

Seniors' Guide to Services and Programs





Tele-Care 811 is a bilingual, 24 hour, seven-day-a-week service that provides a wide range of health-related information, including advice and assistance on how best to get health-care services for specific needs. Services are provided through trained registered nurses and customer contact agents, depending on the type of information and assistance being sought.

Deaf and hard-of-hearing New Brunswickers can now gain access to Tele-Care with TTY systems. TTYs are devices that enable people who are deaf or hard of hearing to use the telephone to communicate by typing messages. The toll-free number for TTY Tele-Care is 1-866-213-7920.

Seniors' Guide to Services and Programs

May 2017

Published by:

Province of New Brunswick
PO Box 6000
Fredericton, NB E3B 5H1
Canada

Printed in New Brunswick

PRINT (English): ISBN 978-1- 4605-1051-3
PRINT (French): ISBN 978-1- 4605-1052-0
PDF (English): ISBN 978-1-4605-1053-7
PDF (French): ISBN 978-1-4605-1054-4

10769

Toll-Free Seniors' Information Line



New Brunswick has a toll-free number for seniors, their families and caregivers who are seeking information about government programs and services.

For additional information about **federal and provincial programs and services** for seniors, contact the **Seniors' Information Line at 1-855-550-0552 (toll-free)** and speak with an agent today! Hours of operation are 8:30 a.m. to 4:30 p.m., Monday to Friday.

Table of contents

Elections New Brunswick	1
Special Ballots	1
Accommodation and accessibility	1
Department of Energy and Resource Development	2
Fishing.....	2
Hunting and fur harvesting	2
Hunters with physical disabilities	2
Sentier NB Trail	2
Department of Finance	2
HST credit for low- and middle-income earners	2
Low-Income Seniors' Benefit	2
Personal income tax	3
Property Tax Deferral Program for Seniors	3
Property Tax Equalized Payment Plan (EPP).....	3
Tax rebate for specially equipped vehicles for the disabled.....	4
Department of Health	4
Hospital Services	4
Ambulance Services.....	4
Medicare.....	5
Public Health Services.....	5
Health risk assessments, licensing and inspections.....	5
Prevention and control of communicable diseases.....	6
Health promotion information.....	6
Addiction, Mental Health, Primary Health Care and Extra-Mural Program	7
Addiction Services.....	7
Mental Health Services	7
Primary Health Care Services	8
New Brunswick Extra-Mural Program and Home Oxygen Program.....	9
Home health care.....	9
Home Oxygen Program.....	9
New Brunswick drug plans for seniors	11
Department of Human Resources	11
Retired Public Service employees	11
Financial and Consumer Services Commission	12
Consumer and investor education	12
Pensions Division	12
Consumer Affairs Division	13
Insurance Division.....	13
Financial Institutions Division	13
Securities Division.....	13
New Brunswick Community College	13
Collège communautaire du Nouveau-Brunswick	14
New Brunswick Human Rights Commission	14
NB Power	15
Mailing address for bill payments.....	15
Pre-authorized payment plan.....	15

Equalized payment plan	15
Online services.....	15
Braille bills.....	15
Telephone self-serve.....	15
Dusk-to-dawn area lighting	15
Home energy centre	15
Hot water heater rental	15
Energy efficiency programs	16
Low-income energy savings program	16
Home insulation energy savings program.....	16
Office of the Child and Youth Advocate	16
Office of the Commissioner of Official Languages for New Brunswick	16
Office of the Consumer Advocate for Insurance	17
Office of the Ombudsman	17
Office of the Premier	18
Premier's Council on the Status of Disabled Persons	19
Provincial Archives of New Brunswick	19
Public Legal Education and Information Service	19
Public libraries	20
Department of Justice and Public Safety	20
Veteran vehicle registration plates	20
Charitable lottery licensing and permits	21
Fire safety tips for older adults	21
New Brunswick Emergency Measures Organization.....	21
How do I get a civic address?	21
Public Trustee Services	21
Research and Productivity Council	22
Service New Brunswick (SNB)	22
Pay using Interac Online	22
Property Tax Allowance Program	23
SNB service centres.....	23
Property Tax Deferral Program	23
The Office of the Rentalsman	23
Vehicle registration	24
Medicare applications and information	24
Parking permits and placards for persons with disabilities	24
Change of address	24
Vital Statistics	25
Department of Social Development	25
Nursing Home Services.....	25
Regional offices	26
Adult Residential Services.....	26
Health Services Program.....	26
Adult protection	26
Transition houses.....	27
Home Support Services.....	27
Housing and income support.....	27

Federal Provincial Repair Program	27
Emergency Repair Program	27
Health Equipment Loan Program (HELP)	28
Federal Provincial Repair Program for the Disabled.....	28
Home Adaptations for Seniors Independence Program.....	28
Rental Residential Rehabilitation Assistance Program	28
Rooming House Residential Rehabilitation Assistance Program	28
Rent Supplement Assistance Program	29
Public Housing Program.....	29
Services available to current public housing clients	29
Seniors Safety Program	29
Fuel Supplement – Emergency Fuel Benefit.....	29
New Brunswick Low Income Seniors' Benefit.....	29
Home Energy Assistance Program	29
Other benefits	29
Day activity services for seniors	30
Publications.....	30
Community Wellness	31
Senior Goodwill Ambassador Program.....	31
Age Friendly Recognition Program	31
Department of Tourism, Heritage and Culture	32
Tourism information	32
Provincial parks information.....	32
Sports and Recreation Branch.....	32
Department of Transportation and Infrastructure	33
Road conditions.....	33
Vehicle Retrofit Program.....	33
Women's Equality Branch	33
Women Femmes NB	34
Access to safe and affordable housing for abused women	34
Women on Board Workshop.....	34
Community outreach service for victims of abuse	34
Community Action Fund	35
Regional family violence networks	35
Government of Canada	35
Service Canada	35
Financial security of seniors.....	36
Old Age Security (OAS).....	36
Canada Pension Plan (CPP)	36
CPP Survivor Benefits	36
Pension sharing	37
Child Rearing Provision.....	37
International benefits.....	37
Canada Learning Bond.....	37
Community Volunteer Income Tax Program	37
New Horizons for Seniors Program (NHSP)	37
Age-friendly communities.....	37

Lowering your risk of falling	38
Elder abuse	38
Veterans Affairs Canada.....	39
Disability benefits.....	39
War Veterans Allowance (WVA)	39
Veterans Independence Program (VIP)	39
Long-term care	39
Operational Stress Injury Social Support (OSISS)	39
Funeral and Burial Program	39
Seniors' organizations and supports (Non-government)	40
Ability New Brunswick.....	40
Alzheimer Society of New Brunswick.....	40
Association des universités du 3 ^e âge du N.-B.	40
Association francophone des aînés du Nouveau-Brunswick.....	40
Association francophone des établissements de soins spéciaux du N.-B.	41
Canadian Association of Retired Persons.....	41
Canadian Red Cross Society	41
Coalition for Seniors and Nursing Home Residents Rights.....	41
Go Ahead Seniors/Aînés en Marche	41
Literacy Coalition of New Brunswick.....	41
Conseil pour le développement de l'alphabétisme et des compétences des adultes du Nouveau-Brunswick.....	42
Meals on Wheels/Canadian Red Cross Society.....	42
NB Association for Community Living	42
NB Environmental Network	42
New Brunswick Home Support Association	43
New Brunswick Multicultural Council	43
New Brunswick Nursing Home Association.....	43
New Brunswick Seniors Citizens Federation.....	43
New Brunswick Special Care Home Association	43
Seniors' Information Centre	43
Seniors' Resource Centre	44
Stepping Stone Senior Centre	44
Third Age Centre	44
Troisième Âge du Nord-Ouest inc.....	44
CNIB (Vision Loss Rehabilitation NB).....	44

Seniors' Guide to Services and Programs

8th edition, May 2017

The *Seniors' Guide to Services and Programs*
is published and distributed by the
Department of Social Development
Province of New Brunswick

For additional copies, write, email or fax:

Department of Social Development
Wellness Branch
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2001

Fax: 506-453-2164

Email: seniors@gnb.ca
sd-ds@gnb.ca

Également disponible en français sous le titre
Guide des services et programmes pour les personnes âgées

The Province of New Brunswick presents the 8th edition of the *Seniors' Guide to Services and Programs*.

This guide contains a vast array of valuable information to help New Brunswick seniors and their families in contacting and accessing key services and programs at the provincial and federal levels and in the community.

Information is power. With the province's aging population, it is increasingly important for seniors to be informed so they can stay involved and engaged in their communities.

This guide helps and directs seniors to the information they need to answer questions and concerns about their everyday lives. It is a handy resource to keep by the telephone in the home, cottage or workplace.

The provincial government supports this latest publication of the *Seniors' Guide to Services and Programs* as an age-friendly initiative in New Brunswick.

Seniors' Guide to Services and Programs

Welcome to the 8th edition of the *Seniors' Guide to Services and Programs*. Seniors represent a growing population in New Brunswick. Improving services and providing access to information are imperative to meeting their needs now and in the future.

As programs can change, readers are reminded that this is published as a guide. Details should be obtained directly from the sources listed.

In addition to the provincial services and programs listed, many non-governmental organizations provide service and support to seniors. The federal government has a range of benefits and programs for seniors. Consult the telephone directory or the Internet for information about specific organizations.

The Department of Social Development thanks the various government sources for providing the information published in this guide.

Personal record

Name: _____

Address: _____

Civic address: _____

Postal code: _____

Telephone: _____

Social Insurance Number: _____

Medicare number: _____

Medical insurance number: _____

For emergency purposes, name and telephone number of personal contacts:

Relative: _____ Friend: _____

Doctor: _____ Pharmacy: _____

Clergy: _____ Other: _____

Emergency telephone numbers

Ambulance, police, fire, poison: 911

Hospital: _____

Elections New Brunswick

551 King Street, Suite 102
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2218;
1-888-858-VOTE (8683) (toll-free);
TTY: 1-888-718-0544 (toll-free)
Fax: 506-457-4926

Email: info@electionsnb.ca

Web: www.electionsnb.ca

Elections New Brunswick offers a number of voting options to ensure all electors can vote.

Special Ballots

Special Ballots are a means for electors to cast a ballot if they choose not to vote during the advance polls or on Election Day.

A voter from one electoral district, municipality, school district or health region can use a Special Ballot to vote from elsewhere in the province for a candidate in the place where they are ordinarily a resident.

Special Ballots are also used for electors who are in nursing homes, special care homes, federal or provincial correctional facilities, patients in the hospital or electors unable to leave their homes because of illness or incapacity.

Accommodation and accessibility

Elections New Brunswick strives to ensure that the buildings it uses during elections are accessible and can accommodate the needs of voters with various challenges. It provides various supports at returning offices and at polling stations to help electors with special needs to vote.

Elections New Brunswick has introduced a number of technical solutions that provide additional voting options. Tools for accommodation include:

- magnifiers;
- audio vote with Braille and sip and puff option (available at returning offices only);
- sign language interpretation (by appointment);
- voting assisted by a friend of the elector;
- curbside voting; and
- Braille ballot facsimiles (in provincial elections only).

For more information about any voting needs during an election, call the returning office for your district (contact information is published in newspapers and on the Elections New Brunswick website); or call the main office at the above numbers any time.

Department of Energy and Resource Development

PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-3826

Fax: 506-444-4367

Web: www.gnb.ca/naturalresources

Fishing

New Brunswick residents 65 and older may obtain fishing licences at a discounted price. If resident seniors wish to fish for Atlantic salmon, they must buy a resident salmon licence, which is also available at a discounted price. This licence allows angling for Atlantic salmon as well as other sport fish. Several other types of fishing licences are also available.

Hunting and fur harvesting

New Brunswick residents 65 and older may obtain most hunting and fur harvesting licences at a discounted price.

Hunters with physical disabilities

A disabled-hunter card is available for persons with a serious permanent physical disability. This authorizes the cardholder to hunt from a stationary motor vehicle.

Sentier NB Trail

The Sentier NB Trail is a province-wide trail system that uses abandoned railway lines. About 850 kilometres have been completed, with local trails connecting to the provincial network. There is no cost to use the trail. You are encouraged to respect the trail and the environment and enjoy this wonderful resource. Studies show that daily exercise helps keep people healthy and fit to enjoy life at any age.

Web: www.gnb.ca/naturalresources

Department of Finance

Revenue and Taxation Division
PO Box 3000
Fredericton, NB E3B 5G5

Telephone: 1-800-669-7070 (toll-free)

Fax: 506-457-7335

Web: www.gnb.ca/finance

HST credit for low- and middle-income earners

A full harmonized sale tax (HST) credit is provided to families and individuals with incomes of less than \$35,000. Some credit is provided to families with incomes up to \$75,000 or more depending on the number of children. Beginning in October 2016, quarterly payments will be made every three months by direct deposit or cheque.

If you are eligible for a smaller amount, you will receive it on a yearly basis. The first payment received in October 2016 will be a double-payment for a two-quarter (six month) period, from July to December 2016. The Canada Revenue Agency will distribute the new HST credit on behalf of the provincial government by adding it to the GST/HST credit payments received by eligible New Brunswickers.

Low-Income Seniors' Benefit

To help low-income seniors, the provincial government offers an annual benefit of \$400 to qualifying applicants.

To be eligible, you must have been a New Brunswick resident on Dec. 31 of the taxation year prior to the benefit year. In addition, you must have been a recipient of one of the following federal benefits:

- Guaranteed Income Supplement (GIS) (65 or older);
- Allowance for Survivor (between 60 and 64 years old); or
- Federal Allowance (between 60 and 64 years old).

Where both spouses receive the GIS and live in the same household, only one benefit will be granted. However, where spouses live separately (i.e., one living in a nursing home), both will be eligible.

Application forms are available from the Department of Finance, at Service New Brunswick centres and at www.gnb.ca/finance. You must return your completed application forms to the Department of Finance at the above address. For more information, contact the Department of Finance.

