





A Guide to Programs and Services for Seniors in Ontario







The Ontario Seniors' Secretariat

Ontario is home to about 1.6 million seniors – 40 percent of Canada's seniors. By 2028, the number of senior citizens in Ontario will double.

The Ontario Seniors' Secretariat functions to improve the quality of life for Ontario's seniors by:

- a. Undertaking and influencing policy initiatives for seniors with a multiministry focus and making value added contributions to policy activities in other ministries.
- b. Developing and supporting public education efforts
 - about the programs and services to which seniors are entitled,
 - about healthy aging/lifestyles, and
 - about the ongoing contributions Ontario seniors make to families, communities and country.
- c. Maintaining a close working relationship with Ontario's nine largest seniors organizations, and partnering with them on both policy and public education initiatives.

Policy initiatives include:

- Implementation of *Ontario's Strategy for Alzheimer Disease and Related Dementias* with the Ministry of Health and Long-Term Care.
- Implementation of *Ontario's Strategy to Combat Elder Abuse* with the Ministry of the Attorney General.
- Federal, Provincial, Territorial (F/P/T) Ministers Responsible for Seniors projects, which included hosting in Toronto, June 2002, the 6th Meeting of F/P/T Ministers Responsible for Seniors.
- Public education and staff training on our *Guide to Advance Care Planning* to help seniors make choices, while they are still capable, about how they wish to be cared for in the future.

Public Education and Awareness initiatives include:

- Continuing to implement the Memory Project to recruit 1,000 volunteer veterans to provide a living history to over 50,000 students.
- Launching a series of "Ontario Seniors' Seminars" to educate seniors about safe and healthy aging, and increase awareness amongst seniors of the programs and services to which they are entitled. Ontario Seniors' Seminars will be offered in communities across Ontario and topics will include safe medication use for seniors, safe driving for seniors, avoiding financial scams, advance care planning.
- Providing this booklet, A Guide to Programs and Services for Seniors in Ontario, a comprehensive directory to government and community programs and services for seniors.

For more information about the Ontario Seniors' Secretariat and its activities please write or call:

Ontario Seniors' Secretariat Ministry of Citizenship and Immigration

777 Bay Street, Suite 601C. Toronto ON M7A 2J4 Phone: 416-326-7076 Web site: http://www.ontarioseniors.ca

Seniors' INFOline

Toll-free: 1-888-910-1999 Phone: 416-314-7511 TTY Toll-free: 1-800-387-5559

Introduction

The Ontario Seniors' Secretariat of the Ministry of Citizenship and Immigration is committed to improving seniors' quality of life, and to educating seniors, their families, caregivers, and colleagues about programs and services to which they are entitled. A Guide to Programs and Services for Seniors in Ontario aims to bring together into one resource the wealth of programs and services provided to Ontario seniors by the government, as well as by community organizations and service providers.

This Guide has been developed in consultation with both provincial and federal government ministries, major seniors' organizations and service providers and members of the Ontario Seniors' Secretariat Seniors Liaison Committee. The Ontario Seniors' Secretariat wishes to acknowledge the many hours spent by staff, ministry officials and seniors themselves in helping to review and edit the Guide to ensure the Guide's relevance and accuracy.

How to Use this Guide

This guide provides a general introduction to programs and services for seniors, plus telephone, e-mail and Internet sources where you can learn more about specific programs or services. If you are unfamiliar with, or have difficulty using these technologies, please review the tips in Appendix 1.

The guide is organized into 17 chapters, and three appendices. For information about a specific program, check the table of contents at the front of the booklet for the general area, and then consult the detailed chapter contents at the front of that chapter. For some of the most common questions asked, see the Frequently Asked Questions in Appendix 2. Finally, to find a telephone number, fax, mailing or Web site address for a program or service described in this guide, consult the handy directory in Appendix 3. The contact information includes the name of the organization, address, telephone number and where available, a toll-free number, a teletypewriter (TTY) number, an email address and a Web site.

Please note: programs and service providers can vary greatly from one community to another. Wherever possible, this guide identifies a central information source that can direct you to the appropriate organization or regional office to contact in your area.

How to Access this Guide

This guide is available in print as well as online at www.ontarioseniors.ca

For additional copies, contact the Seniors' INFOline: Toll-free: 1-888-910-1999 Phone: 416-314-7511 TTY Toll-free: 1-800-387-5559

How to Improve this Guide

We welcome your comments on how to improve this booklet to make it more useful. Please complete the tear-out survey on the last page of the guide and mail or fax it to:

Ontario Seniors' Secretariat Ministry of Citizenship and Immigration

777 Bay Street, Suite 601C. Toronto ON M7A 2J4 Fax: 416-326-7078

For More Information

For additional questions about programs and services for seniors, please call the Ontario Seniors' INFOline at 1-888-910-1999.

Table of Contents

The Ontario Seniors' Secretariat Introduction		i iii
1.	Accessing Government	3
2.	Health	13
3.	Community-Based Health Services	45
4.	Housing	53
5.	Care Facilities	65
6.	Finances	73
7.		93
8.	Veterans' Services	99
9.	Disability Supports	107
10.		111
11.	Legal Matters, Human Rights and	
	End of Life Issues	115
12.	Consumer Information and Protection	129
13.	Emergency Services, Crisis Intervention	
	and Public Safety	135
14.	Employment, Lifelong Learning and	
	Volunteering	143
15.	Active Living, Leisure and Travel	151
16.	Recognizing Seniors' Contributions	167
17.	Caregiving	173
Арр	endices	185
App	endix 1: Tips For Using The Telephone,	
	Internet Sources, and E-mail	186
App	endix 2: Frequently Asked Questions	189
App	endix 3: Seniors Directory to	
	Programs and Services	194

Accessing Government

1.1	Government of Ontario	4
	By Telephone	4
	INFOline	4
	Citizens' Inquiry Bureau	4
	Access Ontario	5 5 5
	In Person	5
	Government Information Centres	5
	Online	6
	Online Services	6
	Life Event Bundles	
	Integrated Address Change	6 7 7
	ServiceOntario Kiosks	7
	Publications Ontario	8
	Archives of Ontario	8
	Office of the Registrar General of Ontario	9
	Ombudsman Ontario	9
	Freedom of Information and	
	Protection of Privacy	10
1.2	Government of Canada	11
	Seniors Canada Online	11
	Telephone and Internet Services	11
	Telephone	11
	In Person	11
	Online	11
1.3	Municipal Government	12
	Community Information Services	12
	Community Information Centres	12
	211 Telephone Information Service	12

Accessing Government

1.1 Government of Ontario

ndividuals have a number of options in contacting the Government of Ontario for information:

- 1. by telephone,
- 2. in person, or
- 3. online.

By Telephone

The Ontario government provides a telephone Information and Referral service to provincial government programs and services through the INFOline, the Citizens' Inquiry Bureau and Access Ontario, the sister office servicing Eastern Ontario (for callers in the 613 area code).

INFOline

INFOline provides information and referral services on the programs, services and activities of the ministries of Health and Long-Term Care, Community and Social Services, Children and Youth Services and Citizenship and Immigration by responding to telephone and inperson inquiries. A TTY number is available for the hearing/speech impaired. Multilingual staff are capable of handling inquiries in as many as 20 languages. You can request publications from these ministries by calling the INFOline or by visiting or writing the Client Services Unit:

INFOline

Toll-free: 1-888-910-1999 Phone: 416-314-7511 TTY Toll-free: 1-800-387-5559 Fax: 416-325-7136

Client Services Unit

900 Bay St. M1-57, Macdonald Block Toronto ON M7A 1N3

Citizens' Inquiry Bureau

Citizens' Inquiry Bureau provides a bilingual information and referral service. It provides an access point to information on government programs and services, locations and staff. Services are provided by telephone.

Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 TTY: 416-325-3408 Open: Monday to Friday 8:30 a.m. – 5 p.m.

Access Ontario

Access Ontario provides a bilingual information and referral service for telephone and in person inquiries. It provides an access point to information on government programs and services, locations and staff for people in the 613 area code. Two Ontario Business Connects terminals are available for business registrations. Access Ontario offers a range of free and priced publications, and sells hunting and fishing licences.

Ottawa Courthouse Building

2nd Floor, 161 Elgin St. Ottawa ON K2P 2K1 Toll Free in the 613 area code: 1-800-268-8758 Phone: 613-238-3630 TTY: 613-566-2235 Fax: 613-566-2234 Open: Monday to Friday 8:30 a.m. – 5 p.m.

In Person

Government offices are located across Ontario, with many providing one-stop service.

Government Information Centres

Ontario has over 50 Government Information Centres to make it easier to get service in person.

Unlike traditional government ministry offices, Government

Information Centres provide a wide range of general government information about all ministries at one location. Government Information Centres are open Monday to Friday from 8:30 a.m. to 5 p.m., and provide:

- answers to commonly asked questions about government services
- free publications, information and government forms
- registration of an unincorporated business through an Ontario Business Connects selfserve workstation
- electronic ordering of government publications using POOL (Publications Ontario On-Line), the Ontario Government's virtual bookstore
- access to various government Internet sites
- referrals to government staff for more specialized help
- online access to general information about the government's programs, services and staff, and
- information packages, forms, general information, tips and general guidance for people dealing with certain life events, such as losing a wallet, getting married, moving, having a baby, managing debt, retiring, and dealing with death.

For more information contact the Government Information Centre or the Citizens' Inquiry Bureau.

For the Government Information Centre nearest you, contact the

Ministry of Government and Consumer Services:

Toll-free: 1-800-268-1142 Phone: 416-326-8555 Web site: www.gov.on.ca/MGS

Citizens' Inquiry Bureau

Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 TTY: 416-325-3408

Online

The Government of Ontario, the Federal Government and most municipalities provide a wide range of information and services via the worldwide web.

Online Services

An Internet gateway to access online government services is available at www.cbs.gov.on.ca/mcbs/english/ services.htm

This Web site enables you to complete some routine tasks online, for example:

- request a birth certificate
- renew a driver's licence

- register a change of name
- renew an Outdoors Card and much more.

Life Event Bundles

Significant changes come into everyone's life – such as birth, marriage, retirement, and even losing one's wallet. We call these Life Events. The Ontario government is using Life Events as a new way to organize information and services to bring everything on a subject together in one place.

If you are dealing with a certain life event, the Online Services gateway operated by the Ministry of Consumer and Business Services can provide one-window access to information from many different government departments and jurisdictions to help you deal with that life event.

Current life event services bundled online include:

- Getting Ready to Retire
- Leisure and Active Living for Older Adults
- Getting Married
- Losing your Wallet
- How to Deal with Spousal Abuse
- Moving
- Managing Your Debt
- Vacation Ontario
- What To Do When Someone Dies

For more information, visit the "Life Events" section at the Government of Ontario Web site www.ontario.ca or visit one of the Government Information Centres around the province. For Government Information Centres nearest you see the Directory, Appendix 3, or call the Citizens' Inquiry Bureau at 1-800-267-8097.

Integrated Address Change

The online integrated address change is a fast and easy way to notify the Ministry of Transportation (for Driver's Licence or Vehicle Permits), the Ministry of Natural Resources (Outdoors Cards) and the Ministry of Health and Long-Term Care (Health Cards) of your change of address within Ontario. Information needs to be entered only once on the online form and you can choose to notify one or more of the three ministries of your change. Please do not change your address before you move. To access this on-line service, see www.serviceontario.ca. If you have any questions or require assistance using this service, review the Frequently Asked Questions document available on the Web site.

ServiceOntario Kiosks

You can use one of the 70 ServiceOntario kiosks located throughout the province to access a number of government of Ontario services including: renewing licence plate stickers, ordering personalized licence plates, purchasing driver and vehicle abstracts, paying Ontario provincial court fines, changing your address on your Ontario Health Card or Driver's Licence, and renewing your Outdoors Card.

You need your Visa, MasterCard, American Express or debit card to take advantage of these convenient and easy to use machines. ServiceOntario kiosks are available seven days a week at most locations with extended hours of service. You will find ServiceOntario kiosks in major shopping centres and the Queen's Park and Downsview Ontario Government Offices.

To find the ServiceOntario kiosk nearest you, contact the

Ministry of Transportation:

Toll-free: 1-800-268-4686 Phone: 416-235-4686 TTY: 905-704-2426 Web site: www.mto.gov.on.ca

ServiceOntario Publications

ServiceOntario Publications is the largest distributor of government of Ontario information, with over 10,000 titles available. ServiceOntario Publications is the primary source for distribution and sale of provincial legislation, and is the electronic publisher of laws at www.e-laws.gov.on.ca

Online ordering is available through the ServiceOntario Publications Web site at www.publications.serviceontario.ca or visit one of the following Publications Ontario bookstores:

Toronto

ServiceOntario Centre College Park Building 777 Bay Street, Market Level Toronto ON M5G 2C8 Open: Monday to Friday 8:30 a.m. - 5 p.m., holidays excepted.

Ottawa

ServiceOntario Centre Ottawa City Hall 110 Laurier Avenue West Ottawa ON K1P 1J1 Open: Monday to Friday 8:30 a.m. - 5 p.m., holidays excepted.

Or, contact ServiceOntario Publications

ServiceOntario Publications

50 Grosvenor St. Toronto ON M7A 1N8 Toll-free: 1-800-668-9938 Phone: 416-326-5300 TTY Toll-free: 1-800-268-7095 Fax: 416-326-5317

Archives of Ontario

The Archives of Ontario is the primary source of Ontario's documentary memory. The Archives is responsible for managing, storing, conserving, arranging, describing and providing access to the province's irreplaceable documentary history dating back to the 1700s, valued at \$340 million and held in trust for the public. The Archives currently holds records created by offices of government and the private sector, as well as a growing volume of records in other media (electronic records, film, photographs, video, audio-tapes, maps and drawings).

The records at the Archives of Ontario are used for many kinds of research. People search for information about their ancestors, look at the impact of provincial government policies, find out when a particular company started operation, when a building was built, or how the earliest settlers lived. People can see photographs or maps of their hometown or look at early moving images of a particular region of the province. One way to access the records at the Archives is through the Archives of Ontario Microfilm Interloan Service. The Microfilm Interloan Catalogue can be found on the Archives' Web site at www.archives. gov.on.ca. Through this site, visitors can also access online exhibits and databases relating to archival records and photographs and can identify library holdings.

The Archives of Ontario serves researchers daily, in person, in their Reading Room, and by mail, phone, fax and E-mail.

For more information contact:

Archives of Ontario

77 Grenville St. Toronto ON M5S 1B3 Toll-free: 1-800-668-9933 Phone: 416-327-1600 E-mail: reference@ontario.ca Web site: www.archives.gov.on.ca

Office of the Registrar General of Ontario

The Office of the Registrar General of Ontario is the place to get birth, marriage and death certificates, and register a change of name.

It is important for people to recognize that one of the best ways to halt identity theft is to keep personal documents secure. Individuals are now required to report lost, stolen, found or destroyed certificates. This information will be shared with other programs issuing vital documents. Anyone who finds a birth certificate is required to forward it to the Office of the Registrar General, or deliver it to the police. Also, a new application form for birth certificates, which requires the signature of a guarantor, has been put in place.

Forms to apply for a new birth, death or marriage certificate are available from the Ministry of Government and Consumer Services Web site (www.gov.on.ca/MGS) or by calling or writing the Office of the Registrar General

Office of the Registrar General

PO Box 4600, 3rd Floor 189 Red River Rd. Thunder Bay ON P7B 6L8 Toll-free: 1-800-461-2156 Phone: 416-325-8305

Forms are also available through Government Information Centres across the province (see page 5 for how to locate the Centre nearest you), from most municipal clerk's offices or from Land Registry Offices (for the office nearest you, consult the Blue Pages of your telephone book under the keyword "Land Registration").

Ombudsman Ontario

"Working to ensure fair and accountable provincial government service". Ontario's Ombudsman is Mr. Clare Lewis Q.C. He is an Officer of the provincial Legislature who is independent of the government and political parties.

The Ombudsman's job is to investigate complaints about provincial government organizations. Based on the investigation, the Ombudsman may make recommendations to fix a problem. If these are not acted upon, the case may be reported to the Legislature.

The Ombudsman has jurisdiction over all provincial government organizations as an office of last resort. If you have tried without success to fix your problem with a provincial government organization, contact the Ombudsman. Before you do this, you should speak with the organization involved and use any complaint procedure they have, including an appeal to the head of the organization. You can also contact your Member of Provincial Parliament (MPP) representative at Queen's Park.

Ombudsman Ontario's services are free and are available in French and English. An interpreter for services in other languages can be arranged.

All complaints are handled in the strictest confidence.

For more information, contact **Ombudsman Ontario:**

Toll-free English: 1-800-263-1830

Toll-free French: 1-800-387-2620 TTY Toll-free: 1-866-411-4211 Fax: 416-586-3485 Web site: www.ombudsman.on.ca

Freedom of Information and Protection of Privacy

Personal information about you that is held by the Ontario government is protected under the privacy provisions of the *Freedom of Information and Protection of Privacy Act.* The *Act* ensures that government ministries and agencies collect, use, disclose and dispose of your personal information only with proper legal authority, and that it is accessible only to authorized individuals.

You have a right to access personal information about you that is held by Ontario government ministries and agencies, subject to certain specific exceptions. You also have a right to request that information about you be corrected, if you believe the information is incorrect or misleading.

To find out what records of personal information are maintained by particular government ministries and agencies, consult the Directory of Records, an Ontario publication that is available in local public libraries. The directory describes the organization and types of records maintained by each ministry and agency subject to the *Act*, as well as the telephone number and address of the ministry or agency's Freedom of Information and Privacy Coordinator.

If you have questions about the general operation of the *Act*, or need assistance with how to contact a particular ministry or agency's Freedom of Information and Privacy Co-ordinator, you can phone the Ontario government's central Information and Privacy Office at 416-327-2187.

1.2 Government of Canada

Seniors Canada Online

Seniors Canada Online is a Web site for seniors, their families and caregivers. The site offers:

- a wide range of information for seniors on one site
- various options for finding information, and
- links to programs and services from many federal and provincial government departments and non-governmental organizations.

Visit **Seniors Canada Online** at: www.seniors.gc.ca

Telephone and Internet Services

Your primary access points to information about Government of Canada programs and services are via telephone, in person and online.

Telephone

Toll-free: 1-800-O-Canada (1-800-622-6232) TTY Toll-free: 1-800-465-7735 Open: Monday to Friday 8 a.m. - 8 p.m. Service is provided in English and French.

In Person

Visit a Service Canada Access Centre. To find your nearest Access Centre, visit www.servicecanada.gc.ca or call 1-800-O-Canada (1-800-622-6232).

Online

Visit the Government of Canada Web site at www.canada.gc.ca

See also the federal seniors guide Services for Seniors: Guide to Government of Canada Services for Seniors and their Families available in print and online at: www.communication.gc.ca/guides/ seniors_aines/index_e.html

1.3 Municipal Government

Your local government is a key provider of important social and health services, economic and community development activities. Programs available in your area may include seniors' services, health and wellness programs, housing services, public health, and Ontario Works (social assistance).

To learn more about what municipal services and programs may be available in your area, consult the Blue Pages in your telephone book or visit www.yourlocalgovernment.com for links (where available) to your municipality.

Community Information Services

Community Information Centres

Community Information Centres (CICs) are a great source of information on services in your community. CICs offer information on a broad range of services provided by all levels of government, the non-profit sector, the private voluntary sector, by individuals in the community, and selectively from the business sector.

Individualized information is free, confidential and available to

everyone. It is provided by telephone, in person, through correspondence or on the Internet and is available in appropriate languages as required by a particular community.

See the Directory, Appendix 3 for a list of the Community Information Centres in Ontario. If you do not see your community on this list, contact the centre closest to you for a referral to a Community Information Centre in your area, or visit the InformOntario Web site at www.informontario.on.ca. for a listing of centres across the province.

211 Telephone Information Service

The United Way of Greater Toronto and Community Information Toronto offer 211, a new Community Information and Referral telephone line. When you're looking for community, social, health or government services, dial 2-1-1 for free, confidential information and referral. 211 is a multi-lingual service offered 24 hours, seven days a week.

At the time of printing this publication, the 211 service is available only in Toronto. For more information on the 211 service, visit www.211toronto.ca, or contact your local Community Information Centre to learn whether there are plans to bring the service to your community (see the Directory, Appendix 3 for a list of Community Information Centres in Ontario).

<u>Health</u>

2.1	Ministry of Health and Long-Term Card Information Services INFOline Telehealth Ontario Services Available Local Health Integration Network	17 17 17 17 18
2.2	Community Health Services Community Health Centres Public Health Programs Public Health Units Early Detection of Cancer Injury Prevention Vaccine Preventable Diseases	18 19 19 19 19 19
2.3	Physicians How to Find a Doctor Services Offered by Your Physician College of Physicians and Surgeons of Ontario	20 20 20 20
2.4	Ontario Health Insurance Plan Ontario Health Card OHIP Insured Services Physicians Podiatrists and Osteopaths Physiotherapy Dental Services in Hospital Eye Care Hearing Tests Northern Health Travel Grant Accessible Parking Permit Program Driver Licence Renewal Program for Seniors	21 22 22 23 23 23 23 23 23 23 24
	OHIP Coverage Outside Ontario	24 24

2.5	Drug Benefits	24
	Use of Medications	24
	Medications Needed While in Hospital	24
	Medications Needed in the Community	24
	Ontario Drug Benefit Program	24
	Eligibility	24
	Co-payments and Deductibles	25
	Products Covered	25
	Generic Drugs	26
	Limited Use Drug Products and	
	Individual Clinical Review	26
	Diabetic Testing Agents	27
	Maximum Days' Supply	27
	Special Drugs Program	27
	Eligibility	27
	Accessing the Program	28
	Costs	28
2.6	Dental Care	28
2.6		28 28
2.6	Dental Services in Hospital	-
2.6		28
2.6	Dental Services in Hospital Dental Services in Long-Term Care Facilities	28 28
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics	28 28 28
2.6 2.7	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home	28 28 28
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs	28 28 28 28
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs Equipment Funded Under the Programs	28 28 28 28 28 29
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs Equipment Funded Under the Programs Eligibility	28 28 28 28 28 29
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs Equipment Funded Under the Programs Eligibility Assistive Devices Program	28 28 28 28 28 29 29 29
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs Equipment Funded Under the Programs Eligibility	28 28 28 28 28 29 29 29 29
	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs Equipment Funded Under the Programs Eligibility Assistive Devices Program Home Oxygen Program	28 28 28 28 28 29 29 29 29 29 29
2.7	Dental Services in Hospital Dental Services in Long-Term Care Facilities Subsidized Dental Care University and College Dental Clinics Assistive Devices and Home Oxygen Programs Equipment Funded Under the Programs Eligibility Assistive Devices Program Home Oxygen Program Financial Assistance	28 28 28 28 28 29 29 29 29 29 29 29

2.9	Hip and Knee Joint Replacement Transplants	30 30 31
	Hospital Specialized Medical Geriatric Assessment Sexual Assault and Domestic Violence Care and Treatment Centres	31 32
2.10	Mental Health Programs Specialized Geriatric Mental Health	32
	['] Outreach Programs Inpatient and Outpatient Services at Hospitals Older Persons' Mental Health and	32 32
	Addictions Network	32
2.11	Patient Advocate	33
2.12	Ontario's Strategy for Alzheimer Disease and Related Dementias	33
2.13	Ontario Stroke Strategy	33
2.14	Chronic Care	34
	Co-payment Rate	34
	Co-payment Rate Reduction	34
2.15	Palliative Care	34
2.16	Health-Related Organizations	35
	ALS Society of Ontario	35
	Alzheimer Society of Ontario	36
	The Arthritis Society - Ontario Division	36
	Canadian Cancer Society - Ontario Division	36
	Canadian Diabetes Association	37
	The Canadian Hearing Society	37
	Canadian Liver Foundation	37
	Canadian Mental Health Association,	
	Ontario Division	37

16	Health-Related Organizations (cont'd)	
	The Canadian National Institute for the Blind	38
	Cancer Care Ontario	38
	Heart and Stroke Foundation of Ontario	38
	The Huntington Society of Canada	39
	The Kidney Foundation of Canada	39
	Multiple Sclerosis Society of Canada,	
	Ontario Division	39
	National Aboriginal Diabetes Association	40
	Ontario AIDS Network	40
	The Ontario Association of Speech-Language	
	Pathologists and Audiologists	40
	The Ontario Lung Association	41
	Ontario Lupus Association	41
	Ontario March of Dimes	41
	Ontario Pharmacists' Association	42
	Ontario Women's Health Council	42
	Ontario Women's Health Network	43
	Osteoporosis Society of Canada	43
	Parkinson Society Canada, Ontario Division	43
	Regional Geriatric Programs of Ontario	44
	Trillium Gift of Life Network	44

2.



2.1 Ministry of Health and Long-Term Care Information Services

INFOline

INFOline provides information and referral services on the programs, services and activities of the ministries of Health and Long-Term Care, Community and Social Services, Children and Youth Services and Citizenship and Immigration by responding to telephone and in-person inquiries. A TTY number is available for the hearing/speech impaired. Multilingual staff are capable of handling inquiries in as many as 20 languages. You can request publications from these ministries by calling the INFOline or by visiting or writing the Client Services Unit:

INFOline

Toll-free: 1-888-910-1999 Phone: 416-314-7511 TTY Toll-free: 1-800-387-5559 Fax: 416-325-7136

Client Services Unit

900 Bay St. M1-57, Macdonald Block Toronto ON M7A 1R3 For general information about the Ministry of Health and Long-Term Care programs and services, visit the ministry Web site at www.health.gov.on.ca and www.healthyontario.com

Telehealth Ontario

Telehealth Ontario is a free, confidential telephone service providing health advice or information from a Registered Nurse. The service is available 24 hours a day, 7 days a week through a Toll-free number (1-866-797-0000). Telehealth Ontario is available to everyone throughout the Province of Ontario and callers do not need a health card number to obtain services.

Services Available

Telehealth Ontario nurses assist callers by assessing symptoms and providing advice on the best steps to follow. In instances where more urgent care appears necessary, the nurse can connect the caller to local "911" emergency services or may direct the caller to visit the nearest hospital emergency room. Nurses are also able to direct callers to services available in the community, when appropriate. Nurses are able to provide callers with information on general health topics such as the ongoing management of a previously diagnosed chronic illness, as well as nutrition and healthy lifestyles. Where questions are about medications or drug interactions, nurses can consult a pharmacist who will speak directly to callers through the Telehealth Ontario line.

Telehealth Ontario nurses can provide services in English and French, and have access to translation services in over 100 other languages. Teletypewriter (TTY) service for the deaf, deafened and hard of hearing is available directly through **Telehealth Ontario:**

Toll-free: 1-866-797-0000 TTY Toll-free: 1-866-797-0007

Local Health Integration Networks

Local Health Integration Networks (LHINs) are not-for-profit corporations that are responsible for planning, integrating and funding local health services in 14 different geographic areas of the province. LHINs work in partnership with a range of health services providers in hospitals, longterm care facilities, community health centres, community support services and mental health agencies, to deliver health care that is patient focused, results driven, integrated and sustainable. LHINs are based on a principle that community-based care is best planned, coordinated and funded in an integrated manner within the local community because local people are best able to determine their health service needs and priorities.

LHINs determine the health service priorities required in their local community. Starting with community engagement, LHINs work with local health providers and community members on planning. They then move to coordinating services in their area and eventually they would provide funding and resources to local health providers.

For the Local Health Integration Networks nearest you, see the Directory, Appendix 3 or visit their web site at www.lhins.on.ca.

2.2 Community Health Services

Community Health Centres

Community Health Centres (CHC) are non-profit organizations that provide primary health and health promotion programs for individuals, families and communities.

CHCs provide education and advice to help families access the resources they need from other community agencies. They link families with support and self-help groups that offer peer education, support in coping, or are working to address conditions that affect health.

For more information, or to locate the Community Health Centre nearest you, contact the **Seniors' INFOline:**

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca and www.healthyontario.com

Public Health Programs

Public Health Units

A Public Health Unit is responsible for the local delivery of Public Health programs and services within a defined geographic area. It is governed by a board of health, primarily comprised of community representatives.

There are 36 public health units in Ontario. Health units administer health protection and health promotion, and disease prevention programs to inform the public about healthy lifestyles, communicable disease control, immunization, food premises inspection, healthy growth and development including parenting education, health education for all age groups and selected screening services.

For more information, or to find the Public Health Unit closest to you contact:

Seniors' INFOline:

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com

Early Detection of Cancer

This program of the Ontario Public Health system promotes screening for the early detection of breast and cervical cancer. The program includes community-wide education to increase awareness of the benefits of breast screening for women 50-74 years of age, through the Ontario Breast Screening Program (OBSP) and group education sessions for women and their family members on the benefits of breast screening through the OBSP.

Injury Prevention

The purpose of this program is to prevent injuries and substance abuse. Specific services for seniors include education on how to promote health and independence as well as how to prevent fall-related injuries in order to avoid loss of independence and unnecessary institutionalization. For more information on Falls Prevention, see page 141. For more information on Addiction Programs, see page 138.

Vaccine Preventable Diseases

Adults who are 65 years and over are known to be at higher-risk for complications related to influenza and pneumonia. Protection against the influenza virus requires an annual immunization that is given in the fall just prior to the "flu season". This vaccine is available free of charge to all Ontario residents. Influenza does strike in warmer climates, too, so individuals who travel south for the winter are encouraged to get immunized against influenza before leaving home.

The pneumonia vaccine provides protection against a common cause ot pneumonia and other systemic infections. You only need to get this vaccine once to be protected and it can be given at any time of year, including at the same time as the influenza vaccine. This vaccine is provided tree of charge to adults 65 years of age and over, and those under 65 with specific high risk medical conditions such as chronic heart, kidney or lung disease and diseases that suppress the immune system. Speak with your doctor it this is right for you.

2.3 Physicians

How to Find a Doctor

Doctor Search is a free service offered by the College of Physicians and Surgeons of Ontario.

The purpose of Doctor Search is twofold: to provide the public access to the names of physicians accepting new patients, and to provide the information that can be released to the public about the selected physician.

Doctor Search

Toll-free: 1-800-268-7096, ext. 626 Phone: 416-967-2626 Web site: www.cpso.on.ca/ Doctor_Search/dr_srch_hm.htm

Services Offered by Your Physician

Most people's first contact with the health system is through their family physician. A visit to your doctor's office will result in one or a combination of these outcomes:

- short-term treatment, for example, prescription for medication or advice on health-enhancing lifestyle improvements
- referral to a specialist at a clinic or a hospital
- referral to a community long-term care service via a Community Care Access Centre (CCAC) or to other services (see page 48 for more information on CCACs).

College of Physicians and Surgeons of Ontario

The College of Physicians and Surgeons of Ontario (CPSO) is the self-regulating body for the province's medical profession. One important responsibility of the College is to investigate complaints from members of the public about doctors who are members of the College.

If you would like to talk to someone about the care or conduct of a physician or about the complaint process, please contact the CPSO Investigations and Resolutions department:

The College of Physicians and Surgeons of Ontario

c/o The Registrar, Investigations and Resolutions Department 80 College St. Toronto ON M5G 2E2 Toll-free: 1-800-268-7096, ext.615 Phone: 416-967-2615 E-mail: investigations&resolutions@ cpso.on.ca Web site: www.cpso.on.ca/ Info_Public/compform.htm

2.4 Ontario Health Insurance Plan

The Ontario Health Insurance Plan (OHIP) covers a wide range of health services. It pays all costs for services that are medically necessary.

Ontario Health Card

You must have a valid Ontario health insurance card to use health care services that are funded by the Ministry of Health and Long-Term Care. You must show your card to receive benefits. If you've forgotten your card, you will be required to complete a *Health Number Release Form* at the hospital or doctor's office, which allows the ministry to provide your health number to them. You are eligible for an OHIP card if you:

- are a Canadian citizen, landed immigrant, convention refugee or certain other immigration classification, and
- 2. make your permanent and principal home in Ontario, and
- 3. are present in Ontario for at least 153 days in any 12-month period.

Tourists, transients or visitors to Ontario are not eligible for OHIP coverage.

To apply for a card, you must:

- go in person to your nearest OHIP office (to find your local office, consult the Blue Pages of your telephone book under the keyword "Health, then "Health Card"); and
- fill in the *Registration for Ontario Health Coverage Form*; and
- provide three types of documents to show:
 - 1. Canadian citizenship or immigration status
 - 2. that you live in Ontario, and
 - 3. you are the person you say you are.

If you live in a remote area, the ministry can make special arrangements.

You have to wait three months for OHIP coverage if you are a:

- newcomer to Ontario, or
- former resident returning here to live after being away for more than 212 days.

If your Health Card is lost, stolen or damaged you should immediately call the **Ministry of Health and Long-Term Care** at 1-800-268-1154 (Tollfree in Ontario only). In Toronto, call 416-314-5518, TTY Toll-free 1-800-387-5559.

Your Ontario Health Card is for health care only. Do not show your card or give your health number to anyone except a health care provider when you receive health care, or to the Ministry of Health and Long-Term Care.

Your personal health care information is protected under the *Freedom of Information and Protection of Privacy Act* (see page 10 for more information on this Act). The ministry also has security measures to protect all the personal information that it holds.

For more information, contact your nearest Ministry of Health and Long-Term Care OHIP office. For the telephone number and location of the office nearest you, contact:

Seniors' INFOline

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com

OHIP Insured Services

Physicians

OHIP insures all medically necessary doctor's visits and treatments, and tests that are provided by or ordered by your doctor. Your doctor cannot charge you any amount for an insured service.

OHIP does not insure services that are not medically necessary, for example, cosmetic surgery. Physicians may charge you for an uninsured service. If your doctor asks you to pay for a service, make sure that you get an itemized bill. If you have private insurance, it may cover the uninsured service. If you are not sure about a fee that your doctor charges you, contact the Ministry of Health and Long-Term Care or the Seniors' INFOline.

Podiatrists and Osteopaths

The ministry pays part of the costs for insured services that are provided by podiatrists and osteopaths. You must pay for the extra costs and costs that exceed the OHIP yearly allowable maximum. Ask your health care provider about the costs before you receive the services. If you have private insurance, it may cover the extra cost.

Physiotherapy

OHIP pays for insured physiotherapy services that you receive in a hospital for people 65 years of age and over. It also covers some physiotherapy services provided in a licensed physiotherapy clinic and through a Community Care Access Centre (see page 48 for more information on Community Care Access Centres). Physiotherapy services that are provided in private clinics are not insured.

Dental Services in Hospital

OHIP pays for some dental surgery when it is necessary to provide the service in hospital. You pay the cost of dental services in a dentist's office. For more information on dental care see page 28.

Eye Care

OHIP insures one eye exam by a medical doctor or optometrist every year for people 65 years of age and over. Routine eye exams for people 20 to 64 years old provided by optometrists and physicians will no longer be covered as of November 1, 2004. There is new OHIP coverage to ensure patients aged 20 to 64 years with medical conditions affecting the eye can continue to receive regular eye exams. Other medically necessary care provided by a medical doctor is insured, for example, cataract surgery. Examples of uninsured services include eyeglasses, contact lenses and surgery to correct retractive errors such as near-sightedness.

The Assistive Devices Program covers part of the cost of some visual aids if you are eligible.

Hearing Tests

OHIP insures diagnostic tests that are ordered and performed by a doctor. Some tests performed in a hospital may also be insured. Services provided by audiologists, such as fitting and evaluation of hearing aids, are not insured. The Assistive Devices Program (see page 29) may cover part of the cost of a hearing aid if you are eligible.

Northern Health Travel Grant

The Northern Health Travel Grant helps to pay travel costs for people in Northern Ontario who must travel long distances to see a medical specialist to receive the care they need.

This applies to people in the territorial districts of Algoma, Cochrane, Kenora, Manitoulin, Muskoka, Nipissing, Parry Sound, Rainy River, Sudbury, Thunder Bay and Timiskaming who must travel at least 100 km for insured specialized health care that is not available in their area.

The Northern Health Travel Grant would not apply if round trip travel is provided by land ambulance or air ambulance.

You can get an application from your health care provider or local Ministry of Health and Long-Term Care office, or by calling 1-800-461-4006. The doctor's fee to complete this form is covered as part of the OHIP-insured service: you do not have to pay the doctor to fill out this form.

Accessible Parking Permit Program

The doctor's fee to complete this form is an OHIP-insured service. You do not have to pay the doctor to fill out this form. For more information on the Accessible Parking Permit, see page 95.

Driver Licence Renewal Program for Seniors

Medical exams and reports that you need to obtain or maintain a Driver's licence are not insured: your doctor can charge you for the exam and to fill out the form.

OHIP Coverage Outside Ontario

For information on what health services are insured by OHIP when you are travelling out of province, please see page 164.

For more information about OHIP registration and insured benefits contact your nearest Ministry of Health and Long-Term Care OHIP office. For the telephone number and location of the office nearest you, call:

Seniors' INFOline

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com

2.5 Drug Benefits

Use of Medications

It is important that you tell your doctor(s) and pharmacist about all the drugs that you take, including non-prescription medications. You should also inform them about any allergies you may have to medicines, and describe the reactions you had with these medicines. It is best if you take all prescriptions to one pharmacy, so that the pharmacist(s) have a complete profile of all your medications and can monitor for drug interactions or side effects.

Medications Needed While in Hospital

Drugs are provided by the hospital, based on the drugs stocked in the hospital where you are receiving treatment.

Medications Needed in the Community

Drug coverage is provided to seniors through the Ontario Drug Benefit (ODB) Program.

Ontario Drug Benefit Program

Eligibility

People 65 years of age and older are eligible for the Ontario Drug Benefit (ODB) program if they have a valid Ontario Health Card. You do not need to apply for coverage. As long as the Ministry of Health and Long-Term Care has the correct mailing address, you will receive a letter of notification of ODB eligibility by mail approximately 2 months before you turn 65. If your address changes, please call the nearest office of the Ministry of Health and Long-Term Care. The number can be found in the Blue Pages of your telephone book under the keyword "Health", then "Health and Long-Term Care".

In order to start receiving benefits, notify your pharmacist that you are now eligible for the program and he/she will confirm your eligibility on the Government's Health Network System.

Co-payments and Deductibles

The Ontario Drug Benefit (ODB) program runs from August 1 to July 31 each year. ODB eligible people may be asked to pay some portion of their prescription drug product costs.

You will fall into the higher income co-payment category if:

- you are a single senior with an income of more than \$16,018 a year, or
- you are part of a senior couple and your combined income is more than \$24,175 a year.

If you are in the higher co-payment category, you will pay a \$100 deductible for prescriptions filled after August 1 of every year. The government's computerized Health Network System at your pharmacy will track what you have paid towards the \$100 deductible. This total is printed on your prescription receipt. After you have paid the \$100 deductible per senior, you will then pay up to \$6.11 towards the ODB dispensing fee for each prescription for a covered drug product in the benefit year.

You will fall into the lower income co-payment category if:

- you are a single senior with an income of less than \$16,018 a year, or
- you are part of a senior couple and your combined income is less than \$24,175 a year.

If you are in the lower income copayment category, you may be asked to pay up to \$2 for each prescription filled.

All newly eligible seniors are automatically enrolled in the higher co-payment category. If you think you may be eligible for the lower \$2 copayment, you can complete an application form and send it to the ministry. Application forms for the lower \$2 co-payment are available at Ontario pharmacies or by calling 1-800-268-1154.

Products Covered

Through the Ontario Drug Benefit (ODB) Program, the Ministry of Health and Long-Term Care covers most of the cost of over 3,200 prescription drug products listed in the ODB Formulary, in addition to a number of limited-use drug products, nutrition and diabetic testing products. The ODB Formulary identifies drug products designated as benefits under the program, as well as those brands of drugs that are considered to be interchangeable, and serves as a prescribing and reimbursement guide for doctors and pharmacists.

The drug must be prescribed by an authorized Ontario prescriber (e.g., family doctor) and purchased in an Ontario pharmacy that is online with the Ministry of Health and Long-Term Care's computerized Health Network System, or from an Ontario doctor who dispenses prescription drug products.

The ODB program does not reimburse prescription drugs purchased outside Ontario. You will need to buy private insurance to cover the cost of prescription drugs bought outside Ontario.

The ODB does not cover the following products and services: syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids, or compression stockings.

Generic Drugs

Generic drugs are drug products that contain the same medicinal or therapeutic ingredient(s) as the original brand name drug. Generic and brand name products may look or taste different but both contain the same amount of the same active ingredient(s). Generic products usually cost less than their brand name counterparts. When both generic and brand name products are available, the Ontario Drug Benefit (ODB) program pays the pharmacist for the lowest cost interchangeable generic drug product listed in the Drug Benefit Formulary. If you wish to use the brand name product, you must pay the difference in cost between the brand name and the generic product.

Limited Use Drug Products and Individual Clinical Review

Limited Use products are drugs that are listed in the Ontario Drug Benefit (ODB) Formulary with specific clinical criteria or conditions for use. The ODB program reimburses for a Limited Use product only when a Limited Use Prescription Form is prescribed for an ODB-eligible recipient according to criteria or conditions outlined for each product.

In exceptional circumstances, where a drug product is not covered in the ODB Formulary, a request for special coverage can be made. This process is known as *Individual Clinical Review, Section 8.* On your behalf, your doctor requests coverage for a specific period of time, for a particular drug product not normally covered under the ODB program. Medical experts will review your doctor's request and will advise him/her whether coverage has been approved.

For more information about Limited Use drug products or the Section 8 process, please contact the Drug Programs Branch of the Ministry of Health and Long-Term Care at 416-327-8109.

Diabetic Testing Agents

Through the Ontario Drug Benefit (ODB) program, the Ministry of Health and Long-Term Care covers some diabetic testing agents. Diabetic testing agents are products people with diabetes use to test sugar levels in blood and ketone levels in urine. Note that syringes and other diabetic supplies such as lancets and glucometers are not covered under the ODB program.

The ODB program will cover the costs of your diabetic testing agents if you:

- have diabetes, and
- have a prescription for a listed diabetic testing agent from an Ontario doctor.

Speak to your doctor about obtaining a prescription for diabetic testing agents. Your pharmacist can tell you which diabetic testing agents are covered.

Maximum Days' Supply

Under the Ontario Drug Benefit program, you may receive up to a maximum 100 days' supply of medications. For prescriptions for medications that are a new therapy, your doctor may choose to provide a smaller days' supply, until your response to the new medication is known. For information on maximum days' supply when travelling out of province, see page 165.

For more information on the **Ontario Drug Benefit Program:**

Toll-free: 1-800-268-1154 Phone: 416-327-8109 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca

Special Drugs Program

Through the Special Drugs Program, the Ministry of Health and Long-Term Care covers the full cost of certain drugs used in the treatment of specific conditions. The program covers:

- many drugs for the treatment of cystic fibrosis and thalassaemia
- AZT, ddl, ddC and pentamadine for people who are HIV positive
- Erythropoietin (EPO) for people with end stage renal disease
- Cyclosporine for people who have had a solid organ or bone marrow transplant
- human growth hormone for children with growth failure
- Clozapine for treatment of schizophrenia
- Alglucerase for people with Gaucher's Disease.

Eligibility

The Special Drugs Program will cover your costs for the above drugs if you:

- are an Ontario resident with a valid Ontario Health Card, and
- are a patient with one of the diseases or conditions covered, and
- meet the established clinical criteria, and/or
- are approved by a designated centre/physician for a specific drug product.

Accessing the Program

Speak with your doctor about whether you may be covered by the program and the locations near you where the treatments are available.

Costs

The Special Drugs Program does not have any deductibles or co-payments. If you meet conditions for coverage, you do not pay for any portion of your treatments.

For more information on the **Special Drugs Program:**

Toll-free: 1-800-268-1154 Phone: 416-314-5518 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca/english/ public/pub/drugs/specdrug.html

2.6 Dental Care

Dental Services in Hospital

OHIP pays for some dental surgery that must, by medical necessity, be provided in hospital. The patient pays for dental services provided in a dentist's office.

Dental Services in Long-Term Care Facilities

Long-term care facilities give you a dental assessment as part of their admission medical and nursing assessments. They also provide ongoing oral care by qualified dental professionals on a fee-for-service basis. That includes an annual checkup, plus preventative services such as scaling and cleaning, and an assessment to ensure that dentures are properly fitted.

If you need dental treatment or other services that are not provided by your facility, it will help you get a referral to a dentist or other professional of your choice. The facility can also arrange for emergency dental services for you, as needed, but does not cover their cost. You or your representative must authorize and pay for those services.

Subsidized Dental Care

Some municipalities in Ontario provide discretionary financial assistance for seniors' dental care. Those in need should discuss with their treating dentist to determine if such assistance is available in their area and where to go to learn more about eligibility requirements and the application process.

University and College Dental Clinics

Several universities and colleges have dental clinics open to the public. Services vary according to the clinic. Fees are generally less than what private practitioners charge. Please contact clinics individually to determine services, fees and availability of appointments. For list of university and college dental clinics in Ontario see, the Directory, Appendix 3. Local Community Information Centres may be able to identify options for dental care services in your area. For a listing of Centres in Ontario, see the Directory, Appendix 3.

2.7 Assistive Devices and Home Oxygen Programs

The Assistive Devices Program (ADP) and the Home Oxygen Program (HOP) are administered by the Ministry of Health and Long-Term Care.

These programs offer financial assistance to Ontario residents with long-term physical disabilities to obtain basic, competitively priced, personalized assistive devices appropriate for the individual's needs and essential for independent living. Devices covered by the program are intended to give people increased independence and control over their lives so they may avoid costly institutional settings and remain in a community living arrangement.

Equipment Funded Under the Programs

ADP covers over 8,000 separate pieces of equipment or supplies in a number of categories including: mobility aids; supplies for insulindependent diabetics; hearing aids; respiratory equipment; visual and communication aids. HOP pays for oxygen and oxygen delivery equipment, such as concentrators, cylinders, liquid systems and related supplies, such as masks and tubing.

Eligibility

Assistive Devices Program

Any Ontario resident who has a valid Ontario Health Card issued in their name and has a physical disability of six months or longer, may be eligible. There are specific eligibility criteria that apply to each device category.

Home Oxygen Program

Any Ontario resident who has a valid Ontario Health Card issued in their name and has a chronic illness or dysfunction that requires long-term oxygen therapy, may be eligible.

Financial Assistance

ADP pays up to 75 percent of the cost of equipment, such as wheelchairs, orthopedic braces and breathing aids. For others, such as hearing aids, the ADP contributes a fixed amount. With regard to supply items such as ostomy and needles and syringes for seniors, the ADP pays an annual grant directly to the person.

HOP pays 100 percent of the cost of oxygen and related equipment for seniors and those on social assistance, home care or residing in a long-term care facility.

Assistive Devices Program Ministry of Health and Long-Term Care

5700 Yonge St., 7th Floor Toronto ON M2M 4K5 Toll-free: 1-800-268-6021 Phone: 416-327-8804 Web site: www.health.gov.on.ca

2.8 Ambulance Services

Calling an Ambulance

For emergency ambulance services only, call 911 or look in the "Emergency Numbers" section at the front of your telephone book for the emergency number to call in your area.

All Ontario residents who travel within Ontario by ambulance for medically necessary services and who have a valid Ontario Health Card are required to pay a portion (co-payment) of the ambulance services.

Payment for Ambulance Trips

If you have a valid Ontario Health Card and your use of an ambulance is deemed medically essential by an attending physician you will not be billed for ambulance trips between Ontario medical facilities (e.g., between two hospitals), but will be billed a copayment of \$45 for ambulance trips between your home and a hospital. You are exempted from the co-payment if you are receiving provincial social assistance, are a registered Home Care client or are living in an Ontario health care facility.

