



ST. THOMAS • ELGIN
Local Immigration Partnership
Building Welcoming, Caring, and Inclusive Communities

Newcomer Information Package

Welcome to Canada!

Welcome to St. Thomas & Elgin County!

On behalf of the St. Thomas-Elgin Local Immigration Partnership and all the communities of the City of St. Thomas and Elgin County, we welcome you and wish you every success as you settle in Canada – your new home.

With the exception of Aboriginal Peoples, Canada is a nation of immigrants with a long history of welcoming newcomers from all parts of the world. We strongly believe that, when provided with resources and opportunities, immigrants contribute tremendously to creating caring and prosperous communities. As a resident of St. Thomas and Elgin you have decided to begin your journey to achieve your goals. You are not alone; we are here to help you.

This Newcomer Information Package has been developed to help you access the people and organizations that will assist you in making St. Thomas and Elgin your new home. Exciting opportunities await you as you begin your new life in our community, and we hope the information in this package will help you make the most of those opportunities. You can use this Information Package as a tool to make yourself and your family more comfortable living here.

St. Thomas and Elgin is a beautiful and exciting place to live, learn, work and enjoy. We invite you to get involved in your new community, make new friends, participate in programs and activities, attend local events and festivals, or volunteer with a non-profit organization.

Your involvement and engagement in the community will help you feel that you are connected and contributing to making this community a more welcoming, caring and inclusive place to live.

Enjoy your journey!



Alfredo Marroquin, Shelley Harris, and Petrusia Hontar

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Part 1 Settlement Services

MCS (Mennonite Community Services)SS1
YWCA Settlement ServicesSS2



Settlement Services

In St. Thomas and Elgin County, Settlement Services organizations provide support services and assistance to new immigrants who have decided to live in our community. Settlement Services providers are an important resource to help you integrate into your new community. Currently, there are two Settlement Service Providers in Elgin County and St. Thomas.

MCS — Mennonite Community Services

16 Talbot Street East
Aylmer, Ontario N5H 1H4

 Telephone 519-765-3020

Website www.mcson.org

Hours of Operation:

Monday: Closed
Tuesday: 10:00 am-5:00 pm
Wednesday: 10:00 am-5:00 pm
Thursday: 10:00 am-8:00 pm
Friday: 10:00 am-5:00 pm
Saturday: Closed
Sunday: Closed
* closed for lunch 12-1 daily



Settlement Services MCS provides the following services:

Citizenship: MCS provides information about the process of becoming a citizen, support completing your citizenship application, and assistance with follow-up correspondence related to your immigration file.

Family Services: MCS provides assistance with family benefits, school matters, birth and death certificates, passports, driver's licenses, social insurance numbers, and other important documents.

Family Education & Support Program: MCS provides scheduling, interpretation, and transportation to support families registered in the Family Education and Support Program Aylmer (FESPA) School and Mam & Bebi programs. A Family Support Worker engages in conversations about parenting, family planning, and daily living.

Immigration: MCS provides information, information, guidance, and assistance with applications for Permanent Residence, work permits, visitor's visas and extensions, and travel documents.

Seniors: If you are a senior (over the age of 65) MCS can assist you with Old Age Security and Canada Pension Plan applications and correspondence.

Social Services: MCS also assists you in connecting newcomers with health professionals, registration for Ontario Health Insurance (OHIP), housing, disability benefits, and Ontario Works.

Volunteer: Some new immigrants have difficulty accessing transportation or fully understanding the English language for important appointments with the doctor or other community services. MCS can connect you with volunteer drivers and interpreters.



YWCA

16 Mary St.
St. Thomas, Ontario N5P 2S3



Telephone 519-631-9800 ext 243

Website

[www.ywcastthomaselgin.org/
settlement-services](http://www.ywcastthomaselgin.org/settlement-services)

Email settlement.ywca@bellnet.ca

Hours of Operation:

Monday-Friday:
9:00 am - 4:00 pm

Saturday & Sunday:
Closed

The YWCA Settlement Services Teams welcomes new immigrants to the St Thomas-Elgin community providing the following services:

Information on permanent residence, citizenship, sponsorship, work and visitors' permits, government programs, and community resources.

Orientation to the local area, including Elgin County and St. Thomas, to help you settle in your new community and learn about Canadian customs and traditions.

Referral by phone or in person to cultural, educational, recreational, legal, and other support services in the community.

Information on health cards and driver's licenses, social insurance numbers, housing, banking, employment, and social services.

Interpretation to help you communicate and cope with daily life in your community.

Assistance filling out forms from other agencies and government offices so you can better understand your responsibilities and rights.

Information on refugee sponsorship for faith-based groups and other organizations;

English language learning opportunities for those who need to improve their English language and communication skills for daily living, employment, and citizenship application purposes.

Notes:

Part 2 **Housing**

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Housing

Once you have decided where in Elgin County or St. Thomas you are going to live, there are a number of different options available to you to find a new home. One option is looking in local newspapers that have listings of rental properties, as well as properties for sale privately and by real estate agents.

When you are looking for a place to live you can rent or buy. When you buy your home, the property belongs to you. When you rent you are paying the landlord to live there.

For more information about renting, buying and maintaining a home, visit www.cmhc.ca/newcomers, an excellent online resource available in 8 languages. You can also visit www.settlement.org, which has information on housing in 11 languages.



When you rent you are paying someone to live in an apartment, room, or house.

RENTING

Documents you may need:

- Basic information about where you work
- A letter from your employer that includes your annual income
- A bank statement that shows you can pay rent for a few months
- A credit check – this means you give your landlord permission to access information about your credit history
- A guarantor or co-signor who can pay the rent in case you cannot
- References who can confirm you are a good tenant

Tenant Rights

Landlords cannot discriminate against you based on your race, ethnicity, religion, sex, age, sexual orientation, family status, or disability.

When you move in, your home should:

- Be safe and in good repair
- Have access to vital services: heat (minimum of 20°C), hot and cold water, and electricity
- Provide privacy – your landlord must give you written notice 24 hours before he/she enters your apartment, and the written notice must say why he/she intends to enter. You cannot refuse entry to your landlord if written notice has been provided.
- Only have a rent increase once every 12 months
- Be protected against unlawful evictions (evictions without a hearing)

The Ontario Rental Housing Tribunal can be contacted by phone toll-free at  Toll Free 1-888-332-3234 or online at www.LTB.gov.on.ca. They can provide you with guidance or advice if you are renting and having problems with your landlord.

Tenant Responsibilities

As a tenant you also have some responsibilities:

- Pay your rent on time
- Keep your home clean
- Repair damage you cause
- Be reasonably quiet
- Obey the law
- Follow the terms of your lease

Rental Insurance

Some landlords will not permit you to rent without property insurance. Property insurance protects you if there is accidental damage to the property or your possessions. For more details see the Insurance explanation in the Housing - Owning Section.

Utilities Included

When a rental agreement says “utilities included” this usually means that the vital services – heat (minimum of 20°C), hot and cold water, electricity, and fuel – are included in the cost of your rent. In some cases, this will also mean that air conditioning, cable, and internet are included. If you see “utilities included” in your rental contract make sure to ask what is included.

Owning a home means that the building and land that the home is on belong to you.



Financing

If you want to purchase a house in Canada, you will probably need to get a loan. A loan that is used to purchase a house is called a mortgage. Typically, mortgages will be repaid over 25 or 30 years. It is best to know how much a bank will approve for a loan before you start looking for houses.

To qualify for a mortgage you need to have an established credit history. Your credit history is based on consistent payment of bills, good credit card standings, and repayment of loans. Your credit score also benefits if you remain with an employer for an extended period of time. In order to build a credit history, a bank account is required. For more information on your credit score please see the Financial section.

Insurance

To help protect the things you own you can purchase homeowner insurance. Homeowner insurance often protects you from damage caused by fire, lightning, windstorms and hail, freezing of plumbing systems, and theft.

When you are researching insurance plans you need to consider the content value of what you want to cover and the deductible you will pay in a claim.

Content Value is the total value of what you own. This needs to be calculated at the market value. For instance, if you buy something for \$100 you will usually not be able to sell it for that price. The older it gets the less it is worth.

Deductibles are the amount of money you will pay the insurance company before you get money back. If the items that are stolen or damaged in your claim have a value of \$3,000 and you have a deductible of \$1,000 you will get \$2,000 from the insurance provider. If you have a deductible of \$1,000 and you claim \$500 in damages then you will not receive any money from the insurance provider.

Property Tax

Your property tax will be different depending on where you live. You will only pay tax if you own your home; otherwise the tax is included in your rent.

The amount that you pay is based on:

- Market value of your property
- Tax class of your property (Residential, Multi-residential, Commercial, Industrial, Pipelines, Farms, Managed Forests)
- Tax rate for the class set by the municipal government
- Education portion for your property class set by Ontario

Utilities

Utilities refer to the services you use in your house: electricity, water, gas, and entertainment items like telephone, internet, and television.

Water, Sewer: Sanitary and Storm Drain

Often these three utilities will appear on one bill.

Water refers to the clean water that comes into your home from your water taps. This tap water is safe to drink. This includes water into your sinks, toilets, washing machines, dish washer, etc. You pay for the amount of water your household uses.

The water that leaves your house and property is collected in a sewer referred to as Sanitary and Storm Drain.

Sanitary systems collect wastewater. Wastewater is anything that has been used or could have been used, liquids that go down the drain or toilet or that leaves the dishwasher and washing machine. Sanitary Sewer is charged by how much water leaves the house, and charges differ from one area to another.

Storm drains are not directly connected to the house you live in, but to the property and surrounding area. Storm drains collect excess rainwater and ground water and help ensure that an area does not flood if the ground does not absorb the water quickly enough. Sanitary Sewer is typically charged by a monthly fee, depending on the rate set by your area or municipality.

Electricity, Energy and Hydro

In Ontario electricity is called 'hydro' because most of the energy produced used to come from hydroelectric dams. Today, electricity in Ontario comes from a mix of sources like hydroelectric dams, coal, nuclear, and combustion turbine, but the name has not changed.

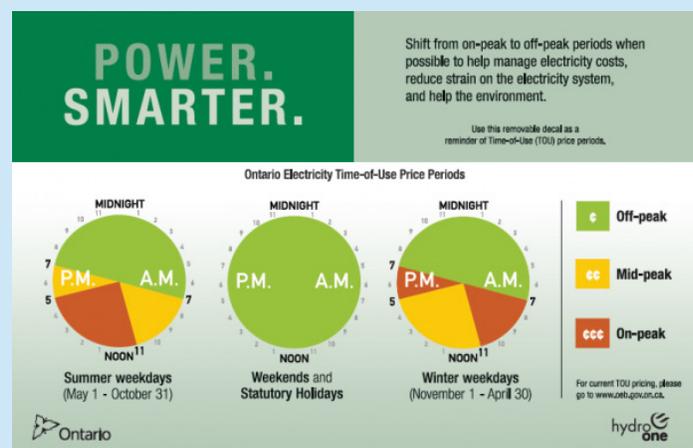
Electricity bills are calculated in two ways: a steady rate and a time-of-use rate. The steady rate means the electricity rate you pay is consistent. Time-of-use prices have different rates throughout the day. Electricity costs more during business hours and less in the evenings, mornings, and on weekends.