Personal income tax

New Brunswick's personal income tax is administered and collected by the federal government through the Canada Revenue Agency. New Brunswick personal income tax rates and bracket structure are applied to federally defined New Brunswick taxable income.

New Brunswick's basic personal non-refundable credit amounts and tax brackets are indexed to the national consumer price index.

If you have questions about your annual income tax return, contact the Canada Revenue Agency:

Telephone: 1-800-959-8281 (toll-free)
Web: www.cra-arc.gc.ca

Property Tax Deferral Program for Seniors

The Property Tax Deferral Program for Seniors is a voluntary program that provides property tax relief to eligible seniors in New Brunswick. It allows those interested in the program to apply for a deferral of the annual increase in property taxes on their principal residence. The total unpaid tax deferral plus the associated interest are due and payable to the provincial government when the property is sold or transferred. In the event of death, deferred taxes plus interest on this

property must be paid when the property is sold or in any way conveyed to a person other than the spouse.

Program requirements:

- the property owner or his/her spouse must be 65 or older;
- the property must be the principal residence;
- the property must be receiving the Provincial Residential Property Tax Credit; and
- the property tax account must be paid in full (no tax arrears) as of Dec. 31 prior to the year of application.

"Senior" is defined as being 65 or older during the tax year.

"Spouse" includes common law partner.

Application forms are available:

Telephone: Department of Finance,
1-800-669-7070 (toll-free)

Web: SNB, www.snb.ca; or www.gnb.ca
(keyword Finance)

In person: at any SNB centre

Completed applications may be mailed to the Department of Finance, Revenue and Taxation Division, or they may be dropped off at the nearest SNB centre.

For more information:

Telephone: 1-800-669-7070 (toll-free)
Web: www.gnb.ca/finance

Property Tax Equalized Payment Plan (EPP)

The EPP is a convenient, voluntary payment plan that allows eligible homeowners to pay their annual property tax in 12 equal monthly payments without incurring a penalty. Monthly payments are automatically withdrawn from the homeowner's chequing account from March to February instead of a single annual payment. There is no administration fee to join the plan.

Program requirements:

- the property must be the principal residence;
- the property must be in receipt of the Provincial Residential Property Tax Credit (full or partial);
- the property tax account must be paid in full (no tax arrears) at the time of application;
- the applicant must complete an EPP application form for direct withdrawal (in Canadian funds) from a chequing account at a Canadian bank or financial institution; and
- the property taxes are not being paid by a mortgage company or financial institution.

Application forms are available:

Telephone: Department of Finance,
1-800-669-7070 (toll-free)

Web: SNB, www.snb.ca or www.gnb.ca
(keyword Finance)

In person: at any SNB centre

Completed applications can be submitted at the nearest SNB centre or mailed with a voided cheque to:

Department of Finance
Revenue and Taxation Division
PO Box 3000
Fredericton, NB E3B 5G5

Tax rebate for specially equipped vehicles for the disabled

Following the purchase of a motor vehicle in New Brunswick from a registrant, the provincial government must refund the 10 per cent provincial portion of the HST for persons with disabilities if:

- the motor vehicle is specially equipped with a device to enable a wheelchair or scooter to enter or leave the passenger vehicle (e.g., hydraulic lifts); or
- the motor vehicle is specially equipped with auxiliary driving controls used to facilitate the operation of the passenger

- vehicle (does not include spinner knots);
- the motor vehicle is not operated by any person to earn a profit for any person or has part of any undertaking carried on for gain; and
- the claimant is not eligible for any other GST/HST credit or rebate related to this purchase.

For more information:

Telephone: 1-800-669-7070 (toll-free)

Web: www.gnb.ca/finance

Department of Health

PO Box 5100
Fredericton, NB E3B 5G8

Telephone: 506-453-2536

Fax: 506-444-4697

Web: www.gnb.ca/health

Hospital Services

Acute care is available to entitled New Brunswick residents either through in-patient or out-patient services at a hospital. A variety of services are offered to seniors by health professionals in hospitals. Examples: medical, nursing and all diagnostic and therapeutic services such as dietetic, respiratory therapy, physiotherapy and occupational therapy. Admission and care provided to patients are the responsibility of an authorized physician.

Ambulance Services

Ambulance New Brunswick
210 John Street, Suite 101
Moncton, NB E1C 0B8

Telephone: 1-888-862-2111 (toll-free)

Fax: 506-872-6501

Web: www.ambulancenb.ca

Ambulance New Brunswick (ANB) is responsible for providing land and air ambulance services to New Brunswickers. It has more than 1,000 highly skilled emergency medical dispatchers, paramedics

and flight nurses and responds to more than 100,000 calls each year.

Ambulance services are not an insured service under New Brunswick Medicare.

Fees are charged to the public to offset the cost of providing the service. They are billed as per below for entitled New Brunswick residents:

- Land ambulance transportation service:
Emergency call: \$130.60
Inter-facility transfer: \$0
- Air ambulance transportation service:
Emergency: \$0
Inter-facility transfer: \$0

Fees for subsidized residents in receipt of a health card who live in nursing homes, special care homes or their homes will be waived. Fees for low-income seniors are waived if:

- they receive the GIS; and/or
- they qualify for the New Brunswick Prescription Drug Program by virtue of low income and the GIS.

Fees for patients in the Extra-Mural Program will be waived for eligible clients under medical care as appropriate, based on medical condition.

Telephone (fee inquiries): 1-888-657-3222 (toll-free); in Greater Moncton, 506-872-6554
Email: feeinquiry@ambulancenb.ca

Medicare

Department of Health
PO Box 5100
Fredericton, NB E3B 5G8

Telephone: 1-888-762-8600 (toll-free, anywhere in North America)
Fax: 506-453-2726
Web: www.gnb.ca/health

Medicare New Brunswick covers most services provided by medical practitioners to eligible New Brunswick residents regardless of age or financial condition. The plan generally covers

insured medical/hospital services delivered in New Brunswick and in Canada.

To maintain coverage, you must be considered a permanent New Brunswick resident and be ordinarily present in the province. A resident is a person lawfully entitled to be or to remain in Canada and, who makes his or her home and is ordinarily present in New Brunswick. This does not include a tourist, transient or visitor to the province. Maintaining a dwelling or property in the province or paying property or income tax do not mean eligibility for Medicare coverage.

Permanent New Brunswick residents who plan to be temporarily absent from New Brunswick for a vacation, visit or business trip remain insured during their absence of no more than seven months (214 days – consecutive or not) during a 12-month period. Residents should notify Medicare if their absences run more than one month.

For services rendered outside Canada, Medicare will only cover emergency services at a maximum daily rate of \$100 CDN for an in-patient stay and \$50 CDN for an out-patient visit. Physician fees are reimbursed at New Brunswick rates for emergency services only. The beneficiary is responsible for paying the difference between the full amount charged for the service and the amount paid by New Brunswick Medicare. The difference can be considerable, and for this reason supplementary health insurance is advised when travelling outside Canada.

Public Health Services

Health risk assessments, licensing and inspections

These services are concerned with the health aspects of water and food supply, waste disposal and sanitation as they relate to the community in general, institutions and recreational areas. Activities include physical inspections to ensure adherence to regulations and standards, monitoring

information generated on the quality of water and food, indoor air quality, public education, food and water-borne communicable disease investigation, and when necessary, enforcement in the courts. See the list of telephone numbers for Public Health offices that follow.

Prevention and control of communicable diseases

The prevention and control of communicable diseases by Public Health enhance and protect the health and well-being of all New Brunswickers. To achieve this, the following programs and services are available: immunization, disease monitoring and reporting, investigation and control of disease outbreaks, and public education.

Vaccines are safe and effective in protecting against diseases caused by certain viruses and bacteria. Publicly funded vaccines are available at no cost to New Brunswick residents based on the eligibility as outlined in the New Brunswick Routine Immunization Schedule. This schedule outlines routine immunizations recommended for all ages, including seniors.

Adults 65 years and older are eligible to receive:

- an annual influenza vaccine (flu shot);
- a pneumococcal vaccine once in their lifetime; and
- a tetanus/diphtheria (Td) vaccine every 10 years.

It should be noted that one of the Td vaccine should be replaced by Tdap, a vaccine that also protects against whooping cough.

For more information, contact your local Public Health office or your health-care provider. To obtain a copy of your immunization record, contact your immunization provider.

New Brunswick Routine Immunization Schedule:

http://www2.gnb.ca/content/gnb/en/departments/ocmoh/for_healthprofessionals/cdc/NBImmunizationGuide.html

Health promotion information

Information about a variety of public health topics is available from local Health Protection Branch offices, from Public Health services within the regional health authorities (RHAs) as well as from the Office of the Chief Medical Officer of Health.

Web: http://www2.gnb.ca/content/gnb/en/contacts/dept_renderer.141.2281.html

The information is applicable across the lifespan, including seniors. On request, Public Health staff from Health Protection Branch offices and/or RHAs may be available to speak to groups on issues of public health significance such as healthy eating, food safety, harmful effects of tobacco, the benefits of physical activity, steps to protect oneself against heat-related illnesses as well as adult immunization.

Public Health offices:

- Bathurst: 506-547-2062
- Campbellton: 506-789-2266
- Caraquet: 506-726-2025
- Chipman: 506-453-5200
- Dalhousie: 506-789-2266
- Edmundston: 506-735-2065
- Fredericton: 506-453-5200
- Grand Falls: 506-475-2441
- Grand Manan: 506-662-7024
- Jacquet River: 506-789-2266
- Kedgwick: 506-284-3422
- Miramichi: 506-778-6102
- Moncton: 506-856-2401
- Neguac: 506-776-3824
- Oromocto: 506-453-5200
- Perth-Andover: 1-888-829-6444 (toll-free)
- Plaster Rock: 1-888-829-6444 (toll-free)

- Richibucto: 506-523-7607
- Sackville: 506-364-4080
- Saint John: 506-658-2454
- Shediac: 506-533-3354
- Shippagan: 506-336-3061
- St. George: 506-755-4022
- St. Stephen: 1-888-476-3555 (toll-free)
- Sussex: 1-800-545-8008 (toll-free)
- Tracadie: 506-394-3888
- Upper Miramichi: 506-453-5200
- Woodstock: 1-888-829-6444 (toll-free)

Addiction, Mental Health, Primary Health Care and Extra-Mural Program

PO Box 5100
Fredericton, NB E3B 5G8

Telephone: 506-444-4442

Fax: 506-453-8711

Web: www.gnb.ca/health

Addiction Services

Services directed toward the abuse of alcohol, other drugs and gambling include prevention and treatment (detoxification, outpatient counselling, short-term residential and long-term residential). These services are targeted to all age groups. In some regions, education programs have been developed for seniors. In addition, a variety of resource information is available from Addiction Services regional offices:

- Bathurst: 506-547-2086
- Campbellton: 506-789-7055
- Edmundston: 506-735-2092
- Fredericton: 506-452-5558
- Miramichi: 506-778-6111
- Moncton: 506-856-2333
- Saint John: 506-674-4300
- Tracadie: 506-394-3615

If you or someone you know has a gambling problem, call for confidential information (24 hours a day).

Telephone: 1-800-461-1234 (toll-free)

Mental Health Services

Services provided to improve, restore and/or maintain the mental health and emotional well-being of New Brunswick residents.

This is accomplished by providing treatment, rehabilitation and maintenance programs as well as promotion/prevention. All programs focus on the individual and ensure individual and community involvement.

Services are available through community mental health services (some regions offer mobile mental health services), psychiatric units of regional hospitals and the province's two psychiatric hospitals.

For further information:

Web: www.gnb.ca/health

Or, contact the nearest Community Mental Health Services office:

- Bathurst: 506-547-2110
- Campbellton: 506-789-2440
- Caraquet: 506-726-2030
- Edmundston: 506-735-2070
- Fredericton: 506-453-2132
- Grand Falls: 506-475-2440
- Grand Manan: 506-662-7023
- Kedgwick: 506-284-3431
- Miramichi: 506-778-6111
- Moncton (Horizon Health Network): 506-856-2444
- Moncton (Vitalité Health Network): 506-862-4144
- Perth-Andover: 506-273-4701
- Richibucto: 506-523-7620
- Sackville: 506-856-2444
- Saint John: 506-658-3737
- Shippagan: 506-336-3367
- St. George: 506-755-4044
- St. Stephen: 506-466-7380
- Sussex: 506-432-2090
- Tracadie: 506-394-3760
- Woodstock: 506-325-4419

Chimo 24-hour Helpline: 1-800-667-5005 (toll-free)

Primary Health Care Services

Primary health care is typically the first place people go when you have health concerns. Services are delivered in the community by a variety of health-care professionals. It is the part of the health-care system that people use most often and includes routine care for health issues, chronic disease prevention and management, nutrition counselling, health exams and tests, health promotion initiatives and other services.

Services within the RHAs, Horizon and Vitalité, are provided through a network of community health centres (CHCs) and health service centres (HSCs). Most CHCs and HSCs have a core health-care team that consists of a physician, a nurse practitioner and/or a nurse. Depending on the needs of the community, additional services are provided by other team members such as dietitians, social workers and physiotherapists.

