

THE HELP CENTRE OF

NORTHUMBERLAND

SEPTEMBER 1, 2015

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Chair's Message 2015— Growth at The Help Centre of Northumberland by Krista Skutovich

In order to survive and thrive, we need to continually **grow and adapt**. 2014-15 has seen tremendous growth at The Help Centre of Northumberland. We continue to evolve and grow in so many ways as an agency, which has resulted in even more and better assistance to people in need in Northumberland County and beyond.

We're **growing our reach** to serve even more Northumberland residents by offering services at an increased number of satellite locations throughout the County. We're raising awareness of our services, and we're reaching out to specific populations in need, through new initiatives like our Senior Service Help Program.

Our **services are growing**, to include things like intensive housing help, seniors' assistance, volunteer literacy tutoring for adults and migrant worker support. Much of this is possible because of the **growth in support**, from peo-

ple like you, and from funders like United Way and Legal Aid Ontario, who recognize the impact our work has, and how effective we can be locally.

We're **growing our staff and volunteers**. Our staff complement now includes dedicated seniors and housing workers, additional legal, paralegal, social service and social work students. Our volunteer base is expanding, and we're growing in diversity among our Board of Directors.

Our staff excel at their work in **growing partnerships**, locally and beyond. Our Legal Centre is partnering with, and leading, other Legal Aid Clinics across the province to initiate systems-level change that will better serve all low-income Ontarians needs. Our Help Centre staff continue to work with provincial housing partners to implement and advocate for assistance. The growth

that has happened and can happen because of these, and many other partnerships, is helping for even broader **growth at a provincial level**.

With growth comes the occasional **growing pain**, which we see with long-serving Board members saying goodbye, as well as some exceptional students and volunteers. We know you'll continue to **grow support for our mission for social justice** because of your experience with us.

We make all of this positive growth as an agency because, **unfortunately, the demand continues to grow**. We're part of a changing social climate, so we grow to protect rights and assist low-income residents in a variety of ways to ensure we ALL thrive together as a community in Northumberland.

Krista Skutovich

Chair, The Help Centre of Northumberland

2014-15 Legal Centre Report, by Lois Cromarty

As hard as it may be to believe, the Northumberland Community Legal Centre will celebrate the completion of 25 years of service to this community as of April 1, 2016.

In some ways, things have not changed all that much over that time. We still have the main office in Cobourg that we moved into in June 1991, with the same phone numbers, and some of the same staff (me!). More tellingly, the harsh reality is that there are other things that have not changed all that much for our clients, including their daily struggles to survive financially, the barriers they face to full participation in the community, and the “blame the victim” environment in which they live.

We are doing our best to change the day to day circumstances of our clients. We served 4859 people last year, going to 226 hearings for clients to obtain benefits to which they were entitled. As a result of our efforts, clients received an estimated \$2,208,148 in lump sums with a further estimated \$692,544 in ongoing awards on a yearly basis.

With so much need out in our community, we constantly consider how to provide our best service to as many clients as we can. One central question keeps returning: do we continue doing things as we have always done? We work on law reform efforts to increase the standard of living for low-income persons and to ensure safe, fair workplaces, among other things, trying to look further up river to fix the problems our clients face. We are

catching clients just as they are about to head over the notional Niagara Falls, when the clients would be better off if they did not get into the river in the first place. As part of a transformation project on service delivery, we will be working with other legal clinic partners and community agencies to increase our resources.

However, without the general public believing that the current state of affairs cannot be allowed to continue – that it is unacceptable for this province to have thousands of people living in desperate financial straits due to inadequate incomes - there will be no political will to change the realities for those who struggle with poverty every day.

So, this is where you come in. What are you going to do to change the answers to these questions from “no” to YES”?

1. Are a majority of the public convinced poverty is an injustice in Ontario and that this injustice affects them in some way – even if they themselves are not poor?
2. Do a majority of the public in Ontario;
 - Consider current social assistance levels inadequate?
 - Consider the lack of affordable housing

to be a problem?

- Feel charity – such as food banks – is an inadequate strategy to address poverty
3. Do a majority of the public in Ontario:
- Consider the worker’s compensation system to have moved far away from the original principles on which it was founded, with a resulting unfairness to injured workers?
 - Believe that the current minimum wage is inadequate as not providing a living wage?

(Adapted from Put Food in the Budget’s article “How do social movements create the ‘political will’ to end poverty”; putfoodinthebudget.ca.)

The political will to improve the circumstances of the most vulnerable Ontarians will only come if enough of us demand that change. Are you willing to engage those around you to make changes happen in the worker’s compensation, disability benefits, social assistance, employment rights and affordable housing systems to end the unfairness and injustice that exist now? The Legal Centre can’t do this alone, and our clients – your neighbours – can’t wait. Contact us if you want to get started making change happen.



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Fundraising Report by Brent Wilcox

As Chair of the Fundraising Committee, it is my great pleasure to tell you about the successful fundraising initiatives we have completed this past year at The Help Centre of Northumberland.

Our ever popular annual Empty Bowls dinner and auction held at Rosewood Estates in April raised over \$8,500. Participants enjoyed a delicious assortment of appetizers, soups and desserts and also had the opportunity to sample a variety of local wines while helping to raise much needed funds for The Help Centre of Northumberland programs and services as well as to raise awareness of the issue of hunger and poverty within Northumberland County.