If your trip is deemed not medically essential by an attending physician or you do not have a valid Ontario Health Card, you will be billed \$240 for a land ambulance trip or the full cost of an air ambulance trip.

For more information, contact the **Seniors' INFOline:**

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com

2.9 Hospital Programs

Ontario hospitals provide several priority programs that may be of particular interest to seniors.

Hip and Knee Joint Replacement

Fifty-five hospitals in Ontario provide approximately 20,200 hip and knee total joint replacements a year, to improve the mobility and independence of adults with severe degenerative joint conditions. Family physicians are responsible for referrals to orthopedic surgeons for decisions about appropriate treatment.

Transplants

There are eight hospitals in Ontario that perform organ transplant surgery. New organ and tissue donation and transplantation legislation was introduced in late 2000 in the *Trillium Gift* of Life Network Act. The Trillium Gift of Life Network (TGLN) has been established to plan, promote, coordinate and support organ and tissue donation across the province.

For information on organ and tissue donation, see page 122.

Hospital Specialized Medical Geriatric Assessment

A number of hospitals across the province have inpatient, outpatient and outreach programs which provide medical assessment, treatment and slower-paced rehabilitation for seniors with complex medical conditions, or who are at risk of losing their independence due to frequent falls, unexplained confusion, loss of mobility, or other unexplained indicators. Contact your family doctor to access these hospital-based services.

Sexual Assault and Domestic Violence Care and Treatment Centres

There are 31 hospital-based Sexual Assault and Domestic Violence Care/Treatment Centres that provide 24-hour access to emergency medical care, forensic documentation, crisis management and emotional support to adult victims of sexual assault in Ontario. Domestic violence treatment services are also available at most sites.

The Ontario Network of Sexual Assault and Domestic Violence Care and Treatment Centres operates a Web site with information on sexual assault and domestic violence, how to get help, including a list of Sexual Assault and Domestic Violence Care/Treatment Centres in Ontario. The Web site address is www.sacc.to/gylb/satc/Listing.asp? ProvinceID=9

If you cannot access a computer contact your hospital and they can direct you to the program nearest you.

2.10 Mental Health Programs

The Ministry of Health and Long-Term Care funds a variety of programs for seniors who have mental illness.

Specialized Geriatric Mental Health Outreach Programs

Specialized Geriatric Mental Health Outreach Programs provide assessment, consultation, treatment and education to seniors with serious mental illness, as well as to their families and service providers, through an interdisciplinary/multidisciplinary approach. In most cases, seniors with mental illness or their families can be referred to these programs directly or they can be referred through their family doctor. To find out about a program in your area, contact your family doctor.

Inpatient and Outpatient Services at Hospitals

Most general hospitals across the province have inpatient psychiatry beds that provide acute, short-term treatment for people with mental illness. A number of Provincial Psychiatric Hospitals and Specialty Psychiatric Hospitals across the province have inpatient psychogeriatric beds that provide treatment for seniors with serious mental illness who have longer-term hospitalization needs.

Many general hospitals, provincial psychiatric hospitals and specialty psychiatric hospitals have outpatient psychiatry programs for seniors with mental illness including: day treatment programs and outpatient clinics.

These services are available to seniors who have mental illness, including residents of long-term care facilities.

To access hospital-based psychiatric services for seniors, contact your family doctor. In the case of a psychiatric emergency, contact or go to the hospital emergency department nearest you.

In addition, some Community Care Access Centres (CCACs) offer mental health services for seniors. To locate the CCAC nearest you, call the Seniors' INFOline at 1-888-910-1999. See page 48 for more information on CCACs.

Older Persons' Mental Health and Addictions Network of Ontario

The Older Persons' Mental Health and Addictions Network of Ontario (OPMHAN) is a collaborative of more than 60 provincial and regional organizations committed to improving the system of care for older adults living in the community who are at risk of, or coping with, mental illness and/or addictions and those who care for and about them.

Older Persons' Mental Health and Addictions Network of Ontario

Randi Fine Telephone: 416-593-4094 E-mail: opmhan@sympatico.ca Web site: www.opmhan.ca

2.11 Patient Advocate

Each hospital in the province employs an impartial Patient Advocate to manage all patients' concerns and/or questions (excluding their primary care) during their hospital stay. The Patient Advocate helps put patients in touch with the appropriate office within the hospital to investigate and resolve their concern.

For the name of your hospital's Patient Advocate, call its central telephone line, listed in the White Pages of your telephone book.

2.12 Ontario's Strategy for Alzheimer Disease and Related Dementias

Alzheimer Disease is the most common dementia affecting older adults. It is a deteriorating brain disease that eventually kills. In Ontario, more than 100,000 people live with the disease; 90 percent of those are over the age of 65. With Ontario's growing and aging population, it is expected that Alzheimer Disease and related dementias will increase significantly in coming years.

The Ontario Seniors' Secretariat has partnered with the Ministry of Health and Long-Term Care to implement Ontario's Strategy for Alzheimer Disease and Related Dementias. The Strategy consists of a 10-point action plan designed to help people with Alzheimer Disease and related dementias and their caregivers and families.

For information about Ontario's Strategy for Alzheimer Disease and Related Dementias, visit the Ontario Seniors' Secretariat Web site at www.ontarioseniors.ca or call the Seniors' INFOline at 1-888-910-1999.

2.13 Ontario Stroke _____ Strategy

The government is taking a leadership role in addressing one of the most serious health issues facing Ontarians by transforming stroke care across the province.

The Stroke Strategy is:

- supporting programs that promote health and wellness and contribute to the prevention of stroke
- decreasing morbidity and mortality of individuals at high risk for stroke through the implementation of new knowledge and therapies
- anticipating the future needs of a growing and aging population, and

 providing responsive acute stroke care and stroke rehabilitation close to home.

For information on stroke education, contact the **Heart and Stroke Foundation of Ontario** at 416-489-7100.

2.14 Chronic Care

Chronic care is provided in hospitals for people who have long-term illnesses or disabilities that cannot be treated at home or in long-term care facilities. Chronic care provides patients with room, board and other basic necessities in addition to medical care.

Co-payment Rate

Chronic care co-payments have been established for patients in chronic care hospitals/units. They represent the patient's contribution toward accommodation (services) and meals, unless the patient qualifies for a reduction in payments.

Co-payment Rate Reduction

There are two types of payment reductions: full and partial.

A full rate reduction is available for patients who:

- are receiving family benefits or general welfare assistance
- have monthly incomes below a certain level, established annually

 have a third party (such as Workplace Safety and Insurance Board, an insurance company, Department of Veterans Affairs, or other Federal Government agency) pay either the total hospital cost or the co-payment.

A partial rate reduction is available depending on the monthly income of the patient and his or her dependents and the number of dependents.

There are forms which a hospital staff member will help patients complete to determine eligibility for co-payment rate reductions.

For more information, contact the **Seniors' INFOline:**

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com

2.15 Palliative Care

Palliative care, or end-of-life care, is a range of services meant to comfort and alleviate the pain of a person who is dying.

Services can include any or all of the following:

- nursing and personal care in the home or other place of residence
- specialized services in a hospital, either in a palliative care unit or through a team of palliative professionals who will provide

care wherever the patient is located in the hospital

- social and emotional support, often provided by volunteer hospice organizations
- spiritual and religious care
- bereavement support for the family.

Palliative care, including pain and symptom management, is provided within the health system, while family, friends and volunteers contribute in a significant way towards improving the quality of end-of-life for the individual who is dying.

If you or someone you know requires palliative care services, please contact your local Community Care Access Centre (CCAC) or speak to your doctor about the services available in your community.

To locate the CCAC nearest you, call the **Seniors' INFOline:**

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com

For more information on palliative care, contact:

Ontario Palliative Care Association

194 Eagle St. Newmarket ON L3Y 1J6 Toll-free: 1-888-379-6666 Phone: 905-954-0938 Fax: 905-954-0939 E-mail: opca@neptune.on.ca Web site: www.ontariopalliativecare.org

Hospice Association of Ontario

27 Carlton St., Ste. 201 Toronto ON M5B 1L2 Toll-free: 1-800-349-3111 Phone: 416-304-1477 Fax: 416-304-1479 E-mail: info@hospice.on.ca Web site: www.hospice.on.ca

2.16 Health-Related Organizations

ALS Society of Ontario

The ALS Society of Ontario exists to ensure that all people affected by ALS in Ontario have what they require to live with dignity and choice. We facilitate access to the best possible support, care and treatment for those living with ALS through the equipment program, support groups and community information and referral. The ALS Society of Ontario engages in advocacy, raising awareness and education. It mobilizes an ardent volunteer base to support the work of the ALS Society and raises funds for ALS support services and ALS research.

ALS Society of Ontario

265 Yorkland Blvd., Ste. 300 North York ON M2J 1S5 Toll-free: 1-800-267-4257 Phone: 416-497-2267 Fax: 416-497-1256 E-mail: info@alsont.org Web site: www.alsont.ca

Alzheimer Society of Ontario

The Alzheimer Society of Ontario (ASO) is a province-wide, not-forprofit organization with a membership of 39 local chapters located throughout Ontario. Its mission is to improve the quality of life of persons with Alzheimer Disease and related dementias and their caregivers. Local chapters offer information and referral services, a resource library, access to the Alzheimer Wandering Registry, support groups, individual counselling, education and training about Alzheimer Disease and related dementias, risk-reducing and care strategies, and links to a variety of respite and other dementia responsive programs. For the telephone number of an Alzheimer Society chapter in your community, contact the ASO at 416-967-5900, or visit the National Alzheimer Society of Canada Web site at www.alzheimer.ca

Alzheimer Society of Ontario

1200 Bay St., Ste. 202 Toronto ON M5R 2A5 Phone: 416-967-5900 Fax: 416-967-3826 E-mail: staff@alzheimeront.org Web site: www.alzheimerontario.org

The Arthritis Society, Ontario Division

The Arthritis Society is Canada's only notfor-profit organization dedicated to raising funds for research into the causes and cures for arthritis. Since 1948 it has contributed over \$100 million towards arthritis research projects across Canada. In Ontario, The Arthritis Society delivers a wide range of programs and services including care through dedicated arthritis physiotherapists, occupational therapists and social workers.

The Arthritis Society

393 University Ave., Ste. 1700 Toronto ON M5G 1E6 Toll-free: 1-800-321-1433 Phone: 416-979-7228 Fax: 416-979-8366 Web site: www.arthritis.ca/ontario

Canadian Cancer Society, Ontario Division

The Canadian Cancer Society funds research on all types of cancer, offers credible information on cancer, treatment and risk reduction, and provides support for people living with cancer. The Society helps people cope with cancer by providing information, emotional support and transportation. Please call the Canadian Cancer Society or visit their Web site to access services or to find the location of the office nearest you.

Canadian Cancer Society, Ontario Division

1639 Yonge St. Toronto ON M4T 2W6 Toll-free: 1-800-268-8874 Phone: 416-488-5400 Fax: 416-488-2872 Web site: www.ontario.cancer.ca

Canadian Diabetes Association

With over 150 branches across the country, the Canadian Diabetes Association plays a leading role in supporting the over two million Canadians who are directly affected by diabetes, and their loved ones, through research, education, service and advocacy. To connect with your local office, contact:

Canadian Diabetes Association

National Life Building 522 University Ave., Ste. 1400 Toronto ON M5G 2R5 Toll-free: 1-800-226-8464 Phone: 416-363-3373 Fax: 416-363-3393 E-mail: info@diabetes.ca Web site: www.diabetes.ca

The Canadian Hearing Society

The Canadian Hearing Society (CHS) provides services that enhance the independence of deaf, deafened and hard of hearing people, and encourage prevention of hearing loss. CHS provides a wide range of services in 27 offices in Ontario, including Audiology, Hearing Aid Program (dispensing and fitting), Technical Devices, Ontario Interpreter Services, Hearing Help Classes, Hearing Care, Counselling, General Social Services and Employment Services.

Canadian Hearing Society

271 Spadina Rd. Toronto ON M5R 2V3 Toll-free: 1-877-347-3427 TTY Toll-free: 1-877-347-3429 E-mail: info@chs.ca Web site: www.chs.ca

Canadian Liver Foundation

The Canadian Liver Foundation (CLF) is dedicated to reducing the impact and incidence of liver disease. It supports research into the causes, diagnosis, prevention and treatment of over 100 forms of liver disease.

Canadian Liver Foundation

2235 Sheppard Ave. E., Ste. 1500 Toronto ON M2J 5B5 Toll-free: 1-800-563-5483 Phone: 416-491-3353 Fax: 416-491-4952 E-mail: clf@liver.ca Web site: www.liver.ca

Canadian Mental Health Association, Ontario Division

The Canadian Mental Health Association (CMHA) exists to promote the mental health of all individuals across Ontario and to be the primary source of information about mental health and mental illness. This is done by distributing information to local CMHA branches, consumers/survivors and family members, policy makers, business leaders and the media.

Canadian Mental Health Association, Ontario Division

180 Dundas St. W., Ste. 2301 Toronto ON M5G 1Z8 Toll-free: 1-800-875-6213 Phone: 416-977-5580 Fax: 416-977-2264 E-mail: info@ontario.cmha.ca Web site: www.ontario.cmha.ca

The Canadian National Institute for the Blind

The Canadian National Institute for the Blind (CNIB) provides rehabilitation services, at no cost, to people who are blind, visually impaired and both deaf and blind to enhance their independence.

Canadian National Institute for the Blind

1929 Bayview Ave. Toronto ON M4G 3E8 Phone: 416-486-2500 Fax: 416-480-7677 Web site: www.cnib.ca

Cancer Care Ontario

Cancer Care Ontario is the province's leader in the integration and co-ordination of cancer control services, and the Ministry of Health and Long-Term Care's principle advisor on cancer issues. The organization's work includes cancer prevention, screening, treatment, supportive care, research, education, and the development of practice guidelines. Cancer Care Ontario operates the province's regional cancer centres as well as the New Drug Funding Program, the Ontario Breast Screening Program, the Ontario Cervical Screening Program, the Ontario Cancer Genetics Network and the Ontario Cancer Registry.

Cancer Care Ontario

620 University Ave. Toronto ON M5G 2L7 Phone: 416-971-9800 Fax: 416-971-6888 E-mail: publicaffairs@cancercare.on.ca Web site: www.cancercare.on.ca

Heart and Stroke Foundation of Ontario

The Heart and Stroke Foundation of Ontario is a community-based volunteer organization whose mission is to reduce the risk of premature death and disability from heart disease and stroke by raising funds for research and health promotion.

Heart and Stroke Foundation of Ontario

1920 Yonge St., 4th Floor Toronto ON M4S 3E2 Phone: 416-489-7111 Fax: 416-489-6885 Web site: www.heartandstroke.ca

The Huntington Society of Canada

The Huntington Society of Canada is a national network of volunteers and professionals. The goal of the Society is to find new treatments and ultimately a cure for Huntington Disease, and to improve the quality of life for people with Huntington Disease and their families.

Huntington Society of Canada

151 Frederick St., Ste. 400 Kitchener ON N2H 2M2 Toll-free: 1-800-998-7398 Phone: 519-749-7063 Fax: 519-749-8965 E-mail: info@hsc-ca.org Web site: www.hsc-ca.org

The Kidney Foundation of Canada

The Kidney Foundation of Canada is a national volunteer organization dedicated to improving the health and quality of life of people living with kidney disease. Supported by the public, and responsive to its beneficiaries, the Foundation funds research-related clinical education, provides services for the special needs of individuals living with kidney disease, advocates for access to high quality health care, and actively promotes organ donation.

The Kidney Foundation of Canada

15 Gervais Dr., Ste. 700 Toronto ON M3C 1Y8 Toll-free: 1-800-387-4474 Phone: 416-445-0373 Fax: 416-445-7440 E-mail: centralontario@kidneycob.on.ca Web site: www.kidneycob.on.ca

Multiple Sclerosis Society of Canada, Ontario Division

The Multiple Sclerosis (MS) Society is committed to providing services and programs that enable those affected by multiple sclerosis to enhance their quality of life. Major service areas include information, funding and support, volunteers and staff focus on meeting the needs of persons with multiple sclerosis, and of their family members, caregivers and health professionals.

Multiple Sclerosis Society of Canada, Ontario Division

175 Bloor St. E., Ste. 700 North Tower Toronto ON M4W 3R8 Toll-free: 1-800-268-7582 Phone: 416-922-6065 Fax: 416-922-7538 E-mail: info.ontario@mssociety.ca Web site: www.mssociety.ca

National Aboriginal Diabetes Association

The National Aboriginal Diabetes Association (NADA) addresses diabetes amongst Aboriginal Peoples by creating networks, and opportunities for individuals, families and communities within their beliefs, traditions, and values.

National Aboriginal Diabetes Association

174 Hargrave St. Winnipeg MB R3C 3N2 Toll-free: 1-877-232-NADA (6232) Phone: 204-927-1220 Fax: 204-927-1222 E-mail: diabetes@nada.ca Web site: www.nada.ca

Ontario Aids Network

The hotline offers the public free, anonymous counselling services, information and community referrals. It is a source of confidential information for people who have questions on a wide range of topics around HIV/AIDS transmission and testing, sexually transmitted infections, and sexual practices.

Ontario AIDS Network

25 Adelaide St. E., Ste. 915 Toronto ON M5C 3A1 E-mail: info@ontarioaids network.on.ca Web site: www.ontarioaids network.on.ca

AIDS and Sexual Health Hotline

Toll-free English: 1-800-668-AIDS (2437) Open: Monday to Friday 9a.m. - 11:30 p.m. Saturday and Sunday 11a.m. - 4p.m. Toll-free French: 1-800-267-SIDA (7432) Open: Monday to Friday 10a.m. - 8p.m.

The Ontario Association of Speech-Language Pathologists and Audiologists

The Ontario Association of Speech-Language Pathologists and Audiologists (OSLA) is a voluntary professional association. OSLA can provide information on various communication disorders, as well as a referral line for clients, families and caregivers who are in search of privately funded speech-language pathology and audiology services.

The Ontario Association of Speech-Language Pathologists and Audiologists

410 Jarvis St. Toronto ON M4Y 2G6 Toll-free: 1-800-718-6752 Phone: 416-920-3676 Referrals Toll-free: 1-877-740-6009 Referrals: 416-920-0361 E-mail: mail@osla.on.ca Web site: www.osla.on.ca

The Ontario Lung Association

The Lung Association is concerned with the prevention and control of asthma, chronic lung disease caused by smoking, and with air quality and its affect on lung health. Services include a toll-free helpline for counselling an education on asthma, chronic bronchitis and emphysema (COPD), as well as available free and low-cost resources on lung health and smoking cessation.

The Ontario Lung Association

573 King St. E., Ste. 201 Toronto ON M5A 4L3 Toll-free: 1-800-972-2636 Phone: 416-864-9911 Fax: 416-864-9916 E-mail: olalung@on.lung.ca Web site: www.on.lung.ca

Ontario Lupus Association

The Ontario Lupus Association (OLA) supports and educates lupus patients, their families, friends and the general public by providing telephone information, networking and counseling; holding support group meetings for discussion, learning and sharing; producing and distributing information on lupus; and hosting workshops and educational forums. The OLA also increases awareness of the disease itself by participating in health fairs; speaking to community organizations; and generating media attention. The association also encourages research by funding annually,

the Geoff Carr Fellowship which provides a Rheumatology Trainee with an opportunity to participate in clinical research in lupus in Ontario, and gain special expertise in the management of patients with lupus; and by providing education and support grants to Ontario Lupus Clinics to assist projects which produce vital information to advance the cause of lupus research.

Ontario Lupus Association

590 Alden Road, Suite 211 Markham ON L3R 8N2 Toll-free: 1-877-240-1099 Phone: 905-415-1099 Fax: 905-415-9874 E-mail: lupusontario@bellnet.ca Web site: www.lupusontario.org

Ontario March of Dimes

The Ontario March of Dimes (OMOD) is one of the largest community-based rehabilitation organizations in Ontario, providing a wide range of services across the province to enhance the independence and community participation of people with physical disabilities. Programs and services include self-directed non-medical Attendant Care, Respite Services and Befriending®, Post Polio Services including Polio Survivors Registry, Health Care Professionals Registry, education and information conferences, Conductive Education[®], and Accessibility Services including Assistive Devices and Vehicle Modification.

Ontario March of Dimes Provincial Office

10 Overlea Blvd. Toronto ON M4H 1A4 Toll-free: 1-800-263-3463 Phone: 416-425-3463 Fax: 416-425-1920 E-mail: provincialoffice@dimes.on.ca Web site: www.dimes.on.ca

Ontario Pharmacists' Association

The Ontario Pharmacists' Association (OPA) is the voluntary professional association for pharmacists and pharmacists-in-training across the province. It facilitates optimal health care through partnership, participation, innovation, and leadership in education and communication. The OPA has partnered with the Ontario government to present seminars to seniors across Ontario on safe medications use.

Ontario Pharmacists' Association

23 Lesmill Rd., Ste. 301 Don Mills ON M3B 3P6 Phone: 416-441-0788 E-mail: mail@opatoday.com Web site: www.ontpharmacists.on.ca

Ontario Women's Health Council

The Ontario Women's Health Council focuses on providing women with better access to the unique health care and information that they require. It was established in 1998 by the Ontario Minister of Health with the objective of improving women's health at all stages of life. The Council has produced several resources that are useful tools for consumers. These include an online searchable database on women's health topics available at www.womenshealthcouncil.on.ca, and a Resource Inventory Database on health and community services available at www.owhn.on.ca. The information contained in these databases is also available in nine hard-copy regional resources directories: In Our Hands: A Guide to Women's Health and Community Services. These were produced by the Ontario Women's Health Network (see below), and can be ordered through them at 1-877-860-4545.

Ontario Women's Health Council Secretariat

101 Bloor St.W., 5th Floor Toronto ON M5S 2Z7 Phone: 416-326-6868 Fax: 416-327-3200 E-mail: researchunit@ontario.ca Web site: www.womenshealth council.on.ca

Ontario Women's Health Network

The Ontario Women's Health Network is a network of individuals and organizations that take action to promote women's health by linking women to relevant tools and resources, and by providing channels to voice women's health concerns.

Ontario Women's Health Network

180 Dundas St. W., Ste. 1900 Toronto ON M5G 1Z8 Phone: 416-408-4840 Fax: 416-408-2122 E-mail: OWHN@opc.on.ca Web site: www.owhn.on.ca

Osteoporosis Society of Canada

The Osteoporosis Society of Canada, a registered charity, is the only national organization serving people who have, or are at risk for, osteoporosis. Services to individuals with osteoporosis and the public include free publications, a bilingual toll-free information line, educational programs and referrals to self-help groups and community resources.

Osteoporosis Society of Canada

1090 Don Mills Rd., Ste. 301 Toronto ON M3C 3R6 Toll-free English: 1-800-463-6842 Toll-free French: 1-800-977-1778 Phone: 416-696-2663 Fax: 416-696-2673 E-mail: info@osteoporosis.ca Web site: www.osteoporosis.ca

Parkinson Society Canada, Ontario Division

The Ontario Division of the Parkinson Society Canada is committed to easing the burden and finding a cure through support services, education, advocacy and research. Services include information about living with Parkinson's, access to publications and conferences, referrals to support groups and community services.

Parkinson Society Canada, Ontario Division

4211 Yonge St., Ste. 316 Toronto ON M2P 2A9 Toll-free: 1-800-565-3000 Phone: 416-227-9700 Fax: 416-227-9600 E-mail: General.info@parkinson.ca Web site: www.parkinson.ca

Regional Geriatric Programs of Ontario

Regional Geriatric Programs of Ontario (RGPs) offer a range of specialized geriatric services that access and treat functional, medical and psychosocial aspects of illness and disability in older adults who have multiple and complex needs. The RGP services five regional areas of Toronto, Kingston, Hamilton, Ottawa and London. For information about cognitive assessments, care planning, services for seniors or contact information for a regional office, visit the RGP Web site at www.rgps.on.ca or contact a regional office nearest you:

Regional Geriatric Programs of Ontario

Toronto: 416-480-6026 Kingston: 613-548-7222 Ottawa: 613-761-4458 Hamilton: 905-777-3837 London: 519-685-4292

Trillium Gift of Life Network

The Trillium Gift of Life Network (TGLN) is an agency of the Ministry of Health and Long-Term Care. It was created in February 2001 by the Ontario government's *Trillium Gift of Life Network Act* to plan, promote, coordinate and support organ and tissue donation across the province, and to improve the system so that more lives can be saved.

Trillium Gift of Life Network

522 University Avenue, Ste. 900 Toronto ON M5G 1W7 Toll-free: 1-800-263-2833 Phone: 416-363-4001 Fax: 416-363-4002 E-mail: info@giftoflife.on.ca Web site: www.giftoflife.on.ca



Community-Based Health Services

3.1	Community-Based Health Services	46
3.2	Community Care Access Centres	48
	In-Home Services	49
	Respite Services	49
	Adult Day Programs	50
3.3	Community-Based Health Services	
	for Aboriginal People	50
	Aboriginal Health Access Centres	50
	Community Support Services Delivered	
	by Aboriginal Organizations	50
	Community Support Services Delivered	
	by the First Nations	51
	Aboriginal Diabetes Programs	51



Community-Based Health Services

3.1 Community-Based Health Services

Community-based services, also referred to as "home care", "home health care", "in-home care" or "outreach services", help seniors and persons with physical disabilities to live independently and remain in their homes for as long as possible. These services are designed to provide visiting health services at home to people with a disability, illness or limitation due to aging who would otherwise need to go to or stay in a hospital.

There are many community support service agencies in Ontario. Service providers may be government agencies, municipalities, homes for the aged, charitable, not-for-profit groups and for-profit organizations. Support services provided might differ in each community and may include:

In-Home and Community Services – help you with day-to-day things around your home:

- Home Help/Homemaking
- Security Checks/Telephone Assurance Program
- Emergency Response Systems
- Intervention and Assistive Service
- Home Maintenance and Repair.
- Meals on Wheels

• Congregate Dining.

Community Services – helps connect you with friends or community programs:

- Adult Day Service
- Alzheimer Day Service
- Friendly Visiting
- Transportation to essential appointments
- Intergenerational Program
- Social and Recreational Services.

Health Services – get special help to you at home when ill, recovering, disabled or feeling the limits of aging:

- Personal Support Service
- Attendant Service
- Foot Care
- Alzheimer/Dementia Service Overnight Service
- Palliative Care
- Supportive Housing.

Caregiver Respite Services – help your caregivers through:

- Respite Service (In-home)
- Support and Counselling
- Training, information and education
- Volunteer Hospice Visiting Program.

The Long-Term Care Programs Branch within the Ministry of Health and Long-Term Care provides for many community-based services. These services provide quality visiting health services at home to people who would otherwise need to go to or stay longer in hospitals and assists seniors and persons with physical disabilities to live independently and remain in their own homes for as long as possible. In-home health and support services are available in your community through the Community Care Access Centres (CCAC).

A CCAC case manager will recommend the most appropriate service(s) for you based on a thorough assessment of your needs. Some of those services may be covered under the Ministry of Health and Long-Term Care, regardless of your financial situation.

You can also contact a service provider directly to retain additional services, usually at your own cost. Subsidies may be available depending upon your financial situation and the individual service provider.

For more information on communitybased health services in your area, speak with your local CCAC or contact the following seniors' service provider organizations:

Ontario Association of Non-Profit Homes and Services for Seniors

The Ontario Association of Non-Profit Homes and Services for Seniors (OANHSS) can provide information on not-for-profit long-term care facilities, housing and community services for seniors.

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Ontario Community Support Association

The Ontario Community Support Association (OCSA) is the umbrella organization for more than 360 local health and social service agencies across Ontario.

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104 Toronto ON M6A 3B6 Toll-free: 1-800-267-6272 Phone: 416-256-3010 Fax: 416-256-3021 E-mail: ocsainfo@ocsa.on.ca Web site: www.ocsa.on.ca

Ontario Home Care Association

The Ontario Home Care Association (OHCA) represents organizations delivering a broad range of health and social care services to people across Ontario. Services are offered to people where they live and work these settings can include the home, wor places, schools, long-term care fac ilities, and acute care hospitals.

Ontario Home Care Association

19 Melrose Avenue South Hamilton ON L8M 2Y4 Phone: 905-543-9474 Fax: 905-545-1568 E-mail: suevan@homecareontario.ca Web site: www.homecareontario.ca

Victorian Order of Nurses

VON is a not-for-profit, national health care organization and registered charity offering a wide range of community health care solutions, 24 hours a day, 7 days a week.

VON Canada National Office

110 Argyle Ave Ottawa ON K2P 1B4 Phone: (613) 233-5694 Fax: (613) 230-4376 E-mail: national@von.ca Web site: www.von.ca

Canadian Red Cross

The Canadian Red Cross provides inhome community services to help individuals in Ontario live as independently as possible.

Canadian Red Cross National Office

170 Metcalfe St., Ste. 300 Ottawa, ON K2P 2P2 Phone: (613) 740-1900 Fax: (613) 740-1911 Email: feedback@redcross.ca Web site: www.redcross.ca

The Care Guide

"The CareGuide.com" is available online and in print, *The Care Guide*. A comprehensive directory of senior housing and care services, *The Care Guide* is a resource to help people navigate through the challenge of finding appropriate housing and care for themselves and/or their loved ones. Included are advice articles, tips, interactive needs assessment tools, as well as listings and direct links to community support and in-home care services, independent/supportive living, retirement residences, long-term care centres, assisted living, Alzheimer care providers and hospice care. Initially offered only online at www.TheCareGuide.com,*The Care Guide* is now also available, free-ofcharge, as a printed guidebook.

The Care Guide

20 Rivermede Rd., Ste. 202 Vaughan ON L4K 3N3 Toll-free: 1-800-311-CARE (2273) Phone: 416-287-2273 Fax: 416-284-2571 E-mail: info@thecareguide.com Web site: www.TheCareGuide.com

3.2 Community Care Access Centres

The Ministry of Health and Long-Term Care provides long-term care programs through their 14 Community Care Access Centres (CCAC). Community Care Access Centres help co-ordinate services for seniors, people with disabilities and people who need health care services in the community to help them live independently in their own homes for as long as possible.

A CCAC case manager is the single point of access to information, community support services such as in-home services, respite services and adult day programs along with longterm care placement. Case managers, in collaboration with you can determine eligibility and arrange for essential:

- visiting health and support services in your home
- services for people recovering from surgery or an acute illness
- support services to enable people with physical disabilities to live independently at home
- a variety of services that help frail older adults to remain living independently at home
- facility-based care for those who require 24-hour nursing service to meet their nursing and personal care needs (see page 66 for more information on Long-Term Care Facilities), and
- can help provide information and referrals if you wish to purchase additional services.

To find the CCAC nearest you, contact the **Seniors' INFOline:**

Toll-free: 1-888-910-1999 Phone: 416-314-7511 TTY Toll-free: 1-800-387-5559

Visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca and www.healthyontario.com for contact information on the CCAC in your area, or see the Directory, Appendix 3.

In-Home Services

The case manager will work with you to determine eligibility and arrange for a range of visiting health and personal support services in your home that may include nursing care, physiotherapy, occupational therapy, speech-language therapy, palliative care, dietetic services, social work, personal support services such as bathing and dressing, and homemaking such as meal preparation and feeding.

You can receive in-home services if:

- you are an Ontario resident and have a valid Ontario Health Card, and
- adequate treatment can be provided at home, and
- your needs cannot be met as a hospital outpatient.

If it is determined that you are not eligible for a program or service, the CCAC staff will help you explore other options.

Respite Services

Respite services allow a caregiver to take a break from the challenging responsibilities of assisting and supporting an aging parent or other family members. Respite care may be offered as an in-home or out-ofhome service. See your CCAC case manager for further information about respite services.

Adult Day Programs

Adult Day Programs provide supervised individual programming in a group setting to help adults achieve and maintain their maximum level of functioning to avoid premature and inappropriate institutionalization, and to provide respite and information for caregivers. Components of the service include planned social, recreational and physical activities, meals, transportation (if required), personal support/attendant care and minor health services (e.g. monitoring medication).

Some Adult Day Programs have a specific mandate to serve only individuals with an acquired brain injury, Alzheimer Disease and other progressive cognitive disorders and dementias, or the frail elderly. Other programs provide integrated service for all of those. See your CCAC case manager for further information about adult day programs.

3.3 Community-Based Health Services for Aboriginal People

First Nations, Aboriginal and Métis people can access long-term care services through the Community Care Access Centres (CCAC) and/or community support service agencies such as Aboriginal Health Access Centres as well as through some Aboriginal organizations.

Aboriginal Health Access Centres

Aboriginal Health Access Centres offer culturally appropriate primary care to Aboriginal families across the province. Programs may include pre- and post-natal care, nutrition, health education, disease prevention, counselling, and traditional healing.

For list of Aboriginal Health Access Centres, see the Directory, Appendix 3.

Community Support Services Delivered by Aboriginal Organizations

The Ministry of Health and Long-Term Care funds some Ontario Aboriginal organizations and agencies to provide long-term care community support services to Aboriginal people who reside off reserves and to Métis people. Support services are offered through different sites and locations across the province. For example, the Ontario Federation of Indian Friendship Centres co-ordinates the delivery of a range of long-term care community support services through its 26-member Friendship Centres located across the province. The Métis Nation of Ontario delivers community support services through 12 sites located across the province.

Community Support Services Delivered by the First Nations

The First Nations manage and deliver various health and social services on behalf of their members including community long-term care and facility services in their communities. The range and type of services available varies from community to community.

Some First Nations communities and organizations are directly funded by the Ministry of Health and Long-Term Care to deliver long-term care services to their communities. While homemaking services are the most common, some receive provincial funding to provide community support services (meal programs, friendly visiting, security checks) and in a few cases professional health services.

Aboriginal Diabetes Programs

Aboriginal communities and organizations offer a range of culturally and linguistically appropriate programs emphasizing health education, early intervention and the prevention of complications.

The **Southern Ontario Aboriginal Diabetes Initiative** (SOADI) offers outreach services by five regional workers. For the program nearest you, contact the SOADI main office 1-888-514-1370.

The Ontario Federation of Indian Friendship Centres (OFIFC) offers diabetes education services through the health outreach, life-long care and pre-natal programs of its 29-member locations. For the location of your nearest Friendship Centre, contact the OFIFC central office at 416-956-7575. Web site: www.ofifc.org

The Ontario Métis Aboriginal Association (OMAA) provides diabetes prevention education in partnership with the Dryden Diabetes Education Centre Healing Trails Program. Programming is offered in Red Lake, Wabigoon, Thunder Bay, Timmins, Cochrane, Chapleau, Sault Ste. Marie, Wawa, Iron Bridge, Sudbury, Windsor, Bancroft and Renfrew. Toll free: 1-800-423-3361. Web site: www.omaa.org Diabetes programming is provided by First Nations communities across Ontario:

The Anishinabek Health Commission of the Union of Ontario Indians delivers

programs to 43 First Nations.

Phone: 705-497-9127 Web site: www.anishinabek.ca/uoi

Grand Council Treaty #3 offers

prevention and education programs to 24 First Nations communities.

Toll-free: 1-800-665-3384 Web site: www.treaty3.ca

The Nishnawbe Aski Nation

delivers programming to 48 First Nations.

Phone: 807-623-8228 Web site: www.nan.on.ca

The Association of Iroquois

and Allied Indians serves eight affiliated communities.

Phone: 519-434-2761 Web site: www.aiai.on.ca

Housing

Housing

4

4.1	Staying in Your Home	54
	Home Owner Assistance	54
	Home Safety	54
4.2	Housing Choices for Seniors	55
	Types of Housing Options	56
	Adult Lifestyle/Retirement Communities	56
	Life Lease Housing	56
	Retirement Homes	57
	Retirement Home Tenancies	57
	Care Home Information Package	58
	Retirement Home Services	59
	Complaints Response and	
	Information Service	60
	Social Housing for Seniors	60
	Co-operative Housing	61
	Supportive Housing	61
4.3	Landlord and Tenant Relations	62
	The Tenant Protection Act	62
	Ontario Rental Housing Tribunal	62
	Property Standards Enforcement For Tenants	63



4.1 Staying in Your Home

Louising needs change over the course of a lifetime. Many seniors can continue to live at home today with the help of some visiting health and support services and by making specific adaptations to their homes. Contact the case manager in your local Community Care Access Centre to help arrange appropriate care services. For more information, see Community Care Access Centres, page 48.

Home Owner Assistance

As Canada's national housing agency, Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians improve their housing and living conditions for more than 50 years.

For seniors who want to continue to live independently and improve safety in their homes, CMHC offers these programs:

• The Home Adaptation for Seniors' Independence Program helps homeowners and landlords pay for minor home adaptations (e.g. handrails, grab bars) that will allow low-income seniors to stay longer in their own homes.

- The Emergency Repair Program helps low-income homeowners or occupants in rural and remote areas for emergency repairs to keep their homes safe.
- The Residential Rehabilitation Assistance Program helps lowincome homeowners, or landlords of units occupied by low-income households, pay for repairs to bring their properties up to minimum health and safety standards and/or to modify their homes to make them accessible to disabled persons.

For more information on a specific program and/or eligibility requirements, call 1-800-668-2642 or visit www.cmhc.ca

Home Safety

The Canadian Mortgage and Housing Corporation also provides information about home safety issues. Call 1-800-668-2642 to order any of the following publications or go to www.cmhc.ca and click on "Individual Consumer" in the menu on the left, then on "Seniors": Maintaining Seniors, Independence Through Home Adaptations: A Self-Assessment Guide – Use this step-bystep guide to examine your home and identify the adaptations best for you.

Maintaining Seniors' Independence Through Home Adaptations – This videotape describes how you can adapt your home to carry out your daily activities in comfort and safety (\$10.95).

Maintaining Seniors' Independence: A Guide to Home Adaptation – This booklet explains how to work with an occupational therapist, a home designer and a building contractor to adapt your home for safety, security, comfort and independence.

At Home with Alzheimer's Disease: Useful Adaptations to the Home Environment – This booklet describes how to adapt a home for 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).

Safe at Home – This booklet describes the community services that can help you feel safe at home.

4.2 Housing Choices for Seniors

f you find your house or apartment is using too much of your energy and has become more than you can cope with, you may want to consider a move. Seniors who are able to live independently have a number of housing options to choose from, which may include health and support services (if needed).

Independent housing options include:

- independent living (such as your own home, condominium, apartment or housing co-operative) with the assistance of a communitybased health service. For more information, see Community-Based Health Services, page 46
- adult lifestyle/retirement communities
- retirement homes
- social housing for seniors
- supportive housing.

A senior who is no longer able to live independently in his or her own home, who requires more support than is typically offered in a supportive living environment, or who is at risk in his or her current home, may require placement in a long-term care facility. For more information, see Long-Term Care Facilities, page 66. If you are having difficulties determining what option might be best for you or your family member, one of the professionals listed below can help:

- a case manager in your local Community Care Access Centre For more information, see Community Care Access Centres, page 48.
- a social worker in a geriatric centre or in a family counselling agency
- a community health nurse, or
- a hospital social worker or a discharge planning co-ordinator in your local hospital.

You may find it helpful to refer to TheCareGuide.com's Assessment Centre to help find the right housing and/or care alternatives. For more information, see "The Care Guide", page 48.

Types of Housing Options

This list describes some of the most common housing options available. There may be others that are not reflected here.

Adult Lifestyle/ Retirement Communities

Adult Lifestyle/Retirement Communities provide independent living residences for retiree's or semiretiree's in a vibrant community of well seniors. Residences may include bungalows, townhomes, small homes or condominiums providing the benefits of home ownership with on-site recreational and community activities. Amenities may include 24-hour security, social interaction with peers along with leisure and recreational activities. Ownership in an adult lifestyle community may range from simple ownership, to condominium style, land lease and life lease options. Your local real estate agent can provide you with information on an adult lifestyle/ retirement community in your area.

Life Lease Housing

Life lease is a form of housing tenure generally developed for seniors, which is similar in appearance to a condominium. Typically, life lease housing is operated by non-profit or charitable institutions. A tenant is granted the right to occupy a dwelling unit in return for an up-front payment and monthly maintenance fee payment.

The Ministry of Municipal Affairs and Housing has undertaken research regarding life lease housing in Ontario. If you are considering this option contact the **Ministry of Municipal Affairs and Housing, Market Housing Branch**,

at 416-585-6541.

Retirement Homes

Retirement homes are private businesses that sell to consumers various combinations of accommodation, support services and personal care.

Retirement homes are nearly all for-profit facilities, and care and support services in these settings are neither funded nor regulated by the provincial government. Unlike long-term care facilities, the government does not subsidize retirement homes. You are responsible for the entire cost of both your accommodation and care services. Retirement home accommodation rates, however, are subject to rent control.

Retirement residences vary widely in terms of care and services provided, amenities offered, types of accommodation (from shared rooms to large apartments), staffing patterns and physical structures (from converted houses to high-rise buildings). Prices vary widely in accordance with the type of accommodation and range of services selected.

Retirement Home Tenancies

Retirement home accommodation is regulated only as tenancies under the Tenant Protection Act (TPA). This accommodation is known as "care homes" under that legislation. The same rules that apply to any type of tenancy also apply to retirement home tenancies with some additional requirements. The TPA deals with residential tenancy issues but not standards of care. The TPA contains some special rules about retirement homes, in addition to protection against unfair evictions, rent increases for accommodation, and poor maintenance. For more information on the TPA, see page 62.

All retirement homes are required to provide tenants with written tenancy agreements setting out:

- the amount of the rent, not including the costs of services and meals, and when you must pay the rent (usually monthly or weekly)
- a list of all the care services and meals that you must pay for, if any, and the cost of each
- the length of time the agreement is for and a statement that you have the right to discuss the agreement with anyone before signing it and that you can cancel it within five days of signing it.

The tenancy agreement may also include other agreements between you and your landlord that are permitted by the *Tenant Protection Act.* Residents may leave any retirement home given that they provide 30-days written notification of their exit date to the retirement home. No long-term leases are required.

In addition to accommodation, retirement homes provide a wide range of care and support services. Care in these settings is neither funded nor regulated by the provincial government. However, in addition to the tenancy legislation described above, the province does regulate other aspects of retirement homes in the same fashion as it regulates other facilities that provide accommodation and food. For example, the Ontario Building Fire Code and the Health Promotion and Protection Act (HPPA) apply to retirement homes just as they apply to restaurants, hotels, homes for the aged and nursing homes.

Under the HPPA, Public Health Units (Medical Officers of Health) enforce Mandatory Health Program and Services Guidelines. These standards apply in a wide range of settings, including retirement homes, and are enforced whether or not a local municipality has passed any by-laws pertaining to care in retirement homes. These guidelines apply only to safe meal preparation, sanitation and water quality in retirement homes, not care. Municipalities are free to pass by-laws regulating care in local retirement homes and a small number have done so.

Care Home Information Package

All retirement homes must provide you with a Care Home Information Package (CHIP) before you sign the tenancy agreement. You should review the CHIP carefully as it contains important information about the services and the staffing in the retirement home. The CHIP must contain:

- a list of the different types of accommodation provided and the alternative packages of care services and meals available as part of the total charges
- charges for the different types of accommodation and for the alternative packages of care services and meals
- minimum staffing levels and qualifications of staff
- details of emergency response system, if any, or a statement that there is no emergency response system
- a list of, and fee schedule, for the additional services and meals available from the landlord on a user-pay basis, and
- internal procedures, if any, for dealing with complaints, including a statement as to whether tenants have any right to appeal an initial decision, or a statement that there is no internal procedure for dealing with complaints.

Retirement Home Services

Most retirement homes provide accommodation, meals, social/ recreational programs, 24-hour supervision, laundry and housekeeping services and some level of care and support services such as assistance with the activities of daily living, or assistance with medications. Additional nursing and personal care services may be available at an additional cost. Tenants may also qualify for services funded by the Ministry of Health and Long-Term Care through Community Care Access Centres (see page 48) (e.g. visiting nurses or therapists).

Typically, retirement homes offer a package of accommodation and services. A survey done in 2001 showed the average rate of private accommodation in Ontario to be \$2,005/month but some rates can exceed \$5,000/month. Semi-private accommodations average \$1,373/month. Retirement homes may offer you the flexibility to opt in or out of specific services and you may be able to purchase services and supports not included in your basic package.

Anyone can apply to a retirement home; you do not need to provide medical evidence that you need care as part of the application process. The home, however, may assess your needs to ensure that you do not need more support than it can provide. For information about retirement homes in your community, consult the following resources:

Ontario Retirement Communities Association

The Ontario Retirement Communities Association (ORCA) is a voluntary, non-profit organization that sets standards and inspects retirement residences in Ontario. All ORCA member homes must pass and maintain ORCA's standards as a condition of membership. ORCA also offers a directory of it's accredited retirement homes. Call ORCA for a free copy of this directory.

Ontario Retirement Communities Association

2155 Leanne Blvd., Ste. 118 Mississauga ON L5K 2K8 Toll-free: 1-800-361-7254 Phone: 905-403-0500 Fax: 905-403-0502 E-mail: info@orca-homes.com Web site: www.orca-homes.com

Ontario Association of Non-Profit Homes and Services for Seniors

Ontario Association of Non-Profit Homes and Services for Seniors (OANHSS) can provide information on not-for-profit longterm care facilities, housing and community services for seniors.

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Your local CCAC may also be helpful in providing a list of retirement homes in your community.

Complaints Response and Information Service

Anyone in Ontario, including seniors, their families and retirement home residents, can call the 1-800 Retirement Home Complaints Response and Information Service, free of charge, to get help resolving retirement home complaints or to obtain information about the services and options available to them. The service is sponsored by ORCA and applies to all retirement residences in the province, not just ORCA member homes.

The toll-free line is staffed, five days a week from 9 a.m. - 5 p.m. with message-taking during the evenings and on weekends.

Callers can get help with:

 understanding the difference between a retirement home, nursing home, home for the aged, and other housing options available to seniors

- how to decide what housing option is best for you
- what to look for in a retirement residence
- what housing options are available in your community
- the services and level of care provided in different settings
- information on local and provincial regulations governing retirement homes
- help resolving problems encountered with any retirement homes in Ontario.

For more information about the Complaints Response and Information Service:

Toll-free: 1-800-361-7254 Web site: www.orca-homes.com

Your local CCAC may also be helpful in providing a list of retirement homes in your community.

Social Housing for Seniors

Social housing is affordable housing available for seniors, as well as for families and single people, with low to moderate income. The owner of this type of housing may include private landlords with rent supplement units, municipalities who own public housing or non-profit/co-operative corporations who own housing projects. They receive a subsidy from the municipality or a cost-shared subsidy from the federal government to provide rent geared-to-income units (RGI units). Municipal governments are now responsible for funding and administering all social housing. The Consolidated Municipal Service Managers have this responsibility. There are 47 Consolidated Municipal Service Managers across the province.

Contact your local municipal offices to find out how to apply for social housing in your community. See Directory, Appendix 3 for a list of the Social Housing Co-ordinated Access Centres across Ontario on page 237.

Co-operative Housing

A housing co-operative is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to co-operative principles.

Many housing co-ops have listings in the Yellow Pages of the phone book. Local housing agencies, information centres or federations of housing cooperatives may have the names of co-ops in your area. In many Ontario centres, you can also find information about housing co-ops through Coordinated Access Centres, which report to the municipal level of government. (See the Directory, Appendix 3).