Telephone

In Canada you can access mobile cell phone service and land line service. Cell phones allow you to have your telephone with you wherever you go while land lines provide direct connection to your home. Your bill for land line telephones includes a mandatory touch tone fee. All telephone services charge a fee for connection to the 9-1-1 Emergency Number.

Internet

When looking to have access to internet in your home you can choose from different internet providers. The first thing to consider is the type of connection:



Analog (Dial Up) - This type of internet access uses your telephone line to connect. The quality is not always reliable and if someone calls your home you may lose your connection.

ISDN - Like Dial Up, ISDN uses telephone lines; however, in this case it is a digital line.

DSL - This type of connection uses a dedicated telephone line. With this system your telephone will not affect the internet connection.

Cable - To connect to the internet via cable you need a cable modem, which you typically buy or rent from the internet company. This is connected to the same cable as the television.

Wireless - This type of connection uses radio frequency. It is also possible to use a wireless router and convert another type of connection into a wireless connection.

Each connection will have different availabilities in your area. It is important to understand what you are agreeing to buy, as most companies offer a 1 year contract. Make sure to get advice before you sign any contract.

Television

There are currently two methods to receive television channels in Canada:

Cable - uses radio frequency to provide television channels

Digital Satellite Antennae - uses a satellite dish to get channels

Often in Canada you can get channels from around the world. If it is important for you to get this type of service, look into the different options available.

Social Housing is housing that is offered at a lower cost for those with below average incomes. The intent is to offer affordable housing. Social housing does not make a profit. People who are eligible for social housing must submit an application and wait for available space.

The Elgin and St. Thomas Housing Authority Corporation owns, manages, and provides social housing rental units in St. Thomas and Elgin County. They also receive rent geared to income applications for other properties. Geared to income means that the amount of money paid for rent is based on the amount of income earned by the tenant.

If you ever need subsidized housing, the Elgin and St. Thomas Housing Authority Corporation may be of assistance.

Elgin and St. Thomas Housing Authority Corporation
9 Princess Ave., Unit 5
St. Thomas, Ontario N5R 5J5

 Telephone 519-631-4580

To be eligible for subsidized housing you must be:

- 16 years of age or older
- A Canadian citizen, landed immigrant (or applicant), or refugee claimant
- Able to live independently

Applications can be accessed online or obtained at the Elgin and St. Thomas Housing Authority corporate office, through most support agencies in St. Thomas, at most housing providers, or at the Ontario Works office.

Ontario's Social Assistance program is called Ontario Works. This program helps people who cannot find employment or who are severely underemployed by providing them with money for basic needs, including help with rent payments.

Other programs can help you if you are in danger of losing your house or becoming homeless.

To get more information about programs it is best to visit the Ontario Works office and speak to someone there.

St. Thomas - Elgin Ontario Works
423 Talbot St.
St. Thomas, Ontario N5P 1C1

☎ Telephone 519-631-9350

☎ Toll Free 1-800-264-4362



IMPORTANT!

Change the batteries in your smoke alarm twice a year.

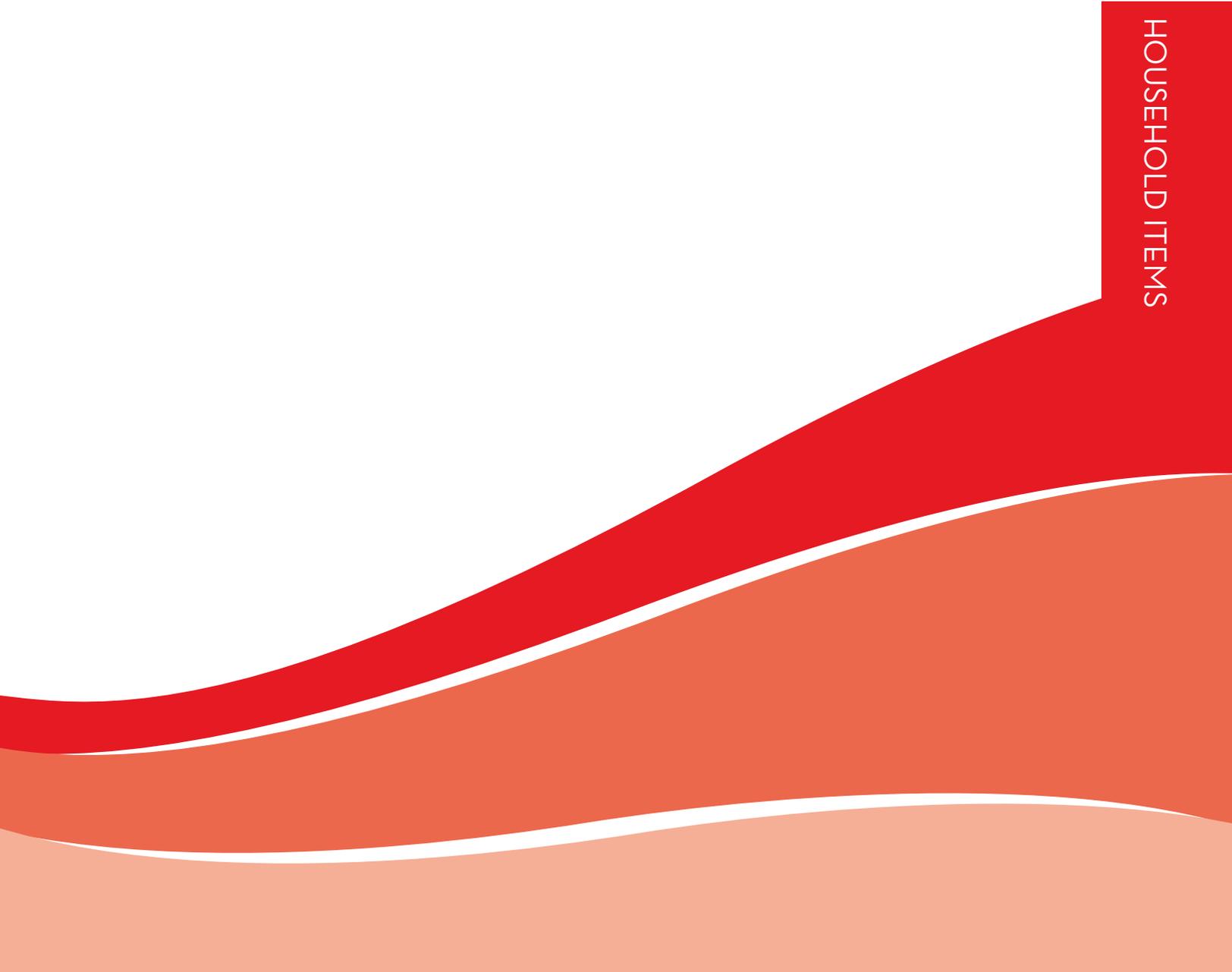
Smoke Alarms and Detectors

Smoke alarms and fire detectors are used in homes to warn the occupants of a fire. If you are renting a home, the landlord has to provide a working fire alarm for the property. Smoke alarms should be located in the center of the ceiling away from corners and air vents.

It is recommended that smoke alarms be tested twice a year. This is typically done on daylight savings days, which occur in November and March.

Part 3 Household Items

Specialty Stores HI1
Department Stores HI1
Second Hand Stores HI1
Antique Stores HI1



Household Items

When buying items for your home, you can purchase new items or used items. If you are looking for new items, you can go to stores that carry a wide range of products. Second Hand, Used, or Thrift stores have items donated by community members that are gently used or new. Often items purchased at thrift stores are less expensive than items found in regular stores.

When looking for something that you need you can use a local phone book or Canada 411, which is available online (www.Canada411.ca), or for a fee on your phone (dial 411). When you call or search online, simply name the item you are looking for; if nothing is listed for that word, Canada 411 will automatically give you ideas for other words to use.

Specialty stores are stores that specialize in one thing. You can find clothing stores, shoe stores, book stores, and stores for many other kinds of items.

SPECIALTY
STORES

Department stores have many different types of items separated by department. In these stores you can find items like clothing, kitchen supplies, linens, and other necessities. Common department stores are: Sears, The Bay, Target, and Canadian Tire.

DEPARTMENT
STORES

Second Hand, Used, or Thrift stores have items donated by community members that they never used, or have no use for anymore. Often items purchased at Thrift stores are less expensive than items found in regular stores.



Salvation Army



Goodwill



Bibles for Missions
THRIFT STORES
BFM FOUNDATION CANADA

Bibles for Missions



MCC Thrift Store

SECOND HAND
STORES

Antiques stores also have used items; however, these items are more valuable and the prices will be higher than in a Second Hand store.

ANTIQU
STORES

Dollar Stores can be a good place to get some items that you may need. Make sure you compare prices, because sometimes dollar stores are not the cheapest option.

DOLLAR
STORES

Part 4 Food

Grocery Stores..... F1

Farmers Markets and Stalls..... F2

Restaurants F2

 Waiting to be Seated

 Paying the Bill

 Harmonized Sales Tax

 Tipping

Food



GROCERY STORES

Grocery stores are places you can go to buy food. Typically there will be a section for produce (fresh vegetables and fruits), baked goods, meats, frozen goods, and non-perishable items (dried and canned goods that last longer). Some grocery stores will have international foods – look for some special goods in those aisles.

Some grocery stores in the area are:



Fresh Co.



Superstore



No Frills



Foodland



Metro



Food Basics

There are also locally owned grocery stores in many communities. In St. Thomas-Elgin, look for Briwood Market and local grocery/convenience stores.

Many local farms will sell their vegetables and fruits independently. Some communities have a set date when many farmers come together in one location. Farmers Markets typically run from the middle of May to the middle of November, but every area will have a different day and time. Ask around in your community for the day and location.



Community gardens are a way to get a garden site if you do not have any space at your home. If you want to get access to a community garden plot, you have to pay a yearly fee. Look in your community for this program.

There are many restaurants in the area. Restaurants offer prepared food, and the type of food served depends on the restaurant. In our community, there are restaurants that specialize in pizza, sandwiches, light snacks and coffee or tea, fast food, and ethnic food. Most telephone books will have a listing under the sections: Restaurant, Cafés, and Bars.

Waiting to be Seated

In many Canadian restaurants it is typical that you will wait to be seated. This means that you wait at the door and someone will take you to a place to sit. This does not happen in fast food restaurants. In fast food restaurants you order and wait for your food from the food counter and find a free seat in the restaurant.

Paying the Bill

In most restaurants the bill will be brought to your table. You can usually pay with cash, credit card, or debit card. In fast food restaurants you pay for the food when you place your order at the counter.

