

Message from the Minister of Health

The well-being of Canada's seniors has been a long-standing priority at Health Canada.

To maintain health and quality of life, seniors need critical information about health and safety matters, consumer products, legal matters, housing, transportation, employment, financial and retirement planning, nutrition, travel and recreation opportunities, volunteer and cultural activities. The federal government offers programs and services to seniors in all of these areas. This *Guide* seeks to present accurate, up-to-date information on these and other programs to better enable seniors to access them.

Seniors play an important role in Canadian families and communities. As we enter this new Millennium, I encourage seniors to continue to live rich and active lives so that they may remain healthy and enjoy for a long time to come what our society has to offer them. The more they are enabled to do so, the more we will also benefit from their valuable perspective and experience.

As federal Minister of Health responsible for seniors, I extend my best wishes to those who will be using this seventh edition of the ***Seniors Guide to Federal Programs and Services***. I hope it will provide information, options and opportunities that will further enhance the well-being and enjoyment of life of all Canadian seniors.



Allan Rock
Minister of Health

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Introduction

In Canada, governance is shared by the federal, provincial and territorial governments according to the terms of our Constitution. The federal government is responsible for certain fields, while provincial and territorial governments are responsible for others.

Generally speaking, affairs that require action on behalf of all Canadians are carried out by the federal government, while matters that are relevant to a particular geographical space or have a direct impact on local populations are usually the business of provinces and territories.

In this *Seniors Guide to Federal Programs and Services*, you will find information on the work that the **federal government** carries out on behalf of and for seniors. For information on services and programs outside federal jurisdiction, please contact your provincial or territorial elected representative or the responsible provincial/territorial or municipal office. For your convenience, a list of provincial and territorial agencies responsible for seniors and a list of the main seniors' organizations across Canada have been included in the reference section at the back of this publication.

This *Guide* is available on the Internet at <http://www.hc-sc.gc.ca/seniors-aines>. It can also be provided, on request, in several other formats: computer diskette, large print, audio-cassette and Braille.

We hope that this publication will enable seniors and those who work with them to obtain valuable information and easier access to the programs and services offered by the federal government.



Nancy Garrard
Director
The Division of Aging and Seniors
Health Canada



Division of Aging and Seniors

The Division of Aging and Seniors serves as a centre of expertise and a focal point for information on aging in support of **Health Canada's** "population health" approach. The Division facilitates the sharing of knowledge concerning the factors that promote health in old age and the factors that lead to illness, disability and death in the senior population. It provides national leadership to prepare our society for the aging of the Canadian population by working and consulting with partners – other federal departments, provinces, territories as well as research and seniors' organizations. It develops and disseminates resources to enhance the autonomy and health of seniors (health promotion, prevention of injury, etc.) The Division also provides operational support to the National Advisory Council on Aging (see separate listing). In executing all of its roles and responsibilities, the Division promotes the meaningful participation of seniors in federal decisions and activities that affect them.

Among its activities, the Division:

- provides advice and supports policy development;
- conducts and supports research and education activities;
- encourages innovative means of improving the health of seniors in situations of risk and in preventing situations of risk from developing;
- works and consults with partners at all levels; and
- encourages communication and dissemination of information.

The Division publishes this *Seniors Guide to Federal Programs and Services*. Other recent publications include: *The Safe Living Guide* and *Bruno and Alice* (on home safety); statistical *Fact Sheets*; *Communicating with Seniors* and *Reaching Out* (on adapting communication tools to seniors). These and other Division publications are listed in our catalogue.

The Division also maintains a web site offering a wide range of information on statistics, healthy aging and other issues of interest to seniors, researchers and policy makers. Most publications are posted on the web site. For more information or to obtain publications, please contact:

■ **Division of Aging and Seniors**
Health Canada
Address Locator 1908A1
Ottawa, Ontario K1A 1B4

Telephone: (613) 952-7606
Fax: (613) 957-7627
E-mail: seniors@hc-sc.gc.ca
Internet: <http://www.hc-sc.gc.ca/seniors-aines>

National Advisory Council on Aging

The **National Advisory Council on Aging** (NACA) is a citizens' advisory body created to assist and advise the Minister of Health on issues related to the aging of the Canadian population and the quality of life of seniors. The Council has a maximum of 18 members from all parts of Canada, who are appointed for two or three-year terms. They bring to the Council a variety of experiences, concerns and abilities.

More specifically, the Council:

- reviews the needs and problems of seniors in Canada and recommends remedial action;
- maintains contact with national, provincial and local associations, institutions, and groups involved with, or representing, seniors;
- stimulates public discussion on seniors' issues; and
- publishes reports and distributes information on aging.

The Council's publications include: the *Position Papers*, with NACA's opinions or recommendations on current needs, concerns and issues; *Expression*, a quarterly newsletter; and *Writings in Gerontology*, on topical issues. NACA has recently published *1999 and Beyond: Challenges of an Aging Canadian Population*, which provides an in-depth analysis of the demographic trends, and recommends action to ensure that Canada will respond in a timely and responsible way to the aging of its population.

NACA values your input. For more information, to request publications, the catalogue, or to make your views known, please write or call:

- **National Advisory Council on Aging**
Address Locator: 1908A1
Ottawa, Ontario K1A 1B4

Telephone: (613) 957-1968
Fax: (613) 957-7627
E-mail: seniors@hc-sc.gc.ca
Internet: <http://www.hc-sc.gc.ca/seniors-aines>



Accessibility – Disabilities

Accessible Transportation

The *Canada Transportation Act* underlines the Government of Canada's commitment to equitable access to transportation services by all travellers. Under the Act, the **Canadian Transportation Agency (CTA)** has the power to remove "undue obstacles" from Canada's transportation network which includes: air carriers and airports, passenger rail carriers and stations, and interprovincial ferry services and their terminals. This means that travellers with disabilities, including seniors, should not be restricted by unnecessary or unjustified barriers. The CTA publishes a guide for air travellers with disabilities: *Taking Charge of the Air Travel Experience*.

To achieve the goal of accessible transportation, the Agency interacts with both the industry and travellers with disabilities. The travelling public, governments, manufacturers and transportation service providers are working toward the accessibility of transportation services. With the cooperation of all concerned, progress will continue so that accessible transportation becomes a reality in Canada. To obtain the guide or more information, please contact:

- **Accessible Transportation Directorate**
Air and Accessible Transportation Branch
Canadian Transportation Agency
15 Eddy Street
Hull, Quebec K1A 0N9

Telephone: 1-800-883-1813 (toll-free); (819) 997-6828 (National Capital Region)
TTY: 1-800-669-5575 (toll-free); (819) 953-9705 (National Capital Region)
Fax: (819) 953-6019
Internet: <http://www.cta-otc.gc.ca>

Transport Canada aims to remove barriers that make travel difficult for seniors and persons with disabilities. Transport Canada's program for seniors and persons with disabilities achieves its goals through: policy development, research and development, and information dissemination. For more information, please write or call:

- **Accessible Transportation Unit**
Transport Canada
Place de Ville, ACCG
Ottawa, Ontario K1A 0N5

Telephone: 1-800-665-6478 (toll-free)
TTY: 1-800-823-3823 (toll-free)
Fax: (613) 991-6422

Access to Buildings

Public Works and Government Services Canada is the Department responsible for improving the access and use of Government of Canada buildings. The Department aims to eliminate barriers for people with disabilities. If you experience any difficulties in accessing a Government of Canada building, please inform Public Works and Government Services Canada. Please write or call:

- **Codes and Standards Architect
Architectural and Engineering Services
Public Works and Government Services Canada
Place du Portage Phase III
11 Laurier Street, Level 8A1
Hull, Quebec K1A 0S5**
Telephone: (819) 956-2649

Assistive Devices Industry Office

Industry Canada knows that seniors want to stay independent for as long as possible. For this reason, it works with governments, universities, hospitals, industry and others to find new technologies that can serve seniors. Some of this research results in new communication products, services and devices.

The Assistive Devices Industry Office (ADIO) is an Industry Canada initiative which supports businesses that develop and produce affordable communications or informatics devices and systems which help people with disabilities live more independently. ADIO works to promote accessibility for people with disabilities through a variety of activities, including: participating in the work of standard-setting organizations, attending trade shows and conferences and making it generally known that Industry Canada supports the ongoing efforts of the assistive devices industry, helping to set up a nationally-based Canadian Assistive Devices Industry Association, fulfilling secretariat functions for the Minister's Advisory Committee on Assistive Devices, and serving on departmental and interdepartmental committees, to ensure that the needs of people with disabilities are not overlooked in the policy planning process. For more information, please contact:

- **ADIO – Assistive Devices Industry Office
Industry Canada
P.O. Box 11490, Station H
Ottawa, Ontario K2H 8S2**
Fax: (613) 998-5923

Employability Assistance for People with Disabilities

The Employability Assistance for People with Disabilities program of **Human Resources Development Canada** focuses on improving employment prospects for people with disabilities. It is a joint initiative with provinces whereby federal funding supports provincial programming to help people with disabilities prepare for, obtain and maintain employment. For more information, please contact:

- **Employability Assistance for People with Disabilities**
Human Resources Investment Branch
Human Resources Development Canada
Hull, Quebec K1A 0J9

Telephone: 1-800-461-3422 (toll-free)

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

Office for Disability Issues

The Office for Disability Issues at **Human Resources Development Canada** promotes and supports the development of programs and activities that make it easier for disabled persons, including disabled seniors, to live and work in the community. The Office for Disability Issues coordinates all government activities in support of persons with disabilities. For more information, please contact:

- **Office for Disability Issues**
Human Resources Investment Branch
Human Resources Development Canada
Suite 100
25 Eddy Street
Hull, Quebec K1A 0M5

Telephone: 1-800-665-9017 (toll-free)

TTY: 1-800-561-9706 (toll-free)

Citizenship and Immigration



Citizenship and Immigration Call Centres

Information on Canadian immigration or citizenship is available through **Citizenship and Immigration Canada (CIC)** Call Centres 24 hours a day, 7 days a week. Contact the Call Centre nearest you: Montréal (514) 496-1010; Toronto (416) 973-4444; Vancouver (604) 666-2171. If you are anywhere else in Canada, please call toll-free 1-888-242-2100.

Please note: Program assistants who answer your call **DO NOT** make decisions. Applications go to the Case Processing Centre, which carries out the review and makes the decisions.

To obtain print versions of CIC publications, such as *How to Become a Canadian Citizen* and *How to Prove You Are a Canadian Citizen*, please send your request to:

■ **Distribution Services
Communications Branch
Citizenship and Immigration Canada
Ottawa, Ontario K1A 1L1**

Fax: (613) 954-2221

Internet: <http://www.cic.gc.ca>



Congratulatory Messages

Messages from the Prime Minister

Are you or someone you know celebrating a 25th, 30th, 35th, 40th, or 45th wedding anniversary? If so, you can request a congratulatory *letter* from the Prime Minister. Seniors who celebrate a wedding anniversary of 50 or more years can obtain a congratulatory *certificate*.

Congratulatory *letters* are also available to those who celebrate their 65th and 70th birthdays while the Prime Minister sends congratulatory *certificates* to birthday celebrants 75 and over. Both of these must be requested six weeks in advance of the celebration.

You may also obtain a *special message* from the Prime Minister for such things as, retirement from the Public Service or for a Canadian Association Special Event or Celebration. Please send the request for a special message at least two weeks in advance.

To obtain a congratulatory letter, certificate or special message, please submit your request to:

- **Executive Correspondence Unit**
Room 105
Langevin Block
Ottawa, Ontario K1A 0A2

Enquiries regarding wedding anniversaries and birthdays: telephone: (613) 941-6880; or fax: (613) 941-6901.

Enquiries regarding a special message: telephone: (613) 941-6861; or fax: (613) 941-6900.

Messages from the Queen and Governor General

Family members or friends may wish to highlight a senior's special birthday or wedding anniversary with a congratulatory message from the Queen and/or the Governor General.

To obtain a congratulatory message from the **Queen**, the recipient must be either celebrating a birthday of 100 years or more, or a 60th (or over) wedding anniversary. Messages from the Queen will be mailed no earlier than two weeks prior to the anniversary date. To receive the Queen's message on time, you must mail your request, along with proof of birth or marriage, at least eight weeks prior to the anniversary date.

For a 100th (and over) birthday: you will need to supply one of the following three documents: a photocopy of the birth certificate; or certification of the date of birth by either a member of the clergy or a notary public; or the individual's Old Age Security Number.

For a 60th (and over) wedding anniversary: you will need to supply one of the following three documents: a photocopy of the wedding certificate; or certification of the date of marriage by either a priest, minister, rabbi, or the Provincial Registrar's Office, or a notary public; or an official document or dated newspaper clipping of a previous wedding anniversary.

You can also request congratulatory messages from the **Governor General**. The Governor General does not require proof of age for birthday celebrants 90 or older, or 50th (or later) wedding anniversaries. Please allow six to eight weeks from the time your request is received.

To write or request messages from the Queen or Governor General, please contact:

- **The Anniversary Section**
Office of the Secretary to the Governor General
Government House
1 Sussex Drive
Ottawa, Ontario K1A 0A1

Telephones: (613) 993-2913, (613) 993-8164
Fax: (613) 990-7636



Access to information and personal development is crucial to maintaining health and well-being. It is important that seniors be provided with opportunities to access this information and to continue to learn throughout their lives.