For further information, contact the

Ontario Regional Office of the Co-operative Housing Federation of Canada at:

720 University Ave., Ste. 313 Toronto ON M5S 2T9 Toll-free: 1-800-268-2537 Phone: 416-366-1711 Fax: 416-366-3876 E-mail: info@chfc.ca Web site: www.chfc.ca

The Canada Mortgage and Housing Corporation (CMHC) administers eight co-operative housing projects for seniors in Ontario. For more information, contact your local CMHC branch or call 1-800-668-2642. Or visit the Web site at www.cmhc.ca

Supportive Housing

Supportive housing programs provide on-site personal support services for seniors living as tenants in designated residential buildings such as a seniors' building. Supportive housing programs are designed to help people to live independently in their own apartments. Services include personal support/attendant services, essential homemaking services, and staff available 24-hours a day to handle regular scheduled care and emergency needs.

Most supportive housing programs are operated by not-for-profit organizations and the provision of support services is funded through the Ministry of Health and Long-Term Care. As such, there may be no charge for the personal support/ attendant and essential homemaking services. However, tenants are responsible for their own rent, food and clothing. For the housing component of the service, there is generally a tenant-landlord relationship where-in the tenant is expected to pay rent based on their income as well as other usual costs of living in the community.

Supportive housing may be connected with an apartment building, condominium or small- to large-scale housing projects. For more information on this type of housing in your community, speak with your local Community Care Access Centre (CCAC) or contact the following seniors' service provider organizations:

Ontario Association of Non-Profit Homes and Services for Seniors (OANHSS)

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Ontario Community Support Association (OCSA)

970 Lawrence Ave. W., Ste. 104 Toronto ON M6A 3B6 Toll-free: 1-800-267-6272 Phone: 416-256-3010 Fax: 416-256-3021 E-mail: ocsainfo@ocsa.on.ca Web site: www.ocsa.on.ca

4.3 Landlord and Tenant Relations

The Tenant Protection Act

The Tenant Protection Act governs landlord and tenant relationships across Ontario. It protects residential tenants against unfair evictions, rent increases and poor maintenance, and contains strong anti-harassment rules.

Ontario Rental Housing Tribunal

The Ontario Rental Housing Tribunal is an independent agency responsible for resolving landlord and tenant disputes through mediation and adjudication.

The Tribunal processes all applications filed under the *Tenant Protection Act* and issues orders to resolve landlord-tenant disputes. It also provides information to landlords and tenants concerning their rights and obligations under the Act.

Tenants should note that if their landlord serves them with an application to evict them, under the *Tenant Protection Act*, they have only five days to file their dispute.

Information for landlords and tenants is distributed by the Tribunal through 17 local offices, a toll-free public inquiry telephone service, at 1-888-332-3234 and the Web site www.orht.gov.on.ca

Property Standards Enforcement for Tenants

The Tenant Protection Act requires landlords to keep their buildings and rental units in a good state of repair and ensure that all health, safety and maintenance standards are met. If a landlord does not meet the required standards of maintenance, a tenant may file an application with the Ontario Rental Housing Tribunal for an order either granting an abatement of rent, authorizing repair and charging costs to the landlord, or requiring the landlord to carry out the repair within a certain time frame.

The Tenant Protection Act has also enhanced the powers of municipalities to enforce maintenance standards and strengthened penalties against landlords who persistently fail to comply with them. Tenants with concerns about the quality of maintenance in their rental units or complex should contact their municipal property standards office and request that an inspection be undertaken. The telephone number for your local property standards office can be found in the Blue Pages of your telephone book under the keyword "By-law Enforcement".

Tenants residing in areas without municipal maintenance standards may contact the Ministry of Municipal Affairs and Housing, Maintenance and Investigations Unit at 1-800-387-4451. If an inspector finds that repairs are needed, a work order can be issued, listing the repairs the landlord is required to complete.



Care Facilities

5.1	Long-Term Care Facilities Eligibility and Access to Long-Term	66
	Care Facilities	66
	Accommodation Rates	67
	Services in Long-Term Care Facilities	67
	Short Stay/Respite Beds	68
	Residents' Bill of Rights	68
	Public Reporting on Long-Term Care Homes	68
	Complaints	69
	Residents' Councils	70
	Family Councils	70
	The Waiting List	70
	A Transfer is Possible	70
	Long-Term Care Facilities Located in	
	First Nations Communities	71
5.2	Chronic Care	71



Care Facilities

5.1 Long-Term Care Facilities

ong-term care facilities take care of people who are no longer able to live independently in their own homes even with the range of community supports available in Ontario. Long-term care facilities are designed for people who require on-site 24-hour nursing services, daily personal assistance, or are at risk in their current homes.

Long-term care facilities are provincially funded and regulated. They are sometimes known by their historic terms: nursing homes, municipal homes for the aged and charitable homes for the aged.

- Nursing homes are licensed by the province and are subject to the provisions of the Nursing Homes Act. They may be operated by non-profit or forprofit operators, which include single owner operations and chain operations with multiple homes. About 90 percent of nursing homes are operated by for-profit operators.
- All homes for the aged are nonprofit. All municipalities are required by legislation to operate a municipal home for the aged

under the Homes for the Aged and Rest Homes Act. Larger municipalities often operate more than one home.

• Charitable homes for the aged are operated by non-profit organizations under the *Charitable Institutions Act*. All long-term care facilities are subject to the same provincial standards with respect to care and services and resident fees.

Eligibility and Access to Long-Term Care Facilities

A Community Care Access Centre (CCAC) case manager determines eligibility for admission to a long-term care facility. The CCAC also determines priority for admission and manages the waiting lists for facilities.

Generally, applicants must be 18 years of age or over, have a valid Ontario Health Card and require on-site 24-hour nursing care, plus assistance with activities of daily living or on-site supervision/monitoring throughout the day to ensure their safety or well being.

It must be shown that the applicant's care requirements can best be met in a long-term care facility and that none of the publicly funded community-based services or other caregiving, support or companionship arrangements available to the applicant are sufficient, in any combination, to meet his or her requirements. If the person does not meet eligibility requirements for a long-term care facility, the case manager can provide information about other available options.

Your local CCAC is the first place to learn more about eligibility requirements and how to access long-term care facilities. Staff at the CCAC will discuss options available and help you find accommodation in a long-term care facility, if needed. For more information about CCACs and how to find the CCAC nearest you, see page 48.

You can also view a list of long-term care facilities in your community Ministry of Health and Long-Term Care at www.ltccareers.com/Facilitysearch/ english and www.healthyontario.com

Accommodation Rates

All nursing and personal care services are paid by the Ontario Government. Residents pay for their accommodation costs (a needs test often based on their income). The maximum amount that residents can be charged for accommodation is determined by the province and set out in regulations. Accommodation rates are generally set each July 1 by the Ministry of Health and Long-Term Care. People who cannot pay the full basic accommodation rate (previously known as ward accommodation) can apply to the Ministry of Health and Long-Term Care for a rate reduction. People in preferred accommodation (semi-private and private rooms) must pay the full rate for basic accommodation plus a premium for the semiprivate or private room. There is no rate reduction for people in preferred accommodation.

Residents may choose to purchase additional services beyond what longterm care facilities are required to provide (e.g. cable television, personal telephone, and hairdressing/barbering). All such charges must be agreed to by the resident in advance. A facility may not charge a resident for these services without the resident's agreement in writing.

Services in Long-Term Care Facilities

Long-term care facilities provide health services for people who can no longer live independently in their own homes and who need nursing and/or personal care 24-hours a day. These facilities are designed with a homelike environment where each resident can feel safe, comfortable, and well cared for in a private, semi-private or basic room. Healthy living, activities and socialization with appropriate nursing care on-site are common features in all long-term care facilities.

Long-term care facilities are funded specifically to provide nursing and personal care and promote quality of life and independence through the provision of recreational activities, therapy services, counselling, spiritual care and other programs. Long-term care facilities employ registered nurses, registered practical nurses and personal support workers/health care aides, program staff, housekeeping and maintenance staff. All meals are provided including therapeutic and texture modified diets if necessary. Every long-term care facility must employ the services of a dietician.

Short Stay/Respite Beds

Some long-term care facilities may offer short-stay programs providing respite or supportive care. A short-stay bed may be used on a temporary basis if a person requires a short-term admission as a result of a crisis. Short-stay programs are also targeted to those individuals who may require or benefit from a short stay in a long-term care facility or whose caregiver may need relief for a short period. All users of short stay/respite beds are expected to return to their home in the community within a specified period of time.

Residents' Bill of Rights

All three Acts that regulate long-term care facilities (Nursing Homes Act, Homes for the Aged and Rest Homes Act and the Charitable Institutions Act) include a *Residents' Bill of Rights*. The *Residents' Bill of Rights* spells out in detail residents' rights and the responsibilities of the facility to fully respect, promote and support these rights, as well as residents' autonomy and decision-making. Every resident has the right to be treated with courtesy and respect, in a way that fully recognizes the resident's dignity and individuality and to be free from mental and physical abuse. Residents must also be given the opportunity and support to establish and maintain an organized residents' council. For more information, see Residents' Councils, page 70.

Long-term care facilities are required to post the *Residents' Bill of Rights* in both English and French, in large print and in locations in the facility that are easily accessible to residents or their substitute decisionmaker. On admission, each resident or substitute decision-maker receives a copy of the Bill of Rights and the processes for obtaining information, raising concerns, lodging complaints or recommending changes regarding the facility and its services (without fear of restraint, interference, coercion, discrimination or reprisal). The long-term care facilities are expected to establish policies regarding the promotion of residents' rights, what constitutes resident abuse, how to prevent abuse, and actions to be taken in all instances of alleged abuse. Where abuse has been confirmed, the long-term care facilities are expected to make resources available to assist the abused resident and the person responsible for the abuse.

Public Reporting on Long-Term Care Homes

The Public Reporting on Long-Term Care Homes tool will provide information about the performance of long-term care homes during a specified reporting period. The information will be updated regularly. For more information on the Public Reporting on Long-Term Care Homes, visit http://publicreporting.ltchomes.net.

Complaints

Even if you have participated in choosing your new home, some adjusting and compromising may be necessary as you settle in. If a problem arises, it is best if you and/or your family/substitute decision-maker solve it before it becomes a crisis. Always try to discuss your concern first with the person in charge of the service about which you have a complaint. The administrator of the facility is the person to see if this action is not effective in resolving your problem or if you have other concerns or needs that may arise after you move in.

If you are living in a long-term care facility and you cannot reach a resolution with the administration, you can raise your concerns with the local office of the Ministry of Health and Long-Term Care. The ministry employs a group of staff specifically to monitor long-term care facilities and investigate resident complaints. You can obtain the number for your local office by calling the Seniors' INFOline at 1-888-910-1999.

Residents' Councils

Long-term care facilities are required (when requested by the resident population) to have active councils or committees. Every resident has the opportunity to participate on residents' councils, and thus have an influence on the quality of life in the home. The purpose is to encourage an exchange of ideas, suggestions and concerns regarding all aspects of care and activities in the home to enhance relations with staff and volunteers.

For more information on residents' councils, contact:

Ontario Association of Residents' Councils

351 Christie St. Toronto ON M6G 3C3 Phone: 416-535-3718 E-mail: oarc@idirect.com

Family Councils

Many long-term care homes have an active family council. A Family Council is an autonomous group of family/friends of residents that provides a venue for mutual support, information and eudcation, and advocacy. Although all Family Councils have these goals in common, each Council is unique in meeting the needs of its members, the residents, and the home. For more information on family councils, contact:

The Family Councils Program

40 Orchard Blvd., Ste. 219 Toronto ON M4R 1B9 Toll-free: 1-888-283-8806 Phone: 416-487-4355 Web Site: www.familycouncils.net

The Waiting List

Community Care Access Centres (CCAC) manage admissions to all long-term care facilities including determining priorities for admission and managing the waiting lists for long-term care facility admissions.

Persons most in need of a long-term care facility are placed first. If you are interested in entering a long-term care facility, contact the CCAC in your area for assistance. See the Directory, Appendix 3, for the CCAC in your area.

A Transfer is Possible

It may happen that you find yourself in a facility that does not match your expectations or preferences, and you may wish to transfer to another facility. You are entitled to apply for a transfer to another long-term care facility. To explore this possibility, please call the CCAC in your area (see the Directory, Appendix 3).

Long-Term Care Facilities Located in First Nations Communities

There are three long-term care facilities located in First Nations communities:

Wikwemikong Nursing Home

2281 Wikwemikong Way PO Box 114 Wikwemikong ON POP 2JO Phone: 705-859-3107

Iroquois Lodge Nursing Home

Chiefswood Rd. PO Box 309 Ohsweken ON NOA 1M0 Phone: 519-445-2224

Tsi Ion Kwa Nonh So: Te

Cornwall Island, I.R. RR #3 Cornwall ON K6H 5R7 Phone: 613-932-1409

5.2 Chronic Care

hronic Care is provided in U hospitals for people who cannot be treated at home or in long-term care facilities. Patients may require immediate access to a physician due to an unstable physical condition, require treatment for a progressive illness such as Alzheimer Disease or access to specialized care such as palliative care or tube feeding. Residents are charged a co-payment set by the Ministry of Health and Long-Term Care in a fashion similar to that of the long-term care facilities. For more information, see Chronic Care, Co-payment Rate, page 34.

For more information about the referral process, see your physician or a CCAC case manager (see Directory, Appendix 3, for the CCAC nearest you).

Finances

6.1	Old Age Security and Canada Pension Plan General Information and Contacts	75 75
	Old Age Security	75
	Basic Old Age Security	75
	Income Supplements for Seniors	76
	Guaranteed Income Supplement Allowance and Allowance for	76
	the Survivor	76
	Canada Pension Plan	77
	Retirement Pension	78
	Disability Benefits	78
	Survivor Benefits	78
	Pension Sharing	79
	Child Rearing Drop-out Provision	79
	Credit Splitting	79
	Information for Common-Law Partners	80
	Direct Deposit	80
	International Social Security Agreements	80
	Canadian Government Annuities	81
6.2	Guaranteed Annual Income	
	System (GAINS)	81
	Eligibility	81
	How the Program Works	82
	Method of GAINS Payment	82
	Amount of GAINS Payment	82
6.3	Private Pensions, Savings and	
	Retirement Planning	83
	Advocis	
	The Financial Advisors Association	
	of Canada	83
	Canadian Bankers Association	83
	Canadian Life and Health	
	Insurance Association	84

	Canada Savings Bonds and Canada Premium Bonds Ontario Savings Bonds Office of the Superintendent of Financial Institutions Online Life Event Bundle "Getting Ready to Retire"	84 84 84 85
6.4	Financial Services	85
	Financial Services Commission of Ontario	85 86
	Ontario Securities Commission	86
	Debt Management and Credit Counselling Online Life Event Bundle "Managing	00
	Your Debt"	87
		0,
6.5	Taxes	87
	Iuxes	07
0.0	Property Taxes	87
		87 87
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits	87
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built	87 87
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate	87 87 88
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities	87 87
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with	87 87 88 88
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with Physical Disabilities	87 87 88 88 88
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with Physical Disabilities Income Taxes	87 87 88 88
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with Physical Disabilities Income Taxes How to Reach the Canada	87 87 88 88 88 89 90
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with Physical Disabilities Income Taxes How to Reach the Canada Revenue Agency	87 87 88 88 88 88 89 90 90
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with Physical Disabilities Income Taxes How to Reach the Canada Revenue Agency Preparing Your Tax Return	87 87 88 88 88 88 90 90 90
	Property Taxes Ontario Tax Credits and Refunds Property and Sales Tax Credits Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities Transportation for People with Physical Disabilities Income Taxes How to Reach the Canada Revenue Agency	87 87 88 88 88 88 89 90 90



6.1 Old Age Security and Canada Pension Plan

General Information and Contacts

To get information about any benefit under the Old Age Security (OAS) program or Canada Pension Plan (CPP), contact Human Resources and Social Development Canada (HRSCD) at the number below. Please have ready either the number that appears on your OAS or CPP payment, your Social Insurance Number (SIN), or the number on your Old Age Security Card.

Toll-free English: 1-800-277-9914 Toll-free French: 1-800-277-9915 TTY Toll-free: 1-800-255-4786 Web site: www.canadabenefits.gc.ca

Old Age Security

Old Age Security provides a modest pension at age 65 if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

Basic Old Age Security

To qualify for the basic Old Age Security (OAS) pension, you must :

- be 65 years of age or over, and
- be a Canadian citizen or a legal resident of Canada on the day before the application is approved, and
- have lived in Canada at least 10 years after reaching age 18.

If you don't live in Canada, you must have been a Canadian citizen or legal resident of Canada on the day before the date you left Canada and have lived in Canada at least 20 years after age 18.

You do not have to be retired to receive the basic OAS pension, but you must apply to get it. The OAS basic pension is taxable income.

Income Supplements for Seniors

There are benefits available to seniors living in Canada who have a low or modest income. On top of the basic Old Age Security, low or modest income seniors may also be entitled to the Guaranteed Income Supplement (GIS). In addition a spouse or common-law partner between the ages of 60 to 64 of a GIS recipient, may be entitled to the "Allowance" or to the "Allowance for the Survivor".

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) provides additional money on top of the Old Age Security (OAS) Pension to low-income seniors living in Canada. If you have little or no income besides your OAS basic pension, you may be able to get a monthly Guaranteed Income Supplement (GIS). The amount of this extra payment is based on your annual income, or the combined annual income of you and your spouse or common-law partner.

You must apply for this benefit and renew it each year, either automatically by filing an income tax return by April 30 each year, or by filling out a renewal form. The GIS benefit is not taxable income, although it is included in the calculation of net income, which is used in determining eligibility for a number of incometested benefits.

Allowance and Allowance for the Survivor

The monthly Allowance is based on your income and that of your spouse/common-law partner. The Allowance for the Survivor is based solely on the survivor's income. It is designed to recognize the difficult circumstances faced by many survivors and by couples living on a single pension.

To qualify for the Allowance, you must:

- be between 60 and 64 years of age, and
- be a Canadian citizen or a legal resident of Canada on the day before the application is approved, and
- have lived in Canada at least 10 years after reaching age 18.

To qualify for the Allowance for the Survivor, you must:

- meet the criteria for the Allowance, and
- be a widowed person.

You must renew the Allowance or Allowance for the Survivor each year, either automatically by filing an income tax return by April 30, or by filling out a renewal form. The Allowance and the Allowance for the Survivor benefits are not taxable income. The Allowance stops when:

- the client reaches age 65
- the client dies
- the spouse/common-law of the Allowance recipient ceases to be eligible for GIS
- the client becomes voluntarily separated or divorced
- either spouse/common-law has been absent from Canada for a period of more than six months, excluding the month of departure.

The Allowance for the Survivor stops when:

- the client reaches age 65
- the client dies
- the client ceases to be a widowed person (remarries or cohabits in a conjugal relationship for one year)
- the client has been absent from Canada for a period of more than six months, excluding the month of departure.

For more information on the Old Age Security Program, contact Human Resources and Social Development Canada (see page 75).

Canada Pension Plan

The Canada Pension Plan (CPP) is a contributory, earnings-related social insurance program. It ensures a measure of protection to a contributor and his or her family against the loss of income due to retirement, disability and death.

With very few exceptions, every person in Canada over the age of 18 earning a wage or salary must pay into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay both portions. The CPP is also portable, so that even if you move from one job to another, you continue to contribute to the CPP and build up future credits.

You do not make contributions if you are receiving a CPP disability or retirement pension. At age 70, you stop contributing even if you have not stopped working.

The CPP operates throughout Canada, although the province of Quebec has its own similar program, the Quebec Pension Plan (QPP). The CPP and the QPP work together to ensure that all contributors are protected.

The CPP pays retirement pensions, survivor benefits, children's benefits, disability benefits and a lump-sum death benefit. You must apply for all CPP benefits. They are not sent automatically. It is important to note that all CPP benefits are taxable income and must be declared on your income tax form each year. Taxes on CPP benefits are not deducted at the source (federal government) unless you request monthly tax deductions.

Retirement Pension

Your CPP retirement pension is designed to replace about 25 percent of the earnings on which you paid into the plan. The actual amount you receive is based on how much and for how long you contributed to the Plan, as well as the age at which you choose to begin receiving the pension: age 60 at the earliest, or age 70 at the latest.

As a rule, you begin receiving your CPP pension the month after your 65th birthday. If you choose to take it before then, the amount would be smaller; if you take it after, larger by 0.5 percent per month started before or after your 65th birthday (or 6 percent per year). That adjustment is permanent: if you choose to start your CPP retirement pension early, it will not be recalculated once you reach 65.

In order to take your CPP retirement pension before age 65, you must stop work or work for earnings below a specified level of income for a period of time. Those aged 65 or more are exempt from this requirement. Once you begin receiving your CPP pension, you can work as much as you want without affecting your pension payment. However, you cannot contribute anything further to CPP on those earnings.

Disability Benefits

To receive a CPP disability benefit, a contributor must apply in writing and:

- have made sufficient contributions to the plan
- must be disabled according to the terms of the CPP legislation
- be under age 65, and
- not be in receipt of the CPP retirement pension.

Survivor Benefits

The CPP death benefit is a one-time, lump-sum payment made to the deceased contributor's estate. If there is no estate, then the person responsible for the funeral expenses, the surviving spouse or common-law partner or the next of kin may be eligible to receive this payment, in that order.

The CPP survivor's pension is paid to the person who, at the time of death, is the legal spouse or commonlaw partner of the deceased contributor. If you are a separated legal spouse, and there is no co-habiting common-law partner, you may qualify for this benefit.

If your deceased same-sex commonlaw partner contributed to the CPP, you could be eligible for survivor's benefits if the contributor died on or after January 1, 1998.

The Canada Pension Plan children's benefit is paid to the natural or

adopted child of the deceased contributor, or a child in the care and control of the deceased contributor at the time of death. The child must be either under age 18, or between the ages of 18 and 25 and attending school full-time at a recognized institution.

Pension Sharing

Spouses or common-law partners can share their CPP retirement pension(s), which may result in tax savings. As spouses in a continuing marriage or common-law relationship, you may apply to receive an equal share of the retirement pension or pensions earned during the years you were together. You must both be at least 60 years old.

Child Rearing Drop-out Provision

The CPP has several provisions built into the plan to protect your benefit for periods of low earnings, such as the Child Rearing Drop-out Provision. Months of low or zero earnings spent caring for a child under the age of seven may be excluded from the calculation of your pension. This ensures that reduced earnings during the first seven years of your child's life will not result in lower future pension benefits. It is important to note that you do not apply for a Child Rearing Drop-out until you apply for a CPP benefit.

Credit Splitting

The CPP recognizes that in a legal marriage or common-law relationship, both spouses or common-law partners share in the building of their assets and entitlements, including CPP pension credits.

When a relationship ends, the CPP pension credits which the couple built up during the time they lived together can be divided equally between them. This division is called "credit splitting". Credits can be split even if one spouse or common-law partner did not pay into the CPP. When your relationship ends, you can apply for Credit Splitting.

For more information on the Canada Pension Plan, contact:

Human Resources and Social Development Canada:

Toll-free English: 1-800-277-9914 Toll-free French: 1-800-277-9915 TTY Toll-free: 1-800-255-4786 Web site: www.hrsdc.gc.ca/en/gateways/ topics/cpr-gxr.shtml

Information For Common-Law Partners

Legislative changes to the Old Age Security (OAS) program and the Canada Pension Plan (CPP) extend benefits to persons living in same-sex common-law relationships.

As of July 31, 2000, same-sex common-law partners have the same benefits and obligations as oppositesex common-law partners. "Commonlaw partners" is defined as two people, regardless of sex, who have lived together in a conjugal relationship for at least one year. Commonlaw partners have to sign a declaration and provide evidence, such as joint tax returns, wills or insurance policies, to prove they live together in such a relationship.

Direct Deposit

You can arrange to have the government deposit your CPP and OAS benefits (including GIS, Allowance and Allowance for the Survivor) directly into your bank or credit union account each month. This assures your deposit will be on time, without the risk of paper cheques being lost, stolen or damaged. You can make all the arrangements for direct deposit over the phone. You will need to give the full number of the account where you want your payment deposited (that number can be found on the bottom of one of your cheques for that account).

If you don't have a chequing account, officials at your banking institution can give you the information. To ask for direct deposit, simply call one of the numbers below:

Toll-free English: 1-800-277-9914 Toll-free French: 1-800-277-9915 TTY Toll-free: 1-800-255-4786

International Social Agreements

If you have lived or worked in another country with which Canada has a social security agreement, you may be able to get pension or other social security benefits from Canada or abroad.

For more information on the entitlements for a particular country or for help in applying for Canadian and/or foreign social security benefits, call:

Toll-free English: 1-800-277-9914 Toll-free French: 1-800-277-9915 TTY Toll-free: 1-800-255-4786 For callers outside continental North America: 613-957-1954

International Operations

Income Security Programs Human Resources and Social Development Canada Ottawa ON K1A 0L4 Web site: www.hrsdc.gc.ca/asp/gateway.asp ?hr=en/isp/ibfa/intlben.shtml&hs=sy a

Canadian Government Annuities

The Canadian Government Annuities Act began on September 1, 1908. Canadians of modest income could buy deferred or immediate annuities, either individually or through an employer pension plan. By guaranteeing payment, competitive yields, and paying all of the costs of taking care of these annuities, the government tried to encourage people to save for retirement. Changes brought on by the Old Age Security Act (introduced in 1952) and the Canada and Quebec pension plans (introduced in the 1960s) resulted in a drop in sales. In 1975, the government stopped the sale of Government Annuities.

The Annuities Branch of Human Resources and Social Development Canada, located in Bathurst, New Brunswick, currently administers 100,000 Government Annuity contracts, of which 7,000 have not yet matured. For more information, please contact:

Canadian Government Annuities Branch

Human Resources and Social Development Canada PO Box 12000 Bathurst NB E2A 4T6 Toll-free: 1-800-561-7922 Fax: 506-548-7428 Web site: www.hrsdc.gc.ca/en/gateways/ topics/gzr-gxr.shtml

6.2 Guaranteed Annual Income System

The Guaranteed Annual Income System (GAINS), administered by the Ontario Ministry of Finance, ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners.

Eligibility

You are eligible to receive GAINS payments if:

- a) you are age 65 or older and receive the full or partial federal Old Age Security (OAS) and the federal Guaranteed Income Supplement (GIS)
- b) you are and have been a permanent resident of Ontario for the past 12 months or you previously

lived in this province for a total of 20 years after the age of 18, and

c) your total income from all sources is below the level guaranteed by the province.

Effective July 2000, you are also eligible to receive GAINS payments if you are a recipient of OAS and GIS benefits under the federal International Social Security Agreement, have ten or more years of Canadian residency <u>and</u> meet requirements b) and c).

How the Program Works

If you currently receive a full or partial OAS pension plus the GIS, you do not have to apply for GAINS. The specific amount of GAINS benefit is directly linked to the amount of your GIS monthly payments. A GAINS benefit is only paid when total income, including OAS, GIS and all other sources of income, falls below the annual level guaranteed by the province. The GIS and GAINS benefit year begins each July.

Most seniors will automatically have their GIS entitlement renewed from information included in their current income tax and benefit return. In some situations, you may still require a renewal application to inform Human Resources and Social Development Canada of the amount of income that you received in the prior calendar year.

Method of GAINS Payment

The Ministry of Finance will automatically mail you a cheque for your GAINS payment around the 25th day of each month, or deposit it directly into your bank account, if you have arranged for direct deposit payment for your OAS/GIS. If you do not have direct deposit payment, but would like to, see page 80.

Amount of GAINS Payment

A GAINS payment is based on your reported income as an individual or combined income as a married couple or common-law partnership. The GAINS payment may increase or decrease along with changes to either your income or marital status. The GAINS benefit is not taxable income, although it is included in the calculation of net income, which is used in determining eligibility for a number of income-tested benefits.

Ministry of Finance Information Centre

Toll-free English: 1-800-263-7965 Toll-free French: 1-800-668-5821 TTY Toll-free: 1-800-263-7776 TAX FAX: 1-877-482-9329 Web site: www.trd.fin.gov.on.ca/userfiles/ HTML/cma_3_2441_1.html

Ministry of Finance Income Tax Related Programs Branch

PO Box 624, 33 King St. W. Oshawa ON L1H 8H5

6.3 Private Pensions, Savings and Retirement Planning

Public pensions (Old Age Security and Canada Pension Plan) provide a modest base upon which to build additional, private savings for retirement. Listed below are some professional associations with Web sites and publications to help you learn more about retirement planning and investment (adapted from the Human Resources and Social Development Canada Income Security Programs Web site

www.hrsdc.gc.ca/en/gateways/nav/ top_nav/program/isp.shtml.

Advocis The Financial Advisors Association of Canada

Advocis is the professional membership association of financial advisors. Advocis members provide financial services including financial planning, estate planning, tax preparation, tax planning, and consultation on employee group benefits, pensions and retirement plans. For more information look under "Consumer Info" at www.advocis.ca

Advocis The Financial Advisors Association of Canada

350 Bloor Street E., 2nd Floor Toronto ON M4W 3W8 Toll-free: 1-800-563-5822 Phone: 416-444-5251 Fax: 416-444-8031 E-mail: info@advocis.ca Web site: www.advocis.ca

Canadian Bankers Association

The Canadian Bankers Association (CBA) is a professional industry association representing Canada's chartered banks. This bilingual site contains information on a variety of financial matters, including a brochure on Planning for Retirement. For more information:

Toll-free: 1-800-263-0231 Web site: www.cba.ca

Canadian Life and Health Insurance Association

The Canadian Life and Health Insurance Association (CLHIA) represents most of Canada's life and health insurance companies. The CLHIA's Consumer Assistance Centre provides general information about life and health insurance products and companies. For more information:

Toll-free English: 1-800-268-8099 Toll-free French: 1-800-361-8070 Web site: www.clhia.ca

Canada Saving Bonds and Canada Premium Bonds

Canada Savings Bonds and Canada Premium Bonds are secure investments you may wish to include as part of your financial plan. Available from October to April 1st of each year they can be held on their own, as part of a retirement savings or income plan. For information on Canada Savings Bonds and other savings products from the Government of Canada:

Toll-free: 1-800-575-5151 TTY Toll-free: 1-800-354-2222 Web site: www.csb.gc.ca

Ontario Savings Bonds

Ontario Savings Bonds (OSB), which are backed 100 percent by the Province, can only be purchased by Ontario residents. All OSBs can be held in self-directed Registered Retirement and Registered Education Savings Plans. The bonds are available at banks, trust companies, credit unions, caisses populaires, Province of Ontario Savings Offices and investment dealers. They are also available for purchase through the Internet and through the toll-free BOND telephone line.

Toll-free: 1-888-212-BOND (2663) Web site: www.ontariosavings bonds.com

Office of the Superintendent of Financial Institutions

The Office of the Superintendent of Financial Institutions regulates federally administered private pension plans. The Pension section of their Web site includes a Pension Guide for Members of Federally Regulated Private Pension Plans which contains useful information about pension plans in Canada.

Toll-free: 1-800-385-8647 Web site: www.osfi-bsif.gc.ca

Online Life Event Bundle "Getting Ready to Retire"

The Ontario government is bundling information and services around key life events, such as "Getting Ready to Retire". Each bundle brings together in one place everything on the subject. From this site, you can find information on things you need to know and quick links to forms you might need including, OAS, CPP, International Benefits, Veterans' Pension, GAINS, Ontario Drug Benefit Program, Housing and other resources.

For information, visit the "Life Events" section at the Government of Ontario Web site at www.ontario.ca or a Government Information Centre (GIC), or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

6.4 Financial Services

Financial Services Commission of Ontario

The Financial Services Commission of Ontario (FSCO) regulates insurance, pensions, credit unions, caisses populaires, co-operatives, mortgage brokers, and loan and trust companies.

If you have a complaint about a financial institution or salesperson in one of the Financial Services Commission's regulated sectors, you may contact the FSCO for assistance. The FSCO also produces a number of useful resources for consumers.

The FSCO also licences insurance agents and mortgage brokers. You can check if an agent or broker is licensed on FSCO's Web site at www.fsco.gov.on.ca

For more information about how to register a complaint, or to order publications, contact:

Financial Services Commission of Ontario

5160 Yonge St., PO Box 85 Toronto ON M2N 6L9 Toll-free: 1-800-668-0128 Phone: 416-250-7250 TTY Toll-free: 1-800-387-0584 Fax: 416-590-7070 Web site: www.fsco.gov.on.ca

Ontario Securities Commission

The Ontario Securities Commission (OSC) administers and enforces Ontario securities law. The Commission's mandate is to protect investors from unfair, improper and fraudulent practices and foster fair and efficient capital markets.

The OSC registers and monitors dealers and advisers to ensure that they deal with clients in an ethical and professional manner. You can check whether a dealer is registered by contacting the OSC Contact Centre.

In addition, the OSC makes available in print, online and through seminars a wide range of other investor resources to help you learn how to protect yourself against fraud:

- Investment Fraud Checklist
- Protect Your Money: Schemes, Scams and Flimflams
- An Investor's Guide to OSC Resources and Services.

For more information, contact:

Ontario Securities Commission

Contact Centre 20 Queen St. W., Ste. 1903 Toronto ON M5H 3S8 Toll-free: 1-877-785-1555 Phone: 416-593-8314 E-mail: inquiries@osc.gov.on.ca Web site: www.osc.gov.on.ca

Debt Management and Credit Counselling

If your finances are causing you concern or you are beginning to experience financial difficulty, contact a credit counselor. A credit counselor will carry out a full financial assessment to obtain a clear picture of your financial situation and will explore alternatives with you. Your counselor will help you with money management skills and discuss strategies for dealing with debts. You may also want to contact your own financial institution to learn what they can do to help you.

Ontario Association of Credit Counselling Services

Toll-free: 1-888-746-3328 Web site: www.indebt.org

Online Life Event Bundle "Managing Your Debt"

The Ontario government is bundling information and services around key life events, such as "Managing Your Debt". Each bundle brings together in one place everything on the subject. From this site, you can find information and resources on managing your money and how to get help.

For information, visit the "Life Events" section at the Government of Ontario Web site at www.ontario.ca or a Government Information Centre, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

6.5 Taxes

Property Taxes

The money required by a municipality to provide services is largely provided through property taxes. The taxes are calculated by multiplying the assessed value of a property by a tax rate. The tax rate is expressed as a percentage of the assessed value. A municipality can set different tax rates for different classes of property (e.g., residential, multi-residential, commercial, industrial). The Municipal Property Assessment Corporation (MPAC) is responsible for assessing all property in Ontario. It operates under the authority of the *Municipal Property Assessment Corporation Act.* Every municipality in Ontario is a member of the corporation. Its main responsibility is to calculate an assessed value, or assessment, for each of the over four million properties in Ontario. Municipalities use these values when they calculate property taxes.

The Assessment Review Board is an independent tribunal which is responsible for hearing property assessment appeals. It has the authority to change an assessed value. If it reduces an assessed value, the municipality will reduce the taxes for that property.

Municipal Property Assessment Corporation

Toll-free: 1-866-296-MPAC (6722) Web site: www.mpac.ca

Ontario Tax Credits and Refunds

The Ontario Ministry of Finance offers several tax credit and refund programs. Programs which may be of interest to seniors are described in this section.

Ministry of Finance

Income Tax Related Programs Branch PO Box 627, 33 King St. W. Oshawa ON L1H 8H5 Toll-free: 1-800-263-7965 TTY Toll-free: 1-800-263-7776 TAX FAX: 1-877-482-9329 Web site: www.fin.gov.on.ca

Property and Sales Tax Credits

The Property Tax Credit (PTC) and Sales Tax Credit (STC) programs provide property and sales tax assistance to Ontario residents with low to moderate incomes.

To be eligible for the property tax credit, the taxpayer, on December 31 of the taxation year, must:

- be 16 years of age or older
- be a resident of Ontario, and
- have paid rent or property tax on a principal residence in Ontario.

To be eligible for the sales tax credit, the taxpayer, on December 31 of the taxation year, must:

- be 16 years of age or older, and
- be a resident of Ontario.

The combined maximum amount of property and sales tax credits that can be claimed in any one taxation year is \$1,000. The calculation of the credit is more generous for most individuals aged 65 and older. Taxpayers claim the property and sales tax credits on the ON479 *Ontario Credits form* included with the federal income tax return package.

Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities

Property owners who build or modify a residence to accommodate a senior or a person with a disability may be eligible for property tax relief.

Where an existing home is renovated through alterations or additions to the premises to accommodate a senior or a person with a disability, the value of the alteration, improvement or addition is exempt from property taxation.

- an example of an alteration would be the construction of ramps
- an example of an addition would be a new room (sometimes called a "granny flat").

Where a new home is built to accommodate a senior or a person with a disability, 10 percent of the assessed value of the home is exempt from property taxation.

The senior or disabled person must otherwise require care in an institution without the provision of the accommodation in the renovated or new home.

Property owners who believe their home is eligible for tax relief under this program should notify their local office of the Municipal Property Assessment Corporation (MPAC) about the renovation or construction on their premises by October of the year preceding the tax year to ensure that exempt status can be reflected on the assessment roll.

For the address and phone number of your local MPAC office, contact the **Municipal Property Assessment Corporation:**

Toll-free: 1-866-296-MPAC (6722) Web site: www.mpac.on.ca

Transportation for People with Physical Disabilities

A refund of Retail Sales Tax (RST) that you have paid is available on certain new or used licensed motor vehicles purchased or leased on a long-term basis (12 months or longer) for the purpose of transporting a person with a permanent physical disability. At the time the motor vehicle is bought and a refund application filed, the purchaser must be:

- a person with a permanent physical disability who bought the vehicle for their own transportation
- a member of the family or the same-sex partner of a person with a permanent physical disability

- a principal caregiver, if the person with the permanent physical disability does not have a member of the family who is willing and able to provide transportation for that person, or
- a religious, charitable or non-profit organization that purchased the vehicle to transport people with permanent physical disabilities.

The purchaser may also be eligible for a refund of the RST paid on certain modifications made to the motor vehicle. These modifications must be made only to assist a person with a permanent physical disability. For example, RST paid on modifications made to a motor vehicle in order to accommodate a wheelchair, such as raising the roof, lowering the floor, or installing special doors to accommodate a wheelchair lift, is refundable.

Income Taxes

How to Reach the Canada Revenue Agency (CRA) (Formerly Canada Customs and Revenue Agency)

If you need personal or general tax information, you can get it from many CRA sources:

- visit the CRA Web site at www.cra-arc.gc.ca including the seniors' page at www.craarc.gc.ca/tax/individuals/ segments/seniors/menu-e.html. You can also take advantage of the growing line of electronic services offered on the CRA Web site, such as the Interactive Information Service or Address Changes Online
- phone the toll-free line for enquires about your personal income tax at 1-800-959-8281
- call the toll-free automated Tax Information Phone Service (T.I.P.S.) at 1-800-267-6999
- visit your local tax services office (addresses and phone numbers are on the CRA 's Web site at www.cra-arc.gc.ca/contact/ tso-e.html and in the federal government section of most phone books)

CRA provides forms, guides, and publications you may find helpful, for example:

- RRSPs and Other Registered Plans for Retirement guide.
- When You Retire pamphlet
- Paying Your Income Tax by Installments pamphlet
- Canadian Residents Going Down South pamphlet
- Information Concerning People With Disabilities guide.

To obtain copies, call:

Toll-free: 1-800-959-2221 Web site: www.cra-arc.gc.ca/ formspubs/menu-e.html

If you use a TTY device, call 1-800-665-0354 for general tax information.

If you are visually impaired, call 1-800-267-1267 to order publications and forms related to filing your return in an alternative format (such as Braille and large print).

Preparing Your Tax Return

Your tax situation will probably change after retirement.

For example, some of your income could be non-taxable, such as Guaranteed Income Supplement (GIS) benefits, and either Allowance or Allowance for the Survivor benefits. If your income is high, you may also have to repay part or all of your basic Old Age Security (OAS) Pension. Non-refundable tax credits reduce the amount of income tax you owe. While you can claim the same nonrefundable tax credits that you could before retirement, you may also become eligible for additional nonrefundable tax credits for seniors, such as the age amount and the pension income amount. If your income is lower after retirement, some income-tested benefits such as the GST credit (Goods and Services tax) — may increase.

The Canada Revenue Agency (CRA) sends a personal T1S-A tax package to retired seniors with simple tax situations whose taxable income for the previous year was \$50,000 or less. The T1S-A return has large print, and it includes the most common types of retirement income and credits for seniors.

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 (1-800-622-6263), or 1-800-959-2221, or by visiting www.cra-arc.gc.ca/formspubs/ menu-e.html

Sending in Your Tax Return

If you want to file your tax return electronically to get your refund fast, you can file it over the Internet using the CRA's popular NETFILE service. Call 1-800-714-7257 for more information or go to www.netfile.gc.ca. You may also be able to file your return by touch-tone telephone using the CRA's free TELEFILE service. Eligible individuals receive information about TELEFILE in their personal tax package. For more information go to www.cra-arc.gc.ca/eservices/ tax/individuals/telefile/seniors-e.html

If you do not want to file electronically but you still want your tax refund fast, you can have it (as well as your GST credit payments) deposited directly into your bank account. To use the CRA's direct-deposit service, simply complete the Direct deposit area on the last page of your tax return, or submit Form T1-DD(1), Direct Deposit Request – Individuals.

Help with Taxes

Do you need help to complete your income tax return? Under the CRA's Community Volunteer Income Tax Program, trained volunteers complete basic tax returns free of charge for individuals with low incomes and simple tax situations. If you need a volunteer's help (of if you would like to become a volunteer yourself), call 1-800-959-8281 or visit www.cra-arc.gc.ca/tax/ individuals/volunteer/menu-e.html

Transportation

7

7.1	Drivers and Vehicles	94
/.1		94
	Senior Driving and Safe Driving for Seniors	
	Drive Wise	94
	Driver and Vehicle Licence Issuing Offices	95
	Driver Examination Centres	95
	Senior Driver Group Education Program	95
	Accessible Parking Permit	95
	Used Vehicle Information Package	96
	Drive Clean	97
7.2	Public Transportation Services	97
	Community Transportation Services	97
	GO Transit	98



7.1 Drivers and Vehicles

Senior Driving and Safe Driving for Seniors

For many seniors, having a driver's licence is a key to independent living. But the aging process can bring changes that affect the older driver's ability to drive safely, such as reduced vision, or movement-limiting disabilities such as arthritis and rheumatism, which may slow down response rate. It is important to recognize age-related changes and learn how to compensate for them.

The Ministry of Transportation licences drivers and vehicles, and offers a mandatory driver education program for seniors 80 and over.

Many people voluntarily modify their driving behaviour to accommodate changes associated with aging, for example, by limiting highway travel or avoiding driving at night, or choosing other means of transportation when the need arises.

There are many courses available to help senior drivers recognize and develop strategies to address agerelated challenges. For more information on senior driving, visit the Canada Safety Council Web site at www.safetycouncil.org/info/seniors/driving.htm

Drive Wise

Drive Wise is a driver refresher seminar for seniors presented by CARP, Canada's Association for the Fifty-Plus and Road Watch Canada.

Drive Wise is an Ontario Provincial Police (OPP) delivered driver education seminar that offers attendees a shopping basket of tips, suggestions and strategies, which help prevent the most likely causes of accidents and mishaps faced by older Canadians on the road. Drive Wise also provides important advice on what to do if you are involved in a collision or have a disabled vehicle.

The seminar is presented by an onduty OPP officer and lasts about 45 minutes. A valuable question period follows. There is no cost to either attend or host a Drive Wise presentation.

For more information, contact:

Drive Wise

Phone: 416-398-8257 E-mail: drivewise@50plus.com Web site: www.drivewise.ca

Driver and Vehicle Licence Issuing Offices

A Driver and Vehicle Licence Issuing Office is an independently operated office that provides all routine driver and vehicle licensing products and services on behalf of the Ministry of Transportation, such as driver licence renewals and vehicle sticker renewals.

Driver and Vehicle Licensing Call Centre

Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca/english/ dandv/issoff.htm

Driver Examination Centres

Drive Test Centres provide all driver examination services such as vision, written and road tests for all licence classes.

To book your road test, call 1-888-570-6110 or, in the Greater Toronto Area, 416-325-8580.

Senior Driving Group Education Program

Through the 80 and Over Licence Renewal Program, seniors aged 80 years and older must complete the following every two years in order to renew their driver's licence: a vision test, a rules of the road knowledge test, a driving record review and take part in a Group Education Session. Some drivers may also be asked to take a road test.

The program was introduced in 1996 to help Ontario seniors remain mobile and independent for as long as possible, while ensuring that unsafe drivers are identified and appropriate actions taken.

Driver and Vehicle Licensing Call Centre

Toll-free: 1-800-387-3445 Phone: 416-235-2999

Accessible Parking Permit

This permit is issued to an individual and entitles them to park their vehicle in a designated disabled parking space. The permit must be displayed.

To qualify for an Accessible Parking Permit, the individual must be medically certified by their health practitioner as having one or more of the following conditions:

- Cannot walk without assistance of another person or a brace, cane, crutch, a lower limb prosthetic device or similar assistive device or who requires the assistance of a wheelchair
- Suffers from lung disease to such an extent that forced expiratory volume in one second is less than 1 litre
- Portable oxygen is a medical necessity

- Cardiovascular disease impairment classified as Class III or Class IV to standards accepted by the American Heart Association or Class III or IV according to the Canadian Cardiovascular Standard
- Severely limited in the ability to walk due to an arthritic, neurological, musculoskeletal or orthopedic condition
- Visual acuity is 20/200 or poorer in the better eye with or without corrective lenses or whose greatest diameter of the field of vision in both eyes is 20 degrees or less
- Condition(s) or functional impairment that severely limits his or her mobility

A physician, chiropractor, nurse practitioner (extended class), physiotherapist or occupational therapist must certify the applicant's condition on the permit application.

A permanent permit is valid for five years while a temporary one is valid for up to two years. Temporary permits are issued when the disability is expected to last more than two months but is not considered a permanent disability.

Applications for permits are available at all Driver and Vehicle Licence Issuing Offices, or may be requested by mail from:

Ministry of Transportation

Licensing Administration Office 2680 Keele St., Building A Downsview ON M3M 3E6

To order this application by phone or for more information, contact the Driver and Vehicle Licensing Call Centre:

Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca/ english/dandv/vehicle/app.htm

Used Vehicle Information Package

Over one million used vehicles change ownership in Ontario each year. To help consumers make betterinformed decisions, the Ontario Government has introduced the Used Vehicle Information Package (UVIP). If you are selling a used vehicle (car, van, light truck, motor home or motorcycle) privately in Ontario, you must purchase a UVIP (cost \$20) and show it to potential buyers.

To purchase a Used Vehicle Information Package contact:

Ministry of Government Services

Companies and Personal Property Security Branch, UVIP Section 393 University Ave., 2nd Floor Toronto ON M5G 1E6 Toll-free: 1-800-267-8847 Phone: 416-325-8847 TTY Toll-free: 1-800-461-8866 TTY: 416-326-8866 Web site: www.mto.gov.on.ca/ english/dandv/vehicle/used.htm

Drive Clean

Most passenger cars, vans, light trucks and sport utility vehicles in the Drive Clean program area must pass a Drive Clean test to renew the stickers on their licence plates.

As of January 1, 2006, Drive Clean regulations require testing every two years for light-duty vehicles beginning when they are five years old (in the fifth calendar year after their model year) rather than when they are three years old (in the third calendar year after their model year).

