-6232) TTY: 1 800 926-9105**

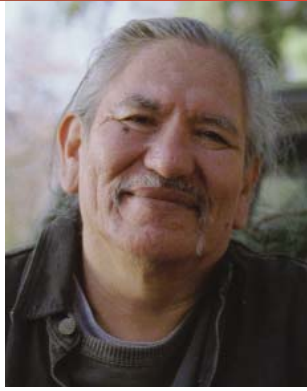
 **[www.phac-aspc.gc.ca/seniors-aines](http://www.phac-aspc.gc.ca/seniors-aines)** Click on “Publications” and go to the “Technology” category

Take a university or college course without leaving home. Canada's **Campus Connection** offers 2,700 online courses from 80 Canadian universities and colleges. A new partnership with Campus Canada makes it easier for you to transfer credits from one college or university to another.

 **[www.campusconnection.ca](http://www.campusconnection.ca)**

## List of Key Publications

If you're interested in receiving the following free publications, call **1 800 O-Canada** (**1 800 622-6232**) TTY: **1 800 926-1905**:



- *About Your House: Home Maintenance Schedule*
- *Be Prepared, Not Scared*
- *Canada's Physical Activity Guide to Healthy Active Living for Older Adults*
- *Canada Pension Plan (CPP) – Retirement Pension*
- *Canadian Consumer Handbook* (CD-ROM 2005 Edition)
- *Canadian Residents Going Down South* (Canada Revenue Agency)
- *Living Independently at Home – Housing for Older Canadians*
- *Safe Living Guide*
- *Services for People with Disabilities: Guide to Government of Canada Services for People with Disabilities and their Families*
- *The Second World War – Fact Sheets*
- *Tracing Your Ancestors in Canada*
- *U.S.A. Bound: Advice for Canadian Travellers*

# Provincial and Territorial Contacts — Seniors- Related Enquiries



**Alberta**, Alberta Seniors Information Line

 **1 800 642-3853** TTY: **1 800 232-7215**

 [www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)

**British Columbia**, Health and Seniors' Information Line

 **1 800 465-4911**

 [www.gov.bc.ca/seniors](http://www.gov.bc.ca/seniors)

**Manitoba**, Seniors and Healthy Aging Secretariat, Seniors Information Line

 **1 800 665-6565** TTY: **1 204 945-4796**

 [www.gov.mb.ca/shas](http://www.gov.mb.ca/shas)

**New Brunswick**, Service New Brunswick

 **1 888 762-8600**

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

**Newfoundland and Labrador**

 **1 709 729-2300** (call collect)

 [www.gov.nl.ca/services](http://www.gov.nl.ca/services)

**Northwest Territories**, Seniors' Information Line

 **1 800 661-0878**

 [www.hlthss.gov.nt.ca/seniors](http://www.hlthss.gov.nt.ca/seniors) or you may also want to visit  
[www.nwtseniorssociety.ca](http://www.nwtseniorssociety.ca)

## Nova Scotia, Seniors' Secretariat

 **1 800 670-0065**

 **[www.gov.ns.ca/scs](http://www.gov.ns.ca/scs)**

## Nunavut, Government of Nunavut

 **1 888 252-9869**

 **[www.gov.nu.ca](http://www.gov.nu.ca)**

## Ontario, Ontario Seniors' Secretariat

 **1 888 910-1999 TTY: 1 800 387-5559**

 **[www.citizenship.gov.on.ca/seniors](http://www.citizenship.gov.on.ca/seniors)**

## Prince Edward Island, Info PEI

 **1 800 236-5196**

 **[www.gov.pe.ca/infopei](http://www.gov.pe.ca/infopei)**

## Quebec, Services Québec

 **1 800 363-1363 TTY: 1 800 361-9596**

 **[www.gouv.qc.ca](http://www.gouv.qc.ca)**

## Saskatchewan

 **1 800 667-7766**

 **[www.health.gov.sk.ca/ps\\_seniors.html](http://www.health.gov.sk.ca/ps_seniors.html)**

## Yukon, Enquiry Centre

 **1 800 661-0408 TTY: 1 867 393-7460**

If you have a hearing impairment and you are calling from outside Whitehorse, you can call collect through the Relay Operator, or dial direct and request an immediate call-back.

 **[www.gov.yk.ca/services](http://www.gov.yk.ca/services)**

## Contact Service Canada

**Service Canada is your source for information on Government of Canada services and benefits.**

- **CALL 1 800 O-Canada (1 800 622-6232) toll-free**  
If you have a **hearing or speech impairment**, use our TTY number: **1 800 926-9105**.

Friendly, bilingual, respectful agents are available to provide timely and accurate information from 8 a.m. to 8 p.m., Monday to Friday.

- **CLICK [servicecanada.gc.ca](http://servicecanada.gc.ca)**  
to access information on government programs and benefits, or to find the Service Canada Centre locations near you. Search for information by subject, department or alphabetically. You can also click on “[I am: A Senior](#)” to access the seniors’ site, Canada’s trusted information source for seniors, caregivers, families and service providers.

It’s fast and simple. Explore and let us know what you think.

- **VISIT Service Canada Centres**  
We are happy to serve you in one of our many Service Canada Centres, through our outreach services, or through one of our community service partners.

To find a centre near you, go to [servicecanada.gc.ca](http://servicecanada.gc.ca) or call **1 800 O-Canada (1 800 622-6232)**  
TTY: **1 800 926-9105**.

**Notes**

**Notes**