Computer and Internet Skills

The Community Access Program (CAP) is a federal government initiative administered by **Industry Canada**. It provides support for public computer access to the information highway via the Internet at the local community level. The objective is to provide Canadians with affordable, convenient access to the Internet and the skills required to use it effectively. Together with municipal, provincial and territorial governments, community groups, social agencies, libraries, schools, volunteer groups, and the business community, CAP is helping Canadians take advantage of emerging opportunities in the new global knowledge-based economy.

The Government of Canada continues to build a national network of computers placed in convenient public areas such as libraries, schools and community centres in order to provide every Canadian with affordable access. CAP's goal is to help establish up to 10,000 public Internet access sites in rural, remote and urban communities by March 31, 2001. To date, CAP has helped to connect some 4000 rural and remote sites.

For more information, please contact:

- Telephone: 1-800-268-6608 (toll-free)
- E-mail: comaccess@ic.gc.ca
- Internet: <http://cap.ic.gc.ca>

National Literacy Secretariat

The objective of the National Literacy Secretariat (NLS) is to promote a variety of opportunities for Canadians, including seniors, who have difficulties in improving their reading, writing and communications skills. Provided through **Human Resources Development Canada**, the Secretariat reaches out to help adult and youth learners who are limited in their participation as citizens and workers because they do not have basic reading and writing skills. The NLS does this by forging cooperative relationships with a variety of literacy partners – including all the provinces and territories, voluntary organizations, business and labour.

For more information, please contact:

- **National Literacy Secretariat
Human Resources Development Canada
Les Terrasses de la Chaudière
15 Eddy Street, 10th Floor
Hull, Quebec K1A 0M5**

Telephone: (819) 953-5280

Fax: (819) 953-8076

E-mail: nls@fox.nstn.ca

Internet: <http://www.nald.ca/nls.htm>

Employment



While some seniors are able or wish to retire early from the work force, many others choose or need to remain at work. Age is not a limitation on ability. Many federal departments offer programs for senior workers.

Employment Insurance Benefits

Like other Canadian workers, those 65 or over may receive Employment Insurance (EI) benefits or sickness benefits if they meet the established criteria. For EI purposes, earnings that affect benefits include retirement income such as employment pensions (including Canada and Quebec Pension plans).

Please contact your local or regional **Human Resource Centre of Canada (HRCC)** for more information on EI benefits and qualifying conditions. Brochures on regular benefits (IN - 200) and sickness (IN - 201) and other information sheets are available from your local HRCC, or by writing:

- **Communications
Public Enquiries Centre
Human Resources Development Canada
140 Promenade du Portage
Phase IV, Level 0
Hull, Quebec K1A 0J9**

Fax: (819) 953-7260

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

Human Resource Centres of Canada

Human Resource Centres offer support to people looking for jobs, including: job and career counselling, assessment of job skills, help with writing résumés, computerized information on jobs, and job-finding clubs.

For further information, please contact your local Human Resource Centre of Canada. You can find the address and telephone number in the blue pages of the telephone book under Government of Canada, **Human Resources Development Canada**. For general information, you may also call or write to:

- **Human Resources Investment Branch
Human Resources Development Canada
Hull, Quebec K1A 0J9**

Telephone: (819) 997-3330

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

Environment, Weather



Environmental Action

An extensive collection of environmental information is available in print publications or through the Green Lane, **Environment Canada's** web site. EcoAction 2000 offers funding for non-profit groups undertaking community-based environmental projects. Millennium Eco-Communities is a network for anyone taking action on the environment, with links to over 60 communities and countless ideas and resources. Environmental citizenship certificates are available to groups and individuals who have made a valuable contribution to the health of our environment. For more details, please call 1-800-668-6767 (toll-free) or your nearest **Environment Canada** office. You can also check out the Green Lane at www.ec.gc.ca or visit Millennium Eco-Communities at www.ec.gc.ca/eco

Weather Information

Environment Canada provides regularly updated weather conditions and local forecast information through media (specialized weather channels, television, radio, print), the internet (<http://weather.gc.ca>) and weather offices and centres throughout Canada (consult the blue pages of your telephone book under Government of Canada for the weather office or centre nearest you).

First Nations



Adult Care Services on Reserves

The **Department of Indian Affairs and Northern Development (DIAND)** provides financial resources to assist First Nations communities in developing services comparable to those received by non-Aboriginal communities and to provide adult care services to Status Indians (normally on reserve). These services may include in-home care, some types of institutional care and foster care. In-home care (usually in the form of homemaker services) assists older adults with activities of daily living.

You can obtain more specific information about adult care services directly from First Nations DIAND regional offices, communities, or you may write or call:

- **Social Services Directory**
Social Policy and Programs Branch
Department of Indian Affairs and Northern Development
Ottawa, Ontario K1A 0H4

Telephone: (819) 994-7259
Fax: (819) 997-7054
E-mail: JORDANL@INAC.GC.CA
Internet: <http://www.inac.gc.ca>

Communication

Health Canada's Division of Aging and Seniors has prepared, with the help of Aboriginal consultants across the country, a guide offering guidelines and direction on the means and media best suited to providing information to Aboriginal seniors.

To obtain a free copy of *Reaching Out: A Guide to Communicating with Aboriginal Seniors*, please consult the Division's web site or contact the Division of Aging and Seniors at the address and phone numbers given at the beginning of this publication.

Medical Services

First Nations and Inuit Health programs of **Health Canada** provide community health services on-reserve. Many of these services are delivered by First Nation governments. Hospital services are available on the same basis as to the other residents of Canada. Doctors in private practice provide medical (physician) services. First Nations patients can go to the doctors of their choice and the provincial health insurance schemes pay their fees. The Non-Insured Health Benefits program provides a range of medically necessary goods and services, which supplement benefits provided through other private or provincial/territorial programs. Health benefits include drugs, dental care, vision care, medical equipment and supplies, and medical transportation to eligible beneficiaries who are registered Indian, recognized Inuit and Innu peoples. For more information, please write or call:

- **Communications**
Medical Services Branch
Health Canada
Address Locator 1921A
Ottawa, Ontario K1A 0L3

Telephone: (613) 957-7674
Internet: http://www.hc-sc.gc.ca/msb/msb_e.htm

Native Citizens' Programs

The **Department of Canadian Heritage**, under its Citizens' Participation Directorate, administers a series of Aboriginal programs designed to foster the social, cultural and economic advancement of Aboriginal peoples. The programs are specific to Indian, Métis and Inuit peoples, primarily off-reserve. These programs provide opportunities for Aboriginal people to address the needs of their communities and support their involvement in the development of federal and provincial policies. Organizations funded by these programs recognize and include elders within their structures and activities. Such programs include: the Aboriginal Friendship Centres Program, Aboriginal Representative Organizations Program, Aboriginal Women's Program, Northern Native Broadcast Access Program, Urban Multipurpose Aboriginal Youth Centres Initiative and the Aboriginal Languages Initiative.

- **Native Citizens' Programs**
Citizens Participation Directorate
Department of Canadian Heritage
15 Eddy Street
Hull, Quebec K1A 0M5

Telephone: (819) 994-3835
Internet: <http://www.pch.gc.ca/progs/native.htm>



Canada Health Act

The *Canada Health Act* (CHA), passed by Parliament in 1984, is the cornerstone of the Canadian health system. While the delivery of health care comes under provincial jurisdiction, the CHA has been put in place to ensure that such care is available to all residents of Canada on a prepaid basis. It establishes criteria and conditions for the provinces and territories to satisfy so they are able to qualify for their full share of the federal transfers for health care services. The CHA criteria are:

Universality: requires that all residents of the province be entitled to public health insurance coverage.

Accessibility: requires reasonable access unimpeded by financial or other barriers to medically necessary hospital and physician services for residents, and reasonable compensation for both physicians and hospitals.

Comprehensiveness: requires that all medically necessary services provided by hospitals and doctors be insured.

Portability: requires that coverage be maintained when a resident moves or travels within Canada or travels outside the country (coverage outside Canada is restricted to the coverage the resident has in his or her own province).

Public Administration: requires that the administration of the health insurance plan of a province be carried out on a non-profit basis by a public authority.

The Minister of Finance has the responsibility for establishing the amount of federal transfers for the provinces' health care programs. However, it is the Minister of Health who is responsible for determining the amounts of any deductions or withholdings pursuant to the Canada Health Act, including those for extra-billing and user charges. On behalf of the Minister, the Health Insurance Division of **Health Canada** administers payments to the provinces and territories and ensures systematic monitoring of the criteria and conditions. The Division also carries out the consultative, analytic and administrative functions pertaining to the administration of the Act.

For more information on Health Canada and/or the *Canada Health Act*, please write or call:

■ **Health Canada**
Address Locator: 0913A
Ottawa, Ontario K1A 0K9

Health Canada General Inquiries: (613) 957-2991

TDD only, no-charge dial: 1-800-267-1245

Fax: (613) 941-5366

Health Canada Publications: (613) 954-5995

E-mail: medicare_hc@hc-sc.gc.ca

Internet: <http://www.hc-sc.gc.ca/medicare>

Canadian Diabetes Strategy

Diabetes affects some 1.5 million Canadians, and is a leading cause of heart disease and stroke, loss of vision, severe kidney disease, amputation of the limbs, and other problems. In November 1999, the Minister of Health announced a five-year, \$115 million Canadian Diabetes Strategy. The Strategy is being developed and operated in close co-operation with many partners. These include: all the provinces and territories, national Aboriginal organizations and the Diabetes Council of Canada which represents many voluntary health agencies, such as the Canadian Diabetes Association and the Heart and Stroke Foundation.

The Strategy focuses on: the prevention of and public education about the type of diabetes which most affects seniors (called Type 2 diabetes), improving the information we have about the state of diabetes in Canada, coordinating efforts to combat diabetes within Canada, and a special program for Aboriginal people with diabetes. They and seniors are at the highest risk of developing Type 2 diabetes. To learn more about the Strategy, please contact:

■ **Adult Health Division**
Health Canada
Postal Locator 1910C
Ottawa, Ontario K1A 1B4

Fitness/Active Living

Physical activity is one of the most important things you can do to maintain your physical and mental health and quality of life as you get older. **Health Canada's** Fitness/Active Living Unit has been established to encourage, promote and develop active living in Canada, thereby improving the overall fitness, health, well-being and quality of life of Canadians.

Older adults who are healthy and physically active claim to enjoy a greater sense of well-being, independence, respect and control over their lives. "Active Living" is based on the belief that physical activity improves both our individual well-being and the quality of life of our community. The Unit supports activities aimed at reducing age-related barriers to active living. It also seeks to create a culture, environment and conditions that support active and healthy aging. One area of focus is "Active Living and Healthy Aging".

Health Canada has recently published *Canada's Physical Activity Guide for Healthy Active Living for Older Adults*, which aims to promote physical activity in an aging society. To receive this free guide and handbook, call toll free 1-888-334-9769. To obtain more information, please write or call:

- **Fitness/Active Living Unit**
Health Canada
Address Locator 1907C1
Ottawa, Ontario K1A 1B4

Telephone: (613) 941-3565
Fax: (613) 941-6666
Internet: <http://www.hc-sc.gc.ca/hppb/fitness/>
or: <http://www.paguide.com>

Home Care Development

Home care delivery is of provincial jurisdiction. Due to health reforms and the aging of the Canadian population, home care is becoming increasingly important as part of both the acute care system and in the provision of care to those with long-term needs. Yet home care has been unevenly developed across Canada and not always accessible or fully integrated within the broader health care system. Seniors are a significant proportion of home care clients. **Health Canada's** Home Care

Development Unit works closely with provincial and territorial officials, with national organizations and other key stakeholders to support and strengthen the home and community sector. This includes exploring with other federal departments the identification and promotion of policies which support the necessary community and social supports which make home care feasible, such as adaptive and alternative housing and availability of appropriately modified transportation.

The Home Care Development Unit focuses on three closely linked streams of activity: policy development, knowledge development and infrastructure development. For more information, please contact:

■ **Home Care Development**
Health Policy and Information Directorate
275 Slater Street, 7th Floor, Postal Locator 3807A
Ottawa, Ontario K1A 0K9

Telephone: (613) 941-5088

Fax: (613) 957-3233

E-mail: gweneth_gowanlock@hc-sc.gc.ca

Internet: www.hc-sc.gc.ca/homecare/index.htm

Laboratory Centre for Disease Control

The Laboratory Centre for Disease Control (LCDC) is Canada's national centre for the identification, investigation, prevention and control of human disease. LCDC is one of the directorates within the Health Protection Branch (HPB) of **Health Canada**, and a key component of the federal government's mandate for public health protection.

The Centre's core activities are national health surveillance, disease prevention and control. These involve the monitoring and investigation of infectious and non-infectious diseases and injuries, the study of their associated risk factors, and the evaluation of related prevention and control programs.

LCDC conducts its activities through 9 bureaux: Cancer; Cardio-respiratory Diseases and Diabetes; HIV/AIDS, STD and TB; Infectious Diseases; Microbiology; Office of Global Surveillance and Field Epidemiology; Reproductive & Child Health; Operations, Planning and Policy; and Office of Biosafety. For more information, please contact:

- **Laboratory Centre for Disease Control (LCDC)**
Health Canada
Address Locator 0602C1
Ottawa, Ontario
K1A 0L2

Telephone: (613) 957-0315
E-mail: LCDC@hc-sc.gc.ca
Internet: <http://www.hc-sc.gc.ca/hpb/lcdc>

National Health Research and Development Program

The National Health Research and Development Program (NHRDP) is **Health Canada's** program for supporting extramural Canadian health research and researchers. It provides funding for innovative, peer-reviewed research. NHRDP supports researchers who contribute to policy planning and development in priority areas that are relevant to Health Canada's mission.