Horizon Health Network

Zone 1

- Petitcodiac HSC: 506-756-3400
- Port Elgin and Region HSC: 506-538-2140
- Rexton HSC: 506-523-7940
- Albert County Health and Wellness Centre: 506-882-3100

Zone 2

- Campobello Island HSC: 506-752-4100
- Deer Island HSC: 506-747-4150
- Fundy HSC: 506-456-4200
- Hope Wellness Centre, Saint John: 506-632-5695
- Market Place Wellness Centre: 506-674-4335
- Medisanté Health Centre: 506-648-8020
- St. Joseph's CHC: 506-632-5537

Zone 3

- Central Miramichi CHC: 506-365-6100
- Chipman HSC: 506-339-7650
- Fredericton Downtown Clinic: 506-452-5900

- Fredericton Junction HSC: 506-368-6501
- Gibson Health Clinic: 506-447-4444
- Harvey HSC: 506-366-6400
- Nackawic HSC: 506-575-6600
- Noreen-Richard Health Centre: 506-474-4611
- Queens North CHC: 506-327-7800
- Stanley HSC: 506-367-7730
- Tobique Valley CHC: 506-356-6600
- Boiestown HSC: 506-369-2700

Zone 7

- Baie-Sainte-Anne HSC: 506-228-2004
- Blackville HSC: 506-843-2910
- Miramichi HSC: 506-627-7511
- Neguac HSC: 506-776-3876
- Rogersville HSC: 506-775-2030

Vitalité Health Network

Zone 1

- Port Elgin HSC: 506-538-2140
- Shediac HSC: 506-533-2700

Zone 4

- Sainte-Anne HSC: 506-445-6200

Zone 5

- Jacquet River HSC: 506-237-3222
- Saint-Joseph CHC: 506-684-7000

Zone 6

- Lamèque CHC: 506-344-2261
- Miscou HSC: 506-344-3434
- Paquetville HSC: 506-764-2424
- Pointe-Verte HSC: 506-542-2434
- Saint-Isidore HSC: 506-358-6018

Tele-Care is a free, confidential, health advice and information line. **Dial 811** for access to bilingual, registered nurses, 24-hours-a-day, seven days per week.

Patient Connect NB is a provincially managed, bilingual patient registry for New Brunswickers without access to a primary health-care provider (family doctor or nurse practitioner).

New Brunswickers without a primary health-care provider can register with Patient Connect NB and they will be assigned to a provider on a first-come, first-serve basis. Register by calling Tele-Care 811 or by visiting www.gnb.ca/patientconnectNB.

New Brunswick Extra-Mural Program and Home Oxygen Program

Home health care

RHAs provide home health care through the New Brunswick Extra-Mural Program. The mission of the Extra-Mural Program is to provide a comprehensive range of coordinated health-care services for individuals of all ages to promote, maintain and/or restore health within the context of their daily lives; and to provide palliative services to support quality of life for individuals with progressive life threatening illnesses.

The Extra-Mural Program provides quality health-care services through professional service providers including:

- registered dietitians;
- registered nurses;
- licensed practical nurses;
- occupational therapists;
- physiotherapists;
- respiratory therapists;
- social workers;
- speech language pathologists; and
- rehabilitation assistants.

Home Oxygen Program

The Extra-Mural Program provides the Home Oxygen Program to New Brunswick residents referred by a physician and who meet the eligibility criteria.

For further information, contact the nearest Extra-Mural Program service delivery unit:



Bathurst:	506-544-3030;	fax: 506-544-3029
Blackville:	506-623-6312;	fax: 506-623-6370
Blanche Bourgeois (Moncton):	506-862-4400;	fax: 506-862-4415
Campobello:	506-752-4110;	fax: 506-752-4106
Caraquet:	506-726-2800;	fax: 506-726-2808
Dalhousie:	506-684-7060;	fax: 506-684-7334
Driscoll (Moncton):	506-867-6500;	fax: 506-867-6509
Edmundston:	506-739-2160;	fax: 506-739-2163
Fredericton:	506-452-5800;	fax: 506-452-5858
Grand Falls:	506-473-7492;	fax: 506-473-7476
Grand Manan:	506-662-4055;	fax: 506-662-4054
Kedgwick:	506-284-3444;	fax: 506-284-3446
Kennebecasis Valley (Quispamsis):	506-848-4600;	fax: 506-848-4620
Kent:	506-743-2000;	fax: 506-743-2001
Lamèque:	506-344-3000;	fax: 506-344-3001
Minto:	506-327-7866;	fax: 506-327-7869
Miramichi:	506-623-6350;	fax: 506-623-6370
Neguac:	506-623-6311;	fax: 506-623-6370
Oromocto:	506-357-4900;	fax: 506-357-4904
Perth-Andover:	506-273-7222;	fax: 506-273-7220
Saint John:	506-649-2626;	fax: 506-649-2540
Shediac:	506-533-2800;	fax: 506-533-2804
St. George:	506-755-4660;	fax: 506-755-4665
St. Stephen:	506-465-4520;	fax: 506-465-4523
Sussex:	506-432-3280;	fax: 506-432-3250
Tantramar sub-unit (Sackville):	506-364-4400;	fax: 506-364-4405
Tracadie:	506-394-4100;	fax: 506-394-4117
Upper Miramichi:	506-369-2711;	fax: 506-369-2722
Woodstock:	506-375-2539;	fax: 506-375-2675

New Brunswick drug plans for seniors

PO Box 690
Moncton, NB E1C 8M7

Telephone: 506-867-4515; 1-800-332-3692
(toll-free, within New Brunswick)
Fax: 506-867-4872; 1-888-455-8322 (toll-free,
within New Brunswick)
Email: info@nbpdp-pmonb.ca
Web: www.gnb.ca/health

Various plans offer prescription drug coverage to seniors.

An application package is sent to every New Brunswick resident 60 days before his or her 65th birthday. The package is also available online:

Web: www.gnb.ca/health (search for key words "seniors drugs").

Eligibility

New Brunswick seniors are eligible if they:

- are 65 or older;
- are a permanent New Brunswick resident;
- have a valid New Brunswick Medicare card; and
- do not have prescription drug coverage from another plan.

Coverage will remain in effect as long as the beneficiary continues to meet the eligibility requirements.

Description

Seniors who receive the GIS are covered by the New Brunswick Prescription Drug Program (NBPDP). Seniors who do not receive the GIS but whose income falls below a certain amount may be eligible for coverage under NBPDP.

Seniors who are not eligible for NBPDP can enrol in the New Brunswick Drug Plan, an income-based plan that covers uninsured New Brunswickers, including seniors.

Seniors may also apply to buy prescription drug coverage through the Medavie Blue Cross Seniors Prescription Drug Program.

If you do not apply for coverage within 60 days following either your 65th birthday, the cancellation of other drug coverage, or eligibility for New Brunswick Medicare as a new resident, you will be subject to a medical questionnaire. Based on your medical history, you may be declined for coverage.

The New Brunswick Drug Plans Formulary lists the drugs eligible for coverage.

<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan/ForHealthCareProfessionals/NewBrunswickDrugPlansFormulary.html>

For more information about the New Brunswick Prescription Drug Program:

Telephone: 1-800-332-3692 (toll-free)
Email: info@nbdugs-medicamentsnb.ca
Web: www.gnb.ca/health

Department of Human Resources

PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2296;
1-800-561-4012 (toll-free)
Fax: 506-457-7388
Web: www.gnb.ca/pensions

Retired Public Service employees

Retired provincial employees of government departments, school boards, hospitals, NB Power, NB Liquor, WorkSafeNB (formerly known as the Workplace, Health and Safety Compensation Commission) and the University of New Brunswick should direct pension inquiries about other employment-related benefit programs (health care, dental care, group life, long-term disability) to Vestcor Pension Services

Corporation (formerly known as the Pensions and Employee Benefits Division of the Department of Human Resources). In most cases, these employees will be receiving a monthly cheque (or income by direct deposit) from one of the provincially sponsored pension plans.

Vestcor Pension Services

Telephone: 506-453-2296

Email: pensions-info@gnb.ca

Web: www.vestcor.org/en.html

An individual who has questions about a private pension plan should direct inquiries to the Office of the Superintendent of Pensions. Further information is available from the Financial and Consumer Services Commission.

Financial and Consumer Services

Commission

Saint John Office
85 Charlotte Street, Suite 300
Saint John, NB E2L 2J2

Fredericton office
225 King Street, Suite 200
Fredericton, NB E3B 1E1

Telephone: 1-866-933-2222 (toll-free)

Email: info@FCNB.ca

Web: www.fcnb.ca

The commission, known as FCNB, is an arm's-length, self-funded independent Crown corporation. It is responsible for the administration and enforcement of provincial legislation that regulates securities, insurance, pensions, credit unions, trust and loan companies, co-operatives and a wide range of consumer legislation.

FCNB's mandate is to protect consumers and enhance public confidence in the financial and consumer marketplaces through the provision of regulatory and educational

services. It works to protect consumers and investors from unfair, improper or fraudulent practices. It believes the best way for people to protect themselves from frauds, scams and other consumer concerns is to be informed.

FCNB can provide information to businesses and consumers about their rights and responsibilities, help determine if an individual or firm is licensed or registered, and provide free, unbiased resources and information to help you make informed financial decisions.

Consumer and investor education

FCNB offers free programs and resources to help you become an informed investor and protect your money from investment fraud and financial abuse. Visit its website or call the FCNB at 1-866-933-2222 (toll-free) for information about:

- managing your money;
- protecting your retirement;
- recognizing and avoiding financial abuse of seniors;
- recognizing, avoiding and reporting scams, and more.

Pensions Division

The Pensions Division is responsible for the enforcement of standards prescribed under the *Pension Benefits Act* and for the investigation of alleged violations. It performs a variety of services such as reviewing and registering documents that create and support pension plans, providing needed information surrounding pension plans and retirement savings arrangements, and monitoring private pensions plans to ensure compliance with the act and its regulations. Questions about the Canada Pension Plan (CPP) or Old Age Security (OAS) should be directed to Service Canada:

Telephone: 1-800-662-6232 (toll-free)

Consumer Affairs Division

The Consumer Affairs Division provides day-to-day enforcement and administration of a wide range of consumer legislation, including the *Auctioneer's License Act*, the *Collection Agencies Act*, the *Commissioner of Oaths Act*, the *Consumer Product Warranty and Liability Act*, the *Cost of Credit Disclosure Act*, the *Direct Sellers Act*, the *Franchises Act*, the *Gift Cards Act*, the *Pre-arranged Funeral Services Act* and the *Real Estate Agents Act*. In addition, this division issues licences for the regulation of businesses under consumer legislation.

Insurance Division

The Insurance Division is responsible for the administration of the *Insurance Act* through the regulation, oversight and licensing of insurers and insurance intermediaries (adjusters, agents, brokers and damage appraisers). Staff monitor solvency of insurers and strive to ensure insurers and intermediaries are following the provisions in the act and regulations.

Financial Institutions Division

Under its mandate of depositor protection, the Financial Institutions Division provides corporate registry services for, and oversees the financial stability and solvency of credit unions. The division also oversees the financial stability and solvency of provincially incorporated loan and trust companies, and regulates the licensing of extra-provincial loan and trust companies operating in the province. The division is responsible for the regulation and the incorporation of co-operatives in the province.

Securities Division

The Securities Division is responsible for administration of the *Securities Act*, which protects investors from unfair and fraudulent practices while maintaining the integrity and efficiency of New Brunswick's capital markets. Staff members administer a robust

registration system to ensure that persons who trade or advise on securities in New Brunswick are qualified to do so and conduct themselves according to securities laws and professional standards. Staff members enforce a rigorous compliance regime by regularly conducting reviews of the operations and practices of registered firms and advisers and of the public disclosure required from issuers who raise capital in the province.

New Brunswick Community

College

College Admissions Service
New Brunswick Community College
6 Arran Street
Campbellton, NB E3N 1K4

Telephone: 506-789-2404; 1-888-796-NBCC
(toll-free within North America)

Fax: 506-789-2430

Email: collegeworks@nbcc.ca

Web: www.nbcc.ca

Facebook: <https://www.facebook.com/myNBCC/>

The New Brunswick Community College, known as NBCC, is committed to encouraging, engaging and inspiring its learners. Across six campus regions, NBCC offers more than 90 regular programs, including post-degree and post-diploma programs as well as apprenticeship and continuing education opportunities. NBCC's industry-leading instructors encourage innovation while ensuring educational excellence that has led to a well-deserved reputation for career-ready graduates.

NBCC's part-time courses provide another way for seniors to continue life-long learning. NBCC offers credit and non-credit courses, certificate programs, professional development opportunities and the chance to learn a new skill.

For more information about programs:

Web: <http://nbcc.ca/programs-courses/part-time-courses>

NBCC campuses:

- Fredericton: 506-453-3641
- Miramichi: 506-778-6000
- Moncton: 506-856-2220
- Saint John: 506-658-6600
- Saint Andrews: 506-529-5024
- Woodstock: 506-325-4400

Collège communautaire

du Nouveau-Brunswick

College Admissions Service
6 Arran Street
Campbellton, NB E3N 1K4

Telephone: 506-789-2404; 1-800-376-5353
(toll-free in North America)

Fax: 506-789-2430

Email: admission@ccnb.ca

Web: www.ccnb.ca

Facebook: [CCNB – Collège communautaire du Nouveau-Brunswick \(page officielle\)](#)

Le Collège communautaire du Nouveau-Brunswick, known as CCNB, is one of the most important post-secondary education institutions in New Brunswick. It is the only public institution that offers training at the college level in French across the province. Through its campuses in Bathurst, Campbellton, Dieppe, Edmundston and the Acadian Peninsula, the CCNB offers almost 90 programs of study in 16 fields.

The CCNB offers many general interest courses through its continuing training program.

For more information about programs:

Web: ccnb.ca/formation-continue

CCNB campuses:

- Bathurst: 506-547-2145
- Campbellton: 506-789-2377

- Dieppe: 506-856-2200
- Edmundston: 506-735-2500
- Acadian Peninsula: 506-336-3073

New Brunswick Human Rights

Commission

751 Brunswick Street
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 1-888-471-2233 (toll-free)

TTY: 506-453-2911

Fax: 506-453-2653

Email: hrc.cdp@gnb.ca

Web: www.gnb.ca/hrc-cdp

The commission administers the *Human Rights Act* of New Brunswick, which prohibits discrimination (inequality) based on age, race, colour, national origin, place of origin, ancestry, religion, physical and mental disability, sex, sexual orientation, marital status, social condition (source of income, level of education or occupation) or political belief or activity.

