



E-Mail Newsletter

JUNE 2013

ISSUE #44

Office hours:

Neepawa:

Resource
Centre

290 Davidson

Monday 9-6

Tues-Fri

11:00 – 6:00

**All
services
are free
of charge**

Neepawa & Area Immigrant Settlement Services Services for people from around the world

What we do:

We provide assistance to people who are learning to live in a new country. Settlement services help people develop skills and knowledge to participate in a new society.

Settlement Assistance:

- Information and orientation about life in Canada and your community
- Help filling out forms such as: Manitoba Health, SIN, Criminal Record Check, Canada Child Tax Credit etc.
- Review of Manitoba Provincial Nominee and Permanent Resident applications, Criminal Record Check, etc.
- Support, information and assistance concerning immigration issues
- Advocacy referrals
- Referrals for education, employment and housing
- Commissioner of Oaths and Notary Public services

Anytime you call our office and leave a message ... would you please spell your first and last name and give us your phone number so we can call you back? We don't have call display and aren't always sure who left us a message. Thank you!

Congratulations, you have received your nomination from the Province! We have the list of documents you will need to submit for your Permanent Residency by the due date on your letter. Come on it for the list ... we can help.

*****Guess What? We are on Facebook!*****

Look for us at "Neepawa and Area Settlement Services" on Facebook. Like us and get updated daily. However, our Facebook is for information purposes only please. Comments will be removed.

Housing

We have decided to keep our Housing list private. If you are looking for a room, apartment or house ... please come into our office to see our updated PRIVATE list that we keep just for our clients. Thank you ☺

Police Clearances

Please be aware that when you include members of your family in your application for PR, police clearances from overseas must be included for your spouse and any children over the age of 18 years old along with your own.

Medical Services

Hurray! You are now in Manitoba and are covered under the Manitoba Health Care Program. Unfortunately, the Health cards are taking a long time to be processed. But until you receive your health card in the mail, it is critical that you bring your passport and CPR papers to the Doctor's and/or hospital so you can be seen free of charge. Once you receive your purple Manitoba Health Card, keep it with you at all times. In your wallet or purse. Always. Your Manitoba Health card expires on the same day as your work permit. So make sure you get your Employer to update Manitoba Health with your new work permit or come to our office if you aren't sure what to do.

RBC Banking News:

Buying a home in Canada – terms to know

As you begin the process of buying your first home, you'll probably come across a number of new terms and phrases. Here are some of the ones you're most likely to encounter.

Amortization period. The length of time it takes to pay off the entire amount of your mortgage.

Down payment. The amount of your own money that you use to buy your home – it's often expressed as a percentage of the purchase price.

Interest rate. The rate of return the lender (i.e. your bank) receives for letting you use the mortgage money for a specified term. The interest rate is usually expressed as an annual percentage rate.

Variable rate mortgage. Where the interest rate changes with your bank's prime rate. Your payment stays fixed for the term, so if interest rates rise, you will end up paying more in interest costs; but if interest rates go down, your interest costs will be lower.

Fixed rate mortgage. Where the interest rate is set for the length of the mortgage term. Fixed rates offer security so even if interest rates in general rise, your mortgage rate is locked in for the term.

Mortgage. A loan for the purposes of financing a home purchase where your home functions as security for repayment of the loan.

Mortgage default insurance. This insurance is mandatory for borrowers with a down payment of less than 20%. Mortgage insurance gets automatically added to your mortgage amount if required.

Prepayment charges. Money you need to pay your lender to compensate for the prepayment of a closed mortgage in part or in full before the end of your term.

Principal. The amount of the loan or mortgage you owe to your lender at any specified time, not including interest.

Term. The length of time during which your mortgage agreement is effective. The term can be closed or open.

Closed mortgage is a mortgage agreement that has restrictions on refinancing or prepaying the outstanding amount before the end of the term. Closed mortgages are a better choice if you don't plan to move in the short term.

Open mortgages can be repaid either in part or in full at any time, without prepayment charges. Interest rates for open mortgages are generally higher than for closed mortgage because of the added prepayment flexibility.

Jason Epp

Branch Manager

RBC Royal Bank

204-476-7301

jason.epp@rbc.com

Sending CIC Documents on your own

When you send CIC payments or documents on your own it is critical you write down your file number/I.D. number down on everything you send or scan to them!!! If you do not, CIC does not know who the payment or document belongs to. Remember there are thousands of documents being received daily. This may result in you not getting

your work permit and then you cannot work or your permanent resident application may be delayed. Yikes!

Please wait for written instructions from C.I.C. before you send them documentation.

Just because your friend was asked for documents doesn't mean it is time for your documents. In fact, chances are you will not need to send the same information and if you send the papers too early it could cause huge problems!!!

There are several National government agencies contacting newcomers on their settlement experience.

You may or may not be contacted by phone.