Harmonized Sales Tax

In Canada, a harmonized sales tax is charged to goods and services at 13%. This means that an additional 13% is charged, so something that costs \$1.00 will actually cost \$1.13, and \$0.13 will be given to the government. Often the tax is not included in the advertised costs, with some exemptions like gasoline and alcohol.

Tipping

Typically in Canada you tip an additional 15% on your bill, depending on your level of satisfaction with your service. This tip goes to the waiter and he/she will share this money with the other staff in the restaurant. In some restaurants when you have a group of more than 8 people there is an automatic tip that is included on your bill. This is referred to as a “service charge” or “automatic gratuity.”

Part 5 Healthcare

OHIP HC1
 To apply for OHIP

Emergency HC2

Hospital HC2

Walk-In Clinic HC2

General Care HC3
 Health Care Connect
 Central Community Health Centre
 East Elgin Medical Facility
 West Elgin Community Health Centre

Mental Health HC4
 St. Joseph’s Health Care London
 Specialized Mental Health Care Services
 Southwest Centre for Forensic Mental Health Care
 Canadian Mental Health Association

Public Health HC5
 Prenatal Program

Healthcare

Healthcare services in Ontario are funded through the taxes paid by Ontario residents and businesses. Services in Ontario include visits to the family doctor and specialists, and basic emergency health care, which includes surgery and hospital stay. For most of these services you need to be covered by the Ontario Health Insurance Plan (OHIP).

There are a number of ways that you can obtain medical care in Elgin County. To help find services you need visit www.healthline.ca online.

For non-emergencies, your first step is to visit a walk-in clinic, community health centre, or family doctor in St. Thomas or the other municipalities in Elgin County.

If you or a family member are experiencing a medical situation and you cannot wait to make an appointment, you can go to the hospital emergency room.

If you require immediate medical care, you should call **9-1-1** from your phone and an ambulance will be dispatched to your location to transport you to the hospital. If the ambulance is called for a non-emergency, you will be charged a fee for the service.

For mental health concerns, it is recommended that you seek help from specialists in mental health but you can speak to your family doctor before doing so.

The OHIP card or the Ontario Health Insurance Plan is used to provide healthcare services in Canada that are subsidised by provincial and federal taxes.

OHIP

Services that are free of cost to OHIP holders include:

- Ambulance transportation between medical facilities
- All insured services at a physician's office
- An eye exam every year for persons under the age of 20 and over the age of 65
- Emergency dental treatment

It is important to ask if the medical service you require is covered under OHIP before you receive the service so that you do not receive charges you do not expect.

To apply for OHIP

One of the first steps in the process of accessing healthcare in Ontario is obtaining a health card. One of these cards must be obtained for each member of your family. There are a number of ServiceOntario locations throughout Elgin County where you can renew your health card, but to obtain a card you must visit the local office at:

ServiceOntario
41 Mondamin Street Unit 6
St. Thomas, Ontario N5P 2V4

To apply for a health card you need:

- Proof of citizenship or your immigration status
- Proof of residency confirming that your principal residence or home is in Ontario,
- Documentation to prove your identity

For further assistance, you can go to your nearest Settlement Services office (See the Settlement Services section of this reference book) or refer to www.settlement.org, which will explain all the steps in more detail and in a number of different languages.

Once you have your health card, you can visit one of the many medical facilities located in the community. Some of the cost of your medical care is paid for by the Government of Canada and the Province of Ontario through taxes that are collected through a number of different means. Some doctors or facilities may charge small fees for completing paperwork, refilling prescriptions, etc., which will be explained when you are accessing these services. The Community Health Centres in St. Thomas and West Lorne can provide medical services for you without an OHIP Card; however, you need to provide proof that you are a resident of the community.

EMERGENCY

In an emergency situation, when someone requires immediate life-saving care, call **9-1-1** and an ambulance will be sent to your location to transport the patient to the hospital emergency department.

When an ambulance is called, you will receive a bill to pay a fee, even if you have an OHIP number. If the service is deemed medically necessary as decided by the doctor, there will be a fee of \$45. However, if the doctor thinks the ambulance is medically unnecessary, there will be a fee of \$240. There is no fee if you are being transported from one healthcare facility to another. However, if you require emergency assistance, do not hesitate to call an ambulance.

HOSPITAL

St. Thomas-Elgin General Hospital

189 Elm St.

St. Thomas, Ontario N5R 1J3

Telephone 519-631-2020

Website www.stegh.on.ca

This hospital serves St. Thomas and the municipalities of Elgin County



Local doctors can refer you to the hospital for treatment or medical tests. You can go to the hospital on your own for treatment if your doctor is not available.

WALK-IN CLINIC

St. Thomas Walk-In Medical Clinic

230 First Avenue, Unit 105

St. Thomas, Ontario N5R 4P8

Telephone 519-633-9627

Hours of Operation:

Monday: 6:00 pm-9:00 pm

Tuesday: 6:00 pm-9:00 pm

Wednesday: 6:00 pm-9:00 pm

Thursday: 6:00 pm-9:00 pm

Friday: 6:00 pm-9:00 pm

Saturday: 9:00 am-3:00 pm

Sunday: 9:00 am-3:00 pm



The walk-in medical clinic in St. Thomas operates when regular family doctors offices are closed, and handle non-emergency cases. It is recommended to arrive at the clinic close to the opening time, because there is often a wait time and patrons who are not helped at the time of closing are not provided services, even if they arrive before the closing time.

- Health Care Connect
- Central Community Health Centre
- East Elgin Medical Facility
- West Elgin Community Health Centre

Health Care Connect

Family doctors can only take patients if they have available space. You can register for Health Care Connect by calling  Toll Free 1-800-445-1822 or applying online at www.ontario.ca/healthcareconnect, which is provided by the Ontario provincial government to people with OHIP coverage. This service will help you find a private physician who is accepting new patients.

Once you have found a general family physician you can go for a yearly check-up and make appointments when you have a medical concern to address.

If you cannot find a family physician, the local Community Health Centre will have access to doctors to help with your medical needs. You do not need OHIP coverage to access services from the Community Health Centre - you only need to live in the community.



Central Community Health Centre

359 Talbot St.
St. Thomas, Ontario N5P 1B7

 Telephone 519-633-7989

Website www.centralchc.com

Hours of Operation:

Monday: 9:00 am-8:00 pm
 Tuesday: 9:00 am-5:00 pm
 Wednesday: 9:00 am-5:00 pm
 Thursday: 9:00 am-5:00 pm
 Friday: 9:00 am-5:00 pm
 Saturday: Closed
 Sunday: Closed

The Central Community Health Centre is a charitable organization that delivers comprehensive primary care services to individuals and families in St. Thomas, Central Elgin, and Southwold Township. Healthcare is provided through nurse practitioners, family physicians, and registered nurses. Social workers offer counselling services for registered clients. Dietitian counselling, chiropody care, and health promotion programs are available to anyone in the community. A mobile clinic serves Southwold, Central Elgin, and parts of St. Thomas with primary care, health promotion, and wellness programs.



East Elgin Family Health Team

The East Elgin Medical Facility is available to people who live in Aylmer, Malahide, and Bayham. Information on their services can be found online.

424 Talbot St., West, Aylmer, ON N5H 1K9

 Telephone 519-773-3715

Website www.eefht.ca

Hours of Operation:

Monday: 8:30 am-4:30 pm
 Tuesday: 8:30 am-4:30 pm
 Wednesday: 8:30 am-4:30 pm
 Thursday: 8:30 am-4:30 pm
 Friday: 8:30 am-4:30 pm
 Saturday: Closed
 Sunday: Closed

West Elgin Community Health Centre

153 Main St.
West Lorne, Ontario N0L 2P0

 Telephone 519-768-1715

Website www.wehc.on.ca

Hours of Operation:

Monday: 8:30 am-5:00 pm
Tuesday: 8:30 am-9:00 pm
Wednesday: 8:30 am-5:00 pm
Thursday: 8:30 am-9:00 pm
Friday: 8:30 am-5:00 pm
Saturday: Closed
Sunday: Closed



The West Elgin Community Health Centre is for those who live in the West Elgin and Dutton-Dunwich communities. In order to obtain services from this facility you need to provide proof of residence in the area. Some services do not require OHIP coverage. For more information on what is available, call or visit the centre in person.

MENTAL HEALTH

- St. Joseph's Health Care London
Specialized Mental Health Care Services
Southwest Centre for Forensic Mental Health Care
- Canadian Mental Health Association

St. Joseph's Health Care London Specialized Mental Health Care Services

467 Sunset Drive
St. Thomas, Ontario N5P 3V9

 Telephone 519-631-8510

Website: www.sjhc.london.on.ca/mentalhealth



St. Joseph's provides specialized mental health care to residents of the St. Thomas/Central Elgin community who require a longer inpatient stay than St. Thomas-Elgin General Hospital can provide. These patients will transfer to inpatient care provided at St. Joseph's mental health facility in London. St. Joseph's ambulatory/outpatient service to St. Thomas and Elgin County continues through the Adult Ambulatory service, Elgin Assertive Community Treatment (ACT) teams, and the Steele St. Treatment and Rehabilitation Residence.

St. Joseph's Health Care London Southwest Centre for Forensic Mental Health Care

401 Sunset Drive
St. Thomas, Ontario N5R 3C6

 Telephone 519-646-6000

Website: www.sjhc.london.on.ca/mentalhealth



Southwest Centre is devoted to caring for people with a mental illness who have also come into contact with the law. Staff and physicians from various forensic programs assist patients toward recovery. Through intensive work with care teams, patients are able to develop the skills and supports needed to successfully reintegrate into their communities. The Forensic Program is comprised of 80 inpatient beds, which include assessment, treatment, and rehabilitation programs, as well as an outpatient forensic outreach team.

Canadian Mental Health Association - Elgin Branch

110 Centre Street
St. Thomas Ontario N5R 2Z9

 Telephone 519-633-1781

 Toll Free 1-855-633-1781

 Crisis Phone 519-631-2180

 Toll Free 1-888-631-2180

Website: www.cmhaelgin.ca



CANADIAN MENTAL
HEALTH ASSOCIATION
Mental Health for All

The Canadian Mental Health Association provides a variety of services to help people experiencing emotional and psychological problems, such as stress at home or work and anxiety, as well as supports for people living with mental illnesses such as depression.

If you are interested in accessing CMHA's services, call the main office at 519-633-1781 or toll-free at 1-855-633-1781 and request an intake appointment.

In addition, Crisis Outreach services are provided 24-hours a day, seven days per week, including holidays. If you are facing a situation that you feel you cannot deal with on your own and need help, call the Crisis Outreach number at 519-631-2180 or toll-free at 1-888-631-2180.



Elgin St. Thomas Public Health

1230 Talbot Street
St. Thomas, Ontario N5P 1G9

 Telephone 519-631-9900

 Toll Free 1-800-922-0096

Website: www.elginhealth.on.ca

PUBLIC HEALTH

St. Thomas Public Health offers preventative health services through health promotion and protection.