Another of our signature fundraising events, the annual Golf

Tournament at Shelter Valley Pines Golf Course in Grafton in June attracted over 50 participants and raised over \$7,000 from participants and local business,

labour and community sponsors. Participants enjoyed a beautiful day on the greens and a delicious lunch. Special thanks to Doug

Lloyd, who once again took the lead in this very successful event.

Our annual huge community Yard Sale took on a slightly different twist this year as it was generously hosted at the home one of the The Help Centre of Northumberland's long-serving board volunteers. Shoppers had the opportunity to browse for amazing bargains while enjoying the beautiful surround-

ings of an old century home and tranquil gardens. The Yard Sale raised just under \$1000 which will stay in our local communities to help our neighbours in need within Northumberland County.

Your support through our various fundraising events and initiatives helps us help others, through income tax preparation, utility payment assistance, literacy tutoring, legal advice, and legal representation for tenants and injured workers, just to name a few. Our services continue to be in demand, and the demand continues to grow. We would not be able to offer our free services without supporters like you.

We would like to express special thanks to Rosewood Estates, the Northumberland Potters Guild, the Northumberland Labour Council and many individual local unions, Shelter Valley Pines Golf Course and the many individual donors, volunteers and supporters who make these events possible. Thank you for joining us to help those in need in Northumberland County.



Social Media Darlings by Dawood Nasir

In 2013, NCLC entered the world of social media in an effort to reach more people who might need our services. The initiative proved to be successful right out of the gates, with an immediate burst of activity on our Facebook page and Twitter account.

Two years on, and we're still going strong! Our Facebook page is more popular than ever, and we've nearly doubled our number of followers on Twitter. In the month of July, our Facebook posts reached an average of 166 people per day. We finished out the month strong with a monthly high of 402 people reached on July 29th, 2015!

With a captive audience at our finger-

tips, we feel it's our responsibility to provide them with the most informative legal and community-oriented content possible. With that in mind, NCLC launched a series of legal education videos, with its premier entitled "Maintenance and Repair Issues?" A completely in-house production, the video proved to be one of our most successful posts on Facebook, and garnered almost 100 views on YouTube!

Being Social Media darlings hasn't stopped us from being featured in newspapers and radio stations. In July, our own Teresa Williams was featured in an article in North-

umberland Today discussing WSIB complaints, and not long before that I spoke to Jim Glover, host of the Morning Show on Northumberland 89.7 FM about the Legal Centre's services. All of which is to say that NCLC is doing everything it can to reach more people in Northumberland!

Want to be part of the social media movement? It's easy! Just 'like' our Facebook page, Northumberland Community Legal Centre, and follow us on Twitter @NCLC_Legal to get daily updates about our activities and find out about important information that could affect you and your community.

If you're new to Facebook or Twitter, visit or call our office, and we'll help you get connected. We hope to see you there!



ANOTHER GREAT YEAR... Patricia Orantes – Managing Director

This has been a year of great satisfaction for The Help Centre. Despite being a very small agency, we continue to

Knowing that the lack of transportation becomes a huge challenge and limits low-income people living in rural areas to attend appointments and receive services outside their areas, The Help Centre also offers its services and programs all around the county through our Outreach Program.

ing information and referrals, budgeting and post-bankruptcy counselling, distributing backpacks for kids and food hampers, advocating, helping with meal planning and grocery shopping for seniors, providing one-on-one tutoring to residents who would like to improve their language skills, supporting clients to find affordable housing, being a drop off location for translations (any language), assisting through financial grants or advocating with the utility company and helping with the preparation of income tax returns. The Volunteer Income Tax Program provided assistance with over 1,900 tax return intakes in Cobourg and around the county through the tax clinics.

It has been a year of growth not just in programs but also in staff. We launched 2 new programs in the last fiscal year (April 2014 to March 2015) and 1 new program in May 2015.

“Partners in Learning” our Adult Literacy Program provides tutoring for clients on a one-on-one basis in order to assist with life skills, activities of daily living, computer skills and to reduce barriers to employment. Our **“Seniors Services Help Program”** is another amazing program that was launched at the end of January 2015. This program works with low-income seniors and their families to help them man-



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help Northumberland County low-income residents through our various services and programs.

Through the years, The Help Centre has offered different services and programs to secure the stability of disadvantaged residents of the community (lower-income, unemployed, homeless, disabled, and residents with low levels of education/literacy). The goal of these programs is to reduce the rate of poverty in the community, reduce barriers to employment, provide housing stability, increase their ability to manage their finances, and to provide low-income residents with the necessary tools to empower them to enhance their quality of life.

Programs such as: housing and income security; utility disconnection prevention; outreach; income tax preparation; adult literacy; seniors and intensive housing, are programs that have been developed to address the needs of low-income residents within Northumberland. Low-income residents are more vulnerable and more likely to face problems in these areas restricting their access to better health, better paying jobs and therefore a better standard of living.

In this sense, The Help Centre has been very active and busy assisting Northumberland residents with completing government forms, free photocopying and faxing, navigating through the social service system, provid-

age their daily life by accessing resources and other community services, planning meals and grocery shopping, attending appointments and meetings with the senior as needed and helping them downsize their living arrangements. Recently we launched a new housing program supported by an Intensive Housing Worker to assist with housing search, setting up apartment viewings, completing rental applications and assessing other needs linked to housing.