The Act applies mainly to employment, housing and public services that fall under provincial jurisdiction, whether in the private or public sectors.

This means, for example, that stores may not discriminate against seniors (age) or retired persons (social condition). Mandatory retirement is prohibited, except when there is a bona fide retirement plan; or there are issues such as safety factors to be considered.

Persons who think they have been discriminated against may file a complaint with the commission. It investigates and tries to conciliate such complaints. It also works to reduce discrimination through its educational activities.

NB Power

515 King Street
PO Box 2000
Fredericton, NB E3B 4X1

Telephone: 1-800-663-6272 (toll-free)

Web: www.nbpower.com

Mailing address for bill payments

PO Box 2000, Station Main
Caraquet, NB E1W 1C1

Pre-authorized payment plan

Customers may register to have their monthly payment withdrawn automatically from their bank account either by calling NB Power or by signing up for an online account.

Telephone: 1-800-663-6277 (toll-free)

Web: www.nbpower.com

Equalized payment plan

Customers may have their yearly electricity bill payments spread evenly over 12 months. Settlement for any debit or credit amount will be due (debit) or applied (credit) on the 12th month. If there is a credit, it is applied to your next bill.

Customers may sign up for an equalized payment plan by contacting NB Power:

Telephone: 1-800-663-6272 (toll-free)

Web: www.nbpower.com

Online services

Customers have the ability to create an online profile and enjoy the convenience of NB Power's self-service options 24-hours-a-day, seven days per week.

Web: www.nbpower.com

With your online profile, you can quickly and easily:

- view and print your current and past bill;
- view and print your account statement
- view your balance;
- view your consumption history;

- set up a pre-authorized payment plan;
- make a one-time payment;
- report a payment;
- request a service, such as tree trimming or reconnection and disconnection service; and
- set up and manage multiple locations where you have NB Power services.

Braille bills

Since July 1, 2016, NB Power has no longer offered a Braille transcription service. Customers with a visual impairment who prefer to receive their bill in Braille may call NB Power to have an agent guide them through their bill and answer their questions.

Telephone: 1-800-663-6272 (toll-free)

Telephone self-serve

Customers can receive account information over the telephone and update their telephone number.

Telephone: 1-800-663-6272 (toll-free)

Dusk-to-dawn area lighting

For a monthly rental fee, customers may have security lighting installed on their property. Installation and maintenance are provided by NB Power.

Home energy centre

Customers may request a home visit by an energy advisor who will give advice on energy conservation matters.

Hot water heater rental

NB Power offers the rental of superior energy-efficient hot water heaters, designed exclusively for its customers. These hot water heaters have a lifetime warranty and are eligible for a free replacement every 15 years. NB Power offers a 24/7 repair service for all hot water rental customers.

For more information or to schedule an appointment:

Telephone: 1-800-663-6272 (toll-free)

Energy efficiency programs

There are many good reasons to improve the energy efficiency of your home or building:

- provides energy savings;
- reduces greenhouse gases and air pollutants;
- energy efficient homes and buildings are healthier and more comfortable than homes that are not energy efficient; and
- energy efficiency renovation or retrofit projects are investments in the economy.

NB Power offers incentives to help homeowners and businesses save money and realize the benefits of energy-saving upgrades.

Telephone: 1-800-663-6272 (toll-free)

Low-income energy savings program

The low-income energy savings program targets homes in need of major energy efficiency upgrades, especially those needing insulation, air sealing and possibly ductless heat pumps. These upgrades will help low-income homeowners reduce their energy use and costs.

There is a waiting list of 18 months. To be put on the waiting list, contact an NB Power public outreach officer:

Telephone: 1-800-663-6272 (toll-free) and select 5 for energy efficiency services.

Home insulation energy savings program

NB Power's home insulation energy savings program provides information and incentives to homeowners to help reduce their energy consumption through targeted air sealing and insulation upgrades in electrically heated homes.

For more information, including the online registration form:

Telephone: 1-800-663-6272 (toll-free) and select 5 for energy efficient services
Web: www.nbpower.com/homeinsulation

Office of the Child and Youth

Advocate

548 York Street
Fredericton, NB E3B 3R2

Telephone: 506-453-2789; 1-888-465-1100 (toll-free)

Fax: 506-453-5599

Email: advocate-defensuer@gnb.ca

Web: www.gnb.ca/0073/child-youthadvocate/

The Child and Youth Advocate for New Brunswick does the following:

- ensures that the rights and interests of children are protected;
- ensures that the views of children and youth are heard and considered where those views might not otherwise be advanced;
- ensures that children and youth have access to approved services, and that complaints about these services receive appropriate attention;
- provides information and advice to government, government agencies and communities about the availability, effectiveness, responsiveness and relevance of services to children and youth; and
- acts as an advocate for the rights and interests of children and youth in general.

Office of the Commissioner of

Official Languages for

New Brunswick

Kings Place, King Tower, Suite 646
440 King Street
Fredericton, NB E3B 5H8

Telephone: (TTY): 506-444-4229; (TTY): 1-888-651-6444 (toll-free)

Fax: 506-444-4456

Web: www.officiallanguages.nb.ca

The *Official Languages Act* states that English and French are the two official languages of New Brunswick and that they have equality of status and equal rights and privileges. The act recognizes that members of the public have the right to receive provincial government services in the official language of their choice.

The Commissioner of Official Languages for New Brunswick is an independent agent of the Legislative Assembly of New Brunswick. The role is to investigate, report on, and make recommendations with regard to compliance with the *Official Languages Act*. The commissioner is also responsible for the promotion of the advancement of both official languages in the province.

If you believe that your linguistic rights have not been respected by the provincial government or by a public body under the *Official Languages Act*, you may file a complaint with the Office of the Commissioner of Official Languages for New Brunswick.

For more information about your language rights:

Web: www.officiallanguages.nb.ca

Office of the Consumer Advocate for Insurance

270 Douglas Avenue, Suite 406
Bathurst, NB E2A 1M9

Telephone: 506-549-5555; 1-888-283-5111
(toll-free)

Fax: 506-549-5559

Email: nb@cai-dma.ca

Web: www.insurance-assurance.ca

The Consumer Advocate for Insurance has been requested by the Legislative Assembly of New Brunswick to monitor the practices of insurers, brokers and agents while serving as an advocate for consumers. The Consumer

Advocate is an officer of the Legislative Assembly and is independent of government. The primary mandate is to represent the interests of consumers.

The office has the responsibility to respond to requests for information with respect to insurance and to carry out investigations as a result of complaints received from consumers. It also has the responsibility to develop and conduct educational programs with respect to insurance for the purpose of educating consumers.

The office will treat your complaint or your request confidentially and without delay.

Office of the Ombudsman

548 York Street
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2789;
1-888-465-1100 (toll-free)

Fax: 506-453-5599

Email: nbombud@gnb.ca

Web: www.ombudnb.ca

The Office of the Ombudsman has one central mission: to ensure that all New Brunswick residents are treated with administrative fairness by the provincial government and its agencies. Under the *Ombudsman Act*, the office strives to guarantee that individuals are served in a consistent, fair and reasonable manner by provincial government organizations.

The office has jurisdiction to investigate complaints of an administrative nature in respect to provincial government departments, municipalities, school districts, district education councils, RHAs, Crown agencies and a number of agencies responsible to the provincial government, including some commissions and boards as defined under the *Ombudsman Act*.

Depending on the nature of a complaint, it is sometimes possible to arrive at a resolution. If an investigation identifies that an administrative flaw has occurred, and the matter cannot be resolved informally, the act provides that the ombudsman may make a recommendation to the administrative head of the authority concerned.

A complaint may be made to the ombudsman in writing, by fax, over the telephone, via email or in person. If you wish to make your complaint in person, it is recommended that you call first to schedule an appointment and ensure someone is available in the office to help you.



Office of the Premier

PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2144

Fax: 506-453-7407

Email: premier@gnb.ca

Web: www.gnb.ca/premier

Congratulatory messages may be arranged for certain birthdays and wedding anniversaries by contacting the Office of the Premier. A certificate of congratulations may be requested for the following birthdays and anniversaries:

Message from:	Birthday	Anniversary
Premier, leader of the federal official Opposition, MP, MLA	65 and older	25 years or more
Prime Minister of Canada	75 and older (five-year intervals)	25 years or more (five-year intervals)
Lieutenant-Governor	80 and older	50 years or more
Governor General	90 and older	50 years or more
The Queen*	100 and older	60 years or more

*Requests for birthday messages of 100 years and older, and for anniversary messages for 60 years or more, need to be accompanied by a photocopy of a birth or marriage certificate or a statement from clergy.

Premier's Council on the Status of

Disabled Persons

140-250 King Street
PO Box 6000
Fredericton, NB E3B 9M9

Telephone: 506-444-3000;
1-800-442-4412 (toll-free)
Fax: 506-444-3001
Email: pcsdp@gnb.ca
Web: www.gnb.ca/council
Twitter: [@NBPCSDP](https://twitter.com/NBPCSDP)

The Premier's Council on the Status of Disabled Persons offers information and assistance to individuals or groups on any topic related to persons with disabilities, and it can act as an intervener in unusual individual problems. It maintains an extensive website with information on topics likely to be of interest to persons with disabilities.

The council publishes a newsletter and several directories on services and programs available to persons with disabilities in New Brunswick. Information may be distributed in various alternate formats if requested.

Provincial Archives of

New Brunswick

Richard Bennett Hatfield Archives Complex
Bonar Law-Bennett Building
23 Dineen Drive
University of New Brunswick
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2122
Email: provincial.archives@gnb.ca
Web: www.archives.gnb.ca

Established in the Bonar Law-Bennett Building on the University of New Brunswick campus in 1967, the Provincial Archives is the centre for primary research in New Brunswick history. It collects and preserves

documents bearing on all aspects of the history of New Brunswick, holding more than 20,000 linear metres of textual records, 377,000 maps, plans and architectural items, 497,114 photographs, 16,554 hours of sound recordings, 8,636 hours of film and 8,648 hours of video.

It offers a multi-faceted view of the province and its people, from Acadian and pre-Loyalists periods to the present. The holdings of textual records from the legislature, government offices, courts and private sources as well as photographs, cartographic and architectural documents, audiovisual material and microfilm copies of holdings from other repositories respond to virtually any interest.

Government and legal researchers, scholars in all branches of history, school classes, family historians, environmentalists, engineers, surveyors as well as interested individuals regularly use its documentary holdings. There is usually an exhibit of archival material on display.

The archives are open for research from 9 a.m. to 5 p.m., Monday to Saturday.

For holiday hours:

Web: <http://archives.gnb.ca>.

Public Legal Education and

Information Service

PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-5369
Fax: 506-462-5193
Email: pleisnb@web.ca
Web: www.legal-info-legale.nb.ca; www.familylawnb.ca
Twitter: [@PLEIS_NB](https://twitter.com/PLEIS_NB)
Facebook: www.facebook.com/PLEISNB

The Public Legal Education and Information Service of New Brunswick, known as PLEIS-

NB, is a provincial non-profit organization and a registered charity. Its mandate is to provide the public with information about the law. Knowing one's legal rights and obligations can help in making decisions and taking action on legal matters. PLEIS-NB operates a number of services such as a video-lending library, a speaker's bureau and a publication program. A range of educational booklets are available, many dealing with topics of particular interest to seniors, such as wills and estate planning, planning for incapacity, abuse and neglect, going to a nursing home, volunteering and investment fraud.

Public libraries

New Brunswick has 63 public libraries. They offer a full range of recreational, cultural and educational opportunities, including more than two million books, newspapers, magazines, music and movies. They provide reference services, including free Internet access and various electronic resources including newspapers and a language learning tool.

Public libraries offer programs and services designed specifically with seniors in mind, such as:

- easy-to-read, large print titles;
- downloadable e-books and audiobooks;
- Playaways (an audiobook, pre-loaded onto a small digital audio player);
- audiobooks on CDs and cassette;
- how-to books on activities such as gardening, cooking, travel and crafts;
- information sessions on everything from genealogy to health, cooking and computers;
- Talking Book service for people with print disabilities;
- Books-by-Mail and Home Library services, for people unable to visit their library; and
- adaptive computer workstations (available in some libraries).

For more information:

Web: www.gnb.ca/publiclibraries

Or, contact your local public library or any of the five library regional offices:

- Albert-Westmorland-Kent Library Region (Moncton area): 506-869-6032
- Chaleur Library Region (Campbellton/Bathurst and Acadian Peninsula): 506-789-6599
- Fundy Library Region (Saint John and Fundy area): 506-643-7222
- Haut-Saint-Jean Library Region (Edmundston/Woodstock): 506-735-2074
- York Library Region (Fredericton/Miramichi): 506-453-5380

Department of Justice and

Public Safety

PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-3992

Fax: 506-453-7481

Email: DPS-MSP.Information@gnb.ca

Web: www.gnb.ca/justicepublicsafety

Veteran vehicle registration plates

Veteran vehicle registration plates are available to New Brunswickers who serve (or have served) in the Canadian Armed Forces or the armed forces of another Commonwealth country. Application forms are available at any of the following locations: Royal Canadian Legion branches in New Brunswick, SNB centres, and the Department of Justice and Public Safety and SNB websites (www.snb.ca). The completed and signed application from the veteran, together with a copy of the required documentation as requested on the application form, must be forwarded to New Brunswick Command at the address indicated on the application.

For more information:

Telephone: 506-453-2410

Charitable lottery licensing and permits

The provincial government provides lottery licensing services to religious and charitable groups. Applications for gaming are available from SNB centres and the Department of Justice and Public Safety. Organizers of such events must obey the *Terms and Conditions for Lottery Licensing*, available through the Department of Justice and Public Safety. Licences with a prize value of more than \$500 are subject to an application fee.