Public Health Nurses offer individual support, group programs, group classes, clinical services, and other community services, including health inspections and monitoring of disease. Individual support includes home visits to new mothers, smoking cessation support, and consultations. Group programs are offered to parents and children, youth, and adults. Group classes are offered for prenatal care and on other topics. Clinical services include free drop-in programs on car safety seats, oral health, immunizations, sexual health services, and TB testing.

Prenatal Program

MCS offers a prenatal class called "Mam and Bebi." This program provides support for prenatal and postnatal care. An Outreach Worker organizes in-home visits and group sessions for prenatal and postnatal mothers until the child is 4 to 6 months old. Each mother receives food cards to supplement her dairy, fruit, and vegetable products. (For more services provided by MCS go to the Settlement Services section.)

Part 6 Education

English Language ClassesED1
 YWCA St. Thomas Elgin Settlement Services English Classes
 Newcomers Networking Circles
 Thames Valley District School Board
 Family Education and Support Program Aylmer (FESPA)
 Elementary and Secondary Schools.....ED3
 Public School Board
 Catholic School Board
 Private Schools
 Adult Education ED4
 Adult Education and Upgrading
 High School Credits
 Post-Secondary EducationED5
 Fanshawe College
 Algoma University
 University of Western Ontario
 LibrariesED5

Education

There are many education opportunities in Canada. The availability of these resources is based on your age, need, and immigration status.

Canada offers:

- English Language Classes
- Elementary School Education
- Secondary School Education
- Adult Education
- Post-Secondary Education
- Libraries

There are a variety of English classes offered for adults in St. Thomas and Elgin County. There are classes offered for different skills and locations. Programs are free for people who qualify.

ENGLISH
LANGUAGE
CLASSES

English Classes are offered by:

- YWCA St. Thomas Elgin
- Balaclava Street School

YWCA St. Thomas-Elgin Settlement Services English Classes

YWCA Settlement Services offer classes in two locations: in St. Thomas and Aylmer.

Classes are available for Permanent Residents.

In order to attend the class, students are required to have an assessment of their current skills in English. The assessment is available for free and can be scheduled by speaking with the YWCA Settlement Services team.

St. Thomas Daytime Classes

YWCA St. Thomas-Elgin
16 Mary St. West, St. Thomas, Ontario, N5P 2S3

 Telephone 519-631-9800

September to June
Tuesday, Wednesday, Thursday 9:00 am to 3:00 pm

Aylmer Evening Classes

YWCA St. Thomas- Elgin
25 Centre Street, Aylmer, Ontario

 Telephone 519-765-2082

September to June
Monday, Tuesday 6:00 pm to 9:00 pm

Newcomers Networking Circles

YWCA St. Thomas-Elgin Settlement Services offers a monthly program called “Newcomers Networking Circles.” The networking circle allows newcomers to connect with local services, share successes and struggles, and network with others in the community.

For a schedule please contact Settlement Services at

 Telephone 519-631-9800 ext. 243

Thames Valley District School Board

Classes are available in St. Thomas and Aylmer

Balaclava Street School - Adult English as a Second Language, St. Thomas

Balaclava Street Adult, Alternative & Continuing Education Centre
20 Balaclava Street
St Thomas, Ontario

 Telephone 519-631-0231

Monday to Friday, 9:00 am - 2:30 pm

English as a Second Language for Citizenship, Aylmer

McGregor Public School
204 John Street
Aylmer, Ontario

 Telephone 519-631-0231

Wednesday and Thursday evenings 6:30 pm - 9:00 pm

English as a Second Language, Aylmer

Summers Corners Public School
50576 Talbot Line

 Telephone 519-773-8106

Monday to Friday, 9:00 am - 2:30 pm

Family Education and Support Program Aylmer (FESPA)

This program is available to women, mothers, and pre-school children.

Classes for women focus on nutrition, English as a Second Language, and life skills. The program is offered in partnership with MCS, YWCA, and the Thames Valley District School Board.

The classes are located at:

Aylmer Evangelical Missionary Church

600 Talbot Street West
Aylmer, Ontario N5H 2T8

To register call:

 Telephone 519-773-3689

October to April

Tuesday, Wednesday, Thursday, 9:00 am - 2:30 pm OR Friday, 9:00 am - 2:30 pm

Elementary school is offered to children from ages 4 to 14 (kindergarten to grade 8). Secondary School is offered to children from the age of 14 to 18 (grades 9 to 12). Currently, there are two (2) different school boards that children can attend: the public board and the Catholic board. Some private schools are also available in St. Thomas and Elgin County.

English as a Second Language is a program that is offered during the school day. Students attend the regular classes for their grade and can receive English as a Second Language and English Literacy Development support as needed. Students will not be in English as a Second Language class all day, but will receive some time with an English teacher along with the other students in the school who require support.

For more information on English as a Second Language and English Literacy Development, refer to www.ergo-on.ca

Public School Board

The public school board in St. Thomas and Elgin is called the Thames Valley District School Board. The public schools in Elgin County do not have a fee for enrollment and allow permanent residents and citizens of the correct age to attend classes.

Students in secondary school attend East Elgin Secondary School in Aylmer for English as a Second Language and English Literacy Development courses.

For more information from the Thames Valley District School Board, visit www.tvsb.ca/programs.cfm

Catholic School Board

The local Catholic school board is called the London District Catholic School Board. The Catholic schools in Elgin and St. Thomas do not have a fee for enrollment. In order to register for elementary school, a baptismal certificate is required. Students do not need to be baptised in order to attend secondary Catholic schools.

For more information from the District Catholic School Board refer to www.ldcsb.on.ca

Private Schools

Some people may choose to enroll their children in a private institution where they will pay fees directly to the school.

Private schools can be found across Elgin County and St. Thomas.

There are many programs offered for adult education. Before enrolling in a program you should decide if you would like to upgrade your education, apply for General Educational Development, or obtain high school credits. Programs will also need to know that you have sufficient English language skills to be successful.

Adult Education and Upgrading Programs

The Literacy and Basic Skills Program helps adults in Ontario upgrade their reading, writing, math, and computer skills. The program helps people reach their goals of employment, further education, apprenticeship, and increased independence. The program supports learners with a range of barriers to learning.

Fanshawe College

120 Bill Martyn Parkway
St. Thomas, Ontario N5R 6A7

 Telephone 519-633-2030

Web: www.fanshawec.ca

Balaclava Street School

20 Balaclava Street
St Thomas, Ontario N5P 1E7

 Telephone 519-631-0231

Web: www.tvdsb.ca

YWCA St. Thomas-Elgin

16 Mary St., West
St. Thomas, Ontario N5P 2S3

 Telephone 519-631-9800

High School Credits

If you choose to take courses for high school credits, there are two options:

Balaclava Street School

Balaclava Street School offers in class options over 6 terms throughout the year.

20 Balaclava Street
St Thomas, Ontario N5P 1E7

 Telephone 519-631-0231

Web: www.tvdsb.ca

Contact North

Contact North allows students to connect with online courses at the college, university, literacy, and high school levels. The agency offers assistance and information in finding the courses and programs available online.

120 Bill Martyn Parkway Room 173
St. Thomas, Ontario N5R 6A7

 Telephone 519-631-7516

Web: www.contactnorth.ca

There are three options for adults who want to enroll in Post-Secondary Education in St. Thomas and Elgin County:

Fanshawe College

120 Bill Martyn Parkway
St. Thomas, Ontario N5R 6A7

☎ Telephone 519-633-2030

Web: www.fanshawec.ca

Algoma University

50 Wellington St.
St. Thomas, Ontario N5R 3M2

☎ Telephone 519-633-6501

Web: www.algomau.ca

Western University

1151 Richmond Street
London, Ontario N6A 3K7

☎ Telephone 519-661-2111

Web: www.uwo.ca

The County of Elgin provides library services including public computers and wireless internet free of charge. Each location has special programs for all ages. Contact the location closest to you.

Information on Elgin County Libraries can be found at www.library.elgin-county.on.ca
Information on the St. Thomas library can be found at www.st-thomas.library.on.ca

Aylmer

38 John St. South
Aylmer, Ontario N5H 2C2

☎ Telephone 519-773-2439



Shedden

9557 Union Rd
Shedden, Ontario N0L 2E0

☎ Telephone 519-764-2081



Port Burwell

21 Pitt Street
Port Burwell, Ontario N0J 1T0

☎ Telephone 519-874-4754



Springfield

12105 Whittaker Rd
Springfield, Ontario N0L 2J0

☎ Telephone 519-765-4515



Belmont

14134 Belmont Rd
Belmont, Ontario N0L 1B0

☎ Telephone 519-644-1560



Straffordville

9366 Plank Rd
Straffordville, Ontario N0J 1Y0

☎ Telephone 519-866-3584



Dutton

236 Shackleton St.
Dutton, Ontario N0L 1J0

☎ Telephone 519-762-2780



West Lorne

160A Main St.
West Lorne, Ontario N0L 2P0

☎ Telephone 519-768-1150



Port Stanley

302 Bridge Street
Port Stanley, Ontario N5L 1C3

☎ Telephone 519-782-4241



St. Thomas

153 Curtis Street
St. Thomas, Ontario N5P 3Z7

☎ Telephone 519-631-6050



Rodney

207 Furnival Rd
Rodney, Ontario N0L 2C0

☎ Telephone 519-785-2100



Part 7 **Finances**

| | |
|---------------------------|-----|
| Payment Methods..... | Fl1 |
| Cash | |
| Debit Card | |
| Cheques | |
| Credit Cards | |
| Banks..... | Fl2 |
| Credit Unions..... | Fl3 |
| Getting Started..... | Fl3 |
| Accessing Your Money..... | Fl4 |
| Bank Tellers | |
| Remote Banking | |
| Cash Back | |
| Building Credit..... | Fl4 |
| Money Lending..... | Fl5 |
| Transferring Money..... | Fl5 |

Finances

Typically there are four (4) methods of payment in Canada.

- Cash
- Debit Cards
- Cheques
- Credit Cards

Cash

A cash transaction is when Canadian money is used to pay for an item or service.

Canadian currency is called the Canadian dollar and uses the symbol \$.

A dollar is divided into 100 cents with the symbol ¢. Cents can also be shown as a fraction of a dollar. 5¢ is the same as \$0.05

When comparing in international currency the Canadian Dollar is referred to as CAD.

Metal coins are the smaller units:

- 5¢ (\$0.05) a nickel, or five cents
- 10¢ (\$0.10) a dime, or ten cents
- 25¢ (\$0.25) a quarter, or twenty five cents
- \$1 a loonie, or one dollar (one hundred cents)
- \$2 a toonie, or two dollars (two hundred cents)



nickel - 5¢



dime - 10¢



quarter - 25¢



loonie - \$1



toonie - \$2

Paper currency is the higher units known as dollar bills in units of 5, 10, 20, 50, 100. The fiber currency was originally made of paper, but is now printed on a polymer that feels like plastic.



