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## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Aboriginals – Estate Administration	<ul style="list-style-type: none"> <li>Provides assistance in the administration of the estates of deceased Registered Indians who died and ordinarily lived on a reserve</li> </ul>	<p><b>Indian and Northern Affairs Canada – Estates Program</b> 1-800-567-9604 <a href="http://www.aadnc-aandc.gc.ca/eng/1100100032519">http://www.aadnc-aandc.gc.ca/eng/1100100032519</a></p> <p>Alderville First Nation Administrative Office (905) 352-2011 <a href="http://www.aldervillefirstnation.ca/">http://www.aldervillefirstnation.ca/</a></p>
Aboriginals – Indian Residential Schools claims	<ul style="list-style-type: none"> <li>assists with out-of-court settlement of compensation claims made by former students of Indian residential schools (after Aug 20)</li> </ul>	<p><b>Indian Residential Schools Resolution Canada</b> 1-800-816-7293 <a href="http://www.residentialschoolsettlement.ca/english_index.html">http://www.residentialschoolsettlement.ca/english_index.html</a> Claim forms are available on this site after August 20, 2007.</p>
Access to Information – Privacy (Federal)	<ul style="list-style-type: none"> <li>Access to government documents and files.</li> <li>Complaints regarding inappropriate disclosure of information</li> </ul>	<p><b>Office of the Privacy Commission of Canada</b> 1-800-282-1376 <a href="http://www.privcom.gc.ca">http://www.privcom.gc.ca</a></p> <p>If an organization refuses to give you a product or service unless you give your SIN #, complain to the Privacy Commissioner. (See their SIN Fact Sheet: <a href="http://www.priv.gc.ca/fs-fi/02_05_d_02_e.cfm">http://www.priv.gc.ca/fs-fi/02_05_d_02_e.cfm</a>)</p>
Access to Information – Privacy (Provincial)	<ul style="list-style-type: none"> <li>Access to government documents and files.</li> <li>Complaints regarding inappropriate disclosure of information or being unable to get access to your personal health information</li> </ul>	<p><b>Office of the Information and Privacy Commissioner of Ontario</b> 1-800-387-0073 <a href="http://www.ipc.on.ca/">http://www.ipc.on.ca/</a></p> <p>Read the Psychiatric Patient Advocate's Office Infoguide, "Access to Your Personal Health Information" available online at <a href="http://www.ppao.gov.on.ca/inf-acc.html">http://www.ppao.gov.on.ca/inf-acc.html</a>.</p>

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Affidavits/Statutory Declarations	<ul style="list-style-type: none"> <li>Free swearing of affidavits and declarations</li> <li>These locations offer free swearing of affidavits in limited circumstances. Please call first and tell them what kinds of documents you have to ask if they will swear them for you. If it is not an area they will assist with, you will need to go to a private bar lawyer</li> </ul>	<p><b>Northumberland Community Legal Centre</b> 301-1005 Elgin Street West, Cobourg K9A 5J4 (905)373-4464 <a href="http://www.thehelpcentre.ca">http://www.thehelpcentre.ca</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a></p> <p><b>Northumberland Court House</b> 860 William Street, Cobourg (905) 372-3751 <a href="http://www.attorneygeneral.jus.gov.on.ca/">http://www.attorneygeneral.jus.gov.on.ca/</a></p> <p><b>MPP, Northumberland - Quinte West</b> (905)372-4000 <a href="http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website">http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website</a></p> <p><b>Commissioner of Oaths Services – Cobourg</b> (905) 372-4301</p> <p><b>Commissioner of Oaths Services – Port Hope</b> (905) 885-4544 <a href="http://porthope.ca/en/residentservices/Oaths.asp">http://porthope.ca/en/residentservices/Oaths.asp</a></p>
Birth Certificates (Ontario)	<ul style="list-style-type: none"> <li>Contact Registrar General for applications &amp; information</li> <li>Apply online at ServiceOntario Website</li> </ul>	<p><b>Registrar General</b> 1-800-461-2156 <a href="http://www.ontario.ca/en/services_for_residents/index.htm">http://www.ontario.ca/en/services_for_residents/index.htm</a></p> <p><b>Ministry of Government Services</b> 1005 Elgin Street West, Cobourg (905) 372-3813 <a href="http://www.mgs.gov.on.ca/">http://www.mgs.gov.on.ca/</a></p> <p><b>ServiceOntario – Online Birth Certificate application</b> <a href="http://www.serviceontario.ca/english/default.htm">http://www.serviceontario.ca/english/default.htm</a></p>
Children's issues	<ul style="list-style-type: none"> <li>Lawyers represent children in various areas of law including child custody and access disputes, child protection proceedings and civil litigation</li> </ul>	<p><b>Office of the Children's Lawyer</b> (416) 314-8000 <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/ocl/">http://www.attorneygeneral.jus.gov.on.ca/english/family/ocl/</a></p>

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	<ul style="list-style-type: none"> <li>Information, referrals and legal assistance (in select cases)</li> </ul>	<p><b>Justice for Children and Youth (JFCY)</b> (416) 920-1633 or 1-866-999-5329 <a href="http://www.jfcy.org/">http://www.jfcy.org/</a></p> <p><b>Providing advice in the following areas:</b> Child welfare; Consent to Treatment; Corrections Law; Custody &amp; Access (youth seeking access to siblings); Education Law; Immigration Law; Leaving Home; Mental Health Law; Social Assistance; Support (youth seeking financial support from parents); Victims of Crime; Young Offenders</p> <p><b>Family Law Information Centre</b> Courthouse, 860 William Street, Cobourg (905) 372-3751 ext.128 <a href="http://www.familycourtmediation.com/">http://www.familycourtmediation.com/</a></p> <p><b>Providing advice in the following areas:</b> Child Welfare; Child Protection Services;</p>
	<ul style="list-style-type: none"> <li>Ontario's child advocate represents children and youth who are seeking or receiving services under the <i>Child and Family Services Act</i>, in: <ul style="list-style-type: none"> <li>the youth justice system,</li> <li>the children's mental health system,</li> <li>the child welfare system (children's aid societies),</li> <li>provincial and demonstration schools for the deaf and blind</li> </ul> </li> </ul>	<p><b>Office of the Provincial Advocate for Children and Youth</b> 1-800-263-2841 <a href="http://provincialadvocate.on.ca/">http://provincialadvocate.on.ca/</a></p> <p>They mediate complaints, negotiate with service providers or government officials.</p> <p>Children who live outside of their family's care, who feel that they are being abused or treated harshly and their rights violated, may call on the Provincial Advocate to intervene on their behalf.</p>
Commercial Tenancies	<ul style="list-style-type: none"> <li>Information for renters of commercial space</li> </ul>	<p><b>Commercial Tenancy Information Line (Ministry of Municipal Affairs and Housing)</b> 1-800-729-4871 (automated information line) <a href="http://www.mah.gov.on.ca/Page2085.aspx">http://www.mah.gov.on.ca/Page2085.aspx</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
Complaints – Audiologists and Speech Language Pathologists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>College of Audiologists and Speech Language Pathologists of Ontario</b> 1-800-993-9459 <a href="http://www.caslpo.com">http://www.caslpo.com</a></p>
Complaints – Canada Post	<ul style="list-style-type: none"> <li>Contact your Canada Post local office first, then customer service</li> <li>If not resolved by customer service, contact the Ombudsman</li> </ul>	<p><b>Canada Post Customer Service</b> 1-800-267-1177 <a href="http://www.canadapost.ca/tools/pg/manual/PGcustserv-e.asp">http://www.canadapost.ca/tools/pg/manual/PGcustserv-e.asp</a></p> <p><b>Office of the Ombudsman at Canada Post</b> 1-800-204-4198 <a href="http://www.ombudsman.postescanadapost.ca/">http://www.ombudsman.postescanadapost.ca/</a></p>

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Complaints – Children's Aid Society	<ul style="list-style-type: none"> <li>Each agency is required by law to have a complaints procedure. You can either ask your worker for a copy or call the agency and ask to have a copy mailed to you</li> </ul>	<b>Children's Aid Society of Northumberland</b> (905) 372-1821 <a href="http://www.northumberlandcas.org/">http://www.northumberlandcas.org/</a>
	<ul style="list-style-type: none"> <li>You can make a complaint to the Review Board if the local CAS refuses to hear your complaint or respond to it or give you reasons for their decision</li> </ul>	<b>Child and Family Services Review Board</b> 1-888-728-8823 <a href="http://www.cfsrb.ca/">http://www.cfsrb.ca/</a>  A complaint can only be made to the Review Board after it has been reviewed through the CAS's internal complaint review procedure.  <a href="http://www.cfsrb.ca/media/pdf/applications/request_review_section68_en.pdf">http://www.cfsrb.ca/media/pdf/applications/request_review_section68_en.pdf</a> -> Link to a complaint form for complaints about CAS.
	<ul style="list-style-type: none"> <li>The Ministry's regional offices monitor CAS's in their region</li> <li>The advocates receive and respond to concerns from children, youth and families who are seeking or receiving services under the Child and Family Services Act</li> </ul>	<b>Ministry of Children and Youth Services, Central East Regional Office</b> 1-877-669-6658 <a href="http://www.children.gov.on.ca/">http://www.children.gov.on.ca/</a>  <b>Office of the Provincial Advocate for Children and Youth</b> 1-800-263-2841 <a href="http://provincialadvocate.on.ca/">http://provincialadvocate.on.ca/</a>
Complaints - Chiropractors	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Chiropractors of Ontario</b> 1-877-232-7653 <a href="http://www.cocoo.on.ca">http://www.cocoo.on.ca</a>
Complaints – Chiropractors	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Chiropractors of Ontario</b> 1-416-922-6355, ext 103 <a href="http://www.cco.on.ca/">http://www.cco.on.ca/</a>
Complaints - Colleges	<ul style="list-style-type: none"> <li>Investigation of complaints about Ontario Colleges (incl. Loyalist)</li> </ul>	<b>Ontario Ombudsman</b> 1-800-263-1830 <a href="http://www.ombudsman.on.ca">http://www.ombudsman.on.ca</a>
Complaints – Correctional Facilities		See " <a href="#"><u><b>Criminal Code - Prison Advocacy</b></u></a> "
Complaints – Dental Hygienists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Dental Hygienists of Ontario</b> 1-800-268-2346 <a href="http://www.cdho.org">http://www.cdho.org</a>