From being an agency with only 2 full-time staff last year (2013/2014), The Help Centre hired 3 part-time staff in order to be able to run the new programs. These individuals have become essential for the successful development and execution of our programs.

All this work could not have been com-

pleted without the support of our core Funder **United Way Northumberland**. We can say **“We remain a proud United Way Agency”**. In this sense, The Help Centre would like to say **THANK YOU, NORTHUMBERLAND UNITED WAY**, for continuing to believe in us and valuing our work. We also want to **THANK** our Program funders: GreenShield Canada; United Way Simcoe County & Service Canada for the Rural and Remote program; Lakefront Utilities, Veridian Connections and Enbridge Gas for supporting the LEAP program; Union Gas for supporting the Winter Warmth Program. Thanks to the Rotary Club of Cobourg who provided us with funds to be able to buy learning

materials, including text books, pens, pencils, blackboards, whiteboards, and photo copy paper for the Literacy program to help our learners obtain the skills needed to achieve their literacy goals. We also want to thank for the generous donations coming from the JIGGS Dinner; Haliburton, Kawartha, Pine Ridge District Health Unit; the Northumberland Labour Council and from individuals in our community.

All this work could not have been accomplished without our dedicated board members, staff, volunteers and students: **THANK YOU** for your commitment and support to the benefit of our clients and for helping the Agency to become an important resource for the residents of this community.

Description	Units of Services	Description	Units of Services
Utility assistance inquiry	221	Advocacy provided	269
Application utility	179	Form requested and completed	290
Post-Bankruptcy (in-house)	81	HAP referral	26
Back packs for kids	195	Referrals	569
Budgeting assistance	215	Information provided	2,016
Photocopies	169	Rental listings provided	720
Credit counselling	127	Sleep country letters	184
Faxing	669	Tax intakes	995
Use of phone	27	Tax preparation	1,904
Tutor trainings	18	Translation drop-off service	2
Christmas Hampers	16	Tutors intakes	11
Learners intakes	26	One-on-one tutoring sessions	64
Client follow-up	163	Rent assistance inquiry	52
Client follow-up BP	169	Requested Tax slips	156
Services provided to seniors (referrals, housing, downsizing, benefits navigation, finances, support, meal/grocery planning, transportation, forms completion, among others)	70		
		TOTAL	9,603

Senior Services Help Program - Maureen Forbes, Program Coordinator

The Help Centre launched a new county wide initiative in Jan 2015 to help connect low income people over 50 years of age to the services they need.

Services provided to seniors since the program started have included meal/grocery planning, transportation and support to client appointments, referrals and sourcing information, downsizing, benefits navigation, community partner consultation and collaboration to support mutual clients, budgeting, assistance to access food, general advocacy, forms completion, housing and participating in community events that were specifically geared towards seniors.

Maureen Forbes, Senior Services Help Coordinator, has observed in her work that the biggest issues facing low income people over 50 is isolation and lack of information about what help is out there. "It can be overwhelming to make changes to improve quality of life if one feels alone with no idea what can be done or who to talk to." The good news is with someone that will listen and offer options, windows of possibilities open. Small changes, with encouragement, support and time can facilitate big improvements.

With permission of the client, here is one person's story. Mr. Smith was referred to the Senior Service

Help Program because it was identified that he required assistance with budgeting. He consistently ran out of funds by the middle of every month, leaving him with no food and no medications for his health conditions. Mr. Smith reported that he had nothing to look forward to, he was hungry a great deal of the time, he believed that he could die at home and would not be discovered for days. After a first meeting he identified six goals: a) to have food for the entire month, b) phone service that lasts more than two weeks (\$50.00 card got used up quickly), c) to have meds consistently, d) to socialize, e) to make a will, and f) to have a budget to track where his money went.

With support and time a few steps propelled significant change in one month. Mr. Smith learned how to use a bank card so he did not have to cash and carry all funds from his pension cheque. Also, he preferred to make all his payments for the month on the day his pension was deposited

into the bank. A monthly grocery plan was made; he purchased a freezer and bought groceries to last until his next benefit payment. A similar arrangement was made with the pharmacy for his meds. In addition to a new food and med plan Mr. Smith got a new cell phone that cost less than his old one with a pre-paid card.

Mr. Smith reports that he feels uplifted and safer now that he can communicate with friends and call for help. He is in the process of writing a will.

Currently, we are working on a sustainability plan so he can do his banking from home and have his groceries and medications delivered.

The Help Centre is pleased to be able to offer assistance to improve the lives of seniors living on lower incomes. This initiative would not be possible without funding from Green Shield Canada, our dedicated board of directors, volunteers, and staff; please also know that we have been able to provide assistance to seniors through the SSH Program because the positive reception and collaboration from community partners in Northumberland County.



It can be overwhelming to make changes to improve quality of life if one feels alone with no idea what can be done or who to talk to.

Law Reform by Teresa Williams, Community Legal Worker

As always, the Northumberland Community Legal Centre has been busy with law reform activities. Among other law reform activities, our most recent has been with respect to a review of the *Employment Standards Act* and the *Labour Relations Act*.