The penny (1 cent coin) is not used anymore. The bank collects pennies, so you will no longer see them used in cash transactions.

To accommodate the removal of the penny, round up or down to the nearest nickel, or 5¢.

| Round down to | | Round up to | |
|---------------|----------|-------------|----------|
| \$1.01 | ▶ \$1.00 | \$1.03 | ▶ \$1.05 |
| \$1.02 | | \$1.04 | |
| \$1.06 | ▶ \$1.05 | \$1.08 | ▶ \$1.10 |
| \$1.07 | | \$1.09 | |

Canadian Paper Money

In contrast to coins, which have remained basically unchanged since the beginning of the 20th century, Canadian bank notes, or bills, change often.

Canadian money is accepted for all transactions. In some cases your money can be refused if the merchant thinks your money is counterfeit. This happens more often with larger amounts of money.

Debit Cards

A debit card gives you access to your bank account. When you use a debit card you create a Personal Identification Number (PIN). Anytime you use your card you will be asked to input your PIN. It is important to keep this number secret so that no one other than you can access your account – this includes family members and friends.

When activating a debit card you will be asked which accounts you would like access to. You can have access to both your chequing account and your savings account from the same card. When you use your debit card you access money that you have stored in the bank. If you use more money than you have in your account you will be charged a fee.

Not all merchants will accept a debit card. If you intend to pay by debit, you should ask if debit cards are accepted.

Cheques

Cheques are paper credits that are written at the point of sale. The cheque will show how much money will be taken from your chequing account.

Many retail stores do not accept cheques as a form of payment; however, they are used to give landlords and employers information about your bank account so that they can access your account. If you want your landlord to automatically take payment for rent from your account, you will need to inform your bank that he/she has your permission to do so.



Credit Cards

Credit Cards are used as a loan from the bank, and you will be charged interest on the money you’ve borrowed. Credit cards do not allow you to access money that you already have. Instead, you will pay the amount back at a later date with interest. Credit cards require a Personal Identification Number (PIN) and in some cases a signature. Not all merchants will accept a credit card. If you will be paying with this method it is best to ask if credit cards are accepted.

Banks collect and hold money through deposits. Most banks charge fees to clients for the different services they provide. Banks are regulated by the federal government. If you belong to a bank you can access your banks’ services across Canada and in some cases internationally.

Some banks in Canada are:



Bank of Montreal



Canadian Imperial Bank of Commerce (CIBC)



President's Choice Financial



Royal Bank of Canada



Bank of Nova Scotia (Scotia Bank)



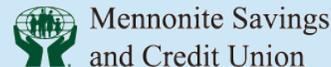
Toronto Dominion Bank (TD)

Credit Unions are member-owned financial cooperatives, democratically controlled by their members. Credit Unions operate under provincial legislation and regulations.

CREDIT
UNIONS

Some Credit Unions in the community include:

Libro Financial Group
Mennonite Savings and Credit Union
Thamesville Community Credit Union



In order to open a bank account you will need to show some documents at the financial institution you choose to use.

GETTING
STARTED

The documents you need to open an account include:

Landed Immigrants

- Immigration Landing Document (IMM 5292) or Permanent Resident Card
- Valid photo ID such as a foreign passport or a driver's licence issued in Canada

Foreign Workers

- A current valid passport
- Work Permit
- Letter from your Canadian Employer

International Students

- A current valid passport
- Letter of acceptance from a Canadian educational institution
- Study Permit (IMM 1442 is the most commonly used form)

There are many ways to access the money that has been placed in a bank.

Bank Tellers

Bank tellers are bank employees who help you access your money at the bank. With bank tellers you can pay bills and withdraw money in any denomination you like. This option is the most flexible, but you need to have a bank location near you that is open at hours you can access.

Remote Banking

Remote banking can be done by using Automated Teller Machines (ATM) and Automated Banking Machines (ABM). Using a remote machine will allow you the most access to your account by using your debit card or credit and your PIN number.

Using a remote machine that is from the bank where you have your money will allow you the most access to your account; it will allow you to withdraw money, check your balances, and pay bills. If you use a remote machine that is not from your bank, you will only be able to withdraw money. A fee will be charged for your withdrawal.

Credit Unions, Banks, and most financial institutions also offer telephone banking and internet banking. If you are interested, make sure you discuss this when opening your bank account.

Cash Back

Some retail stores allow you to withdraw money from your debit card when you are paying for your goods. Not all retail stores offer this service.

Your credit score summarizes all of the types of credit you have used including loans and credit cards. Your credit score is needed in order to access loans and credit cards from the bank.

A credit score is based on

- How long you have had credit
- Your history of making payments (Do you carry a balance on your credit cards? Have you missed payments?)
- Your outstanding debts (Are you close to your credit limit?)
- The number of recent inquiries about your credit history (Are you trying to get more credit?)
- The types of credit you are using
- Any record of bankruptcy or of your debts being sent to a collection agency

As you gain more positive experiences with your credit you may be able to get lower interest rates or be offered higher loans from the bank.

If you do not have a high enough credit score and the bank will not loan you money you need, there is the option of money lending. When accessing a money lender you will be charged a higher interest rate than what is offered by the bank.

Another kind of money lending is cheque cashers. Typically after a cheque has been deposited in the bank, the bank will not give you the money right away. This is done because the cheque is just a written permission to access money from someone else. The bank will first take the money from the account that provided the cheque before giving the money to you. At a cheque casher, the cheque will be converted to cash immediately but with a much larger fee, in some cases a percentage of the cheque.

Many banks will transfer money and exchange a variety of foreign currencies. For the best information ask your bank what options are available.

Notes:

Part 8 **Employment**

| | |
|------------------------------------|-----|
| Social Insurance Number (SIN)..... | EM1 |
| Employment Search..... | EM1 |
| Employment Services Elgin | |
| Aylmer Community Services | |
| West Elgin Support Services | |
| Foreign Credentials..... | EM2 |
| Job Search Websites..... | EM2 |
| Labour Unions..... | EM3 |
| Starting a Business..... | EM3 |
| Chambers of Commerce..... | EM3 |
| Ontario Works..... | EM3 |

Employment

Employment is one of the most important aspects of your integration into your new community.

Finding a job that matches your qualifications and skills may be one of your biggest challenges. However, it is important that you take time to build your knowledge about the labour market and develop a network to find a job you will find satisfactory.

A Social Insurance Number is provided to everyone in Canada so that you are able to work and obtain benefits from government programs. Anyone who is eligible to work in Canada can apply for a SIN card. This includes:

- Children over the age of 12
- Canadian citizens, newcomers to Canada, and temporary residents

You will have your own unique SIN card - no one can use your number, and you cannot use someone else's number. Protect your SIN card by storing it in a safe place and only give the number to your employer or a government agency.

SOCIAL
INSURANCE
NUMBER (SIN)

Employment Services are supported by the Government of Ontario to provide you with assistance free of charge. These services are offered to anyone needing help with resume writing, job searching, and/or apprenticeships.

They can assist you with career exploration, safety training, and preparing for interviews. Computers are available for use for independent job searches, and there is an area that people can check for jobs that are posted.

EMPLOYMENT
SEARCH

Local Employment Services offices are located in St. Thomas, Aylmer, and West Lorne.

Employment Services Elgin

400 Talbot St.
St. Thomas, Ontario N5P 1B8

Telephone 519-631-5470

Website www.jobselgin.ca

Hours of Operation:

Monday: 8:30 am-6:00 pm
Tuesday: 8:30 am-6:00 pm
Wednesday: 8:30 am-6:00 pm
Thursday: 8:30 am-6:00 pm
Friday: 8:30 am-4:00 pm
Saturday: Closed
Sunday: Closed





Aylmer Community Services

25 Centre St.
Aylmer, Ontario N5H 2Z4

 Telephone 519-765-2082

Hours of Operation:

Monday: 9:00 am-4:30 pm
Tuesday: 9:00 am-6:00 pm
Wednesday: 9:00 am-4:30 pm
Thursday: 9:00 am-4:30 pm
Friday: 9:00 am-4:30 pm
Saturday: Closed
Sunday: Closed

The Aylmer Community Services Office provides services in both English and Low German.



West Elgin Support Services

180 Main St.
West Lorne, Ontario N0L 2P0

 Telephone 519-768-0020

Hours of Operation:

Monday: 9:00 am-5:00 pm
Tuesday: 9:00 am-5:00 pm
Wednesday: 9:00 am-5:00 pm
Thursday: 9:00 am-5:00 pm
Friday: 9:00 am-5:00 pm
Saturday: Closed
Sunday: Closed

FOREIGN CREDENTIALS

If you are seeking a career that requires you to belong to one of the 35 major regulated professions in Ontario, you will need to contact the professional association about evaluation of your credentials. With some professions like engineering or accounting, you can work in that area prior to obtaining your licensing. Licensing is required for anyone who wants to work in the healthcare field.

The Internationally Trained Worker Loan Program can assist you with the costs of a qualification assessment, exams and licensing fees, tuition fees for training and skills upgrading, books and course materials, professional association fees and other costs associated with obtaining accreditation.

For more information visit www.accesscentre.ca or make an appointment with YWCA Settlement Services

 Telephone 519-631-9800

JOB SEARCH WEBSITES

There are many job websites available on the Internet. You should not be asked to pay to accessing the information on these websites.

Some employment sectors in Canada are unionized. A labour union is a democratic group that works towards achieving labour rights. Unions try to increase wages and create fair working conditions. In some cases, joining a labour union is required. When you are a member of a union you are required to pay a fee to be in the union. The money collected is used to grant access to healthcare benefits, legal fees, and education. When you are part of a union you are required to strike if the union votes to do so. In cases where an employer declares a lock-out you will not be able to go to work.

LABOUR
UNIONS



ELGIN
BUSINESS RESOURCE CENTRE
A Community Futures Development Corporation

In Elgin County the **Elgin Business Resource Centre** has programs and services to help develop a business idea, buy an existing business, or learn about franchises.

300 South Edgeware Road
St. Thomas, Ontario N5P 4L1

Telephone 519-633-7597

Toll Free 1-877-450-2128

Fax: 519-633-5070

STARTING A
BUSINESS

Chambers of commerce are voluntary, not-for-profit business organizations that work to create and retain jobs within the community. The local chambers are part of the world-wide Chamber of Commerce/Boards of Trade network. Local chambers connect businesses and their employees within the community and help with communication and support.

If you own a business, it can become a member of a local chamber of commerce, and benefit from access to local programs, events, products and services plus connections to the Ontario Chamber of Commerce and the Canadian Chamber of Commerce. One advantage is access to advocacy efforts and initiatives to advance public policy issues that are important to all businesses in our community.