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Complaints – Dental Technologists (RDT)	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>College of Dental Technologists</b> 1-877-391-2386 <a href="http://www.cdto.ca">http://www.cdto.ca</a> or email: <a href="mailto:info@cdto.ca">info@cdto.ca</a></p>
Complaints - Dentists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>Royal College of Dental Surgeons of Ontario (RCDSO)</b> (416) 961-6555 or 1-800-565-4591 <a href="http://www.rcdso.org">http://www.rcdso.org</a></p>
Complaints - Denturists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>College of Denturists</b> 1-888-236-4326 <a href="http://www.denturists-cdo.com">http://www.denturists-cdo.com</a></p>
Complaints - Dieticians	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>College of Dietitians of Ontario</b> 1-800-668-4990 <a href="http://www.cdo.on.ca">http://www.cdo.on.ca</a></p>
Complaints - Doctors	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>College of Physicians &amp; Surgeons of Ontario (CPSO)</b> (416) 967-2615 or 1-800-268-7096 <a href="http://www.cpso.on.ca/policies/complaints/default.aspx?id=1772">http://www.cpso.on.ca/policies/complaints/default.aspx?id=1772</a></p>
Complaints – Funeral Directors	<ul style="list-style-type: none"> <li>The Board regulates the practices of funeral directors &amp; investigates complaints regarding the conduct or actions of any licensee</li> </ul>	<p><b>Board of Funeral Services</b> 1-800-387-4458 • Email: <a href="mailto:info@funeralboard.com">info@funeralboard.com</a> <a href="http://www.funeralboard.com/public/">http://www.funeralboard.com/public/</a></p> <p>(They also have brochures on arranging or pre-arranging a funeral and a funeral planning guide.)</p>
Complaints – Health Professionals Appeal and Review Board	<ul style="list-style-type: none"> <li>The Board monitors the activities of the Colleges' Complaints Committees and Registration or Accreditation Committees, in order to ensure they fulfill their duties in the public interest and as mandated by legislation</li> <li>Most of the Board's work consists of reviewing decisions of the colleges' complaints committees. The Board's review is the final legislated venue for the review of such complaint matters</li> </ul>	<p><b>Health Professionals Appeal and Review Board</b> 1-866-282-2179 <a href="http://www.hparb.on.ca/">http://www.hparb.on.ca/</a></p> <p>Complaints must be made to individual professional colleges governing health professionals <u>before</u> they will be heard by the Appeal and Review Board. Appeal to the Board if you do not agree with a college's decision or if they have not made a decision within 120 days of receiving your complaint.</p> <p>Read the Psychiatric Patient Advocate Office's guide, "<b>Complaints about Health Professionals</b>" for a listing of who to call regarding complaints against a variety of health professionals. This guide is available online at their site: <a href="http://www.ppao.gov.on.ca/inf-cmp.html">http://www.ppao.gov.on.ca/inf-cmp.html</a>.</p> <p><b>Federation of Health Regulatory Colleges of Ontario</b> 416-493-4076 <a href="http://www.regulatedhealthprofessions.on.ca/">http://www.regulatedhealthprofessions.on.ca/</a></p> <p>You can all the Federation and they will tell you if a health care professional is registered with a college.</p>

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Complaints - Hospitals	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>Ontario Ministry of Health and Long-Term Care</b>  <a href="http://www.health.gov.on.ca/english/public/contact/hosp/hospfaq_dt.html#Q6">http://www.health.gov.on.ca/english/public/contact/hosp/hospfaq_dt.html#Q6</a></p> <p>Contact the hospital directly and ask for the Patient Advocate. If there is none, ask for the President or Chief Executive of the hospital.</p> <p><b>Northumberland Hills Hospital</b>            1 De Palma Drive, Cobourg            Contact Patient Services            (905) 377-7756  <a href="http://www.nhh.ca/">http://www.nhh.ca/</a></p> <p><b>Campbellford Memorial Hospital</b>            (705) 653-1140, ext. 0 – Ask for Supervisor  <a href="http://www.cmh.ca/">http://www.cmh.ca/</a></p>
Complaints - Judges	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>Ontario Judicial Council (Provincial court judges)</b>            (416) 327-5672 or 1-800-806-5186  <a href="http://www.ontariocourts.on.ca/ojc/en/">http://www.ontariocourts.on.ca/ojc/en/</a></p> <p><b>Canadian Judicial Council (Federal court judges)</b>            (613) 288-1566  <a href="http://www.cjc-ccm.gc.ca/">http://www.cjc-ccm.gc.ca/</a></p>
Complaints - Lawyers	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>Law Society of Upper Canada (LSUC)</b>            (416) 947-3310 or 1-800-268-7568  <a href="http://www.lsuc.on.ca/public/a/complaints/">http://www.lsuc.on.ca/public/a/complaints/</a></p> <p><b>Lawyer Referral Service</b>            1-800-268-8326  <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
Complaints – Legal Aid Office	<ul style="list-style-type: none"> <li>For complaints about service</li> </ul>	<p><b>Legal Aid Ontario Complaints Department</b>            1-866-874-9786  <a href="http://www.legalaid.on.ca/en/getting/complaints.asp">http://www.legalaid.on.ca/en/getting/complaints.asp</a></p>
	<ul style="list-style-type: none"> <li>Appeal a legal aid decision</li> </ul>	<p><b>Legal Aid Ontario</b>            1-877-573-8033  <a href="http://www.legalaid.on.ca/en/getting/appeal.asp">http://www.legalaid.on.ca/en/getting/appeal.asp</a></p> <p>If you disagree with a decision Legal Aid has made, submit an appeal form to district area committee. Your decision letter should tell you where to send your appeal. If you are unsure, you can call Legal Aid Ontario</p>
Complaints – Massage Therapists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<p><b>College of Massage Therapists of Ontario</b>            1-800-465-1933  <a href="http://www.cmto.com">http://www.cmto.com</a></p>



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Complaints – Medical Laboratory Technologists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> <li>Online complaint form</li> </ul>	<b>College of Medical Laboratory Technologists of Ontario</b> 1-800-323-9672 <a href="http://www.cmlto.com">http://www.cmlto.com</a>
Complaints – Medical Radiation Technologists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Medical Radiation Technologists of Ontario</b> 1-800-563-5847 <a href="http://www.cmrto.org">http://www.cmrto.org</a> or email: <a href="mailto:tlanglois@cmrto.org">tlanglois@cmrto.org</a>
Complaints - Midwives	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Midwives of Ontario</b> 1-416-327-0874 <a href="http://www.cmo.on.ca">http://www.cmo.on.ca</a>
Complaints – Nurses	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Nurses of Ontario (CNO)</b> 1-800-387-5526 <a href="http://www.cno.org/">http://www.cno.org/</a>
Complaints – Occupational Therapists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Occupational Therapists of Ontario</b> 1-800-890-6570 <a href="http://www.coto.org">http://www.coto.org</a> ; email: <a href="mailto:investigations@coto.org">investigations@coto.org</a>
Complaints - Opticians	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Opticians of Ontario</b> 1-800-990-9698 <a href="http://www.coptont.org">http://www.coptont.org</a>  Website has online complaint form. Complaints must be in writing or on audio or video tape.
Complaints – Optometrists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Optometrists of Ontario</b> (416) 962-4071 or 1-888-825-2554 <a href="http://www.collegeoptom.on.ca/">http://www.collegeoptom.on.ca/</a>
Complaints - Paralegals	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>Law Society of Upper Canada (LSUC)</b> (416) 947-3310 or 1-800-268-7568 <a href="http://www.lsuc.on.ca/public/a/complaints/">http://www.lsuc.on.ca/public/a/complaints/</a>  <b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a>
Complaints – Pharmacists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>Ontario College of Pharmacists</b> 1-800-220-1921 <a href="http://www.ocpinfo.com">http://www.ocpinfo.com</a>  Formal complaints must be in writing.
Complaints – Physiotherapists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Physiotherapists of Ontario</b> 1-800-583-5885 <a href="http://www.collegept.org">http://www.collegept.org</a>  Their website also lists names of suspended members. Complaints must be in writing, by mail, email or their online form, or on audio or videotape.



## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Complaints - Police	<ul style="list-style-type: none"> <li>Complaint investigation about services provided by a police service or conduct of an officer (<u>after</u> Oct 19/09)</li> <li>OIPRD complaint forms are available on their website, at all municipal, regional and provincial police services, and at all ServiceOntario locations. You can call OIPRD for help filling out the form.</li> </ul>	<p><b>Office of the Independent Police Review Director (OIPRD)</b> 1-877-411-4773 (TTY: 1-877-414-4773) Fax: 1-877-415-4773 <a href="https://www.oiprd.on.ca/CMS/Complaints.aspx">https://www.oiprd.on.ca/CMS/Complaints.aspx</a></p> <p>The OIPRD is an arms-length agency of the Ontario Ministry of the Attorney General, staffed entirely by civilians. Complaints can be done online, by mail, fax, or in person. Police stations must accept complaints at the time they are submitted. Complaints handed into police stations will be forwarded to OIPRD within 3 days.</p> <p>Complaints must be made within 6 months of the incident.</p> <p>The OIPRD will only accept complaints for incidents that occurred <u>after</u> Oct 19/09. For incidents prior to this date you can still file with the Ontario Civilian Police Commission (see below).</p> <p><b>Cobourg Police Services – Complaints</b> <a href="http://www.cobourgpolicy.com/complaints.php/">http://www.cobourgpolicy.com/complaints.php/</a></p> <p>A complaint must be mailed, faxed or delivered to any municipal police station or detachment, officer of the police service named in the complaint, or to the Commission office.</p> <p><b>Ontario Provincial Police – Complaints</b> <a href="http://www.opp.ca/ecms/index.php?id=530">http://www.opp.ca/ecms/index.php?id=530</a></p> <p><b>Port Hope Police – Complaints</b> <a href="http://phps.on.ca/contactUs/">http://phps.on.ca/contactUs/</a></p>
Complaints – Police - RCMP	<ul style="list-style-type: none"> <li>Police complaints for incidents <u>prior</u> to Oct 19/09</li> <li>Hears appeals from the public or police officers from decisions made at police disciplinary hearings.</li> </ul>	<p><b>Ontario Civilian Police Commission (OCPC)</b> (416) 326-1189 or 1-888-515-5005 (Complaints line) <a href="http://www.ocpc.ca/">http://www.ocpc.ca/</a></p> <p><a href="http://www.ocpc.ca/english/Process/PublicComplaints/index.htm">http://www.ocpc.ca/english/Process/PublicComplaints/index.htm</a> (Link to info on OCPC complaints process and complaint form.)</p> <p>The OCPC continues to hear appeals from decisions made at police disciplinary hearings. View their brochure on appeals at: <a href="http://www.ocpc.ca/english/Process/DisciplinaryAppeals/index.htm">http://www.ocpc.ca/english/Process/DisciplinaryAppeals/index.htm</a></p>
Complaints – Police - RCMP	<ul style="list-style-type: none"> <li>Anyone, including a non-citizen, who has a concern about the conduct of an RCMP member can make a complaint.</li> </ul>	<p><b>Commission for Public Complaints Against the RCMP (CPC)</b> 1-800-665-6878 <a href="http://www.cpc-cpp.gc.ca/">http://www.cpc-cpp.gc.ca/</a></p> <p>You can also make a complaint on behalf of someone else, or as a witness to an incident. There is an online complaint form or you can print off and mail in a form.</p>
Complaints – Psychologists	<ul style="list-style-type: none"> <li>Investigates and addresses complaints against its members - online complaint form.</li> </ul>	<p><b>College of Psychologists of Ontario</b> 1-800-489-8388 <a href="http://www.cpo.on.ca/">http://www.cpo.on.ca/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Complaints – Real Estate Brokers, Salespeople	<ul style="list-style-type: none"> <li>Enquiries or concerns related to real estate brokerages, brokers and salespersons</li> </ul>	<b>Real Estate Council of Ontario (RECO)</b> 1-800-245-6910 <a href="http://www.reco.on.ca">http://www.reco.on.ca</a>
Complaints – Respiratory Therapists	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation</li> </ul>	<b>College of Respiratory Therapists of Ontario</b> 1-800-261-0528, ext. 24 <a href="http://www.crto.on.ca">http://www.crto.on.ca</a> or email <a href="mailto:bayliss@crto.on.ca">bayliss@crto.on.ca</a>
Complaints – Social Workers and Social Service Workers	<ul style="list-style-type: none"> <li>Investigates written complaints against members – Complaints process brochure online</li> </ul>	<b>Ontario College of Social Workers and Social Service Workers</b> 1-877-828-9380 <a href="http://www.ocswssw.org">http://www.ocswssw.org</a>
Consumer Complaints – Banks & Investment Firms	<ul style="list-style-type: none"> <li>Each bank has its own ombudsman. You must try to resolve your issue at your local bank first <u>before</u> contacting OBSI.</li> </ul> <p>Bank Ombudsmen:</p> <p>TD:  <a href="http://www.td.com/ombudsman.jsp">http://www.td.com/ombudsman.jsp</a></p> <p>CIBC:  <a href="http://www.cibc.com/ca/cibc-and-you-to-our-customers/service-commitment/resolving-complaints/ombudsman.html">http://www.cibc.com/ca/cibc-and-you-to-our-customers/service-commitment/resolving-complaints/ombudsman.html</a></p> <p>BMO:  <a href="http://www.bmo.com/home/popups/global/resolving-a-complaint">http://www.bmo.com/home/popups/global/resolving-a-complaint</a></p> <p>Royal Bank:  <a href="http://www.rbc.com/ombudsman">www.rbc.com/ombudsman</a></p>	<b>Ombudsman for Banking Services and Investments (OBSI)</b> 1-888-451-4519 <a href="http://www.obsi.ca">http://www.obsi.ca</a>  They have an online complaint form.  <b>Financial Consumer Agency of Canada (FCAC)</b> 1-866-461-3222 <a href="http://www.fcac-acfc.gc.ca/">http://www.fcac-acfc.gc.ca/</a>  If you don't know the complaint process at your bank, you can call the Financial Consumer Agency of Canada for help. All banks must by law have a complaint handling process. See the FCAC complaint-handling process search tool (you type in the name of your institution): <a href="http://www.fcac-acfc.gc.ca/eng/resources/lodgeComplaint/FIComplaint/index-eng.asp">http://www.fcac-acfc.gc.ca/eng/resources/lodgeComplaint/FIComplaint/index-eng.asp</a>  NOTE: FCAC does not provide redress or compensation and cannot get involved in individual disputes. Federally regulated financial institutions have certain legal obligations to consumers, ranging from account-opening requirements to information they must provide you. The FCAC investigates complaints that relate to a possible violation of these legal obligations.
Consumer Complaints - businesses  (against businesses other than utility companies like Cable, Phone, Hydro, or Gas)	<ul style="list-style-type: none"> <li>Information/advice for complaint investigation and mediation with businesses or collection agencies (MGCS)</li> <li>Advice for small claims court actions</li> </ul>	<b>Ministry of Government and Consumer Services (MGCS)</b> Consumer Protection Branch: 1-800-889-9768 <a href="http://www.ontario.ca/consumerprotection">http://www.ontario.ca/consumerprotection</a>  <b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a>
Consumer Complaints – Cable/Satellite	<ul style="list-style-type: none"> <li>Complaints about what you see or hear on TV or radio</li> </ul>	<b>Canadian Broadcast Standards Council</b> 1-866-696-4718 <a href="http://www.cbsc.ca/english/complaint/index.php">http://www.cbsc.ca/english/complaint/index.php</a>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Broadcasting Services	<ul style="list-style-type: none"> <li>Complaint about your Cable/Satellite services (contact your local service provider first)</li> </ul>	<p><b>Canadian Radio-Television and Telecommunications Commission</b> 1-877-249-2782 <a href="http://www.crtc.gc.ca/">http://www.crtc.gc.ca/</a></p> <p><b>How to File a Broadcasting Complaint</b> <a href="http://www.crtc.gc.ca/eng/INFO_SHT/G8.HTM">http://www.crtc.gc.ca/eng/INFO_SHT/G8.HTM</a></p>
Consumer Complaints – Car Liens	<ul style="list-style-type: none"> <li>Finding out if car has a lien prior to purchasing</li> </ul>	<p><b>ServiceOntario</b> 1005 Elgin Street West, Cobourg 1-800-387-3445 <a href="http://www.ontario.ca/en/services_for_residents/index.htm">http://www.ontario.ca/en/services_for_residents/index.htm</a></p> <p>Attend a Service Ontario site or visit their website to order a “Used Vehicle Information Package (UVIP).” This package (\$20) will give you the car’s history and any liens on record. The private seller of a used motor vehicle is required to purchase a UVIP and provide it to the buyer, for most types of sales. Visit ServiceOntario’s FAQ page for more details on the package at: <a href="http://www.ontario.ca/en/services_for_residents/053408">http://www.ontario.ca/en/services_for_residents/053408</a></p>
	<ul style="list-style-type: none"> <li>What to do if you’ve purchased a car and found a lien</li> </ul>	<p><b>Personal Property Security Registration, Ministry of Government Services</b> 1-800-267-8847</p> <p>Call the Ministry for questions about lien registration issues.</p> <p><b>For legal advice call: Lawyer Referral Service</b> 1-900-565-4577 or 1-800-268-8326 (Crisis line/cellphone calls) <a href="http://www.lsuc.on.ca/public/a/finding/lrs/">http://www.lsuc.on.ca/public/a/finding/lrs/</a></p>
Consumer Complaints – Home Inspectors	<ul style="list-style-type: none"> <li>Investigates complaints regarding inspectors’ conduct and service</li> <li>They can only investigate members of OAHl – You can search online for registered members.</li> </ul>	<p><b>Ontario Association of Home Inspectors (OAHl)</b> 1-888-744-6244 <a href="http://www.oahi.com/">http://www.oahi.com/</a> (<a href="#">Complaints page</a> – with complaint form)</p> <p>The Committee does not mediate disputes, impose settlements, nor provide an opinion on the alleged negligence of a member suitable for other proceedings.</p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
<p>Consumer Complaints – Financial Services</p> <p>(Insurance (including Auto Insurance), Credit Unions, Pensions, Collection Agencies, etc.)</p>	<ul style="list-style-type: none"> <li>The FSCO regulates Credit Unions, Co-ops, Insurance Companies, Loan and Trust Companies, Mortgage Brokers, Pensions</li> <li>Call them to find out how to make a complaint</li> <li>Ministry of Consumer Services will provide information and procedures for making complaints against financial services, including Collection Agencies</li> </ul>	<p><b>Financial Services Commission of Ontario (FSCO)</b> 1-800-668-0128; TTY: 1-800-387-0584 <a href="http://www.fSCO.gov.on.ca/">http://www.fSCO.gov.on.ca/</a></p> <p><b>(See our <a href="#">Insurance Law section</a> for more details for complaints regarding Insurance companies.)</b></p> <p><b>Ministry of Consumer Services – How to file a complaint</b> 1-800-889-9768 <a href="http://www.sse.gov.on.ca/mcs/en/pages/default.aspx/">http://www.sse.gov.on.ca/mcs/en/pages/default.aspx/</a></p> <p><b>Ministry of Consumer Services – Complaint form</b> <a href="https://www.consumerbeware.mcs.gov.on.ca/compform/english/complaint.asp">https://www.consumerbeware.mcs.gov.on.ca/compform/english/complaint.asp</a></p>
<p>Consumer Complaints – Hydro or Gas bills</p>	<ul style="list-style-type: none"> <li>Information/Intake for complaint investigation (OEB)</li> </ul>	<p><b>Ontario Energy Board (OEB)</b> (416) 314-2455 or 1-877-632-2727 <a href="http://www.oeb.gov.on.ca/">http://www.oeb.gov.on.ca/</a></p>
<p>Consumer Complaints – Motor Vehicle Dealerships (new and used)</p>	<ul style="list-style-type: none"> <li>Questions about new or used car dealerships, Motor Vehicle Dealers Compensation Fund or to report a curbsider (illegal car sales)</li> <li>Mediates complaints between consumers and vehicle manufacturers</li> </ul>	<p><b>Ontario Motor Vehicle Industry Council (OMVIC)</b> 1-800-943-6002 <a href="http://www.omvic.on.ca">http://www.omvic.on.ca</a></p> <p><b>Canadian Motor Vehicle Arbitration Plan</b> 1-800-207-0685 <a href="http://www.camvap.ca/">http://www.camvap.ca/</a></p> <p>This is a program where disputes between consumers and vehicle manufacturers about alleged manufacturing defects or implementation of the manufacturers' new vehicle warranty can be put before a neutral third party (arbitrator) for resolution.</p>
<p>Consumer Complaints – Telephone, wireless phones, internet access services</p>	<ul style="list-style-type: none"> <li>Complain to your local telephone / wireless / internet company <b>first</b>. If you are not satisfied with the response of your service provider, you can contact the CCTS.</li> </ul>	<p><b>Commissioner for Complaints for Telecommunication Services (CCTS)</b> 1-888-221-1687; TTY: 1-877-782-2384 <a href="http://www.ccts-cprst.ca/">http://www.ccts-cprst.ca/</a> Email: <a href="mailto:info@ccts-cprst.ca">info@ccts-cprst.ca</a></p> <p>Complaints must be in writing (mail, fax or online form). Check their website first to see if your provider is a member. (Members include: Bell Canada, Cogeco Cable, Rogers Communications, Telus)</p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>If your service provider is <u>not</u> a member of CCTS, then it is still regulated by the CRTC</li> </ul>	<p><b>Canadian Radio-Television and Telecommunications Commission (CRTC)</b> 1-877-249-2782 <a href="http://www.crtc.gc.ca/">http://www.crtc.gc.ca/</a></p> <p><b>How to file a Complaint About Your Telephone Service</b> <a href="http://www.crtc.gc.ca/eng/INFO_SHT/T12.htm">http://www.crtc.gc.ca/eng/INFO_SHT/T12.htm</a></p>
Consumer Complaints – Travel Agents	<ul style="list-style-type: none"> <li>Call TICO for complaints against travel retailers (agents) or wholesalers</li> </ul>	<p><b>Travel Industry Council of Ontario (TICO)</b> 1-888-451-8426 <a href="http://www.tico.on.ca">http://www.tico.on.ca</a></p>
Consumer Identity Theft	<ul style="list-style-type: none"> <li>Checklists and fact sheets on what to do if you've been a victim of identity theft</li> <li>PhoneBusters is the central agency in Canada that collects information on telemarketing, advanced fee fraud letters (Nigerian letters) and identity theft complaints. The information is disseminated to the appropriate law enforcement agencies.</li> </ul>	<p>First, file a report with your local police. Then report it to: <b>Phonebusters (Canadian Anti-Fraud Call Centre)</b> 1-888-495-8501 (Email: <a href="mailto:info@phonebusters.com">info@phonebusters.com</a>)</p> <p>Use their "Identity Theft Statement" to notify financial institutions, credit card companies, etc.: <a href="http://www.phonebusters.com/english/recognizeit_identitytheft.html">http://www.phonebusters.com/english/recognizeit_identitytheft.html</a></p> <p><b>Q&amp;A's on Identity Theft and what to do can be found here:</b></p> <p>Consumer Measure Committee (Consumer Identity Theft Kit) <a href="http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00084.html">http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00084.html</a></p> <p>Consumer Information Gateway (List of resources) <a href="http://consumerinformation.ca/app/oca/ccig/html.do?page=focuson2&amp;language=eng">http://consumerinformation.ca/app/oca/ccig/html.do?page=focuson2&amp;language=eng</a></p> <p>Consumer Protection Branch (What if I am a victim?) <a href="http://www.sse.gov.on.ca/mcs/en/Pages/Consumer_Protection_Branch.aspx">http://www.sse.gov.on.ca/mcs/en/Pages/Consumer_Protection_Branch.aspx</a></p> <p>Office of the Privacy Commissioner (Fact Sheet) <a href="http://www.privcom.gc.ca/fs-fi/02_05_d_10_e.asp">http://www.privcom.gc.ca/fs-fi/02_05_d_10_e.asp</a></p> <p>Public Safety Canada – Advice for Consumers <a href="http://www.publicsafety.gc.ca/prg/le/bs/consumers-eng.aspx">http://www.publicsafety.gc.ca/prg/le/bs/consumers-eng.aspx</a></p> <p>Safe Canada (Q&amp;A) <a href="http://www.safecanada.ca/identitytheft_e.asp">http://www.safecanada.ca/identitytheft_e.asp</a></p>
Contract Law - Small Claims Court Actions	<ul style="list-style-type: none"> <li>Legal advice for small claims court actions (LRS)</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>• Advice on forms/procedure (MAG, SCC)</li> </ul>	<p><b>Small Claims Court, Ministry of the Attorney General (SCC)</b>  <b>Cobourg / Port Hope</b> (905) 372-3751            860 William Street / 56 Queen Street  <a href="http://www.attorneygeneral.jus.gov.on.ca/english/courts/scc/default.asp">http://www.attorneygeneral.jus.gov.on.ca/english/courts/scc/default.asp</a></p> <p><b>Ministry of the Attorney General (MAG)</b>            (416) 326-2220 or 1-800-518-7901  <a href="http://www.attorneygeneral.jus.gov.on.ca/english/about/pubs/">http://www.attorneygeneral.jus.gov.on.ca/english/about/pubs/</a></p>
Criminal Code – Pardons	<ul style="list-style-type: none"> <li>• Where to get pardon applications and free help completing the application</li> <li>• Ontario Works (OW) will cover the costs of the pardon application for those on OW. Ask your worker about “Discretionary Benefits.”</li> <li>• John Howard Society of Peterborough will provide information and assist residents of Peterborough and Northumberland County</li> </ul>	<p><b>National Parole Board - National Office (NPB)</b>            (613) 954-7474 or 1-800-874-2652  <a href="http://www.npb-cnrc.gc.ca/pardons/service_e.htm">http://www.npb-cnrc.gc.ca/pardons/service_e.htm</a></p> <p>The Pardon Application is also available at most MP or MPP offices or download one online at:  <a href="http://www.npb-cnrc.gc.ca/prdons/pardon-eng.shtml">http://www.npb-cnrc.gc.ca/prdons/pardon-eng.shtml</a></p> <p><b>Ontario Works – Northumberland County</b>            555 Courthouse Road, Cobourg            (905) 372-6846</p> <p><b>Ontario Works – Alderville First Nation</b>            (905) 352-2112</p> <p><b>John Howard Society of Peterborough and District (JHS)</b>            Contact Anne Kneller for more information on how to obtain a Pardon at 705-743-8331.</p>
Criminal Code – Prison advocacy	<ul style="list-style-type: none"> <li>• Prison advocacy for those currently in a facility</li> <li>• Advocacy for youth in jail at youth centres or in detention</li> <li>• Complaints about federal correctional facilities</li> </ul>	<p><b>Lawyer Referral Service</b>            1-800-268-8326  <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a></p> <p><b>Correctional Law Project – Queen’s Legal Aid</b>            (613) 546-1171 (advice for federal offenders)  <a href="http://kingston.cioc.ca/details.asp?RSN=13573&amp;Number=21">http://kingston.cioc.ca/details.asp?RSN=13573&amp;Number=21</a></p> <p><b>Justice for Children and Youth (JFCY)</b>            (416) 920-1633 or 1-866-999-5329  <a href="http://www.jfcy.org/">http://www.jfcy.org/</a></p> <p><b>Office of the Correctional Investigator (OCI)</b>            (an Ombudsman for federal offenders)            1-877-885-8848  <a href="http://www.oci-bec.gc.ca">http://www.oci-bec.gc.ca</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>Complaints about provincial correctional facilities and community correctional services</li> </ul>	<p><b>Ontario Ombudsman</b> (complaints about provincial institutions) 1-800-263-1830 <a href="http://www.ombudsman.on.ca/">http://www.ombudsman.on.ca/</a></p>
Criminal – Young Offenders Act	<ul style="list-style-type: none"> <li>Legal advice for youth</li> </ul>	<p><b>Justice for Children and Youth (JFCY)</b> (416) 920-1633 or 1-866-999-5329 <a href="http://www.jfcy.org/">http://www.jfcy.org/</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p> <p><b>Youth Justice Committees of Ontario</b> <a href="http://www.yjcontario.ca/">http://www.yjcontario.ca/</a></p>
	<ul style="list-style-type: none"> <li>The Youth Justice Committee is an alternative to formal court proceedings.</li> <li>The committee, young person, supporters, and person harmed work out appropriate ways for the young person to be accountable</li> </ul>	<p><b>Rebound Child and Youth Services Northumberland</b> (905) 372-0007 <a href="http://www.rcys.ca">http://www.rcys.ca</a></p> <p><b>Youth Justice Diversion Program; Extrajudicial Measures; Youth Justice Committee;</b> (905) 372-0007 <a href="http://www.rcys.ca">http://www.rcys.ca</a></p> <p>By participating, youth does not go through formal Youth Court System.</p>
	<ul style="list-style-type: none"> <li>Y.O.U.R.S. – Youth Outreach Under 18 Response Services</li> <li>Provides a short-term Youth Support Worker who will assist with intervention for youth 12-17. The agency provides intake, assessment, referrals, counselling, and advocacy.</li> </ul>	<p><b>Rebound Child and Youth Services Northumberland Y.O.U.R.S.</b> (905) 372-0007 ext. 226</p> <p>Referrals for this program can be made by the Youth Justice System, family members or the young person themselves by phone</p>
Debt Problems, including Collections, Bankruptcy	<ul style="list-style-type: none"> <li>What do to about bills and debt</li> </ul>	<p><b>The Help Centre</b> Income Security Program 905-372-2646 or 1-888-698-3382 <a href="http://www.thehelpcentre.ca/">http://www.thehelpcentre.ca/</a></p> <p><b>Community Counselling &amp; Resource Centre Peterborough</b> Credit Counselling Services (705) 743-2272 or 1-800-274-1611 <a href="http://www.ccrcc-ptbo.com/">http://www.ccrcc-ptbo.com/</a></p>



## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>• Dealing with Collection Agencies, collection rules and making a complaint</li> </ul>	<p><b>Ministry of Consumer Services</b> 1-800-889-9768 <a href="http://www.sse.gov.on.ca/mcs/en/Pages/Personal_Finance_Collection_Agencies.aspx">http://www.sse.gov.on.ca/mcs/en/Pages/Personal_Finance_Collection_Agencies.aspx</a> or <a href="http://www.ontario.ca/consumerprotection">http://www.ontario.ca/consumerprotection</a></p>
	<ul style="list-style-type: none"> <li>• Advice on how to check your credit rating and fix problems found</li> </ul>	<p><b>Financial Consumer Agency of Canada - Publication: Understanding your Credit Report and Credit Score</b> <a href="http://www.fcac-acfc.gc.ca/eng/resources/publications/budgetmoneymgmt/creditreportscore/creditreportscoretoc-eng.asp">http://www.fcac-acfc.gc.ca/eng/resources/publications/budgetmoneymgmt/creditreportscore/creditreportscoretoc-eng.asp</a></p>
	<ul style="list-style-type: none"> <li>• Credit bureaus – they will provide a copy of your credit report by mail, free of charge. (Or view it online for a fee.)</li> </ul>	<p><b>Equifax Canada:</b> 1-800-465-7166 <a href="http://www.equifax.ca">www.equifax.ca</a></p> <p><b>TransUnion Canada:</b> 1-866-525-0262 <a href="http://www.tuc.ca">www.tuc.ca</a></p>
	<ul style="list-style-type: none"> <li>• Bankruptcy information – they will give you list of trustees participating in Bankruptcy Assistance Program</li> </ul>	<p><b>Industry Canada, Office of the Superintendent of Bankruptcy</b> (613) 995-2994 (Ottawa office) or (416) 973-6486 (Toronto) <a href="http://strategis.ic.gc.ca/epic/internet/inbsf-osb.nsf/en/home">http://strategis.ic.gc.ca/epic/internet/inbsf-osb.nsf/en/home</a></p> <p>Provides information and Investigates complaints with respect to the insolvency process.</p>
<p>Disability related Issues</p>	<ul style="list-style-type: none"> <li>• Northumberland Community Legal Centre will provide advice and representation on Ontario Disability Support Program and Canadian Pension Plan and Workplace Safety Insurance Board matters</li> <li>• ARCH provides free, confidential, basic legal information as it relates to disability including: <ul style="list-style-type: none"> <li>○ discrimination</li> <li>○ human rights</li> <li>○ mental capacity</li> <li>○ education, employment</li> <li>○ estate planning</li> <li>○ immigration</li> <li>○ mental health</li> <li>○ disability supports</li> <li>○ abuse, home care</li> <li>○ transportation</li> <li>○ disability-specific funding</li> </ul> </li> </ul>	<p><b>Northumberland Community Legal Centre</b> 301-1005 Elgin Street West, Cobourg K9A 5J4 (905) 373-4464 or 1-800-850-7882 <a href="http://www.thehelpcentre.ca">http://www.thehelpcentre.ca</a></p> <p><b>ARCH Disability Law Centre</b> Toll-free 1-866-482-2724 - TTY: Toll-free 1-866-482-2728 <a href="http://www.archdisabilitylaw.ca">http://www.archdisabilitylaw.ca</a></p> <p>Please call your local community legal clinic for assistance with ODSP or CPP disability, landlord/tenant disputes, or Workers Compensation claims.</p> <p>ARCH can refer you to lawyers in private practices, where possible, for assistance with: personal injuries, family law, medical malpractice, criminal law, powers of attorney, wills</p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Drug Benefits	<ul style="list-style-type: none"> <li>• Information on receiving assistance and cost of medications and assistive devices program</li> <li>• NCLC provides information on Trillium Drug Program and Assistive Devices Program</li> </ul>	<p><b>Trillium Drug Plan</b> 1-800-575-5386 <a href="http://www.health.gov.on.ca/english/public/pub/drugs/trillium.html">http://www.health.gov.on.ca/english/public/pub/drugs/trillium.html</a></p> <p>Application kits available at your local pharmacy or call the Ministry of Health &amp; Long Term Care INFOline: 1-800-268-1154 (TTY 1-800-387-5559)</p> <p><b>Northumberland Community Legal Centre</b> (905) 373-4464 or 1-800-850-7882 <a href="http://www.thehelpcentre.ca">http://www.thehelpcentre.ca</a></p>
	<ul style="list-style-type: none"> <li>• For problems with Trillium, contact your MPP</li> </ul>	<p><b>MPP, Northumberland-Quinte West</b> (905) 372-4000 <a href="http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website">http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website</a></p>
Education Law	<ul style="list-style-type: none"> <li>• Advice on:               <ul style="list-style-type: none"> <li>○ Suspensions</li> <li>○ Expulsions</li> </ul> </li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a></p> <p><b>Justice for Children and Youth (JFCY)</b> (416) 920-1633 or 1-866-999-5329 <a href="http://www.jfcy.org/">http://www.jfcy.org/</a></p> <p><b>Child Advocacy Project</b> (volunteer lawyers from Pro Bono Law Ontario) 1-866-466-PBLO <a href="http://www.childadvocacy.ca/">http://www.childadvocacy.ca/</a></p>
Elder Abuse	<ul style="list-style-type: none"> <li>• Hotline to assist abused and at-risk seniors – provides information, referrals and support 24/7</li> </ul>	<p><b>Ontario Network for the Prevention of Elder Abuse</b> 1-866-299-1011 – Senior's Safety Line <a href="http://www.onpea.org/">http://www.onpea.org/</a></p>
	<ul style="list-style-type: none"> <li>• Victim Support Line for victims of crime</li> </ul>	<p><b>Office for Victims of Crime – Victim Support Line</b> 1-888-579-2888 <a href="http://www.ovc.gov.on.ca/english/FAQ/faq.html">http://www.ovc.gov.on.ca/english/FAQ/faq.html</a></p> <p>Call for referrals to community agencies, information on the criminal justice system and information to registered clients about the status and scheduled release date of provincially incarcerated offenders.</p>
	<ul style="list-style-type: none"> <li>• Information &amp; referrals on seniors' law issues incl. nursing homes, health care, elder abuse, etc.</li> </ul>	<p><b>Advocacy Centre for the Elderly (ACE)</b> (416) 598-2656 <a href="http://www.ancelaw.ca">http://www.ancelaw.ca</a></p>
Environmental Law	<ul style="list-style-type: none"> <li>• Information, referrals and legal assistance in select cases</li> </ul>	<p><b>Canadian Environmental Law Association (CELA)</b> (416) 960-2284 <a href="http://www.cela.ca/">http://www.cela.ca/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Epilepsy Services	<ul style="list-style-type: none"> <li>• Providing educational and support services about epilepsy and seizures.</li> <li>• Services offered to Northumberland County</li> </ul>	<p><b>Epilepsy Peterborough and Area</b> (705) 876-0311 or 1-800-463-1119 <a href="http://www.epilepsyontario.org">http://www.epilepsyontario.org</a></p>
<p>Estates – administration</p> <p><i>Also see “<a href="#">Wills</a>” for making or contesting a will</i></p>	<ul style="list-style-type: none"> <li>• Administering an estate after someone dies if they have a will</li> <li>• What to do if the deceased did not have a will</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p> <p><b>Ministry of the Attorney General</b> (FAQ on their website about estates) <a href="http://www.attorneygeneral.ius.gov.on.ca/english/estates/estates-FAQ.asp">http://www.attorneygeneral.ius.gov.on.ca/english/estates/estates-FAQ.asp</a></p> <p><b>Office of the Public Guardian and Trustee (for persons without a will or heirs are minors)</b> 1-800-366-0335 <a href="http://www.attorneygeneral.ius.gov.on.ca/english/family/pgt/estateadmin.asp">http://www.attorneygeneral.ius.gov.on.ca/english/family/pgt/estateadmin.asp</a></p> <p><b>Justice Ontario (Ministry of the Attorney General)</b> 1-866-252-0104 <a href="http://www.ontario.ca/justiceontario">www.ontario.ca/justiceontario</a> (see Wills and Estates section)</p>
Family Law – Grandparents raising grandchildren	<ul style="list-style-type: none"> <li>• Legal FAQ's page and other resources</li> <li>• Information and Referral Co-ordinator (IRC) is available most days to provide information on matters of Family Law</li> </ul>	<p><b>Cangrands National Kinship Support</b> 613-474-0035 <a href="http://www.cangrands.com/">http://www.cangrands.com/</a></p> <p><b>Family Law Information Centre (FLIC), Cobourg</b> Courthouse, 860 William Street, Cobourg (905) 372-3751 Ext. 128 <a href="http://www.familycourtmediation.com/">http://www.familycourtmediation.com/</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
Family Law - Separation, Divorce	<ul style="list-style-type: none"> <li>• Information and referrals</li> <li>• Mediation</li> </ul>	<p><b>Family Law Information Centre (FLIC), Cobourg</b> (Courthouse, 860 William Street, Cobourg 905) 372-3751 Ext. 128 <a href="http://www.familycourtmediation.com/">http://www.familycourtmediation.com/</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>• Pamphlets and other printed information on:               <ul style="list-style-type: none"> <li>○ Child support</li> <li>○ Custody &amp; access</li> <li>○ Family law resources in Ontario</li> <li>○ Getting divorced</li> <li>○ Common-law relationships</li> </ul> </li> </ul>	<p><b>CLEO Pamphlets</b> (available online)  <a href="http://www.cleo.on.ca/english/pub/onpub/subject/family.htm">http://www.cleo.on.ca/english/pub/onpub/subject/family.htm</a></p> <p><b>Ministry of Attorney General</b>            Family Justice Matters page on their website provides information (online publications) and links to court rules, procedures, forms, etc.  <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/">http://www.attorneygeneral.jus.gov.on.ca/english/family/</a></p> <p><b>Justice Ontario (Ministry of the Attorney General)</b>            1-866-252-0104  <a href="http://www.ontario.ca/justiceontario">www.ontario.ca/justiceontario</a></p> <p><b>CLEONet Website – Family Law Page</b>  <a href="http://www.cleonet.ca/topics/13">http://www.cleonet.ca/topics/13</a></p> <p><b>Family Law Education for Women (FLEW)</b>            Online legal information in 11 languages.  <a href="http://onefamilylaw.ca/">http://onefamilylaw.ca/</a></p>
Family Responsibility Office (FRO)	<ul style="list-style-type: none"> <li>• Information about the program</li> </ul>	<p><b>Family Responsibility Office</b>            24 hour automated information line: 1-800-267-7263            Customer Service Unit: 1-888-815-2757            Enforcement Call Centre: 1-800-267-4330            TTY: 1-866-545-0083  <a href="http://www.mcass.gov.on.ca/en/mcass/programs/familyResponsibility/">http://www.mcass.gov.on.ca/en/mcass/programs/familyResponsibility/</a></p>
Federal Services, Laws, Programs and agencies	<ul style="list-style-type: none"> <li>• Information and referrals</li> <li>• Non-legal assistance with the following:               <ul style="list-style-type: none"> <li>○ Canada Pension Plan (CPP)</li> <li>○ Employment Insurance (EI)</li> <li>○ Old Age Security (OAS)</li> <li>○ Guaranteed Income Supplement (GIS)</li> <li>○ National Child Benefit</li> <li>○ Passport applications</li> </ul> </li> </ul>	<p><b>MPP, Northumberland/Quinte West</b>            (905) 372-4000; 613-392-3038  <a href="http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website">http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website</a></p> <p><b>Ontario Ombudsman</b>            1-800-263-1830  <a href="http://www.ombudsman.on.ca/">http://www.ombudsman.on.ca/</a></p> <p><b>MP, Northumberland/Quinte West</b>            (905) 372-8757; 613-392-3382  <a href="http://www.ricknorlock.ca/">http://www.ricknorlock.ca/</a></p> <p><b>Canada Benefits</b>  <a href="http://www.canadabenefits.gc.ca">http://www.canadabenefits.gc.ca</a> - Click “Benefits Finder” to see what government benefits you may be eligible for</p> <p><b>View the Legislation online at:</b>            Federal Laws website (statutes and regulations)  <a href="http://www.laws-lois.justice.gc.ca/">http://www.laws-lois.justice.gc.ca/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Foreclosure	<ul style="list-style-type: none"> <li>When a mortgagee defaults on their mortgage and home is taken over by the lender</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p> <p><b>Power of Sale Tip Sheet</b> (created by Community Legal Clinic – Simcoe, Haliburton, Kawartha Lakes) <a href="http://www.communitylegalclinic.ca/content.aspx?PID=298">http://www.communitylegalclinic.ca/content.aspx?PID=298</a></p> <p><b>Mortgages Act</b> <a href="http://www.canadalegal.com/gosite.asp?s=1748">http://www.canadalegal.com/gosite.asp?s=1748</a></p>
Government Services (provincial)	<ul style="list-style-type: none"> <li>Answers questions about government services, access to online services</li> <li>File landlord and tenant applications</li> <li>Free government publications, such as power of attorney kits, application forms, etc.</li> </ul>	<p><b>ServiceOntario Centre (Northumberland)</b> Unit 105, 1005 Elgin Street West. Cobourg 1-800-267-8097, TTY: 1-800-268-7095 <a href="https://www.services.gov.on.ca/services/allLocations.do?action=details&amp;id=12101">https://www.services.gov.on.ca/services/allLocations.do?action=details&amp;id=12101</a></p> <p>Click this link to find location in your area: <a href="https://www.services.gov.on.ca/services/start.do?action=locations&amp;locale=EN">https://www.services.gov.on.ca/services/start.do?action=locations&amp;locale=EN</a></p>
Health Cards (OHIP)	<ul style="list-style-type: none"> <li>General questions</li> <li>To apply</li> </ul>	<p><b>Ontario Health Insurance Plan – Ministry of Health</b> 1-888-376-5197 (local number) Ministry INFOLine 1-800-664-8988, TTY 1-800-387-5559 <a href="http://www.health.gov.on.ca/english/public/program/ohip/ohip_mn.html">http://www.health.gov.on.ca/english/public/program/ohip/ohip_mn.html</a></p> <p><b>ServiceOntario Centre (Northumberland)</b> Unit 105, 1005 Elgin Street West. Cobourg 1-800-267-8097, TTY: 1-800-268-7095 <a href="https://www.services.gov.on.ca/services/allLocations.do?action=details&amp;id=12101">https://www.services.gov.on.ca/services/allLocations.do?action=details&amp;id=12101</a></p>
	<ul style="list-style-type: none"> <li>To appeal a decision by OHIP</li> </ul>	<p><b>OHIP Eligibility Review Committee</b> <b>Ministry of Health and Long-Term Care</b> 2<sup>nd</sup> Floor, 49 Place d'Armes, Kingston, ON K7L 5J3 Fax: (613) 548-6557 <a href="http://www.health.gov.on.ca/en/public/publications/ohip/review.aspx">http://www.health.gov.on.ca/en/public/publications/ohip/review.aspx</a></p> <p>Write a letter (within 15 days of receiving OHIP's decision) to the OHIP Eligibility Review Committee. Include a copy of the decision and why you believe it was wrong.</p> <p><b>Health Services Appeal and Review Board</b> 151 Bloor Street West, 9<sup>th</sup> Floor, Toronto, ON M5S 2T5 1-866-282-2179; TTY: 1-877-301-0889 <a href="http://www.hsarb.on.ca/">http://www.hsarb.on.ca/</a> (Email: <a href="mailto:hsarb@ontario.ca">hsarb@ontario.ca</a>)</p> <p>If not satisfied with their decision, write the Health Services Appeal &amp; Review Board.</p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
<p>Health Care – Finding Low Cost Dental Care</p>	<ul style="list-style-type: none"> <li>● PHCHC has a dental suite for low-income residents</li>   <li>● low cost dental services provided to anyone, regardless of where you live (i.e. you don't have to be a Kingston resident to get service)</li>   <li>● Because this is a supervised student learning clinic, the average appointment time is 4 hours.</li>   <li>● ODSP &amp; OW may pay transportation costs</li> </ul>	<p><b>Port Hope Community Health Centre</b> 99 Toronto Road, Port Hope, ON L1A 3S4 (905) 885-2626 <a href="http://porthopechc.ca">porthopechc.ca</a></p> <p><b>Trillium College Dental Hygiene Clinic</b> 613-531-5138 (talk to Kelly) or email Paola at <a href="mailto:mendezpao@hotmail.com">mendezpao@hotmail.com</a></p> <p>They are in <b>Frontenac Mall, 1300 Bath Road, Kingston</b> (directly across from Chit Chat Café in the mall)</p> <p>Kelly will take your telephone number and have a student call back with an appointment time.</p> <p><u>Prices:</u> Adults \$25; Seniors (65+) and Youth (14-17) \$10 Children (5-13) are free (no children under 5)</p> <p>Prices are for cleaning/scaling/polishing/x-rays/pit and fissure sealant. Bleaching is \$75. Clinic is supervised by qualified RDH's and DDS.</p>
<p>Health Care – Finding a Family Doctor</p>	<ul style="list-style-type: none"> <li>● Where to go if you don't have a family doctor</li>   <li>● Health Care Connect refers people without a regular family health care provider to physicians and nurse practitioners who are accepting new patients in their community.</li> </ul>	<p><b>Health Care Connect</b> 1-800-445-1822 <a href="http://www.ontario.ca/healthcareconnect">http://www.ontario.ca/healthcareconnect</a></p> <p><b>Port Hope Community Health Centre</b> 905-885-2626 99 Toronto Road Port Hope L1A 2S4</p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
<p>Health Care – Finding Transportation to medical appointments</p>	<ul style="list-style-type: none"> <li>• Transportation for elderly and disabled patients to doctor appointments</li> </ul>	<p>See the <a href="#">Seniors Issues</a> section (for transportation available for both the elderly or those who are disabled).</p> <p><b>Northumberland Transportation Initiative:</b> Rural transportation service to/from Cramahe Township and Haldimand Ward to Cobourg and back. <b>Pre-registration</b> is required, can be used for appointments and recreational purposes as well as school and work. <b>Required to pre-book</b> at least 24 hours in advance.</p> <p><b>Hours:</b> Mon.-Thurs- morning, mid-day and late afternoon <b>Office;</b> Mon-Fri. 8:30-4:00</p> <p><b>Registration form</b> (for pre-registering) available through Community Care offices as well as Early Years Centres, The Help Centre, HKPR District Health Unit, Township of Cramahe Municipal Office and Colborne Library, Northumberland Community and Social Services, Port Hope Community Health Centre, Grafton Town Hall, Grafton Post Office and Library</p> <p><b>Wheelchair and scooter accessible.</b></p> <p><b>Mailing address:</b> c/o Community Care Northumberland (905) 355-1444; 1-866-768-7778 toll free Fax (905) 355-1989</p>
<p>Health Care – Long Term Care Homes</p>	<ul style="list-style-type: none"> <li>• Complaints about Long Term Care Homes (Nursing Homes)</li> <li>• The Long Term Care Action Line can also be used for complaints about Community Care Access Centres</li> <li>• The HSARB deals with decisions of agencies under the <i>Long Term Care Act</i> respecting eligibility for service; decisions of the Director with respect to licensing under the <i>Nursing Homes Act</i>, and decisions of the Ontario Health Insurance Plan (OHIP) respecting eligibility and payment</li> </ul>	<p><b>Ministry of Health and Long Term Care</b> 1-866-876-7658 (Long Term Care Action Line–Access Centres) 1-866-434-0144 (Action Line – for Long Term Care Homes) TTY: 1-800-387-5559 <a href="http://www.health.gov.on.ca/english/public/program/ltc/25_standards.html#5">http://www.health.gov.on.ca/english/public/program/ltc/25_standards.html#5</a> <a href="http://www.health.gov.on.ca/english/public/contact/ccac/ltc_actionline.html">http://www.health.gov.on.ca/english/public/contact/ccac/ltc_actionline.html</a></p> <p><b>Advocacy Centre for the Elderly (ACE)</b> (416) 598-2656 <a href="http://www.ancelaw.ca">http://www.ancelaw.ca</a></p> <p><b>ARCH Disability Law Centre</b> 1-866-482-2724 or TTY: 1-866-482-2728 <a href="http://www.archdisabilitylaw.ca/">http://www.archdisabilitylaw.ca/</a></p> <p><b>MPP, Northumberland-Quinte West</b> 201-1005 Elgin W, Cobourg, K9A 5J4 (905) 372-4000+1 800-354-7050 7-255 Glen Miller, Trenton, ON K8V 3V7 (613) 392-3038 <a href="http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website">http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website</a></p> <p><b>Health Services Appeal and Review Board (HSARB)</b> 1-866-282-2179, TTY: 1-877-301-0889 <a href="http://www.hsarb.on.ca">http://www.hsarb.on.ca</a></p>



## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>Pamphlets on rights regarding home care received through a Community Care Access Centre</li> </ul>	<p><b>CLEO (Community Legal Education Ontario)</b> Health and Disability page of their website has pamphlets on: <b><i>Home Care Bill of Rights</i></b> <b><i>Home Care Complaints and Appeals</i></b> <a href="http://www.cleo.on.ca/english/pub/onpub/subject/health.htm">http://www.cleo.on.ca/english/pub/onpub/subject/health.htm</a></p>
Health Care – Retirement Homes	<ul style="list-style-type: none"> <li>Complaints about Retirement Homes</li> </ul>	<p><b>Ontario Retirement Communities Association</b> 1-800-361-7254 (complaint response and information service) <a href="http://www.orca-homes.com/information.html">http://www.orca-homes.com/information.html</a></p>
Hepatitis C Claims	<ul style="list-style-type: none"> <li>Hep C info, assistance with financial compensation claims and class action settlement</li> </ul>	<p><b>Ontario Hepatitis C Assistance Plan (Ministry of Health)</b> 1-877-222-4977 (TTY: 1-800-387-5559) (Application forms) <a href="http://www.health.gov.on.ca/english/public/program/hepc/hepc_assistplan.html">http://www.health.gov.on.ca/english/public/program/hepc/hepc_assistplan.html</a></p> <p>Each person infected with hepatitis C through the blood system can now expect assistance of \$25,000. This is based on Ontario's estimated share for the 1986-1990 Settlement Agreement.</p> <p><b>Hep C Ontario.ca (Ministry of Health &amp; Long Term Care)</b> 1-877-234-4343 (TTY: 1-800-387-5559) (Information) <a href="http://www.health.gov.on.ca/english/public/program/hepc/hepc_assistplan.html">http://www.health.gov.on.ca/english/public/program/hepc/hepc_assistplan.html</a></p> <p><b>Hepatitis C Jan 1/86 – Jul 1/90 Class Actions Settlement</b> 1-877-434-0944 (Info on class action settlement) <a href="http://www.hepc8690.com">http://www.hepc8690.com</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
<p>Home Repair – Financial Assistance for Home Owners and Landlords</p>	<ul style="list-style-type: none"> <li>• Programs for financial assistance from the Canada Mortgage and Housing Corporation to homeowners who are low income, seniors or those who have a disability, as well as multi-unit properties</li> <li>• CMHC also offers several programs to address housing needs in First Nations communities</li> </ul>	<p><b>Habitat for Humanity, Brush with Kindness</b> 45 Ewart St., Cobourg P.O. Box # 222, Cobourg K9A 4K5 (905) 373-4663; fax (905) 373-1459 <a href="mailto:info@habitatnorthumberland.ca">info@habitatnorthumberland.ca</a></p> <p><b>Ontario Disability Support Program (ODSP) Home Repairs</b> 360 George St. North, 2<sup>nd</sup> Floor Peterborough K97 7E7 (705) 742-9292; 1-800-663-8560 toll free; 1-705-742-8048 (fax)</p> <p><b>Canada Mortgage and Housing Corporation (CMHC)</b> 1-800-668-2642 (for all programs below except First Nations) <a href="http://www.cmhc-schl.gc.ca/en/co/prfinas/">http://www.cmhc-schl.gc.ca/en/co/prfinas/</a> (Page listing all programs available through CMHC)</p> <p><b>Programs include:</b></p> <p><b>Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP)</b> <a href="http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_001.cfm">http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_001.cfm</a></p> <p><b>Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP — Disabilities)</b> <a href="http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_003.cfm">http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_003.cfm</a> (Owners and landlords can apply to make modifications to make their property more accessible).</p> <p><b>Emergency Repair Program</b> <a href="http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_005.cfm">http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_005.cfm</a></p> <p><b>Home Adaptations for Seniors' Independence</b> <a href="http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_004.cfm">http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_004.cfm</a></p> <p><b>Renovation Program Pre-application Tool (Off Reserve)</b> <a href="http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_016.cfm">http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_016.cfm</a> (use this tool to see if you are eligible for assistance)</p> <p><b>Programs available for First Nations People (On reserve)</b> 905-244-1403 <a href="http://www.cmhc-schl.gc.ca/en/ab/onre/index.cfm">http://www.cmhc-schl.gc.ca/en/ab/onre/index.cfm</a></p>
<p>Incorporation (businesses)</p>	<ul style="list-style-type: none"> <li>• General Information for businesses on incorporation, Director's liability, etc.</li> </ul>	<p><b>Ministry of Government Services (MGS)</b> 1-800-889-9768 <a href="http://www.mgs.gov.on.ca/en/Home/index.htm">http://www.mgs.gov.on.ca/en/Home/index.htm</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>