The Changing Workplaces Review was established in May 2015 by the Ontario government. The review was led by special advisors C. Michael Mitchell, formerly of Sack Goldblatt Mitchell LLP and the Honourable John C. Murray a former justice of the Ontario Superior Court. Initially, the news release indicated that consultations would be held throughout the summer in “communities such as Toronto, Ottawa, Mississauga, Guelph, Windsor and London.” The news release did not indicate that there would be any consultations in rural areas, or – other than Ottawa – in Eastern Ontario.

The Legal Centre contacted the special advisors to indicate that in order for there to be a comprehensive review, there must be more consultations than six cities, with only one of which being in the east. We were later advised that the Changing Workplaces Review had added additional locations. On July 28, 2015 the Legal Centre presented to the special advisors about three important issues often raised at the Legal Centre by workers in Northumberland County.

The three issues we raised before the special advisors were:

- The Scope of the Review;

Some of the most vulnerable workers are migrant workers

and/or are exempt from the most basic provisions of the *Employment Standards Act*. They must not be ignored.

- Enforcement of Employment Standards provisions;

We submitted that there must be random inspections and Ministry-initiated enforcement. Workers must feel that they can truly exercise their rights, without fear of reprisal, or worse, being ignored by the Ministry of Labour.

- Collection from Employers where they have been ordered to pay.

Where workers do receive Orders against their employers after making an Employment Standards claim, there is no real mechanism for collecting any money order to be paid. Workers are left with the Ministry hiring collection agencies – which is another review for another time.

The Ministry of Transportation has the ability to collect for private agencies, as well as provincial ministries. Where 407/ETR bills are outstanding, or Family Court Orders have not been paid, the Ministry of Transportation has the ability to ensure payment (i.e. collection) before renewing licenses, etc. Where employers have left wages unpaid, or have breached Ministry of Labour Orders, the Ministry of transpor-

tation ought to be able to collect for the Ministry of Labour and/or employees.

The Changing Workplace Review Guide to Consultations began by setting out what the “Review **will not** consider.” Some of the things the Review will not consider are: minimum wage, the gender wage gap, some specific issues regarding migrant workers, etc. Unfortunately, as previously stipulated, some of the most vulnerable workers are migrant workers who are exempt from the most basic provisions of the *Employment Standards Act*.

The Legal Centre has provided an in-depth written submission from the point of view of migrant workers, and the Northumberland Community Legal Centre, is the Chair clinic for the provincial inter-clinic Migrant Workers Working Group. Information is available on our website at www.thehelpcentre.ca

Once a report and/or recommendations have been released, we will share the information.

Please remember that one of the most effective ways to bring about law reform is to vote. Please remember to vote on Monday October 19, 2015.

The Legal Centre has provided an in-depth written submission from the point of view as the Northumberland Community Legal Centre, and as the Chair clinic for the provincial inter-clinic Migrant Workers Working Group to the Review.



Clinic Collaboration by Peter Vance



This year, the FCN hopes to improve legal service delivery within the regions we serve by seeking to expand the menu of legal services for low-income residents,

Effective collaboration among legal service providers has remained on the agenda at the Northumberland Community Legal Centre this year, with our clinic continuing for a second consecutive year as the lead agency of the Five County Network (FCN).

The FCN is in the midst of its fourth year of work on what has been dubbed the “@LAST” Project, which stands for “Legal Aid Services Together”. The @LAST Project aims to formalize coordination and collaborative work between partnering community legal clinics and Legal Aid Ontario (LAO), as well as Queen’s Legal Aid and the Queen’s Family and Elder Law clinics in an effort to improve service delivery to low-income residents of Frontenac, Lennox & Addington, Hastings, Prince Edward and Northumberland counties.

Since our last newsletter, the FCN has been working hard to address gaps in legal services for low-income residents of the five counties served. A few highlights have included:

- Collaborating with LAO in organizing and presenting information about available family law services to other professionals and members of the public.

- Collaborating with Justice for Children and Youth, a community legal clinic specializing in youth justice issues, to organize and present information about children’s rights and education law to other professionals and members of the public.
- Working to improve family and elder law services through the inclusion of the Queen’s Family and Elder Law clinics as members in the FCN.
- Continuing to expand the use of student placements from law schools and community colleges.

This year, the FCN hopes to improve legal service delivery within the regions we serve by seeking to expand the menu of legal services for low-income residents, particularly in areas of employment and consumer law. We are also continuing our work to improve access to family law services and information, and expect to host another series of information sessions this fall.

The Northumberland Community Legal Centre’s responsibilities in the @LAST Project are two-fold. In addition to acting as the

project lead to coordinate the efforts of project partners and report back to the project funder, our clinic is also responsible for carrying out a local Access to Justice (A2J) initiative in Northumberland County. Our clinic has appointed a coordinator from amongst our staff to carry out the task of implementing this local initiative. The coordinator has been busily involved in planning and participating in events meant to enhance local understanding and knowledge about issues that are important to low-income residents of our county.

The coordinator has continued to participate in the Northumberland Affordable Housing Action Committee, working with local partners to improve access to affordable housing and raising awareness about housing and homelessness issues in the county. In addition to that work, the coordinator has continued to participate in the local chapter of Champions for Youth, as well as continuing to participate in information sharing at the Warkworth Community Lunches.

For more information about the Northumberland Community Legal Centre’s A2J initiatives, or for additional information about the Five County Network, please feel free to contact our clinic.