The exemption for 20-year-old lightduty vehicles is ending as we begin to focus more on the vehicles most likely to pollute. All cars, 1988 model year and newer, will require emissions testing until they are taken out of service. These vehicles would have had their last test for registration renewal in 2007, when they were 19 years old. They will now need to continue to be tested in 2009 and every two years after that.

Passing an emissions test is also required to transfer ownership and licence a vehicle for the road under new ownership, if the transfer requires a safety certificate. The test requirement begins when a vehicle is one year old (in the first calendar year after the model year) and continues up to and including the 19th calendar year after the model year. All light-duty commercial farm vehicles, hybrids, kit cars and motorcycles are exempt from test requirements.

You will be notified by mail when your vehicle(s) must have an emission test.

For more information about the Drive Clean program, or to find the accredited facility nearest you that performs emission tests and repairs, contact the **Ministry of the Environment, Drive Clean Program:**

Toll-free: 1-888-758-2999 Phone: 905-421-7083 Web site: www.driveclean.com

7.2 Public Transportation Services

Community Transportation Services

Many communities have both conventional and specialized transit services for their residents. Conventional services provided by municipalities use regularly scheduled vehicles that operate on fixed routes, according to published route maps and timetables.

Specialized transit services for seniors and persons with disabilities typically use smaller vehicles equipped with a lift or ramp for persons using mobility devices, such as wheelchairs and scooters. For example, Wheel-Trans in Toronto, Para Transpo in Ottawa and Windsor Handi-Transit. Some communities use fully accessible community buses to provide services to their residents, on both fixed and flexible routes.

For information regarding the types of public transportation services available in your area, please contact your municipal transit service or municipal office listed in the Blue Pages of your telephone book under the keyword "Transit".

Your local Community Care Access Centre (see page 48) or Community Information Centre (see page12) may also be able to provide information on specialized transit services in your area for seniors and disabled persons.

GO Transit

GO Transit runs trains and buses linking Toronto with communities in the surrounding regions of Halton, Peel, York and Durham, and the neighbouring City of Hamilton, as well as parts of Simcoe, Dufferin and Wellington Counties. GO fares vary with the distance travelled. Seniors 65 and over travel for half the regular adult fare. Single one-way rides, two-ride tickets, and day passes are available for seniors.

More than half of GO's 50 train stations are now wheelchair-accessible. All GO Trains have an accessible car with a ramp for people with limited mobility. Many GO Buses "kneel" to make it easier for everyone to board, and three GO Bus routes are currently wheelchair-accessible.

Toll-free: 1-888-GET ON GO (438-6646) Phone: 416-869-3200 TTY Toll-free: 1-800-387-3652 Web site: www.gotransit.com



Veterans' Services

8.1	Veterans Affairs Canada	100
	General Information and Contacts	100
	Health Care Benefits	100
	Long-Term Care Facilities	101
	Veterans Independence Program	101
	War Veterans Allowance	101
	Health Services	101
	Assistance Fund	102
	Disability Pensions	102
	Funerals, Burials and Grave Markers	102
	Bureau of Pension Advocates	103
0 0	Soldiers' Aid Commission of Ontario	103
8.2	Solalers' Ald Commission of Unitario	103
8.3	The Royal Canadian Legion,	
	Ontario Command	103
8.4	Benevolent Funds	104
8.5	The Memory Project	104
8.6	Veterans' Commemorative Park and	
	Veterans' Memorial Highway	105



Veterans' Services

8.1 Veterans Affairs Canada

General Information and Contacts

Veterans Affairs Canada (VAC) services and benefits include: disability pensions, War Veterans Allowance, home care services, long-term care, treatment benefits, counselling, personalized case planning, medical needs assessment, advice, information and referral, legal help with pension or allowance matters, help with the cost of funerals and burials, and commemoration of those who gave their lives. Many of these services are described below.

For more information on these services and benefits, contact the Veterans Affairs Canada district office nearest you listed in the Blue Pages of your telephone book under the keyword "Veterans", or contact:

Veterans Affairs Canada

Regional Office 145 Government Rd. W. Kirkland Lake ON P2N 2E8

Mailing Address:

Bag Service 4000 Kirkland Lake ON P2N 3P4 Toll-free: 1-866-522-2122 Web site: www.vac-acc.gc.ca Seniors Canada Online Web site: www.seniors.gc.ca

Health Care Benefits

Eligible veterans and other qualified clients can get health care benefits under the Veterans Health Care Regulations. These benefits include: medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment, and other community health care services and benefits. Disability pensioners can get treatment benefits, such as prescription drugs that are for their pensioned conditions. Treatment benefits may also be provided to clients for non-pensioned conditions that are not covered by a provincial health plan if the VAC client is getting services under the Veterans Independence Program, or if the veteran or eligible civilian has a limited income as set out by the War Veterans Allowance Act.

Long-Term Care Facilities

The long-term care program at VAC provides eligible veterans with access to a bed in a long-term care facility at no cost to them. To be eligible for this program, veterans must have been assessed as requiring long-term care, and must meet certain requirements with respect to war service, pensioned disability and income. VAC has contracts with the province of Ontario for priority access beds for veterans in long-term care facilities. Eligible veterans may also access beds in community facilities through the Veterans Independence Program.

Veterans Independence Programs

The Veterans Independence Program (VIP) together with other government programs, helps veterans to stay healthy and living in their own homes and communities as long as possible. VIP offers eligible veterans home care and community-based long-term care, including professional health care, help with preparing meals, housekeeping, yard work, home adaptation, transportation and day care facilities.

War Veterans Allowance

Veterans of the Canadian Armed Forces or the Merchant Navy and qualified civilians may apply for the War Veterans Allowance (WVA). This program offers financial help. Eligibility is based on wartime service, age, income and residence. Applicants must live in Canada when they apply. Veterans of Commonwealth or Allied forces must have been living in Canada at the time they joined that force. Surviving spouses, surviving common-law partners and orphans can also get the allowance if the deceased veteran or civilian had the required war-related status.

Male applicants must be at least 60 years of age and female applicants must be 55 years old. Applicants who are unable to support themselves fully may apply at an earlier age. The allowance is income tested, which means the applicants must prove need. Program administrators take all sources of income into account to make their decision on eligibility.

Health Services

Health Services are designed to provide for a continuum of care to enhance the quality of life of VAC clients, promote independence, as well as to ensure that health professionals and multi-disciplinary delivery teams are available to develop care plans and respond to client needs. Services include referral, information services, assessment, counselling, follow-up and monitoring.

Assistance Fund

The Assistance Fund (AF) gives funding to people who get War Veterans Allowance and live in Canada, to meet emergency needs that threaten their health and/or safety. If such recipients have no other resources, they may qualify for grants for emergencies that affect shelter, clothing and health, or for the repair or replacement of appliances and furnishings.

Disability Pensions

Wartime veterans, still-serving and former members of the Canadian Armed Forces and the Royal Canadian Mounted Police, as well as former members of the Merchant Navy may receive pensions for service-related disabilities. Prisoner of War (POW) compensation is paid to qualified former POWs.

Special Allowances are paid to disability pensioners and POWs who need attendants, have special clothing needs, or are very disabled. Civilians whose jobs during the Second World War were related to the war effort may also qualify for pensions for disability or death. Those civilians include members of the Voluntary Aid Detachment and Auxiliary Services personnel.

Funerals, Burials and Grave Markers

Veterans Affairs Canada offers assistance through the Last Post Fund to help pay for the funeral, burial and grave marking of eligible veterans and some civilians. This includes the cost of: preparing the remains, a standard departmental casket, public viewing, transporting the remains locally, an earthen burial plot, care of the plot (perpetual care), and a military style grave marker.

For more information or to locate the Branch office in your area, contact:

The Last Post Fund National Office, Ontario Branch

Veterans Affairs Canada 55 St. Clair Ave., E., Ste. 905 Toronto ON M4T 1M2 Toll-free: 1-800-563-2508 Phone: 416-923-1608 Fax: 416-923-3695 E-mail: lpfon@bellnet.ca Web site: www.lastpostfund.ca

Bureau of Pension Advocates

Within Veterans Affairs Canada (VAC), the Bureau of Pension Advocates provides free legal assistance to clients in the form of counselling, case preparation and representation on disability pension review and appeals where a client is dissatisfied with a pension decision made by VAC.

To locate the Bureau of Pension Advocates office in your area, consult the Blue Pages of your telephone book under the keyword "Veterans", or call 1-877-228-2250.

8.2 Soldiers' Aid Commission of Ontario

The Soldier's Aid Commission of Ontario is one of the sources of financial assistance for veterans of World Wars I and II, and the Korean War, and their surviving dependents living in Ontario.

Ontario Soldiers' Aid Commission 2 Bloor St. W., 24th Floor Toronto ON M7A 1E9

Phone: 416-327-4674 Fax: 416-327-4379

8.3 The Royal Canadian Legion, Ontario Command

The Ontario Command of The Royal Canadian Legion comprises over 400 branches throughout Ontario.

It focuses on remembering those who gave their lives for freedom and looking after the needs of veterans, their dependents, and those still serving in the Canadian Forces.

In addition, Legions throughout the Ontario Command are also contributing to the well-being of their neighbours by sponsoring community programs.

8.4 Benevolent Funds

There are a number of Benevolent Funds which provide assistance to veterans, ex-service personnel and their dependents. Applications for Benevolent Fund assistance are made through a Veterans Affairs Canada (VAC) counselor or your Royal Canadian Legion Provincial Service Officer.

The purpose of these funds is t o provide emergency assistance, not otherwise available. Requests for assistance usually relate to the basic needs of food, shelter and medical care. The assistance is designed to be on a one-time basis.

Before requesting assistance, it is important to ensure that assistance is not otherwise available through existing programs (e.g., Veterans Affairs Canada, Assistive Devices Program).

For more information on the Royal Canadian Legion and its programs, contact your local district office listed in the White Pages of your telephone book or contact the Ontario Provincial Command head office at:

The Royal Canadian Legion Ontario Provincial Command

89 Industrial Pkwy. N. Aurora ON L4G 4C4 Phone: 905-841-7999 Fax: 905-841-9992 E-mail: info@on.legion.ca Web site: www.on.legion.ca

8.5 The Memory Project

The Memory Project is an educational partnership initiative of the Dominion Institute and the Ontario Seniors' Secretariat to bring veterans of World War II, the Korean War and peacekeeping missions together with students in classrooms and over the Internet across the province.

Do you have a story to tell? Join the Speakers' Bureau, and the Dominion Institute will co-ordinate classroom visits for you to share your story with students at local schools. As a Memory Project speaker, you will receive a *Visiting Veterans' Preparation Kit* geared to your conflict and theatre, and the opportunity to attend a speakers' preparation workshop.

Share your story on The Memory Project Web site at www.thememory project.com or send it to the Dominion Institute to post in the online archive and ensure the service and sacrifice of Canada's veterans, both men and women, lives on in the minds of Canadian youth.

The Dominion Institute

183 Bathurst St., Ste. 401 Toronto ON M5T 2R7 Toll-free: 1-866-701-1867 Phone: 416-368-9627 E-mail: memory@dominion.ca Web site: www.thememoryproject.com

8.6 Veterans' Commemorative Park and Veterans' Memorial Highway

The Royal Canadian Legion, Ontario Command District G, the Ministry of Transportation and the Ontario Seniors' Secretariat pooled resources to develop a site to commemorate the contributions made by Ontario's veterans.

Officially opened in 2000, the park is located on Highway 416, the Veteran's Memorial Highway, just outside of Kemptville, Ontario. The park, which features monuments and gardens, will be used for Remembrance Day commemorations as well as other Legion activities.

The site is wheelchair accessible and parking is available adjacent to the park.

Disability Supports

g

9.1	Information and Referral Service	108
9.2	Ontarians with Disabilities Ontarians with Disabilities Act Directory for Accessibility	108 108 109
9.3	Community AccessAbility Program	109
9.4	Paths to Equal Opportunity Web Site	109
9.5	Programs and Services	109
9.6	ARCH: A Legal Resource Centre for Persons with Disabilities	110
9.7	Toronto with Ease, the Guide to Accessibility	110



Disability Supports

9.1 Information and Referral Service

The Information and Referral Service for Persons with Disabilities and Vulnerable Seniors in Ontario (INFOline) provides free, confidential one-stop information and referrals for persons with disabilities, vulnerable seniors, their caregivers, family, friends and community professionals across Ontario. Customer service is available in English, French and other languages.

Toll-free: 1-800-665-9092 TTY Toll-free: 1-800-387-5559

9.2 Ontarians with Disabilities

The Ministry of Community and Social Services provides information on accessibility initiatives, issues and opportunities including information about the *Ontarians with Disabilities* Act, 2001 (ODA) and its implementation. You'll find everything from links to government programs and services for people with disabilities to a plain language guide to the ODA. You will also find the online Guide to Government of Ontario Programs & Services for People with Disabilities at www.equalopportunity.on.ca/ eng_g/documents/Intro.htm.

Ontarians with Disabilities Act

The Ontarians with Disabilities Act (ODA) is to improve opportunities for people with disabilities and to provide for their involvement in the identification, removal and prevention of barriers to their full participation in the life of the province.

For more information, contact:

Ministry of Community and Social Services

Accessibility Directorate of Ontario 777 Bay St., Ste. 601A Toronto ON M7A 2J4 Toll-free: 1-888-520-5828 Phone: 416-326-0207 TTY Toll-free: 1-888-335-6611 TTY: 416-326-0148 E-mail: accessibility@css.gov.on.ca Web site: www.mcss.gov.on.ca/ accessibility/index.html

Directory for Accessibility

Directory for Accessibility is a searchable, online list of Ontario-based consulting services and community organizations that provide assistance for business, employers and service providers on increasing accessibility for employees and customers with disabilities. The directory is funded by the Ministry of Community and Social Services and hosted by the Ontario March of Dimes.

Web site: www.accessibilitydirectory.ca

9.3 Community AccessAbility Program

The Community AccessAbility program provides grants to incorporated, notfor-profit, non-government, communitybased organizations that enter into partnerships with others to make their communities more accessible.

Ministry of Community and Social Services

Accessibility Directorate of Ontario 777 Bay St., Ste. 601A Toronto ON M7A 2J4 Toll-free: 1-888-520-5828 Phone: 416-326-0207 TTY Toll-free: 1-888-335-6611 TTY: 416-326-0148 Web site: www.equalopportunity. on.ca/eng_g/grants/index.asp

9.4 Paths to Equal Opportunity Web Site

The Paths to Equal Opportunity Web site provides information on how to make facilities and services accessible to people with disabilities, and on equal opportunity in the workplace. The site contains links to accessible products and services available in Ontario.

Ministry of Community and Social Services

Accessibility Directorate of Ontario 777 Bay St., Ste. 601A Toronto ON M7A 2J4 Toll-free: 1-888-520-5828 Phone: 416-326-0207 TTY Toll-free: 1-888-335-6611 TTY: 416-326-0148 E-mail: eoinfo@css.gov.on.ca Web site: www.equalopportunity.on.ca

9.5 Programs and Services

Through this guide, you will find programs and services for seniors requiring assistance:

- Assistive Devices and Home Oxygen Programs (page 29)
- Accessible Parking Permit Program (page 95)
- Transportation services for persons with disabilities (see Community Transportation Services page 97)

- Tax credits for persons with disabilities (pages 88-89).
- Residential Rehabilitation Assistance Program for Persons with Disabilities (page 54).
- Ontario Parks and Facilities for Persons with Disabilities (page 157-158).

9.6 ARCH: A Legal Resource Centre for Persons with Disabilities

Founded in 1980, ARCH: A Legal Resource Centre for Persons with Disabilities is a communitybased not-for-profit legal clinic and legal resource centre dedicated to defending and advancing the equality of rights of persons with disabilities.

ARCH

425 Bloor St. E., Ste. 110 Toronto ON M4W 3R5 Toll free: 1-866-482-ARCH (2724) Phone: 416-482-8255 TTY Toll-free: 1-866-482-ARCT (2728) TTY: 416-482-1254 Web site: www.archlegalclinic.ca

9.7 Toronto with Ease, the Guide to Accessibility

Toronto with Ease, the Guide to Accessibility is a comprehensive information guide for anyone wanting to access the many barrier-free facilities and businesses in the City of Toronto. Included is information on accessible eateries, lodging, shopping, transportation, entertainment, museums, theatres and facilities that accommodate mobility, hearing or visually impaired individuals. For on-line viewing see www.activeliving magazine.com or contact:

Active Living Magazine

2276 Rosedene Rd. St. Ann's ON LOR 1Y0 Phone: 905-957-6016 Fax: 905-957-6017 E-mail: activeliv@aol.com

Services for Newcomer Seniors

10

10.1	Citizenship and Immigration Canada General Information e-Client Application Status Services Newcomer Settlement Information	112 112 112 112
10.2	Newcomer Settlement Services Newcomer Settlement Program Settlement.Org	113 113 113
10.2	Multicultural Council for Ontario Soniors	113

Services for Newcomer Seniors

10.1 Citizenship and Immigration Canada

General Information

Information on Canadian immigration or citizenship is available on the federal Citizenship and Immigration Canada (CIC) Web site or through its Call Centres 24-hours a day, 7 days a week. Callers should be aware that Call Centre staff do not make decisions. Applications go to the Case Processing Centre for decisions.

Toll-free: 1-888-242-2100 Phone: 416-973-4444 TTY Toll-free: 1-888-576-8502 Web site: www.cic.gc.ca

e-Client Application Status Services

Citizenship and Immigration Canada (CIC) clients can check the status of their immigration application anytime through CIC's electronic Client Application Status Service. CIC clients in Canada or abroad may use this to view the status of their application if they:

- applied to sponsor a family
- applied for permanent residence as a member of the family class

- applied for permanent residence from within Canada as a spouse of a Canadian citizen or permanent resident, or
- applied for permanent resident as an independent immigrant.

To access this online service, visit the CIC Web site at www.cic.gc.ca (click on "Online Services" then e-Client Application Status).

Newcomer Settlement Information

The federal Citizenship and Immigration Web site and publications provide information to help newcomers to Canada adapt to their new culture, language and climate.

For more information visit the federal Citizenship and Immigration Canada Web site at www.cic.gc.ca

Publications such as How to Become a Canadian Citizen and How to Prove You Are a Canadian Citizen can be viewed online at www.cic.gc.ca (click on "Publications" then "Citizenship") or in print. For a copy, contact:

Distribution Services

Communications Branch Citizenship and Immigration Canada Ottawa ON K1A 1L1 Fax: 613-954-2221

10.2 Newcomer Settlement Services

Newcomer Settlement Program

The Newcomer Settlement Program (NSP) of the Ministry of Citizenship and Immigration supports the settlement of newcomers to Ontario. Its priority is to support services that are normally required by newcomers who have been in Canada for less than five years and who are permanent residents, refugees or refugee claimants.

Settlement services may include assessment, information, orientation, and finding employment. Referrals are provided through settlement agencies in many Ontario communities. The majority of agencies are multiethnic, multiservice and multilingual.

To locate an agency in your community that provides settlement services for new immigrants, contact your local Community Information Centre (see page 12).

Settlement.Org

Settlement.Org provides newcomers with information and resources to help them settle in Ontario, Canada. Settlement.Org covers a wide range of topics including employment, education, housing and healthcare. Settlement.Org also allows individuals to access information about the local organizations providing settlement services in their local communities in Ontario. The Discussion Area is also great place to go to share experiences or ask settlement related questions.

To access this online service, please visit www.settlement.org

10.3 Multicultural Council for Ontario Seniors

The Multicultural Council for Ontario Seniors (MCOS) provides a multiservice approach to issues and programs for seniors and families. For more information, contact:

Multicultural Council for Ontario Seniors

76 Wild Briarway Toronto ON M2J 2L4 Phone: 416-464-4691



Legal Matters, Human Rights and End of Life Issues

11.1	How to Find a Lawyer Lawyer Referral Service	117 117
11.2	Legal Aid Ontario	118
11.3	Advocacy Centre for the Elderly	118
11.4	Community Legal Education Ontario	119
11.5	Ontario Human Rights Commission	119
11.6	Office of the Public Guardian and Trustee	120
	Guardianship Investigations Power of Attorney Kit	121 121
11.7		
	Power of Attorney Kit	121

11.10 What To Do When Someone Dies	124
Online Life Event Bundle "What To Do	
When Someone Dies"	124
The First Steps	124
Bereaved Families Online	125
With a Will	125
Without a Will	125
Death Out of Country	125
Death Certificate	125
Compensations, Pensions and Benefits	126
Income Tax	127
Banks, Financial Institutions, and Credit Cards	127
Government Cards/Registries	127
Vehicles	128
Property	128
Clubs, Organizations, Services,	
and Professional Associations	128

11 Legal Matters, Human Rights and End of Life Issues

11.1 How to Find a Lawyer

All Ontario lawyers who offer their services to the public must be members of the Law Society of Upper Canada. The Law Society makes sure that lawyers meet professional standards and can discipline lawyers who fail to do so. The Law Society offers a number of services to help clients including a Lawyer Referral Service.

For more information on the Law Society of Upper Canada and its services:

The Law Society of Upper Canada

Osgoode Hall, 130 Queen St. W. Toronto ON M5H 2N6

General Inquiries

Toll-free: 1-800-668-7380 Phone: 416-947-3300 TTY: 416-644-4886 Fax: 416-947-5263 E-mail: lawsociety@lsuc.on.ca

Complaints:

Toll-free: 1-800-268-7568 Phone: 416-947-3310 E-mail: comail@lsuc.on.ca Web site: www.lsuc.on.ca/public/ a/complaints.

Lawyer Referral Service

The Lawyer Referral Service (LRS) of the Law Society of Upper Canada will give you the name of a lawyer who can work for you, including, specific needs such as: a lawyer who

- speaks another language
- can communicate with someone who has a hearing impairment
- has a wheelchair-accessible office, or
- is licensed to practice in another geographic area, as well as Ontario.

The LRS is available Monday to Friday 9 a.m. to 5 p.m. Phoning the LRS line will automatically generate a \$6 charge on your phone bill, in the month following your call. The telephone number is 1-900-565-4577.

If you are jailed, under the age of 18 or are in a crisis situation such as domestic abuse, and require the services of a lawyer, call:

Toll-free: 1-800-268-8326 Phone: 416-947-3330

11.2 Legal Aid Ontario

egal Aid Ontario provides a number of free services including court representation, legal advice or assistance with court documents.

Individuals who may qualify for Legal Aid include:

- people on social assistance, or with low or no incomes
- those who have little or no money left after paying for basic necessities, such as food and housing.

Employed people and homeowners may still qualify financially for assistance. Legal Aid staff will review your personal financial circumstances to decide if you qualify.

Legal Aid Ontario also operates Community Legal Clinics in many communities across Ontario. For a Community Legal Clinic in your area, look under "Legal Aid Ontario" in the White Pages of your telephone book, or contact:

Legal Aid Ontario

375 University Ave., Ste. 404 Toronto ON M5G 2G1 Toll-free: 1-800-668-8258 Phone: 416-979-1446 TTY Toll-free: 1-866-641-8867 TTY: 416-598-8867 Fax: 416-979-8669 E-mail: info@lao.on.ca Web site: www.legalaid.on.ca

11.3 Advocacy Centre for the Elderly

The Advocacy Centre for the Elderly (ACE) is a legal clinic, funded by Legal Aid Ontario, to provide legal services to low income seniors. ACE gives advice on seniors' legal issues such as elder abuse, health care consent, retirement homes, mental health, mental capacity, public pensions, long-term care facilities and homecare.

ACE can give advice over the telephone to persons anywhere in Ontario, but can only represent as clients, seniors living in the Greater Toronto Area (GTA). If you live outside the GTA, ACE will try to refer you to legal assistance in your own community, where available.

ACE also has a provincial mandate to provide public legal education programs and engage in law reform activities. Subject to availability, ACE can provide you with speakers and education materials on seniors' legal issues. ACE publishes a manual on long-term care law *Long-Term Care Facilities in Ontario – The Advocates' Manual* and has produced a video on Powers of Attorney.

Advocacy Centre for the Elderly

2 Carlton St., Ste. 701 Toronto ON M5B 1J3 Phone: 416-598-2656 Web site: www.advocacy centreelderly.org

11.4 Community Legal Education Ontario

C ommunity Legal Education Ontario (CLEO) is a community legal clinic that produces free public legal education materials in clear language for people who have low incomes, disabilities and literacy challenges, and for others who are disadvantaged.

CLEO's publications address issues in many areas of law, including social assistance, landlord and tenant, refugee and immigration, workers' compensation, criminal, consumer, family, health and disability, seniors, and youth law.

To view or print these publications, or for an online order form and list of new and revised publications, visit their Web site at www.cleo.on.ca, or call 416-408-4420 for an order form.

CLEO does not give legal advice. If you have a legal problem, please see a lawyer or a community legal clinic.

Community Legal Education Ontario

119 Spadina Ave., Ste. 600 Toronto ON M5V 2L1 Phone: 416-408-4420 Fax: 416-408-4424 E-mail: cleo@cleo.on.ca Web site: www.cleo.on.ca

11.5 Ontario Human Rights Commission

The Ontario Human Rights Commission is an independent, arms-length adjudicative agency of the Ministry of Citizenship and Immigration. Discrimination is against the law in Ontario, and the commission administers and enforces Ontario's Human Rights Code.

The Code provides the right to equal treatment in employment, accommodation, contracts, goods, services and facilities, and membership in vocational associations and trade unions, without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, age, marital or family status, same-sex partnership status, sexual orientation, disability, the receipt of public assistance (accommodation only) or record of offenses (employment only).

The Commission is responsible for managing inquiries, intake, mediation, and investigation of human rights complaints. If a case is not settled and the Commission believes discrimination has occurred, it may refer the complaint to the Board of Inquiry for a hearing.

The Commission also conducts public education and develops policies to help interpret the code. A Policy on Discrimination against Older Persons Because of Age was released in June, 2002. This document provides an in-depth look at age discrimination as it relates to present protections in the Human Rights Code. The Policy was developed to help the public and Commission staff to gain a better understanding of how the *Code* protects older Ontarians and to sensitize them to the issues faced by these persons. It also aims to raise awareness among service providers, employers and landlords of their obligations under the Code. For a copy of this document or more information:

Ontario Human Rights Commission

180 Dundas St. W., 8th Floor Toronto ON M7A 2R9 Toll-free: 1-800-387-9080 Phone: 416-326-9511 TTY Toll-free: 1-800-308-5561 TTY: 416-314-6526 E-mail: info@ohrc.on.ca Web site: www.ohrc.on.ca

11.6 Office of the Public Guardian and Trustee

The Office of the Public Guardian and Trustee (OPGT) helps to protect the rights and interests of mentally incapable adults who have no one else to act on their behalf. The services available include:

- Property Guardianship
- Personal Care Guardianship
- Decisions About Treatment and Admission to Long-Term Care
- Guardianship Investigations
- Appointment of Private Guardians of Property
- Acting as Litigation Guardian
- Estates Administration.

The Office of the Public Guardian and Trustee also offers many useful information brochures which are available from their Web site:

- When the Office of the Public Guardian and Trustee Becomes Your Guardian of Property
- Estates Administration
- The Role of the OPGT in Guardianship Investigation
- The Role of the OPGT in Providing Property Guardianship Services
- Becoming a Guardian of Property
- The Role of the OPGT in Making Substitute Health Care Decisions
- Powers of Attorney and "Living Wills" Some Questions and Answers.

Office of the Public Guardian and Trustee

595 Bay St., Ste. 800 Toronto ON M5G 2M6 Toll-free: 1-800-366-0335 Phone: 416-314-2800 Fax: 416-314-2698 Web site: www.attorneygeneral.jus. gov.on.ca/english/family/pgt

Guardianship Investigations

This service helps to protect mentally incapable adults who are suffering, or at risk of suffering, serious harm. Severe self-neglect, physical abuse and financial exploitation of incapable people are some of the problems that this service can, in certain circumstances, help to resolve. Anyone may contact the OPGT, by telephone or mail, to express concerns about a person who may be incapable and at serious risk:

Guardianship Investigations Unit

Toll-free: 1-800-366-0335 Phone: 416-327-6348

Power of Attorney Kit

The Office of the Public Guardian and Trustee has produced a Power of Attorney Kit that will help you appoint the person you want to make decisions for you when you are no longer able to do so for yourself. Many people believe that if something happens and they are unable to make decisions for themselves, their family can do so for them. This is not necessarily true. For financial decisions, legal authority is needed. You can give this authority by naming someone in a continuing power of attorney for property. For personal care decisions such as where you live or what you eat, you can give legal authority by naming someone in a power of attorney for personal care. For more information, see Advance Care Planning.

While it's very important to consider whether to make a power of attorney, you don't have to, and no one can make you sign one if you don't want to. However, if you don't make a power of attorney, someone may have to be formally appointed some day to make decisions for you.

To obtain a copy of the Power of Attorney Kit call:

Toll-free: 1-800-366-0335 Phone: 416-314-2800 Web site: www.attorneygeneral.jus. gov.on.ca/english/family/pgt/ poakit.asp

11.7 Advance Care Planning

Advance Care Planning is about making choices now, while you are capable, about how you wish to be cared for in the future if you become incapable of making decisions. Every year many Canadians become unable to make their own decisions about their personal care. You can take steps now, while you are capable, to both ensure your wishes are followed and provide someone you trust with the authority to act on your wishes.

The Ontario Seniors' Secretariat (OSS) of the Ministry of Citizenship and Immigration in partnership with the Alzheimer Society of Ontario, has produced A Guide to Advance Care Planning to help seniors become more aware of the process of advance care planning. For a copy of the guide, visit the Ontario Seniors' Secretariat Web site at www.ontarioseniors.ca, or call the Government of Ontario Seniors' INFOline at 1-888-910-1999.

11.8 Organ and Tissue Donation

t is important to talk to your family and friends about your decision to donate organs and tissue so they can understand, support and respect your wishes in the future.

If you are 16 years of age or over, you can register your consent to donate your organs and/or tissue upon your death with the Ministry of Health and Long-Term Care which keeps a registry of donors. Complete an Organ Donor Registration form (form 3039-84) and submit it to the Ministry of Health and Long-Term Care.

You can obtain an Organ Donor Registration form by:

- visiting a Ministry of Health and Long-Term Care office
- calling the Seniors' INFOline Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559
- accessing the Organ and Tissue Donation section of the ministry's Web site at www.health.gov.on.ca

After completing and signing the form, return it to your local ministry office or mail it to the address shown on the top of the form. You can change your registration to consent or withdraw at any time by using the Organ Donor Registration form. You can sign a Gift of Life Donor Card and keep it with your personal identification. Give the tear-off part – Gift of Life Donor Notification Card – to your family or friend.

For more information on organ and tissue donation, contact Trillium Gift of Life Network at 1-800-263-2833, visit their Web site at www.giftoflife. on.ca, or call the **Seniors' INFOline** at:

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559

Access the Organ and Tissue Donation section of the ministry's Web site at www.health.gov.on.ca and www.healthyontario.com

11.9 Wills and Estates

Wills

A will is a document in which you, the "testator", indicate how your assets should be distributed upon your death. In a will, you can provide for the welfare of your family, distribute assets as you think best, and appoint an executor, also known as an estate trustee, to manage the estate. Wills also may help you save taxes by taking advantage of tax-savings opportunities and tax deferrals that may arise as a result of your death.

If You Die Without a Will

If you die and have not prepared a will, your estate is divided up according to the rules in the *Succession Law Reform Act.* This Act ensures that your estate is divided up amongst your spouse and family members. However, the way the act divides up your estate may not be the way you want it to be distributed. This is a good reason for preparing a will.

Preparing a Will

It's a good idea to have a lawyer who knows estate law to prepare a will for you, as the law on estates is complex. A lawyer can make sure that that your will does what you intend it to do and that your estate is distributed according to your wishes.

You should be careful when using any will kit. Some of these kits may not comply with Ontario law and, therefore, your will may not be valid. If you do not sign and witness the will in accordance with the rules of the *Succession Law Reform Act*, it may not be valid. There are some pitfalls in will drafting that may not be highlighted in a standard will kit. For example, a will is revoked on marriage unless the will specifically states that it was made "in contemplation of marriage". By having a lawyer draft your will, the lawyer can design the will to fit your particular estate and tax planning needs. Standard will forms are unlikely to do that.

11.10 What To Do When Someone Dies

Online Life Event Bundle "What To Do When Someone Dies"

The Ontario government is bundling information and services around key life events, such as "What To Do When Someone Dies". Each bundle brings together in one place everything on the subject. From this site, you can find information on things you need to know and quick links to forms you might need.

For information, visit the "Life Events" section at the Government of Ontario Web site at www.ontario.ca or a Government Information Centre, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

The First Steps

- Call the attending physician if there is an expected death. If there is no doctor available or the death is unexpected, call 911 or the emergency services number for your area.
- If your arrangements will include a traditional funeral or a less expensive service known as a "direct disposition", contact a funeral home or a transfer service. Funeral directors can help you make all the arrangements for funerals. For more information, call the **Board of Funeral** Services

Toll-free: 1-800-387-4458 Phone: 416-979-5450 Web site: www.funeral board.com

 Should your arrangements also include burial or cremation, the cemetery or crematorium you choose can help you make the necessary arrangements. If you have questions relating to cemeteries and crematoriums and the services and supplies that they offer, contact the Ministry of Government Services, Cemeteries Section:

> Toll-free: 1-800-268-1142 Phone: 416-326-8393

Bereaved Families Online

Bereaved Families Online (BFO) offers phone support to seniors who are bereaved. They help the bereaved learn to live with grief. They help the healing begin. For a list of all the locations in Ontario, see the Directory, Appendix 3.

Bereaved Families Online

32 Eglinton Ave. W., Ste. 602 Toronto ON M4R 1A1 Toll-free: 1-800-236-6364 Phone: 416-440-0290 Fax: 416-440-0304 E-mail: info@bfotoronto.ca Web site: www.bfotoronto.ca

With a Will

You will want to find out if the person left a will. Some people file their will with the estates division of their local court, but it could just as easily be with their lawyer, in a safety deposit box, or in a drawer at their home. Once the will is located, it may or may not go to the courts to determine its legality. The executor of the estate carries out the wishes contained in the will.

Without a Will

If the person dies without a will (intestate), the estate will be distributed according to the law. You may want to contact a lawyer. For information about how to find a lawyer, please see page 117.

Death Out of Country

If the person dies in another country, contact the Canadian Consulate Office of that country for instructions on how to proceed. For the telephone number of a Canadian Consulate Office, contact **Consular Affairs Bureau of Foreign Affairs Canada:**

Toll-free in Canada and the U.S.: 1-800-267-6788 Phone: 613-944-6788 For calls outside Canada: 613-996-8885 (collect calls accepted) Web site: www.voyage.gc.ca/ main/problems/deaths-en.asp

Death Certificate

The funeral director will issue copies of a proof of death that you can use in certain situations. There are some organizations, however, that may require an official death certificate. Death certificates, or certified copies of a death registration, are required for such purposes as settlement of estates, insurance, access to or termination of certain government services (e.g., health card, pensions, voter's list).

To register a death, a family member or Funeral Director usually completes the Statement of Death with information about the deceased. At the same time, the physician or coroner attending the death completes the Medical Certificate of Death, which contains the cause of death information. Both forms are mailed independently to the local Division Registrar of the Office of the Registrar General of Ontario. For more information on the Office of the Registrar General, see page 9.

Compensations, Pensions and Benefits

The executor should contact former employers of the deceased for company pensions. The executor should also contact the following offices (as they relate to the deceased person) to either find out eligibility for, or to cancel benefits:

Deceased's life insurance company

Deceased's automobile insurance company

Deceased's home insurance company

Old Age Security (OAS) Program (see page 75)

Canada Pension Plan (CPP) (see page 77)

Quebec Pension Plan

Toll-free in Quebec: 1-800-463-5185 Phone: 514-873-2433 Web site: www.rrq.gouv.qc.ca/ en/retraite/rrq/

Guaranteed Annual Income System (GAINS) (see page 81)

Veterans Affairs Canada (VAC)

Surviving spouses, common-law partners and orphans may be eligible for assistance and/or benefits under certain VAC programs (see page 101).

Workplace Safety and Insurance Board

The Occupational Disease and Survivor Benefits Program Toll-free: 1-800-387-5540 Phone: 416-344-1000 TTY Toll-free: 1-800-387-0050 Web site: www.wsib.on.ca

Ontario Works

Ministry of Community and Social Services Toll-free: 1-888-789-4199 Phone: 416-325-5666 TTY Toll-free: 1-800-387-5559 Fax: 416-325-7136 Web site: www.mcss.gov.on.ca/mcss/english/ pillars/social/programs/ow.htm

National Defence Disability and Death Benefits

Centre for the Care and Support of Injured and Retired Service Members Toll-free: 1-800-883-6094 Phone: 613-995-1457 Web site: www.forces.gc.ca/dgcb/dpsp/ engraph/deathdisability_e.asp? sidesection=4&sidecat=14

Goods and Services Tax Credit

Canada Revenue Agency Toll-free: 1-800-959-1953 Web site: www.cra-arc.gc.ca/ contact/tso-e.html

Income Tax

The executor must complete an income tax form for the deceased. For information and assistance, contact your local tax services office of the Canada Revenue Agency (CRA). You can find the number in the Blue Pages of your telephone book under the keyword "Taxes". Or visit the CRA Web site at www.cra-arc.gc.ca

Banks, Financial Institutions and Credit Cards

The executor should contact the person's banks and financial institutions.

The executor should also contact credit card companies to cancel any cards.

Government Cards/Registries

The executor should contact the government offices that apply:

Canadian Citizenship

Citizenship and Immigration Canada Toll-free: 1-888-242-2100 Web site: www.cic.gc.ca

Canadian and Foreign Passports

Foreign Affairs Canada Toll-free: 1-800-567-6868 TTY Toll-free: 1-866-255-7655 Web site: www.ppt.gc.ca

Driver's Licence and Accessible Parking Permit

Ministry of Transportation Driver and Vehicle Licensing Call Centre Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca

Firearms Licences

Canadian Firearms Centre Toll-free: 1-800-731-4000 Web site: www.cfc-ccaf.gc.ca

Indian Status

Indian and Northern Affairs Canada Ottawa ON K1A 0H4 Toll-free: 1-800-567-9604 Web site: www.ainc-inac.gc.ca

Ontario Health Card

Ministry of Health and Long-Term Care For the office nearest you, consult the Blue Pages of your telephone book under the keyword "Health" then "Health Card". Web site: www.health.gov.on.ca

Outdoors Card

Ministry of Natural Resources Outdoors Card Centre Toll-free: 1-800-387-7011 Web site: www.outdoorscard.mnr. gov.on.ca

Social Insurance Number

Social Development Canada (SDC) For the office nearest you, consult the Blue Pages of your telephone book under the keyword "Social Insurance Numbers". Web site:

www.sdc.gc.ca/en/gateways/ topics/sxn-gxr.shtml

Vehicles

The executor may need to look into the following:

- auto insurance
- selling a vehicle or transferring ownership (see page 96 for information about the Used Vehicle Information Package)
- Accessible Parking Permit (see page 95).

Property

The executor may need to look into the following:

- home insurance
- real estate and property title deeds, property taxes
- mail to be redirected or held by the local Canada Post Office
- utility company, cable company, telephone company, electric company within the deceased's municipality for any name changes or cancellations
- newspaper delivery name changes or cancellations.

Clubs, Organizations, Services, and Professional Associations

The following may need to be contacted:

- frequent travellers/buyers cards
- places where the deceased volunteered
- professional organizations where the deceased was a member
- post-secondary institutions where the deceased was an alumnus
- caregivers or other health service organizations.



Consumer Information And Protection

12.1	Consumer Information and Advice Ministry of Government Services	130 130
	Canadian Consumer Information Gateway	130
12.2	Consumer Protection	130
	Consumer Services Bureau	130
	Door-to-Door Consumer Legislation	131
12.3	Frauds and Scams	131
	PhoneBusters/SeniorBusters	131
	Scotiabank Fraud Awareness Program:	
	The ABCs of Fraud®	132
	The Ontario Securities Commission	132
	Small Investor Protection Association	133

Consumer Information And Protection

12.1 Consumer Information and Advice

Ministry of Government Services

The Ministry of Government Services sets standards of conduct for businesses, promotes consumer rights, investigates questionable business practices, and registers vital statistics such as births, deaths, marriages and changes of name, land transfers and ownership, and personal property.

For general information about Ministry of Government Services programs call:

Toll-free: 1-800-268-1142 Phone: 416-326-8555 TTY Toll-free: 1-800-268-7095 TTY: 416-325-3408 E-mail: InfoMGS@mgs.gov.on.ca Web site: www.mgs.gov.on.ca

Canadian Consumer Information Gateway

With many departments or agencies involved in different aspects of consumer issues, finding the right information or the right contact can be a daunting task. The Canadian Consumer Information Gateway is a Web site that provides access to provincial, federal and territorial consumer information.

Visit the **Canadian Consumer Information Gateway** at www.consumerinformation.ca

12.2 Consumer Protection

Consumer Services Bureau

The Ontario Ministry of Government Services mediates complaints relating to loan broker fraud, health club memberships, door-to-door sales, condominium law, motor vehicle repairs, collection agencies, consumer reporting issues, etc.

If you have a concern about the purchase of goods and/or services contact the Ministry of Government Services:

Consumer Services Bureau Ministry of Government Services

250 Yonge St., 32nd Floor Toronto ON M5B 2N5 Toll-free: 1-800-889-9768 Phone: 416-326-8800 TTY Toll-free: 1-800-268-7095 TTY: 416-325-3408 E-mail: InfoMGS@mgs.gov.on.ca

Valuable consumer information and advice is also available on the ministry's Web site at www.mgs.gov.on.ca. Visit the "Services for Individuals" section.

Door-to-Door Consumer Legislation

The Ministry of Government Services has increased protection for consumers when they deal with door-to-door sellers. Changes include:

- a 10-day cooling off period for all sales worth \$50 or more made at the consumer's home, whether the goods delivered or services are provided at the time of sale or afterwards, and regardless of whether payment is made in full or in part
- consumers may cancel any direct sales contract if goods are not received or services are not provided within 30 days of the date promised

 all direct sales contracts must include a description of the item and price, the delivery date and charges, start and completion dates, and the buyer's and seller's names and addresses.

For more information, call the Ministry of Government Services, Consumer Services Bureau at:

Toll-free: 1-800-889-9768 Phone: 416-326-8800 TTY Toll-free: 1-800-268-7095 TTY: 416-325-3408 Web site: www.mgs.gov.on.ca

You may also want to check out these other organizations that provide consumer education and protection services:

- Financial Services Commission of Ontario (page 85)
- Ontario Securities Commission (pages 86 & 132)
- Travel Industry Council of Ontario (page 162).

12.3 Frauds and Scams

PhoneBusters/SeniorBusters

PhoneBusters is the Canadian national "deceptive telemarketing" call centre. The program emphasizes education and awareness for the prevention of national and international telemarketing fraud, sweepstakes scams, lottery scams, Internet fraud, identity theft and elder abuse. PhoneBusters is co-ordinated by the Ontario Provincial Police Anti-Rackets in partnership with the Royal Canadian Mounted Police Economic Crime Branch.

SeniorBusters is a group of volunteers who work with PhoneBusters to provide telephone support and information to seniors who have become victims of this crime.

If you want to report a fraud, or if you need more information, contact **PhoneBusters** or **SeniorBusters:**

Toll-free: 1-888-495-8501 Fax Toll-free: 1-888-654-9426 E-mail: info@phonebusters.com Web site: www.phonebusters.com

Scotiabank Fraud Awareness Program: The ABCs of Fraud®

The ABCs of Fraud® is a national consumer fraud education, awareness and prevention program for people 55 or more. The program utilizes the skills and talents of volunteer speakers over the age of 55 who deliver interactive presentations to seniors' and caregiver groups.

Volunteer Centre of Toronto

344 Bloor St. W., Ste. 404 Toronto ON M5S 3A7 Phone: 416-961-6888 Fax: 416-961-6859 E-mail: abcfraud@volunteertoronto.on.ca Web site: www.volunteertoronto. on.ca/aboutfraud

The Ontario Securities Commission

The Ontario Securities Commission (OSC) administers and enforces securities legislation in the Province of Ontario. Its mandate is to:

- protect investors from unfair improper and fraudulent practices
- foster fair and efficient capital markets
- maintain public and investor confidence in the integrity of those markets.

The OSC is partnering with the Ontario Seniors' Secretariat and the Volunteer Centre of Toronto to present a seminar series across Ontario on scams and frauds *Protect Your Money: Schemes, Scams & Flimflams.*

In addition, the OSC makes available in print and online a wide range of other investor resources to help you learn how to protect yourself against fraud:

- Investment Fraud Checklist
- Protecting Your Finances: How to Avoid Investment Frauds and Scams
- An Investor's Guide to OSC Resources and Services.

For information see page 86 of this guide or, contact the OSC:

Toll-free: 1-877-785-1555 Phone: 416-593-8314 Web site: www.osc.gov.on.ca

Small Investor Protection Association

The Small Investor Protection Association (SIPA) is a non-profit organization incorporated in 1999 with the objectives of improving public awareness of the investment industry, and educating individuals about recourse should they have a complaint. In addition to a newsletter for its members, SIPA provides Canadians with news, resources and links to investment industry information via its Web site www.sipa.ca



Emergency Services, Crisis Intervention and Public Safety

13.1	Emergency Services Emergency Numbers Tips for Emergency Situations	136 136 136
13.2	Crisis Intervention Telecare Distress Centres of Canada Victim Support Line Elder Abuse Ontario's Strategy to Combat Elder Abuse Assaulted Women's Helpline Sexual Assault / Rape Crisis Centres Women's Shelters Addiction Programs Family Service Agencies	136 136 137 137 137 138 138 138 138
13.3	Public Safety Ontario Provincial Police Crime Stoppers Criminal Injuries Compensation Board Fire Safety Falls Prevention	139 139 139 140 140 141

135

13 Emergency Services, Crisis Intervention and Public Safety

13.1 Emergency Services

Emergency Numbers

Emergency numbers such as ambulance, police, fire, distress centres, victims' helplines, poison information and others, are listed in your telephone book in the "Emergency Numbers" section.

Tips for Emergency Situations

Emergency Management Ontario has produced a series of factsheets to help seniors prepare for and handle an emergency. These include *Seniors and Emergencies*. For copies, contact:

Emergency Management Ontario

77 Wellesley Street West P.O. Box 222 Toronto ON M7A 1N3 Phone: 416-314-3723 Web site: www.emergency managementontario.ca **13.2 Crisis Intervention**

Telecare Distress Centres of Canada

Telecare Distress Centres of Canada Inc. is a national organization of centres whose volunteers are available to listen to people in relationships, jobs or finances, grief and loss, stress or depression, physical and emotional health, alcohol and drugs, or suicidal feelings.

Telecare's service is accessible by telephone 24 hours, 7 days a week. All calls are anonymous, completely confidential and free.

Telecare has call centres in the several Ontario communities. See Directory, Appendix 3.

Victim Support Line

The Victim Support Line is a provincewide, toll-free hotline offering victims of crime a range of services, including:

- automated notification of the status and scheduled release of provincially sentenced offenders
- registering of concerns about the parole or release of an offender
- referrals to community victim support services, and

• information on how the justice system works.

Information counsellors are available from 8 a.m. to 10 p.m., seven days a week.

Toll-free: 1-888-579-2888 Phone: 416-314-2447

Elder Abuse

Elder abuse is most often defined as any act that harms a senior or jeopardizes his or her health or welfare. Elder abuse can take the form of financial, emotional or physical abuse, or neglect.