Elgin County has four Chambers of Commerce that serve smaller geographical communities including: Aylmer and Area Chamber, St. Thomas and District Chamber, Dutton/Dunwich Chamber, and West Elgin Chamber.

Aylmer: aylmerchamber.on.ca

30 Talbot Street East

Aylmer, Ontario N5H 1H4

Telephone 519-773-5655

Fax: 519-773-5622

Email: aylmerchamber@eastlink.ca

aylmer & area CHAMBER OF COMMERCE

Dutton: www.ddchamber.ca



St. Thomas: www.stthomaschamber.on.ca

115 - 300 South Edgeware Road

St. Thomas, Ontario N5P 4L1

Telephone 519-631-1981

Fax: 519-631-0466

ST. THOMAS & DISTRICT
CHAMBER OF COMMERCE

West Elgin: www.westelginchamber.ca

PO Box 276

Rodney, Ontario N0L 2C0

CHAMBERS OF
COMMERCE

If you are temporarily in financial need, Ontario Works can provide you with money and help you find a job. To be eligible for Ontario Works you must live in Ontario, need money right away to help pay for food and housing, and willing to take part in job search activities.

For more information call or visit the Ontario works office at:

427 Talbot Street

St. Thomas, Ontario N5P 1C1

Telephone 519-631-3032

ONTARIO
WORKS

Part 9 **Transportation**

| | |
|---|----|
| St. Thomas Bus..... | T1 |
| Parallel Transit | T1 |
| Airports | T1 |
| Taxi | T2 |
| Driving in Ontario..... | T2 |
| Driver's License..... | T2 |
| Accepted identity documents | |
| G1 licence | |
| G2 licence | |
| Insurance | T4 |
| Owner's Permit and Car Registration | T4 |
| Licence Plate and Valid Sticker | T4 |
| Seat Belts | T4 |
| Child's Seats..... | T4 |
| Distracted Driving Laws..... | T4 |

Transportation

The only public transportation in Elgin County and St. Thomas can be found in St. Thomas. Otherwise you need to drive your own car, carpool, bicycle, or use a taxi.



St. Thomas Bus

St. Thomas Transit

614 Talbot St.

St. Thomas, Ontario

 Telephone 519-631-0001

The bus will stop at specific locations in St. Thomas. Some stops have a sign while others have a bus shelter. The bus station is located in downtown St. Thomas at 614 Talbot St.

You can obtain real-time arrival and departure times by telephone 226-212-0320 or Internet through the City of St. Thomas website.

Transit maps can be picked up at St. Thomas City Hall, 545 Talbot St. or at the bus station. The bus fare can be paid in cash (exact change only) or with bus tickets. Bus tickets can be purchased from the bus station. Tickets are bought in group of 10 - the cost of each ride is lower when tickets are purchased.

Can be accessed by calling  Telephone 519-631-0001

Parallel Transit is a door-to-door service within St. Thomas designed for people who, because of a disability, are unable to use the regular transit service. Application forms for pre-approval of this service can be obtained at St. Thomas City Hall or online.

PARALLEL
TRANSIT

The St. Thomas Municipal Airport, located on Hwy 3 just east of the St. Thomas city limits, not only provides services for private planes, but you can take flying lessons in both fixed wing planes and helicopters. Site-seeing trips are also available.

For long distance travel, London International Airport at 1750 Crumlin Rd. London www.londonairport.on.ca and the VIA Train Station at 205 York St. London www.viarail.ca/en/stations/ontario/london are both within a half-hour drive.

AIRPORTS

When the public bus is not running or when you need to get to places that the bus does not drive to, you can use a taxi service. Taxi services charge a base price that will increase by distance travelled or time spent in the car. This can be an expensive means of transportation.

To find local taxi companies, look up Taxi in the phonebook or on 411.ca.

In order to drive legally you need a driver's licence, a valid owner's permit, a licence plate with a valid sticker, and insurance, and you must know how to obey the traffic laws. The province of Ontario issues all of the documents you need to drive.

In order to get more information on Driver's Licenses go to:
www.ontario.ca/driving-and-roads/driving-and-roads

Driver's licenses in Ontario are managed on a graduated system. This means you need to go through several stages before you get all the rights of driving.

In order to get your first level, your G1, you must be at least 16 years old, pass an eye test, and pass a written test. The written test is to test your knowledge of road rules and signs.

Accepted identity documents

Canadian Citizens

- Passport (Canadian or foreign)
- Canadian Citizenship Card with photo
- Secure Certificate of Indian Status Card (issued on or after December 15, 2009 by Indian and Northern Affairs Canada)
- Ontario Photo Card

Permanent Residents

- Permanent Resident (PR) Card
- Record of Landing (IMM 1000)
- Confirmation of Permanent Residence (IMM 5292)
- Ontario Photo Card

Temporary Residents

- Study Permit / Student Authorization (IMM 1442)
- Work Permit / Employment Authorization (IMM 1442)
- Visitor Record (IMM 1442)
- Temporary Resident Permit (IMM 1442)
- Refugee Status Claim (IMM 1434)
- Acknowledgement of Intent to Claim Refugee Status (IMM 7703) with photo
- Report Pursuant to the Immigration Act (IMM 1442) with photo
- Ontario Photo Card

In order to pass to the next levels, G2 and G, a road test must be completed.

G1 licence

By law, when you have a G1 licence, you must:

- Maintain a zero blood alcohol level (no alcohol in your blood)
- Make sure every passenger with you wears a properly working seatbelt
- Not drive between midnight and 5 a.m.
- Not drive on 400-series highways or high-speed expressways
- Drive with a fully licensed driver who has at least four years of driving experience and a blood alcohol level of less than .05 (if this person is 21 and under, their blood alcohol level should be zero).

The driver accompanying you must be the only other person in the front seat. If you are driving with a driver instructor certified in Ontario, you can drive on any road.

In most cases, you practice with your G1 licence for 12 months.

G1 road test

The G1 road test is the first of two road tests you need to take as a new driver.

- You can take your first road test after 12 months with a G1 licence
- This exam tests basic driving skills (e.g., turning left and right, stopping, parking)
- Once you pass your G1 test, you get your G2 licence.

If you finish a government-approved driver education course, you can take your first road test after eight months.

G2 licence

After passing your G1 road test, you get a G2 licence. You practice with your G2 licence for 12 months. You can now drive:

- Without another experienced driver in the car
- On all Ontario roads
- At any time of the day, in most cases

You must still:

- Have a zero blood alcohol level
- Carry only as many passengers as there are working seatbelts

If you are 19 or younger, some other restrictions still apply.

G2 drivers: 19 and under

Between midnight and 5 a.m. you can only drive with one passenger who is 19 years old or younger in your car.

This condition applies for the first six months of your G2 licence. After six months, you can drive with up to three passengers 19 or under between midnight and 5 a.m.

This condition does not apply if:

- You have a fully licensed driver in the car (with at least four years of experience driving)
- Your passengers are immediate family members (e.g., a parent, brother, or sister).

G2 road test

This is the second of two road tests you take as a new driver.

- You can take the test after 12 months with a G2 licence
- The test covers more advanced driving skills (e.g., driving on a highway, parallel parking)
- Once you pass, you get a full G licence.

INSURANCE

You need to have insurance before you register your vehicle. You will have to buy your insurance from a private company and the insurance must cover at least \$200,000. Insurance should cover any accidents that you get into. The pink slip that is given from your insurance company must be in your vehicle at all times.

OWNER'S PERMIT & CAR REGISTRATION

When you register your vehicle you will get a green paper permit and licence plates. A vehicle permit or ownership has information about the owner of the vehicle and includes the following information:

- the Vehicle Identification Number (VIN)
- the make and model of the car
- the name and address of the vehicle owner
- the plate number that is attached to the vehicle
- the smaller part of the licence plate validation sticker

You must keep the permit with you at all times when you drive.

LICENCE PLATE & VALID STICKER

Licence plates will stay with you, not with your car. If you sell your car, keep your licence plates. Licence plate stickers confirm that you have a valid licence plate. These stickers should be placed on the top right corner of your licence plate. Stickers are valid for one or two years and are typically renewed on your birthday.

SEAT BELTS

In Canada it is the law that everyone in a motor vehicle have their own seatbelt. A typical seatbelt includes the shoulder belt and the lap belt. If you are the driver of the car you are responsible to make sure anyone under the age of 16 is wearing a seatbelt. A child can start using a seatbelt alone once any one of the following criteria is met:

- Child turns eight years old
- Child weighs 36 kg (80 lb.)
- Child is 145 cm (4 feet 9 inches) tall

Otherwise children must be in a baby seat.

CHILD SEATS

In Canada it is the law that small children ride in motor vehicles in special seats, designed to suit the size and age of your child.

- Infants, from birth to 9 kg (20 lb) need to travel in a rear facing baby seat; however, it is recommended that a rear facing seat be used for the first year.
- Toddlers, from 9kg (20 lb) to 18 kg (40 lbs) can use a forward facing seat.
- Children who outgrow their baby seats but are too small for a regular seatbelt should use booster seats, designed for children under 36 kg (80 lbs), under 145 cm (4 feet 9 inches).

DISTRACTED DRIVING LAWS

Distracted driving is a national problem and the cause of fatal accidents. As a result, all provinces in Canada have hand-held cell phone legislation that charges fines and take demerit points from drivers who talk, text, type, or email using a hand-held cell phone or other hand-held entertainment device. For more information about the law in Ontario go to www.mto.gov.on.ca

Part 10 **Levels of Government**

Federal..... G1
Provincial..... G1
Municipal..... G2



LEVELS OF
GOVERNMENT

Levels of Government

The government of Canada is a parliamentary democracy. This means that decisions about laws and policies are made by representatives who have been chosen by voters. In order to vote at any level of government, a person must be at least 18 years of age, a Canadian citizen, and on the voters list.

The federal government is the Government of Canada. In federal elections voters in each community vote for a representative to speak on their behalf. This person is known as the Member of Parliament or MP.

The federal government controls things like:

- defence
- criminal law
- employment insurance
- postal service
- census
- copyright
- trade regulations
- foreign affairs
- money and banking
- transportation
- citizenship
- Aboriginal affairs

FEDERAL

The provincial government is the Government of Ontario (each province has its own provincial government). In provincial elections the voters in each community vote for a representative to speak on their behalf. This person is known as the Member of Provincial Parliament or MPP.

The provincial government controls things like:

- property and civil rights
- administration of justice
- natural resources and the environment
- education
- health
- welfare

PROVINCIAL

The municipal government is the local government. In a municipal election the community votes for representatives to make decisions about the community on their behalf.

The municipalities of Elgin County also comprise a council known as an Upper Tier County Council. This council is comprised of the mayor and deputy mayors of the county's municipalities. The County Council focuses mainly on arterial roads, long term care, social services, and county land use planning.