REMEMBER TO VOTE by Marisa Conlin

The federal election will be Monday, October 19, 2015. You can also vote in advance polls from October 9, 2015 to October 12, 2015.

If you are registered to vote, you will receive a voter information card in the mail before October 1, 2015.

If you are not registered to vote, you can register online at elections.ca or by going to the local Elections Canada office at 800 Division St., Cobourg. The

office is open Monday to Friday from 10:00 a.m. to 5:00 p.m. If you don't have a driver's licence or a provincial ID card, you should check elections.ca for information about what types of ID and/or address verification will be accepted. You can also register to vote wherever you are voting in person, but Elections Canada says that it is easier and faster to do it in advance.

If you need more detailed information about when and

where you can vote and whether your polling station is accessible, you can call the local Elections Canada office at 1 866 275-1572



It's a good idea to learn about the candidates and their parties' platforms so that you can make an informed decision on election day.

The current candidates in the newly created riding of Northumberland--Peterborough South are:

Russ Christianson	New Democratic Party	www.ndp.ca
Adam Moulton	Conservative Party of Canada	www.conservative.ca/
Kim Rudd	Liberal Party of Canada	www.liberal.ca
Patricia Sinnott	Green Party of Canada	www.greenparty.ca

Pro-Bono Wills Program by Beth Bellaire

It has been just over a year that I have been the volunteer who assists clients in getting a will completed. This relatively new program is one that has a growing demand. In 2014, we had 35 referrals for the year. Already this year, we have had 38!

During this past year, I have learned a lot. Of course, I have learned about the process of getting a will completed. Sometimes, it is a very smooth procedure: the client is referred, I call and make an appointment, the client and I meet and I collect all the necessary information, one of



our volunteer lawyers is contacted and an appointment is set up for the client to sign the will, and finally, the lawyer and client meet and finish the process - and this is all accomplished in a matter of a couple of weeks. Other times, we run into snags: cemeteries need to be contacted; addresses of beneficiaries are not available, there is no one to act as executor, clients get ill and need to postpone, and so on. As in all things, life sometimes gets complicated.

I've also learned that each will is unique. Although mostly straight forward in nature, each one has a personal flavor that reflects the life of the client, and I feel privileged to share this personal time with each of them.

What is a constant though, is the gratitude the clients feel for the Legal Centre. They all agree that without this program, they would not have been able to fulfill this very basic need. By having a will drawn up, they feel less stressed and more prepared for the future. I am happy to be a small part of this service, and I look forward to another productive year.

WSIB – Is this a Workplace Injury, or Just Aging? By Lois Cromarty



The Legal Centre continues to challenge the WSIB policies and decisions that unfairly affect injured workers. Please contact us if you need help with your WSIB claim.

Back in 1914, Sir William Meredith introduced the system of worker’s compensation for Ontario. In that system, there were several principles that set out how the system was to deal with injured workers. Meredith’s system would provide “full justice” not “half-measures” to the injured worker. These fundamental principles struck an historic compromise between employers and their workers where injured workers give up their right to sue their employer for their workplace injury in return for the benefits under this new worker’s compensation system.

Chief among those principles are two that recognized the impact of the workplace injury on the injured worker (excerpted from <http://meredith100.ca>):

- Compensation for as long as disability lasts – the injured worker can depend on security of benefits based on lost wages and promptly paid. The injured worker was not to become a

financial burden on their family or the community.

- Non-adversarial system - The system will be an inquiry-based system that “seeks to compensate,” and where the decisions cannot be challenged in court.

Back in the day, these principles were so important that the Board motto was “Justice and Humanity Speedily Rendered”.

More than 100 years later, the WSIB has introduced policies that clearly attack these two principles. The new policies seek to limit payments on the basis that underlying conditions are the cause of lost time, not the compensable injury. Even if an underlying condition caused no symptoms in the past, and was only discovered during testing for the compensa-

ble injury, benefits can be limited.

For example, a 45 year old worker who had never had back pain before suffers a back injury at work such that he can no longer work because of the pain. During the x-rays, his spine shows signs of degenerative disc disease, a condition that all of us have to some degree or another. Even though there had been no prior symptoms, his benefits will be limited to a few weeks based on the Board policy that what is causing the ongoing pain is the underlying condition, not the effects of the compensable injury. The science does not support the Board’s position, but injured workers are left fighting through a long, and increasingly adversarial appeals process to obtain the benefits that they are entitled to receive.

The Legal Centre continues to challenge the WSIB policies and decisions that unfairly affect injured workers. Please contact us if you need help with your WSIB claim.



Northumberland Community Legal Centre presents

13TH ANNUAL JUSTICE FORUM:

POPULAR ISSUES IN CONSUMER LAW

Friday, October 16, 2015
12:30pm to 4:30pm

Cobourg Community Centre, 756 D'Arcy Street, Cobourg

RSVP to the Legal Centre by Friday October 9th
905-373-4464 or vancosp@lao.on.ca

Further details regarding this year's Justice Forum Agenda to be announced.
Light refreshments will be served.



Tenant Duty Counsel by Sarah Cooling

It has been another jam packed year for the Northumberland Community Legal Centre Tenant Duty Counsel Program. Over the last fiscal year many staff and students have participated in the Tenant Duty Counsel Program, and we would give thanks to everyone who participated in the program.