If you suspect that a senior is being abused, you can call your local Community Care Access Centre (see page 48) or the Senior's INFOline at 1-888-910-1999.

If think that you or someone you know has been a victim of a theft, fraud or physical assault, you can contact you local police department.

To learn more about elder abuse, contact:

Ontario Network for the Prevention of Elder Abuse (ONPEA)

800 Bay St., 7th Floor Toronto ON M5S 3A9 Phone: 416-640-7784 Fax: 416-750-3624 Web site: www.onpea.org

Ontario's Strategy to Combat Elder Abuse

The Ontario Network for the Prevention of Elder Abuse has partnered with the Ministry of the Attorney General and the Ontario Seniors' Secretariat to implement a \$4.33M strategy that will assist victims and enhance community safety. The strategy focuses on three priorities: co-ordination of community services, training for staff in the justice system and other sectors and public education to raise awareness of elder abuse.

For more information, please visit www.ontarioseniors.ca

Assaulted Women's Helpline

The Assaulted Women's Helpline is a province-wide, toll-free crisis line available to help women in need. The line provides assaulted women with immediate information and support, and is available 24-hours a day, seven days a week.

Toll-free: 1-866-863-0511 Phone: 416-863-0511 TTY Toll-free: 1-866-863-7868 TTY: 416-863-7868 Fax: 416-364-0563 Web site: www.awhl.org

Sexual Assault / Rape Crisis Centres

Rape crisis centres offer a variety of individual and group counselling options, advocacy and accompaniment services, and a 24-hour crisis support line. Services may vary at different centres. The number for your local centre can be found in the "Emergency Numbers" section in your telephone book.

Women's Shelters

Shelters across the province provide services for assaulted women and their children. These services include temporary emergency accommodation, and residential supports (childcare, crisis telephone lines, counselling, emergency transportation, and safeenvironment programs). Communitybased programs include counselling and outreach programs for assaulted women and their families.

For a referral, call:

Assaulted Women's Helpline

Toll-free: 1-866-863-0511 Phone: 416-863-0511 TTY Toll-free: 1-866-863-7868 TTY: 416-863-7868 Fax: 416-364-0563 Web site: www.awhl.org

Victim Support Line

Toll-free: 1-888-579-2888 Phone: 416-314-2447 Or, contact your local police department listed in the "Emergency Numbers" section in your telephone book, and speak to the community relations' officer.

Addiction Programs

The Ministry of Health and Long-Term Care funds approximately 160 agencies across the province to offer drug and alcohol treatment services for people of all ages. Services provided by these agencies include community treatment, residential treatment, and support and withdrawal management services.

For information about treatment services in your area, please contact the Drug and Alcohol Registry of Treatment (DART) at 1-800-565-8603 or www.dart.on.ca

The Ministry of Health and Long-Term Care also funds 44 problem-gambling treatment agencies across the province. These agencies provide services to people of all ages, offering information about problem gambling and treatment for problem gamblers, their spouses and family members. For information about treatment services in your area, contact the Ontario Problem Gambling Helpline (OPGH) at 1-888-230-3505. See the Directory, Appendix 3 for agencies that have specific programs for older adults.

Family Service Agencies

Family service agencies offer specialized counselling services such as individual, couple and family counselling, lifestyle change, stress management, unemployment counselling, and therapy for survivors of sexual abuse and family violence. In addition, many family agencies provide immigrant services, marriage preparation, retirement preparation, family life education, a variety of seniors' programs, and addiction and credit counselling services.

Family Service Ontario is an association that represents 48 family service agencies in Ontario. To find a family service agency near you, contact Family Service Ontario at 416-231-6003, or consult the Yellow Pages of your telephone book under "Social Services Organizations".

13.3 Public Safety

Ontario Provincial Police

The Ontario Provincial Police (OPP) is dedicated to protecting the safety of the people of Ontario by providing front-line policing services to over 400 municipal and First Nations communities and ensuring safe travel on our province's highways, waterways and snowmobile trails. For further information regarding the OPP, including detachment listings and contact numbers, consult the White Pages of your telephone book, or:

Ontario Provincial Police

Toll-free: 1-888-310-1122 Web site: www.OPP.ca

Crime Stoppers

Crime Stoppers is a not-for-profit community-based partnership that provides the public with an opportunity to provide tips anonymously and assist the police in solving crimes. Members of the public with information about crimes that have been committed, are being committed or are about to be committed are encouraged to call in to a province-wide Tollfree hotline: 1-800-222-TIPS (8477).

Senior Crime Stoppers encourages seniors to call in tips to assist police in solving crimes and uncovering scams and frauds that target seniors.

Toll-free: 1-800-222-TIPS (8477)

Criminal Injuries Compensation Board

If you, or someone you care for, have been the innocent victim of a crime of violence, you may be eligible for compensation through the Criminal Injuries Compensation Board (CICB). The CICB may compensate up to a maximum of \$25,000 for one-time payments, or up to \$1,000 in monthly payments for periodic awards, for injuries or deaths caused by violent crime. Compensation can cover expenses such as medical bills, prescriptions, lost wages, or pain and suffering. Applications for compensation must be made within two years of the crime of violence.

The Criminal Injuries Compensation Board

439 University Ave., 4th Floor Toronto ON M5G 1Y8 Toll-free: 1-800-372-7463 Phone: 416-326-2900 Web site: www.cicb.gov.on.ca

Fire Safety

According to statistics from the Office of the Fire Marshal, adults age 65 and older are at a higher risk of dying from fire than any other age group.

In 1997, the Fire Marshal's Public Fire Safety Council and the Office of the Fire Marshal introduced a comprehensive fire safety program for older adults called "Older and Wiser". The program is intended to be delivered by municipal fire departments, with the involvement and support of seniors' agencies, community groups, home support workers and the media, as well as the families and friends of older adults.

Older adults, their families and caregivers should take a few minutes to complete a fire safety check of their home, apartment or room. It could be a lifesaver. For a copy or to learn more about fire safety contact your local fire department or visit the Office of the Fire Marshal Web site at www.firesafetycouncil.com/ english/pubsafet/wiser.htm

Municipal fire departments are always happy to provide advice and assistance to seniors and to deliver presentations to seniors' groups and community events.

Falls Prevention

Falls are the leading cause of injury among seniors and veterans in Canada. They account for more than half of all injuries among seniors. And while many people aren't aware of the steps that can be taken to avoid falls, falls can be prevented.

The Health Canada/Veterans Affairs Canada Falls Prevention Initiative has produced You Can Prevent Falls!, a series of fact sheets to inform seniors, veterans, their families and caregivers of the many ways they can prevent falls. These fact sheets are available on the Veterans Affairs Canada Web site and can also be made available, upon request, in alternate formats.

For more information, call or write to: Health Canada/Veteran Affairs Canada Falls Prevention Initiative

c/o Division of Aging and Seniors Population and Public Health Branch Health Canada Address locator: 1908A1 Ottawa ON K1A 1B4 Phone: 613-952-7606 Fax: 613-957-9938 E-mail: seniors@hc-sc.gc.ca Web site: www.vac-acc.gc.ca/ clients/sub.cfm?source=health/ fallsp/factsheets/facsh8

Two guides for falls prevention among seniors are available on the Canadian Seniors Policies and Programs Database (SPPD) at www.sppd.gc.ca under "FPT Seniors Documents". These were prepared for the Federal, Provincial, Territorial (FPT) Ministers Responsible for Seniors in response to the Ministers' request for a review of falls prevention programs and practices.

A Best Practices Guide for the Prevention of Falls Among Seniors Living in the Community is a guide to provide the evidence for effective approaches for reducing injury among seniors and the efficient means of delivering prevention programs. The guide presents the findings of a systematic review of falls prevention programs and focuses on 34 studies that evaluated the effectiveness of falls prevention strategies for community-dwelling seniors. Based on these studies, the guide then discusses effective interventions and strategies.

An Inventory of Canadian Programs for the Prevention of Falls Among Seniors Living in the Community presents the results from a national compilation of Canadian programs designed to reduce falls or fall-related injuries among community-dwelling seniors. The main goal of this inventory is to identify the scope and type of falls prevention activities being offered to community-dwelling seniors in Canada to provide evidence for effective approaches for reducing injury among seniors, and to highlight efficient means of delivering prevention programs.



Employment, Lifelong Learning and Volunteering

14.1	Employment JobGrow and Training Hotline Labour Market Information Job Connect	144 144 144 144
14.2	Lifelong Learning Literacy Literacy and Basic Skills Program Ontario Literacy Coalition Continuing Education School Boards Colleges and Universities Elderhostel The Canadian Network for Third Age Learning Distance Education Ontario Council for University Lifelong Learning OntarioLearn.com The Independent Learning Centre The Node Learning Technologies Network Office of Learning Technologies Computer Training Colleges and Universities Public Libraries Older Adult Centres Ontario Coalition of Senior Citizens' Organizations The Student Connection Program	145 145 145 145 145 145 145 146 146 146 147 147 147 147 147 148 148 148 148 148 148 148 148 148 148
14.3	Volunteering Volunteer Centres Words on Work Women's Speakers Bureau Community Volunteer Income Tax Program	149 149 150 150



14.1 Employment

Job Grow and Training Hotline

Through the JobGrow and Training Hotline counsellors assess your employment and training needs to determine appropriate programs and services.

Toll-free: 1-888-562-4769 Phone: 416-326-5656

Labour Market Information

Ontario Job Futures 2000 is a publication that provides information on the current trends and future outlook for 157 occupations common to Ontario. It is a joint effort of the province of Ontario and the Government of Canada. This publication is available through public libraries, or can be accessed through the Internet at www.ontariojobfutures.net

Ontario Work*info*Net (OnWIN) is a Web site that features a searchable directory of links to over 2,000 Web sites specializing in employment, career and labour market information for Ontario and regions of Ontario. OnWIN is a partnership of the Ontario Ministries of Education; Training, Colleges and Universities; Agriculture and Food; Human Resources and Skills Development Canada, Ontario Region; and Canada Work*info*Net. For more information, visit the OnWIN Web site at http://onwin.ca

Job Connect

Job Connect helps job seekers gain the skills and knowledge to find and keep jobs. It provides help with career planning and job search techniques, work experience placements, and on-the-job training for people in Ontario. Seniors are welcome to visit any Job Connect agency to view information on the labour market, job search and resume writing. For more information call the

JobGrow and Training Hotline:

Toll-free: 1-888-562-4769 Phone: 416-326-5656

14.2 Lifelong Learning

Literacy

Literacy and Basic Skills Program

The Literacy and Basic Skills Program of the Ministry of Training, Colleges and Universities provides one-on-one tutoring, small groups and classes for adults 19 years old and up who are out of school and lack the literacy skills necessary to find and keep a job or to meet everyday needs. Programs are offered in a variety of settings across Ontario.

For more information about the literacy and basic skills training programs, contact the Ministry of Training, Colleges and Universities' toll-free Training Hotline:

The Literacy and Basic Skills Program

Ministry of Training, Colleges and Universities Web site: www.edu.gov.on.ca/ eng/training/literacy/main.html

Many seniors have expressed an interest in being a literacy volunteer. For more information call the JobGrow and Training Hotline:

Toll-free: 1-888-562-4769 Phone: 416-326-5656

Ontario Literacy Coalition

The Ontario Literacy Coalition (OLC) looks for and promotes effective and respectful ways to meet the needs of people in Ontario who have literacy challenges. OLC's work is provincial in scope and impact. OLC brings together diverse groups and individuals to carry out its work. Volunteers are always welcome.

Ontario Literacy Coalition

65 Wellesley St. E., Ste. 503 Toronto ON M4Y 1G7 Phone: 416-963-5787 Fax: 416-963-8102 E-mail: olc@on.literacy.ca Web site: www.on.literacy.ca

Continuing Education

School Boards

Many school boards offer continuing education programs to adults during the day, evening or on weekends. These courses may be for credit or for interest. For more information contact your district school board, listed in the White Pages of your telephone directory, or visit the Ministry of Education's Web site at www.edu.gov.on.ca

Colleges and Universities

Ontario's universities and colleges offer many opportunities for continuing and distance education, through day, evening or weekend classes. Contact your local university or college for a course calendar or for more information regarding continuing education opportunities. Prior to registration, inquire whether there are any special programs or rates available to seniors. For the college or university nearest you, consult the White Pages of your telephone book or visit the Ministry of Training, Colleges and Universities web site for a list of Universities and Colleges in Ontario:

Universities:

www.edu.gov.on.ca/eng/ general/list/univers.html

Colleges:

www.edu.gov.on.ca/eng/ general/list/college.html

Elderhostel

Elderhostel is a non-profit organization for adults 55 and over that provides educational learning adventures to nearly 250,000 older adults each year. Elderhostel offers over 11,000 programs a year in more than 100 countries. In addition, there are a number of online seminars and courses available.

Elderhostel

Toll-free: 1-877-426-8056 Fax Toll-free: 1-877-426-2166 Web site: www.elderhostel.org

The Canadian Network for Third Age Learning

The Canadian Network for Third Age Learning (CATALIST) is a bilingual network of organizations that fosters learning for seniors (people in the third age). The Network encourages enhanced learning opportunities for all Canadian older adults by acting as the point of contact to link groups, organizations, associations, and/or educational institutions that are interested in delivering programs for third age learners.

CATALIST

c/o Seniors' Education Centre Centre for Continuing Education University of Regina College Ave. and Cornwall St. Regina SK S4S 0A2 Phone: 306-585-5706 Fax: 306-585-5736 E-mail: catalist@uregina.ca Web site: www.catalist.ca

Distance Education

Ontario Council for University Lifelong Learning

The Ontario Council for University Lifelong Learning (OCULL) promotes public recognition of university continuing and distance education as a major source of lifelong learning opportunities for adults in Ontario. The OCULL Web site offers a searchable database of distance education courses and program at 15 Ontario universities at www.open.uoguelph.ca

Office of Open Learning

Room 160, Johnston Hall University of Guelph Guelph ON N1G 2W1 Phone: 519-767-5000 Fax: 519-767-1114 E-mail: info@open.uoguelph.ca Web site: www.open.uoguelph.ca

OntarioLearn.com

OntarioLearn.com is a consortium of 22 Ontario Community Colleges who have partnered to develop and deliver online courses. Today, OntarioLearn.com offers more than 300 courses to thousands of online college students each semester. Students must register though one of the partner colleges. An instructor is available to answer questions, encourage discussion on course topics and provide feedback. For more information, visit www.ontariolearn.com

The Independent Learning Centre

The Independent Learning Centre (ILC) of TVOntario provides a distance education program, in English and in French, for Ontario residents who want to earn secondary school diploma credits, upgrade basic skills, or study for personal development. Students may start a course or earn their secondary school diploma at any time of the year and may study at their own pace. Students' work is marked by Ontario certified teachers.

The Independent Learning Centre

P.O. Box 200, Station Q Toronto ON M4T 2T1 Toll-free English: 1-800-387-5512 Toll-free French: 1-800-265-0454 English: 416-484-2704 French: 416-484-2722 Fax: 416-484-2754 E-mail: ilc@tvontario.org Web site: www.ilc.org

The Node Learning Technologies Network

The Node is an independent not-forprofit corporation established in 1996 as the Network for Ontario Distance Educators. The Node has gathered together a variety of Web site resources for online students including online reference tools, a virtual librarian that teaches the basics of searching the Internet, and links to online databases and listings of distance education courses. For more information, visit The Node Web site at www.thenode.org

Office of Learning Technologies

The Office of Learning Technologies (OLT) is a department of Human Resources and Social Development Canada. It acts as a catalyst for innovation in learning and skills development through technology. The OLT works to raise awareness of the opportunities, challenges and benefits of technology-based lerning.

Office of Learning Technologies

Phone: 819-953-0300 Web site: www.hrsdc.gc.ca/en/gateways/ topics/lxt-gxr.shtml

Computer Training

The following organizations provide computer training:

Colleges and Universities

Many of Ontario's universities and colleges offer opportunities for computer training. See page 146 for more information.

Public Libraries

Many Ontario public libraries help people develop their computer skills. All libraries that provide public Internet access also provide instruction on how to use the Internet. Public libraries run courses for beginners, as well as more advanced training. Most courses are free. To find your nearest library, consult the Government Blue Pages of your telephone book under the keyword "Libraries" or visit the "Index of Public Libraries" Web site at www.culture.gov.on.ca/english/ culdiv/library/oplweb.htm

Older Adult Centres

Many Older Adult Centres across Ontario provide educational programming, including computer training. To learn more about Older Adult Centres and how to find a centre in your community, see page 153.

Ontario Coalition of Senior Citizens' Organizations

Free computer classes are offered to Ontario Coalition of Seniors Citizens' Organizations (OCSCO) members and seniors at large in the Toronto area: Computer Basics, Internet and E-mail.

For more information, or to register for classes, contact **OCSCO** at:

3101 Bathurst St., Ste. 500 Toronto ON M6A 2A6 Toll-free: 1-800-265-0779 Phone: 416-785-8570 E-mail: ocsco@web.net Web site: www.ocsco.ca

The Student Connection Program

The Student Connection Program (SCP) is an Industry Canada and Youth Employment Strategy initiative, created in part to introduce Canadian seniors to the service and communication power of the Internet. Participants benefit from personalized tutoring and may elect to have courses conducted at home or in small group classes at one of SCP's four locations across Ontario.

For pricing details and registration information:

Toll-free: 1-888-807-7777 Web site: www.scp-ebb.com/ english/seniors.cfm

14.3 Volunteering

Volunteer Centres

The Ontario Volunteer Centre Network has 33 member volunteer centres across the province, including a number of bilingual and francophone centres.

Volunteer centres provide services for individuals and organizations that seek information on volunteering and act as a clearinghouse to help volunteers and agencies connect with one another.

For information on volunteering opportunities in your community and to find the **Volunteer Centre** nearest you:

Toll-free: 1-800-670-0401 Web site: www.volunteer.ca

Words on Work Women's Speakers Bureau

Words on Work (WOW) is a program in which schools invite dynamic women speakers to talk with students about career options in ways that will inspire and motivate them. These women are volunteers representing a wide range of careers. Discussions revolve around what each woman does (or did, if now retired), why she is passionate about her career, the personal and economic benefits of her profession, the obstacles she had to overcome, and the rewards.

Words on Work

Toll-free: 1-800-790-9113 Phone: 416-440-5107 E-mail: wow@tlp.on.ca Web site: www.wordsonwork.ca

Community Volunteer Income Tax Program

Would you like to help someone complete their tax return? Under the Canada Revenue Agency's Community Volunteer Income Tax Program, trained volunteers complete basic tax returns free of charge for individuals with low incomes and simple tax situations. To volunteer, call 1-800-959-8281 or visit www.cra-arc.gc.ca/tax/ individuals/volunteer/menu-e.html



Active Living, Leisure and Travel

15.1	Active Living and Leisure	153
	Online Life Event Bundle "Pursuing Life's Best After Retirement"	153
	Community Activities	153
	Older Adult Centres	153
	Public Libraries	154
	The Arts	154
	Museums and Historical Societies	154
	Family History	155
15.2	Nutrition	155
	Canada's Food Guide to Healthy Eating	155
	Common Sense Nutrition for Seniors	155
	Dietitians of Canada	156
15.3	Sports and Recreation	156
	ACTIVE2010	156
	Canada's Physical Activity Guide to Healthy	1 5 4
	Active Living for Older Adults	156
	Provincial Sport Organizations Ontario Senior Games	157 157
	Onidrio Senior Games	137
15.4	The Outdoors	157
	Ontario Parks	157
	Discounts for Seniors and Persons	1.57
	with Disabilities Facilities for Persons with Disabilities	157 158
	Recreational Vehicles	158
	Campsite Reservations	158
	Conservation Ontario	159
	Fishing and Hunting in Ontario	159
	Fishing	159
	Hunting	160

15.5	Things To See and Do In Ontario	160
	Ontario Travel and Tourism Information	160
	Travel Information Centres	161
15.6	Travel	161
	Travel Documents	161
	Passports	161
	Visas and Tourist Cards	161
	Customs Information and Services	162
	Travel Industry Council of Ontario	162
	Travel Health	163
	Travel Medicine Program	163
	Absences from Ontario –	
	Maintaining Your OHIP Coverage	163
	Insured Services - Travelling Outside	
	Ontario and Outside Canada	164
	Travelling Outside Ontario	164
	Travelling Outside Canada	164
	Health Services Travel Claims	164
	Ontario Drug Benefit Program and	-
	Travel Outside of Ontario	165
15.7	Retirement Abroad	165
	Information About Retiring Abroad	165
	Canadian Snowbird Association	166



Active Living, Leisure and Travel

15.1 Active Living and Leisure

Online Life Event Bundle "Pursuing Life's Best After Retirement"

The Ontario government is bundling information and services around key life events, such as "Pursuing Life's Best After Retirement".

Each bundle brings together in one place everything on the subject. From this site, you can find information on things about the Arts, Community Involvement, and Volunteering, Family History, Finding a Job, Learning Opportunities, The Outdoors, Recreation and Travel.

For information, visit the "Life Events" section at the Government of Ontario Web site at www.ontario.ca or a Government Information Centres, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

Community Activities

For information about recreation and social activities in your community, check with local community centres, cultural centres, places of worship, your municipal department of Parks and Recreation and service clubs in your area (e.g., YMCA, Rotary, Lions, Royal Canadian Legion, Kinsmen, Kinettes, Kiwanis) listed in the White Pages of your telephone book, or the community listings in your local community newspaper.

Older Adult Centres

Older Adult Centres provide a wide range of social, recreational and educational activities and programs for older adults.

To locate an Older Adult Centre in your community:

- contact your local Community Information Centre (see page 12)
- check with your local Parks and Recreation Department (listed in the Blue Pages of your telephone book under the keyword "Parks and Recreation") or
- contact the Older Adult Centres Association of Ontario: Toll-free: 1-866-835-7693 Phone: 905-838-0240 E-mail: lbloom@oacao.org Web site: www.oacao.org

Public Libraries

Ontario has an extensive public and Aboriginal library network, which provide many services to seniors and their families in a welcoming, accessible and friendly atmosphere, including:

- Internet access through computer workstations and Internet training
- reference materials, in both paper and electronic forms
- reference services by trained librarians
- lending of books, magazines, compact discs, cassette tapes, videos and films
- workshops on health and leisure topics, social activities, book clubs.

Librarians are available to answer questions, request books and other materials through the inter-library loan system and help you use the computer workstations.

For the library nearest you, consult the Blue Pages of your telephone book under the keyword "Libraries" or visit the "Index of Public Libraries" Web site at www.culture.gov.on.ca/english/culdiv/ library/oplweb.htm

The Arts

If you love the arts, you may want to contact your community arts council through Community Arts Ontario. Some local arts organizations have special senior rates, programs or teaching opportunities.

Community Arts Ontario

401 Richmond St. W., Ste. 354 Toronto ON M5V 3A8 Toll-free: 1-800-806-2302 Phone: 416-598-1128 Fax: 416-598-4468 E-mail: info@artsonline.ca Web site: www.artsonline.ca

Museums and Historical Societies

Ontario has a wealth of history to be discovered through small museums and historical societies, from community initiatives to world-renowned provincial institutions like the Royal Ontario Museum. For more information, contact these organizations:

Ontario Museum Association

50 Baldwin St. Toronto ON M5T 1L4 Phone: 416-348-8672 Fax: 416-348-0438 Web site: www.museumsontario.com

Ontario Historical Society

34 Parkview Ave. Willowdale ON M2N 3Y2 Phone: 416-226-9011 Fax: 416-226-2740 E-mail: ohs@ontariohistorical society.ca Web site: www.ontariohistorical society.ca

Multicultural History Society

43 Queen's Park Cres. E. Toronto ON M5S 2C3 Phone: 416-979-2973 Fax: 416-979-7947 E-mail: mhso.mail@utoronto.ca Web site: www.mhso.ca

Family History

If you are interested in exploring your family history, government and community organizations such as the Ontario Genealogical Society, The Archives of Ontario, the National Archives of Canada and the National Library of Canada are available to assist you with your research. See the Directory, Appendix 3.

15.2 Nutrition

Canada's Food Guide to Healthy Eating

Eating is one of the best things life has to offer. Food helps you celebrate with your family and friends. It nourishes your body. It gives you energy to get through each day. The right balance of food and activity helps you stay at a healthy body weight.

You don't have to give up foods you love for the sake of your health. But you do need to aim for variety and moderation. Canada's *Food Guide to Healthy Eating* can help you make choices. For a copy, contact:

Publications Health Canada

Ottawa ON K1A 0K9 Phone: 613-954-5995 Web site: www.hc-sc.gc.ca/fnan/food-guide-aliment/index_e.html

Common Sense Nutrition for Seniors

This publication provides information on Canada's Food Guide, nutrient needs of seniors, menu planning, shopping strategies, food safety and storage, and food preparation with a microwave oven. The information is in large type and recipes make one or two servings.

Common Sense Nutrition for Seniors is available through the Ontario Ministry of Agriculture and Food at a cost of \$5 per copy. To order a copy, call the Ministry toll-free at 1-888-466-2372 and request publication number 470.

Dietitians of Canada

Dietitians of Canada is an association of food and nutrition professionals committed to the health and wellbeing of Canadians. Dietitians of Canada produce a variety of resources to help people make healthy food choices and learn more about the role of nutrition in health. Dietitians of Canada can help you find a nutritionist in your area.

Dietitians of Canada

480 University Ave., Ste. 604 Toronto ON M5G 1V2 Phone: 416-596-0857 Fax: 416-596-0603 Web site: www.dietitians.ca

15.3 Sports and Recreation

ACTIVE2010

ACTIVE2010 is the Ontario Government's Physical Activity Strategy, managed by the Ministry of Health Promotion.

ACTIVE2010 is your one-stop source of information on increasing physical activity in Ontario. If you are a physical activity leader, you'll find all kinds of tools, resources, ideas and links to help you promote increased participation in physical activity in your community. For those of you who just want to learn more about the benefits of physical activity, there's valuable information to help you get started on a more active, healthier lifestyle.

ACTIVE2010

Phone: 416-314-7440 Web site: www.active2010.ca

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

Canada's Physical Activity Guide to Healthy Active Living for Older Adults promotes physical activity in an aging society. The guide serves as a roadmap for older adults – explaining why physical activity is important, offering tips and easy ways to increase their physical activity and stating how much is needed to maintain good health and improved quality of living in later life. For a copy of the guide, or for more information:

Toll-free: 1-888-334-9769 Web site: www.phac-aspc.gc.ca/ pau-uap/paguide/older/index.html

Provincial Sport Organizations

The Ministry of Tourism and Recreation supports provincial sport organizations through grants, resources and consultative services. Provincial sport organizations train coaches and officials, co-ordinate regional and provincial championships, expand the base of participation and assist athletes. Many provincial sport organizations provide programming for seniors. The Sport Alliance of Ontario assists individuals and organizations interested in supporting sport and recreation throughout Ontario. Their Web site provides a list of provincial sport organizations under the "Links" section.

Sport Alliance of Ontario

1185 Eglinton Ave. E. North York ON M3C 3C6 Phone: 416-426-7000 Web site: www.sportalliance.com

Ontario Senior Games

The Ontario Senior Games, known as Actifest (summer) and Winterfest (winter), are multievent provincial competitions in various sports and activities for adults aged 55 and older. Actifest and Winterfest are each held every two years in alternating years. Participants qualify by winning competitions held in 39 districts across the province. For more information about the games, or to find out how you can become a participant, contact:

Ontario Senior Games Association

1185 Eglinton Ave. E., Ste.204 North York ON M3C 3C6 Toll-free: 1-800-320-6423 Phone: 416-426-7031 Fax: 416-426-7226 Web site: www.ontarioseniorgames.ca

15.4 The Outdoors

Ontario Parks

Whether it's spectacular scenery, hiking trails, historical sites or sandy beaches you're looking for, you'll find it all in Ontario's provincial parks.

Discounts for Seniors and Persons with Disabilities

Ontario Parks offers reduced camping and day-use fees to encourage Ontario residents over the age of 65 and persons with physical disabilities to take advantage of provincial park facilities, activities and services. In general, camping and day-use fees are discounted by 20 percent for Ontario seniors and by 50 percent for disabled persons. Persons who have a valid Disabled Persons Parking Permit issued by the Ontario Ministry of Transportation (see page 95), or a National Identity Card issued by the Canadian National Institute for the Blind, are eligible for reduced fees for the disabled.

Facilities for Persons with Disabilities

Ontario Parks offers a variety of facilities for campers and day visitors with disabilities, making it possible for those in wheelchairs, or with visual or other impairments to enjoy the natural environment.

Most picnic areas, campsites and some self-guided trails or boardwalks in provincial parks are wide enough to accommodate a wheelchair. Comfort stations in many parks are designed for older adults or those with limited mobility and include railings and seats in special, larger shower stalls, and lower nozzles with hand adapters. Many parks also have wheelchair-accessible interpretive exhibit buildings and administrative offices.

Recreational Vehicles

With over 15,000 car-camping sites, there are plenty of provincial park campsites that will accommodate recreational vehicles (RVs). Electrical hook-ups and trailer dumping stations are available in most parks. Only one RV is permitted per campsite. When making a camping reservation by telephone, be sure to tell the call-centre operator the size of your RV. The sizes of individual campsites are indicated on the campground maps on the Ontario Parks Web site, so when making a reservation via the Web site, you can determine whether or not the campsite you're looking at will accommodate your RV.

Campsite Reservations

Reservations for camping are recommended and may be made using the Ontario Parks reservation Web site at www.ontarioparks.com or by calling 1-888-ONT-PARK (1-888-668-7275) between 7 a.m. and 11 p.m. daily. You can reserve a site up to five months in advance. There is a \$9 non-refundable fee for making a telephone or Web site reservation.

When making a telephone reservation, please advise call-centre operators of your eligibility for the Ontario Seniors or Ontario Disabled Persons discounts. Call-centre staff may be able to help you reserve a site close to an accessible comfort station, or possibly suggest another park that would better suit your needs. Information about park opening and closing dates, fees and how to make a reservation can be found in the Ontario Parks Guide, available at:

- provincial park offices
- Ministry of Natural Resources district offices
- Ontario Travel Information Centres (see page 161), or
- by calling 1-800-ONTARIO (1-800-668-2746).

Ontario Tourism

Toll-free English: 1-800-ONTARIO (1-800-668-2746) Toll-free French: 1-800-268-3736

Ontario Parks

Toll-free: 1-888-ONT-PARK (1-888-668-7275) Web site: www.OntarioParks.com

Ministry of Natural Resources

Toll-free: 1-800-667-1940 TTY: 416-314-6557 Web site: www.mnr.gov.on.ca

Conservation Ontario

Conservation Ontario is a network of 36 Conservation Authorities with over 250 conservation areas offering a variety of recreational and educational outdoor activities such as birding, hiking, camping, canoeing and interpretive centres. For a listing of the conservation areas and their activities, your local Conservation Authority is listed in the Blue Pages of your telephone book under the keyword "Conservation Areas." Or consult the Conservation Ontario's publication "Your Guide to Conservation Areas in Ontario," available in print or online.

Conservation Ontario

120 Bayview Pkwy., PO Box 11 Newmarket ON L3Y 4W3 Phone: 905-895-0716 Fax: 905-895-0751 E-mail: info@conservation-ontario.on.ca Web site: www.conservationontario.on.ca

Fishing and Hunting in Ontario

Fishing

Most Canadians need a licence to fish in Ontario. Fishing licences are sold by more than 2,000 licence issuers across Ontario, with all sales revenue used to manage the resource.

An Ontario Outdoors Card is a plastic, wallet-sized identification card to which your Ontario fishing licence tag is affixed. You need an Ontarioissued Outdoors Card if:

- you are a resident of Canada, and
- you are at least 18 years old but have not reached your 65th birthday, and
- you want to fish in Ontario.

If you are 65 years of age or older, or a disabled Canadian resident (as defined by the *Fish and Wildlife Conservation Act*), you are not required to obtain an Outdoors Card or a fishing licence to fish in Ontario.

However, people who are exempt from obtaining an Outdoors Card and fishing licence have the same rights and responsibilities as those who have purchased a fishing licence, and must abide by all regulations, including catch and possession limits.

Hunting

If you wish to hunt in Ontario, you must have a licence valid for the species or group of species you are hunting and you must carry the licence and any validation tags with you while hunting. You must show the licence to a Conservation Officer if asked to do so. There are some special regulation provisions for seniors or disabled persons associated with hunting. For more information, please refer to the Hunting Regulations provided by the Ministry of Natural Resources.

A complete and valid licence to hunt consists of an Outdoors Card plus the required hunting licence tags (affixed to the back of your Outdoors Card) plus any applicable paper hunting licences and game seals and/or validation tags. One-year hunting licence tags are available from licence issuers located throughout Ontario.

Ministry of Natural Resources

Outdoors Card Centre Toll-free: 1-800-387-7011 Web site: www.mnr.gov.on.ca

15.5 Things To See and Do In Ontario

Ontario Travel and Tourism Information

There are many resources available to consumers wishing to discover the treasures of our province as a tourist. The information is made available through the Ontario Tourism Marketing Partnership, the marketing arm of the Ontario Ministry of Tourism and Recreation. Whether you wish to take a quick day trip or explore the entire province, there is a wealth of resources available.

You can view these publication either online at www.ontariotravel.net, in print at one of the province's 18 Travel Information Centres or you can request a copy by calling:

Ontario Travel and Tourism Information

Toll-free English: 1-800-ONTARIO (1-800-668-2746) Toll-free French: 1-800-268-3736 TTY: 416-314-6557 Web site: www.ontariotravel.net

Travel Information Centres

The Ministry of Tourism and Recreation operates 18 Ontario Travel Information Centres (TICs) across the province. TICs offer expert travel counselling, customized trip planning and assistance with accommodation reservations. You will find information and publications on tourist attractions, accommodations, campgrounds, parks, events, festivals, hunting, fishing, boating, skiing and more. Pick up your free Ontario road map along with various ministry publications. The Travel Centres are also equipped with up-to-date reports on ski conditions, winter road conditions, provincial park vacancies, spring blossom, or fall colour tours, etc.

Year-round Travel Centres are located in Barrie, Cornwall, Fort Erie, Fort Frances, Niagara Falls, St. Catharines, Sarnia, Sault Ste. Marie, Toronto and Windsor.

Seasonal Travel Centres are located in Hawkesbury, Hill Island, Lancaster, Kenora, Pigeon River, Prescott and Rainy River.

For the Travel Information Centre nearest you, call 1-800-ONTARIO (1-800-668-2746) or visit www.ontariotravel.net

15.6 Travel

Travel Documents

Passports

You can get a passport application at any post office, passport office or on the Internet at www.ppt.gc.ca Passports are issued (for a fee) by the Passport Office at Foreign Affairs Canada, and are valid for five years. To apply in person for a passport, go to one of the regional offices listed in the Blue Pages of your telephone book under the keyword "Passports". If you mail your passport application, send it to:

Foreign Affairs Canada

Passport Office Gatineau ON K1A 0G3

For more information, call: Toll-free: 1-800-567-6868 TTY Toll-free: 1-866-255-7655

Visas and Tourist Cards

Certain countries require visas (permits to enter or leave the country) or tourist cards. For more information, call your travel agent, tourist board or airline, or contact the embassy or consulate of the country you wish to visit, listed in the White Pages of your telephone book. The following numbers offer travel and advisory information: Toll-free: 1-800-267-6788 Phone: 819-944-3541 Web site: www.voyage.gc.ca

You can also find useful information and advice on passports and visas, medical needs (vaccination, medication, etc.), extra health insurance, money matters, etc. through a booklet called "Bon Voyage" available at your nearest passport office, or by writing or calling:

Foreign Affairs Canada

Info Centre 125 Sussex Dr. Ottawa ON K1A 0G2 Toll-free: 1-800-267-8376 Phone: 613-944-4000 Web site: www.fac-aec.gc.ca

Customs Information and Services

The Canada Revenue Agency (CRA) produces a useful brochure entitled *I Declare*. This free brochure explains what and how much you are entitled to bring back to Canada from your travels. You can get a copy by calling the CRA at 1-800-959-2221, by visiting www.cra-arc.gc.ca/formspubs/ menu-e.html, or by visiting any CRA office, travel agency, border point, airport or passport office. The Automated Customs Information Service (ACIS) is a 24-hour phone service that offers you recorded information about general customs topics. You can access ACIS free of charge throughout Canada at 1-800-461-9999. Callers from outside Canada can reach ACIS at 1-204-983-3500 or 1-506-636-5064 (long-distance charges will apply).

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.cbsa-asfc.gc.ca/ general/times

Travel Industry Council of Ontario

The Travel Industry Council of Ontario (TICO) is an administrative authority that administers the *Travel Industry Act* on behalf of Ontario's Ministry of Government Services. TICO has two main roles: to ensure that Ontario's travel retailers and wholesalers conduct themselves honestly and professionally in accordance with the *Travel Industry Act*, and to administer the Ontario Travel Industry Compensation Fund. If you have a complaint against an Ontario registered travel agent or travel wholesaler, TICO will help you address your concern after you have contacted the travel agent or wholesaler in an attempt to reach an equitable resolution. TICO will examine your complaint against the requirements of the *Travel Industry Act* to see if regulatory action is warranted, but it does not have the authority to settle a dispute or impose a settlement.

The purpose of the Ontario Travel Industry Compensation Fund is to reimburse consumers for travel services paid to a registered Ontario travel agent when the travel services are not provided.

TICO also produces a booklet "Travel Tips for Consumers", available online at www.tico.on.ca or by contacting:

Travel Industry Council of Ontario

2700 Matheson Blvd. E. Ste. 402, West Tower Mississauga ON L4W 4V9 Toll-free: 1-888-451-TICO (8426) Phone: 905-624-6241 Fax: 905-624-8631 Web site: www.tico.on.ca

Travel Health

Travel Medicine Program

Health Canada's Travel Medicine Program provides information for persons travelling outside Canada including:

- current information on international disease outbreaks
- immunization recommendations for international travel
- general health advice for international travellers, and
- disease specific treatment and prevention guidelines.

Phone: 613-957-2991 E-mail: info@hc-sc.gc.ca Web site: www.TravelHealth.gc.ca

Absences from Ontario – Maintaining Your OHIP Coverage

OHIP may cover all or a part of your health care costs while you are temporarily out of Ontario for up to 212 days in any 12-month period. You must be physically present in Ontario for 153 days in any 12-month period and make your permanent and principal home in Ontario.

You may be eligible to keep your OHIP coverage if you are out of the province for more than 212 days. This may apply if you are out of Ontario for study, work, missionary work, vacation or other reason. You must be able to provide the Ministry of Health and Long-Term Care with documents that show that you meet these requirements. For general information about OHIP, see page 21.

Insured Services – Travelling Outside Ontario and Outside Canada

It is important to get private health insurance before you travel, as OHIP does not cover all health services received in other provinces and territories, and health care services obtained outside Canada can cost much more than the ministry pays.

Travelling Outside Ontario

When you are travelling in other Provinces or Territories in Canada, OHIP will insure most medically necessary health services. OHIP will not insure elective medical services (unless pre-arranged and approved by the Ministry of Health and Long-Term Care), prescription drugs from pharmacies, ambulance services, long-term care services, or vaccinations requested to travel outside Canada. If you pay for health services while travelling within Canada but outside of Ontario, request an itemized bill and you can submit the original receipts to your local OHIP office to apply for a refund.

Travelling Outside Canada

When you are travelling outside Canada, OHIP will pay a set rate for emergency hospital and physician services for an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment. OHIP will not insure elective medical services (unless pre-arranged and approved by the Ministry of Health and Long-Term Care), prescription drugs from pharmacies, ambulance services, long-term care services, or vaccinations requested to travel outside Canada. If you pay for health services outside Canada, request an itemized bill and you can submit the original receipts to your local OHIP office to apply for a partial refund.

Health Services Travel Claims

The Ministry of Health and Long-Term Care has established a 12-month time limit for people who are submitting claims to OHIP for health services received outside Ontario or Canada.

For complete information about travelling outside Ontario and Canada, call your local Ministry of Health and Long-Term Care OHIP office, or visit the Ministry of Health and Long-Term Care Web site at www.health.gov.on.ca/english/ public/pub/ohip/travel.html For the telephone number and location of the office nearest you, call the Seniors' INFOline at 1-888-910-1999.

Ontario Drug Benefit Program and Travel Outside of Ontario

If you have a valid Ontario Health Card, you are automatically entitled to receive benefits under the Ontario Drug Benefit Program (ODB), from the first day of the month after you turn 65.

The ODB does not cover medications purchased outside Ontario.

Under the ODB program, you may receive up to a maximum 100 days' supply of medications. However, if you are travelling outside the province for between 100 and 200 days, you may access a second 100 days' supply of medication before you leave Ontario. In order to obtain an early refill for a second supply of up to 100 days of medication, you must provide your pharmacist with:

- a letter (which you have written yourself) confirming that you are leaving the province for between 100 and 200 days, or
- a copy of your travel insurance, confirming that you are leaving the province for between 100 and 200 days.

Your normal co-payment will also apply to the second 100-days' supply.

For more information on the Ontario Drug Benefit Program: Toll-free: 1-866-811-9893 Phone: 416-327-8109 TTY Toll-free: 1-800-387-5559 E-mail: DrugPrograms@moh.gov.on.ca Web site: www.health.gov.on.ca

15.7 Retirement Abroad

Information About Retiring Abroad

The Consular Affairs Bureau of Foreign Affairs Canada has available in print and online a publication entitled *Retirement Abroad: Seeing the Sunsets*, which offers information and tips for people thinking about retiring in another country either on a seasonal or permanent basis.

To order a copy, contact:

Enquiries Service

Foreign Affairs Canada 125 Sussex Dr. Ottawa ON K1A 0G2 Toll-free: 1-800-267-8376 E-mail: enqserv@international.gc.ca Web site: www.voyage.gc.ca/ main/living/retiring_abroad-en.asp

Canadian Snowbird Association

The Canadian Snowbird Association (CSA) is a non-profit organization that works for Canadian travellers by actively defending and improving their rights and privileges.

Canadian Snowbird Association

180 Lesmill Rd. North York ON M3B 2T5 Toll-free: 1-800-265-3200 Phone: 416-391-9000 Fax: 416-441-7007 E-mail: csawriteus@snowbirds.org Web site: www.snowbirds.org



Recognizing Seniors' Contributions

16.1	Congratulatory Messages Birthday and Anniversary Greetings Her Majesty The Queen The Governor General of Canada The Lieutenant Governor of Ontario The Prime Minister of Canada The Premier of Ontario Member of Provincial Parliament and Member of Parliament	168 168 168 169 169 169 169
16.2	Honours and Awards The Order of Ontario Ontario Medal for Good Citizenship Ontario Volunteer Service Awards Outstanding Achievement Awards for Voluntarism in Ontario Senior Achievement Award Senior of the Year Award	170 170 170 171 171 171 171
16.3	Annual Special Events Seniors' Month International Day of Older Persons	172 172 172



16.1 Congratulatory Messages

Birthday and Anniversary Greetings

Family members or friends can obtain a birthday or wedding anniversary congratulatory message from Her Majesty The Queen, Governor General, Prime Minister, Lieutenant Governor of Ontario, Premier of Ontario, Members of Parliament (MPs) and Members of Provincial Parliament (MPPs).

Her Majesty The Queen

Since 1917 the Sovereign has sent greetings to Canadians for milestone birthdays marking 100, 105 or more years, and to couples celebrating 60, 65, 70, 75 or more years of marriage. Upon request, greetings are sent on behalf of Her Majesty The Queen from Rideau Hall, the Governor General's residence in Ottawa. To request a greeting from Her Majesty The Queen, provide a photocopy of a birth or wedding certificate and allow eight weeks notice to:

The Anniversary Section

Rideau Hall 1 Sussex Dr. Ottawa ON K1A 0A1 Phone: 613-993-2913/613-993-8164 Fax: 613-990-7636 E-mail: anniv@gg.ca Web site: www.gg.ca

The Governor General of Canada

The Governor General sends greetings upon request to Canadians who are 90 years of age or older (5-year intervals) and to couples who have been married for 50 years or more (5-year intervals). To request a greeting, provide a photocopy of a birth or wedding certificate and allow eight weeks notice to:

The Anniversary Section

Rideau Hall 1 Sussex Dr. Ottawa ON K1A 0A1 Phone: 613-993-2913/613-993-8164 Fax: 613-990-7636 E-mail: anniv@gg.ca Web site: www.gg.ca

The Lieutenant Governor of Ontario

The Lieutenant Governor sends greetings upon request to Ontarians celebrating birthdays of 90 years or more. Greetings are also sent on request to couples celebrating wedding anniversaries of 50 years or more. Send your request to the Office of the Lieutenant Governor of Ontario with six weeks notice to:

The Office of the Lieutenant Governor

Queen's Park Toronto ON M7A 1A1 Phone: 416-325-7780 Fax: 416-325-7787 E-mail: Itgov@ontario.ca Web site: www.Lt.gov.on.ca

The Prime Minister of Canada

The Prime Minister of Canada sends greetings upon request to Canadians celebrating birthdays of 65 and 70 years, or annually after their 75th birthday. Couples marking wedding anniversaries of 25 years or more may receive greetings at 5-year intervals, or annually after their 50th anniversary. To obtain a greeting from the Prime Minister, allow three weeks notice and contact:

Co-ordinator

Congratulatory Message Room 105, Langevin Block Ottawa ON K1A 0A2 Phone: 613-941-6880 Fax: 613-941-6901 E-mail: pm@pm.gc.ca Web site: www.pm.gc.ca

The Premier of Ontario

The Premier sends greetings upon request to Ontarians celebrating birthdays of 80 years or more (5-year intervals) and to couples marking wedding anniversaries of 40 years or more (5-year intervals). To obtain a message from the Premier, allow six weeks notice and contact:

Premier's Correspondence Unit

Room 4620, Whitney Block 99 Wellesley St. W. Toronto ON M7A 1A1 Phone: 416-325-3777 Fax: 416-325-3745 Web site: www.premier.gov.on.ca

Member of Provincial Parliament and Member of Parliament

The MPP and MP of your community sends greetings upon request for a variety of occasions. To obtain a message from your local MPP or MP contact his/her community office, listed in the White Pages of your telephone book. To find out who your MPP is, contact **Elections Ontario**:

Toll-free: 1-800-677-8683 Web site: www.electionsontario. on.ca

To find out who your MP is, contact **Elections Canada**:

Toll-free: 1-800-463-6868 Web site: www.elections.ca

16.2 Honours and Awards

The Ministry of Citizenship and Immigration, through the Ontario Honours and Awards office, organizes a series of annual awards programs to recognize outstanding professional and volunteer contributions to Ontario. These awards promote responsible citizenship by publicly saluting those who have made exceptional contributions to the common good. Special commemorative functions are also organized to celebrate the participation of all Ontarians in the life of the province.

For more information on any of the award programs described below or to find out how to nominate someone for an award, contact:

Ministry of Citizenship and Immigration

Ontario Honours and Awards 400 University Ave., 4th Floor Toronto ON M7A 2R9 Phone: 416-314-7526 E-mail: OntarioHonoursAndAwards@ ontario.ca Web site: www.citizenship.gov.on.ca

The Order of Ontario

The Order of Ontario is the province's most prestigious official honour. The award was created in 1986 by the Government of Ontario to recognize the highest level of individual excellence and achievement in any field. The men and women invested in the Order are representative of the best of Ontario's caring and diverse society and stand as shining examples for us all. Their lives have benefited society in Ontario or elsewhere.