For more information:

Telephone: 506-453-7472

Web: www.gnb.ca/justicepublicsafety

Fire safety tips for older adults

Because many seniors live alone, and often have physical ailments that might impair their mobility or their ability to make quick decisions, they are at risk of harm due to fire.

Fire safety tips and information are available through the Office of the Fire Marshal:

Telephone: 506-453-2004

Web: www.gnb.ca/fire

New Brunswick Emergency Measures Organization

The New Brunswick Emergency Measures Organization, also known as NB EMO, coordinates preparedness response and recovery operations during emergencies and administers disaster financial assistance programs.

For emergency assistance, ALWAYS dial 911.

For advice related to identifying risks, making an emergency plan, disaster mitigation and creating a 72-hour emergency kit, contact NB EMO:

Telephone: 1-800-561-4034 (toll-free)

Web: www.gnb.ca/emo

How do I get a civic address?

If you live in a municipality, you should contact your municipal government. If you live in an unincorporated area, contact the NB 911 Bureau at the Department of Justice and Public Safety:

Telephone: 1-888-353-4444 (toll-free)

Public Trustee Services

New Brunswick Legal Aid Services Commission

412 Queen Street, Suite 210

Fredericton, NB E3B 4Z9

Telephone: 506-444-3688;

1-888-336-8383 (toll-free)

Fax: 506-444-3500

Email: public.trustee@gnb.ca

Web: www.legalaid.nb.ca/

The Public Trustee of New Brunswick protects the financial and personal interests of the elderly, the mentally challenged, children and missing or deceased persons when there is no one else able and willing to do so.

Public Trustee Services can provide the following financial and personal services to the vulnerable population of New Brunswick:

- act to make personal, medical, legal or financial decisions for someone who is mentally incapable and cannot make those decisions (Committee of the Person and/or Committee of the Estate);
- act on behalf of an individual in accordance with the terms of a power of attorney;
- act as an executor under a will or as an administrator of the property of a deceased person;
- act as a litigation guardian for a person under a disability; and
- act to make legal or financial decisions for an individual declared to be an absentee under the *Presumption of Death Act*.

To become a client of the Public Trustee, a person or estate may be referred by another individual, such as a social worker, a care provider, a doctor or a family member. The Public Trustee may act as a last resort only, and therefore has to consent to act before becoming involved on behalf of an individual or estate.

The Public Trustee also has, in the majority of cases, to apply to the court to receive the authority to act on behalf of a person or estate. Fees are charged for services provided by the Public Trustee; they may be viewed on the *Public Trustee Act* regulation: www.legalaid.nb.ca/en/public_trustee_services.

The Public Trustee cannot become involved in mediating family disputes or investigating cases of financial abuse, but it will make appropriate referrals.

Research and Productivity Council

Fredericton location
921 College Hill Road
Fredericton, NB E3B 6Z9

Telephone: 506-452-1212;
1-800-563-0844 (toll-free)
Fax: 506-452-1395

Moncton location
150 Lutz Street
Moncton, NB E1C 5E9

Telephone: 506-855-6472
Fax: 506-855-8294
Email: info@rpc.ca
Web: www.rpc.ca; www.rpcgenetics.com

The Research and Productivity Council, also known as RPC, is New Brunswick's provincial research organization offering contract research and development and technical services. It operates on a fee-for-service basis. Services of interest to seniors include air quality services: accredited mould and asbestos testing, radon gas testing and

general air quality testing. Its accredited microbiology and chemistry laboratories offer extensive testing of drinking water, food and other environmental concerns. It also offers accredited paternity testing (www.rpcgenetics.com), which has been used in verifying relationships such as parents and siblings and Zygosity testing (confirming twins/triplets).

Service New Brunswick (SNB)

PO Box 1998
Fredericton, NB E3B 5G4

Telephone: 1-888-762-8600 (toll-free)
Email: snb@snb.ca
Web: www.snb.ca

Service New Brunswick, also known as SNB, is a Crown corporation that provides a gateway to more than 300 provincial government services to the public. Services are provided online and through service centres. The agency processes nearly five million transactions per year and fields more than 300,000 calls per year.

Pay using Interac Online

If your debit card is set up for online banking, you can make payments quickly and securely through its website. Using Interac Online – a trusted world leader in payment card security and convenience – this secure payment option is offered for most online transactions available at www.snb.ca.

For more information:

Telephone: 1-888-762-8600 (toll-free)
Web: www.snb.ca (browse through FAQs)

At this time, the service is only available to users with online banking accounts at the following financial institutions:

- BMO Bank of Montreal (personal accounts only);
- Scotiabank;

- RBC Royal Bank; and
- TD Canada Trust.

To participate, the financial institution must have an agreement with Interac Online allowing its clients to send money to any merchant or organization that is accepting Interac Online payments.

**Visa and MasterCard Debit cards are processed as credit cards online.

Property Tax Allowance Program

On March 1 of each year, a property tax allowance is available to the registered owner (or beneficiary) of a residential property. The property must be the owner's principal residence, and the total combined taxable income of the applicant and spouse (or common-law partner) cannot exceed \$30,000 in the previous year.

This program will credit up to a maximum of \$300 on the tax levy of portion of the property receiving the residential tax credit.

To receive this allowance, an application must be completed each year. Application forms are available at www.snb.ca, and through SNB TeleServices:

- Within North America:
1-888-762-8600 (toll-free)
- Outside North America: 506-684-7901
Hours of operation: 8 a.m. to 7:30 p.m.,
Monday to Friday; 9 a.m. to 1 p.m. on
Saturdays.

Application forms are also available at any SNB service centre.

SNB service centres

- Bathurst: Ground floor, 161 Main Street
- Bouctouche: Place LeBourg, Suite 13,
193 Irving Boulevard
- Burton: Burton Courthouse, 23, Route 102
- Campbellton: City Centre Mall,
157 Water Street
- Campobello (seasonal): 44, Route 774,
Welshpool

- Caraquet: 127 St-Pierre Boulevard
- Chipman: Town Hall, Unit 2, 10 Civic Court
- Hampton: 410 William Bell Drive, Unit 1
- Kedgwick: 196 Notre-Dame Street
- Miramichi: 360 Pleasant Street
- Moncton: Assumption Place,
770 Main Street
- Neguac: 946 Principale Street
- Perth-Andover: West Riverside Plaza,
1123 West Riverside Drive
- Plaster Rock: 139 Main Street
- Richibucto: Newstart Building,
9239 Main Street
- Tracadie: Place du Moulin,
447 du Moulin Street
- Woodstock: Bicentennial Place, Room 100,
200 King Street

Property Tax Deferral Program

The Property Tax Deferral Program for seniors is a voluntary program that allows those interested to apply for a deferral of the annual increase in property taxes on their principal residence. For more information:

Telephone: 1-800-669-7070 (toll-free)

Web: www.gnb.ca/finance

Options for paying property taxes:

- In person: Most Canadian financial institutions (including ATM).
- Online: Most Canadian financial institutions, via online banking.
- By telephone: Most Canadian financial institutions via telephone banking.
- By mail: Department of Finance, Revenue and Taxation Division, PO Box 100,
Fredericton NB E3B 1B0

The Office of the Rentalsman

The Office of the Rentalsman seeks to resolve certain disputes between landlords and tenants, enforce the *Residential Tenancies Act* and to administer security deposits. The Office of the Rentalsman provides an alternative dispute resolution program outside of the traditional court process; this is one of the few alternative dispute mechanisms. All disputes that arise regarding

the disbursement of a security deposit are assigned to a rentalsman who attempts to mediate a mutual agreement or, where mediation is not possible, arbitrates a dispute between the parties. The rentalsman also mediates or arbitrates complaints by both landlords and tenants regarding breach of a tenancy agreement or failure to adhere to the *Residential Tenancies Act*.

Residential tenancy information is available:

New Brunswick's Residential Lease

Telephone: 1-888-762-8600 (toll-free)

Email: irent@snb.ca

Web: www.snb.ca/irent

In person: at any SNB service centre

Vehicle registration

For the convenience of customers, motor vehicle registration renewals may now be done by telephone or on the Internet.

To renew your registration:

Telephone: SNB TeleServices at 1-888-762-8600 (toll-free)

Web: www.snb.ca

You will need to have the following items on hand:

- registration renewal form;
- vehicle insurance (pink) card (except for trailers, all-terrain vehicles and snowmobiles); and
- Visa, MasterCard or American Express number and expiry date.

Note: To renew vehicle registrations on the Internet, you may pay through www.snb.ca using Interac Online. If your debit card is set up for online banking, you can now make payments quickly and securely through the SNB website.

The new registration and licence plate stickers are sent by mail and are generally received within five working days. Once the renewal has been completed online, the user will receive a confirmation page while they

wait to receive his or her new registration and stickers in the mail. The confirmation page is valid for 10 days in New Brunswick.

To renew your driver's licence, you must go to any SNB service centre because a new photograph is required at the time of each renewal.

Medicare applications and information

SNB centres, TeleServices and www.snb.ca provide clients with New Brunswick Medicare application and renewal forms. These forms can be mailed to you by calling TeleServices, or you may complete the appropriate form at one of SNB's service centres or print the form on the website.

Parking permits and placards for persons with disabilities

Individuals with disabilities may obtain a temporary or permanent parking placard to display in a vehicle for parking in designated areas. An application form must be completed by a physician. The application form may be obtained at any SNB service centre, from TeleServices; or at www.snb.ca. Once the form is completed, forward it by mail or bring it in to any SNB service centre to receive your placard.

Change of address

For your convenience, you may also change your address by telephone or on the Internet at the telephone numbers and website provided for the following documents:

- Medicare; and
- Property accounts.

Ensure you have the following information ready:

- Medicare numbers (for all household members);
- new postal code; and
- property account numbers.

There is also a link at www.gnb.ca, the

Government of New Brunswick's website. When you type "seniors" into the search bar, several pages containing information relevant to seniors will be brought up.

Change of address for motor vehicle registration must be made in person.

Vital Statistics

PO Box 1998
Fredericton, NB E3B 5G4

Telephone: 506-453-2385

Fax: 506-444-4139

Web: www.snb.ca

The Vital Statistics office has the responsibility for collecting, recording, tabulating and registering births, marriages and deaths. Copies of birth, marriage and death certificates are available for a fee and can be obtained by applying in person at any SNB service centre, at www.snb.ca or by mail by writing to the above address.

Official certificates can only be issued for births, marriages and deaths that occur in New Brunswick. Individuals who wish to legally change their names can also contact the office. Marriage licences are available at any SNB service centre.

There is a fee for the products and services mentioned, and they are subject to change.

Department of

Social Development

King Street
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-2001

Fax: 506-453-2164

Email: sd-ds@gnb.ca

Web: www.gnb.ca/socialdevelopment

Seniors Information Line:
1-855-550-0552 (toll-free)

Email: seniors@gnb.ca

Nursing Home Services

Nursing home services are intended for individuals who are medically stable and who need nursing care. Services emphasize the resident's physical, social and psychological independence. These services include resident care, resident support, plant and maintenance, and general administration. Staff includes registered nurses, licensed practical nurses, resident attendants, and dieticians, as well as personnel in laundry, kitchen, activation, maintenance and administration.

There are more than 4,600 beds in 66 licensed nursing homes in the province's eight regions. Each nursing home is independently owned and operated by a for-profit or not-for-profit organization. All nursing homes must comply with the *Nursing Home Act*, associated regulations and departmental standards as well as management directives. Compliance is monitored annually through the inspection process. Nursing home inspection reports are published on the Department of Social Development website.

The Nursing Home Services Branch is responsible for the Nursing Home Program, with actual nursing home services being provided through licensed nursing homes. The department's objectives related to nursing home services are to improve the residents' quality of life, safeguard their dignity and ensure that appropriate quality residential services are provided as efficiently as possible within available resources.

The department ensures the provision of quality nursing home services through the provision of funding and advisory support and management of nursing home capital repairs, renovation and replacement projects.

The department must approve all clients placed on the nursing home wait list. Staff from the department will determine a person's eligibility by looking at his or her long-term long term health care and

social needs. Going into a nursing home is voluntary. If a person can afford to make a contribution to the cost of nursing home care, he or she must do so.

The current maximum daily cost for nursing home care is \$113. If a person feels that he or she cannot afford this, he or she may apply to the department for a subsidy. Admissions to nursing homes are managed by each home.

Residents in receipt of financial assistance from the department are entitled to receive medications approved under the New Brunswick Prescription Drug Program at no cost. Residents who are subsidized are also entitled to a health-care card that provides such benefits as eye glasses, hearing aids and other specific health supplies, and they are eligible to receive the HST rebate.

Residents in receipt of financial assistance from the department are also entitled to retain a personal comfort and clothing allowance. This allowance covers expenses associated with personal items, clothing and medications not covered by the New Brunswick Prescription Drug Program, and over-the-counter medications not routinely supplied by the nursing home.

For more information about nursing homes in your area and their policies, call the nursing homes to arrange to visit. To find out more about programs, nursing home admissions and government subsidies, contact any regional office of the Department of Social Development:

Regional offices

- Acadian Peninsula: 1-866-441-4149 (toll-free)
- Chaleur: 1-866-441-4341 (toll-free)
- Edmundston: 1-866-441-4249 (toll-free)
- Fredericton: 1-866-444-8838 (toll-free)
- Miramichi: 1-866-441-4246 (toll-free)
- Moncton: 1-866-426-5191 (toll-free)
- Restigouche: 1-866-441-4245 (toll-free)
- Saint John: 1-866-441-4340 (toll-free)

Adult Residential Services

Persons unable to live in their homes may need residential services. A range of options is available to meet the needs of adults and seniors assessed as requiring long-term care services in an adult residential facility. Generally, special care homes provide residential services to clients (adults and seniors) who do not require a high level of care and professional nursing services on a regular basis; memory care homes provide residential services to seniors with advanced dementia who do not require nursing care services on a regular basis; community residences provide services to adults who require a high level of care but do not require professional nursing services on a regular basis; and nursing homes provide services to clients – mostly seniors – who require a high level of care and professional nursing services on a regular basis. These facilities are approved and monitored by the department.