The Northumberland Community Legal Centre receives funding for the Tenant Duty Counsel Program (TDCP) from the Advocacy Centre for Tenants in Ontario. The TDCP offers free legal advice and representation to eligible tenants appearing before the Landlord & Tenant Board (LTB) in Northumberland County.

As Tenant Duty Counsel we provide a variety of services to Tenants appearing before the LTB. We provide summary advice, legal information and resources, document preparation, refer-

als and in some cases representation. Representation most often occurs when Tenant Duty Counsel assists with negotiation with Landlords and/or LTB mediation.



As Staff Lawyer, and senior TDC representative, I would like to thank all of the inspiring students and staff who have assist-

ed with TDC this fiscal year. NCLC was been fortunate enough to have many wonderful paralegal students completing placements with us attend our LTB hearings to watch and take notes, gaining experience watching practiced counsel work. We were thrilled to have Mirri Henshall, Paralegal student and now licensed Paralegal, Roger Sawh, a third year Queen's law student complete an externship,

and Emily Dubis, a first year summer law student also assist with TDC hearings this year. We had our wonderful articling student, now clinic lawyer, Dawood Nasir, attend LTB representing tenants and providing TDC services. Lastly, but not least, the always fantastic Peter Vance, Paralegal, has been attending TDC also representing clients and providing TDC services.

Our TDC statistics for the 2014-2015 fiscal year highlight the dedication and experience of our TDC workers.

In the 2014-2015 fiscal period TDC assisted in 240 Tenant cases managing to save these Tenants a total of \$37,533.98 in waived rent arrears, damages, filing fees, rent abatements etc. Likewise, TDC saved Tenants moving costs by preserving their tenancies, allowing them to remain in their rental units, in 49 instances, and delayed termination in 13 instances.

Over the past year, our Tenant Duty Counsel have worked very hard to assist tenants in exercising their rights. We look forward to another interesting and productive year.

Housing First – Natalie King, Housing Worker

Did you know that Northumberland County as a whole has a 1% vacancy rate? That the average rent for a 1 bedroom is \$836/month? This makes it extremely difficult when someone with low income is faced with having to move.

This year The Help Centre recognized a need in the community that offers support to people looking for housing. Shelter is a basic need, and once that need is fulfilled, people have the opportunity for change; to seek counseling, employment, to work on legal issues, or just to be well. Without shelter-without a home-people within our own community are not living up to their full potential.

The rental rates here are comparable

to market rents in the Greater Toronto Area. Although this makes it challenging, it isn't impossible. With time and determination people can be housed in something they can afford. It is imperative to locate a unit that would be sustainable; people need to be able to maintain their home. Through referrals, setting up viewings, filling out rental applications and offering support there have been approximately 70 people reached. Sometimes with a 3 month follow



up the need for having to move comes up again, but generally they have a need for other services and the appropriate

referral can be made.

With every housing client, there is underlying circumstances that led them to their situation in the first place, whether they are homeless, facing eviction or living in a shelter. The initial conversation focuses on this and there seems to be a time when clients need to speak to the Northumberland Community Legal Centre in regards to their rights. Some of the agencies services run parallel, we make a referral to them, and often they make referrals to THC for assistance, especially with housing and evictions. It takes bravery to walk into an agency and ask a stranger for help, we want to continue to welcome people that require assistance in any way. If there is a need for a service we do not provide directly, we will find a service that can help.

Partners in Learning Adult Literacy Program – Nancy Blackler-Jenkins, Program Coordinator



The Help Centre re-activated the READ Centre's Literacy Program and started an adult literacy program last November (2014), in order to raise the quality of life for the lower-income and vulnerable residents of Northumberland County.

During the last year, The Help Centre has become fully aware of the need and demand by clients for access to literacy services in order to assist with life skills and activities of daily living. Those who have poor literacy skills have limitations accessing basic services, better jobs and the possibility of participating in further education and training which is crucial for developing and maintaining skills over the working life and beyond.

After the READ Centre shut down, community based literacy services of similar scale were no longer provided for low income people in our

area, and it is a critical service needed by a meaningful portion of residents in Northumberland County. Therefore, The Help Centre initiated an adult literacy program in November 2014 to fill a community gap where services were no longer available. We are raising the quality of life for the lower-income and vulnerable residents of Northumberland County."

Over the past ten months Partners in Learning has had 26 learners enroll in the program, with the first learner/tutor pair matched in January. Of the 26 learners enrolled 10 are matched and working towards their individual goals; 6 have left the program for seasonal or full time employment, or have moved on to other literacy or community programs. We have a few learners on hold due to illness, waiting for a tutor, or living in a region where we have yet to enlist tutors.

be in late September or early October.

Future small group sessions will include voter education class, cash register training, safe food handling preparation, and driver education preparation.

With Adult Literacy programming, adult learners benefit through improvement in reading, writing, numeracy and life skills in order to obtain individual goals related to employment, independence, and/or higher education. We are so grateful to our core funder United Way Simcoe County/Service Canada for and the extra funds received from The Rotary Club of Cobourg to purchase learner teaching supplies, text books and a cash register. Without this funding we wouldn't be able to offer this essential service.

If you are interested in donating a couple of hours every week to help learners to improve their literacy skills, please do not hesitate to contact us at 905-372-2646 or by email: nancy@thehelpcentre.ca.