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<p>Incorporation (for Non-Profits)</p>	<ul style="list-style-type: none"> <li>The Volunteer Lawyers Service (VLS) offers free legal support to eligible charitable and non-profit organizations in Ontario.</li> <li>VLS can help with incorporation, charitable registration, board governance, contracts &amp; trademark registrations.</li> </ul>	<p><b>Volunteer Lawyer Service, Law Society of Upper Canada</b> 1-866-466-7256 <a href="http://www.volunteerlawyers.org/">http://www.volunteerlawyers.org/</a></p> <p><b>Ministry of Government Services (MGS)</b> 1-800-889-9768 <a href="http://www.mgs.gov.on.ca/en/Home/index.htm">http://www.mgs.gov.on.ca/en/Home/index.htm</a></p> <p><b>Not-For-Profit Incorporator's Handbook</b> (from the Ministry of the Attorney General website) <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/nfpinc/">http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/nfpinc/</a></p>
<p>Income Tax  (see next page for more help, including free software programs and legal advice)</p>	<ul style="list-style-type: none"> <li>Free help for disabled or low income persons to prepare their income tax forms (during tax season)</li> </ul>	<p><b>The Help Centre</b> 301-1005 Elgin St. West Cobourg K9A 5J4 (905) 372-2646; 1-888-698-3382 toll free</p> <p><b>Community Volunteer Income Tax Program (Sponsored by Canada Revenue Agency Feb-Apr)</b> 1-800-959-8281 <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/nd-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/nd-eng.html</a></p>
<p>Income Tax  (Software)</p>	<ul style="list-style-type: none"> <li>Free software to prepare income tax forms</li> </ul>	<p><b>Free Online Tax Preparation:</b></p> <p><b>StudioTax.ca</b> – free downloadable software for personal income tax preparation, regardless of income <a href="http://www.studiotax.ca/">http://www.studiotax.ca/</a></p> <p><b>UFile.ca</b> - total family income must be \$25,000 or less <a href="http://www.ufile.ca/WhyUFile/SaveYourMoney.asp#2">http://www.ufile.ca/WhyUFile/SaveYourMoney.asp#2</a></p> <p><b>webtax4u.ca</b> - total family income \$25,000 or less <a href="http://www.webtax4u.ca/">www.webtax4u.ca/</a></p> <p><b>Inuit (Quick Tax Web)</b> – total family income \$20,000 or less <a href="http://quicktaxweb.intuit.ca/content/etc/freedom.php?b=intuit">http://quicktaxweb.intuit.ca/content/etc/freedom.php?b=intuit</a></p> <p><b>TaxTron</b> – downloadable free tax preparation software – must have individual income of \$30,000 or less <a href="http://www.taxtron.ca/e/r/">http://www.taxtron.ca/e/r/</a></p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>If you disagree with your assessment</li> </ul>	<p><b>Revenue Canada</b> 1-800-959-8281 <a href="http://www.cra-arc.gc.ca/gncy/cmplntdsdpts/menu-eng.html">http://www.cra-arc.gc.ca/gncy/cmplntdsdpts/menu-eng.html</a></p>
	<ul style="list-style-type: none"> <li>General Income Tax Information</li> </ul>	<p><b>Revenue Canada</b> 1-800-924-0622 <a href="http://www.cra-arc.gc.ca/menu-e.html">http://www.cra-arc.gc.ca/menu-e.html</a></p>
	<ul style="list-style-type: none"> <li>Help dealing with Revenue Canada</li> </ul>	<p><b>MP, Northumberland/Quinte West</b> (613) 392-3382; (905) 372-8757; 1-800-461-6741 <a href="http://www.ricknorlock.ca/">http://www.ricknorlock.ca/</a></p>
	<ul style="list-style-type: none"> <li>Legal advice</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
Insurance Law	<ul style="list-style-type: none"> <li>Information</li> <li>Complaint investigation</li> <li>You must <u>first</u> complain to your insurance company (contact the company's Consumer Complaint Officer – if you don't have the number call the FSCO)</li> <li>If you cannot resolve the complaint with the company, write to the appropriate Ombuds Service (both have online complaint forms)</li> </ul>	<p><b>Financial Services Commission of Ontario (FSCO)</b> (416) 250-7250 or 1-800-668-0128 <a href="http://www.fSCO.gov.on.ca/">http://www.fSCO.gov.on.ca/</a></p> <p>How to resolve an insurance complaint <a href="http://www.fSCO.gov.on.ca/english/insurance/resolvecomplaint-insurance.asp">http://www.fSCO.gov.on.ca/english/insurance/resolvecomplaint-insurance.asp</a></p> <p>They will explain how to make a complaint.</p> <p>They may not inquire into a complaint that has not been submitted to the insurance company and has not gone through the insurer's complaint process; or is being or has been dealt with by a court or an alternative dispute resolution process.</p> <p><b>OmbudService for Life and Health Insurance</b> (for life, disability, employee health &amp; travel insurance &amp; insurance investment products such as annuities &amp; segregated funds) 1-888-295-8112 <a href="http://www.olhi.ca/">http://www.olhi.ca/</a></p> <p><b>General Insurance OmbudService (GIO)</b> (for car, home &amp; business insurance complaints against GIO member insurance companies – their site lists members) 1-877-225-0446 <a href="http://www.giocanada.org/">http://www.giocanada.org/</a></p>
	<ul style="list-style-type: none"> <li>Legal advice</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>