If you do get a phone call and you choose to participate, your answers are kept private and confidential.

Your answers will help yourself, your friends and family!

Send your child to summer camp for as little as \$25!

Camps in our area are: Anglican Camp, Circle Square Ranch, Valley View Bible Camp, Camp Wannakumbac, Camp Wasaga.

For more information and to apply visit www.mbcamping.ca

Let us assume you have passed your CELPIP exam. You will receive two items in the mail from the testing centre:

1) One certificate that shows your score.

2) And one sealed envelope that states DO NOT TAMPER. This is the envelope YOU CANNOT OPEN. I repeat, DO NOT OPEN THIS ENVELOPE.

If you do, you will have to re-write your exam. This is the envelope that you hand into the C.I.C. for your Permanent Resident application.

Any questions, please ask us.

Volunteers wanted: We will soon be starting our Entry Workshops for those newly arrived in Neepawa as Permanent Residents. This Workshop will give new residents the basic information of living in Canada. Our office will be needing volunteers who would be willing to assist us in these workshops as well as individuals who would be willing to help with childcare if necessary. Please contact us if you are interested. Thank you.

Please be advised that our office will be closed on Monday, July 1st for Canada Day.

Permanent Resident Card Renewal Tips

During the 5 years that you have your Permanent Residence Card, it would be an excellent idea to keep a copy of every plane ticket you have used when you left Canada. Keep your documentation/plane tickets in an envelope in a safe place. That way, when it comes to to renew your card, you can advise CIC exactly how long you have been out of Canada (if at all) AND have the supporting documentation to prove it! ☺ And never throw away your Permanent Resident papers ... ever. Guaranteed you will need them one day.

Please, please, please check your e-mails at all times. Some people have missed some important e-mails from CIC and the Province and no longer have status now!!! Oh no!!

Trying to get restoration in Canada takes 3 months and you may not be able to work while you wait for your new work permit. So, please keep up with your e-mails. In-box and spam ... just in case.

Just a friendly reminder to write down your User Names and passwords for your Yahoo, MPNP and CIC accounts and keep them someplace safe. Everyone is so busy and it is easy to forget. And your accounts are so important.

When you make an appointment with us ... please make sure you arrive on time. Showing up late will not guarantee you will be seen. Thank you for showing our office the courtesy of your respect. We appreciate it. ☺

If you have lost your wallet, make sure that you cancel and replace all of your important cards. Service Canada has prepared a list to help you through this process so that you replace your cards and identification in the right order.

<http://www.servicecanada.gc.ca/eng/lifeevents/wallet.shtml>

Did you know that:

- **That if you hold a 5A Manitoba Driver's License, you still have to have a fully licensed driver with you at all times as you are still a beginner driver. It is an offence to do otherwise.**
- **That when you extend your work permit, you must let Manitoba Health and Manitoba Public Insurance (car license and insurance) know as these dates are all tied to your permit!!**
- **Worried that your medicals will soon be expiring? Come see us at the office. We can help advise you on what to do next.**

Healthy Baby Community Support Programs help pregnant women and new parents connect with other parents, families and health professionals. Healthy Baby group sessions offer social support and informal learning opportunities to encourage early, regular prenatal care and promote healthy infant development. These programs:

- encourage healthy eating through nutrition activities and information
- promote breastfeeding
- promote awareness of health and healthy life style choices
- provide parenting ideas and positive parenting choices
- foster awareness of babies' nurturing needs, growth and development

In Manitoba, Healthy Baby programming can be found in over 100 communities. In our area, you can learn about pregnancy, health, nutrition and your baby's development before and after your baby is born. Learn parenting tips, nutrition activities and tips on bonding with your baby by calling "Baby Steps" at 204-476-7554, 204-476-7842 or 1-888-682-2253.

When you Change your General Delivery Box # to a P.O. Box #

If and when you change your General Delivery Box number, it is very important that you advise certain individuals, agencies and companies that your "address" has changed to a regular P.O. Box number. These contacts may include:

- Manitoba Provincial Nominee Program

- Citizenship and Immigration Canada
- Manitoba Health
- Your Employer
- The person and/or the company who completed your Income Tax
- Where you bank
- Anywhere you have a monthly bill such as hydro, internet, cell phone etc.
- Manitoba Public Insurance , if you have a drivers licence
- Your family!

Letter from your Editor:

**I don't know about you, but I am ready for spring not to mention summer!
Until then ... Just remember, smiles are contagious ... so go forth and
contaminate as many people as you can ☺
God bless.**

Contact information:

Cheryl Campbell

Neepawa and Area Immigrant Settlement Services

290 Davidson Street, Neepawa, MB

E-mail: nadcoimmigrant@mymts.net

Website: www.neepawasettlement.com

Facebook: [NeepawaAndAreaSettlementServices](https://www.facebook.com/NeepawaAndAreaSettlementServices)