We've trained 18 tutors and have 7 waiting to be trained. The next tutor training date should

Financial Literacy and Assistance – Karin Cummings, Senior Staff

Always striving to assist people with their financial well-being, The Help Centre offers services that address these needs. With a shortage of affordable housing, the rising cost of utilities, and low job growth, many find themselves with monthly expenses higher than their income or are in collections for a past debt. Some of our clients may have sufficient income to maintain their lives but need assistance to help put their finances in order. Sometimes the financial situation has become so severe that a family could face eviction or foreclosure or due to a high debt load, the best option may be to enter into a bankruptcy or consumer proposal. All of these situations are stressful and unhealthy and could affect all aspects of their lives.

Our **Financial Literacy** program is tailored to meet the more immediate financial problem as well as the long term needs and goals of the individual. Through one to one meetings, clients are encouraged to learn basic budgeting tips and techniques to help make ends meet at the end of the month. An in-depth review of their income and expenses / debt helps to create a personal and manageable budget. This service could be one meeting or many, depending on the complexity of the

situation and could involve advocating on their behalf to help address the problem with all parties involved. In 2014/15 there were 215 appointments conducted.

As a requirement of the Superintendent of Bankruptcy, anyone that has entered into a Bankruptcy or Consumer Proposal is required to attend 2 counselling sessions with a qualified counsellor prior to discharge. In 2014/15 The Help Centre offered 81 sessions helping the individual successfully manage their future finances.

We continue to offer the excellent services of Peterborough Credit Counselling Services when more in-depth debt counselling is required. Northumberland residents attended 127 credit counselling and post-bankruptcy appointments in 2014/15.

By applying funds and/or advocacy with the utility company, The Help Centre successfully assisted 179 families to stay connected or get reconnected with their heat or hydro utility. Thanks to the Low Income Energy Assistance programs - LEAP and Winter Warmth, grants totalling \$52,472.00 were applied to clients' utility accounts.

To round off our financial assistance programs, this past year The Help Centre has been part of a working group with the Ontario Energy Board to review current utility assistance programs and to develop

a long term program for low income customers spending a large part of their income pay-

ing for electricity. In March, the Minister of Energy announced that the **Ontario Electricity Support Program - OESP**. The launch of the program will be mid October 2015. Customers can apply online or through the help of The Help Centre. Once approved, a monthly credit is applied to their electricity bill with the first credits starting January 2016. This reduction from the electricity bill will also help to offset the January 2016 removal of the Clean Energy Benefit and the Debt Retirement charge. More detailed information about how to apply will be posted at The Help Centre and throughout various media sources by end of September.

Finally, a huge thanks to the United Way Simcoe County for their support through Service Canada's Homelessness Prevention Strategy – Rural and Remote which has allowed us to expand our financial assistance services throughout Northumberland with our Outreach program.



Financial Literacy

New (Easy!) Way to Donate

The Help Centre of Northumberland is now part of the ChangeIt program. Donors can make effortless round-up donations on every purchase made with participating bank cards, or make one-time or regular automatic donations by signing up online. Check out

www.changeit.com



Paralegal SLASS Project by Lavinia Inbar

This project involves three partner community legal clinics: the Northumberland Community Legal Centre, Community Advocacy & Legal Centre (of Belleville), and

The Paralegal SLASS Project draws from the traditional model, but instead of involving law students and law schools, enlists paralegal students and community colleges.

providing free services at these student clinics are supervised by a full-time lawyer, referred to as "Review Counsel."



The Paralegal SLASS Project supports poverty law service providers within the

the Community Legal Centre, Simcoe, Haliburton, Kawartha Lakes. The Project is also a partnership with Durham College School of Justice and Emergency Services and with Fleming College School of Justice and Business Studies.

three legal clinics by providing immediate and direct hands-on assistance by second year paralegal students to the staff of the above organizations and to their clients.

Review Counsel also supervises the paralegal students doing their placements in two of the community legal clinics (the Northumberland Community Legal Centre and the Community Advocacy & Legal Centre) and paralegal summer students. Additionally, Review Counsel is herself able to serve and represent community legal clinic clients.

The project helps to create a work force of paralegal students who possess an increased awareness of poverty law needs, a greater sensitivity to issues facing low income clients, increased work experience in the area of poverty law, a sense of social responsibility and the development of legal ethical behaviour and skills.

"SLASS" refers to Student Legal Aid Services Societies. A traditional SLASS is funded by Legal Aid Ontario and operates out of Ontario's six law schools. With the supervision of full time lawyers, volunteer law students provide legal advice and represent clients in cases such as: minor crimes, landlord and tenant, immigration and tribunal matters.

We currently run two on-campus sites, one at Durham College in Oshawa and one at the Lindsay campus of Sir Sandford Fleming College. These two student clinics allow for greater services to the low income population as well as to the respective student populations. Community college students are a group which often requires poverty law assistance for its legal matters. The paralegal students

The project helps to create a work force of paralegal students who possess an increased awareness of poverty law needs, a greater sensitivity to issues facing low income clients, increased work experience in the area of poverty law, a sense of social responsibility and the development of legal ethical behaviour and skills.

In 2006, the *Law Society Act* was amended by the *Access to Justice Act*, 2006, to provide for the regulation of paralegals. Under the Act, all paralegals practicing in Ontario must be licensed by the Law Society of Upper Canada. Ontario became the first jurisdiction in North America to regulate paralegals on May 1, 2007.