The NHRDP has established a set of long-term research priorities that include: population health, aging, health impact of public policies, renewal and restructuring of the health system and transfer of knowledge. For more information, please contact:

- **Information Officer**
National Health Research and Development Program
Health Canada
Address Locator 1915A
Ottawa, Ontario K1A 1B4

Telephone: (613) 954-8549
Fax: (613) 954-7363
E-mail: nhrdpinfo@hc-sc.gc.ca
Internet: <http://www.hc-sc.gc.ca/iacb-dgiac/nhrdp>

Nutrition

Health Canada's Nutrition and Healthy Eating Unit has been established to help reduce the prevalence of nutrition-related chronic diseases in Canada and to improve the nutritional health of all Canadians, including the nutritionally vulnerable

population. It publishes *Canada's Food Guide to Healthy Eating* and supporting documents, which offer advice on making wise food choices that contribute to a healthy eating lifestyle. For more information, please contact:

- **Nutrition and Healthy Eating Unit**
Health Canada
Address Locator 1907C1
Ottawa, Ontario K1A 1B4

Telephone: (613) 941-2627
Fax: (613) 941-2432
E-mail: Halina_Cyr@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca/english/food

Population Health Fund

The Population Health Fund is a funding program that supports **Health Canada's** population health approach. The goal of the Fund is to increase community capacity for action on the factors that influence and determine the health of the population. It seeks to achieve three objectives through project funding:

- to develop, implement, evaluate and disseminate models for applying the population health approach;
- to increase the knowledge base for future program and policy development; and
- to increase partnership and develop inter-sectoral collaboration.

The Population Health Fund supports time-limited projects, sponsored by Canadian voluntary, non-profit organizations and educational institutions. Priorities for funding have been established for each life stage (childhood and youth, mid-life and later life). Health Canada periodically invites applications that address departmental priorities.

The Population Health Fund is the sole Health Canada program that offers funding for seniors' community projects (which meet Fund priorities and criteria). The Fund can support later life projects that are national, regional/provincial or local in scope. Funding is available to seniors' organizations and stakeholder groups involved in senior/aging issues. The Fund is designed to ensure that seniors have the opportunity to share in the development and implementation of projects.

For more information, please write or call the National Office (for a national project), or your Health Canada Regional Office (for a provincial/territorial/regional or local project).

Atlantic Region
Health Canada
Room 709, 1557 Hollis Street
Halifax, Nova Scotia B3J 3V4
Telephone: (902) 426-2700
Fax: (902) 426-9689

Alberta/N.W.T./Nunavut Region
Health Canada
Suite 815, Canada Place
9700 Jasper Avenue
Edmonton, Alberta T5J 4C3
Telephone: (403) 495-2754
Fax: (403) 495-5537

Manitoba/Saskatchewan Region
Health Canada
Suite 420, 391 York Avenue
Winnipeg, Manitoba R3C 0P4
Telephone: (204) 983-2833
Fax: (204) 983-8674

Health Canada
Federal Building
320-3rd Floor
1975 Scarth Street
Regina, Saskatchewan S4P 2H1
Telephone: (306) 780-5104 or 780-7151
Fax: (306) 780-6207

Ontario Region
Health Canada
55 St. Clair Avenue East, 3rd Floor
Toronto, Ontario M4T 1M2
Telephone: (416) 973-0003
Fax: (416) 954-8211

Quebec Region
Health Canada
Complexe Guy-Favreau
East Tower, Suite 212
200 René-Lévesque Blvd. West
Montréal, Quebec H2Z 1X4
Telephone: (514) 283-7342 or 283-0816
Fax: (514) 283-3309

British Columbia/Yukon Region
Health Canada
Suite 440, 757 West Hastings Street
Vancouver, British Columbia V6C 1A1
Telephone: (604) 666-2729
Fax: (604) 666-8986

National Office
Population Health Directorate
Health Canada
Address Locator 1908C1
Ottawa, Ontario K1A 1B4
Telephone: (613) 957-3507
Fax: (613) 952-5310

Rural Health

A significant proportion of Canada's total population (almost 30% – 9 million people) live in rural and remote areas of the country.

The federal government is listening and responding to the health concerns of rural Canadians in many ways, including the establishment of the Office of Rural Health in **Health Canada** in September 1998 to ensure that a rural perspective is reflected in departmental programs, policies, and in national health policy and health system renewal strategies.

In addition, the 1999 Budget announced a three-year “Innovations in Rural and Community Health” initiative. Health Canada will work closely with the provinces and territories, and with rural health stakeholders, to develop ways to address issues of mutual concern. A rural health funding program will support innovative projects to help address the health concerns of rural citizens and communities.

Health Canada has a long history in supporting rural health issues through other departmental programs and issue areas. These activities have contributed, and will continue to contribute, to the health of rural citizens and communities. For example, the Health Transition Fund is supporting the development of innovative projects and evaluation in four priority areas: home care; pharmacare; primary care; and integrated service delivery. A number of projects, including several related to telehealth (health services through telecommunications), specifically address issues for rural and remote areas and will provide information needed to improve health service delivery in those areas. For information, please contact:

- **Office of Rural Health**
Health Promotion and Programs Branch
Address Locator 1915C-2
Ottawa, Ontario K1A 1B4

Telephone: (613) 946-5100
Fax: (613) 946-5686
E-mail: John_Wootton@hc-sc.gc.ca

Strategies and Systems for Health

The Strategies and Systems for Health Directorate at **Health Canada** contributes to the health and well-being of seniors in a variety of ways, including:

- working with key partners and stakeholders to improve our understanding of the nature and extent of health issues facing the population and to develop strategic responses to address these particular needs (prevention, harm reduction, and treatment responses);
- publishing reports on the care, prevention, treatment and control of health problems;
- supporting the efforts of the voluntary health sector at the national level;
- coordinating a number of research programs; and
- supporting activities aimed at eliminating age-related barriers to active living and healthy sexuality.

Specific examples of activities directed toward the senior population include addressing the particular nutritional concerns of the older population and working to address substance abuse issues, including the misuse and over-prescription of drugs.

Program activities and research areas include the following: primary care/prevention, self-care, informal care, home care, continuing care, palliative care, multicultural health care, and alternative therapies. The Directorate has published materials on elder abuse, self-care, and HIV/AIDS which are available from the National Clearinghouse on Family Violence (see under the heading Safety and Security for a list of these publications) and the National Clearinghouse on HIV/AIDS.

For more information, please write or call:

- **Strategies and Systems for Health Directorate**
Health Promotion and Programs Branch
Health Canada
Address Locator 1915B
Ottawa, Ontario K1A 1B4

Telephone: (613) 954-8608
Fax: (613) 957-1406

Women's Health

The Women's Health Bureau, established in 1993, acts to: promote an understanding of gender as a critical factor in health; analyze and assess the impact of health policies, programs and practices on women's health; ensure that women's health concerns receive appropriate attention and emphasis within **Health Canada**; and maintain an ongoing relationship with major health and women's organizations.

The Bureau is not intended to be a program or funding agency. Rather, the Bureau has a strong policy orientation, and works with other divisions of Health Canada to ensure that programs and policies properly address women's health and gender issues. The activities of the Women's Health Bureau are intended to enhance the responsiveness of the Canadian health system generally to the health needs and concerns of women. The Bureau is supporting five Centres of Excellence for Women's Health and the Canadian Women's Health Network. This network will disseminate the research findings of the Centres and other information on women's health. For more information, please contact:

- **Women's Health Bureau**
Health Canada
Address Locator 0911A
Ottawa, Ontario K1A 0K9

Telephone: (613) 957-1945
Fax: (613) 952-3496
E-mail: women's_health_bureau@hc-sc.gc.ca
Internet: <http://www.hc-sc.gc.ca/pcb/whb>



Home and Housing

Canada Mortgage and Housing Corporation (CMHC)

The federal government funds a number of housing programs through the **Canada Mortgage and Housing Corporation (CMHC)**. These programs help seniors to meet their housing needs. Responsibility for administering assistance programs can vary from province to province. **Contact your local CMHC office to find out which level of government is responsible** for the programs in your province or territory. CMHC has branches in most major cities; please look up the phone number under Government of Canada in your telephone directory.

You may also be interested in the following publications: *Housing for Older Canadians* (\$49.95); *Planning Housing and Support Services for Seniors* (\$44.95); *Housing Options for People with Dementia* (\$24.95); *Flexhousing: Homes that adapt to life's changes* (\$9.95); *Supportive Housing for Seniors*; *Housing Choices for Older Canadians*, *Maintaining Seniors Independence: A Guide to Home Adaptation and Housing Choices for Canadians with Disabilities* available through the Canadian Housing Information Centre. (See listing).

AFFORDABILITY AND CHOICE TODAY PROGRAM

The Affordability and Choice Today (ACT) program encourages collaboration between municipalities, the private and non-profit housing sectors to develop, demonstrate and promote regulatory reform to improve housing affordability and choice. This program is sponsored by Canada Mortgage and Housing Corporation (CMHC), however, its management is assured jointly by the Federation of Canadian Municipalities (FCM), the Canadian Home Builders' Association (CHBA), and the Canadian Housing and Renewal Association (CHRA). It is designed to foster and provide information exchange on successful examples of regulatory innovations from across Canada. Information about the program may be obtained from the national offices of the FCM and CMHC.

CANADIAN HOUSING INFORMATION CENTRE

The Canadian Housing Information Centre, located at the National Office of Canada Mortgage and Housing Corporation (CMHC) in Ottawa, is the most extensive housing information source in the country, serving consumers, builders, developers, academics and industry decision-makers. To obtain publications or more information, please contact:

■ **Canadian Housing Information Centre**
700 Montreal Road
Ottawa, Ontario K1A 0P7

Telephone: 1-800-668-2642 (toll-free)

Fax: (613) 748-4069

E-mail: chic@cmhc-schl.gc.ca

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

EMERGENCY REPAIR PROGRAM

The Emergency Repair Program (ERP) provides assistance to homeowners in rural and remote areas to undertake emergency repairs required for the continued safe occupancy of their houses. A significant portion of this program is directed to Aboriginal peoples. Assistance, in the form of a grant, depends on the cost of repairs. Maximum contributions vary from \$4,635 in southern areas to \$8,242 in far northern areas.

HOME ADAPTATION FOR SENIORS' INDEPENDENCE

HASI assists low-income older Canadians, whose difficulties in daily living can be addressed by certain adaptations to their homes. HASI provides a one-time, non-repayable contribution of up to \$2,500. The exact grant amount is based on material costs and labour necessary for required adaptations. To obtain assistance, applicants must be 65 years or older, and the household income must be less than the income threshold established for the type of household in the local area.

NON-PROFIT HOUSING PROGRAM

This CMHC program provides affordable rental housing for low-income households. Under the program, tenants pay rent on the basis of income. Seniors apply directly to local non-profit groups or agencies for housing. Units are located in many communities throughout Canada.

RENT SUPPLEMENT PROGRAM

This program benefits low-income tenants. Under this program, landlords sign an agreement with the government to base rents on income. The government pays the landlord the difference between the actual rent and the rent based on income. Seniors should apply to their local housing authority or provincial government housing office. Units are located in many communities throughout Canada.

RESEARCH ON SENIORS' HOUSING NEEDS

CMHC also supports research into the housing needs of seniors. Researchers are studying the changing characteristics of the older population. They are also looking at the need for support services to enable more seniors to remain in their own homes. The research aims to:

- increase the range of housing choices for seniors
- improve the quality of housing for seniors
- make it possible for seniors to live independently
- help the private sector to meet the housing needs and preferences of seniors; and
- help seniors use their resources more effectively.

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (HOMEOWNER RRAP)

Homeowner RRAP provides assistance to low income homeowners to bring their properties up to minimum health and safety levels. To qualify, a household's income must be below a maximum established for the applicable area. Assistance is in the form of a loan, part of which may not have to be repaid. In southern areas of Canada, the maximum loan is \$18,000, in northern areas it is \$21,000 and in far northern areas it is \$27,000. The maximum amount that may be forgiven varies from \$12,000 in the south to \$18,000 in the far northern areas. The amount of forgiveness depends on household income and is based on a percentage of the repair costs covered under the program.

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RENTAL RRAP)

Rental RRAP provides assistance to landlords offering affordable housing, to pay for mandatory repairs to self-contained units occupied by tenants with incomes below the threshold for an area. Eligibility is limited to projects having and maintaining rents at or below the median market rent for the local area. Assistance is in the form of a forgivable loan of up to 100 percent of mandatory repair costs. The amounts vary from \$18,000 in southern areas to \$27,000 in far northern areas.

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP FOR PERSONS WITH DISABILITIES)

RRAP for persons with disabilities provides assistance to households occupied by persons with disabilities who require special modifications to improve accessibility to their residence. Assistance is in the form of a loan, part of which may not have to be repaid. The maximum loan is \$18,000 in southern areas, \$21,000 in northern areas and \$27,000 in far northern areas. Forgiveness levels vary between \$12,000 in the south to \$18,000 in the far northern areas. The forgiveness amounts depend on household income and costs of the accessibility modifications.

To obtain information or publications on any of these programs, please see address and phone details at the beginning of this chapter.

