



E-Mail Newsletter

MARCH 2012

VOLUME 1, NUMBER 29

Office hours:

Neepawa:

Resource
Centre

290 Davidson

Monday to
Friday

11:00 – 6:00

Minnedosa:

and

Gladstone:

Please call for
an
appointment

**Services
available
in:**

English

Filipino

**All
services
are free
of charge**

**Program
paid for
by the
Province
of
Manitoba**

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, Manitoba Provincial Nominee, Permanent Resident, Criminal Record Check, etc.
- Support, information and assistance concerning immigration issues
- Advocacy
- Referrals for education, employment and housing
- Cultural Diversity Training
- Commissioner of Oaths and Notary Public services

Rental Housing:

Neepawa – suites available at Churchill Block – contact Debbie at 841-1298.

Neepawa – 2 bedroom apartment in lower level of house at 341 Davidson. Contact Julia at 841-1036

Neepawa – 3 bedroom house with finished basement, yard and garage. Includes washer, dryer, fridge, stove and air conditioner. Contact Karen at 570-2574

Neepawa – 3 bedroom condo located in Westcreek; utilities not included; \$995.00 per month. Call: 204-726-4319

Neepawa – apartments available at 186 Mountain Avenue. Fridge and stove; utilities not included. Prices dependent on suite but are about \$500.00 per month. Contact Rita or Clinton at 368-2420

Neepawa – Bachelor apartment above Sears; fridge and stove; utilities not included; \$405.00 per month. For more information ask at front desk in Sears store.

Minnedosa – 2 bedroom house; furnished; washer, dryer, fridge and stove; \$400.00 per month plus utilities. Contact Darcy at 867-4658.

Minnedosa – 2 bedroom basement suite; fully furnished; fridge, stove, washer and dryer; utilities included. \$400.00 for one person (\$600.00 for 2) Contact Mary Usick at 867-3827

Carberry – 2 bedroom house. Includes washer, dryer, fridge and stove. \$875.00 plus utilities. Contact Scott at 724-2156, Koralea at 724-0476

Office Closure:

Due to a professional development seminar that we will be attending, the office will be closed on Thursday March 15 all day. Back to regular office hours on Friday!

Income Tax time is coming!!

We have been getting a lot of inquiries about the filing of income tax returns, so I thought it would be good to put some of the most common ones in here for you!

1) Many people wonder if a particular agency can get you more back on your tax return. The truth is that the government sets all tax rates and what credits or deductions that you can claim. Provided the person who does your tax return knows what all the current claims are, there should be no difference. All calculations are done again at the Revenue Canada Tax office and what they determine is your refund is what it will be. If an error is made, as soon as it is discovered you will have to pay back anything that was paid out in error.

2) You do not have to pay someone to file your taxes. (It is certainly easier though!) There are many tax packages available online for a small fee and even some free ones that will calculate your taxes from the information you enter. Once you have completed the calculation, you then upload the return using the "netfile" function on the Revenue Canada website. Click here to go there: <http://netfile.gc.ca/menu-eng.html>

Credit Rating and loans:

In Canada, you need to have a good credit history to borrow money. Your personal credit history is determined by how you have handled credit in the past & a good credit score is proof to lenders that you can be relied on to pay your bills and make payments on time.

There are a number of factors that impact your credit score, but we would like to highlight the following key issues:

1) Some think that having several credit cards will improve your credit score; however this can actually be bad for it. It is better to have just one credit card and always make at least the minimum payment; better if you pay more. Do not keep your balance at the maximum limit.

2) Too many credit inquiries in a short period of time will lower your credit score. This can happen if you apply for many loans at different lenders or if applying for financing at a car dealership (they are often connected with multiple lenders & may submit multiple credit inquiries just for one application).

3) It is very important to make a payment every month before the due date. While in some countries, it may be common practice to miss one month's payment and then simply "catch-up" later (including any extra interest/penalties); this is not acceptable in Canada & will definitely lower your credit score. Credit reports are sent monthly to the credit bureau, so you must always keep up-to-date on your payments (even if just paying the minimum amount).

4) If you are asked to co-sign for friends or relatives, it is important to understand that these loans appear on your own personal credit file as well, and it may have an impact on your ability to be approved for future loans. Please consult your financial advisor for advice before agreeing to co-sign.

RBC will be holding upcoming information sessions to discuss these important topics (and more) in further detail... please stay posted for dates & times of the sessions!

submitted by:

Dan Delfin, Account Manager - **RBC Royal Bank**, Neepawa Branch

Email: danilo.delfin@rbc.com

Phone: 204-212-0928

Dates for RCMP finger printing:

Please let us know if you need fingerprinting done and I will arrange a date for this month.

Message from the Editor:

Our next Community Immigration Team meeting is Wednesday March 21 at 6:00 at the Resource Centre. Please let me know if you are planning to attend!

Lots of very useful information included this month. If you have any further questions about any of it, please come in and talk to us about it.

A big THANK YOU to all the volunteers who helped out at the "Taste of Philippines" at the VCC. It was a great success and enjoyed by all!

**Contact information:**

Marian Hijkoop – 476-2055 or Cell: 841-0229
Neepawa and Area Immigrant Settlement Services
290 Davidson Street, Neepawa
E-mail: nadcoimmigrant@mymts.net
Website: www.neepawasettlement.com