Legal Aid Ontario Divorce Service Expansion by Peter Vance

We are pleased to announce that Legal Aid Ontario (LAO) now provides assistance for people going through an uncontested divorce in Northumberland County, as well as in other parts of the Durham Frontenac region.

Uncontested divorce means that both spouses are already in agreement about issues such as property, custody, access, child and/or spousal support.

Clients must also:

- have been separated for at least a year
- be a resident of Ontario for at least a year (or client's spouse has been a resident for at least a year) AND
 - meet **at least one** of the following special circumstances:
 - ◇ There is a history of domestic abuse;
 - ◇ The client has a letter from an immigration lawyer stating that the client requires a divorce for immigration purposes;
 - ◇ The client needs a divorce to meet a requirement of his/her religion;
 - ◇ As a result of another relationship, the client is pregnant;
 - ◇ The client requires a divorce under certain social programs (such as Old Age Pension or the Canada Pension Plan) to be eligible for benefits.

For more information please contact:

Family Law Information Centre -
Cobourg (Northumberland County)
Courthouse

860 William St., Cobourg ON K9A 3A9

Monday, Wednesday and Friday, 1
pm-4 pm

We would like to thank Wendy Joy Bird, Legal Aid Ontario's Director General for the Durham-Frontenac Region for working to make this expansion of legal services for low-income clients possible.

Who qualifies? Clients must meet LAO's duty counsel financial eligibility criteria:

Number of Family Members	Income Must be Lower Than
1	\$20,225
2	\$30,337
3	\$34,832
4	\$41,573
5	\$48,315



Legal Aid Ontario's New Financial Eligibility Guidelines

On Nov. 1, 2014 and April 1, 2015, LAO implemented the first two of three annual six per cent financial eligibility increases for all the certificate and duty counsel services it provides. The next increase is scheduled for April 1, 2016.

The chart above provides guidelines for the income levels needed to qualify for

services such as [duty counsel assistance](#), [summary legal advice](#) available through our toll-free number and advice through a [Family Law Information Centre](#). The chart also applies to people experiencing domestic violence when they need representation by a private family lawyer. For all other clients who require representation by a lawyer, a [separate set of](#)

[guidelines](#) apply.

Community legal clinics have their own eligibility criteria. Contact a [clinic near you](#) to find out more. Legal Aid Ontario (LAO) provides low-income people with a range of legal services such as:

- [duty counsel](#);
- information, referral, and advice through the [toll-free telephone service](#) and from LAO staff in courthouses;
- summary legal advice;
- [community legal clinics](#), and;
- representation by a lawyer through the certificate program.

Looking for information on retaining a lawyer? See: <http://www.legalaid.on.ca/en/getting/eligibility.asp>



**Northumberland
Community Legal
Centre**
*(funded by Legal Aid
Ontario)*
Tel: 905-373-4464
1-800-850-7882
Fax: 905-373-4467



The Help Centre
*(A Proud United
Way Member Agen-
cy)*
Tel: 905-372-2646
1-888-698-3382
Fax: 905-372-2205



A BIG THANKS TO:

- All Creatures Great and Small
- Allen Insurance Group
- Assante Wealth Management
- Bear's Beads
- Bewdley Community Works
- Beyond the Blue Box
- Black Beans Steakhouse & Lounge
- Buzz Barber Lounge
- Canadian Firefighter's Museum
- Churchill Cellars
- Cobourg Cougars
- Cobourg Kia
- Cobourg Wine Cellar
- Colborne United Church
- Community Living Brighton/Campbellford
- Critical Freight
- CUPE L-1748
- Enbridge Gas
- Executive Transport
- Ferreri Clothier
- Fleming College
- Free Methodist Church Campbellford
- Green Canoe
- Greenshield Canada
- Hastings Community Centre
- Herma's
- Hill County Property Services
- HKPR District Health Unit
- Holton Flowers
- Hometown Radio
- Impres Pharma
- James Gordon Insurance
- Jigg's Dinner
- Joseph's Estate Wines
- KDM Construction
- Lakefront Utilities
- Legal Aid Ontario
- Les Brittan Auctioneer Services
- Linmac
- LIUNA L- 183
- Meet at 66 King St. East
- Mercury Chocolates
- Mill Valley Trophies
- Mystic Signs and Marketing Solutions
- Nay's Aesthetics
- Northumberland County
- Northumberland Hospital- Path
- Northumberland Mall
- Northumberland News
- Northumberland Potters
- Northumberland Security
- Northumberland United Way
- Olympus Burger
- Paints and More
- Personal Service Coffee
- Pitcher's Place
- Poco Camino
- Port Hope Health Centre
- Primitive Designs
- Rosewood Estates
- Rotary Club of Cobourg
- Shelter Valley Pines Golf Course
- Springbank Cottages
- St. Peter's Anglican Church
- The Social
- The Saucy Willow Inn
- Tina's Fries
- Union Gas
- United Way of Greater Simcoe County
- UFCW Locals 175 & 633
- UNIFOR L-222
- United Food & Commercial Worker's
- USWA L-889
- USWA L-14193
- VAX2GO
- Veridian Connections
- Via Rail
- Watton Employment Services
- Willowwood Camp
- Woodlawn Inn
- York Super IDA Pharmacy

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