Energy Efficiency

The Office of Energy Efficiency (OEE) of **Natural Resources Canada** offers a number of programs to help Canadians save energy at home, at work and on the road. Its *EnerGuide* programs rate the energy consumption or energy efficiency of household appliances, heating and ventilation equipment, air conditioners, houses and new vehicles. The *R-2000 HOME* program encourages the construction of energy-efficient houses that are environmentally friendly and healthy to live in, and the *RenoSense* program provides information to encourage Canadians to incorporate energy efficiency into their home renovation plans. The *AutoSmart* program provides information on every aspect of energy-efficient motoring. Many OEE publications can be viewed or ordered online from the OEE's Virtual Library (Internet address below). All OEE publications can be ordered free of charge. Please allow three weeks for delivery.

■ **Energy Publications** **c/o Canada Communication Group** **Ottawa, Ontario K1A 0S9**

Telephone: 1-800-387-2000 (toll-free)
(613) 995-2943 (National Capital Region)

Fax: (819) 994-1498

OEE web site: <http://oee.nrcan.gc.ca>

OEE Virtual Library: http://publications-econergie.nrcan.gc.ca/index_e.cfm



Human Rights

Canadian Human Rights Act

The **Canadian Human Rights Commission** administers the *Canadian Human Rights Act*. This Act protects anyone living in Canada against discrimination in (or by) the federal government, federal Crown corporations and federally-regulated organizations. Examples include: banks, airline or railway companies, Canada Post and Canadian Broadcasting Corporation, telephone companies, and television and radio stations.

The Commission accepts complaints of discrimination in employment or provision of services. These complaints may concern discrimination on the basis of: age, national or ethnic origin, race, colour, family status, religion, marital status, sex, disability, sexual orientation, conviction for which a pardon has been granted.

The Commission has offices in Halifax, Montréal, Toronto, Winnipeg, Edmonton and Vancouver. For more information, please write or call:

■ **Canadian Human Rights Commission**
320 Queen Street, 13th Floor
Ottawa, Ontario K1A 1E1

Telephone: (613) 995-1151

TTY: (613) 996-5211

Fax: (613) 996-9661

Internet: <http://www.chrc.ca>

Canadian Charter of Rights and Freedoms

The *Canadian Charter of Rights and Freedoms* is part of the Canadian Constitution. It protects every Canadian. If you believe that some government body has violated your rights, you can seek a remedy from the courts.

The Human Rights Program of the **Department of Canadian Heritage** publishes a *Guide to the Canadian Charter of Rights and Freedoms* to increase understanding of the Charter and to heighten awareness of its importance in our daily lives.

The mission of the Program is to promote the development, understanding and respect for human rights. To accomplish this, the Program undertakes educational and promotional activities involving the public, educators, non-governmental organizations, government departments and others.

To obtain a copy of the *Canadian Charter of Rights and Freedoms* and its Guide, please call or write to:

- **Human Rights Program**
Citizens' Participation Directorate
Department of Canadian Heritage
15 Eddy Street
Hull, Quebec K1A 0M5

Telephone: (819) 994-3458
Fax: (819) 994-5252
E-mail: rights-droits@pch.gc.ca
Internet: <http://www.pch.gc.ca/ddp-hrd>

Office of the Commissioner of Official Languages

The **Commissioner of Official Languages** seeks to ensure recognition of the status of each of the official languages and compliance with the spirit and intent of the *Official Languages Act* in the administration of the affairs of federal institutions and in promoting English and French in Canadian society.

These duties are fulfilled by:

- carrying out studies, research, analyses and audits with respect to the equality of status and equal rights and privileges of the official languages;
- investigating complaints regarding matters governed by the *Official Languages Act* and Regulations as well as by policies issued to this end;
- encouraging the application of the Act and Regulations by providing information and advice, and by working with the public, Parliament and the federal organizations.

For more information, please contact:

- **Office of the Commissioner of Official Languages**
344 Slater Street
Ottawa, Ontario K1A 0T8

Telephone: (613) 996-6368
Toll Free: 1-877-996-6368
Fax: (613) 995-0729

Privacy Act

The *Privacy Act* has two purposes: to protect personal information about you in federal government files and to allow you to see the information to be sure it is accurate and complete. Seniors often ask for: pension information, wartime military records, medical records, immigration or employment files, and census information for genealogical research. Many of these files contain information that confirms your right to certain benefits.

A number of federal departments have files on individual Canadians (for example, the Department of Veterans Affairs stores personal information on veterans). The government has organized the information into “banks”. The government presents an overview and description of these personal data banks in *Info Sources - Sources of Federal Government Information*. Most libraries, your federal MP and Canada Employment Centres have copies of this guide. They also have application forms and brochures. These materials explain how to request information from the data banks. If you want to see your personal files, you need to complete an application form for each bank you want to examine. Send the forms to the addresses listed in *Info Sources* for those departments.

You may complain to the **Privacy Commissioner of Canada** if you are: denied any or all of the information, denied a request to correct a file, or made to wait longer than a maximum of 60 days for the information. You may also complain if you believe that the federal government is improperly collecting, using, disclosing, keeping or destroying personal information. For further information, please call:

- Telephones: 1-800-267-0441 (toll-free)
(613) 995-2410 (National Capital Region)
TTY: (613) 992-9190

Protection Against Age Discrimination

The **Canadian Human Rights Commission** addresses, among other things, discrimination and harassment on the basis of age. This is achieved by investigating complaints of discrimination on the prohibited grounds, including age, specified in the *Canadian Human Rights Act*, in federal departments and agencies, and in the federally-regulated portion of the private sector. This is designed to protect seniors employed in, or obtaining goods, services or accommodation from areas of federal jurisdiction. Seniors benefit from: equal employment opportunity; freedom from

harassment on the job; equal access to goods and services; the opportunity to continue employment until the “normal age” of retirement; and the addressing of systematic and individual cases of discrimination. For more information, please contact:

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

Telephone: 1-888-214-1090 (toll-free)

TTY: 1-888-643-3304

Fax: (613) 996-9661

E-mail: info.com@chrc-ccdp.ca

Internet: <http://www.chrc-ccdp.ca>

Income, Pensions, Benefits



Human Resources Development Canada is responsible for administering the Canada Pension Plan (CPP) and the Old Age Security (OAS). CPP benefits are based on contributions to the plan while OAS is designed to ensure a minimum income to eligible Canadians. These and other benefits are described below.

To obtain more information about any benefit under the Canada Pension Plan (CPP) or Old Age Security (OAS), please contact Human Resources Development Canada by calling free of charge: 1-800-277-9914 (English) or 1-800-277-9915 (French). If you have a hearing or speech impairment and you use a TDD/TTY device, please call 1-800-255-4766.

For faster telephone service, call Tuesday to Friday during the middle weeks of the month. Please have either the number that appears on your OAS or CPP payment or your Social Insurance Number (SIN) ready.

Information is also provided on the Internet at <http://www.hrdc-drhc.gc.ca/isp>

Canada Pension Plan (CPP)

Most working Canadians and their employers must contribute to the Canada Pension Plan (CPP). The Plan provides for the payment of: a retirement pension, 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.***

The amount of benefits is based on the contributor's earnings and contributions to the Plan. CPP covers virtually all working Canadians; The Quebec Pension Plan (QPP) covers Quebec workers. These two plans are closely coordinated so that you are protected wherever you live in Canada. Whether in Canada or abroad, you will receive your benefits in Canadian dollars.

The CPP periodically sends you a statement of your contributions along with estimates of the benefits you are eligible to receive. You may also apply for your personal contributor statement once in any 12-month period. In 2000, all Canadians who have contributed to the CPP and not in receipt of a CPP retirement pension will receive a statement of contributions.

CREDIT SPLITTING

If you are divorced or separated, you should know that any CPP pension credits earned by you or your spouse during a legal or common-law marriage may be divided equally if all eligibility criteria are met. The CPP uses credits earned through contributions to determine whether or not you are eligible for benefits and, if so, the amount.

You must supply the Minister of Human Resources Development Canada with the necessary information. If you separate or dissolve a common-law union, you or your spouse must make a formal application to have credits split. There is a time limit on applications by former common-law spouses. There is also a time limit on applications by a separated spouse if the former spouse has died.

DISABILITY BENEFITS

You may be eligible for a monthly CPP disability pension if you meet the following requirements: you are under the age of 65, you have a severe and prolonged disability (according to the CPP definition), and you have contributed to the CPP for the required number of years.

Your dependent children may receive monthly benefits until they reach age 18, or up to age 25, if they are in full-time attendance at a recognized educational institution.

PENSION SHARING (ASSIGNMENT)

It is possible for married or common-law spouses, in an ongoing relationship, to share their retirement pension(s). You can share pension(s) if: you are both at least 60 years of age, and you have both applied for your CPP retirement pension(s) and for an assignment.

If only one of you contributed to the CPP, you can share that pension. If both of you contributed to CPP, you share both pensions. *You must apply for pension sharing.* In certain circumstances, pension sharing may take place even when spouses have different pension plans (i.e. CPP and QPP).

RETIREMENT PENSION

If you have contributed to the CPP, you are entitled to receive a monthly retirement pension based on the amount you have contributed.

You may be eligible to receive CPP retirement pension as early as age 60. If you are aged 60 to 64, you must have completely or substantially ceased employment to qualify. If you choose to start receiving your retirement pension before you reach 65, the amount of your pension *will be reduced by 0.5 percent for each month between the beginning of the pension and the month after your 65th birthday.* The amount will not be readjusted upward when you reach 65. However, the pension is fully indexed each January to reflect increases in the cost of living.

A full retirement pension starts at age 65. If you delay receiving your retirement pension until you are between 65 and 70 years of age, the amount of your pension *will be increased by 0.5 percent for each month you are past age 65, up to the month the payment is made (subject to a maximum of 30 percent).* Alternatively, you may request a retroactive payment of your CPP, to a maximum of one year. In that case, the 0.5 percent increase still applies for months beyond this one-year maximum retroactive payment (up to a maximum of 30 percent). You may not contribute to the plan after age 70 or after you begin receiving a retirement pension. ***You should apply for your retirement pension at least six months before you want to receive it.***

The CPP retirement pension is paid anywhere in the world (in Canadian dollars). However, if you have lived and worked in another country, you may also qualify for social security benefits from that country (see International Social Security Agreements at the end of this section).

SURVIVOR BENEFITS

If you have contributed to the CPP for the necessary number of years, your estate may, upon application, receive a lump-sum benefit upon your death. Your legal or common-law spouse may be eligible to receive a monthly survivor's pension if he or she meets certain requirements. Your dependent children may receive benefits until they reach age 18, or up to age 25, if they are in full-time attendance at a recognized educational institution.

Old Age Security (Basic OAS)

To qualify for an Old Age Security (OAS) pension, a person must be 65 years of age or over, and must be a Canadian citizen or a legal resident of Canada on the day preceding the application's approval; or if no longer living in Canada, must have been a Canadian citizen or legal resident of Canada on the day preceding the day he or she stopped living in Canada. A minimum of 10 years of residence in Canada after reaching age 18 is required to receive a pension in Canada. To receive an OAS pension outside the country, a person must have lived a minimum of 20 years in Canada.

Canada has reciprocal social security agreements with a number of countries. These agreements mean that persons who have lived or worked in Canada, as well as in another country, may be able to meet the basic requirements for benefits in Canada or in the other country (see listing for International Social Security Agreements).

You do not have to be retired to receive the basic OAS pension, but ***you must apply***. This benefit is not paid automatically. The OAS basic pension is considered taxable income.

GUARANTEED INCOME SUPPLEMENT

If you have little or no income besides your OAS pension, you may qualify to receive a monthly Guaranteed Income Supplement (GIS). The amount of this additional payment is calculated on the basis of your income and that of your spouse (if you have one). ***You must renew the Supplement each year; this is done either automatically by filing an income tax return by April 30th each year, or by filling out a renewal form.*** The GIS benefits are not taxable income.

If you leave Canada, you can only receive the GIS for six months after departure.

OLD AGE SECURITY RECOVERY TAX

Higher-income seniors may have to pay back part or all of their basic Old Age Security (OAS) benefits. If your annual income is more than \$53,215, **Human Resources Development Canada (HRDC)** deducts one twelfth of your total estimated OAS Recovery Tax for the year “at source”. That is, HRDC deducts this amount from your monthly payments. This estimate is based on your previous year’s income tax return. The total recovery tax amount cannot exceed the total OAS benefit entitlement.

SPOUSE’S ALLOWANCE/WIDOWED SPOUSE’S ALLOWANCE

This monthly allowance is based on your income and your spouse’s income. This payment gives additional financial help to those with limited incomes.

You may qualify for a *Spouse’s Allowance (SPA)* if you meet the following conditions:

- You must be between 60 and 64 years old.
- Your spouse is receiving the OAS pension and the GIS.
- The combined incomes of you and your spouse must not exceed a certain limit.
- You must have lived in Canada for a total of at least 10 years after reaching age 18.

If your spouse dies, you may continue to receive this benefit. The allowance continues until you reach age 65 when you can receive your own OAS pension or until you remarry.

You may qualify for the *Widowed Spouse’s Allowance (WSA)* if you meet the following conditions:

- You must be a widow or a widower.
- You must be between 60 and 64 years of age.
- Your income must not exceed a certain limit.
- You must have lived in Canada for a total of at least 10 years after reaching age 18.

The amount of the allowance depends on your income. This allowance continues until you reach 65 or until you remarry. ***You must renew the Spouse’s Allowance/Widowed Spouse’s Allowance each year, either automatically by filing an income tax return by April 30 or by filling a renewal form.*** The SPA/WSA benefits are not taxable income.