Ontario Medal for Good Citizenship

In 1973, the Government of Ontario established the Ontario Medal for Good Citizenship to recognize people who, through exceptional long-term efforts, have made outstanding contributions to the well-being of their communities. Their assistance is given without expectation of remuneration or reward.

Ontario Volunteer Service Awards

The Ontario Volunteer Service Awards are a way for the government to recognize volunteers for their valuable contributions. The awards are also a way to thank volunteers for their continuous years of commitment and their dedicated service to a group. Adults are recognized for 5, 10, 15, 20, 25, 30 and 50 years of continuous service.

Outstanding Achievement Awards for Voluntarism in Ontario

The personal commitment made by volunteers all across Ontario is significant. Among the thousands of volunteers in Ontario are those who make exceptional contributions. The Outstanding Achievement Awards for Voluntarism in Ontario recognize extraordinary leadership, innovation and creativity. Each year, 20 awards are given to a select group of individuals, organizations and businesses that have made superlative contributions to their communities and the province through voluntary action.

Senior Achievement Award

The Ontario Senior Achievement Award is presented to 20 individuals annually. The purpose of the award is to recognize and honour outstanding seniors who, after age 65, have made significant contributions to their communities. The outstanding voluntary or professional achievement may have been made in any field of endeavour.

Senior of the Year Award

The Senior of the Year Award was established in 1994 to give each municipality in the province the opportunity to honour one outstanding senior in their community. The recipient is someone who, after age 65, has enriched the social, cultural or civic life of the community — without thought of personal or financial gain. Only municipalities, not the general public, can act as nominators for this award.

16.3 Annual Special Events

Seniors' Month

June is Seniors' Month in Ontario. Ontario has celebrated Seniors' Month every June for more than 20 years. It is a time to acknowledge seniors for their contributions. The Ontario government recognizes the contributions seniors continue to make within families, communities, the province and the nation.

Government programs and services for seniors reflect this respect and recognition for Ontario's older adults and range from health care initiatives and safety and security programs to sports and recreation opportunities.

Each year, on behalf of the Government of Ontario, the Ontario Seniors' Secretariat works with seniors' organizations and community groups across the province to co-ordinate Seniors' Month events and celebrations.

To learn about Seniors' Month activities in your community, visit the Ontario Seniors' Secretariat online at www.ontarioseniors.ca and browse through the Calendar of Events, or check with seniors' organizations and community groups in your area. If you organization is planning a special seniors' event for June, let the Ontario Seniors' Secretariat (OSS) know by calling the **Senior INFOline:**

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559

International Day of Older Persons

The General Assembly of the United Nations designated October 1 as International Day of Older Persons. This day was observed for the first time throughout the world on October 1, 1991.

By designating a special day for seniors, the Assembly is recognizing the significant contributions of seniors around the world and also drawing attention to a demographic phenomenon: the rapid aging of our population.

Each year in recognition of the International Day of Older Persons, the Ontario Minister Responsible for Seniors delivers a statement to the Legislature to mark this special event. In 1998, the International Day of Older Persons marked the Government of Ontario's launch of its International Year of Older Persons (1999) activities.



17.1	What Caregivers Need	174
	How to Ask for the Help You Need	174
	A Caregiver's Ten Step Action Plan	175
17.2	How You Know a Loved One	
	Needs Help	176
17.3	Adult Day Services/Programs	177
17.4	Wandering Persons or Safely	
	Home Registry	178
17.5	Personal Emergency Response Systems	178
17.6	Long Distance Caregiving	179
	Steps to take for more effective	
	long distance care	179
17.7	Care for the Caregiver	180
	Support Groups	180
17.8	The Essential Role of Respite Care	181
17.9	Advocacy Groups	181
17.10	Information Management	182
17.11	Compassionate Care Benefit Program	182
17.12	Vehicle Conversion	183
17.13	Recycled Rental Equipment Program	183
17.14	A Caregiver's Credo	184



Caregiving

very day more Ontarians are becoming caregivers: spouses, adult children, friends and relatives. Although this experience brings many rewards - a chance to give back, to re-bond, to develop shared memories – caregiving can also cause considerable physical, emotional, and financial stress for the caregiver. It is a role that often comes unexpectedly with little preparation or training. Ontario seniors' groups stress the importance of caregivers taking time to assess their needs, learning what helpful resources might be available and asking for help when they need it.

17.1 What Caregivers Need

The current literature on this subject suggests caregivers need:

- 1. Education about the conditions your loved one faces
- 2. Emotional/psychological support you can't do it alone
- 3. A working knowledge of the health care system
- 4. A network providing access to information, products and services
- 5. A flexible, responsive care plan for the care receiver
- 6. A flexible, responsive care plan for you

- 7. Basic first aid training and information about caregiver safety (e.g. safe ways to lift someone without injuring yourself)
- 8. Someone within the health care system who can guide you, like a social worker, discharge planner or case manager

How to Ask for the Help You Need

When someone asks you how they can help, you need to be prepared with an answer. Here's how to define the help you need.

- 1. Create an unemotional list of all things that need to get done. Group the tasks into distinct categories – personal care, household chores, transportation, etc.
- 2. Then make another list of all the things you worry about - What happens if my loved one falls? How will I pay for long term care? Group the worries into categories, such as emergency situations, financial issues, your own health.
- 3. Review the first list and decide which items on it you dislike doing more than others, which ones you enjoy and which you believe you must continue to do. You can now accept help with a list in hand. Review the second list and start to create a plan to address the "what ifs".

A Caregiver's Ten Step Action Plan

Caregivers need to continually think ahead and prepare for the next caregiving crisis. While most caregivers realize that changes in medical status could lead to a difficult decision about care or housing, too few caregivers take the logical step and plan for the decision. A family conversation often needs to be held to discuss what needs to be done now and as time goes by. Here are ten steps you can take to begin the development of a care plan.

- Start talking about what your family members want as they age. If they want to stay in their own home, should they be looking at home renovations to make it easier to go up/down stairs or use the bathroom if a wheelchair is required?
- 2. Try to avoid making promises you may be unable to keep. If a spouse or parent asks you to promise never to put him or her in a nursing home, you may want to reply: I promise I will do the best I can; I promise I will always be here for you. You must always keep in mind that the safety of your loved one is paramount.
- 3. Understand the critical role of legal and financial planning. Start to gather information about the person's financial security; learn where original documents are

stored. Ensure individuals have prepared necessary documents such as wills, advance directives and powers of attorney.

- 4. Ask questions about the health care system; understand what alternate accommodations exist, how home care operates, what social services are available. Imagine the setting that best fits your loved one's personality and interests.
- 5. Face the realities: will you have to make decisions about driving, co-habitation, placement?
- 6. Be aware of losses to come so you can be prepared to better cope with them:
 - incontinence
 - memory loss
 - wandering concerns
 - the inability to recognize you
- Talk within the family about how you plan to divide responsibility for your loved one's care and wellbeing.
- 8. Talk to your peers about how they are facing the challenges of caregiving, the problems they have encountered and solutions they have found.
- 9. Be aware of what you may lose:
 - privacy
 - social life
 - income
 - work opportunities

- 10. Appreciate what you can gain from caregiving:
 - a new relationship
 - new skills
 - increased compassion, growth
 - new friendships
 - the building of memories

The key: Think ahead and prepare yourself and your relatives for what may happen so when your caregiving journey is over you can honestly say, "I have done the best that I could."

17.2 How You Know a Loved One Needs Help

On the outside things may appear normal. However some changes may be hard to see. A basic rule of thumb applies: if you are worried about a spouse, parent or friend, he/she may need help. What kind of help may be determined by using the following capability lists.

Specialists in gerontology evaluate seniors' abilities using two lists. The first is "Activities of Daily Living" or ADLs. If your spouse, parent or friend has problems with any of the following, the need for outside help or other intervention is obvious and critical:

- Continence
- Eating

- Getting in and out of bed
- Toileting
- Bathing
- Dressing
- Safety

The second list is "Instrumental or Intermediate Activities of Daily Living or IADLs". It is more difficult to know if an individual has problems with any of these unless you live with them. This is where your observation on visits can be critical.

- Managing finances
- Using the telephone
- Shopping
- Preparing meals
- Housekeeping
- Doing laundry
- Using transportation
- Managing medications

Please remember: Even though help may be needed in one or more of the above, a senior can still remain independent with adequate in-home supports.

Things to look for when you visit to assess if outside help is needed:

- Your loved one is consistently dressed improperly.
- There is a lack of attention to personal hygiene.
- Overdue bills, unopened mail lie on the table.
- Laundry is piling up.

- There are cigarette burns on the furniture.
- There is unexplained weight loss.
- There are bruises or other signs of trauma (from falls or abuse).
- There are blackened pots (stove problems) or the refrigerator is too empty/too full (improper eating habits).
- He/she is exhibiting unusual behaviour i.e. not telling you things, becoming anti-social or reclusive.

The list above does not go into cognitive symptoms, which may indicate a more serious problem. If you see things like your loved one getting lost while out driving or walking, severe personality changes, lost sense of time or consistent confusion, seek medical attention immediately. Another way to determine how to proceed is to call a family meeting. This way everyone – parents and adult children – will understand the problems; all will have a chance to participate in the solutions. If a sibling is out of town, try to set up a teleconference. The only reason a family member should be excluded is if he or she is too mentally impaired to understand or contribute and would impair any progress.

Contact your Community Care Access Centre (CCAC) (P.48) and ask for an assessment to help determine a course of action.

Other resources:

Home Care Ontario

Telephone: 905-543-9474 www.homecareontario.ca

Healthy Ontario

www.healthyontario.com; click on Community Resources

17.3 Adult Day Services/ Programs

Day programs for seniors and other Chronically ill adults can offer a tremendous relief for both caregivers and their families. Spending time in a different environment gives the senior a sense of independence and control which is so critical for many seniors. For caregivers these few hours can be a welcome respite – time to accomplish personal goals or just quiet time alone.

Adult day programs are available in most communities; they generally last for 2 to 6 hours and offer snacks, a hot meal at lunch and recreation activities. Some programs may also offer transportation. There is a modest fee. Contact your CCAC for further information.

Other resources:

The Ontario Community Support Association

Toll-free: 1-800-267-6272 (OCSA) Web site: www.ocsa.on.ca and click on Care Finder There are day programs for those with Alzheimer Disease or related dementias. If you need such a program contact the Alzheimer Society of Ontario; they will refer you to your nearest Alzheimer Society chapter who will then connect you with local resources in your community.

Alzheimer Society of Ontario

1200 Bay St., Ste. 202 Toronto, ON M5R 2A5 Phone: 416-967-5900 Fax: 416-967-3826 Web site: www.alzheimerontario.org

17.4 Wandering Persons or Safely Home Registry

People suffering from Alzheimer Disease or a related dementia may have the tendency to wander away from their home or a facility and become lost if left unsupervised.

To provide peace of mind, caregivers can register their care receiver with Safely Home™ – Alzheimer Wandering Registry. Safely Home will provide a numerical identification bracelet that a wanderer would wear. It assists police in identifying the person who is lost and safely returning the person home. It is a nationwide program developed by the Alzheimer Society of Canada in partnership with the Royal Canadian Mounted Police. For a one-time fee of \$25, the Alzheimer Society provides:

- an identification bracelet
- a Caregiver Handbook
- identification cards
- annual updates to the registrant's file.

For more information contact the Alzheimer Society of Ontario: 416-967-5900 or www.alzheimerontario.org or contact the Alzheimer Society of Canada toll-free at 1-800-616-8816 or www.alzheimer.ca.

17.5 Personal Emergency Response Systems

A Personal Emergency Response System is an electronic device designed to let a senior summon help in an emergency. If the person needs help, he/she pushes a button or pendant. The home unit or communicator is activated and automatically dials a response centre. Trained professionals who have instant access to the individual's complete profile and critical information will contact him/her immediately to see what help is needed. If there is no answer, help is sent at once. This service is advised for those who live alone or are at risk for falls.

There is a monthly monitoring fee that ranges between \$25-\$45 depending on the service you choose, and there may be a one-time set-up fee. You can purchase the service through hospitals, community agencies or the companies themselves.

17.6 Long Distance Caregiving

ong-distance caregiving can be just L as or even more stressful than being there. Long-distance caregivers may not be on site providing direct care, but they can be busy in their role as care managers - locating and coordinating services; negotiating with the care recipient, health professionals and family members; delegating tasks; monitoring the situation and making decisions. Telephone and travel may provide some relief but distance can heighten the caregiver's feelings of anxiety and guilt. An extended period of longdistance caregiving exacts a heavy toll on the caregiver's personal, family and work life.

In telephone conversations, gently probe for information about the person's health and well-being. Listen for cues that may indicate problems. If possible, visit to assess the situation. Ask people who see the person often if they notice changes (e.g. spouse, neighbour, friend, professional).

Steps to take for more effective long distance care

- Arrange for a medical assessment, including a cognitive assessment by a family physician or specialist if necessary.
- Determine what care services are needed.
- Find out about available community resources.
- Seek help from local health departments and community agencies or private care managers.
- Find out who is available to provide help family members, friends and acquaintances.
- Identify areas where you may need professional assistance.
- Draw up a list of care options.
- Develop a care plan.
- Discuss the care plan with the care recipient, family members, and the health care team, as necessary.
- If publicly funded services are not available, assistance from private care managers may also be available for a fee. Be sure to research associated costs.
- Investigate housing and relocation options.
- Create a care log or binder to keep track of important information.

A social worker or care manager located where the senior lives can work with you to make the assessment, develop the care plan and facilitate access to programs and services. The care manager can also mediate in family discussions and report back to you on a regular basis. Contact the CCAC located in the senior's area.

17.7 Care for the Caregiver

One of the greatest gifts caregivers can give the people they care for is to look after themselves and their own health. The better caregivers' physical and mental health remains, the better their chances are of being able to continue providing quality care. Putting your own needs first will also help prevent you from experiencing caregiver burnout.

Caregivers need to remember that if you lose your own health and consequently your ability to care, who will take over for you? Care for the caregiver should never be regarded as a selfish goal but rather an integral part of any sensible, enduring care plan.

Learn what coping methods suit you and use them. Exercise, go to movies, read, keep a journal – do what you enjoy but do your best to maintain a healthy lifestyle.

Resources:

Caregiver Network

Telephone: 416-323-1090 Web site: www.caregiver.ca

How to Care

Web site: www.howtocare.com

Support Groups

Support groups can provide both an opportunity to learn about new skills and care solutions from other caregivers as well as the opportunity to openly express the wide range of emotions all caregivers experience ranging from frustration, anger and guilt to loneliness and grief. Other caregivers can offer the best support; they know what you are going through and are there to share and support, not to judge and censure. The first place to look for a support group is through the disease foundation or society associated with the illness your relative suffers from. A good resource on managing stress is the 17-page booklet "Coping with Stress", a joint publication by the Heart and Stroke Foundation and the Canadian Mental Health Association (www.toronto.cmha.ca).

Other resources:

Canadian Mental Health Association – Ontario Division

Toll-free: 1-800-875-6213 Website: www.ontario.cmha.ca

Self-Help Resource Centre – The Ontario Self-Help Network (OSHNET)

Toll-free: 1-888-283-8806 (in Ontario) Phone: 416-487-4355 Website: www.selfhelp.on.ca

VON Caregiver Information

Website: www.von.ca/caregiving. html

17.8 The Essential Role of Respite Care

Respite care is the break that caregivers get by allowing someone else to temporarily take over some of their caregiving duties. Used on a regular basis, respite care helps prevent caregiver burnout by relieving some of the caregiver's workload and stress. Although respite care can benefit the care receiver, it must be regarded as essential for the caregiver.

Respite care usually takes one of three forms:

- arrangements can be made for someone to come into the home to look after or sit with the care receiver (even if the caregiver is at home)
- the care receiver can be booked for a short stay (overnight, weekend, a week or more) in a Long-Term Care Home or other facility
- the care receiver can be registered to attend an adult day program

Respite care should not mean having someone come in so the caregiver can go to the grocery store. Respite should be viewed as time for caregiver renewal, giving caregivers time off to relax, socialize with friends and family so they can recover from some of the stresses of caregiving and renew their energies to continue providing quality care.

Contact your CCAC for more information and referral.

17.9 Advocacy Groups

Caregivers are often put in the position of having to speak out for a loved one who no longer can speak for himself or herself. To do this caregivers need to learn how to make the system work for them and how to be proactive. Many caregivers, however, find this role extremely difficult and feel that if they become too demanding their loved one will suffer the consequences.

There are ways to advocate, to get what a caregiver needs but it takes effort and planning. Communicating effectively with health care professional is a skill caregivers need to learn. To prepare for meetings with a physician or other professionals, caregivers should make a list of the things they want to talk about and the questions they need to remember to ask. At the end of every meeting with a professional, caregivers should ask themselves the following questions. If any of the answers are no, they need to go back to the health professional involved until they get the information they need.

- Was adequate description and instruction provided regarding care tasks?
- Were all my questions answered?
- Are the professionals involved maintaining regular contact with me?
- Am I included in evaluations and assessments?

In today's health care system professionals respect informed, concerned caregivers who ask questions and who monitor care; it can make everyone's job easier. If you have concerns about care or legal issues contact:

The **Advocacy Centre for the Elderly** is a community based legal clinic for low-income senior citizens (page 118).

2 Carlton St., Ste. 701 Toronto, ON M5B 1J3 Phone: 416-598-2656 Web site: www.advocacycentre elderly.org

17.10 Information Management

Caregiving involves vast amounts of information and detail as the family meeting normally points out. Whether or not there is a crisis, everything should be recorded in one place so no detail gets lost. Good information management leads to better care.

Caregivers should start a care planner or care binder, which includes information on all facets of care. This can help caregivers stay organized, keeping much-needed personal and medical information available for quick access. It can also help centralize communication among all the formal and informal caregivers by providing a place for the care team to leave important messages for each other. The care planner or care binder can go with the caregiver on physician visits so medication information may be updated on the spot or on visits to Long-Term Care Homes to record findings while they are still fresh in the caregiver's mind.

17.11 Compassionate Care Benefit Program

n January 2004, the federal government launched the Compassionate Care Benefit Program under the Employment Insurance Program. The program will pay up to six weeks of special benefits to a person who has to be absent from work to provide care or support to a gravely ill family member at risk of dying within 26 weeks. Unemployed persons on El can also ask for this type of benefits. There are certain conditions that must be met.

For more information contact Human Resources Development Canada

Toll-free: 1-800-206-7218 Website: www.sdc.gc.ca/en/ei/ types/compassionate_care.shtml

17.12 Vehicle Conversion

For those with mobility limitations their lives can be improved through the purchase of a wheelchair accessible vehicle or the modification of an appropriate vehicle. The Ontario March of Dimes has application forms for both vehicle modification funding and home modification funding.

Ontario March of Dimes

291 King Street, 3rd Floor London, ON N6B 1R8 Toll-free: 1-877-369-4867 Fax: 519-432-4923 E-mail: hvmp@dimes.on.ca

National Mobility Equipment Dealers Association has an extensive list of companies who modify vehicles as well as a listing of mobility equipment suppliers.

Web site: www.nmeda.org/canada/ canada.htm. Click on Modifiers.

17.13 Recycled Rental Equipment Program

March of Dimes Recycled Rental Equipment Program

The Recycled Rental Equipment Program provides short or long-term rentals of wheelchairs, crutches, ramps, lifting equipment and other devices. This program is particularly beneficial to individuals with a shortterm need or rapidly changing condition, for whom purchase is impractical. Equipment is rented to those in need of a specific item, whether it is the result of injury, illness, aging or permanent disability. This innovative program accepts donations of used equipment in good repair. Equipment includes such items as manual and electric wheelchairs, scooters, crutches, walkers, lifting equipment, bath aids and home aids.

Ontario March of Dimes Provincial Office

10 Overlea Blvd. Toronto, ON M4H 1A4 Toll-free: 1-800-263-3463 Phone: 416-425-3463 E-mail: provincialoffice@dimes.on.ca Web site: www.dimes.on.ca

Also contact your CCAC for information on renting medical equipment for wound care and management, client/patient lifts, mobility equipment, bathing equipment as well as client and caregiver safety equipment.

17.14 A Caregiver's Credo

(Feel free to reproduce the credo and put it on your refrigerator to remind you to care for yourself).

- Try to set limits around your caregiving – a process which doesn't happen overnight.
- Realize that you operate on two levels – intellectual and emotional – and that they don't always coincide.
- 3. Learn to be an advocate for your care receiver and for yourself.
- 4. Remember that other caregivers are your best source of unconditional support.
- 5. Admit when you need help. Don't be a martyr.
- Remember that you are the expert on the person needing care: outsiders can only offer advice. If you disagree with a suggestion made to you, work with others to find solutions that will work. Remember, caregiving is a twoway street.

- Be assertive. Demand answers from everyone – physicians, professionals and suppliers of products and services.
- Ask questions constantly. "I don't know" is a legitimate starting point from which to begin gaining the knowledge and finding the answers you need.
- Consider that love may be doing what care receivers need, not always what they want.
- Maintain your own health and lifestyle, friendships and activities. Remember what Shakespeare said: Self-love is not so vile a sin as self-neglect.



Appendix 1:	Tips for Using the Telephone, Internet Sources and E-mail	186
Appendix 2:	Frequently Asked Questions	189
Appendix 3:	Seniors Directory to Programs and Services	194



Appendix 1

Tips for Using the Telephone, Internet Sources and E-mail

Many people are unfamiliar or have difficulty with using voicemail, E-mail and Internet technologies. Here are some tips to help you use these sources to find out more about programs and services described in this guide.

Telephone

What do I need to know about using voice mail or automated voice response (AVR) systems?

Many government offices (health, income security), transportation companies (airlines, bus, highways), and even doctor's offices use AVRs. The following are some suggestions that can help you practice using AVRs until you become comfortable with them. Many AVR services are toll-free (1-800-numbers), or part of local exchanges, so there is no cost to you to practice.

Have a pencil and paper handy to jot down the various options offered and which buttons to press. Make note of the information you need when you hear it.

- Take your time to listen to all the options before choosing one. This can take several minutes.
- Take your time to press the number of the one you want.
- If you press the wrong number, return to the main menu and start over or hang up and call back.
- Usually, there is a number you can press to speak to someone in person.

What telephone services are available for persons with special needs?

Trouble hearing

Your telephone company can rent you a handset to attach to your phone that increases the volume. Teletypewriter (TTY) and signalling device services are also available for the deaf.

Visually impaired

You can obtain a large number pad for the phone. If you cannot read the phone book numbers, you may be eligible for free directory assistance services. Contact your telephone company for more information.

Speech and motion disabilities

Your telephone company can tell you how to access special services.

Internet

What is the Internet?

The Internet is a world-wide resource base of information that you can access through a computer via an Internet service provider such as your telephone or cable company, or an Internet/computer business. Many public libraries and some seniors' centres make Internet services available to you at no charge.

What services can I find on the Internet?

You can find information on almost any topic by searching on the Internet. Once you sign on using a registered name and password, you will be offered search options. Just type in what you're looking for in the briefest terms, and the search engine direct you to many Web sites where you can explore further.

Or, if you have the address for a particular Web site, just type it in the address line and press Enter.

Are there guidelines for finding information on the Internet?

There is little regulation about what can or cannot be put on the Internet, so you must be careful to obtain reputable information. Particularly if you are looking for health-related information it's important to find trustworthy Web sites. Web sites should include the author's name, professional standing and contact information. Never use information you find on the Internet as a substitute for professional advice.

Where can I learn how to use the Internet?

Your public library may offer computer training to help you learn to use email and the Internet. Many community colleges and university extension divisions offer computer classes specifically designed for older adults. You can ask your local seniors' centre to set up workshops or courses on using computers. As well, numerous manuals, books and magazines are available that can provide opportunities for you to learn.

See page 148 of this guide for more information on computer training opportunities.

E-mail

Electronic mail, or E-mail, allows you to send or receive messages almost instantly to others via the Internet. Both parties need access to a computer, modem and telephone line or cable connection, as well as to a software program to set up an E-mail system.

You can buy E-mail software when you buy the service to connect your computer to the Internet. This is usually offered as a subscription service for a monthly fee, like your telephone or cable television service. Alternatively, if you do not have a computer with Internet capacity, but do have access to one (e.g., through your public library), you can subscribe to free E-mail services on the Internet. www.hotmail.com and www.yahoo.com are two Internet sites that provide free E-mail. You can sign on and choose your own username and password to ensure that no one else has access to your E-mail account. The information above was adapted from Making the Telephone Work for You and Using Computers for E-mail and the Internet. These brochures were produced by the Seniors' Education Centre, University of Regina as part of the project Everyday Technologies and Older Adults: Friend or Foe? sponsored by the Nova Scotia Centre on Aging of Mount St. Vincent University. Funding was provided by Health Canada's Population Health Fund.

Appendix 2

Frequently Asked Questions

1. As a retiree, what key programs and services should I be aware of?

The Ontario government is bundling information and services around key life events, such as "Getting Ready to Retire". Each bundle brings together in one place everything on the subject from across government jurisdictions and ministerial lines. From this site, you can find information on things you need to know and quick links to forms you might need including, OAS, CPP, International Benefits, Veterans Pension, GAINS, Ontario Drug Benefits, Housing and other resources.

For information, visit the "Life Events" section at the Government of Ontario Web site at www.ontario.ca or one of over 50 Government Information Centres around the province, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

Income Security

Human Resources and Social Development Canada administers two federal income security programs: Old Age Security (which includes the Guaranteed Income Supplement and the Allowance) and the Canada Pension Plan. For information, see pages 75-79. The Government of Ontario administers the Guaranteed Annual Income System, which ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners. For information, see page 81.

Drug Benefits

Once you turn 65 years of age, as long as you have a valid Ontario Health Card, you are automatically entitled to receive benefits under the Ontario Drug Benefit program. For information, see page 24.

2. Where do I go if I need home care or want to find out about nursing homes in my community?

There are 14 Community Care Access Centres (CCACs) in the province that provide simplified access to community-based long-term health care services including determining eligibility and arranging for a range of visiting health and personal support services (e.g. home care) in people's homes and arranging admissions to long-term care facilities (nursing homes/homes for the aged). For more information on Community Care Access Centres, see page 48.

3. I'm a senior with limited income:

A. What financial assistance is available to me?

If you have little or no income besides your Old Age Security (OAS) basic pension, you might be eligible to receive a monthly Guaranteed Income Supplement (GIS). The amount of this extra payment is based on your income and that of your spouse or common-law partner. You may also be eligible for the Allowance/ Allowance for the Survivor. This monthly allowance is designed to recognize the difficult circumstances faced by many survivors and by couples living on a single pension. For more information on OAS and GIS, see page 75-76.

The Government of Ontario administers the Guaranteed Annual Income System (GAINS), which ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners. For more information, see page 81.

B. I need help managing my finances/debt, where can I get help?

If your finances are causing you concern or you are beginning to experience financial difficulty, contact a credit counselor. A credit counselor will carry out a full financial assessment to obtain a clear picture of your financial situation and will explore alternatives with you. Your counselor will help you with money management skills and discuss strategies for dealing with debt. You may also want to contact your own financial institution to learn how they can help you. For more information, see page 87 on the Life Event Bundle "Managing Your Debt."

C. How can I find an affordable place to live?

There are a variety of accommodation options for older adults, depending on your financial and health situation. For information, see page 56.

Social housing is any housing where the owner receives a subsidy from the municipality or a cost-shared subsidy from the federal government to provide rent geared-to-income units (RGI units). Owners may be private landlords with rent supplement units, municipalities who own public housing or nonprofit/co-operative corporations who own housing projects. Some non-profit housing providers have a legislated mandate to house seniors (those over the age of 65). For more information, see page 60.

4. Someone close to me has just passed away. What steps do I have to take, and whom do I notify?

On page 124 you will find detailed information on What to Do When Someone Dies, including how to go about making funeral arrangements and the organizations that you may need to notify about the death.

5. I need to have dental work done, but I don't have private insurance to help cover the cost. What can I do?

Several universities and colleges have dental clinics open to the public. Services vary according to the clinic. Fees are generally less than what private practitioners charge. Contact clinics individually to determine services, fees and availability of appointments. For a list of university and college dental clinics, see Directory, Appendix 3.

Your local Community Information Centre (CIC) may also be able to identify options for dental care services in your area. See page 12 of this guide for more information on CICs.

6. I'm a new immigrant to Ontario, what services are available to help me get settled?

Information on Canadian immigration or citizenship is available through Citizenship and Immigration Canada. Also, community agencies across the province provide services to help newcomers adjust to their new lives in Ontario and become active members of their communities. For more information, see pages 112-113.

7. Where can I learn more about Property and Personal Care Powers of Attorney?

Information about Powers of Attorney and how to obtain a Power of Attorney Kit can be found on page 121. For information about Advanced Care Planning, see page 122.

8. What can I do if I believe that my friend's attorney is mismanaging her property or making personal care decisions for her that aren't what she would want?

If your friend is mentally capable, speak to your friend about your concerns. Your friend can revoke either or both of the powers of attorney if she believes that her attorney is not acting appropriately in the way that she wants.

If your friend is not mentally capable, you or one of your friend's relatives can apply to the court to become her Guardian of property and/or the person. A Guardianship order of the court takes priority over the power of attorney. The court order of guardianship gives authority to the named guardian to make decisions for property and/or personal care for the incapable person. Also, if your friend is at serious risk of harm either in respect to her property or person, you can contact the Office of the Public Guardian and Trustee (OPGT) and ask that they conduct a guardianship investigation.

The Public Guardian and Trustee's information brochures may also assist you. See page 120 for information on the Office of the Public Guardian and Trustee and the services they offer.

9. Where can I learn more about Discrimination against Older Persons because of Age and Ageism?

The Ontario Human Rights Commission has conducted extensive research and consultation on ageism and age discrimination of older Ontarians. Refer to the Ontario Human Rights Commission on page 119 for more information.

10. How do I contact my Member of Provincial Parliament (MPP)?

To find out who your MPP is, contact Elections Ontario:

Toll-free: 1-800-677-8683 Web site: www.electionsontario.on.ca



Seniors Directory to Programs and Services

Aboriginal Programs and Services

Aboriginal Diabetes Programs

Anishinabek Health Commission of the Union of Ontario Indians Phone: 705-497-9127 Web site: www.anishinabek.ca/ uoi

The Association of Iroquois and Allied Indians Phone: 519-434-2761

Web site: www.aiai.on.ca

Grand Council Treaty #3 Toll-free: 1-800-665-3384 Web site: www.treaty3.ca

The Nishnawbe Aski Nation

Phone: 807-623-8228 Web site: www.nan.on.ca

The Ontario Federation of Indian Friendship Centres

Phone: 416-956-7575 Web site: www.ofifc.org

The Ontario Métis Aboriginal Association

Toll-free: 1-888-935-1460 Web site: www.omaa.org **The Southern Ontario Aboriginal Diabetes Initiative** Toll-free: 1-888-514-1370

Aboriginal Health Access Centres

Anishnawbe Health Toronto

225 Queen St. E. Toronto ON M5A 1S4 Phone: 416-360-0486 Fax: 416-365-1083

Anishnawbe-Mushkiki

29 Royston Crt. Thunder Bay ON P7A 4Y7 Phone: 807-343-4843 Fax: 807-343-4728

De dwa da dehs nye>s

678 Main St. E. Hamilton ON L8M 1K2 Phone: 905-544-4320 Fax: 905-544-4247

Ganaan De We'O Dis ^Yethi Yenahwahse (SOAHAC)

427 William St., Ste. 425 London ON N6B 3E1 Phone: 519-672-4079 Fax: 519-672-6945

Gizhewaadiziwen Access Centre

1460 Idylwild Dr., RMB 2004, RR #2 Fort Frances ON P9A 3M3 Phone: 807-274-3131 Fax: 807-274-2050

Kanonkwa'tesheio:io Social

PO Box 579 Cornwall ON K6H 5T3 Phone: 613-575-2341 Fax: 613-575-1311

Misiway Eniniwuk Health Centre

130 Wilson Ave. Timmins ON P4N 2S9 Phone: 705-264-2200 Fax: 705-264-2243

N'Minoeyaa: Community Health Access Centre

Hwy 17 E., PO Box 28 Cutler ON POP 1B0 Phone: 705-844-2021 Fax: 705-844-2563

Nooimowin Teg Health Centre

PO Box 760 Little Current ON POP 1K0 Phone: 705-368-2182 Fax: 705-368-2229

Shkagamik Kwe Health Centre

161 Applegrove St. Sudbury ON P3C 1N2 Phone: 705-675-1596 Fax: 705-675-8040

Wabano Health Access Centre for Aboriginal People

299 Montreal Rd. Vanier ON K1L 6B8 Phone: 613-748-5999 Fax: 613-748-9364

Wassaya-Gezhig Na-nahn-

Dah-We-Igamig PO Box 320 Keewatin ON POX 1C0 Phone: 807-543-1065 Fax: 807-543-1126

Indian Status Indian and Northern Affairs Canada

Ottawa ON K1A 0H4 Phone: 819-997-0380 Web site: www.ainc-inac.gc.ca

Long-Term Care Facilities Located in First Nations Communities

Wikwemikong Nursing Home

2281 Wikwemikong Way PO Box 114 Wikwemikong ON POP 2JO Phone: 705-859-3107

Iroquois Lodge Nursing Home

Chiefswood Rd. PO Box 309 Ohsweken ON NOA 1M0 Phone: 519-445-2224

Tsi Ion Kwa Nonh So: Te

Cornwall Island, I.R. RR #3 Cornwall ON K6H 5R7 Phone: 613-932-1409

Active Living and Leisure

Community Arts Ontario

401 Richmond St. W., Ste. 354 Toronto ON M5V 3A8 Toll-free: 1-800-806-2302 Phone: 416-598-1128 Fax: 416-598-4468 E-mail: info@artsonline.ca Web site: www.artsonline.ca

Conservation Ontario

120 Bayview Pkwy., Box 11 Newmarket ON L3Y 4W3 Phone: 905-895-0716 Fax: 905-895-0751 E-mail: info@conservationontario.on.ca Web site: www.conservationontario.on.ca

Multicultural History Society

43 Queen's Park Cres. E. Toronto ON M5S 2C3 Phone: 416-979-2973 Fax: 416-979-7947 E-mail: mhso.mail@utoronto.ca Web site: www.mhso.ca

Older Adult Centres Association of Ontario

43 North Riverdale Dr. Ingelwood ON L7C 3K3 Toll-free: 1-866-835-7693 Phone: 905-838-0240 Fax: 905-838-1053 E-mail: Ibloom@oacao.org Web site: www.oacao.org

Online Life Event Bundle "Leisure and Active Living for Older Adults"

Citizens' Inquiry Bureau Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 TTY: 416-326-3408

Ontario Historical Society

34 Parkview Ave. Willowdale ON M2N 3Y2 Phone: 416-226-9011 Fax: 416-226-2740 E-mail: ohs@ontariohistorical society.ca Web site: www.ontariohistorical society.ca

Ontario Museum Association

50 Baldwin St. Toronto ON M5T 1L4 Phone: 416-348-8672 Fax: 416-348-0438 Web site: www.museumsontario.com

Ontario Parks

Toll-free: 1-888-ONT-PARK (1-888-668-7275) Web site: www.OntarioParks.com

Ontario Travel and Tourism Information

Toll-free English: 1-800-ONTARIO (1-800-668-2746) Toll-free French: 1-800-268-3736 TTY: 416-314-6557 Web site: www.ontariotravel.net

Outdoors Card Centre

Ministry of Natural Resources Toll-free: 1-800-387-7011 TTY: 416-314-6557 Web site: www.outdoorscard.mnr. gov.on.ca

Travel Information Centres

Toll-free: 1-800-ONTARIO (1-800-668-2746) Web site: www.ontariotravel.net

Addiction Program Agencies

Drug and Alcohol Registry of Treatment

Toll-free: 1-800565-8603 Web site: www.dart.on.ca

Ontario Problem Gambling Hotline

Toll-free: 1-888-230-3505 Web site: www.opgh.on.ca

Care Facilities

Ministry of Health and Long-Term Care Long-Term Care Facilities

Web site: www.health.gov.on.ca Web site: www.ltccareers.com/ facilityframe/english

Ontario Association of Non-Profit Homes & Services for Seniors

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Ontario Long-Term Care Association

345 Renfrew Dr., Ste. 102-202 Markham ON L3R 9S9 Phone: 905-470-8995 Fax: 905-470-9595 E-mail: info@oltca.com Web site: www.oltca.com

The Care Guide

20 Rivermede Rd., Ste. 202 Vaughan ON L4K 3N3 Toll-free: 1-800-311-CARE (2273) Phone: 416-287-CARE (2273) Fax: 416-284-2571 E-mail: info@thecareguide.com Web site: www.TheCareGuide.com

See also Community Care Access Centres

Citizenship and Immigration

Citizenship and Immigration Canada

Toll-free: 1-888-242-2100 Phone: 416-973-4444 Web site: www.cic.gc.ca

Citizenship and Immigration Canada

Distribution Services Communications Branch Ottawa ON K1A 1L1 Fax: 613-954-2221

Community-Based Health Services

Canadian Red Cross National Office

170 Metcalfe St., Ste. 300 Ottawa, ON K2P 2P2 Phone: (613) 740-1900 Fax: (613) 740-1911 Email: feedback@redcross.ca Web site: www.redcross.ca

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104 Toronto ON M6A 3B6 Toll-free: 1-800-267-6272 Phone: 416-256-3010 Fax: 416-256-3021 E-mail: ocsainfo@ocsa.on.ca Web site: www.ocsa.on.ca

Ontario Home Care Association

19 Melrose Ave. S. Hamilton ON L8M2Y4 Phone: 905-543-9474 Fax: 905-545-1568 E-mail: info@homecareontario.ca Web site: www.homecareontario.ca

The Care Guide

20 Rivermede Rd., Ste. 202 Vaughan ON L4K 3N3 Toll-free: 1-800-311-CARE (2273) Phone: 416-287-CARE (2273) Fax: 416-284-2571 E-mail: info@thecareguide.com Web site: www.TheCareGuide.com

VON Canada National Office

110 Argyle Ave. Ottawa ON K2P 1B4 Phone: (613) 233-5694 Fax: (613) 230-4376 E-mail: national@von.ca Web site: www.von.ca

Community Care Access Centres

Web site: www.ccac-ont.ca

Central Region

Head Office – Newmarket 1100 Gorham St., Unit 1 Newmarket ON L3Y 8Y8 Telephone: 905-895-1240 Website: www.central.ccac-ont.ca

Richmond Hill Site

9050 Yonge St., Ste. 400 Richmond Hill ON L4C 9S6 Telephone: 905-763-9928 Website: www.central.ccac-ont.ca

Stouffville Site

28 Sandiford Dr., Building B, Unit 201 Stouffville ON L4A 1L8 Telephone: 905-640-2662 Website: www.central.ccac-ont.ca

Sheppard Site

45 Sheppard Ave. E., Ste. 700 North York ON M2N 5W9 Telephone: 416-222-2241 Website: www.central.ccac-ont.ca

The West Mall Site – Etobicoke

401 The West Mall, Ste. 1001 Toronto ON M9C 5J5 Telephone: 416-626-2222 Website: www.central.ccac-ont.ca

Central East Region

Campbellford Branch

119 Isabella St., Ground Floor Campbellford ON KOL 1L0 Toll-free: 1-800-368-8053 Telephone: 705-653-1005 Fax: 705-653-1300 Website: www.ce.ccac-ont.ca

Haliburton Branch

Box 793, Hwy. 118 Haliburton ON KOM 1S0 Toll-free: 1-800-368-8027 Telephone: 705-457-1600 Fax: 705-457-2651 Website: www.ce.ccac-ont.ca

Head Office – Whitby 209 Dundas St. E., 5th Floor

Whitby ON L1N 7H8 Toll-free: 1-800-263-3877 Telephone: 905-430-3308 Website: www.ce.ccac-ont.ca

Lindsay Branch

370 Kent St. W. Lindsay ON K9V 6G8 Toll-free: 1-800-347-0285 Telephone: 705-324-9165 Fax: 705-324-0884 Website: www.ce.ccac-ont.ca

Peterborough Branch

700 Clonsilla Ave., Ste. 202 Peterborough ON K9J 5Y3 Toll-free: 1-888-235-7222 Telephone: 705-743-2212 Voice Mail: 705-743-2552 TTY: 705-743-7939 Fax: 705-743-9559 Website: www.ce.ccac-ont.ca

Port Hope Branch

151A Rose Glen Rd. Port Hope ON L1A 3V6 Toll-free: 1-800-347-0299 Telephone: 905-885-6600 Fax: 905-885-6222 Website: www.ce.ccac-ont.ca

Scarborough Branch

1940 Eglinton Ave. E., 3rd Floor Scarborough ON M1L 4R1 Toll-free: 1-866-779-1931 Telephone: 416-750-2444 Voice Mail: 416-701-4828 Fax: 416-750-8234 Website: www.ce.ccac-ont.ca

Central South Region

Brant Community Care Access Centre 274 Colborne St. Brantford ON N3T 2H5 Toll-free: 1-866-759-7752 Phone: 519-759-7752 Fax: 519-759-7130 Web site: www.brant.ccac-ont.ca

Community Care Access Centre Niagara

149 Hartzel Rd. St. Catharines ON L2P 1N6 Toll-free: 1-800-263-5480 English: 905-684-9441 French: 905-684-4602 Fax: 905-684-8463 Web site: www.niagara.ccac-ont.ca

Haldimand-Norfolk Community

Care Access Centre 76 Victoria St. Simcoe ON N3Y 1L5 Toll-free: 1-800-265-8068 Phone: 519-426-7400 Fax: 519-426-4384 E-mail: info@hn.ccac-ont.ca Web site: www.hn.ccac-ont.ca

Hamilton Community Care Access Centre

310 Limeridge Rd. W. Hamilton ON L9C 2V2 Toll-free in the 416, 905 and 519 area codes: 1-800-450-8002 Phone: 905-523-8600 Fax: 905-528-1883 E-mail: access@hamilton.ccac-ont.ca Web site: www.hamilton.ccac-ont.ca

Central West Region

Head Office – Brampton

199 County Court Blvd., 3rd Floor Brampton ON L6W 4P3 Toll-free: 1-888-733-1177 Telephone: 905-796-0040 Website: www.cw.ccac-ont.ca

Champlain Region

Head Office – Ottawa 4200 Labelle St., Ste. 100 Ottawa ON K1J 1J8 Toll-free 1-800-538-0520 Telephone: 613-745-5525 TTY: 613-745-0049 Fax: 613-745-6984 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Alexandria Branch Office

Civic #20260, Highway 43 Alexandria ON KOC 1A0 Toll-free: 1-800-267-0852 Telephone: 613-525-1213 Referral Fax: 1-800-274-6955 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Carlingwood Branch Office

2121 Carling Ave., Unit 14 Ottawa ON K2A 1H2 Toll-free: 1-800-538-0520 Telephone: 613-745-5525 TTY: 613-745-0049 Fax: 613-745-6984 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Casselman Branch Office

787 Principale St., 2nd Floor P.O. Box 459 Casselman, ON KOA 1M0 Toll-free: 1-800-267-0852 Telephone: 613-764-0557 Referral Fax: 1-800-274-6955 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Cornwall Branch Office

709 Cotton Mill St. Cornwall ON K6H 7K7 Toll-free: 1-800-267-0852 Telephone: 613-936-1171 Referral Fax: 1-800-274-6955 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Hawkesbury Branch Office

1111 Ghislain St. Hawkesbury ON K6A 3G5 Toll-free: 1-800-267-0852 Telephone: 613-632-4861 Referral Fax: 1-800-274-6955 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Hazeldean Branch Office

300 Eagleson Rd., Unit 2 'A' Kanata ON K2M 1C9 Toll-free: 1-800-538-0520 Telephone: 613-745-5525 TTY: 613-745-0049 Fax: 613-745-6984 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Orleans Branch Office

3095 St. Joseph Blvd. Orléans ON K1E 3W6 Toll-free: 1-800-538-0520 Telephone: 613-745-5525 TTY: 613-745-0049 Fax: 613-745-6984 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Pembroke Branch Office

1100 Pembroke St. E. Pembroke ON K8A 6Y7 Toll-free: 1-888-421-2222 Telephone: 613-732-7007 Fax: 613-732-3522 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Smiths Falls Branch Office

52 Abbott St. N., Unit 1 Smiths Falls ON K7A 1W3 Toll-free: 1-800-267-6041 Telephone: 613-283-8012 Fax: 613-283-0308 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Winchester Branch Office

457 Main St. E., P.O. Box 616 Winchester ON KOC 2K0 Toll-free: 1-800-267-0852 Telephone: 613-774-2800 Referral Fax: 1-800-274-6955 Email: information@champlain.ccac-ont.ca Website: www.champlain.ccac-ont.ca

Erie St. Clair Region

Head Office – Chatham-Kent 714 Richmond St., Box 306 Chatham ON N7M 5K4 Toll-free: 1-888-447-4468 Telephone: 519-436-2222 Email: ccac.reception@esc.ccac-ont.ca Website: www.esc.ccac-ont.ca

Sarnia-Lambton Branch

1150 Pontiac Dr., Box 185 Sarnia ON N7T 7H9 Toll-free: 1-800-265-1445 Telephone: 519-337-1000 Email: ccac.reception@esc.ccac-ont.ca Website: www.esc.ccac-ont.ca

Windsor-Essex Branch

5415 Tecumseh Rd. E., 2nd Floor Windsor ON N8T 1C5 Toll-free: 1-888-248-9978 Telephone: 519-258-8211 Email: ccac.reception@esc.ccac-ont.ca Website: www.esc.ccac-ont.ca

Hamilton Niagara Haldimand Brant Region

Head Office – Brantford 274 Colborne St. Brantford ON N3T 2H5 Toll-free: 1-866-759-7752 Telephone: 519-759-7040, ext. 227 Fax: 519-759-2855 Website: www.hnhb.ccac-ont.ca

Brant Branch

274 Colborne St. Brantford ON N3T 2H5 Toll-free: 1-866-759-7752 Telephone: 519-759-7752 Website: www.hnhb.ccac-ont.ca

Burlington Branch

440 Elizabeth St., 4th Floor Burlington ON L7R 2M1 Toll-free: 1-800-810-0000 Telephone: 905-639-5228 Website: www.hnhb.ccac-ont.ca

Haldimand-Norfolk Branch

76 Victoria St. Simcoe ON N3Y 1L5 Toll-free: 1-800-265-8068 Telephone: 519-426-7400 Website: www.hnhb.ccac-ont.ca

Hamilton Branch

310 Limeridge Rd. W. Hamilton ON L9C 2V2 Toll-free: 1-800-450-8002 Telephone: 905-523-8600 Website: www.hnhb.ccac-ont.ca

Niagara Branch

149 Hartzel Rd. St. Catharines ON L2P 1N6 Toll-free: 1-800-263-5480 Telephone: 905-684-9441 Website: www.hnhb.ccac-ont.ca

Mississauga Halton Region

Head Office - Etobicoke and York

401 The West Mall, Ste. 1001 Etobicoke ON M9C 5J5 Phone: 416-626-2222 Website: www.mh.ccac-ont.ca

Halton Branch

440 Elizabeth St., 4th Floor Burlington ON L7R 2M1 Toll-free: 1-800-810-0000 Telephone: 905-639-5228 Website: www.mh.ccac-ont.ca