Health Services Program

The Health Services Program helps clients obtain specific health services, supplies or equipment required to meet their medical needs but cannot be obtained through Medicare or a private health plan.

Subsidized residents living in special care homes, community residences and nursing homes, 65 or older, are entitled to specific health benefits if they do not have coverage under another plan. Other seniors may qualify only if they are facing exceptional medical expenses and meet the financial criteria of the program. Applications can be made at any regional office of the department.

Adult protection

1-888-99-ABUSE (1-888-992-2873) (toll-free)

The provincial government continues to strive toward a society free from abuse, in which all persons can live safely with

dignity and respect. The Department of Social Development is mandated under the *Family Services Act* to investigate and address reported incidences of abuse or neglect or at risk of abuse seniors and adults with disabilities.

The department, under the Adult Protection Program, provides services to adults or seniors who are victims of abuse or neglect. Services may include investigation, case management, referrals for services, home support, residential care, court-ordered supervision and property management.

The legal mandate, policies and procedures of the Adult Protection Program recognize that all adults and seniors have the right to autonomy and self-determination.

All situations where there is reason to believe that a disabled adult or senior is abused or neglected are investigated. Adult protection referrals may be made 24 hours a day, seven days a week, by calling the closest regional office or after-hours emergency social services of the department.

Transition houses

Transition houses are short-term, residential facilities for women with or without children who are victims of violence and abuse. Support services and referrals to assist victims in making decisions about their future are available in the following areas: security/safety, legal, financial, health, housing, and knowledge about violence. For further information, contact your local transition house or the nearest regional office of the Department of Social Development.

Home Support Services

Home support services are generally provided at home and in alternate family living arrangements under the Long-Term Care Program and the Disability Support Program to clients who need non-professional personal assistance with their care needs

or with essential light housekeeping tasks and who may need financial assistance from the department to obtain these services. Personal care needs may include help with dressing, bathing, grooming and transferring. Housekeeping tasks may include activities such as cleaning, laundry, meal preparation and other household tasks. Home support services can also be provided as a respite service. Clients contribute according to their ability to pay. Their contribution is determined in relation to their net family income. The maximum number of hours for in-home support services is 336 hours per month.

To access the Long-Term Care Program or Disability Support Services, contact the nearest regional office of the Department of Social Development.

Housing and income support

A number of social housing programs are available to help seniors with their housing needs. Programs available are listed below or contact the Seniors' Information Line at 1-855-550-0552 (toll-free).

Federal Provincial Repair Program

- Provides financial assistance to low-income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.
- Assistance to both seniors and families.
- Assistance to homeowners.
- Assistance is a loan, a portion of which may be forgiven. The forgivable portion of the loan is based on a sliding income scale and the amount of required repairs.

Emergency Repair Program

- Provides assistance to low-income homeowners occupying existing substandard housing to undertake emergency required for the continued safe occupancy of their units.

- Repairs are intended to be limited to items urgently required to render the units fit for human habitation, rather than to restore housing to minimum property standards.
- Assistance is a non-repayable grant.

Health Equipment Loan Program (HELP)

Canadian Red Cross Society
New Brunswick Division
PO Box 39
Saint John, NB E2L 3X3

Telephone: 506-674-6200; 1-800-588-4881 (toll-free)

Fax: 506-674-6129

Email: az-communityhealth@redcross.ca

Web: www.redcross.ca

The Canadian Red Cross offers an extensive network of programs and services that actively reach out and serve local communities throughout the province. Through the Health Equipment Loan Program (HELP), the Red Cross helps seniors and individuals dealing with mobility issues, illness or injury, allowing them to return home from hospital earlier than otherwise.

Short-term, no-charge equipment loans are available to seniors and others in need of wheelchairs, walkers, bath seats and benches, commodes, toilet seats, crutches, canes, bed handles and other durable medical equipment. The Department of Health funds this program.

Equipment loans require a written referral by a New Brunswick physician, nurse, physiotherapist or occupational therapist. Most standard equipment is available from any Red Cross office, which can also respond to inquiries about the availability of specialized equipment such as home-use hospital beds. You must return all items to the Red Cross when you no longer need them.

Canadian Red Cross offices:

- Bathurst: 506-548-2824
- Campbellton: 506-759-8521

- Edmundston: 506-736-0050
- Fredericton: 506-458-8445
- Grand Falls: 506-473-5897
- Moncton: 506-863-2650
- Richibucto: 506-523-4479
- Sackville: 506-364-8813
- Saint John: 506-674-6200
- Sussex: 506-433-5886
- Tracadie: 506-395-2010
- Woodstock: 506-328-8881

Federal Provincial Repair Program for the Disabled

- Provides financial assistance for the modification of existing homes and rental housing to improve the accessibility for disabled occupants.
- Assistance to both seniors and families.
- Assistance to homeowners or rentals.
- Assistance is a loan, a portion of which may be forgiven.

Home Adaptations for Seniors Independence Program

- Helps low-income seniors make minor adaptations to their residences to assist with daily living.
- Assistance specifically for seniors (65 or older)
- Assistance to homeowners or rentals.
- Assistance is a forgivable loan.

Rental Residential Rehabilitation Assistance Program

- Provides financial assistance to owners/landlords for mandatory repairs to self-contained units that are sub-standard and rented to low-income households.
- Assistance to both seniors and families.
- Assistance for rental projects.
- Assistance is a forgivable loan.

Rooming House Residential Rehabilitation Assistance Program

- Provides financial assistance to owners/landlords for mandatory repairs to rooming houses with more than three bed units,

which are affordable to low-income occupants.

- Assistance to both seniors and their families.
- Assistance for rental projects
- Assistance is a forgivable loan.

Rent Supplement Assistance Program

- Helps households in need obtain affordable, adequate and suitable rental accommodations by providing subsidies for eligible rental dwellings.
- Assistance is available to seniors and families.

Public Housing Program

- Provides subsidized rental accommodations for low-income families and senior citizens who experience difficulty in obtaining adequate and affordable housing in the private sector. There are a specific number of units targeted to seniors.

Services available to current public housing clients

– contact the Seniors' Information Line at **1-855-550-0552 (toll-free)**.

Seniors Safety Program

- Provides a safety evaluation service, enabling clients to live independently as long as possible.
- Assistance specifically for seniors.

Non-Profit Housing Program

- Assists community non-profit and cooperative housing sponsors in meeting the costs of housing projects that provide adequate, suitable and affordable accommodations to households in need.
- Assistance to both seniors and families (specific number of units targeted to seniors). Assistance for rental projects.
- Eligibility is determined by the criteria established in individual non-profit/cooperative agreements.

- Contact the non-profit group in your area.
- Financial support may be available to clients in need to help them achieve self-reliance. The programs listed below are not part of the non-profit program.

Fuel Supplement – Emergency Fuel Benefit

The Emergency Fuel Benefit may be provided on a case-by-case basis to a client or applicant experiencing a winter hardship/emergency situation as it relates to winter heating costs. The benefit may be up to \$550 per calendar year.

New Brunswick Low Income Seniors' Benefit

The New Brunswick Low Income Seniors' Benefit provides a \$400 yearly benefit to qualifying low-income seniors. It is available to seniors who have been a resident of New Brunswick on the Dec. 31 immediately before the year for which they are receiving a benefit under the Old Age Security Act (Canada). The application period is April 1 to Nov. 30. Forms are available through the Department of Finance.

Home Energy Assistance Program

The Home Energy Assistance Program provides a one-time annual payment of \$100 to families with an income up to \$30,000 to assist with home energy costs. Applications are accepted in January of each fiscal year. Forms are available through the Department of Finance.

Other benefits

- Assistance may be available for assistance with costs such as, but not limited to:
 - medical transportation;
 - prescription drugs where other plans are unavailable;
 - diabetic supplies; and
 - medical equipment.
- Eligibility is determined on a case-by-case basis. To qualify, individuals must go through the health-card application process with the Department of Social Development.

- The application process consists of two steps:
 - a 20- to 30-minute telephone conversation with a screener, to determine potential eligibility, where potential eligibility exists;
 - an appointment set with a needs assessment specialist who verifies personal and financial information to determine final eligibility.
 - * an income-versus-expenses test is completed where applicants are expected to provide proof of all household income for all household members, disclose and provide documents for all assets, such as but not limited to: RSPs, bank account balances, life insurance cash values, and properties; and proof of household expenses.
 - * additional expenses verified by bills and invoices as well as verification of place of residence and signatures on a variety of forms are also required. This information enables requests to be assessed on individual merit.
- general supervision and physical assistance ensuring the safety and security of all participants;
- planned recreational and social activities;
- information and education regarding the aging process and healthy living;
- healthy meals for full-day programs;
- nutritious snacks; and
- opportunities for rest during quiet times.

Depending on available resources, the following services may be provided at an additional cost to the senior:

- assistance with some personal care by trained personnel;
- health-care monitoring and dressing changes by qualified staff;
- transportation arrangements; and
- multidisciplinary consultation to enhance physical and cognitive functioning, thus supporting independence with activities of daily living.

Clients normally pay a small fee to cover the costs of snacks and meals.

For more information, contact the nearest regional office of the Department of Social Development.

Day activity services for seniors

Long-term care clients may be able to access day activity services for seniors, which provide caregiver relief, social support and meaningful social/recreational activities in a group setting.

Normally these services are intended for seniors living at home or in an alternate family living arrangement; however, as part of their service plans, exceptions may be made for clients 55 and older who are receiving home support services, are in an alternate family living arrangement, or are in an adult residential facility (special care home or community residence).

Day activity centres for seniors vary in size, location, hours and days of operation. They provide:

Publications

The department also develops and publishes information designed for seniors, their families and caregivers that promotes wellness, healthy aging and independent living.

Publications are available at:

Telephone: Wellness Branch (Department of Social Development), 506-453-4217

Web: www.gnb.ca/seniors

Publications:

- *Age-Friendly Recognition Program and Guide*
 - Information about making communities age-friendly as an effective way to help seniors remain healthy, active and independent.
- *Active NB Senior Toolkit* – Information about physical activity for older adults.

- *Aging Well Toolkit* – Information to help seniors groups enhance wellness in their communities or for themselves.
- *Inspired and Well Toolkit* – Information on mental fitness central to healthy aging, having a positive sense of how you feel, think and act.
- *Caregiver's Guide* – Practical information for caregivers of older adults.

Healthy Aging information sheets touch on several subjects, including:

- The Aging Process
- Eating Well
- Healthy Smile
- Mental Health
- Understanding Nutrition Labelling

Community Wellness

The mandate of the Wellness Branch is to improve the health of the population through the promotion of the *New Brunswick's Wellness Strategy*. The branch works in partnership to provide effective leadership and support to provincial, regional and local organizations to build and support a culture of wellness.

Through regional wellness consultants, the branch ensures that wellness initiatives are supported around the province. The branch works collaboratively to build community capacity to promote healthy lifestyles for all New Brunswickers.

Seniors interested in getting involved in wellness initiatives in their area should contact the branch:

Telephone: Wellness Branch (Department of Social Development), 506-453-4217

Or they may visit the nearest area office:

- Bathurst: 506-394-2309
- Campbellton: 506-789-2933
- Caraquet: 506-394-2309
- Fredericton: 506-444-2350
- Miramichi: 506-624-2123
- Moncton: 506-856-3566

- Saint John: 506-643-2114
- Woodstock: 506-277-6024

Senior Goodwill Ambassador Program

Senior Goodwill Ambassadors are volunteers, appointed by the Minister responsible for Seniors and Long-Term Care. They influence community inclusiveness by promoting an intergenerational approach which engages New Brunswick seniors, their families, friends and community in healthy, active living, supporting independence and building a culture of wellness.

Appointments are for two years and ambassadors schedule their time and activities, committing about two or three hours per week.

Senior Goodwill Ambassadors are:

- New Brunswick seniors with a friendly, outgoing personality;
- someone who enjoys meeting and speaking to individuals and groups;
- enjoys staying engaged in their community;
- enhances opportunities to create conditions which support inclusion, community connectedness and age-friendly environments; and
- are enthusiastic about the benefits of healthy living.

For more information and to receive an application form:

Telephone: Wellness Branch (Department of Social Development), 506-453-4217

Age Friendly Recognition Program

The Wellness Movement celebrates communities that create age-friendly supportive environments where seniors are empowered to thrive. To recognize communities that have completed the first four steps based on the World Health Organization's framework to become age-friendly, the Province of New Brunswick has announced a new Age Friendly Recognition program. This program highlights community

efforts to build environments where seniors can age actively, live in security and enjoy good health – actions that will improve the quality of life for all residents well into the future. Applications for the program are due March 31 of each year. A number of other resources are available to support municipalities and communities to start on their journey to becoming age-friendly.

Telephone: Wellness Branch (Department of Social Development), 506-453-4217

Web: Age-Friendly Resources:
www.wellnessnb.ca/seniors/age-friendly-communities/

Department of Tourism,

Heritage and Culture

Tourism information

Telephone: 1-800-561-0123 (toll-free)
Web: www.tourismnewbrunswick.ca

Provincial parks information

PO Box 12345
Campbellton, NB E3N 3T6

Telephone: 1-800-561-0123 (toll-free)
Web: www.nbparks.ca

New Brunswick is a treasure trove for vacation destinations. Provincial parks offer something for everyone: saltwater bathing and beachcombing, championship golf, access to summer festivals, heritage, crafts and culture as well as opportunities for wilderness adventure.

Nine locations provide clean, safe and affordable camping accommodation and day-use facilities, a wide range of recreational activities, and easy access to nearby attractions in every corner of the province. Park yourself in any one of them and use it as a base for exploring the surrounding region. Provincial parks are ideal places for turning

vacation dreams into reality. Reserve your campsite or cabin.