If you leave Canada, you can only receive the Spouse’s Allowance/Widowed Spouse’s Allowance for six months after departure.

SUPPLEMENTARY PROVINCIAL PROGRAMS

Some provinces have guaranteed annual income systems. If you are 65 years of age or older and you receive the federal Guaranteed Income Supplement, you might qualify for additional benefits from your province. These benefits will ensure that your income does not fall below the province's guaranteed income level.

To apply for provincial assistance, contact your provincial or territorial government. See at the end of this publication for addresses and telephone numbers of provincial/territorial offices for seniors.

Canadian Government Annuities

The *Canadian Government Annuities Act* came into force on September 1, 1908. Canadians of modest income were given the opportunity to purchase deferred and immediate annuities, either individually or under the terms of an employer pension plan. By providing a full guarantee of payment, competitive yields and assuming all of the costs of administering these annuities, the government sought to encourage people to save for their old age.

The *Old Age Security Act* came into force in 1952 and the Guaranteed Income Supplement and the Canada and Quebec Pension Plans were introduced in the 1960s. These developments, together with the increasing attractiveness of private pension plans, led to a steady decline in the sale of Government Annuities. This resulted in the government's decision to discontinue the promotion of sales in 1967.

The Annuities Branch, located in Bathurst, New Brunswick, currently administers 10,000 Government Annuity contracts of which 8,200 have not yet matured. Since 1908, approximately 553,000 contracts have been issued. As of March 31, 1999 there were 101,800 annuitants receiving payments under the program. During 1998-1999 fiscal year approximately \$75 million in payments were made. For more information, please contact:

- **Canadian Government Annuities**
Human Resources Development Canada
P.O. Box 12000
Bathurst, New Brunswick E2A 4T6

Telephone: 1-800-561-7922 (toll-free)

Direct Deposit

The Canada Pension Plan (CPP) and Old Age Security (OAS) now offer direct deposit. [OAS includes the Guaranteed Income Supplement (GIS), the Spouse's Allowance (SPA) and the Widowed Spouse's Allowance.] Direct deposit means that the government puts your benefit directly into your account each month, at the financial institution of your choice. Your deposit will be on time, with no risk of paper cheques being lost, stolen or damaged.

International Social Security Agreements

If you have lived or worked in another country with which Canada has concluded a reciprocal social security agreement, you may qualify for social security benefits from both countries.

International Social Security Agreements are currently in force between Canada and the following countries: Antigua and Barbuda, Australia, Austria, Barbados, Belgium, Chile, Croatia, Cyprus, Denmark, Dominica, Finland, France, Germany, Greece, Grenada, Iceland, Ireland, Italy, Jamaica, Jersey and Guernsey, Korea, Luxembourg, Malta, Mexico, Netherlands, New Zealand, Norway, Philippines, Portugal, Saint Kitts and Nevis, Saint Lucia, Saint Vincent, Spain, Sweden, Switzerland, Trinidad & Tobago, United Kingdom, United States.

For more information or help in applying for Canadian and/or foreign social security benefits, contact your nearest **Human Resource Centre**.

Veterans Benefits

Receipt of QPP, CPP, OAS, GIS or SPA benefits can affect income-tested benefits that some veterans and their families receive. Please consult the Department of Veterans Affairs for more information. (See also other listings under *Veterans*).



Information Sources and Resources

Canadian Health Network (CHN)

The Canadian Health Network (CHN) is a nationally funded initiative in partnership with **Health Canada**. It is designed to improve access to trusted health information and to strengthen health networks.

With the support and contribution of partner organizations from across the country, the CHN seeks to establish itself as the premier source for Canadians to access “health info you can trust”, connecting Canadians to timely and credible health information, resources and organizations.

Through the CHN, the Canadian public and health intermediaries alike can find excellent resources from health information providers across Canada, including federal, provincial and territorial governments, non-governmental organizations, universities, and community-based organizations. While the CHN will focus initially on information to lead a healthier life and prevent disease, topic areas will include self-care, health system performance evaluation and others.

■ Internet: www.canadian-health-network.ca

Communications

Health Canada has published *Communicating with Seniors*, a guide containing information about the effects of aging on message reception and the means to adapt communications to the aging of the Canadian population. The guide examines the entire range of communication tools currently being used to reach Canadians, from print to television, to push-button phone messages and banking machines. The guide offers advice, tips and techniques to ensure successful communication with seniors. To obtain this publication, please contact the Division of Aging and Seniors at the address and phone numbers given at the beginning of this publication.

Genealogy and History

The **National Archives of Canada** preserves many historical documents. Its collection includes government records, manuscripts, photographs, audio-visual, cartographic and documentary art. The Archives provides a rich source of information for research on such popular topics as genealogy and local and national history. It has a written inquiries service, and a loan service that allows libraries to request microfilmed collections. It also exhibits some of its collections in-house. For more information, please write or call:

- **National Archives of Canada**
395 Wellington Street
Ottawa, Ontario K1A 0N3
Telephone: (613) 995-5138
Fax: (613) 995-6274
Internet: www.archives.ca

Health Promotion Online

Health Promotion Online, one of **Health Canada's** interactive Internet sites provides access to information on many health issues of interest to seniors (injury prevention, heart health, nutrition, physical activity, etc.) as well as on a vast number of other health subjects.

- Internet: <http://www.hc-sc.gc.ca/healthpromotion>

Information on the Government of Canada

Communicating with the Government of Canada has never been easier. When you need information about Government of Canada programs and services, new initiatives, or information products, call toll-free or visit the Canada web site. This is your primary access point to the Government of Canada.

- Telephone: 1-800-O-Canada (1-800-622-6232, toll-free)
TTY: 1-800-465-7735 (toll-free)
Internet: www.canada.gc.ca

To obtain information about Government of Canada publications, please contact:

- Telephone: 1-800-635-7943 (toll-free)
Internet: www.publications.pwgsc.gc.ca

National Council of Welfare

The **National Council of Welfare** is a citizens' advisory body reporting to the Minister of Human Resources Development Canada. The Council produces reports on poverty and social policy. Some reports are of interest to seniors. For example, *A Pension Primer* describes pension programs in everyday language. *Improving the Canada Pension Plan* is a more detailed policy analysis, with recommendations for

strengthening the plan. National Council of Welfare reports are available free of charge. To request a list of publications or more information, please write or call:

- **National Council of Welfare**
Human Resources Development Canada
1010 Somerset West, 2nd Floor
Ottawa, Ontario K1A 0J9

Telephone: (613) 957-2963
Fax: (613) 957-0680
E-mail: ncw@magi.com

National Library Services

The **National Library of Canada** has three primary responsibilities: to collect, preserve and promote access to Canada's literary history and musical heritage; to promote library development across the country; and to encourage the sharing of resources among Canadian libraries.

Extensive Canadian newspaper collections date back to the 19th century. Other Canadian material includes books, magazines, city directories and government publications. These materials can facilitate research on topics such as genealogy, local history and current affairs. Also available is information on publishing in Canada, copyright and International Standard Book Numbers. Canadian music collections include music manuscripts, sheet music, sound recordings, and special collections such as the music of Glenn Gould.

The National Library supports your local library in a number of ways. For example, it has a computerized list of holdings and a location service. When a local library is not able to furnish a book, newspaper or other item from its own holdings, the National Library helps the library to obtain the item. You should check if your local library has the material you want before you contact the National Library.

The National Library also supports an active program of exhibitions, readings, lectures and musical events that residents and visitors in the Capital can attend. These events are outlined in a monthly brochure. To obtain this brochure, call (613) 992-9988, or fax (613) 947-2706. For general information on the National Library of Canada, please write or call:

- **National Library of Canada**
395 Wellington Street
Ottawa, Ontario K1A 0N4

Telephone: (613) 995-9481
Fax: (613) 943-1112

Postal Codes

Anyone wishing to obtain a postal code can call the National Postal Code line at 1-900-565-2633. **Canada Post** charges \$ 0.75 for this service but if a senior cannot go to the post office to consult the postal code directory and does not have access to the Internet because of poor eyesight or other disabilities, the caller should advise the operator and request a credit for the call.

Canada Post is always interested in receiving comments or suggestions on how to best serve the public. To submit suggestions:

- Telephone: 1-800-267-1177
TDD: 1-800-267-2797
E-mail: service@canadapost.ca
Internet: www.canadapost.ca

Seniors Policies and Programs Database

The Seniors Policies and Programs Database (SPPD) is a bilingual Internet-based tool developed at the request of federal, provincial and territorial ministers responsible for seniors as part of the National Framework on Aging. Originally designed as an analytical tool to provide necessary information about seniors policies and programs in all parts of Canada for decision-making by governments, the SPPD also serves as a valuable source of information to individuals, groups and organizations outside of government interested in seniors issues.

Health Canada's Division of Aging and Seniors coordinates federal government participation in the SPPD. This database currently contains a wide range of federal, provincial, and territorial policies and programs related to seniors, such as health, housing, and social and income support. By accessing the SPPD, users are able to browse all policies and programs in the system, conduct both basic or advanced searches on specific topics, and create customized reports. The SPPD shows how programs are linked or connected to one another and provides basic statistical

information about Canada's seniors. Additional information about a specific policy or program can also be obtained by accessing one of the many web-site links contained in the database.

You can visit the Seniors Policies and Programs Database by going to one of the following Internet addresses:

- www.sppd.gc.ca (English)
www.bdppa.gc.ca (French)

Statistics

Statistics Canada gathers and analyzes information and data on Canada's population, including seniors. The Department publishes a number of reports on the topic of aging. For information, consult:

- **Housing, Family and Social Statistics Division**
Statistics Canada
7-C-2 Jean Talon Building
Ottawa, Ontario K1A 0T6

Telephone: (613) 951-2603
Fax: (613) 951-0387
Internet: <http://www.statcan.ca>

You can purchase Statistics Canada publications from community bookstores and authorized agents or order the reports from local Statistics Canada offices. For a fee, you can obtain special tabulations and microdata files from Statistics Canada. You may write or call toll-free:

- **Statistics Canada**
Operations and Integration Division
Circulation Management
120 Parkdale Avenue
Ottawa, Ontario K1A 0T6

Telephones: 1-800-267-6677 (order-only line)
1-800-263-1136 (national enquiries line)
Fax: (613) 951-1584
E-mail: order@statcan.ca
Internet: <http://www.statcan.ca>

Statistics Canada has reference centres in Halifax, Montréal, Ottawa, Toronto, Winnipeg, Regina, Edmonton, Calgary and Vancouver. These centres can give you more information. Users who live outside the local dialling area can call these centres toll-free. Look for “Statistics Canada” under Government of Canada in your telephone directory.

Language and Culture



The **Department of Canadian Heritage** programs, agencies and corporations contribute to the growth and development of Canadian cultural and sporting life, the promotion of a fairer, more equitable society, and the nation's linguistic duality and multicultural character. The Department also contributes to the vitality of official language minority communities, to promoting awareness and understanding of human rights as well as to the preservation and presentation of Canada's cultural heritage.

Canada Council for the Arts

Parliament created the **Canada Council for the Arts** to foster and promote the arts. The Canada Council provides grants and services to professional Canadian artists and arts organizations.

Individual artists who apply for grants must be Canadian citizens or permanent residents of Canada. They must have completed basic training and be recognized as professionals within their field. Groups funded include: performing arts companies, publishing houses, non-profit art galleries, and other arts organizations. For criteria and other information, please write or call:

- **The Canada Council for the Arts**
Information Officer
Arts Services Unit
350 Albert Street
P.O. Box 1047
Ottawa, Ontario K1P 5V8

Telephones: 1-800-263-5588, ext. 5060 (toll-free)
(613) 566-4414, ext. 5060
Fax: (613) 566-4390
Internet: <http://www.canadacouncil.ca>
E-mail: info@canadacouncil.ca

National Film Board (NFB)

The **National Film Board** (NFB) produces and distributes videos to Canadian and foreign markets. The NFB aims to increase viewers' knowledge and understanding of the social and cultural realities of Canada. Many of the videos will interest seniors, their caregivers and service providers. NFB films, videos and multimedia are accessible through educational and other institutions, public libraries, or by direct order. All recent NFB videos are closed-captioned.

You can order a catalogue and/or NFB videos from anywhere in Canada by calling toll-free 1-800-267-7710. You can also visit the NFB on the Internet at www.nfb.ca. For more information, please contact:

- **National Film Board of Canada**
P.O. Box 6100, Station Centre-Ville
Montréal, Quebec H3C 3H5

Official Languages Support Programs

The Official Languages Support Programs are part of the **Department of Canadian Heritage**. These programs encourage and support the development of Canada's official language communities in a minority setting (English in Quebec, French elsewhere). They also seek to increase Canadians' awareness and appreciation of Canada's two official languages. Grants, contributions and technical assistance are available to: organizations representing official language minority communities; associations dedicated to promoting the official languages; and non-profit organizations wishing to improve and expand their services in the other official language. For more information, please write or call:

■ **Official Languages Support Programs**
Canadian Heritage
Ottawa, Ontario K1A 0M5

Telephone: (819) 994-2222

Internet: <http://www.pch.gc.ca/offlangoff>

Promotion of Multiculturalism

The **Department of Canadian Heritage** supports a large number of different activities that promote identity, participation in civic affairs and social justice for all Canadians. More specifically, the Department awards funding for projects that: strive to eliminate racism and racial discrimination in Canada; help Canadian institutions to respond to the diversity of Canadian society; promote understanding among Canadians with different backgrounds; and encourage people of all racial and ethnic groups to participate fully and equally in Canadian life. For more information, please write or call:

■ **Multiculturalism Program**
Department of Canadian Heritage
Ottawa, Ontario K1A 0M5

Telephone: (819) 994-2020

Internet: <http://www.pch.gc.ca/multi>



Recreation and Travel

Customs Information

You may want to know the amount and value of goods you can bring back to Canada after a trip abroad. If so, please contact your local Customs border services office of the **Canada Customs and Revenue Agency (CCRA)**. This office can also tell you what you cannot bring back to Canada. A useful brochure is *I Declare*, free at any Canada Customs and Revenue Agency office, travel agency, border point, airport or passport office. For addresses and telephone numbers, look under “Canada Customs and Revenue Agency” in the Government of Canada section of your telephone book. The CCRA was previously called Revenue Canada.