Peel Branch

199 County Court Blvd. Brampton ON L6W 4P3 Toll-free: 1-888-733-1177 Phone: 905-796-0040 Website: www.mh.ccac-ont.ca

North East Region

Head Office – Sudbury 1760 Regent St. Sudbury ON P3E 3Z8 Toll-free: 1-800-461-2919 Telephone: 705-552-3461 TTY: 1-866-369-3113 Fax: 705-522-3855 Website: www.ne.ccac-ont.ca

Kirkland Lake Branch Office

111 Burnside Dr. Kirkland Lake ON P2N 3P9 Toll-free: 1-888-602-2222 Telephone: 705-567-2222 Fax: 705-567-9407 Website: www.ne.ccac-ont.ca

Englehart Satellite Office

PO Box 98 55 Fifth St. Englehart ON POJ 1HO Toll-free: 1-888-602-2222 Telephone: 705-544-2222 Fax: 705-544-8778 Website: www.ne.ccac-ont.ca

Haileybury Satellite Office

240 Georgina Ave. Ste.112 Haileybury ON POJ 1KO Toll-free: 1-888-602-2222 Telephone: 705-672-2222 Fax: 705-672-3887 Website: www.ne.ccac-ont.ca

North Bay Branch Office

1164 Devonshire Ave. North Bay ON P1B 6X7 Toll-Free: 1-888-533-2222 Telephone: 705-476-2222 Fax: 705-474-0080 Website: www.ne.ccac-ont.ca

Burk's Falls Satellite Office

162 Huston Street, Box 121 Burk's Falls ON POA 1C0 Toll-Free: 1-888-724-0511 Telephone: 705-382-2361 Fax: 705-382-2498 Website: www.ne.ccac-ont.ca

School Health Satellite Office

945 Stockdale Rd. North Bay ON P1B 9S5 Telephone: 705-476-5437 Fax: 705-474-0127 Website: www.ne.ccac-ont.ca

Sturgeon Falls Satellite Office

209 Main St., Ste. 101 Sturgeon Falls ON P2B 1P3 Telephone: 705-753-4000 Fax: 705-753-0390 Website: www.ne.ccac-ont.ca

Sault Ste. Marie Branch Office

390 Bay St., 2nd Floor Sault Ste. Marie ON P6A 1X2 Toll-free: 1-800-668-7705 Telephone: 705-949-1650 Fax: 705-949-1663 Website: www.ne.ccac-ont.ca

Blind River Satellite Office

PO Box 636 1 Industrial Park Rd. E. Rm. 101 Lakewood Place Blind River ON POR 1B0 Telephone: 705-356-1331 Fax: 705-356-1034 Website: www.ne.ccac-ont.ca

Hornepayne Satellite Office

PO Box 127, 200 Front St. Hornepayne ON POM 1Z0 Telephone: 807-868-3434 Fax: 807-868-3488 Website: www.ne.ccac-ont.ca

Elliot Lake Satellite Office

Elliot Lake Oak Centre 9 Oakland Blvd. Elliot Lake ON P5A 2T1 Telephone: 705-461-9329 Fax: 705-461-1759 Website: www.ne.ccac-ont.ca

Wawa Satellite Office

17 Government Rd. Wawa ON POS 1K0 Telephone: 705-856-7018 Fax: 705-856-1776 Website: www.ne.ccac-ont.ca

Sudbury Branch Office

1760 Regent St. Sudbury ON P3E 3Z8 Toll-free: 1-800-461-2919 Telephone: 705-522-3461 TTY: 1-866-369-3113 Fax: 705-522-3855 Website: www.ne.ccac-ont.ca

Espanola Satellite Office

825 McKinnon Dr., Unit 16 Espanola ON P5E 1R4 Toll-free: 1-800-370-0952 Telephone: 705-869-3790 TTY: 1-866-369-3113 Fax: 705-869-3793 Website: www.ne.ccac-ont.ca

Timmins Branch Office

330 Second Ave., Ste. 101 Timmins ON P4N 8A4 Toll-free: 1-888-668-2222 Telephone: 705-267-7766 Fax: 705-267-7795 Website: www.ne.ccac-ont.ca

Cochrane Satellite Office

PO Box 1750, 144 3rd St. Cochrane ON POL 1C0 Telephone: 705-272-2626 Fax: 705-272-2600 Website: www.ne.ccac-ont.ca

Matheson Satellite Office

PO Box 968, 215 Ambridge Dr. Iroquois Falls ON POK 1G0 Telephone: 1-888-273-1611 Fax: 705-232-7200 Website: www.ne.ccac-ont.ca

Hearst Satellite Office

PO Box 547, 1403B Edward St. Hearst ON POL 1N0 Telephone: 705-362-6633 Fax: 705-362-6635 Website: www.ne.ccac-ont.ca

Moosonee Satellite Office

PO Box 57, 48 Revillion St. Moosonee ON POL 1Y0 Telephone: 705-336-2233 Fax: 705-336-2919 Website: www.ne.ccac-ont.ca

Iroquois Falls Satellite Office

PO Box 968, 215 Ambridge Dr. Iroquois Falls ON POK 1G0 Telephone: 705-232-5123 Fax: 705-232-7200 Website: www.ne.ccac-ont.ca

Smooth Rock Falls Satellite Office

PO Box 1750 Cochrane ON POL 1C0 Toll-free: 877-513-2626 Fax: 705-272-2600 Website: www.ne.ccac-ont.ca

Kapuskasing Satellite Office

Sensenbrenner Hospital 101 Progress Cres. Kapuskasing ON P5N 3H5 Telephone: 705-337-4075 Fax: 705-337-4080 Website: www.ne.ccac-ont.ca

North West Region

Head Office – Thunder Bay

1159 Alloy Dr., Suite 200 Thunder Bay, ON P7B 6M8 Toll-free: 1-800-626-5406 Telephone: 807-345-7339 Fax: 807-345-8866 Website: www.nw.ccac-ont.ca

Dryden Branch

6 – 61 King St. Dryden ON P8N 1B7 Telephone: 807-223-5948 Fax: 807-223-3943 Website: www.nw.ccac-ont.ca

Fort Frances Branch

110 Victoria Ave. Fort Frances ON P9A 2B7 Telephone: 807-274-8561 Fax: 807-274-0844 Website: www.nw.ccac-ont.ca

Kenora Branch

21 Wolsley St., 2nd Floor Kenora, ON P9N 3W7 Telephone: 807-467-4757 Fax: 807-468-1437 Website: www.nw.ccac-ont.ca

Red Lake / Ear Falls

Box 5005, # 51 – Hwy. 105 Red Lake ON POV 2M0 Telephone: 807-727-3455 Fax: 807-727-2484 Website: www.nw.ccac-ont.ca

Rainy River Branch

Box 457, 113 – 4th St. Rainy River ON POW 1L0 Telephone: 807-852-3955 Fax: 807-852-1077 Website: www.nw.ccac-ont.ca

Sioux Lookout Branch

61 King St., Box 657 Sioux Lookout ON P8T 1B1 Telephone: 807-737-2349 Fax: 807-737-3017 Website: www.nw.ccac-ont.ca

Atikokan Branch

120 Dorothy St., PO Box 1438 Atikokan ON POT 1C0 Telephone: 807-597-2159 Fax: 807-597-6760 Website: www.nw.ccac-ont.ca

Marathon Branch

14 Hemlo Dr. Marathon, ON POT 2E0 Toll-free: 1-866-449-3313 Fax: 807-229-8628

Geraldton Branch

500 Hogarth Ave. E. Geraldton, ON POT 1M0 Toll-free: 1-866-449-2424 Fax: 807-854-1805

North Simcoe Muskoka Region

Head Office – North Simcoe Muskoka 15 Sperling Dr., Ste. 100 Barrie ON L4M 6K9 Toll-free in the 705 area code: 1-888-721-2222 Telephone: 705-792-6270 Fax: 705-792-6294 Website: www.nsm.ccac-ont.ca

In Home Services for Huntsville

100 Frank Miller Dr., CCAC Building Huntsville ON P1H 1H7 Telephone: 705-789-6451 Fax: 705-792-6294 Website: www.nsm.ccac-ont.ca

In Home Services for Bracebridge

205 Hiram St., Ste. 23 Bracebridge, ON P1L 2C1 Telephone: 705-645-6238 Website: www.nsm.ccac-ont.ca

In Home Services for Gravenhurst

141-3 Main St. Gravenhurst, ON P1P 1K1 Telephone: 705-687-7781 Website: www.nsm.ccac-ont.ca

South East Region

Head Office – Kingston

1471 John Counter Blvd., Ste. 300 Kingston ON K7M 8S8 Telephone: 613-544-8200 Fax: 613-544-3888 Website: www.se.ccac-ont.ca

Bancroft Office

229 Hastings St. S., Box 1449 Bancroft ON KOL 1C0 Toll-free: 1-800-717-2344 Telephone: 613-332-2444 Fax: 613-332-4873 Website: www.se.ccac-ont.ca

Belleville Office

470 Dundas St. E. Belleville ON K8N 1G1 Toll-free: 1-800-668-0901 Telephone: 613-966-3530 Fax: 613-966-0996 Website: www.se.ccac-ont.ca

Brockville Office

555 California Ave., Unit #1, Bag Service 7000, Brockville ON K6V 7K6 Toll-free: 1-800-267-6041 Telephone: 613-283-8012 Fax: 613-283-0308 Website: www.se.ccac-ont.ca

Northbrook Office

12309 Highway #41 Northbrook ON KOH 2G0 Telephone: 613-336-8310 Website: www.se.ccac-ont.ca

Selby Office

114 Pleasant Dr. Selby ON KOK 2Z0 Telephone: 613-388-2488 Website: www.se.ccac-ont.ca

Smiths Falls Office

52 Abbott St. N., Unit 1 Smiths Falls ON K7A 1W3 Toll-free: 1-800-267-6041 Telephone: 613-283-8012 Fax: 613-283-0308 Website: www.se.ccac-ont.ca

South West Region

Head Office – London 356 Oxford St. W. London ON N6H 1T3 Toll-free: 1-800-811-5146 Telephone: 519-473-2222 TTY Toll-free: 1-800-811-5147 TTY: 519-473-9626 Fax: 519-472-4045 Email: info-london@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

Owen Sound

255 18th St. W. Owen Sound ON N4K 6Y1 Toll-free: 1-888-371-2112 Telephone: 519-371-2112 Fax: 519-371-5612 Email: info-owensound@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

St. Thomas

294 Talbot St. St. Thomas ON N5P 4E3 Toll-free: 1-800-563-3098 Telephone: 519-631-9907 Fax: 519-631-2236 Email: info-stthomas@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

Seaforth

32 Centennial Dr. P.O. Box 580 Seaforth ON NOK 1W0 Toll-free: 1-800-267-0535 Telephone: 519-527-0000 Admin Fax: 519-527-1255 Client Services Fax: 519-527-0470 Email: info-seaforth@sw.ccac-ont.ca

Stratford

65 Lorne Ave. E. Stratford ON N5A 6S4 Toll-free: 1-800-269-3683 Telephone: 519-273-2222 Admin Fax: 519-273-2139 Access Fax: 519-273-2847 Email: info-stratford@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

Strathroy

395 Carrie St., Ste. 311 Strathroy ON N7G 3C9 Toll-free: 1-800-265-6235 Telephone: 519-245-3233 Fax: 519-245-3028 Email: info-strathroy@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

Walkerton

220 Trillium Crt. Walkerton ON NOG 2V0 Toll-free: 1-888-371-2112 Telephone: 519-881-1181 Fax: 519-881-1425 Email: info-walkerton@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

Woodstock

1147 Dundas St. Woodstock ON N4S 8W3 Toll-free: 1-800-561-5490 Telephone: 519-539-1284 Fax: 519-539-0065 Email: info-woodstock@sw.ccac-ont.ca Website: www.sw.ccac-ont.ca

Toronto Central Region

Head Office – Toronto 250 Dundas St. W., Ste. 305 Toronto ON M5T 2Z5 Toll-free: 1-866-243-0061 Telephone: 416-506-9888 Email: Tornto_ccac@toronto.ccacont.ca Website: www.toronto.ccac-ont.ca

Leaside Park Drive Site – East York

1 Leaside Park Dr., Unit 1 Toronto ON M4H 1R1 Phone: 416-423-3559 Website: www.toronto.ccac-ont.ca

Sheppard Avenue East Site – North York

45 Sheppard Ave. E., Ste. 700 North York ON M2N 5W9 Telephone: 416-222-2241 Website: www.toronto.ccac-ont.ca

The West Mall Site - Etobicoke

401 The West Mall, Ste. 1001 Toronto ON M9C 5J5 Telephone: 416-626-2222 Website: www.toronto.ccac-ont.ca

Waterloo Wellington Region

Head Office – Kitchener

800 King St. W. Kitchener ON N2G 1E8 Toll-free: 1-888-883-3313 Telephone: 519-748-2222 Fax: 519-883-5555 Website: www.ww.ccac-ont.ca

Cambridge Branch Office

73 Water St. N., Ste. 501 Cambridge ON N1R 7L6 Toll-free: 1-888-883-3313 Telephone: 519-748-2222 Fax: 519-623-5068 Website: www.ww.ccac-ont.ca

Guelph Branch Office

450 Speedvale Ave. W., Ste. 201 Guelph ON N1H 7G7 Toll-free: 1-800-265-8338 Telephone: 519-823-2550 Fax: 519-823-8682 Website: www.ww.ccac-ont.ca

Kitchener Branch Office

625 King St. E. Kitchener ON N2G 4V4 Toll-free: 1-888-883-3313 Telephone: 519-748-2222 Fax: 519-744-9061 Website: www.ww.ccac-ont.ca

Community Information

211 Telephone Information Service

Phone: 2-1-1 Web site: www.211toronto.ca

Community Information Centres

InformOntario Web site: www.informontario.on.ca/ index.htm

Caledon Community Services

Vranko Place 18 King St. E. Upper Level Courtyards Bolton ON L7E 1E8 Toll-free: 1-800-985-2471 Phone: 905-951-2300 or 905-584-9460 Fax: 905-951-2303 E-mail: info@caledoncommunity services.org

Community Connection (Collingwood)

PO Box 683, 50 Hurontario St. Collingwood ON L9Y 4E8 Phone: 705-445-0641 Fax: 705-445-1516 E-mail: info@community connection.net

Community Information and Referral Centre Thunder Bay

125 Syndicate Ave. S. Victoria Mall Thunder Bay ON P7E 6H8 Phone: 807-626-9626 Fax: 807-625-9427 E-mail: circ@tbaytel.net

Community Information Centre of Ottawa-Carleton

260 St. Patrick St., Ste. 301 Ottawa ON K1N 5K5 Phone: 613-241-INFO (4636) Fax: 613-241-4702 E-mail: cominfo-oc@on.aibn.com

Community Information Service Hamilton-Wentworth

Box 2700, LCD 1 Hamilton ON L8N 4E4 Phone: 905-528-0104 Fax: 905-528-7764 E-mail: info@cishw.on.ca

Community Information

Toronto (CIT) 425 Adelaide St. W., 2nd Floor Toronto ON M5V 3C1 Phone: 2-1-1 Phone: 416-397-INFO (4636) Fax: 416-392-4404 E-mail: cit@web.net

Haldimand-Norfolk

Information Centre 40 Colborne St. S. Simcoe ON N3Y 4H3 Toll-free: 1-800-267-9434 Phone: 519-426-6655 Fax: 519-428-0787 E-mail: simcoegic@haldimandnorfolk.info

Information Oakville

120 Navy St. Oakville ON L6J 2Z4 Phone: 905-815-2046 Fax: 905-815-2024 E-mail: informationoakville@oakville.ca

Information London

343 Richmond St., Ste. 103 London ON N6A 3C2 Phone: 519-432-2211 Fax: 519-432-1106 E-mail: cic@info.london.on.ca

Information Niagara

301 Paul St., Box 1 St. Catharines, ON L2R 3M8 Toll-free: 1-800-263-3695 Phone: 905-682-6611 Fax: 905-682-4314 E-mail: rthoms@informationniagara.com

Information Windsor

300 Giles Blvd. E, Unit A-2 Windsor ON N9A 4C4 Phone: 519-973-4636 Fax: 519-253-6353 E-mail: info@informationwindsor.com

Kingston & District Community Information Centre

837 Princess St., Ste. 403 Kingston ON K7L 1G8 Toll-free: 1-866-308-4636 Phone: 613-542-1001 Fax: 613-547-6521 E-mail: cic@info.kingston.on.ca

Share Info Community Information Centre (Info Northumberland)

1111 Elgin St. W., Ste. 203 Cobourg ON K9A 5J4 Toll-free: 1-800-396-6626 Phone: 905-372-8913 Fax: 905-372-4417 E-mail: Northumberland@fourinfo.com

Community Information Centre of Waterloo Region

68 Queen St. N. Kitchener ON N2H 2H2 Phone: 519-579-3800 Fax: 519-578-9185 E-mail: info@waterlooregion.org

United Way Information Services Oshawa

345 Simcoe St. S. Oshawa ON L1H 4J2 Phone: 905-434-4636 Fax: 905-436-6414 E-mail: unitedwayofoshawawhit@ on.aibn.com

Congratulatory Messages

Her Majesty The Queen and The Governor General of Canada The Anniversary Section

Rideau Hall 1 Sussex Dr. Ottawa ON K1A 0A1 Phone: 613-993-2913/613-993-8164 Fax: 613-990-7636 E-mail: anniv@gg.ca Web site: www.gg.ca

The Lieutenant Governor of Ontario The Office of the Lieutenant Governor

Queen's Park Toronto ON M7A 1A1 Phone: 416-325-7780 Fax: 416-325-7787 E-mail: Itgov@ontario.ca Web site: www.Lt.gov.on.ca

The Prime Minister of Canada Co-ordinator

Congratulatory Message Room 105, Langevin Block Ottawa ON K1A 0A2 Phone: 613-941-6880 Fax: 613-941-6901 E-mail: pm@pm.gc.ca Web site: www.pm.gc.ca

The Premier of Ontario

Premier's Correspondence Unit Room 4620, Whitney Block 99 Wellesley St. W. Toronto ON M7A 1A1 Phone: 416-325-3777 Fax: 416-325-3745 Web site: www.premier.gov.on.ca

Member of Provincial Parliament

Toll-free: 1-800-677-8683 Web site: www.electionsontario.on.ca (see "Electoral Districts")

Member of Parliament

Toll-free: 1-800-463-6868 Web site: www.parl.gc.ca

Consumer Information and Protection

Canadian Consumer Information Gateway

Web site: www.consumerinformation.ca

Ministry of Government Services

Consumer Services Bureau 250 Yonge St., 32nd Floor Toronto ON M5B 2N5 Toll-free: 1-800-889-9768 Phone 416-326-8800 TTY Toll-free: 1-800-268-7095 TTY: 416-325-3408 E-mail: InfoMGS@mgs.gov.on.ca Web site: www.mgs.gov.on.ca

PhoneBusters

Toll-free: 1-888-495-8501 Fax Toll-free: 1-888-654-9426 E-mail: info@phonebusters.com Web site: www.phonebusters.com

Small Investor Protection Association

Web site: www.sipa.ca

Volunteer Centre of Toronto

344 Bloor St. W., Ste. 404 Toronto ON M5S 3A7 Phone: 416-961-6888 Fax: 416-961-6859 E-mail: abcfraud@volunteer toronto.on.ca Web site: www.volunteertoronto. on.ca/aboutfraud

Crisis Intervention

The Assaulted Women's Helpline

Toll-free: 1-866-863-0511 Phone: 416-863-0511 TTY Toll-free: 1-866-863-7868 TTY: 416-863-7868 Fax: 416-364-0563 Web site: www.awhl.org

Drug and Alcohol Registry of Treatment

Toll-free: 1-800-565-8603 Web site: www.dart.on.ca

Family Service Ontario

Phone: 416-231-6033

Ontario Network for the Prevention of Elder Abuse

800 Bay St., 7th Floor Toronto ON M5S 3A9 Phone: 416-640-7784 Fax: 416-750-3624 E-mail: info@onpea.org Web site: www.onpea.org

Ontario Problem Gambling Helpline

Toll-free: 1-888-230-3505

Ontario Resource Group on Problem Gambling and Older Adults

Evelyn Bakich Phone: 807-343-2425 ext. 2861 E-mail: bakiche@tbh.net

The Victim Support Line

Toll-free: 1-888-579-2888 Phone: 416-314-2447

Telecare Call Centres

For You Telecare Family Service

1133 Leslie St., Ste. 211 North York ON M3C 2J6 Phone: 416-241-5456 E-mail: telecarelifeline@on.aibn.com Web site: www.Koreantelecare.com

Lifeline Telecare Lindsay

Box 281 Lindsay ON K9V 4S1 Phone: 705-324-4411

Telecare Bancroft

Box 115 Bancroft ON KOL 1C0 Phone: 613-332-2000

Telecare Barrie

Box 723 Barrie ON L4M 4Y5 Phone: 705-726-7922

Telecare Burlington

Box 62041 Burlington Mall Postal Outlet Burlington ON L7R 4K2 Phone: 905-681-1488

Telecare Cambridge

Box 32074 Cambridge ON N3H 5C6 Phone: 519-658-6805

Telecare Distress Centre Brampton

Box 74116 Brampton ON L6V 4J7 Phone: 905-459-8439 Fax: 905-459-3955 Web site: www.telecarebrampton.org

Telecare Distress Centre Etobicoke

Box 39069 Etobicoke ON M9P 3V2 Phone: 416-247-2528 Fax: 416-247-8846 Web site: http://webhome.idirect.com/~tdce

Telecare Distress Centre

Peterborough Inc. Box 1535 Peterborough ON K9J 7H7 Phone: 705-745-2273 Web site: www.telecare.peterborough.org

Telecare Orillia

Box 2165 Orillia ON L3V 6S1 Phone: 705-325-9534

Telecare Oxford

Box 20111 Woodstock ON N4S 8X8 Phone: 519-537-3451

Telehealth Ontario Toll-free: 1-866-797-0000 TTY Toll-free: 1-866-797-0007

Dental

College Dental Clinics

Algonquin College of Applied Arts and Technology Nepean Phone: 613-727-4723 ext. 7630 Web site:

www.algonquincollege.com/HealthAnd Community/other services/dental.htm

Collège Boréal Sudbury

Toll-free: 1-800-361-6673 Dental Clinic: 705-521-6021 Web site: www.borealc.on.ca

Confederation College of Applied Arts and Technology Thunder Bay

Dental Clinic: 807-475-6436 Web site: www.confederationc.on.ca

Durham College of Applied Arts and Technology Oshawa

Dental Clinic: 905-721-2000 Web site: www.durhamc.on.ca

Fanshawe College of Applied Arts and Technology London

Dental Clinic: 519-661-3326 Web site: www.fanshawec.on.ca

George Brown College of Applied Arts and Technology Toronto

Dental Clinic: 416-415-4547 Web site: www.georgebrown.ca

Georgian College of Applied Arts and Technology Barrie

Dental Clinic: 705-728-1951 ext.3099 Web site: www.georgianc.on.ca

La Cité collégiale Ottawa Dental Clinic: 1-800-267-2483, ext.2515 Web site:

www.lacitec.on.ca/english.php

Niagara College of Applied Arts and Technology Welland

Dental Clinic: 905-735-2211 ext. 7758 Web site: http://niagarac.on.ca

St. Clair College of Applied Arts and Technology Windsor Dental Clinic: 519-972-2709 Web site: www.stclaircollege.ca

University Dental Clinics

Carleton University Ottawa Dental Clinic: 613-521-3368 Web site: www.dentalcareottawa.com

Nipissing University North Bay Dental Clinic: 705-474-3450, ext. 5250 Web site: www.nipissingu.ca

University of Guelph Guelph Dental Clinic: 519-836-5801 Web site: www.uoguelph.ca

University of Ottawa Ottawa

Dental Clinic: 613-569-1234 Web site: www.uottawa.ca

University of Toronto Toronto

Dental Clinic: 416-979-4927 Web site: www.utoronto.ca

University of Western Ontario London

Dental Clinic: 519-661-2111, ext. 83326 Web site: www.uwo.ca

York University

North York Dental Clinic: 416-736-5525 Web site: www.yorku.ca

Disability Programs and Services

ARCH: A Legal Resource Centre for Persons with Disabilities

425 Bloor St. E., Ste. 110 Toronto ON M4W 3R5 Toll free: 1-866-482-ARCH (2724) Phone: 416-482-8255 TTY Toll-free: 1-866-482-ARCT (2728) TTY: 416-482-1254 Web site: www.archlegalclinic.ca

Information and Referral Service for Persons with Disabilities and Vulnerable Seniors in Ontario

Toll-free: 1-800-665-9092 TTY Toll-free: 1-800-387-5559 Fax: 416-325-7136 Web site: www.health.gov.on.ca

Ministry of Community and Social Services

Accessibility Directorate of Ontario

777 Bay St., Ste. 601A Toronto ON M7A 2J4 Toll-free: 1-888-520-5828 Phone: 416-326-0207 TTY Toll-free: 1-888-335-6611 TTY: 416-326-0148 E-mail: accessibility@css.gov.on.ca Web site: www.mcss.gov.on.ca/ accessibility/index.html

Ministry of Health and Long-Term Care

Assistive Devices Program

5700 Yonge St., 7th Floor Toronto ON M2M 4K5 Toll-free: 1-800-268-6021 Phone: 416-327-8804 Web site: www.health.gov.on.ca

Ministry of Transportation

Disabled Person Parking Permit Building A 2680 Keele St. Downsview ON M3M 3E6 Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca/ english/dandv/vehicle/disabled.htm

Drug Benefits

Ontario Drug Benefit Program

Toll-free: 1-866-811-9893 Phone: 416-327-8109 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca

Special Drugs Program

Toll-free: 1-800-268-1154 Phone: 416-314-5518 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca/english/ public/pub/drugs/Specdrug.html

Education

CATALIST

c/o Seniors' Education Centre Centre for Continuing Education University of Regina College Ave. & Cornwall St. Regina SK S4S 0A2 Phone: 306-585-5706 Fax: 306-585-5736 E-mail: catalist@uregina.ca Web site: www.catalist.ca

Elderhostel

Web site: www.elderhostel.org

The Independent Learning Centre

P.O. Box 200, Station Q Toronto ON M4T 2T1 Toll-free English: 1-800-387-5512 Toll-free French: 1-800-265-0454 English: 416-484-2704 French: 416-484-2722 Fax: 416-484-2754 E-mail: ilc@tvontario.org Web site: www.ilc.org

Ministry of Training, Colleges and Universities

The Literacy and Basic Skills Program

Web site: www.edu.gov.on.ca/eng/ training/literacy/main.html

The Node Learning Technologies Network

Web site: www.thenode.org

Office of Learning Technologies

Phone: 819-953-0300 Web site: www.sdc.gc.ca/en/hip/ Ild/olt/01_index.shtml

Office of Open Learning

Room 160, Johnston Hall University of Guelph Guelph ON N1G 2W1 Phone: 519-767-5000 Fax: 519-767-1114 E-mail: info@open.uoguelph.ca Web site: www.open.uoguelph.ca

OntarioLearn.com

Web site: www.ontariolearn.com

Ontario Literacy Coalition

65 Wellesley St. E., Ste. 503 Toronto ON M4Y 1G7 Phone: 416-963-5787 Fax: 416-963-8102 E-mail: olc@on.literacy.ca Web site: www.on.literacy.ca

The Student Connection Program

Toll-free: 1-888-807-7777 Web site: www.scpebb.com/english/seniors.cfm

Employment

JobGrow and Training Hotline

Toll-free: 1-888-562-4769 Phone: 416-326-5656

Ontario Job Futures 2000

Web site: www.ontariojobfutures.net

Ontario WorkinfoNet

Web site: www.on.workinfonet.ca

End of Life Issues

Bereaved Families of Ontario

Cornwall Chapter 144 Pitt St. Cornwall ON K6J 3P4 Phone: 613-936-1455 Fax: 613-933-9689 E-mail: bfcornwall@on.aibn.com

Durham Region Chapter

1050 Simcoe St. N. Oshawa ON L1G 4W5 Toll-free: 1-800-387-4870 Phone: 905-579-4293 Fax: 905-579-7403 E-mail: bfodurham@bellnet.ca Web site: www.bfodurham.net

Halton/Peel (Mississauga) Chapter

6700 Century Ave., Ste. 204 Mississauga ON L5N 2V8 Toll-free: 1-877-826-3566 Phone: 905-813-4337 Fax: 905-813-4339 Web site: www.bereavedfamilies.ca

Hamilton/Burlington Chapter

293 Wellington St. N., Ste. 118 Hamilton ON L8L 8E7 Phone: 905-318-0070 Fax: 905-318-9181 E-mail: bfo-hb@on.aibn.com Web site: www.bfo-hamilton burlington.on.ca/

Kemptville Chapter

PO Box 1831 Kemptville ON KOG 1J0 Phone: 613-258-3150 E-mail: bairdwater@aol.com

Kingston Chapter

721 Progress Ave., Unit 1 Kingston ON K7M 6S4 Toll-free: 1-877-823-2601 Phone: 613-634-1230 Fax: 613-634-2328 E-mail: bfo@kingston.net

Ottawa Region Chapter

The Bronson Centre 211 Bronson Ave., Room 308 Ottawa ON K1R 6H5 Phone: 613-567-4278 Fax: 613-237-4874 E-mail: bfo-otrg@cyberus.ca Web site: www.bfo-ottawa.org

Pembroke Chapter

Lordain Wing Pembroke General Hospital 201 Deacon St., 2nd Floor Pembroke ON K8A 2J6 Phone: 613-732-7894 Fax: 613-732-6174 E-mail: marlenemonsour@yahoo.ca

Peterborough Chapter

183 Simcoe St. Peterborough ON K9H 2H6 Toll-free: 1-866-887-2912 Phone: 705-743-7233 Fax: 705-748-6174 E-mail: bfopeterborough@bellnet.ca

Simcoe-Muskoka Chapter

82 Mississauga St. E. Orillia ON L3V 1P7 Phone: 705-329-0101 E-mail: bfoorillia@csolve.net

South Western Chapter

PO Box 9071, Station 40 London ON N6E 1V0 Phone: 519-686-1573 Fax: 519-686-1573 E-mail: bflondon@rogers.com Web site: www.bfolondon.on.ca

Toronto Chapter

36 Eglinton Ave. W., Ste. 602 Toronto ON M4R 1A1 Toll-free: 1-800-236-6364 Phone: 416-440-0290 Fax: 416-440-0304 E-mail: info@bfotoronto.ca Web site: www.bfotoronto.ca

Waterloo Region Chapter

167 King St. S. Waterloo ON N2J 1P7 Phone: 519-745-7280 Fax: 519-745-9992 E-mail: support@bfowaterloo.on.ca Web site: www.bfowaterloo.on.ca

York Region (Newmarket) Chapter

17070 Yonge St., Ste. 203 Newmarket ON L3Y 4V8 Toll-free: 1-800-969-6904 Phone: 905-898-6265 Fax: 905-898-5870 E-mail: bfoyr@neptune.on.ca Web site: www.bfo-yorkregion.com

Board of Funeral Services

Toll-free: 1-800-387-4458 Phone: 416-979-5450 Web site: www.funeralboard.com

Consular Affairs Bureau of Foreign Affairs Canada

Toll-free in Canada and the U.S. 1-800-267-6788 Phone: 613-944-6788 For calls outside Canada: 613-996-8885 (collect calls accepted) Web site: www.voyage.gc.ca/ main/Problems/deaths-en.asp

Ministry of Government Services

Cemeteries Section Toll-free: 1-800-268-1142 Phone: 416-326-8393

National Defence Disability and Death Benefits

Centre for the Care and Support of Injured and Retired Service Members Toll-free: 1-800-883-6094 Phone: 613-995-1457 Web site: www.forces.gc.ca/dgcb/dpsp/ engraph/deathdisability_e.asp?side section=4&sidecat=14

Office of the Registrar General

Death Certificate PO Box 4600, 189 Red River Rd. Thunder Bay ON P7B 6L8 Toll-free: 1-800-461-2156 Phone: 416-325-8305

Online Life Event Bundle

"What to do When Someone Dies" Citizens' Inquiry Bureau Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 TTY: 416-326-3408

Workplace Safety and Insurance Board

The Occupational Disease and Survivor Benefits Program Toll-free: 1-800-387-5540 Phone: 416-344-1000 TTY Toll-free: 1-800-387-0050 Web site: www.wsib.on.ca

Family History

The Archives of Ontario

Vital Statistics Reference Archivist 77 Grenville St., Unit 300 Toronto ON M5S 1B3 Toll-free: 1-800-668-9933 Phone: 416-327-1600 E-mail: reference@ontario.ca Web site: www.archives.gov.on.ca

Canadian Genealogy Centre Library and Archives Canada

395 Wellington St. Ottawa ON K1A 0N4 Toll-free: 1-866-578-7777 Phone: 613-996-7458 TTY Toll-free: 1-866-299-1699 TTY: 613-992-6969 Fax: 613-995-6274 Web site: www.collectionscanada.ca

Ontario Genealogical Society

40 Orchard View Blvd., Ste. 102 Toronto ON M4R 1B9 Phone: 416-489-0734 Fax: 416-489-9803 Web site: www.ogs.on.ca

Finance

Canada Revenue Agency (Canada Customs and Revenue Agency) Forms

Toll-free: 1-800-959-8281 TTY Toll-free: 1-800-665-0354 Visually Impaired: 1-800-267-1267 Web site: www.cra-arc.gc.ca

Canada Revenue Agency (Canada Customs and Revenue Agency) Forms

Toll-free: 1-800-959-2221 Web site: www.cra-arc.gc.ca/forms pubs/menue-e.html

Canadian Government Annuities

Social Development Canada PO Box 12000 Bathurst NB E2A 4T6 Toll-free: 1-800-561-7922 Fax: 506-548-7428 Web site: www.sdc.gc.ca/en/gateways/ topics/gzr-gxr.shtml

Financial Services Commission of Ontario

5160 Yonge St., PO Box 85 Toronto ON M2N 6L9 Toll-free: 1-800-668-0128 Phone: 416-250-7250 TTY Toll-free: 1-800-387-0584 Fax: 416-590-7070 Web site: www.fsco.gov.on.ca

Social Development Canada

Ottawa ON K1A 0L4 Toll-free English: 1-800-277-9914 Toll-free French: 1-800-277-9915 TTY Toll-free: 1-800-255-4786 For callers outside continental North America: 613-957-1954 Web site: www.sdc.gc.ca/asp/ gateway.asp?hr=en/isp/ibfa/ intlben.shtml&hs=sya International Social Security Agreements International Operations Income Security Programs

Ontario Securities Commission Contact Centre

20 Queen St. W., Ste. 1903 Toronto ON M5H 3S8 Toll-free: 1-877-785-1555 Phone: 416-593-8314 E-mail: inquiries@osc.gov.on.ca Web site: www.osc.gov.on.ca

See also Pensions and Benefits.

Finance Related Organizations

Advocis

The Financial Advisors Association of Canada

350 Bloor St. E., 2nd Floor Toronto ON M4W 3W8 Toll-free: 1-800-563-5822 Phone: 416-444-5251 Fax: 416-444-8031 E-mail: info@advocis.ca Web site: www.advocis.ca

The Canadian Bankers Association

Toll-free: 1-800-263-0231 Web site: www.cba.ca

The Canadian Life and Health Insurance Association

Toll-free English: 1-800-268-8099 Toll-free French: 1-800-361-8070 Web site: www.clhia.ca

Canada Savings Bonds and Canada Premium Bonds

Toll-free: 1-800-575-5151 TTY: 1-800-354-2222 Web site: www.csb.gc.ca

Online Life Event Bundle

"Getting Ready to Retire" "Managing Your Debt" Citizens' Inquiry Bureau Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 TTY: 416-326-3408

The Office of the Superintendent of Financial Institutions

Toll-free: 1-800-385-8647 Web site: www.osfi-bsif.gc.ca

Ontario Association of Credit Counselling Services

Toll-free: 1-888-746-3328 Web site: www.indebt.org

Ontario Savings Bonds

Toll-free: 1-888-212-BOND (2663) Web site: www.ontariosavingsbonds.com

Government

PROVINCIAL

Access Ontario

Ottawa Court House 161 Elgin St., Level 2 Ottawa ON K2P 2K1 Toll-free in the 613 area code: 1-800-268-8758 Phone: 613-238-3630 Fax: 613-566-2234

Citizens' Inquiry Bureau

Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 TTY: 416-326-3408

Government of Ontario

Information and Privacy Office Phone: 416-327-2187

Publications Ontario

50 Grosvenor St. Toronto ON M7A 1N8 Toll-free: 1-800-668-9938 Phone: 416-326-5300 TTY Toll-free: 1-800-268-7095 Fax: 416-326-5317 Web site: www.publications.gov.on.ca

Publications Ontario Bookstore

880 Bay St. Toronto ON M7A 1N8

Office of the Registrar General

PO Box 4600 189 Red River Rd. Thunder Bay ON P7B 6L8 Toll-free: 1-800-461-2156 Phone: 416-325-8305 **Birth, Marriage and Death Certificates**

Ombudsman Ontario

Toll-free English: 1-800-263-1830 Toll-free French: 1-800-387-2620 TTY Toll-free: 1-866-411-4211 Fax: 416-586-3485 Web site: www.ombudsman.on.ca

Seniors' INFOline

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559

Government Information Centres

Atikokan

108 Saturn Ave. Atikokan ON POT 1C0 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-597-2701 TTY Toll-free: 1-800-268-7095

Aurora

50 Bloomington Rd. W. Aurora ON L4G 3G8 Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 Fax: 416-325-3407

Bancroft

50 Monck St. Bancroft ON KOL 1C0 Toll-free (in 613 area code): 1-800-746-5520 Phone: 613-332-5573 TTY Toll-free: 1-800-268-7095 Fax: 613-332-3751

Barrie

34 Simcoe St. Barrie ON L4N 6T4 Toll-free: 1-800-560-3821 TTY Toll-free: 1-800-268-7095 Phone: 705-737-0823 Fax: 705-737-5722

Belleville

Century Place Mall 199 Front St. Belleville ON K8N 5H5 Toll-free (in 613 area code): 1-800-268-8758 Phone: 613-968-3769 TTY Toll-free: 1-800-268-7095 Fax: 613-968-4374

Blind River

62 Queen Ave., PO Box 760 Blind River ON POR 1B0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-356-2226 TTY Toll-free: 1-800-268-7095 Fax: 705-356-7441

Brampton

7765 Hurontario St. Brampton ON L6W 4S8 Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 Fax: 416-325-3407

Brockville

7 King St. W. Brockville ON K6V 3P7 Toll-free (in 613 area code): 1-800-268-8758 Phone: 613-498-0506 TTY Toll-free: 1-800-268-7095 Fax: 613-345-7390

Chapleau

190 Cherry St. Chapleau ON POM 1K0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-864-1515 TTY Toll-free: 1-800-268-7095 Fax: 705-864-0681

Chatham

Chatham Civic Centre 315 King St. W., PO Box 640 Chatham ON N7M 5K8 Phone: 519-436-3297 (Collect calls accepted) TTY Toll-free: 1-800-268-7095 Fax: 519-436-3227

Cochrane

2 3rd Ave., PO Box 668 Cochrane ON POL 1C0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-272-4274 TTY Toll-free: 1-800-268-7095 Fax: 705-272-3489

Cornwall

127 Sydney St. Cornwall ON K6H 3H1 Toll-free (in 613 area code): 1-800-268-8758 Phone: 613-932-5332 TTY Toll-free: 1-800-268-7095 Fax: 613-932-4524

Dryden

479 Government Rd., Main Floor Dryden ON P8N 3B3 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-223-8500 TTY Toll-free: 1-800-268-7095 Fax: 807-223-8502

Elliot Lake

50 Hillside Dr. N. Elliot Lake ON P5A 1X4 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-848-7133 TTY Toll-free: 1-800-268-7095 Fax: 705-848-2408

Espanola

148 Fleming St., Ste. 2 Espanola ON P5E 1R8 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-869-1532 TTY Toll-free: 1-800-268-7095 Fax: 705-869-5602

Fort Frances

922 Scott St. Fort Frances ON P9A 1J4 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-274-5329 or 807-274-8611 TTY Toll-free: 1-800-268-7095 Fax: 807-274-4438

Geraldton

208 Beamish Ave. W. PO Box 640 Geraldton ON POT 1M0 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-854-0266 TTY Toll-free: 1-800-268-7095 Fax: 807-854-0335

Gore Bay

35 Meredith St., PO Bag 9 Gore Bay ON POP 1H0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-282-2043 TTY Toll-free: 1-800-268-7095 Fax: 705-282-2792

Guelph

1 Stone Rd. W., Main Floor Guelph ON N1G 4Y2 Toll-free (in 519 area code): 1-877-877-6313 Phone: 519-826-6567 TTY Toll-free: 1-800-268-7095 Fax: 519-826-3633

Halton

Halton Regional Administrative Centre 1151 Bronte Rd. Oakville ON L6M 3L1 Toll-free: 1-866-442-5866 Phone: 905-825-6000 TTY Toll-free: 1-800-268-7095 Fax: 905-825-9101

Hamilton

119 King St. W. Hamilton ON L8P 4Y7 Phone: 905-521-7825 (Collect calls accepted) TTY Toll-free: 1-800-268-7095 Fax: 905-521-7851

Hawkesbury

692 Main St. E. Hawkesbury ON K6A 1B4 Phone: 613-632-2192 (Collect calls accepted) TTY Toll-free: 1-800-268-7095 Fax: 613-636-0345

Hearst

613 Front St., PO Box 1688 Hearst ON POL 1N0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-372-2211 TTY Toll-free: 1-800-268-7095 Fax: 705-372-2391

Huntsville

207 Main St. W. Huntsville ON P1H 1Z9 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-789-4616 TTY Toll-free: 1-800-268-7095 Fax: 705-789-9533

Ignace

Corner of Hwy 17 and Hwy 599 PO Box 196 Ignace ON POT 1T0 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-934-2260 TTY Toll-free: 1-800-268-7095 Fax: 807-934-2609

Iroquois Falls

260 Main St., PO Box 460 Iroquois Falls ON POK 1G0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-232-4001 TTY Toll-free: 1-800-268-7095 Fax: 705-232-6553

Kapuskasing

RR #2, Hwy 11 W. Kapuskasing ON P5N 2X8 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-335-6008 TTY Toll-free: 1-800-268-7095 Fax: 705-335-8765

Kenora

810 Robertson St., Ste. 104 Kenora ON P9N 4J2 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-468-2803 TTY Toll-free: 1-800-268-7095 Fax: 807-468-2941

Kingston

Beechgrove Complex 51 Heakes Lane Kingston ON K7M 9B1 Toll-free (in 613 area code): 1-800-268-8758 Phone: 613-536-7372 TTY Toll-free: 1-800-268-7095 Fax: 613-531-5730

Kirkland Lake

10 Government Rd., PO Box 100 Kirkland Lake ON P2N 3M6 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-568-4550 TTY Toll-free: 1-800-268-7095 Fax: 705-568-4515

Kitchener

City Hall 200 King St. W., PO Box 118 Kitchener ON N2G 4G7 Toll-free: 1-800-837-0877 Phone: 519-576-6517 TTY Toll-free: 1-800-268-7095 Fax: 519-576-6377

Lindsay

322 Kent St. W. Lindsay ON K9V 4T7 Toll-free in the 705 and 905 area codes: 1-877-994-9928 Phone: 705-324-3849 TTY Toll-free: 1-800-268-7095 Fax: 705-324-8440

London

London Land Registry Office 80 Dundas St., Unit J, Ground Floor London ON N6A 6A7 Phone: 519-873-4000 (collect calls accepted) TTY Toll-free: 1-800-268-7095 Fax: 519-75-7611

Marathon

Peninsula Square, Centre Block 105-52 Peninsula Rd., PO Box 280 Marathon ON POT 2E0 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-229-1153 TTY Toll-free: 1-800-268-7095 Fax: 807-229-1592

Minden

Hwy 35 By-pass, PO Box 820 Minden ON KOM 2K0 Toll-free (in 705 area code): 1-800-267-8097 Phone: 705-286-1521 TTY Toll-free: 1-800-268-7095 Fax: 705-286-4355

Moosonee

Ontario Government Building 34 Revillion Rd. N. Moosonee ON POL 1Y0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-336-2987 TTY Toll-free: 1-800-268-7095 Fax: 705-336-2983

New Liskeard

280 Armstrong St., PO Box 6002 New Liskeard ON POJ 1P0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-647-7391 TTY Toll-free: 1-800-268-7095 Fax: 705-647-7390

224

Nipigon

Ontario Government Building 5 Wadsworth Dr., PO Box 8 Nipigon ON POT 2J0 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-887-3230 TTY Toll-free: 1-800-268-7095 Fax: 807-887-2993

North Bay

447 McKeown Ave., Ste. 111 North Bay ON P1B 9S9 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-497-6822 TTY Toll-free: 1-800-268-7095 Fax: 705-497-5544

Ottawa

110 Laurie Ave. W. Ottawa ON K1P 1J1 Toll-free: 1-800-268-8758 Phone: 613-238-3630 TTY Toll-free: 1-800-268-7095 Fax: 613-566-2234

Owen Sound

1400 1st Ave. W. Owen Sound ON N4K 6Z9 Toll-free: 1-888-647-3654 Phone: 519-371-6226 TTY Toll-free: 1-800-268-7095 Fax: 519-371-6336

Parry Sound

7 Bay St. Parry Sound ON P2A 1S4 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-773-4216 TTY Toll-free: 1-800-268-7095 Fax: 705-746-8828

Pembroke

31 Riverside Dr. Pembroke ON K8A 8R6 Toll-free (in 613 area code): 1-800-268-8758 Phone: 613-732-3661 TTY Toll-free: 1-800-268-7095 Fax: 613-732-6998

Peterborough

300 Water St. Peterborough ON K9J 8M5 Toll-free (in 705 area code): 1-800-267-8097 Phone: 705-755-4427 TTY Toll-free: 1-800-268-7095 Fax: 705-755-5880

Red Lake

Red Lake Heritage Centre (Museum) 51A Hwy. 105, PO Box 950 Red Lake ON POV 2M0 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-727-2870 TTY Toll-free: 1-800-268-7095 Fax: 807-727-2946

Renfrew

316 Plaunt St. S. Renfrew ON K7V 1N3 Toll-free (in 613 area code): 1-800-267-8816 Phone: 613-432-4841 TTY Toll-free: 1-800-268-7095 Fax: 613-432-5260

Sarnia

Bayside Mall 150 Christina St. N. Sarnia ON N7T 7W5 Phone: 519-332-2512 TTY Toll-free: 1-800-268-7095 Fax: 519-383-1648

Sault Ste. Marie

70 Foster Dr., Ste. 110, Main Lobby Sault Ste. Marie ON P6A 6V4 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-945-5877 TTY Toll-free: 1-800-268-7095 Fax: 705-948-5958

Simcoe

40 Colborne St. S. Simcoe ON N3Y 4H3 Toll-free (519 and 905 area codes): 1-800-267-9434 Phone: 519-426-6655 TTY Toll-free: 1-800-268-7095 Fax: 519-428-0787

Sioux Lookout

62 Queen St., PO Box 147 Sioux Lookout ON P8T 1A2 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-737-1318 TTY Toll-free: 1-800-268-7095 Fax: 807-737-3419

Smiths Falls

91 Cornelia St. W. Smiths Falls ON K7A 5L3 Toll-free (in 613 area code): 1-888-784-7605 Phone: 613-283-7002, ext. 101 TTY Toll-free: 1-800-268-7095 Fax: 613-283-7005