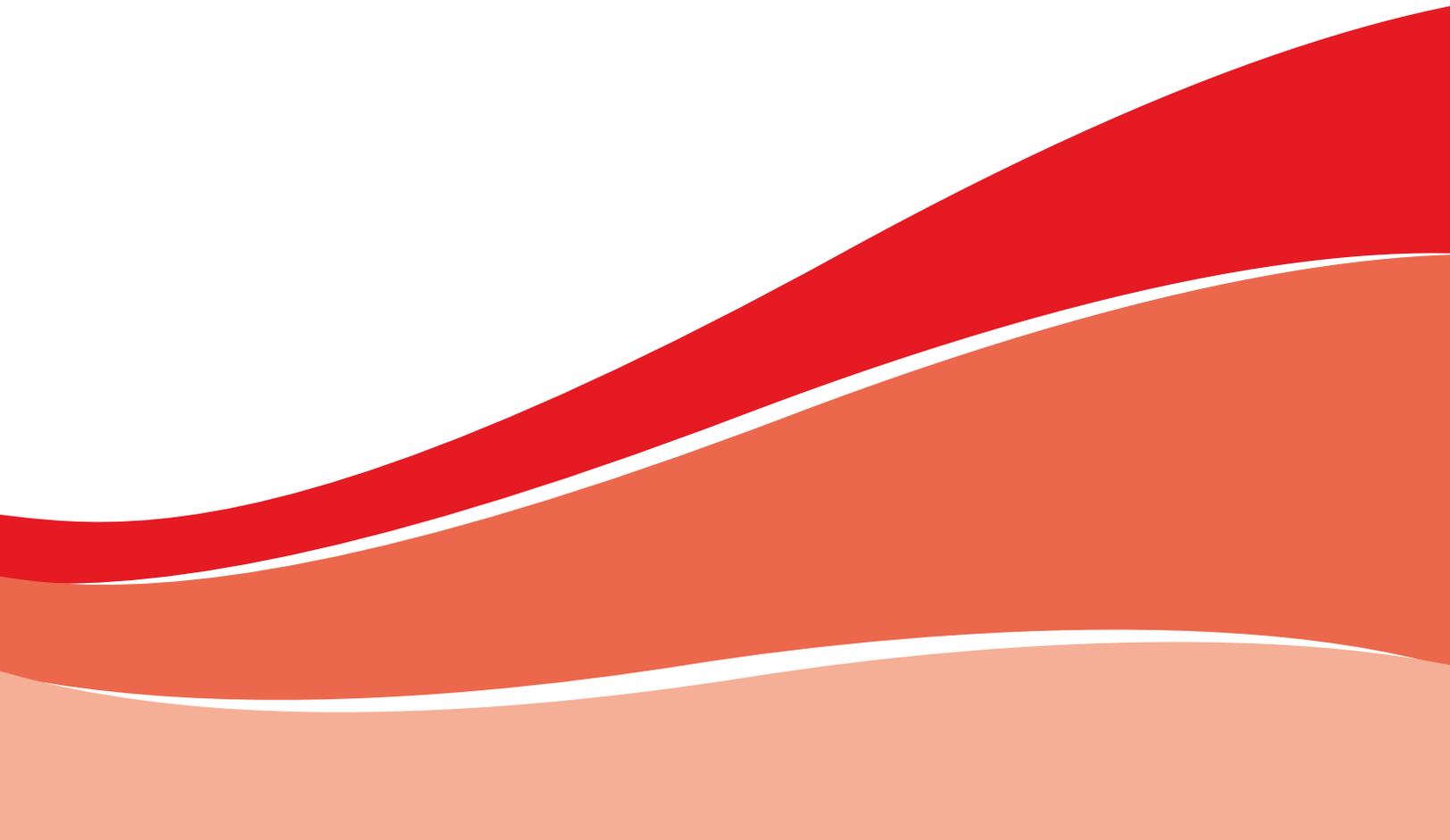
The municipal government controls things like:

- water
- sewage
- waste collection
- public transit
- land use planning
- libraries
- emergency services
- animal control
- economic development

Notes:

Part 11 Safety

Police..... S1
 The City of St. Thomas
 The Town of Aylmer
 The Ontario Provincial Police
Fire S2
Emergency Medical Service..... S2



Safety

Elgin County is a 9-1-1 community. In the case of an emergency, dial 9-1-1 on your telephone, to reach emergency services.

An emergency is a fire, a crime, medical emergencies, and vehicle accidents.

If you need an interpreter when you call, say “interpreter” when the phone call is answered. The officer will ask you what type of emergency you have and if you require the Fire Department, Ambulance, or Police. They will then take the information and the proper emergency service will be sent. If you are calling from home, the emergency call centre will see the number you are calling from and your location.

9-1-1 should only be used for emergencies only.

In the County of Elgin, there are 3 different police services:

POLICE



The City of St. Thomas Police

30 St. Catherine Street
St. Thomas, Ontario, N5P 2V8

☎ Non Emergency Number 519-631-1364

☎ Business Office 519-631-1224



The Town of Aylmer Police

20 Beech Street East
Aylmer, Ontario, N5H 3H6

☎ Non Emergency Number 519-773-3144

☎ Business Office 519-773-3146



The Ontario Provincial Police

The OPP is the police service for all of Ontario that is not a large city or town. The OPP cover all of Elgin County that is not Aylmer or St. Thomas, including all of the highways nearby. There are 2 offices for the OPP in Elgin County:

42696 John Wise Line

St. Thomas, Ontario, N5P 3S9

☎ Non Emergency Number 1-888-310-1122

☎ Business Office 1-888-2920

11167 Currie Road

Dutton, Ontario,

☎ Business Office 519-762-2833



Police Entering Your Home

Police can enter your home for two reasons:

- If you or someone near you calls 9-1-1 about an emergency in your home
- If the police have a legal document called a warrant that says they can enter your home

If a police officer enters your home you can tell him or her about areas that are culturally important to you that they can not go into (e.g., a prayer room).

Police On the Street

There are three reasons that a police officer would stop you when you are in a public area:

- If you are driving a car
- If the officer sees you committing an offence
- If the officer suspects that you have committed an offence

You can also be spoken to if police think you have witnessed a crime so that you can help the police identify who committed the offence.

FIRE

In each community, there is a fire department with individual fire halls. The firefighters that staff these fire halls are professional part-time firefighters who are volunteers.

Firefighters come from many different occupations, but work and live in the area and carry pagers so they can respond when a call for help comes in.

In a medical emergency, they will respond, as they are equipped to assist, and can sometimes arrive before the ambulance.

The St. Thomas Fire Department is the only fire service that is staffed fulltime, 24-hours a day, 7 days a week.



EMERGENCY MEDICAL SERVICE

The Emergency Medical Service - ambulance - has its headquarters on Edward Street in St. Thomas with stations and ambulances throughout Elgin County. They are staffed by paramedics who will attend and can assist with medical care at the scene. If your injury or illness is more serious, the ambulance will transport you to the hospital. If more urgent care is needed, i.e., a serious injury at a motor vehicle collision, an air ambulance can be sent to transport the injured person to London Health Sciences Centre in London.



Part 12 Culture and Recreation

Recreation and Leisure C1
 Community Centres
 Local Parks
 Conservation Areas
Arts C4
Local News Sources C5
 Radio
 Television
 Newspaper



Culture and Recreation

Elgin County and St. Thomas have vibrant municipalities that offer a full range of resources for education, culture, and recreation. To find more information on activities in Elgin County there are several websites that can be accessed:

Elgin Tourism – www.elgintourist.com

St. Thomas Tourism – www.railwaycitytourism.com

Relish Elgin – www.relishelgin.ca

Savour Elgin – www.savourelgin.ca

More information on recreation and leisure activities offered in Elgin can be found at the Active Elgin website www.activeelgin.ca.

Some activities include: hockey, soccer, baseball, arts & crafts, and aquatic programs.

RECREATION
& LEISURE

Community Centres

The St. Thomas Timken Community Centre

2 Third Avenue
St. Thomas Ontario N5R 0A7
<http://stthomas.ca/content/timken-community-centre>

Memorial Arena and Auditorium

80 Wilson Avenue
St. Thomas Ontario N5R 3G5
<http://stthomas.ca/content/memorial-arena-auditorium>

Bayham Community Centre

56169 Heritage Line
Straffordville, Ontario N0J 1Y0

 Telephone 519-866-3323

Vienna Community Centre

26 Fulton Street
Vienna, Ontario N0J 1Z0

 Telephone 519-866-3427



Malahide Community Place

12105 Whittaker Rd., P.O. Box 9
Springfield, Ontario NO L 2J0

☎ Telephone 519-765-4515

Fax: 519-765-4453



South Dorchester Community Hall

49431 Lyons Line
RR 2 Springfield, Ontario NO L 2J0

☎ Telephone 519-



East Elgin Community Complex

531 Talbot Street West
Aylmer, Ontario N5H 2T9

☎ Telephone 519-773-5631



Belmont Arena and Community Centre

14020 Belmont Road
Belmont, Ontario NO L 1B0

no picture available

Port Stanley Arena and Community Centre

332 Carlow Road
Port Stanley, Ontario N5L 1B6



Shedden Keystone Complex

35921 Talbot Line
Shedden, Ontario NO L 2E0

☎ Telephone 519-764-2260



South Dunwich Hall

Wallacetown, Ontario NO L 2M0

no picture available

Dutton Dunwich Community Centre

1 Scotland Street
Dutton, Ontario NO L 1J0



West Elgin Community Pool

259 Ridout St
Rodney, Ontario NO L 2C0

☎ Telephone 519-785-0750



West Elgin Arena

171 Graham St
West Lorne, Ontario NO L 2P0

 Telephone 519-768-1380



West Elgin Recreation Centre

135 Queen St
Rodney, Ontario NO L 2C0

 Telephone 519-785-0560

no picture available

Local Parks

Pinafore Park

Southwest section of the city
95 Elm Street
St. Thomas, Ontario N5R 1H7



Waterworks Park

Northern city limits
2 Southedgware Road
St. Thomas, Ontario N5P 3H4



Conservation Areas

Archie Coulter Conservation Area

46900 Brouwer's Line
Aylmer, Ontario

 Telephone 519-773-9037



Dalewood Conservation Area

10518 Dalewood Road
St. Thomas, Ontario

 Telephone 519-631-1009



E.M. Warwick Conservation Area

Warwick Line
Wallacetown, Ontario

 Telephone 519-354-7310



Springwater Conservation Area

47719 Conservation Line
Aylmer, Ontario

 Telephone 519-773-9037



Yarmouth Natural Heritage Area

47502 Sparta Line
Central Elgin, Ontario

 Telephone 519-773-9037

Provincial Parks

John E Pearce

Port Burwell, Ontario

 Telephone 519-874-4691

Port Bruce Provincial Park

Port Bruce, Ontario

 Telephone 519-874-4691

Port Burwell Provincial Park

Box 9, 9 Wilson Lane
Port Burwell, Ontario NOJ 1T0

 Telephone 519-874-4691



Check out <http://www.relishelgin.ca/events.html> for
upcoming events in your area.