National Capital Commission

The **National Capital Commission (NCC)** is a Crown corporation that plans and assists in the development, conservation and improvement of the National Capital Region for all Canadians, in keeping with its significance as the seat of the Government of Canada. The NCC operates an information line and centre on activities and events in the capital. It also organizes sponsorship and promotion of public activities and events that enrich the cultural and social fabric of Canada, and fosters cooperation among organizations with a stake in Canada’s Capital development. For help in preparing a visit to the Capital, please contact:

- **Capital InfoCentre**
202 - 40 Elgin Street
Ottawa, Ontario K1P 1C7

Telephone: (613) 239-5000
1-800-465-1867 (toll-free)
Internet: www.capcan.ca

National Museums

The federal government operates several national museums in the capital region that house Canadian treasures in fields such as art, nature, history and agriculture. Many provide guided tours, lectures and special events to visitors to the Capital and most offer seniors’ discounts and wheelchair access. Canadians across the land can visit Canada’s national museums through the Internet addresses provided. To obtain information on a particular national museum, see the list of museums:

- ***Canadian Museum of Civilization***
100 Laurier Street
P.O. Box 3100, Station B
Hull, Quebec J8X 4H2

24-hour information service is available at
1-800-555-5621 (toll-free) or (819) 776-7000
TTY: (819) 776-7003
Fax: (819) 776-8300
Internet: www.civilization.ca

- ***Canadian War Museum***
General Motors Court
330 Sussex Drive
Ottawa, Ontario K1A 0M8

Telephone: 1-800-555-5621 (toll-free) or (819) 776-8600
Fax: (819) 776-8623
Internet: www.warmuseum.ca

- ***The Canadian Museum of Nature***
P.O. Box 3443, Station D
Ottawa, Ontario K1P 6P4

Telephone: (613) 566-4700 or toll-free 1-800-263-4433
Internet: www.nature.ca

- ***The National Museum of Science and Technology***
P.O. Box 9724, Station T
Ottawa, Ontario K1G 5A3

Telephone: (613) 991-3044
TTY: (613) 991-9207
Internet: www.science-tech.nmstc.ca

- ***The National Aviation Museum***
Aviation and Rockcliffe Parkways (Rockcliffe Airport)
P.O. Box 9724, Station T
Ottawa, Ontario K1G 5A3

Telephone: (613) 993-2010 or toll-free 1-800-463-2038
TTY: (613) 990-7530
Internet: www.aviation.nmstc.ca
(Find out about the annual Open House for seniors at (613) 990-5881)

- ***Agriculture Museum***
Central Experimental Farm
Prince of Wales Drive
Building 88
Ottawa, Ontario K1A 0C6

Telephone: (613) 991-3044
TTY: (613) 991-9207
Internet: www.agriculture.smnst.ca

- ***National Gallery of Canada***
380 Sussex Drive
Box 427, Station A
Ottawa, Ontario K1N 9N4

Telephone: 1-800-319-2787 (toll free) or (613) 990-1985
TTY: (613) 990-0777
Fax: (613) 993-4385
E-mail: info@gallery.ca
Internet: <http://national.gallery.ca>

- ***Canadian Museum of Contemporary Photography (CMCP)***
1 Rideau Canal
P.O. Box 465, Station A
Ottawa, Ontario K1N 9N6

Telephone: (613) 990-8257
Fax: (613) 990-6542
E-mail: cmcp@ngc.chin.gc.ca
Internet: <http://cmcp.gallery.ca>

Parks Canada

Parks Canada preserves and maintains Canada's national parks, national historic sites and other related areas on behalf of all Canadians. For information:

- **Parks Canada**
6th Floor, 25 Eddy Street
Hull, Quebec K1A 0M5

Internet: <http://parkscanada.pch.gc.ca>

For specific information on fees and services, please contact Parks Canada at the location that interests you. Also consult the section on *Travel Discounts* and *Volunteer Activities*.

Parliament Tours

Parliament Hill is the seat of the Canadian government. But it is more than a workplace for parliamentarians and their staff – it is a national symbol. As a site of architectural beauty, historical significance and federal decision-making, “the Hill” belongs not only to those who work there, but to all Canadians.

General information on “the Hill” and on guided tours is available from the Capital InfoCentre at 1-800-465-1867 (toll free) or by calling Parliament Hill at (613) 996-0896. You can also obtain more detailed information about the House of Commons, The Senate or the Library of Parliament by contacting:

- **The Information Service**
Library of Parliament
Ottawa, Ontario K1A 0A9

Telephone: (613) 992-4793

Passports and Other Travel Documents

Many retired Canadians choose to travel and visit family and friends in other countries. Travel to other countries requires valid up-to-date documents such as a passport and perhaps a visa or tourist card.

You may obtain a passport application at any post office, passport office or from a travel agent. Passports, valid for five years, are issued (for a fee) by the Passport Office at the **Department of Foreign Affairs and International Trade**. To apply in person for a passport, go to one of the regional offices listed in your telephone book under Government of Canada. If you mail your passport application, send it to:

- **Passport Office**
Department of Foreign Affairs and International Trade
Ottawa, Ontario K1A 0G2

For more information, please call one of the following toll-free numbers:
1-800-567-6844 (area codes 416, 418, 450, 506, 514, 519, 613, 705, 819, 902, 905)
1-800-567-6868 (area codes 204, 306, 403, 403N, 604, 709, 807)

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.

The following numbers offer travel and advisory information:

- Canada: 1-800-267-6788 (toll-free)
Ottawa: (613) 944-6788

You can also obtain valuable information and advice on passports and visas, medical needs (vaccinations, medication, etc.), supplemental health insurance, money matters, etc. through a booklet called *Bon Voyage, but...* available at your nearest passport office or by writing or calling:

- **InfoCentre**
Department of Foreign Affairs and International Trade
125 Sussex Drive
Ottawa, Ontario K1A 0G2

Telephone: 1-800-267-8376 (in Canada)
(613) 944-4000
Internet: <http://www.dfait-maeci.gc.ca>

Travel Discounts

Via Rail offers reduced rates to passengers 60 years and over. This seniors' discount applies to all Via Rail published rates for travel within Canada. Proof of age is required. Passengers in need of assistance may reserve a seat free of charge for their escort. To be eligible for this service, seniors must be able to produce a medical certificate or card from a recognized association. Telecommunications Devices for the Deaf (TDD) services are available to hearing-impaired or speech-impaired travellers. For more information, please call 1-888-842-7245 or access Via's web site: www.viarail.ca. Seniors can find much valuable information (schedules, fares and product information) at this Internet address.

Parks Canada encourages seniors' use of national parks and national historic sites, by offering a Senior Citizen Discount on entry fees. Seniors 65 years or over who show proof of age can obtain a 25% discount on entry fees to any national park or historic site. Unless otherwise specified, the discount does not apply to other services such as camping, lockage, mooring or guided tours. For more Parks Canada information, please contact directly the park that is of interest or:

- **Parks Canada**
6th Floor, 25 Eddy Street
Hull, Quebec K1A 0M5

E-mail: doug-tapley@pch.gc.ca
Internet: <http://parkscanada.pch.gc.ca>



Safety and Security

Many seniors are concerned about their physical safety. Personal safety in and around the home can be assured by taking steps to remove obstacles and to avoid falls and accidents. Security and prevention are also the business of government and the community at large.

Dangerous Goods Emergencies

Transport Canada operates the Canadian Transport Emergency Centre (CANUTEC), a national advisory service that provides help in dangerous goods emergencies. Professional scientists, experienced in emergency response, help to interpret information for emergency response personnel. They also recommend actions to be taken and those to avoid in dangerous goods emergencies. CANUTEC offers a 24-hour emergency telephone service. While CANUTEC does not itself go to the site of an incident, it can activate emergency response plans. Call collect, 0-613-996-6666. For further information, please call or write to:

■ **CANUTEC**
Transport Dangerous Goods Directorate
Transport Canada
Ottawa, Ontario K1A 0N5

Telephone: (613) 992-4624 (for general information)

Fax: (613) 954-5101

E-mail: canutec@tc.gc.ca

Internet: <http://www.tc.gc.ca/canutec>

Physical Safety

Health Canada has published two booklets on injury prevention in the home. The *Safe Living Guide* provides tips and checklists to make your home as safe as possible. *Bruno and Alice* is an amusing story in twelve episodes promoting safety and security for seniors. To obtain these publications, please contact the Division of Aging and Seniors at the address and phone numbers given at the beginning of this publication.

The **Royal Canadian Mounted Police (RCMP)** and most other police services have publications, programs and presentations to foster seniors' physical safety and the

prevention of assault. These strengthen the ability of seniors to take an active role in the prevention of crime. They help seniors to feel safe and secure in their communities. Seniors who unfortunately become victims of crime can also benefit from victim service projects. Communities, police and all levels of government sponsor these projects. Services vary from providing names of tradespeople who can repair damaged property to giving information about the court process. For further information, please contact your local police services.

The RCMP has also worked with the Alzheimer Society and Health Canada to develop a Wandering Persons Registry to ensure the safety of people susceptible to wandering.

Prevention of Crime and Fraud

The **Royal Canadian Mounted Police, Solicitor General Canada and Industry Canada**, through their participation in the Forum for the prevention of deceptive telemarketing, have developed and launched a national education campaign to fight telemarketing fraud. To assist them in their efforts, they undertook to share crime prevention and enforcement strategies and implement a public awareness campaign. This includes the production of public education videos, pamphlets, posters and presentation materials for use in seminars to target audiences and especially seniors' groups. In addition, all three agencies have provided financial support to project PhoneBusters, the national deceptive telemarketing call centre, operated by the Ontario Provincial Police.

If you suspect you may be a target, or have already sent funds to a business you suspect is a scam, please contact PhoneBusters at the toll-free number 1-888-495-8501; Internet: <http://www.phonebusters.com>; e-mail: phonebusters@efin.com. Or contact the Competition Bureau of Industry Canada which chairs the Forum at 1-800-348-8358. Internet: <http://competition.ic.gc.ca>; e-mail: compbureau@ic.gc.ca

The Government of Canada's **National Strategy on Community Safety and Crime Prevention** partners with provincial and local governments to help Canadians tackle the root causes of crime in their own communities. The government funds programs that support community projects with a social development approach to crime prevention. Projects focus on children, youth, seniors, women and Aboriginal people and address issues such as alcohol and substance abuse, sexual abuse, and violence.

Such programs also teach and develop parenting skills, self-esteem, anger management and healthy relationship building. For more information, please contact:

- **National Crime Prevention Centre**
Department of Justice
284 Wellington Street
Ottawa, Ontario K1A 0H8

Telephone: 1-877-302-6272
(613) 941-9306
Fax: (613) 952-3515
E-mail: ncpc@web.net
Internet: <http://www.crime-prevention.org>

Prevention of Violence

Health Canada coordinates federal efforts to prevent family violence through its Health Issues Division (Family Violence Prevention). Family violence includes the abuse of seniors. The National Clearinghouse on Family Violence gives out information on this topic. The following is a partial list of publications that are available through the Clearinghouse:

Abuse and Neglect of Older Adults (fact sheet 1998);
Financial Abuse of Older Adults (fact sheet 1998);
Abuse of Older Adults in Institutions (fact sheet 1999)
Awareness Information for People in the Workplace: Abuse and Neglect of Older Adults (1993)
Resource and Training Kit for Service Providers: Abuse and Neglect of Older Adults (1995)

To obtain these materials, or more information, please contact:

- **National Clearinghouse on Family Violence**
Health Canada
Address Locator: 1907D1
Ottawa, Ontario K1A 1B4

Telephone: 1-800-267-1291
Fax: (613) 941-8930
Faxlink: 1-888-267-1233
TTY: 1-800-561-5643
Internet: <http://www.hc-sc.gc.ca/nc-cn>

Product Safety

The Product Safety Bureau of **Health Canada** administers the *Hazardous Products Act* (HPA). The purpose of the Act is to protect the health and promote the safety of Canadians. This Act prohibits or regulates the sale, advertisement and importation of hazardous (or potentially hazardous) consumer products.

The Bureau aims to prevent product-related injuries and deaths among all Canadians. A major focus is on those groups most at risk of injury, namely children and seniors. Bureau publications talk about the safe design, use, and handling of products. They also give data on injuries and how and why they occur. For more information on how to prevent product-related injuries, please write, fax or call:

- **Consumer Products Division**
Product Safety Bureau
Health Canada
Address Locator 0301B2
Ottawa, Ontario K1A 0K9

Telephone: (613) 954-0104
Fax: (613) 952-1994



Goods and Services Tax Credit

You may qualify to file a tax return to claim the Goods and Services Tax (GST) credit or Harmonized Sales Tax (HST) credit. This credit helps to offset all or part of the GST or HST for low- and modest-income families. Eligible families and individuals will receive the credit in four instalments a year. If your total credit for the year is less than \$100, you will receive the full amount in the first instalment.