St. Catharines

301 St. Paul St., Ground Floor St. Catharines ON L2R 7R4 Phone: 905-704-2111 TTY Toll-free: 1-800-268-7095 Fax: 905-704-2003

Stratford

5 Huron St. Stratford ON N5A 5S4 Phone: 519-271-9995 (Collect calls accepted) TTY Toll-free: 1-800-268-7095 Fax: 519-271-1007

Sturgeon Falls

94 King St., Unit 8 Sturgeon Falls ON P2B 2Z5 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-753-2900 TTY Toll-free: 1-800-268-7095 Fax: 705-753-2717

Sudbury

199 Larch St., Ste. 103 Sudbury ON P3E 5P9 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-564-0060 TTY Toll-free: 1-800-268-7095 Fax: 705-564-0063

Thunder Bay

435 South James St. Main Floor, Ste. 114 Thunder Bay ON P7E 6S7 Toll-free (in 807 area code): 1-877-817-6636 Phone: 807-475-1425 TTY Toll-free: 1-800-268-7095 Fax: 807-475-1763

Timmins

Timmins Ontario Government Complex Hwy 101 E., PO Box 3060 South Porcupine ON PON 1H0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-235-1667 TTY Toll-free: 1-800-268-7095 Fax: 705-235-1668

Toronto

900 Bay St. Toronto ON M7A 1N3 Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 Fax: 416-325-3407

Toronto - Downsview

3737 Chesswood Dr. Downsview ON M3J 2P6 Phone: 416-326-1234 Toll-free: 1-800-267-8097 TTY Toll-free: 1-800-268-7095 Fax: 416-325-3407

Wawa

48 Mission Rd., PO Box 1370 Wawa ON POS 1K0 Toll-free (in 705 area code): 1-877-817-6636 Phone: 705-856-2354 TTY Toll-free: 1-800-268-7095 Fax: 705-856-7511

Whitby

590 Rossland Rd. E. Whitby ON L1N 9G5 Toll-free: 1-800-267-8097 Phone: 416-326-1234 TTY Toll-free: 1-800-268-7095 Fax: 416-325-3407

Windsor

400 City Hall Square, Ste. 205 Windsor ON N9A 7K6 Phone: 519-973-7954 (Collect calls accepted) TTY Toll-free: 1-800-268-7095 Fax: 519-973-7959

Members of Provincial Parliament

Toll-free: 1-800-677-8683 Web site: www.electionsontario.on.ca (see "Electoral Districts")

Ministry of Citizenship and Immigration

Ontario Seniors' Secretariat

777 Bay St., Ste. 601C Toronto ON M7A 2J4 Toll-free: 1-888-910-1999 Phone: 416-326-7076 TTY Toll-free: 1-800-387-5559 Web site: www.ontarioseniors.ca

Ontario Women's Directorate

777 Bay St., Ste. 601D Toronto, ON M7A 2J4 Phone: 416-314-0300 Fax: 416-314-0247 E-mail: info@ontario.ca Web site: www.citizenship.gov. on.ca/owd

Regional Offices of the Ministry of Citizenship and Immigration, Ministry of Culture and the Ministry of Tourism and Recreation

Regional Services Branch – Toronto District Office

400 University Ave., 5th Floor Toronto ON M7A 2R9 Toll-free: 1-877-395-4105 Phone: 416-314-0738 Fax: 416-314-6686

Central Area

180 Dundas St. W., Ste. 502 Toronto ON M7A 2R9 Toll-free: 1-877-395-4105 Phone: 416-314-6044 Fax: 416-314-2024

Bracebridge District Office

15 Dominion St. Bracebridge ON P1L 2E7 Toll-free: 1-800-360-1304 Phone: 705-646-0641 Fax: 705-646-0544

Hamilton District Office

119 King St. W., 14th Floor Hamilton ON L8P 4Y7 Toll-free: 1-877-395-4105 Phone: 905-704-3950 Fax: 905-521-7398

Huntsville District Office

207 Main St. W. Huntsville ON P1H 1Z9 Phone: 705-789-4448 Fax: 705-789-9533

Midhurst District Office

2284 Nursery Rd. Midhurst ON LOL 1X0 Toll-free: 1-877-395-4105 Phone: 705-739-6800 Fax: 705-739-6697

St. Catharines District Office

301 Paul St., 9th Floor St. Catharines ON L2R 7R4 Toll-free: 1-800-263-2441 Phone: 905-704-3950 Fax: 905-704-3955

Northern Area

435 James St. S., Ste. 334 Thunder Bay ON P7E 6S7 Toll-free: 1-800-465-6861 Phone: 807-475-1683 Fax: 807-475-1297

Dryden District Office

Ontario Government Building 479 Government Rd. PO Box 3000 Dryden ON P8N 3B3 Toll-free: 1-800-525-8785 Phone: 807-223-8682 Fax: 807-223-8502

Kenora District Office

810 Robertson St. Kenora ON P9N 4J4 Toll-free: 1-800-465-1108 Phone: 807-468-2450 Fax: 807-468-2788

North Bay District Office

447 McKeown Ave. North Bay ON P1B 9S9 Toll-free: 1-800-461-9563 Phone: 705-494-4182 Fax: 705-494-4069

Sault Ste. Marie District Office

Roberta Bondar Place 70 Foster Dr., Ste. 200 Sault Ste. Marie ON P6A 6V8 Toll-free: 1-800-461-7284 Phone: 705-945-5885 Fax: 705-945-5931

Sioux Lookout District Office

62 Queen St., PO Box 267 Sioux Lookout ON P8T 1A3 Toll-free: 1-800-529-6619 Phone: 807-737-1018 Fax: 807-737-3379

Sudbury District Office

Ontario Government Building 199 Larch St., Ste. 401 Sudbury ON P3E 5P9 Toll-free: 1-800-461-4004 Phone: 705-564-3035 Fax: 705-564-3043

Thunder Bay District Office

435 James St. S., Ste. 334 Thunder Bay ON P7E 6S7 Toll-free: 1-800-465-6861 Phone: 807-475-1683 Fax: 807-475-1297

Timmins District Office

Ontario Government Complex Hwy 101 E., PO Box 3085 South Porcupine ON PON 1H0 Toll-free: 1-800-305-4442 Phone: 705-235-1550 Fax: 705-235-1553

Southeast Area

530 Tremblay Rd., 1st Floor Ottawa ON K1G 6B7 Toll-free: 1-800-267-9340 Phone: 613-742-3360 Fax: 613-742-5300

Kingston District Office

Ontario Government Building Beechgrove Complex 51 Heakes Lane Kingston ON K7M 9B1 Toll-free: 1-800-293-7543 Phone: 613-531-5580 Fax: 613-531-5585

Ottawa District Office

530 Tremblay Rd., 1st Floor Ottawa ON K1G 6B7 Toll-free: 1-800-267-9340 Phone: 613-742-3360 Fax: 613-742-5300

Peterborough District Office

300 Water St., 2nd Floor South Tower Peterborough ON K9J 8M5 Toll-free in the 705 area code: 1-800-461-7629 Phone: 705-755-2624 Fax: 705-755-2631

Southwest Area

30 Duke St. W., Ste. 405 Kitchener ON N2H 3W5 Toll-free: 1-800-265-2189 Phone: 519-578-3600 Fax: 519-578-1632

Kitchener District Office

30 Duke St. W., Ste. 405 Kitchener ON N2H 3W5 Toll-free: 1-800-265-2189 Phone: 519-578-3600 Fax: 519-578-1632

London District Office

659 Exeter Rd., 2nd Floor London ON N6E 1L3 Toll-free: 1-800-265-4730 Fax: 519-873-4061

Markdale District Office

181 Toronto St. S., PO Box 496 Markdale ON NOC 1H0 Toll free: 1-800-265-5520 Fax: 519-986-3014

Windsor District Office

221 Mill St. Windsor ON N9C 2R1 Toll-free: 1-800-265-1330 Fax: 519-973-1414

Ministry of Health and Long-Term Care

INFOline

Client Services Unit

900 Bay St. M1-57, Macdonald Block Toronto ON M7A 1N3 Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Fax: 416-325-7136 Web site: www.health.gov.on.ca

Regional Offices of the Ministry of Health and Long-Term Care

Central East (Newmarket) Region

465 Davis Dr., 3rd Floor Newmarket ON L3Y 8T2 Toll-free: 1-800-486-4935 Phone: 905-895-0155 Fax: 905-895-9953

Central South (Hamilton) Region

Ellen Fairclough Building 119 King St. W., 11th Floor Hamilton ON L8P 4Y7 Phone: 905-546-8294 Fax: 905-546-8255

Central West (Mississauga) Region

201 City Centre Dr., Ste. 301 Mississauga ON L5B 2T4 Phone: 905-897-4610 Fax: 905-275-2740

Eastern (Ottawa) Region

10 Rideau St., 8th Floor Ottawa ON K1N 9J1 Toll-free: 1-877-779-5559 Phone: 613-569-5602 Fax: 613-569-9670

Northern (Sudbury) Region

159 Cedar St., Ste. 406 Sudbury ON P3E 6A5 Phone: 705-564-7280 Fax: 705-564-7493

Southwest (London) Region

231 Dundas St., Ste. 201 London ON N6A 1H1 Toll-free: 1-800-663-3775 Phone: 519-675-7680 Fax: 519-675-7685

Toronto Region

5700 Yonge St., 4th Floor Toronto ON M2M 4K5 Phone: 416-327-7126 Fax: 416-327-7763

FEDERAL

The Canadian Seniors Policies and Programs Database

Web site: www.sppd.gc.ca

Government of Canada

Toll-free: 1-800-O-CANADA (1-800-622-6232) TTY Toll-free: 1-800-465-7735 Web site: www.canada.gc.ca

Health Canada

Division of Aging and Seniors Address locator 1908A1 Ottawa ON K1A 1B4 Phone: 613-952-7606 Fax: 613-957-7627 E-mail: seniors@hc-sc.gc.ca Web site: www.hc-sc.gc.ca/ seniors-aines

Member of Parliament

Toll-free: 1-800-463-6868 Web site: www.elections.ca (see "Who is my Member of Parliament")

Seniors Canada Online

Web site: www.seniors.gc.ca

MUNICIPAL

Web site: www.yourlocal government.com

Health

Canadian Health Network

E-mail: chn-writeus@hc-sc.gc.ca Web site: www.canadian-healthnetwork.ca

Lost, Stolen or Damaged Health Cards

Toll-free: 1-800-268-1154 Phone: 416-314-5518 TTY Toll-free: 1-800-387-5559

Ontario Drug Benefit Program

Toll-free: 1-866-811-9893 Phone: 416-327-8109 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca

Seniors' INFOline

Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Web site: www.health.gov.on.ca **Ontario Health Insurance Plan Public Health Unit**

Telehealth Ontario

Toll-free: 1-866-797-0000 TTY Toll-free: 1-866-797-0007

See also Government, Provincial "Ministry of Health and Long-Term Care"

Local Health Integration Networks

Central

140 Allstate Pkwy., Ste. 210 Markham ON L3R 5Y8 Toll-free: 1-866-392-5446 Phone: 905-948-1872

Central East

Harwood Plaza 314 Harwood Ave. S., Ste. 204A Ajax ON L1S 2J1 Toll-free: 1-866-804-5446 Phone: 905-427-5497

Central West

8 Nelson St. W., Ste. 300 Brampton ON L6X 4J2 Toll-free: 1-866-370-5446 Phone: 905-455-1281

Champlain

1900 City Park Dr., Ste. 204 Ottawa ON K1J 1A3 Toll-free: 1-866-902-5446 Phone:613-747-6784

Erie-St.Clair

180 Riverview Dr. Chatham ON N7M 5Z8 Toll-free: 1-866-231-5446 Phone:519-351-5677

Hamilton Niagara Haldimand Brant

270 Main St. E., Units1-6 Grimsby ON L3M 1P8 Toll-free: 1-866-363-5446 Phone: 905-945-4930

Mississauga Halton

700 Dorval Dr., Ste. 500 Oakville ON L6K 3V3 Toll-free: 1-866-371-5446 Phone:905-337-7131

North East

555 Oak St. E., 3rd Floor North Bay ON P1B 8E3 Toll-free: 1-866-906-5446 Phone: 705-840-2872

North Simcoe Muskoka

210 Memorial Ave., Ste. 127-130 Orillia ON L3V 7V1 Toll-free: 1-866-903-5446 Phone: 705-326-7750

North West

975 Alloy Dr., Ste. 201 Thunder Bay ON P7B 5Z8 Toll-free: 1-866-907-5446 Phone: 807-684-9425

Toronto Central

425 Bloor St. E, Ste. 201 Toronto ON M4W 3R5 Toll-free: 1-866-383-5446 Phone: 416-921-7453

South East

48 Dundas St. W., Unit 2 Belleville ON K8P 1A3 Toll-free; 1-866-831-5446 Phone: 613-967-0196

South West

201 Queens Ave., Ste. 700 London ON N6A 1J1 Toll-free: 1-866-294-5446 Phone: 519-672-0445

Waterloo Wellington

55 Wyndham St. N., Ste. 212 Guelph ON N1H 7T8 Toll-free: 1-866-306-5446 Phone: 519-822-6208

Health-Related Organizations

AIDS & Sexual Health Hotline

Toll-free English: 1-800-668-AIDS (2437) Open: Monday to Friday 9:00 a.m. - 11:30 p.m. Sat.-Sun. 11:00 a.m. - 4:00 p.m. Toll-free French: 1-800-267-SIDA (7432) Open: Monday to Friday 10:00 a.m. - 8:00 p.m.

ALS Society of Ontario

265 Yorkland Blvd., Ste. 300 Toronto ON M2J 1S5 Toll-free: 1-800-267-4257 Phone: 416-497-2267 Fax: 416-497-1256 E-mail: info@alsont.ca Web site: www.alsont.ca

Alzheimer Society of Ontario

1200 Bay St., Ste. 202 Toronto ON M5R 2A5 Phone: 416-967-5900 Fax: 416-967-3826 E-mail: staff@alzheimeront.org Web site: www.alzheimer.ca

The Arthritis Society

393 University Ave., Ste. 1700 Toronto ON M5G 1E6 Toll-free: 1-800-321-1433 Web site: www.arthritis.ca/ontario

Cancer Care Ontario

620 University Ave. Toronto ON M5G 2L7 Phone: 416-971-9800 E-mail: publicaffairs@cancercare.on.ca Web site: www.cancercare.on.ca

Canadian Cancer Society – Ontario Division

1639 Yonge St. Toronto ON M4T 2W6 Toll-free: 1-800-268-8874 Web site: www.ontario.cancer.ca

Canadian Diabetes Association

National Life Building 522 University Ave., Ste. 400 Toronto ON M5G 2R5 Toll-free: 1-800-226-8464 E-mail: info@diabetes.ca Web site: www.diabetes.ca

Canadian Hearing Society

271 Spadina Rd. Toronto ON M5R 2V3 Toll-free: 1-877-347-3427 TTY Toll-free: 1-877-347-3429 E-mail: info@chs.ca Web site: www.chs.ca

Canadian Liver Foundation

2235 Sheppard Ave. E., Ste. 1500 Toronto ON M2J 5B5 Toll-free: 1-800-563-5483 Phone: 416-491-3353 Fax: 416-491-4952 E-mail: clf@liver.ca Web site: www.liver.ca

Canadian Mental Health Association, Ontario Division

180 Dundas St. W., Ste. 2301 Toronto ON M5G 1Z8 Toll-free: 1-800-875-6213 Phone: 416-977-5580 Fax: 416-977-2264 E-mail: info@ontario.cmha.ca Web site: www.ontario.cmha.ca

Canadian National Institute for the Blind

1929 Bayview Ave. Toronto ON M4G 3E8 Toll-free: 1-800-513-7813 Phone: 416-486-2500 Web site: www.cnib.ca

Heart and Stroke Foundation of Ontario

1920 Yonge St., 4th Floor Toronto ON M4S 3E2 Phone: 416-489-7111 Web site: www.heartandstroke.ca

Huntington Society of Canada

151 Frederick St., Ste. 400 Kitchener ON N2H 2M2 Toll-free: 1-800-998-7398 E-mail: info@hsc-ca.org Web site: www.hsc-ca.org

The Kidney Foundation of Canada

15 Gervais Dr., Ste. 700 Toronto ON M3C 1Y8 Toll-free: 1-800-387-4474 E-mail: centralontario@kidney cob.on.ca Web site: www.kidneycob.on.ca

Multiple Sclerosis Society of Canada - Ontario Division

175 Bloor St. E., Ste. 700 North Tower Toronto ON M4W 3R8 Toll-free: 1-800-268-7582 E-mail: info.ontario@mssociety.ca Web site: www.mssociety.ca

National Aboriginal Diabetes Association

174 Hargrave St. Winnipeg MB R3C 3N2 Toll-free: 1-877-232-NADA (6232) Phone: 204-927-1220 Fax: 204-927-1222 E-mail: diabetes@nada.ca Web site: www.nada.ca

Older Persons' Mental Health and Addictions Network of Ontario

Randi Fine Phone: 416-593-4094 E-mail: opmhan@sympatico.ca Web site: www.opmhan.ca

Ontario AIDS Network

25 Adelaide St. E., Ste. 915 Toronto ON M5C 3A1 E-mail: info@ontarioaids network.on.ca

The Ontario Association of Speech-Language Pathologists & Audiologists

410 Jarvis St. Toronto ON M4Y 2G6 Toll-free: 1-800-718-6752 Phone: 416-920-3676 Referrals Toll-free: 1-877-740-6009 Referrals: 416-920-0361 Web site: www.osla.on.ca

The Ontario Lung Association

573 King St. E., Ste. 201 Toronto ON M5A 4L3 Toll-free: 1-800-972-2636 Web site: www.on.lung.ca

Ontario Lupus Association

590 Alden Rd., Ste. 204 Markham ON L3R 8N2 Toll-free: 1-877-240-1099 Phone: 905-415-1099 Fax: 905-415-9874 E-mail: lupusontario@bellnet.ca Web site: www.lupusontario.org

Ontario March of Dimes Provincial Office

10 Overlea Blvd. Toronto ON M4H 1A4 Toll-free: 1-800-263-3463 E-mail: provincialoffice@dimes.on.ca Web site: www.dimes.on.ca

Ontario Pharmacists' Association

23 Lesmill Rd., Ste. 301 Don Mills ON M3B 3P6 Phone: 416-441-0788 E-mail: mail@opatoday.com Web site: www.ontpharmacists.on.ca

Ontario Women's Health Council Secretariat

101 Bloor St. W., 5th Floor Toronto ON M5S 2Z7 Phone: 416-326-6868 Fax: 416-327-3200 E-mail: ResearchUnit@ontario.ca Web site: www.womenshealth council.on.ca

Ontario Women's Health Network

180 Dundas St. W., Ste 1900 Toronto ON M5G 1Z8 Phone: 416-408-4840 Fax: 416-408-2122 E-mail: OWHN@opc.on.ca Web site: www.owhn.on.ca

Osteoporosis Society of Canada

1090 Don Mills Rd., Ste. 301 Toronto ON M3C 3R6 Toll-free English: 1-800-463-6842 Toll-free French: 1-800-977-1778 E-mail: info@osteoporosis.ca Web site: www.osteoporosis.ca

Parkinson Society Canada, Ontario Division

4211 Yonge St., Ste. 316 Toronto ON M2P 2A9 Toll-free: 1-800-565-3000 E-mail: General.info@parkinson.ca Web site: www.parkinson.ca

Regional Geriatric Programs of Ontario

Toronto: 416-480-6026 Kingston: 613-548-7222 Ottawa: 613-761-4458 Hamilton: 905-777-3837 London: 519-685-4292 Web site: www.rgps.on.ca

Trillium Gift of Life Network

522 University Ave., Ste. 900 Toronto ON M5G 1W7 Toll-free: 1-800-263-2833 Phone: 416-363-4001 E-mail: info@giftoflife.on.ca Web site: www.giftoflife.on.ca

Housing Information

Canadian Mortgage and Housing Corporation

Toll-free: 1-800-668-2642 Web site: www.cmhc.ca

Co-operative Housing Federation of Canada

Ontario Regional Office 2 Berkeley St., Ste. 207 Toronto ON M5A 4J5 Toll-free: 1-800-268-2537 Phone: 416-366-1711 Fax: 416-366-3876 E-mail: info@chfc.ca Web site: www.chfc.ca

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104 Toronto ON M6A 3B6 Toll-free: 1-800-267-6272 Phone: 416-256-3010 Fax: 416-256-3021 E-mail: ocsainfo@ocsa.on.ca Web site: www.ocsa.on.ca

The Care Guide

20 Rivermede Rd., Ste. 202 Vaughan ON L4K 3N3 Toll-free: 1-800-311-CARE (2273) Phone: 416-287-2273 Fax: 416-284-2571 E-mail: info@thecareguide.com Web site: www.TheCareGuide.com

Ontario Rental Housing Tribunal

Toll-free: 1-888-332-3234 Web site: www.orht.gov.on.ca

Ontario Retirement Communities Association

2155 Leanne Blvd., Ste. 118 Mississauga ON L5K 2K8 Toll-free at 1-800-361-7254 E-mail: info@orca-homes.com Web site: www.orca-homes.com

Social Housing Co-ordinated Access Centres

Web site: www.onpha.on.ca

Central Ontario

Dufferin County Housing Access Phone: 519-941-8221 Fax: 519-941-9444

Durham Region Housing Services Toll-free: 1-800-372-1102 Phone: 905-666-6222 Fax: 905-666-6225

Grey County Owen Sound Housing Phone: 519-376-5744 Fax: 519-376-0445

Kawartha Lakes Phone: 705-324-6401 Fax: 705-328-2875

Muskoka Community Housing Phone: 705-645-9261 Fax: 705-645-7782

Northumberland County Toll-free: 1-800-354-7050, ext. 295 Phone: 905-372-3329, ext. 295 Fax: 905-372-6463

Peel Access to Housing Phone: 905-453-1300 Fax: 905-453-1308

Peterborough Coordinated Access Program Phone: 705-742-0439 Fax: 705-742-1404

County of Simcoe Social Housing Division Phone: 705-725-7215

York Region

Toll-free: 1-877-464-9675, ext. 2700 Phone: 905-830-4444, ext. 2058 Fax: 905-830-5023

Eastern Region

Hastings County Social Housing Registry Phone: 613-968-3465 Fax: 613-968-3197

Kingston Phone: 613-546-2695, ext. 4769

Lanark County Social Housing Division Phone: 613-267-4200 Fax: 613-267-3620

Leeds/Grenville County Toll-free: 1-800-770-2170 Phone: 613-342-2341 Fax: 613-342-2249

Lennox and Addington County Phone: 613-354-5695 Fax: 613-354-5981

Ottawa Region Phone: 613-526-2088 Fax: 613-526-4688

Prescott and Russell Social and Family Services Phone: 613-675-4642 Fax: 613-675-2030

Renfrew County Phone: 613-735-0782 Fax: 613-735-0308

Cornwall Social Housing Division Phone: 613-930-2787 Fax: 613-930-7414

Northern Ontario

Algoma District Housing

Phone: 705-842-3370 Fax: 705-842-3747

Cochrane District

Phone: 705-232-4095 Fax: 705-232-5471

Manitoulin Sudbury District Phone: 705-862-7080 Fax: 705-862-7226

Nipissing District

Phone: 705-474-2151 Fax: 705-474-7155

Parry Sound District Housing

Toll-free: 1-877-767-6060 Phone: 705-774-9600 Fax: 705-774-9958

Sault Ste. Marie Social Housing Division Phone: 705-946-2077

Fax: 705-946-5628

Sudbury Housing Services Department

Phone: 705-671-2489 Fax: 705-671-0825

Timiskaming

Toll-free: 1-800-661-1334 Phone: 705-544-2334 Fax: 705-544-8758

Northwestern Ontario

Kenora District Housing Toll-free: 1-800-461-5766 Phone: 807-223-3087 Fax: 807-223-3397

Thunder Bay District Housing Corporation Toll-free: 1-800-465-6848 Phone: 807-344-8485 Fax: 807-344-3130

Southern Ontario

Brantford Brant County Housing Centre Phone: 519-759-6100 Fax: 519-759-1932

Guelph Wellington County

Toll-free (in 519 area code) 1-877-668-9442 Phone: 519-824-7822 Fax: 519-837-6349

Haldimand-Norfolk County Housing Registry Phone: 519-426-7792 Fax: 519-426-7630

Halton Region Access to Community Housing Phone: 905-825-6262 Fax: 905-825-8822

Hamilton-Wentworth Region Phone: 905-542-2228

Housing Help Centre Phone: 905-528-0221 Fax: 905-528-1448

Niagara Region Community Housing Access Network Phone: 905-935-7645 Fax: 905-935-0476

Waterloo Region

Phone: 519-575-4833 Fax: 519-740-5957

Southwestern Ontario

Bruce County Social Housing Registry Phone: 519-396-3439 Fax: 519-396-3499

Chatham-Kent

Phone: 519-351-8573 Fax: 519-351-5090

Elgin County

Phone: 519-631-4580 Fax: 519-633-8035

Huron County Social Housing

Phone: 519-482-8612 Fax: 519-482-1632

Lambton County

Phone: 519-344-2057 Fax: 519-344-2066

London Housing Access Centre

Phone: 519-661-0861 Fax: 519-661-4466

Oxford County Co-ordinated Access Centre

Toll-free 1-800-265-1015 ext. 397 Phone: 519-539-9800 ext. 308 Fax: 519-539-0037

Stratford

Phone: 519-271-3773 Fax: 519-273-7191

Windsor/Essex County

Toll-free: 1-800-265-6947 Phone: 519-776-4631 Fax: 519-776-5510

Windsor Central Housing Registry

Phone: 519-254-1681 Fax: 519-254-3130

Toronto

Housing Connections

176 Elm St. Toronto ON M5T 3M4 Phone: 416-981-6111 Fax: 416-981-6112

Legal Matters

Advance Care Planning Information

Seniors' INFOline Toll-free: 1-888-910-1999 TTY Toll-free: 1-800-387-5559 Web site: www.ontarioseniors.ca

Advocacy Centre for the Elderly

2 Carlton St., Ste. 701 Toronto ON M5B 1J3 Phone: 416-598-2656 Web site: www.advocacy centreelderly.org

Community Legal Education Ontario

119 Spadina Ave., Ste. 600 Toronto ON M5V 2L1 Phone: 416-408-4420 Fax: 416-408-4424 E-mail: cleo@cleo.on.ca Web site: www.cleo.on.ca

The Law Society of Upper Canada

Osgoode Hall, 130 Queen St. W. Toronto ON M5H 2N6

General Inquiries:

Toll-free: 1-800-668-7380 Phone: 416-947-3300 TTY: 416-644-4886 Fax: 416-947-5263 E-mail: lawsociety@lsuc.on.ca **Complaints:** Toll-free: 1-800-268-7568 Phone: 416-947-3310 E-mail: comail@lsuc.on.ca Web site: www.lsuc.on.ca/public/a/ complaints

Lawyer Referral Service

Phone: 1-900-565-4577 (\$6.00 charge will be added to your phone bill) If you are in jail, under the age of 18 or are in a crisis situation such as domestic abuse, and require the services of a lawyer, call: Toll-free: 1-800-268-8326 Phone: 416-947-3330

Legal Aid Ontario

375 University Ave., Ste. 404 Toronto ON M5G 2G1 Toll-free: 1-800-668-8258 Phone: 416-979-1446 TTY Toll-free: 1-866-641-8867 TTY: 416-598-8867 Fax: 416-979-8669 E-mail: info@lao.on.ca Web site: www.legalaid.on.ca

Office of the Public Guardian and Trustee

595 Bay St., Ste. 800 Toronto ON M5G 2M6 Toll-free: 1-800-366-0335 Phone: 416-314-2800 Fax: 416-314-2698 Web site: www.attorneygeneral.jus. gov.on.ca/english/family/pgt/poak it.asp **Power of Attorney Kit**

Office of the Public Guardian and Trustee

Guardianship Investigations Unit Toll-free: 1-800-366-0335 Phone: 416-327-6348 Fax: 416-314-2698 Web site: www.attorneygeneral.jus. gov.on.ca/english/family/pgt

Organ and Tissue Donation Trillium Gift of Life Network

Toll-free: 1-800-263-2833 Web site: www.giftoflife.on.ca

Nutrition

Dietitians of Canada

480 University Ave., Ste. 604 Toronto ON M5G 1V2 Phone: 416-596-0857 Fax: 416-596-0603 Web site: www.dietitians.ca

Ontario Ministry of Agriculture and Food

Common Sense Nutrition for Seniors (Publication #470) \$5 per copy of this publication Toll-free: 1-888-466-2372

Publications Health Canada

Canada's Food Guide to Healthy Eating Ottawa ON K1A 0K9 Phone: 613-954-5995 Web site: www.hc-sc.gc.ca/fn-an/ food-guide-aliment/index_e.html

Palliative Care

Ontario Palliative Care Association

194 Eagle St. Newmarket ON L3Y 1J6 Toll-free: 1-888-379-6666 Phone: 905-954-0938 Fax: 905-954-0939 E-mail: opca@neptune.on.ca Web site: www.ontariopalliativecare.org

Hospice Association of Ontario

27 Carlton St., Ste. 201 Toronto ON M5B 1L2 Toll-free: 1-800-349-3111 Phone: 416-304-1477 Fax: 416-304-1479 E-mail: info@hospice.on.ca Web site: www.hospice.on.ca

Pensions and Benefits

Social Development Canada

Canadian Pension Plan Old Age Security including Guaranteed Income Supplement

Ontario (Scarborough)

PO Box 5100 Postal Station "D" Scarborough ON M1R 5C8

Ontario (Timmins)

70 Cedar St. S. PO Bag 2013 Timmins ON P4N 8C8

Ontario (Chatham)

65 William St. S. PO Box 2020 Chatham ON N7M 6B2 Toll-free English: 1-800-277-9914 Toll-free French: 1-800-277-9915 TTY Toll-free: 1-800-255-4786 Web site: www.sdc.gc.ca/en/gateways/ topics/cpr-gxr.shtml

Ministry of Finance

Guaranteed Annual Income System Income Tax Related Programs Branch PO Box 624, 33 King St. W.

O Box 024, 33 King St. W. Oshawa ON L1H 8H5 Toll-free English: 1-800-263-7965 Toll-free French: 1-800-668-5821 TTY Toll-free: 1-800-263-7776 TAX FAX: 1-877-482-9329 Web site: www.fin.gov.on.ca

Veterans Affairs Canada

Regional Office 145 Government Rd. W. Kirkland Lake ON P2N 2E8 Mailing Address: Bag Service 4000 Kirkland Lake, ON P2N 3P4 Toll-free: 1-866-522-2122 Web site: www.vac-acc.gc.ca

Physicians

Doctor Search

Toll-free: 1-800-268-7096, ext. 626 Phone: 416-967-2626 Web site: www.cpso.on.ca/Doctor_ Search/dr_srch_hm.htm

The College of Physicians and Surgeons of Ontario

Physician Complaints The Registrar, Investigations and Resolutions Department 80 College St. Toronto ON M5G 2E2 Toll-free: 1-800-268-7096, ext. 615 Phone: 416-967-2615 E-mail: investigations&resolutions@ cpso.on.ca Web site: www.cpso.on.ca/Info_Public/ compform.htm

Public Safety

Crime Stoppers

Toll-free: 1-800-222-TIPS (8477)

Criminal Injuries Compensation Board

439 University Ave., 4th Floor Toronto ON M5G 1Y8 Toll-free: 1-800-372-7463 Phone: 416-326-2900 Web site: www.cicb.gov.on.ca

Office of the Fire Marshal

Web site: www.firesafetycouncil.com/english/ pubsafet/wiser.htm

Health Canada/Veteran Affairs Canada Falls Prevention Initiative

c/o Division of Aging and Seniors Population and Public Health Branch Health Canada Address locator: 1908A1 Ottawa ON K1A 1B4 Phone: 613-952-7606 Fax: 613-957-9938 E-mail: seniors@hc-sc.gc.ca Web site: www.vac-acc.gc.ca/ clients/sub.cfm?source=health/falls p/factsheets/facsh8

The Ontario Provincial Police

Web Site: www.opp.ca

Senior-Related Organizations

Advocacy Centre for the Elderly

2 Carlton St., Ste. 701 Toronto ON M5B 1J3 Phone: 416-598-2656 Fax: 416-598-7924 Web site: www.advocacycentre elderly.org

Alzheimer Society of Ontario

1200 Bay St., Ste. 202 Toronto ON M5R 2A5 Phone: 416-967-5900 Fax: 416-967-3826 Web site: www.alzheimerontario.org

Baycrest Counselling and Referral Services for Seniors and Caregivers

3650 Bathurst St. Toronto, ON M6A 2E1 Phone: 416-785-2500 ext. 2223 Web site: www.baycrest.org/Social _Work/Where_do_Social_Workers _Work/default_6162.asp

Canada's Association for the Fifty-Plus

27 Queen St. E., Ste. 1304 Toronto ON M5C 2M6 Phone: 416-363-8748 Fax: 416-363-8747 Web site: www.fifty-plus.net

Canadian Pensioners Concerned

10 Trinity Square Toronto ON M5G 1B1 Phone: 416-368-5222 Fax: 416-368-0443 E-mail: info@canpension.ca Web site: www.canpension.ca

Canadian Snowbird Association

180 Lesmill Rd. North York ON M3B 2T5 Toll-free: 1-800-265-3200 Phone: 416-391-9000 Fax: 416-441-7007 E-mail: csawriteus@snowbirds.org Web site: www.snowbirds.org

The Care Guide

20 Rivermede Rd., Ste. 202 Vaughan ON L4K 3N3 Toll-free: 1-800-311-CARE (2273) Phone: 416-287-CARE (2273) Fax: 416-284-2571 E-mail: info@thecareguide.com Web site: www.TheCareGuide.com

Concerned Friends of Ontario Residents in Long-Term Care Facilities

140 Merton St., 2nd Floor Toronto ON M4S 1A1 Phone: 416-489-0146 Fax: 416-424-3482

Councils on Aging Network of Ontario

1168 Drouillard Rd. Windsor ON N8Y 1E6 Phone: 519-971-9217 Fax: 519-971-8789 Web site: www.councilonaging.ca

The Dominion Institute

183 Bathurst St., Ste. 401 Toronto ON M5T 2R7 Toll-free: 1-866-701-1867 Phone: 416-368-9627 E-mail: staff@dominion.ca Web site: www.thememoryproject.com

The Family Councils Program

40 Orchard Blvd., Ste. 219 Toronto ON M4R 1B9 Toll-free: 1-888-283-8806 Phone: 416-487-4355 Web site: www.familycouncils.net

Fédération des aînés et des retraités francophones de l'Ontario

1173 Cyrville Rd., Ste. 208 Gloucester ON K1J 7S6 Phone: 613-747-0469 Fax: 613-747-8378 E-mail: info@fafo.on.ca Web site: www.fafo.on.ca

Multicultural Council for Ontario Seniors

76 Wild Briarway Toronto ON M2J 2L4 Phone: 416-464-4691

Older Adult Centres Association of Ontario

43 North Riverdale Dr. Inglewood ON L7C 3K3 Toll-free: 1-866-835-7693 Phone: 905-838-0240 Fax: 905-838-1053 E-mail: lbloom@oacao.org Web site: www.oacao.org

Older Women's Network

115 The Esplanade Toronto ON M5E 1Y7 Phone: 416-214-1518 Fax: 416-214-1541 Web site: www.olderwomens network.org

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700 Woodbridge ON L4L 8G7 Phone: 905-851-8821 Fax: 905-851-0744 Web site: www.oanhss.org

Ontario Association of Residents' Councils

351 Christie St. Toronto ON M6G 3C3 Toll-free: 1-800-532-0201 Phone: 416-535-3718 Fax: 416-535-0055 E-mail: oarc@idirect.com Web site: www.residentscouncils.ca

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104 Toronto ON M6A 3B6 Toll-free: 1-800-267-OCSA (6272) Phone: 416-256-3010 Fax: 416-256-3021 Web site: www.ocsa.on.ca

Ontario Coalition of Senior Citizens' Organizations

3101 Bathurst St., Ste. 500 Toronto ON M6A 2A6 Toll-free: 1-800-265-0779 Phone: 416-785-8570 Fax: 416-785-7361 E-mail: ocsco@web.net Web site: www.ocsco.ca

Ontario Gerontology Association

351 Christie St., Ste. C216 Toronto ON M6G 3C3 Phone: 416-535-6034 Fax: 416-535-6907 E-mail: info@gerontario.org Web site: www.gerontario.org

Ontario Long-Term Care Association

345 Renfrew Dr., Ste. 102-202 Markham ON L3R 9S9 Phone: 905-470-8995 Fax: 905-470-9595 E-mail: info@oltca.com Web site: www.oltca.com

Ontario Network for the Prevention of Elder Abuse

800 Bay St., 7th Floor Toronto ON M5S 3A9 Phone: 416-640-7784 Fax: 416-750-3624 E-mail: info@onpea.org Web site: www.onpea.org

Ontario Resource Group on Problem Gambling and Older Adults (55+)

Evelyn Bakich Phone: 807-343-2425 ext. 2861 E-mail: bakiche@tbh.net

Ontario Retirement Communities Association

2155 Leanne Blvd., Ste. 218 Mississauga ON L5K 2K8 Phone: 905-403-0500 Fax: 905-403-0502 E-mail: info@orca-homes.com Web site: www.orca-homes.com

Royal Canadian Legion Ontario Command

89 Industrial Pkwy. N. Aurora ON L4G 4C4 Phone: 905-841-7999 Fax: 905-841-9992 E-mail: info@on.legion.ca Web site: www.on.legion.ca

The Senior Pride Network

c/o The 519 Church Street Community Centre 519 Church St. Toronto ON M4Y 2C9 Dick Moore Phone: 416-392-6878 ext. 118 E-mail: senior@the519.org

United Generations Ontario

1185 Eglinton Ave. E., Ste. 604B Toronto ON M3C 3C6 Phone: 416-426-7115 Fax: 416-426-7388 E-mail: info@intergenugo.org Web site: www.intergenugo.org

United Senior Citizens of Ontario

3033 Lakeshore Blvd. W. Toronto ON M8V 1K5 Toll-free: 1-888-320-2222 Phone: 416-252-2021 Fax: 416-252-5770 Web site: www.uscont.com

Sports and Recreation

Active Ontario

1185 Eglinton Ave. E. North York ON M3C 3C6 Phone: 416-426-7176 TTY: 416-426-7421 E-mail: lin@active2010.ca Web site: www.active2010.ca

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

Toll-free: 1-888-334-9769 Web site: www.phac-aspc.gc.ca/ pau-uap/paguide/older/index.html

Ontario Senior Games Association

1185 Eglinton Ave. E., Ste. 204 North York ON M3C 3C6 Toll-free: 1-800-320-6423 Phone: 416-426-7031 Fax: 416-426-7226 Web site: www.ontarioseniorgames.ca

Sport Alliance of Ontario

1185 Eglinton Ave. E. North York ON M3C 3C6 Phone: 416-426-7000 Web site: www.sportalliance.com

Taxes and Tax Credits

Canada Revenue Agency

Goods and Services Tax Credit Toll-free: 1-800-959-1953 Web site: www.craarc.gc.ca/contact/tso-e.html

Ministry of Finance

Income Tax Related Programs Branch PO Box 624, 33 King St. W. Oshawa ON L1H 8H8 Toll-free: 1-800-263-7965 TTY Toll-free: 1-800-263-7776 TAX FAX: 1-877-482-9329 Web site: www.fin.gov.on.ca

Municipal Property Assessment Corporation

Toll-free: 1-866-296-MPAC (6722) Web site: www.mpac.ca

NetFile

Toll-free: 1-800-714-7257 Web site: www.netfile.gc.ca

Tax Information Phone Service

Toll-free: 1-800-267-6999 Web site: www.cra-arc.gc.ca/tips

Travel

Canadian and Foreign Passports

Foreign Affairs Canada Gatineau ON K1A 0G3 Toll-free: 1-800-567-6868 Phone: 613-944-4000 TTY Toll-free: 1-866-255-7655 Web site: www.fac-acc.gc.ca

Canada Customs Information and Services

Automated Customs Information Service Toll-free: 1-800-461-9999 Outside of Canada: 1-204-983-3500 (Long distance charges will apply)

Canadian Snowbird Association

180 Lesmill Rd. North York ON M3B 2T5 Toll-free: 1-800-265-3200 Phone: 416-391-9000 Fax: 416-441-7007 E-mail: csawriteus@snowbirds.org Web site: www.snowbirds.org

Foreign Affairs Canada

Enquiries Service 125 Sussex Dr. Ottawa ON K1A 0G2 Toll-free: 1-800-267-8376 Phone: 613-944-4000 TTY Toll-free: 1-866-255-7655 E-mail: enqserv@dfait-maeci.gc.ca Web site: www.fac-acc.gc.ca

Ontario Drug Benefit Program: Out of Province Travel

Toll-free: 1-800-268-1154 Phone: 416-327-8109 TTY Toll-free: 1-800-387-5559 E-mail: DrugPrograms@moh.gov.on.ca Web site: www.health.gov.on.ca

Travel Industry Council of Ontario

2700 Matheson Blvd. E. Ste. 402, West Tower Mississauga ON L4W 4V9 Toll-free: 1-888-451-TICO (8426) Phone: 905-624-6241 Fax: 905-624-8631 Web site: www.tico.on.ca

Travel Medicine Program

Phone: 613-957-2991 E-mail: info@hc-sc.gc.ca Web site: www.TravelHealth.gc.ca

Visas and Tourist Cards

Info Centre, Foreign Affairs Canada 125 Sussex Dr. Ottawa ON K1A 0G2 Toll-free: 1-800-267-8376 Phone: 819-944-3541 Web site: www.dfait-maeci.gc.ca

Vehicles and Transportation

Canada Safety Council

Web site: www.safety-council.org/ info/seniors/driving.htm

Canadian Automobile Association -South Central Ontario

Public and Government Affairs and Traffic Safety 60 Commerce Valley Dr. E. Thornhill ON L3T 7P9 Toll-free: 1-800-268-3750 Phone: 905-771-3464 Web site: www.caasco.on.ca

Canadian Automobile Association -Niagara

3271 Schmon Pky. Thorold ON L2V 4Y6 Phone: 905-984-8585 Web site: www.caa.niagara.net

Canadian Automobile Association -North-East Ontario

2525 Carling Ave. Ottawa ON K2B 7Z2 Toll-free: 1-800-267-8713 Phone: 613-820-1890 Web site: www.caaneo.on.ca

Driver and Vehicle Licensing Call Centre

Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca/ english/dandv/issoff.htm

GO Transit

Toll-free: 1-888-GET-ON-GO (438-6646) Phone: 416-869-3200 TTY Toll-free: 1-800-387-3652 Web site: www.gotransit.com

Ministry of Government Services

Used Vehicle Information Package Companies and Personal Property Security Branch, UVIP Section 393 University Ave., 2nd Floor Toronto ON M5G 2M2 Toll-free: 1-800-267-8847 Phone: 416-325-8847 TTY Toll-free: 1-800-461-8866 TTY: 416-326-8866 Web site: www.mto.gov.on.ca/ english/dandv/vehicle/used.htm

Ministry of the Environment

Drive Clean program Toll-free: 1-888-758-2999 Phone: 905-421-7083 Web site: www.driveclean.com

Ministry of Transportation

Accessible Parking Permit

Licensing Administration Office 2680 Keele St., Building A Downsview ON M3M 3E6 Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca/ english/dandv/vehicle/app.htm **Driver and Vehicle Licensing**

Call Centre

Toll-free: 1-800-387-3445 Phone: 416-235-2999 Web site: www.mto.gov.on.ca

DriveTest Driver Examination Centre

Toll-free: 1-888-570-6110 Phone: 416-325-8580 Web site: www.drivetest.ca

ServiceOntario Kiosk

Toll-free: 1-800-268-4686 Phone: 416-235-4686 TTY: 905-704-2426 Web site: www.mto.gov.on.ca/english/kiosk

Veterans' Programs and Services

The Dominion Institute

183 Bathurst St., Ste. 401 Toronto ON M5T 2R7 Toll-free: 1-866-701-1867 Phone: 416-368-9627 E-mail: memory@dominion.ca Web site: www.thememoryproject.com

Ontario Soldiers' Aid Commission

2 Bloor St. W., 24th Floor Toronto ON M7A 1E9 Phone: 416-327-4674 Fax: 416-327-4379

The Royal Canadian Legion Ontario Provincial Command

89 Industrial Pkwy. N. Aurora ON L4G 4C4 Phone: 905-841-7999 Fax: 905-841-9992 E-mail: info@on.legion.ca Web site: www.on.legion.ca

248

Veterans Affairs Canada Regional Office

145 Government Rd. W. Kirkland Lake ON P2N 2E8 Mailing Address: Bag Service 4000 Kirkland Lake, ON P2N 3P4 Toll-free English: 1-866-522-2122 Web site: www.vac-acc.gc.ca

Seniors Canada Online

Web site: www.seniors.gc.ca/index.jsp

Bureau of Pension Advocates

Toll-free: 1-877-228-2250

The Last Post Fund National Office, Ontario Branch

55 St. Clair Ave. E., Ste. 905 Toronto ON M4T 1M2 Toll-free: 1-800-563-2508 Phone: 416-923-1608 Fax: 416-923-3695 E-mail: lpfon@bellnet.ca Web site: www.lastpostfund.ca

Volunteering

Community Volunteer Income Tax Program

Toll-free: 1-800-959-8281 Web site: www.cra-arc.gc.ca/tax/ individuals/volunteer/menu-e.html

Ministry of Citizenship and Immigration

Ontario Honours and Awards 400 University Ave. Ground Floor, South Lobby Toronto ON M7A 2R9 Phone: 416-314-7526 E-mail: OntarioHonoursAndAwards@ ontario.ca Web site: www.citizenship.gov.on.ca

Volunteerism in Canada

Web site: www.volunteer.ca

Words on Work

Toll-free: 1-800-790-9113 Phone: 416-440-5107 E-mail: wow@tlp.on.ca Web site: www.wordsonwork.ca



ed

WE WANT TO HEAR FROM YOU!

You can help improve this guide in future editions by sharing your opinion about A Guide to Programs and Services for Seniors in Ontario today. Please take a few minutes to fill out this questionnaire, with thanks and mail it to:

Ontario Seniors' Secretariat Ministry of Citizenship and Immigration

777 Bay Street, Ste. 601C Toronto ON M7A 2J4 **OR** Fax: 416-326-7078

1. How would you rate your satisfaction with this guide as an information source for seniors?

U Very	Moderately	Moderately	🗋 Very
Dissatisfied	Dissatisfied	Satisfied	Satisfi

2. How easy or difficult was it to find the information you were looking for?

🖵 Very	Moderately	Moderately	Very
Difficult	Difficult	Easy	Easy

3. Did you find the information you were looking for in the guide?

	Yes
--	-----

🖵 No

If no, what information were you looking for?

4.	What topics editions of th	-	ce to see me	ore information	about in future	
5.	-	-	•	e could be impro quire more space		
6.	Please tell us about yourself (check one only): Did you use this guide as an: Individual If so, what age group?					
	□ under 50 OR Did you use th	□ 50-64 nis guide as at	□ 65-74	□ 75+		
	Family Member	Government Agency	Service	Community Provider	Caregiver Organization	



A Guide to Programs and Services for Seniors in Ontario is available at www.ontarioseniors.ca or by calling 1-888-910-1999.

©2007, Queen's Printer for Ontario ISBN 0-7794-4011-0 (REV) D3791

Disponible en français.