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Type of Problem	Type of Help	Resource & Contact Info
Junk Mail	<ul style="list-style-type: none"> <li>How to stop receiving junk mail</li> </ul>	<p><b>Red Dot Campaign</b> <a href="http://www.reddotcampaign.ca/">http://www.reddotcampaign.ca/</a> email: <a href="mailto:info@reddotcampaign.ca">info@reddotcampaign.ca</a></p> <p><b>Canada Post</b> 1-866-607-6301 <a href="http://www.canadapost.ca/cpo/mc/personal/support/helpcentre/receiving/choice_opt_in.jsf">http://www.canadapost.ca/cpo/mc/personal/support/helpcentre/receiving/choice_opt_in.jsf</a></p> <p>The Red Dot website has instructions on posting a No Junk Mail sign and a draft letter to give to your carrier. If this still doesn't work, contact your local Canada Post office or call the toll free line above.</p> <p>Note that if you advise Canada Post that you do not want to get unaddressed admail, you will not receive municipal service notices either (changes in garbage pick up, town hall meetings, etc.)</p>
Landlords – problems with tenants	<ul style="list-style-type: none"> <li>Information and referrals</li> </ul>	<p><b>Community Legal Education Ontario (CLEO)</b> (online pamphlets) (416) 408-4420 <a href="http://www.cleo.on.ca/english/pub/onpub/subject/landlord.htm">http://www.cleo.on.ca/english/pub/onpub/subject/landlord.htm</a></p> <p><b>Landlord and Tenant Board (LTB)</b> 1-888-332-3234 (facts sheets available online) <a href="http://www.ltb.gov.on.ca">http://www.ltb.gov.on.ca</a></p> <p>View <i>Residential Tenancies Act</i> (RTA) online at: <a href="http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_06r17_e.htm">http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_06r17_e.htm</a></p> <p><b>Government Book Store (Publications Ontario)</b> 1-800-668-9938 (TTY: 1-800-268-7095) (Order copy of RTA) <a href="http://www.e-laws.gov.on.ca/index.html">http://www.e-laws.gov.on.ca/index.html</a> (Click on "Order") OR <a href="http://www.publications.serviceontario.ca/ecom/">http://www.publications.serviceontario.ca/ecom/</a> (Order online)</p>
	<ul style="list-style-type: none"> <li>Legal advice (LSHC, LRS)</li> </ul>	<p><b>Landlord Self Help Centre (LSHC)</b> (416) 504-5190 or 1-800-730-3218 <a href="http://www.landlordselfhelp.com">www.landlordselfhelp.com</a></p> <p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
Lawsuits	<ul style="list-style-type: none"> <li>Legal information</li> </ul>	<p><b>Justice Ontario (Ministry of the Attorney General)</b> 1-866-252-0104 <a href="http://www.ontario.ca/justiceontario">www.ontario.ca/justiceontario</a> (see Lawsuits &amp; disputes section)</p> <p><b>Law Help Ontario</b> No phone calls - Walk in Clinics Only (in Toronto):</p> <ul style="list-style-type: none"> <li>393 University Avenue, Ground Flr (Superior Court matters)</li> <li>47 Sheppard Avenue East (Small Claims matters, Tues/Thur)</li> </ul> <p><a href="http://www.lawhelpontario.org/civil/">http://www.lawhelpontario.org/civil/</a> (They have a video on representing yourself in small claims court.)</p>

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Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>• Legal advice</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
<p>Mental Health – Contesting a Capacity Assessment</p>	<ul style="list-style-type: none"> <li>• Fighting an assessment of incapacity</li> <li>• The Consent and Capacity Board has a number of information sheets online</li> <li>• Legal Aid Ontario has a duty to arrange legal representation for persons alleged to be incapable in proceedings under the <i>Health Care Consent Act, 1996</i> before the Consent and Capacity Board where so ordered by the Board. See <a href="#">Mental Health – Psychiatric Patients in Hospitals</a> if you are a hospital patient and need a patient advocate.</li> </ul>	<p><b>Ministry of Health Info-Line</b> 1-800-461-2036</p> <p><b>Consent and Capacity Board</b> 1-866-777-7391 or TTY: 1-877-301-0889 <a href="http://www.ccboard.on.ca">www.ccboard.on.ca</a> <a href="http://www.ccboard.on.ca/scripts/english/publications/infosheets.asp">http://www.ccboard.on.ca/scripts/english/publications/infosheets.asp</a></p> <p>A person who has been assessed as incapable has the right to have the assessment independently reviewed by the <a href="#">Consent and Capacity Board</a>, a tribunal operated by the Ministry of Health.</p> <p>For more information about contesting an assessment visit the Ministry of the Attorney General's website at: <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/incapacity/capacity_assessment.asp#contesting">http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/incapacity/capacity_assessment.asp#contesting</a></p> <p><b>Advocacy Centre for the Elderly (ACE)</b> (416) 598-2656 <a href="http://www.ancelaw.ca">http://www.ancelaw.ca</a></p> <p><b>Legal Aid Ontario</b> 1-800-668-8258 <a href="http://www.legalaid.on.ca">www.legalaid.on.ca</a></p>
<p>Mental Health – Declaring Someone Incapable</p>	<ul style="list-style-type: none"> <li>• If you know of an adult who appears to be mentally incapable and at serious risk, contact the Office of the Public Guardian and Trustee (OPGT).</li> </ul>	<p><b>Office of the Public Guardian and Trustee (OPGT)</b> 1-800-366-0335 <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/contact.asp">http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/contact.asp</a></p> <p>If it appears that a person is mentally incapable and at serious risk of harm, the OPGT will conduct an investigation if no alternative solution can be found.</p> <p><b>It is important to note that this is not an immediate, emergency crisis response service.</b> If you are in a crisis or can't wait for an appointment, go to the emergency department of a nearby hospital. The OPGT has no authority to make decisions for the person during an investigation or while the matter is before the courts.</p>

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
<p>Mental Health – psychiatric patients in hospitals</p>	<ul style="list-style-type: none"> <li>Psychiatric Patient Advocate Office (PPAO) protects the civil and legal rights of inpatients in the Ontario provincial psychiatric hospitals.</li> </ul> <p>(Their website provides a series of “infoguides” on a variety of topics, including accessing clinical records, Ontario review board appeals, involuntary patients, restraints, self-advocacy and more)</p>	<p><b>Psychiatric Patient Advocate Office (PPAO) - Field Office</b> (613) 548-5575 (Kingston) <a href="http://www.ppao.gov.on.ca/">http://www.ppao.gov.on.ca/</a></p> <p><b>Psychiatric Patient Advocate Office (PPAO) - Head Office</b> 1-800-578-2343 (Toronto) <a href="http://www.ppao.gov.on.ca/">http://www.ppao.gov.on.ca/</a> <a href="http://www.ppao.gov.on.ca/inf-ove.html">http://www.ppao.gov.on.ca/inf-ove.html</a> - Info Guides</p> <p>If patient wants a review hearing, the advocate will complete and fax an application form to Legal Aid. Legal Aid (Belleville) will issue a certificate and call a local lawyer to see the client and attend at a review hearing.</p> <p><b>Legal Aid Ontario</b> 1-800-668-8258 <a href="http://www.legalaid.on.ca">http://www.legalaid.on.ca</a></p>
	<ul style="list-style-type: none"> <li>Pamphlets on Patients’ Rights</li> </ul>	<p><b>CLEO (Community Legal Education Ontario)</b> <a href="http://www.cleo.on.ca/english/pub/onpub/subject/health.htm">http://www.cleo.on.ca/english/pub/onpub/subject/health.htm</a></p> <p>The Health and Disability page of their website has pamphlet on: <b>Patient Rights: Form 1 - Are you in hospital for a psychiatric assessment?</b></p>
<p>Passports</p>	<ul style="list-style-type: none"> <li>Complaints must first be directed to Passport Canada. If they cannot be solved, then the Ombudsman’s office hears the complaint and offers mediation</li> </ul>	<p><b>Passport Canada</b> 1-800-567-6868 or TTY: 1-800-255-7655 <a href="http://www.pptc.gc.ca/">http://www.pptc.gc.ca/</a></p> <p><b>Passport Canada Ombudsman</b> 819-934-1971 <a href="http://www.pptc.gc.ca/ombudsman/index.aspx?lang=e">http://www.pptc.gc.ca/ombudsman/index.aspx?lang=e</a></p>



## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
Power of Attorney	<ul style="list-style-type: none"> <li>Where to obtain power of attorney kits, some general information</li> </ul> <p>(see below for legal advice and pamphlets)</p>	<p><b>Public Guardian and Trustee, Ministry of the Attorney General (PGT)</b> 1-800-366-0335 <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poa.asp">http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poa.asp</a></p> <p>Online forms/kits to download: <a href="http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poakit.asp">http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poakit.asp</a></p> <p><b>MPP, Northumberland-Quinte West</b> (613) 392-3038; (905) 372-4000+ 1-800-263-3980 <a href="http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website">http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website</a></p> <p><b>Power of Attorney Kits also available at ServiceOntario: Cobourg:</b> 105-1005 Elgin St. West, Fleming Building Cobourg, ON K9A 5J4 1-800-267-8097 Hours: Mon.-Fri. 8:30-5:00, closed on public holidays</p>
	<ul style="list-style-type: none"> <li>Legal advice on giving someone power of attorney</li> </ul>	<p><b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a></p>
	<ul style="list-style-type: none"> <li>General Information on Power of Attorney</li> </ul>	<p><b>Justice Ontario (Ministry of the Attorney General)</b> 1-866-252-0104 <a href="http://www.ontario.ca/justiceontario">www.ontario.ca/justiceontario</a> (see Wills and Estates section)</p> <p><b>CLEO (Community Legal Education Ontario)</b> <a href="http://www.cleo.on.ca/english/pub/onpub/subject/health.htm">http://www.cleo.on.ca/english/pub/onpub/subject/health.htm</a></p> <p>Health and Disability page of their website has pamphlets on: <b><i>Continuing Power of Attorney for Property</i></b> <b><i>Power of Attorney for Personal Care</i></b></p>
Privacy – complaints, access to files		See “ <a href="#"><u>Access to Information</u></a> ”
Provincial Services, Laws, Programs and agencies	<ul style="list-style-type: none"> <li>Information and referrals</li> <li>Non-legal help with:               <ul style="list-style-type: none"> <li>Ontario Works/Disability</li> <li>Trillium Drug program</li> <li>Health care cards</li> <li>Family Responsibility Office</li> <li>OSAP</li> <li>Birth, death, marriage certificates</li> </ul> </li> </ul>	<p><b>MPP, Northumberland-Quinte West</b> (613) 392-3038; (905) 372-4000+ 1-800-263-3980 <a href="http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website">http://www.robmilliganmpp.com/about-rob-milligan/6-welcome-to-my-new-website</a></p>

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Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>Complaints about provincial government services or orgs</li> </ul>	<b>Ombudsman Ontario</b> 1-800-263-1830 <a href="http://www.ombudsman.on.ca">http://www.ombudsman.on.ca</a>
Provincial Offences – (Highway Traffic Act, etc.)	<ul style="list-style-type: none"> <li>Legal information</li> </ul>	<b>Justice Ontario (Ministry of the Attorney General)</b> 1-866-252-0104 <a href="http://www.ontario.ca/justiceontario">www.ontario.ca/justiceontario</a> (see Tickets and Fines section)
	<ul style="list-style-type: none"> <li>Legal advice</li> </ul>	<b>Lawyer Referral Service</b> 1-800-268-8326 <a href="http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/fags---lawyer-referral-service/</a>
Seniors Issues  (see next page for more transportation info and pamphlets)	<ul style="list-style-type: none"> <li>Information &amp; referrals on seniors' law issues incl. nursing homes, health care, elder abuse, etc.</li> </ul>	<b>Advocacy Centre for the Elderly (ACE)</b> (416) 598-2656 <a href="http://www.ancelaw.ca">http://www.ancelaw.ca</a>
	<ul style="list-style-type: none"> <li>Assistance, home care, etc. (Community Care offers transportation to appts. for a small fee – for both the elderly or those who are disabled)</li> <li>For complaints regarding home care see <a href="#">Health Care – Long Term Care Homes</a></li> </ul>	<b>Community Care Northumberland</b> <b>Cobourg:</b> 203-1005 Elgin St. West, Fleming Building, K9A 5J4 (905) 372-7356; fax (905) 372-3898 <b>Colborne:</b> 11 King St. East K0K 1S0; mailing: P.O. Box 33 (905) 355-2989; fax (905) 355-1805 <b>Hastings:</b> Hastings Civic Centre, Albert and Bridge Sts. K0L 1Y0; mailing: P.O. Box # 549 (705) 696-3891; fax (705) 696-3891 <b>Port Hope:</b> 201-99 Toronto Road L1A 3S4 (905) 885-9860; fax (905) 885-1818 <b>Trent Hills (Campbellford):</b> 15-174 Oliver Road K0L 1L0 (705) 653-1411; fax (705) 653-1471
	<ul style="list-style-type: none"> <li>Transportation in Cramahe/Haldimand/Cobourg</li> </ul>	<b>Northumberland Transportation Initiative:</b> Rural transportation service to/from Cramahe Township and Haldimand Ward to Cobourg and back. <b>Pre-registration</b> is required, can be used for appointments and recreational purposes as well as school and work. <b>Required to pre-book</b> at least 24 hours in advance. <b>Hours:</b> Mon.-Thurs- morning, mid-day and late afternoon <b>Office;</b> Mon-Fri. 8:30-4:00 <b>Registration form</b> (for pre-registering) available through Community Care offices as well as Early Years Centres, The Help Centre, HKPR District Health Unit, Township of Cramahe Municipal Office and Colborne Library, Northumberland Community and Social Services, Port Hope Community Health Centre, Grafton Town Hall, Grafton Post Office and Library <b>Wheelchair and scooter accessible.</b> <b>Mailing address:</b> c/o Community Care Northumberland (905) 355-1444; 1-866-768-7778 toll free Fax (905) 355-1989

## Where Else to Go For Help In NORTHUMBERLAND

Type of Problem	Type of Help	Resource & Contact Info
	<ul style="list-style-type: none"> <li>Pamphlets</li> </ul>	<p><b>CLEO (Community Legal Education Ontario)</b> Pamphlets on Elder Abuse, Bill of Rights for Long Term Care <a href="http://www.cleo.on.ca/english/pub/onpub/subject/seniors.htm">http://www.cleo.on.ca/english/pub/onpub/subject/seniors.htm</a></p>
Social Insurance Number (SIN)	<ul style="list-style-type: none"> <li>How to obtain a SIN or replacement SIN card</li> </ul>	<p><b>Service Canada Centre</b> Cobourg : 103-1005 Elgin St. West K9A 5J4 OR <b>HRSDC website</b> <a href="http://www.hrsdc.gc.ca/eng/home.shtml">http://www.hrsdc.gc.ca/eng/home.shtml</a></p>
	<ul style="list-style-type: none"> <li>For problems with your SIN card, see your MP</li> </ul>	<p><b>MP, Northumberland/Quinte West</b> Cobourg: 2-277 Division St. K9A 3R2 (613) 392-3382; (905) 372-8757; 1-800-461-6741 <a href="http://www.ricknorlock.ca/">http://www.ricknorlock.ca/</a></p>
Student Loans	<ul style="list-style-type: none"> <li>Info about maintaining or repaying a student loan or to apply for the Permanent Disability Benefit or Tax Relief</li> </ul>	<p><b>National Student Loans Service Centre</b> 1-888-815-4556</p> <p>(If you have a Canada Student Loan negotiated on or after August 1, 2000, an Ontario Student Loan negotiated on or after August 1, 2001 or a Canada-Ontario Integrated Student Loan negotiated after November 17, 2001)</p> <p>For Canada Student Loan negotiated before August 1, 2000 or Ontario Student Loan negotiated before August 1, 2001 contact the lender holding your loan.</p>
	<ul style="list-style-type: none"> <li>Other help with student loans</li> </ul> <p>(You cannot avoid repaying your Canada Student Loan, Ontario Student Loan and/or Canada-Ontario Integrated Student Loan through bankruptcy for a period of 10 years following completion of your studies.)</p>	<p><b>MP, Northumberland/Quinte West</b> (613) 392-3382; (905) 372-8757; 1-800-461-6741 <a href="http://www.ricknorlock.ca/">http://www.ricknorlock.ca/</a></p>
Traffic Offences		<p>See "<a href="#"><u>Provincial Offences</u></a>"</p>

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Transportation	<ul style="list-style-type: none"> <li>• Low cost travel within County</li> </ul>	<p><b>Northumberland Transportation Initiative:</b> Rural transportation service to/from Cramahe Township and Haldimand Ward to Cobourg and back. <b>Pre-registration</b> is required, can be used for appointments and recreational purposes as well as school and work. <b>Required to pre-book</b> at least 24 hours in advance.</p> <p><b>Hours:</b> Mon.-Thurs- morning, mid-day and late afternoon <b>Office;</b> Mon-Fri. 8:30-4:00</p> <p><b>Registration form</b> (for pre-registering) available through Community Care offices as well as Early Years Centres, The Help Centre, HKPR District Health Unit, Township of Cramahe Municipal Office and Colborne Library, Northumberland Community and Social Services, Port Hope Community Health Centre, Grafton Town Hall, Grafton Post Office and Library</p> <p><b>Wheelchair and scooter accessible.</b></p> <p><b>Mailing address:</b> c/o Community Care Northumberland (905) 355-1444; 1-866-768-7778 toll free Fax (905) 355-1989</p>
Travel	<ul style="list-style-type: none"> <li>• Children and Travel, especially where parents are separated and custody is at issue</li> <li>•Country Information</li> <li>•Travel reports and warnings</li> </ul>	<p><b>Government of Canada</b> – sample consent letter for travel with children out of Canada can be found at: <a href="http://www.voyage.gc.ca">http://www.voyage.gc.ca</a></p>
Veteran's Affairs	<ul style="list-style-type: none"> <li>• Info on programs for veterans</li> </ul>	<p><b>Veteran Affairs Canada - Veteran's Services</b> 1-866-522-2122 <a href="http://www.vac-acc.gc.ca/clients/sub.cfm?source=services">http://www.vac-acc.gc.ca/clients/sub.cfm?source=services</a></p>
	<ul style="list-style-type: none"> <li>• Where to appeal decisions of the Minister of Veterans Affairs</li> </ul>	<p><b>Veteran's Review and Appeal Board</b> 1-800-450-8006 or Email: VRAB_TACRA@vac-acc.gc.ca <a href="http://www.vrab-tacra.gc.ca/">http://www.vrab-tacra.gc.ca/</a></p>
	<ul style="list-style-type: none"> <li>• Free legal advice, services and representation to people who want to appeal a decision or assessment that has been awarded</li> </ul>	<p><b>Bureau of the Pensions Advocates</b> 1-877-228-2250 <a href="http://www.vac-acc.gc.ca/clients/sub.cfm?source=department/organization/bpa1">http://www.vac-acc.gc.ca/clients/sub.cfm?source=department/organization/bpa1</a></p>
	<ul style="list-style-type: none"> <li>• Upholds the Veterans Bill of Rights; receives and reviews complaints stemming from programs and services provided or administered by Veterans Affairs or pertaining to the Bill of Rights.</li> </ul>	<p><b>Veteran's Ombudsman</b> 1-877-330-4343 <a href="http://www.ombudsman-veterans.gc.ca/">http://www.ombudsman-veterans.gc.ca/</a></p> <p>Independent officer who reports directly to the Minister of Veterans Affairs. <b>Note:</b> The ombudsman will <u>not</u> review decisions made by the Veterans Review and Appeal Board or decisions made by Veterans Affairs that can be appealed to the Board. The ombudsman will also <u>not</u> review court decisions and legal advice provided by the Bureau of Pension Advocates.</p>

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Wills and Estates	• Legal information	<b>Justice Ontario (Ministry of the Attorney General)</b> 1-866-252-0104 <a href="http://www.ontario.ca/justiceontario">www.ontario.ca/justiceontario</a> (see Wills and Estates section)
	• Legal advice: pro bono service for low income residents of Northumberland	<b>Northumberland Community Legal Centre:</b> 301-1005 Elgin St. West, Cobourg K9A 5J4 (905) 373-4464; 1-800-850-7882; fax (905) 373-4467  <b>Lawyer Referral Service</b> 1-800-268-8326 (Free 30 minute consultation) <a href="http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/">http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/</a>  <b>Justice Net</b> 1-866-919-3219 <a href="http://www.justicenet.ca">http://www.justicenet.ca</a>  Justice Net is a not-for-profit service. Lawyers offer services at reduced fees for those who don't qualify for Legal Aid. Net family income must be under \$59,000.