Web: www.nbparks.ca

Seniors 65 and older receive 10 per cent off daily camping rates at all provincial parks, free skiing at Sugarloaf Provincial Park and special discounts at other provincially operated attractions.

Sports and Recreation Branch

The Sports and Recreation Branch provides strategic leadership and support to strengthen the sport and recreation system in the province, resulting in increased quality opportunities for active communities, active living and the improved well-being of New Brunswickers. For example, the branch provides support to the NB 55+ Games www.nbscf.ca/ and Les Jeux des aînés de l'Acadie www.afanb.org/.

For organizations seeking information related to provincial and regional seniors' games:

Telephone: Department of Tourism, Heritage and Culture, 506-453-2928

Web: Check the websites listed above.

Throughout a network of regional offices, the branch provides leadership and resources to the sport, recreation and physical activity community to increase opportunities for wellness, recreation, physical activity and sport development throughout the province.

Staff in eight regional offices provide ongoing consultation, administrative services and financial assistance to a variety of partners at the community and regional levels, including volunteers in recreation, sport and physical activity organizations, agencies such as seniors' clubs, special interest and disability groups, school and wellness networks.

For more information:

Telephone: Department of Tourism, Heritage and Culture, 506-453-2909

Or visit the nearest regional office:

- Bathurst: 506-547-2478
- Campbellton: 506-789-2387
- Edmundston: 506-735-2279
- Fredericton: 506-457-4841
- Miramichi: 506-627-4858
- Moncton: 506-856-3118
- Saint John: 506-647-2319
- Woodstock: 506-325-4729

Department of Transportation and Infrastructure

PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-3939

Fax: 506-453-7987

Web: www.gnb.ca/transportation

Road conditions

- For 24-hour information about road conditions, dial 511 from within New Brunswick or 1-800-561-4063 (toll-free) from outside of New Brunswick;
- For 24-hour information about ferry service interruption notices, dial 511 from within New Brunswick or 1-888-747-7006 (toll-free) outside New Brunswick;
- To view highway cameras or traffic advisories, visit www.gnb.ca/transportation.
- Web: 511 road conditions: www.gnb.ca/roads (English); www.gnb.ca/routes (French)

Vehicle Retrofit Program

This program provides assistance up to 80 per cent of the cost with a maximum of \$8,000 toward the cost of eligible accessibility features for a new or existing vehicle. This grant amount

is renewable every eight years for individuals and every five years for organizations.

Examples of features eligible for assistance under this program:

- wheelchair lifts and ramps;
- hand controls, steering devices and left-foot gas pedals;
- wheelchair restraint systems;
- special-needs seating;
- roof, floor and door alterations (if part of an accessibility retrofit); and
- scooter lifts.

Consideration may be given to other features not listed above.

Telephone: 506-453-5676

Email: Mary.Grant@gnb.ca

Women's Equality Branch

551 King Street
PO Box 6000
Fredericton, NB E3B 5H1

Telephone: 506-453-8126

Fax: 506-453-7977

Email: web-edf@gnb.ca

Web: www.gnb.ca/women

The Women's Equality Branch in the Executive Council Office is mandated to promote gender equality and reduce systemic discrimination. The branch provides advice and support on women's issues to the Minister responsible for Women's Equality as well as to departments of government, coordinates the implementation of the government's plan on violence against women; liaises with community groups working in the area of violence against women; coordinates the implementation of the government's wage gap plan and pay equity commitments; and liaises with the employer community on issues surrounding the economic security of women and pay equity.

Women Femmes NB

An electronic and free newsletter is sent out quarterly by the branch. It provides news related to equality issues, including events, studies, initiatives and information from women's groups, governments, universities, etc. The e-newsletter is bilingual and has a few thousand subscribers.

Send an email with *Subscribe Women Femmes NB* to web-edf@gnb.ca

Access to safe and affordable housing for abused women

Second Stage Housing provides rental units with rent supplement to women, with or without children, who have left abusive relationships. Individual and group support, crisis intervention, safety planning and advocacy are provided in a healing environment. Units have increased safety measures to provide a more secure environment to residents who may be subject to ongoing abuse. Residents are assisted in establishing and reviewing action plans.

Scheduled group sessions address issues and concerns identified by the women residents and staff.

Eligibility: Women, with or without children, who have experienced physical, emotional, verbal, financial, psychological and/or sexual abuse and have left the relationship. Department of Social Development criteria must be met for women to qualify for the Rent Supplement Assistance Program. Contact the Women's Equality Branch for more information.

Women on Board Workshop

Two half-day workshops, including: *Introduction to Boards for Women* for those interested in serving on boards and want to learn more about how boards function, finding the right opportunity, and how boards can help their career; and *Board Effectiveness for Women* for those interested

in enhancing their personal effectiveness as a board member by deepening understanding of board relationships, assessing and improving performance and exploring the benefits of gender diversity on boards. Workshops typically cost \$30 to \$40 per participant and are offered in English and in French. Workshops are made available through a partnership between the Women's Equality Branch, Women in Business (New Brunswick Association of CBDC's and LearnSphere Canada.

Eligibility: For women who are interested in serving on boards, as well as those with experience who wish to be more effective in these roles.

For more information:

Web: Women's Equality Branch, www.gnb.ca/women (see under Services tab).

Community outreach service for victims of abuse

The Domestic Violence Outreach Program is a service for victims of domestic violence who need support and information on dealing with their individual situation. Individuals learn about domestic violence and are helped in accessing services in their community.

Fourteen domestic violence outreach workers across the province provide a variety of services including: risk assessment; safety planning; crisis intervention; individual support; accompaniment; and safe meeting places. Individuals are helped in accessing services in their community. Community members and groups may also use the service to obtain information and publications, request presentations on family violence and the program, and obtain support in the development of community-based sexual assault services.

Eligibility: Victims of domestic violence, friends and family members of victims and the public.

Contact: Violence Prevention Initiatives (Unit),
551 King Street, Fredericton.

Telephone: 506-453-8126

Community Action Fund

This program makes available financial support for violence prevention initiatives. Grants up to \$5,000 are provided to agencies for projects that focus on public education, community awareness, development of violence prevention networks and support to abused women. Applications are accepted throughout the year. Partnerships are strongly encouraged. Projects must take place within the province. Ongoing service delivery is not funded.

Eligibility: Agencies and community groups focusing on prevention of violence against women. Obtain the application form by contacting the Women's Equality Branch.

Regional family violence networks

Regional family violence networks are made up of partners from both government and non-government agencies who come together to work on violence prevention initiatives within their community.

Members of family violence networks share interest, leadership and willingness to rally around the provision of integrated and coordinated services to the women who come to them for services. In this way, community responses can be tailored to the distinct realities of each community.

A regional family violence network includes:

- a membership that reflects all aspects of the service and support network, including government services, community agencies and members of the community (including survivors);
- a clearly defined purpose and mandate with realistic goals and objectives;
- a commitment to work together to address barriers and overcome challenges;

- an administrative structure that lends itself to their needs; and
- the functioning of the network such as, selecting the chair, the frequency and location of meetings or sub-committee structures, is decided by the members of the network.

Eligibility: Government service providers, representatives from community agencies, and members of the community including survivors.

Telephone: Women's Equality Branch,
506-453-8126

Government of Canada

For detailed information about the programs and services offered to seniors by the federal government:

Service Canada

Telephone: 1-800-O-Canada (1-800-622-6232, toll-free); TTY: 1-800-926-9105 (toll-free)

Web: www.servicecanada.gc.ca

Or contact a Service Canada Centre:

PO Box 250
Fredericton NB E3B 4Z6

Telephone: 1-800-277-9914 (toll-free, English); 1-800-277-9915 (toll-free, French); TTY: 1-800-255-4786 (toll-free)

Web: www.servicecanada.gc.ca/seniors

Service Canada offers one-stop access to a wide range of Government of Canada programs and services for citizens by telephone, Internet, mail, in-person as well as outreach and mobile services.

Web: www.canadabenefits.gc.ca

Financial security of seniors

Service Canada delivers two income assistance programs for seniors:

- Old Age Security (OAS); and
- Canada Pension Plan (CPP).

Application forms and detailed information on these programs can be obtained on the Internet, by telephone, by mail or through a Service Canada centre.

To find the nearest office:

Telephone: Visit the grey pages of your telephone directory.

Web: www.servicecanada.gc.ca

In April 2013, Service Canada implemented a process to automatically enrol seniors eligible to receive the OAS. If you can be automatically enrolled, Service Canada will send you a notification letter the month after you turn 64.

If you do not receive a letter from Service Canada informing you that you have been automatically enrolled in the OAS, you must apply in writing or contact Service Canada for advice and information.

Old Age Security (OAS)

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

OAS offers four types of benefits:

- OAS pension
If you are 65 or older, have lived in Canada for at least 10 years after turning 18, and are a Canadian citizen or a legal resident of Canada, you should receive the OAS pension.
- Guaranteed Income Supplement (GIS)
If you are eligible for the OAS and have little or no other income, you should also receive the GIS. Because this supplement is based on marital status and income,

you may qualify now, even if you did not qualify in a previous year. It is a non-taxable benefit and is added to your OAS pension.

- Allowance
If you are 60 to 64 and your spouse or common-law partner receives the OAS and is eligible for the GIS, you should apply for the allowance.
- Allowance for the Survivor
If you are 60 to 64, have little or no income, and your spouse or common-law partner has died, you may qualify for an Allowance for the Survivor.

Canada Pension Plan (CPP)

If you have paid into the CPP, you are entitled to a retirement pension. In most cases, people begin receiving their pension at 65, but you can apply for the CPP as early as 60. If you take your pension before 65, your benefits will be reduced.

If you apply between 65 and 70, your benefits will be increased. If you continue to work while receiving the CPP retirement pension, and are younger than 70, you can continue to pay into the plan and your contributions will go toward post-retirement benefits which will increase your retirement income.

For more information:

Telephone: 1-800-277-9914 (toll-free)

Web: www.servicecanada.gc.ca

CPP Survivor Benefits

CPP survivor benefits are paid to your estate, surviving spouse, common-law partner (same sex or opposite sex) and dependent children. The death benefit is a one-time payment to, or on behalf of the estate of a deceased CPP contributor.

The survivor's pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor. The children's benefit is a monthly benefit for dependent children of a deceased contributor.

Pension sharing

Spouses or common-law partners (same sex or opposite sex) who are together, who are both at least 60 years old and who are both receiving CPP pension benefits can share their CPP retirement benefits. This may reduce the amount of personal income tax that older couples pay.

Child Rearing Provision

The Child Rearing Provision may help you qualify for or receive a higher CPP benefit. If you stopped working or reduced your hours of work to care for your children, while they were younger than seven years of age, you may be eligible to receive this benefit.

International benefits

If you lived or worked in a country that has a social security agreement with Canada, you or your family may be eligible for old age, retirement, disability, or survivor benefits from that country, from Canada or from both.

For more information about pensions and benefits paid by the Government of Canada:

Web: www.canadabenefits.gc.ca

Canada Learning Bond

The Canada Learning Bond Program provides a federal contribution of up to \$2,000 toward a child's Registered Education Savings Plan (RESP).

The child must have been born in 2004 or later and the family net income must be \$44,701 or less. There is no cost to apply, and you do not have to put any of your money into the RESP to receive the bond for the child.

Applications are received online at StartMyRESP.ca/CLBNB

Community Volunteer Income Tax Program

If you need help preparing your income tax and benefit return, the Community Volunteer

Income Tax Program may be able to assist you. This free program is available to eligible taxpayers who have a low income and simple tax situations.

Telephone: 1-800-959-8281 (toll-free)

Web: www.cra.gc.ca/volunteer

New Horizons for Seniors Program (NHSP)

Organizations that want to help seniors make a difference in the lives of others and in their communities are eligible to receive federal grants and contributions funding under the New Horizons for Seniors Program. Projects must be led or inspired by seniors and address one or more of the following five program objectives:

- promoting volunteerism among seniors and other generations;
- engaging seniors in the community through the mentoring of others;
- expanding awareness of elder abuse, including financial abuse;
- supporting the social participation and inclusion of seniors; and
- providing capital assistance for new and existing community projects and/or programs for seniors.

Telephone: 1-800-277-9914

(select 0 to speak with an agent) (toll-free);

TTY: 1-1-800-255-4786 (toll-free)

Web: www.esdc.gc.ca

Age-friendly communities

As Canada's population ages, it is important to support older Canadians in the places where they live. In an age-friendly community, infrastructure, programs and services are set up to help seniors live safely, enjoy good health and stay involved. For example, roads and sidewalks are well lit and kept in good shape; buildings have automatic door openers and elevators; and seniors take part in all sorts of community activities, such as visiting businesses, museums or libraries,

taking courses or volunteering for charities or civic duties.

Outdoor areas, parking lots and public buildings are safe and accessible; housing is affordable, safe and well designed for seniors; public transportation is affordable and accessible; neighbourhoods are safe; relationships are respectful; health and community support services are available; opportunities are available for seniors to be physically and socially active; seniors can take part in volunteer, political and employment positions; and information is easy to find and understand.

An age-friendly community recognizes that seniors have a wide range of skills and abilities; understands and meets the age-related needs of seniors; respects the decisions and lifestyle choices of seniors; protects those seniors who are vulnerable; recognizes that seniors have a great deal to offer their community; and recognizes how important it is to include seniors in all areas of community life.

The Public Health Agency of Canada has developed a community implementation guide which contains practical tools and resources to help the community become more age-friendly.

For more information:

Telephone: Wellness Branch (Department of Social Development), 506-453-4217

Web: www.healthycanadians.gc.ca

Lowering your risk of falling

Falls can be a serious health and safety risk for seniors. The Public Health Agency of Canada has tips and information available to help seniors avoid falls and prevent injuries or lengthy hospital stays.