You may claim this credit if, at the end of the taxable year:

- you were a resident in Canada;
- you were 19 years of age or older;
- you had a spouse or were a parent; and
- you meet certain income and family criteria.

You will not be eligible to receive the credit if your income is too high. If you are not sure whether you qualify, you should complete the GST/HST credit area on page 1 of your tax return. The **Canada Customs and Revenue Agency** (CCRA—previously Revenue Canada) will do the calculations to see if you qualify. Follow-up correspondence will explain how your credit was calculated.

If you filed a return last year, CCRA will send you the type of return that applies to your tax situation. If you did not file a return last year, you will not receive a personalized tax return in the mail. However, you can pick up a copy of the General Income Tax Return form from your income tax office or your local post office. You can also pick up guides to help you fill out your income tax return.

For more information, please call your local tax services office. You can find the number in the Government of Canada section of your telephone book.

Help with Taxes

The Community Volunteer Income Tax Program is available to eligible taxpayers who have trouble completing their income tax returns. Administered by the **Canada Customs and Revenue Agency** (formerly Revenue Canada), this community-based outreach program is designed to help low-income individuals with simple tax situations, free of charge. Almost 15,000 Canadians volunteer their time each year to assist those who need help completing their income tax returns. Through the efforts of these volunteers, thousands of people understand and meet their tax obligations, and receive the tax credits to which they are entitled.

Maybe you could benefit from a volunteer's help or would like to become a volunteer yourself (see Volunteer section of this Guide). If you would like to know more about the Community Volunteer Income Tax Program, call toll-free at 1-800-959-8281.

Income Tax and Benefit Return (TIS-A)

The Canada Customs and Revenue Agency (CCRA – formerly Revenue Canada) sends the TIS-A package to retired seniors with straightforward tax situations whose taxable income was \$50,000 or less. The return is easy to complete, has larger print and includes the most common types of retirement income and credits for seniors.

The return makes it easy to calculate your refund or balance owing. If you prefer, you can let the CCRA do the calculations for you. If you choose not to do your own calculations, you should file your return early. Interest will be charged on amounts that are not paid by April 30.

Because the return is customized, the forms are not available at your income tax office or post office. However, if you file a return each year, you should receive the package that applies to you by the end of January. By using the forms that you receive in the mail, you help reduce waste.

For more information, please contact the tax office in your area – listed in your telephone directory under Government of Canada.

Instalment Payments

Most employed people pay almost all the tax they owe by having tax withheld from their pay through payroll deduction. If you receive income that has no tax withheld, or does not have enough tax withheld, you may have to pay a large amount of tax when you file your return. This can happen if you receive income such as bond interest, tips and gratuities, certain pension payments, rental, investment, and self-employment income, or income from more than one job.

Under current law, you may have to make instalment payments if your net tax owing is more than \$2,000 (or \$1,200 if you live in Quebec) in the current year and in either of the two preceding years. Instalment payments are due on March 15, June 15, September 15 and December 15. Your net tax owing is determined as follows:

If you are not a resident of Quebec, calculate your net tax owing by adding your federal, First Nations (if it applies), and provincial or territorial taxes payable plus your repayment of Old Age Security (OAS) benefits and net federal supplements (if applicable). Then deduct your tax deducted at source and your refundable abatement and tax credits.

If you are a resident of Quebec, calculate your net tax owing by adding your federal tax payable plus your repayment of Old Age Security (OAS) benefits and net federal supplements (if applicable) then deduct your federal tax deducted at source and your refundable abatement and tax credits.

For more information, get the pamphlet called *Paying Your Income Tax by Instalments*, or call your local tax services office. You can find the number in the Government section of your telephone book.

Non-Refundable Tax Credits

You can reduce the tax you owe by claiming the non-refundable tax credits to which you are entitled. Everyone is entitled to claim a basic personal amount. If you are married or living common-law, you may be able to claim a spousal amount. The exact amount depends on your spouse's net income.

People who were 65 or older at the end of the taxable year, may qualify for an age credit. The maximum age credit is \$3,482. However, if your net income for the year was more than \$25,921, you will not receive the full credit. If your net income was \$49,134 or more, you cannot claim this credit.

You may be able to claim medical expenses paid for you, your spouse or your dependents. As explained in the section on pension income, you may be able to claim \$1,000, or the total amount of eligible pension income you receive, whichever is less. The disability amount is \$4,233. You can claim this amount if you have a severe and prolonged mental or physical disability.

In addition, you may be eligible to transfer the unused part of credits that your spouse or certain other dependents are entitled to receive. Spousal credits may include the age amount, pension income amount, education amount, tuition fees and disability amount. Credits for dependents may include the education amount, tuition fees and disability amount.

Old Age Security (OAS) Recovery Tax

If you received OAS pension or net federal supplements and your net income is more than \$53,215, you may have to repay all or a part of these benefits.

Recovery tax is an additional tax on higher-income pensioners who receive OAS benefits. Recovery tax may have been withheld from your monthly OAS amount if you had to make an OAS repayment related to your last income tax return. The amount deducted will be shown as “income tax deducted” in box 22 of your T4 (OAS) slip. This will reduce the amount of tax you may owe when you file your income tax return. Similarly, if you have to make an OAS repayment for this year, tax may be withheld on your OAS payments starting next July. The deductions made during the year should be close to the total repayment owing, unless your income changes significantly from year to year.

Taxable Income

Retirement usually implies changes in your financial situation. These changes may mean that different tax rules apply to you. For example, after you retire, some of your income may not be subject to tax. Public pensions such as Old Age Security (OAS) and Canada and Quebec Pension Plan (CPP/QPP) benefits are taxable. However, the Guaranteed Income Supplement (GIS) and Spouse’s Allowance (SPA) are not.

Private pensions are subject to tax. However, up to \$1,000 of pension benefits may be eligible for a tax credit. An annuity funded by a Registered Retirement Savings Plan (RRSP) is also eligible for a tax credit. All bond interest, bank interest, mortgage or other interest, and dividends from shares are taxable.

Income is normally taxable in the year it is received. In the year you retire, however, you may have income from several different sources. You may be concerned about the amount of tax you are required to pay that year.

There are ways to help reduce or defer your tax on certain kinds of income. You may transfer the eligible part of retiring allowances tax-free into your Registered Retirement Savings Plan (RRSP) or Registered Pension Plan (RPP), either directly or indirectly, subject to certain limits. However, you may only transfer RPP or Deferred Profit-Sharing Plan lump-sum pension payments on a direct basis and in lump-sum amounts. You cannot transfer periodic pension payments from one registered plan to another.

For more information, ask for the tax guide called *RRSPs and Other Registered Plans for Retirement* or call your local tax services office. You can find the number in the Government section of your telephone book.



Veterans

Veterans Affairs Canada provides a wide range of services and benefits to: war veterans, certain civilians with theatre-of-war service, and former members of the Regular or Reserve Force and their families who receive a pension for a service disability.

These services and benefits include: disability pensions, pensions for dependents and survivors, 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 matters related to pensions and allowances, financial help with funeral and burial expenses, and commemoration of those who gave their lives. Many of these services are described below.

For more information on these services and benefits, please contact the Veterans Affairs district office nearest you. This office will be listed in the Government of Canada section of your telephone directory. You may also write to the Veterans Affairs head office or visit the web site:

- **Veterans Affairs Canada**
P.O. Box 7700
Charlottetown, Prince Edward Island C1A 8M9

Internet: www.vac-acc.gc.ca

Assistance Fund (AF)

The Assistance Fund (AF) is designed to provide War Veterans Allowance (WVA) recipients residing in Canada, with funding to meet emergency needs that threaten their health and/or safety, where no other resources are available. WVA recipients may receive grants up to a total of \$500 per year for emergencies that either affect conditions of shelter, clothing and health or are related to the repair or replacement of appliances and furnishings.

Disability Pensions

Those eligible to receive disability pensions include veterans of the Canadian Armed Forces or the Merchant Navy. The disabilities must be related to military or other qualified service. Special allowances are available to pensioners who require attendants or who have special clothing needs. Pensioners who are exceptionally

incapacitated may also qualify for an allowance. A pensioner may receive an additional pension for dependents. Survivors of a pensioner may also receive a pension.

Persons who served in the Second World War in certain types of civilian jobs may qualify for similar awards for death or disability. Their jobs must have been closely linked with the war effort. Examples include members of the Voluntary Aid Detachment or Auxiliary Services personnel. Former prisoners of war and their dependents may also receive compensation.

Funerals, Burials and Grave Markers

VAC offers funding to assist eligible veterans and certain civilians with the costs, at death, of their funeral, burial and grave marking. Sufficient funds are provided to cover the cost of: preparing the remains; a standard Departmental casket; public viewing; local transportation of the remains; an earthen burial plot; perpetual care; and a standard Departmental grave marker.

The Last Post Fund (LPF) also provides funeral and burial assistance. The LPF is a non-profit corporation that operates in cooperation with, and is supported financially by Veterans Affairs Canada and by private donations. Its purpose is: to ensure, as it is possible, that no war veterans or civilians who meet wartime service eligibility criteria are denied a dignified funeral and burial for lack of sufficient funds; to provide funeral and burial benefits to wartime and peacetime disability pensioners who die either from a pensioned condition or a condition that can be related to military service; and to provide grave headstones for war veteran graves that have been unmarked for more than 5 years. The Last Post Fund's National Office is located at 685 Cathcart Street, Suite 503, Montréal, Quebec H3B 1M7. You can call toll-free 1-800-465-7113.

Health Care Benefits

Eligible veterans and other qualified clients are entitled to health care benefits under the *Veterans Health Care Regulations*. These benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment and other community health care services and benefits. Disability pensioners are provided with treatment benefits, such as prescription drugs directly related to their pensioned conditions. Treatment benefits

may also be provided to clients for non-pensioned conditions when these are not covered by a provincial health plan and the VAC client is receiving services under the Veterans Independence Program, or when the veteran or eligible civilian is within the income limits defined by the *War Veterans Allowance Act*.

Health Services and Promotion

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.

VAC wants to make sure its programs and services help veterans stay healthier and improve their quality of life. The focus of its health services is on what clients need to keep them healthy, while educating them on preventive measures that can help safeguard their health, independence and prevent illness, injury and disease.

Long-term Care

VAC's long-term care services are designed to ensure that clients receive the appropriate level of residential care, and to respond to their special health care needs. To be entitled to this long-term care, veterans and eligible civilians who are seniors (65+) must meet certain income, health and military service or disability requirements. VAC provides long-term care in its one remaining departmental facility, Ste. Anne's Hospital, or through contracted "veteran priority access" beds in provincial intermediate or chronic care institutions, or in community-based facilities.

Veterans Independence Program (VIP)

The Veterans Independence Program (VIP) helps veterans to maintain their independence and improve their quality of life. In coordination with other government programs, VIP helps clients to remain 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. This includes professional health care, assistance with meal preparation, housekeeping, grounds maintenance, home adaptation, transportation and day care facilities.

The following individuals may qualify for benefits from the Veterans Independence Program:

- veteran pensioners with health needs directly related to their war disabilities;
- veterans 65 years or older who are receiving the War Veterans Allowance (WVA);
- veterans 65 years or older who would be getting WVA if they or their spouse were not getting Old Age Security payments; or
- Canada service veterans who meet specific service, age and income requirements.

If a married VIP recipient dies, Veterans Affairs Canada will continue to cover, for up to one year, the cost of housekeeping and grounds keeping services for the spouse of the veteran. However, the veteran must have been receiving these services at the time of his or her death.

War Veterans Allowance Program (WVA)

Veterans of the Canadian Armed Forces or the Merchant Navy and qualified civilians may apply for the War Veterans Allowance Program. This program offers financial assistance to eligible applicants. Eligibility is based on wartime service, age, income and residence.

- Male applicants must be 60 years of age; female applicants must be 55. Applicants who are unable to fully support themselves may apply at an earlier age.
- The allowance is income-tested, which means that applicants must prove financial need. In making a decision on applications, program administrators take all sources of income into account.
- Applicants must reside in Canada at the time they apply.
- Veterans of Commonwealth or Allied forces must have been domiciled in Canada at the time they joined that force.

Surviving spouses and orphans may also qualify for the allowance if the deceased veteran or civilian had the required war-related status.



Volunteer Activities

Leading an active, meaningful life is known to contribute to general health and well-being. Seniors in Canada are important contributors to volunteer activities. Several federal government programs encourage these activities.

National Museums

Most national museums rely on volunteers or “Friends of the Museum” to carry out fundraising, research, tours and other public activities. Contact the museum directly to obtain information. (see National Museums under *Recreation and Travel*)

Letter Carrier Alert Program

In participating communities, letter carriers team up with local volunteer groups to help ensure the safety of seniors and disabled persons. Through the *Letter Carrier Alert Program*, letter carriers try to ensure that unusual circumstances, such as mail or newspapers left at a participant’s door, are reported. Letter carriers identify an individual as part of the Alert Program with a sticker or mark placed on the letter carrier case. Interested communities or individuals should contact their local post office to find out whether letter carriers in their area participate in the program.