Aylmer Community Theatre

Plays can be seen in October, February, and May
38 John St., South
Aylmer, Ontario

 Telephone 519-773-3372

www.aylmertheatre.ca

Port Stanley Festival Theatre

Plays can be seen from May to December.
6-302 Bridge Street
Port Stanley, Ontario N5L 1C3

 Telephone 519-782-4353

Princess Avenue Playhouse

40 Princess Avenue
St. Thomas, Ontario N5R 3V5

 Telephone 519-633-8530

West Elgin Dramatics Society

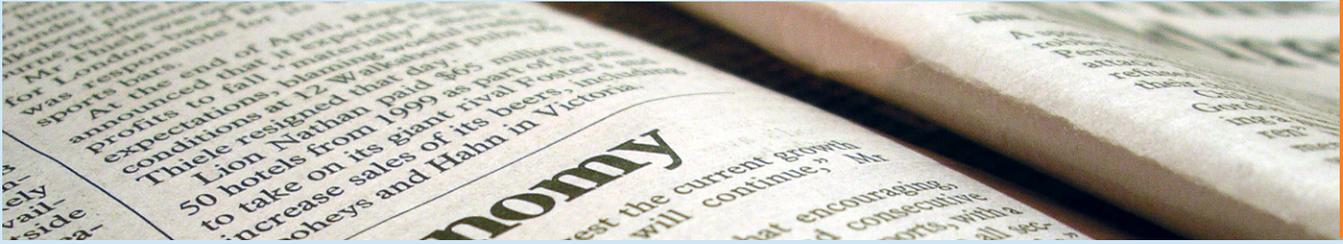
199 Main Street
Dutton, Ontario N0L 1J0
weds.ca@gmail.com

St. Thomas and Elgin Public Art Centre

301 Talbot Street
St. Thomas, Ontario N5P 1B5

 Telephone 519-631-4040

www.stepac.ca



Radio

Radio services in Canada are free. The radio provides access to news and entertainment. There are several radio stations available from nearby cities. Within the borders of Elgin County and St. Thomas there are two local options:

My FM Radio 94.1 FM – a St. Thomas station that can be heard in Central Elgin and Southwold.

De Brigj Radio 105.9 FM – a radio station from Mennonite Community Services in Aylmer with programming in Low German, Spanish, and English.

The Canadian Broadcasting Corporation (CBC) provides international, national, and local news across Canada. For Elgin County and St. Thomas the radio station can be accessed at 93.5 FM.

Television

Rogers Television offers many local television programs including the St. Thomas City Council, local sporting events, as well as many local television shows that are produced within the community about community initiatives and events. Information about local programs can be obtained from www.rogerstv.com.

Newspapers & Magazines

Many communities in Elgin have local newspapers and magazines that report local news stories and events.

The newspapers and magazines of Elgin County and St. Thomas are:

- Aylmer Express
- Elgin County Market
- Elgin This Month
- Harbour Lights
- Lake Erie Beacon
- St. Thomas Weekly News
- St. Thomas Times Journal
- West Elgin Chronicle

Part 13 Religion

Places of WorshipR1

Religion

PLACES OF WORSHIP

We know that a place of worship can be an important source of support for you and your family. A faith community can be a good source of information about the food that you need to meet specific religious dietary needs, emotional support as you begin your journey in a new community, or to stay connected to your language, culture, and traditions.

In Canada, some places of worship provide social services. For example, they might organize food or clothing for people in need or help newcomers settle in their communities. They may also advocate defending the rights of refugees and immigrants.

To find information about places of worship in your area, visit or contact:

YWCA St. Thomas-Elgin Settlement Services

16 Mary Street West

St. Thomas, Ontario N5P 2S3

 Telephone 519-631-9800 ext. 243

Notes:

Part 14 Canadian Facts

Daylight Savings TimeCF1
Climate.....CF1
 Spring
 Summer
 Autumn
 Winter
Dialing PhonesCF2

Canadian Facts



Canada follows Daylight Savings Time. Typically, Daylight Savings Time starts the second week of March and ends in the first Sunday in November.

During Daylight Savings, the clocks are moved ahead one hour and are moved back at the end. Most Canadians remember this by saying “Spring ahead, fall back.”

DAYLIGHT
SAVINGS
TIME

No matter where you live in Canada, the weather can be extreme. Most of Canada has four distinct seasons: spring, summer, autumn (fall), and winter.

CLIMATE

Spring

Spring in most parts of Canada is a rainy season, when temperatures grow warmer day by day, even though the nights remain cool. The rain and sun make the plants grow in the spring.

In many parts of Canada, spring is also the season for biting insects such as mosquitos and the black flies. These insects do not carry disease, but in rural or wooded areas can make work and play unpleasant.

In southern Canada, spring generally begins as early as March. The first flowers begin to bloom, but the new leaves do not return to the trees until April or May.

Summer

In the summer months of June, July, and August, the weather in parts of southern Canada can be as hot as any tropical country, reaching 30 degrees Celcius or more. City office buildings and shops are equipped with air conditioning.

Canadians think of summer as occurring between two long (three-day) weekends: July 1, which is Canada Day, and the first weekend of September, which is Labour Day. The summer season in the south of Canada really begins in late May and lasts to mid-September. It has hot, dry weather with occasional summer rainstorms.

Autumn

The autumn or “fall” in Canada begins at about the time of the first frost. The shorter days and decreased light cause the leaves of many trees to change colour and then fall off. The weather tends to be rainy and changeable. Snow can sometimes fall in November.

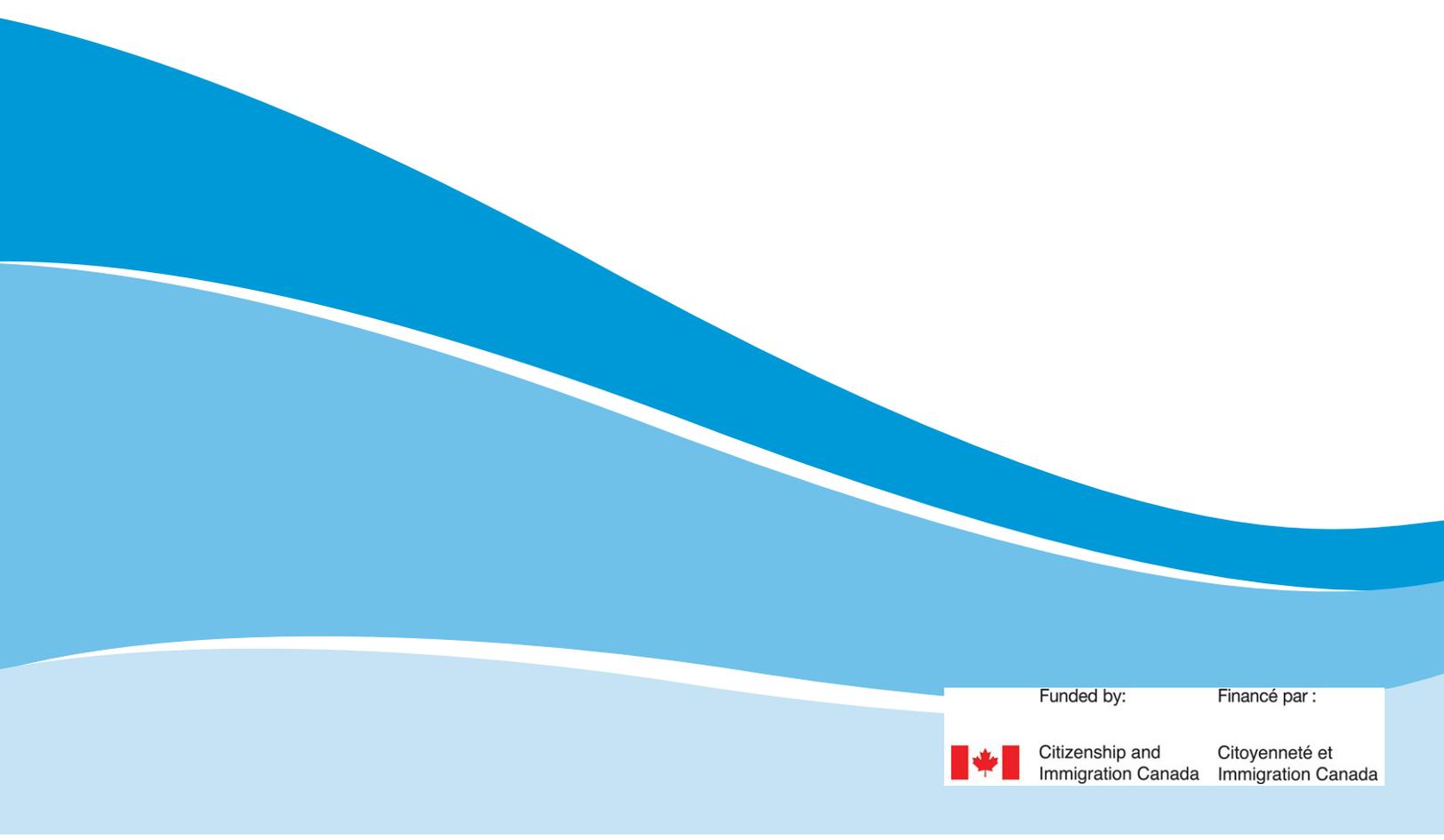
Winter

During the winter months of December, January, February, and March, the temperature in Canada remains below freezing most of the time, with the exception of parts of the Pacific and the Atlantic coasts. In the winter, it is possible to freeze to death unless you have proper clothing, training, and experience. Snow falls in many forms: from wet and heavy to cold and fine. Fine snow can be blown by winds creating snow storms. Bare flesh will freeze in less than five minutes on very cold January nights and days, which can reach 40 degrees Celcius below zero. Snow usually lies on the ground in Canada from late December to mid-March and longer in the north.

- Don't take any chances with the cold winter. Listen to the weather forecast on the radio to know how to dress.
- Do not consider winter clothing a luxury.
- Dress in layers; e.g., wear a sweater over your shirt and long underwear under your pants. A hat, mittens, and waterproof boots are essential.
- Don't worry about looking strange in winter clothes; the most important thing is to be warm and comfortable.
- Eat breakfast! You will be warmer.
- If your skin becomes dry because of the cold, try using a moisturizing cream. Drinking water regularly will also help.
- High winds blowing on a cold day decrease the temperature. Take this into consideration when dressing.
- Be careful of frostbite. Frostbite occurs when ears, fingers, toes, or cheeks are exposed to freezing temperatures.
- Seek advice from Canadians who are familiar with the climate if you are suffering from the cold.

To make a phone call in Canada you have to first dial an area code, which is 3 digits, then the 7 digit phone number. If an area is further away you have to add “1” before the area code. The area code for Elgin-St. Thomas is ‘519’ for landlines and cell phones and ‘226’ for cell phones.

1 - (###) ### - ####
for long distance area code number



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