For more information:

Web: www.publichealth.gc.ca/seniors

Elder abuse

One in five Canadians believes he or she knows of a senior who might be experiencing some form of abuse. Seniors from all walks of life are vulnerable to elder abuse, and it is happening in communities across Canada.

Elder abuse is any action by someone in a relationship of trust that results in harm or distress to an older person. Neglect is a lack of action by that person in a relationship of trust with the same result. Commonly recognized types of elder abuse include physical, psychological and financial. Often, more than one type of abuse occurs at the same time. Abuse can be a single incident or a repeated pattern of behaviour. Financial abuse is the most commonly reported type of elder abuse.

Abuse can happen to anyone, in any family or relationship. It can happen to people of all backgrounds, ages, religions, races, cultures and ethnic origins.

Federal initiatives on elder abuse complement and build upon efforts by the provinces and territories as well as by national, regional and local organizations to address the abuse of older adults.

To find out more about what the Government of Canada is doing for seniors:

Telephone: 1 800-O-Canada (1-800-622-6232) (toll-free); TTY: 1-800-926-9105 (toll-free)

Web: www.Canada.ca/Seniors

Veterans Affairs Canada

Veterans Affairs Canada offers a wide range of services and benefits to eligible veterans and others. For general inquiries or to submit Veterans Independence Program or Disability Benefits applications, visit a [Service Canada centre](#) near you.

Telephone: 1-866-522-2122 (toll-free, English); 1-866-522-2022 (toll-free, French);
TTY: 1-800-465-7735 (toll-free)
Email: information@vac-acc.gc.ca

Web: www.veterans.gc.ca;
www.canadabenefits.gc.ca

Campbellton District Office, 157 Water Street
City Centre, Room 501, PO Box 310,
Campbellton, NB E3N 4J7

Disability benefits

Disability benefits are available to eligible veterans, serving and former members of the Canada Armed Forces and the RCMP and to their spouses and dependants.

Telephone: 1-866-522-2122 (toll-free, English); 1-866-522-2022 (toll-free, French)

War Veterans Allowance (WVA)

The War Veterans Allowance provides monthly financial assistance to help low-income veterans or their survivors meet their basic needs. The amount provided is based on income, marital status and if you have any dependants.

Veterans Independence Program (VIP)

The Veterans Independence Program (VIP) helps you remain healthy and independent and in your home and community. Depending on your circumstances and health needs, you may qualify for financial assistance to obtain services such as grounds maintenance; housekeeping; personal care; access to nutrition; as well as health and support services provided by a health

professional.

VIP does not replace other federal, provincial or municipal programs. Instead, it complements existing programs to help meet your needs.

Long-term care

The delivery of long-term care is a provincial/territorial responsibility. All provincial health systems in Canada provide some level of residential care support in provincially licensed or regulated facilities. With home care services and support available through VIP, many veterans are able remain independent at home.

Operational Stress Injury Social Support (OSISS)

The Operational Stress Injury Social Support (OSISS) program provides confidential peer support to Canadian Forces personnel and veterans and their families who are affected by an operational stress injury such as anxiety, depression or post-traumatic stress disorder resulting from military service.

For more information:

Telephone: 1-800-883-6094 (toll-free)
Email: HOPE-ESPOIR@forces.gc.ca
Web: www.osiss.ca

Funeral and Burial Program

This program provides eligible veterans with support for dignified funeral and burial services. It is administered by the Last Post Fund, a non-profit organization that has served veterans since 1909.

For more information:

Telephone: 1-800-465-7113 (toll-free)
Email: info@lastpost.ca

Seniors' organizations and supports (Non-government)

Ability New Brunswick

440 Wilsey Road
Fredericton, NB E3B 7G5

Telephone: 506-462-9555;
1-866-462-9555 (toll-free)
Fax: 506-458-9134

Email: info@abilitynb.ca
Web: www.abilitynb.ca

This organization works to empower mobility and independence.

Alzheimer Society of New Brunswick

320 Maple Street
Fredericton, NB E3A 3R4

Telephone: 506-459-4280;
1-800-664-8411 (toll-free)

Fax: 506-452-0313
Email: info@alzheimernb.ca
Web: www.alzheimer.ca/en/nb

The Alzheimer Society helps seniors, their families and caregivers by providing information, resources, education, support and counselling. An early intervention program called, First Link, connects individuals and their families affected by Alzheimer's disease or another dementia with services and support as soon as possible after diagnosis. For more information about First Link:

Telephone: 506-459-4280;
1-800-664-8411 (toll-free)

Association des universités du 3^e âge du N.-B.

Pièce 057, Édifice P.-A. Landry
Université de Moncton
Moncton, NB E1A 3E9

Telephone: 506-858-4410
Email: utase@umoncton.ca
Web: http://web.umoncton.ca/uta/Association/Accueil_AUTANB.html for a listing of this organization in your area.

This group brings francophone seniors together to share interests, activities, language and culture, to exchange information, advocate and provide support for healthy aging initiatives. Various information sessions and wellness clinics are offered throughout the province to promote healthy living.

Association francophone des aînés du Nouveau-Brunswick

PO Box 27100
Dieppe, NB E1A 6V3

Telephone: 506-386-0090;
1-866-523-0090 (toll-free)
Fax: 506-384-7009
Email: afanb@afanb.org
Web: www.afanb.org

This group bring francophone seniors together to share interests, activities, language and culture, to exchange information, advocate and provide support for healthy aging initiatives. Various information sessions and wellness clinics are offered throughout the province to promote healthy living. Call to find out about a session or wellness clinic in your area.

Association francophone des établissements de soins spéciaux du N.-B.

394 Tobique Road
Grand Falls, NB E3Y1E9

Telephone: 506-544-0592

Email: info@afessnb.com

This association work to develop and maintain a support network between francophone special care home owners to protect and defend their rights and interests as well as those of residents.

Canadian Association of Retired Persons

PO Box 940, Station Main
Markham, ON L3P 9Z9

Telephone: 506-455-2620 (Fredericton chapter); 506-854-5652 (Moncton chapter); 1-888-363-2279 (toll-free)

Email: carp.Fredericton@gmail.com (Fredericton chapter); carpmonctonchapter@gmail.com (Moncton chapter)

Web: www.carp.ca

Serves Canadians 50 and older to promote and protect the interests, rights and quality of life for Canadians as they age.

Canadian Red Cross Society

New Brunswick Division
PO Box 39
Saint John, NB E2L 3X3

Telephone: 506-674-6200;

1-800-588-4881 (toll-free)

Fax: 506-674-6129

Email: az-communityhealth@redcross.ca

Web: www.redcross.ca

Red Cross Senior Services are supported by a network of volunteers who are thoroughly screened and trained. These free programs provide social networking opportunities, enhance quality of life, and help seniors stay engaged in their communities. Services

include friendly visiting and telephone reassurance to provide social contact and peace of mind for both seniors and their families.

Coalition for Seniors and Nursing Home Residents Rights

133 Canusa Drive
Riverview, NB E1B 2W6

Telephone: 506-860-7682

Email: coalitionnb@gmail.com

Web: www.coalitionnb.blogspot.ca

The coalition is an advocacy organization that stands up for seniors' rights and provides a voice for them to address their issues and concerns.

Go Ahead Seniors/Aînés en Marche

236 St. George Street
Moncton, NB E1C 1W1

Telephone: 506-860-6548

Web: www.ainesnbseniors.com

This is a bilingual organization that promotes active living and healthy lifestyles for seniors. Various information sessions and wellness clinics are offered throughout the province to promote healthy aging. Call to find out about a session or wellness clinic near you.

Literacy Coalition of New Brunswick

212 Queen Street, Suite 303
Fredericton, NB E3B 1A8

Telephone: 506-457-1227;

1-800-563-2211 (toll-free)

Email: lcnb@nbliteracy.ca

Web: www.nbliteracy.ca

This organization provides leadership to advance literacy, lifelong learning and essential skills for New Brunswick anglophones.

Conseil pour le développement de l'alphabétisme et des compétences des adultes du Nouveau-Brunswick

236 Saint-George Street, Suite 314
Moncton, NB E1C 1W1

Telephone: 506-869-9926;
1-888-473-4404 (toll-free)
Fax: 506-857-3143
Email: info@codacnb.ca
Web: www.codacnb.ca

This organization provides leadership to advance literacy, lifelong learning and essential skills for New Brunswick francophones.

Meals on Wheels

65 Brunswick Street
Fredericton, NB E3B 1G5

Telephone: 506-458-9482

33 Beaverbrook Avenue
Saint John, NB E2K 2W2

Telephone: 506-658-1888

246 Lutz Street
Moncton, NB E1C 5G3

Telephone: 506-863-2650

The Canadian Red Cross delivers Meals on Wheels in Edmundston, Grand Falls, Moncton, Sackville, Sussex, Richibucto and Tracadie. For information call: 1-800-588-4881

Web: <http://www.redcross.ca/in-your-community/new-brunswick/nutrition-and-transportation/meals-on-wheels/>

Meals on Wheels provides nutritious meals and social support to seniors, disabled individuals, and those recovering from illness, surgery or injury; to assist them in the enhancement of a healthy and independent lifestyle. The service is provided in many communities and meals are delivered to the person's home by volunteers.

Check also the white pages of your telephone directory or contact the nearest regional office of the Department of Social Development

NB Association for Community Living

Main office:
800 Hanwell Road
Fredericton, NB E3B 2R7

Telephone: 506-453-4400;
1-866-622-2548 (toll-free)
Email: nbacl@nbnet.nb.ca
Web: www.nbacl.nb.ca

The New Brunswick Association for Community Living is a provincial, non-profit organization that works with and on behalf of children and adults with an intellectual disability and their families.

NB Environmental Network

22 Church Street T390
Moncton, NB E1C 0P7

Telephone: 506-855-4144
Email: nben@nben.ca
Web: www.nben.ca

This network works to advance efforts to protect the earth and promote ecologically sound ways of life.

New Brunswick Home Support Association

PO Box 30055
Fredericton, NB E3B 0H8

Telephone: 506-734-3159;
1-800-562-8333 (toll-free)

Email: info@nbhsa.ca

Web: www.nbhsa.ca

The association works toward advancing the home and community care industry by promoting quality care in the home environment through education, collaboration and advocacy.

New Brunswick Multicultural Council

494 Queen Street, Suite 200
Fredericton, NB E3B 1B6

Telephone: 506-453-1091

Email: info@nb-mc.ca

Web: www.nb-mc.ca

This organization is committed to supporting immigrant-serving agencies and multicultural associations across the province.

New Brunswick Nursing Home Association

1133 Regent Street, Suite 206
Fredericton, NB E3B 3Z2

Telephone: 506-460-6262

Fax: 506-460-6253

Email: info@nbanh.com

Web: www.nbanh.com

The association leads member homes through a united voice advocating excellence in long term care and service delivery in New Brunswick.

New Brunswick Seniors Citizens Federation

23 – 451 Paul Street, Suite 214
Dieppe, NB E1A 6W8

Telephone: 506-857-8242;

1-800-453-3333 (toll-free)

Fax: 506-857-0315

Email: horizons@nbnet.nb.ca

Web: www.nbscf.ca

The New Brunswick Senior Citizens Federation is a bilingual organization devoted to the advancement of issues related to the well-being of all seniors 50 years and older in New Brunswick.

New Brunswick Special Care Home Association

3277 Westfield Road
Saint John, NB E2M 6L4

Telephone: 506-738-2917

Email: janseely@rogers.com

This association work to develop and maintain a support network between special care home owners to protect and defend their rights and interests as well as those of residents.

Seniors' Information Centre

70 King Street
Moncton, NB E1C 4M6

Telephone: 506-855-1121

Web: www.seniorsinformationcentre.com

This centre provides resources for planning and living a healthy lifestyle as well as information on community programs and services.

Seniors' Resource Centre

39 King Street
Saint John, NB E2L 4W3

Telephone: 506-633-8781

Web: www.seniorshelpsj.ca

This centre assists seniors, their family and friends, by providing information about programs and services and by promoting policies affecting seniors.

Stepping Stone Senior Centre

15 Saunders Street
Fredericton, NB E3B 1M9

Telephone: 506-450-7849

Email: steppingstoneseniorcentre@rogers.com

Web: www.steppingstoneseniorcentre.com

This centre offers friendly, affordable and accessible programs and services to enhance quality of life for seniors.

Third Age Centre

Holy Cross House, Room G14
51 Dineen Drive
St. Thomas University
Fredericton, NB E3B 5G3

Telephone: 506-452-0526

Email: 3rdage@stu.ca

Web: <http://wp.stu.ca/thirdagecentre/>

The mission of the Third Age Centre is to empower older adults to maintain healthy, independent, active lifestyles. The mandate is to do research and public education on seniors' issues, and to act as an advocate on behalf of seniors.

Troisième Âge du Nord-Ouest inc.

165 Hébert Boulevard
Edmundston, NB E3V 2S8

Telephone: 506-737-5095

Email: utano@umce.ca

Web: www.utano.ca

This group aims to provide educational, cultural, spiritual, social, and physical activities for seniors. Special attention is given to poverty and loneliness.

CNIB Vision Loss Rehabilitation NB

Telephone: 1-800-563-2642

77 Westmorland Street
Suite 130 Frederick Square
Fredericton, NB E3B 6Z3
Telephone: (506) 458-0060

40 Charlotte Street
Suite A-150
Saint John, NB E2L 2H6
Telephone: (506) 634-7277

22 Church Street
Suite T-120
Moncton, NB E1C 0P7
Telephone: (506) 857-4240

270 Douglas Avenue
Bathurst, NB E2A 1M9
Telephone: (506) 546-9922

CNIB offers training, low vision aids, information, resources and support for seniors who have vision loss that is impacting their day-to-life. CNIB specialists help people adapt and adjust to the practical, emotional and social aspects of vision loss so they can live independent, healthy and active lives.

Web: www.cnib.ca/en/Pages/default.aspx