Parks Canada Volunteer Program

Parks Canada’s volunteer program invites Canadians of all ages to get involved in activities such as research, looking after the environment and informing the public. Individuals collect information on archaeology and wildlife; carry out clean-up and recycling campaigns involving local communities in maintaining the quality of their environment; act as hosts at campgrounds in several Canadian parks to welcome and inform visitors. To obtain more information on the range of programs in which seniors can participate, please contact your local national park or national historic site, or write or call:

- **Coordinator**
National Volunteer Program
Parks Canada
Ottawa, Ontario K1A 0M5

Telephone: (819) 994-5127
Internet: <http://parkscanada.pch.gc.ca>

Parks Canada also works with a group of 30 volunteer, non-profit organizations dedicating their efforts to protecting and preserving Canada's environment and heritage. They carry out this task as special partners of a specific national park or historic site. These Co-operating Associations support and enhance visitor activities, programs and projects. They help visitors understand the importance of a particular national park, historic site or historic canal, operate outlets that sell books, traditional crafts and reproductions that relate to the park and local area, publish books and information about the natural and human history of the region, run programs to create awareness of the environment and local heritage. They also operate special events and programs.

Co-operating Associations give local people a sense of involvement and pride in their own park. They also give visitors a greater sense of local flavour. If you wish to join a Co-operating Association in your area or to create a new one, please contact the Co-operative Activities Coordinator in your nearest Parks Canada office. For additional information, please write or call:

- **National Coordinator
Co-operating Associations
Parks Canada
Ottawa, Ontario K1A 0M5
Telephone: (819) 994-5125**

Voluntary Sector Network Support Program (VolNet)

This is a new federal government program administered by **Industry Canada**. VolNet will improve the voluntary sector's access to information technology and to the skills and tools it needs to play a stronger role in Canadian society. VolNet is a joint undertaking of the federal government and the public, private and voluntary sectors. For more information, please contact:

- Telephone: 1-800-575-7200
TTY: 1-800-465-7735
E-mail: volnet@ic.gc.ca
Internet: <http://www.volnet.org>

Volunteer Income Tax Return

To help low-income individuals or others who have trouble completing their income tax returns, training is provided to volunteer representatives of community organizations and other interested individuals on how to complete basic tax returns. While the volunteers do not become tax experts, they do learn the basics of completing income tax returns. For information about the Community Volunteer Income Tax program, call the **Canada Customs and Revenue Agency** toll-free at 1-800-959-8281.

Weather Volunteers

Volunteer weather watchers across the country help in recording our weather. While most people are interested in the weather in a general, matter-of-fact way, these volunteers take a really keen interest. Since 1840, enthusiastic climate observers have been deeply committed to keeping track of rain, snow, temperatures and sunshine each day. They carry out their observations in all settled areas of Canada. Observers include people of all ages and from all walks of life – farmers, homemakers, clergy, schoolteachers and seniors. Volunteers also include those who watch the skies for signs of severe weather. They phone vital information to a weather centre. This information sometimes helps to save lives and prevent injuries.

Environment Canada supplies training and equipment to climate and severe weather observers from coast to coast. It also covers operating expenses and the cost of postage for mailing monthly reports to a regional office of Environment Canada. Volunteers perform the service for their own inner satisfaction. They receive no salary for their work.

There is a greater need in some parts of the country than in others for volunteer observing. If you are interested in volunteering, please contact your local weather office or a regional office of Environment Canada.

OTHER SOURCES OF INFORMATION

PROVINCIAL/TERRITORIAL OFFICES FOR SENIORS

Most provinces and territories produce a guide for seniors. To learn more about provincial and territorial services available to seniors, or to obtain a guide, you may write directly to the appropriate address below:

ALBERTA

"Programs for Seniors"

**Alberta Community Development
Seniors Division
Box 3100, Station Main
Edmonton, Alberta T5J 4W3**

Telephones: 1-800-642-3853
(inside Province)
(780) 427-7876 (outside Province)
Fax: (780) 422-5954
E-mail: webeditor@mcd.gov.ab.ca
Web site: www.gov.ab.ca/mcd/seniors.htm

NUNAVUT

**Department of Culture, Language,
Elders and Youth
Box 800
Iqaluit, Nunavut X0A 0H0**

Telephone: (867) 975-5500
Fax: (867) 975-5504
E-mail: clevi@gov.nu.ca

NEW BRUNSWICK

"Seniors Guide to Services and Programs"

**Department of Health and Community
Services
Support and Maintenance
P.O. Box 5100
520 King Street, 4th Floor
Fredericton, New Brunswick E3B 5G8**

Telephone: (506) 457-6811
Fax: (506) 453-2082

PRINCE EDWARD ISLAND

**Department of Health and Social
Services
Acute, and Continuing Care Division
P.O. Box 2000
Charlottetown, P.E.I. C1A 7N8**

Telephone: (902) 368-6506
Fax: (902) 368-6136

ONTARIO

**Ontario Seniors Secretariat
6th Floor, Ferguson Block
77 Wellesley Street West
Toronto, Ontario M7A 1R3**

Telephone: (416) 326-7076
Fax: (416) 326-7078

BRITISH COLUMBIA

"Information For Seniors"

**Office for Seniors
Ministry of Health and Minister
Responsible for Seniors
1-2 1515 Blanshard Street
Victoria, British Columbia V8W 3C8**

Telephone: (250) 952-1238
Fax: (250) 952-1159
Web site: www.health.gov.bc.ca
(Ministry of Health)
www.hlth.gov.bc.ca/seniors/index.html
(Office for Seniors)

MANITOBA

"Manitoba's Seniors Guide"

**Manitoba Seniors Directorate
Room 822, 155 Carlton Street
Winnipeg, Manitoba R3C 3H8**

Inside Province: 1-800-665-6565
Web site: www.gov.mb.ca/sd

QUEBEC

"55+"

**Ministère des Relations avec les citoyens et
de l'Immigration
360 McGill Street, Suite 2.09
Montréal, Quebec H2Y 2E9**

For information on where to obtain the
guide, call: Communication-Québec
Telephone: 1-800-363-1363

NEWFOUNDLAND

**Department of Health and Community
Services
P.O. Box 8700
Confederation Building
St. John's, Newfoundland A1B 4J6**

Telephone: (709) 729-3657
Fax: (709) 729-5824
Web site: www.hcs.gov.nf.ca

SASKATCHEWAN

**Program Development Unit
Community Care Branch, Saskatchewan
Health
3475 Albert Street
Regina, Saskatchewan S4P 6X6**

Telephone: (306) 787-7901
Fax: (306) 787-7095
E-mail: pinglis@health.gov.sk.ca

NORTHWEST TERRITORIES

"Programs and Services for N.W.T. Seniors"

**Department of Health and Social
Services
Residential Care
P.O. Box 1320
Yellowknife, NWT X1A 2L9**

Telephone: (867) 873-7925
Fax: (867) 873-7706
E-mail: dianne_mercredi@gov.nt.ca
Web site: www.hlthss.gov.nt.ca

YUKON

*"Information Please ... A Handbook for
Yukon Seniors and Elders"*

**Coordinator, Seniors Information Centre
4061B - 4th Avenue
Whitehorse, Yukon Y1A 1H4**

Telephone: (867) 668-3383
Fax: (867) 668-3383

NOVA SCOTIA

"Programs For Seniors"

**Senior Citizens' Secretariat
4th Floor, Dennis Building
1740 Granville Street
P.O. Box 2065
Halifax, Nova Scotia B3J 2Z1**

Telephones: 1-800-670-0065
(outside Halifax)
(902) 424-0065 (Halifax-Dartmouth)
Fax: (902) 424-0561
E-mail: mayerje@gov.ns.ca
Web site:
<http://www.gov.ns.ca/coms/senior1.htm>

SENIORS ORGANIZATIONS ACROSS CANADA

The following list of some of the principal seniors organizations and others provide information and services for seniors. Your municipality can put you in touch with local and regional groups.

**Assemblée des aînés et aînées
francophones du Canada**
P.O. Box 198
Pointe de l'Église, Nova Scotia B0W 1M0
Telephone: (902) 837-1081
Fax: (902) 837-1082
President: Mr. René Toupin
E-mail: bureau@aafc.ca
Internet: www.franco.ca/aafc

Canadian Pensioners Concerned Inc.
National Office
829 Naroch Blvd.
Pickering, Ontario L1W 1T1
Telephone: (905) 839-3857
Fax: (905) 839-3857
President: Ms. Barbara Black
E-mail: lbar@idirect.com

**Association québécoise de défense des
droits des personnes retraitées et
préretraitées (AQDR)**
1160 St-Joseph Boulevard East, Suite 105
Montréal, Quebec H2J 1L4
Telephone: (514) 526-3845
Fax: (514) 526-7151
President: Mme Huguette Beauchamp
Internet: www.aqdr.qc.ca

Coalition of Quebec Seniors
660 Villeray Street
Montréal, Quebec H2R 1J1
Telephone: (514) 270-1066 or 270-8464
Fax: (514) 270-7107
President: Ms. Ann Gagnon
E-mail: coaliti@cam.org
Internet: http://riaq.uqam.ca

Canadian Association on Gerontology
100-824 Meath Street
Ottawa, Ontario K1Z 6E8
Telephone: (613) 728-9347
Fax: (613) 728-8913
President: Dr. Pierre Soucie
Internet: www.cagacg.ca
E-mail: info@cagacg.ca

Congress of Union Retirees of Canada
2841 Riverside Drive, 4th Floor
Ottawa, Ontario K1V 8X7
Telephone: (613) 526-7422
Fax: (613) 521-3113
President: Ms. Edith M. Johnston

Canadian Association of Retired Persons
27 Queen Street East, Suite 1304
Toronto, Ontario M5C 2M6
Telephone: (416) 363-8748
Fax: (416) 363-8747
President: Ms. Lillian Morgenthau
E-mail: publicrelations@fifty-plus.net
Internet: www.fiftyplus.net

Fédération de l'âge d'or du Québec
4545 Pierre-de-Coubertin Ave.
P.O. Box 1000, Succursale M
Montréal, Quebec H1V 3R2
Telephone: (514) 252-3017
Fax: (514) 252-3154
President: Mr. François Legault
Internet: fadoq@fadoq.ca

Federal Superannuates National Association

**1052 St Laurent Blvd.
Ottawa, Ontario K1K 3B4**
Telephone: (613) 745-2559
Fax: (613) 745-5457
President: Mr. Rex G. Guy
E-mail: info@fsna.com
Internet: www.fsna.com

One Voice – The Canadian Seniors Network

**100-112 Eddy Street
Hull, Quebec J8X 2W5**
Telephone: (819) 777-3131
1-888-867-1111 (toll free)
Fax: (819) 770-5833
President: Ms. Phyllis Bentley
E-mail: onevoice.lavoix@sympatico.ca
Internet: <http://www.onevoice.ca>

Help the Aged Canada

**12-99 5th Avenue
Ottawa, Ontario K1S 5K4**
Telephone: (613) 232-0727
Fax: (613) 232-7625
Chairman: Mr. William Purdom
Internet: www.cyberus.ca/~helppage

**The Royal Canadian Legion
Dominion Command (National Office)**

**359 Kent Street, 6th Floor
Ottawa, Ontario K2P 0R7**
Telephone: (613) 235-4391
Fax: (613) 563-1670
President: Mr. Chuck Murphy
E-mail: info@legion.ca
Internet: www.legion.ca

**National Advisory Council on Aging
Jeanne Mance Building**

**Tunney's Pasture – A.L. 1908A1
Ottawa, Ontario K1A 1B4**
Telephone: (613) 957-1968
Fax: (613) 957-7627
Chair: Ms. Patricia Raymaker

National Pensioners and Senior Citizens Federation

**3033 Lakeshore Boulevard West
Toronto, Ontario M8V 1K5**
Telephone: (416) 251-7042
Fax: (416) 252-5770
President: Mr. Don Holloway

Older Women's Network

**115 The Esplanade
Toronto, Ontario M5E 1Y7**
Telephone: (416) 214-1518
Fax: (416) 214-1541
Chair: Ms. Jean Houston

PLEASE HELP US MAKE THIS GUIDE BETTER...

Health Canada's Division of Aging and Seniors welcomes any suggestions that would help make this practical guide more useful for seniors and those who work with them. There are many ways to reach us with your comments.

- You can simply clip this page, fold it in three, secure with tape, put a stamp on it and mail;
- You can fax the sheet to (613) 957-9938; or
- You can e-mail your comments to: seniors@hc-sc.gc.ca

Usefulness of the Guide

How would you rate the information contained in the Guide?

- Very useful ☐
- Useful ☐
- Not very useful ☐
- Not useful at all ☐

Organization of the Guide

How easily were you able to locate the information you needed in the Guide?

- Very easily ☐
- Easily ☐
- Not very easily ☐
- Not at all easily ☐

Where did you hear about the Guide?

How did you obtain a copy of the Guide?

- I picked it up from a display ☐
- I received a copy in the mail ☐
- I requested it from Health Canada ☐
- Other (please specify)

What else would you like to see in a guide describing the federal government's programs and services for seniors?

How else could we make this Guide better?

THANK YOU

If you wish, you can fill out this section to help us evaluate who our readers are.

Are you 65 or over?

Yes ☐ No ☐

Do you work or care for seniors?

Yes ☐ No ☐

Our thanks for taking the time to answer our questionnaire.

Your answers and comments will be very useful in preparing the next edition of the Seniors Guide to Federal Programs and Services.

***The Division of Aging and Seniors
Health Canada***

**Health Canada
Division of Aging and Seniors
Jeanne Mance Building, 8th Floor
Address Locator : 1908A1
Tunney's Pasture
Ottawa, Ontario
K1A 1B4**

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