



E-Mail Newsletter

SEPTEMBER 2012

Office hours:

Neepawa:

Resource
Centre

290 Davidson

Effective Sept
10th

Monday 9-6

Tues-Fri

11:00 – 6:00

Services
available
in:

English

Filipino

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, Manitoba Provincial Nominee, Permanent Resident, 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

Rental Housing:

Neepawa – suites available at Churchill Block – contact Debbie at 204-841-1298.

Neepawa – 1 bedroom for 1 or 2 people (ladies or couple) close to NACI/HMK call 204-476-4025

Neepawa – 1 room with 2 beds @207-1st Street. Share house. Food arrangement to be discussed. Rent is \$300.00/month per person. Call Norma 204-476-3097.

Neepawa – 3 bedroom house @5th and Mill Street. Fridge/Stove/Washer/Dryer/Dishwasher. \$1,000.00/month plus utilities. Plus Damage deposit of \$500.00. Lease starts Sept 1st. Call Kate for an appointment @204-841-4498.

Neepawa – bedroom to share in a house which already has Philippine HyLife employees in it. Fridge/Stove/Washer/Dryer/Dishwasher. 280 Main Street. \$275.00/month includes utilities and internet. Requiring deposit of \$150.00. Call Euna Lee at 204-841-1036.

Minnedosa – 2 bedroom home includes fridge/stove/washer/dryer. Utilities not included. \$750/month. Call Darcy 204-867-3131.

Plumas – 5 bedroom house includes fridge and stove. Garage with large yard. Utilities not included. \$700.00/month or \$250.00/person, minimum 5 persons. Call Martha 204-212-0807 or 204-808-6318.

Plumas – 2 bedroom house includes fridge/stove/washer/dryer/AC. Utilities not included. \$800.00 plus \$800 damage deposit. Contact Don and leave a message at 204-386-2634.

Arden – 4 bedroom house includes fridge/stove/washer/dryer. No utilities included. Rent is \$850.00 plus damage deposit of \$850.00. Call Don and leave a message at 204-386-2634.

Gladstone – 1 bedroom house \$500.00 includes utilities, fridge/stove/washer/dryer. Call 204-385-3636 or 204-249-0019.

Gladstone – 2 bedroom home. Includes 6 appliances, heated garage, front & back patio, no smoking or pets. Contact 204-385-2762 or egclarke@gladstone.ca.

“Welcome to Neepawa” Rotary Barbeque

As everyone is well aware ... Neepawa is bursting at its seams. So many newcomers! There have been over 200 newcomers since June 11th 2012 alone and almost 1,000 since 2008 from other countries and across Canada. The Neepawa Rotary and Neepawa Settlement Services would like welcome our newcomers and give our residents this opportunity to meet and learn more about our newcomers and them about us.

Free Flea Market from 10 a.m. – 1 p.m. at Viscount Cultural Centre – September 15th

To start out the day there will be a Free Flea Market at the Viscount Cultural Centre at 293 Mountain Avenue for the new residents of Neepawa. Residents of Neepawa are encouraged to donate unneeded clean clothing and household items. Especially winter clothing and gear. If you have larger items to donate, please bring a picture of your item to the VCC and to arrange for pick up from someone who could use it. Anyone who has anything to donate, kindly drop off your items from 10 am to 5 pm at the Viscount Cultural Centre on Friday, September 14th.

Rotary BBQ at Rotary Park & Bird Sanctuary

After your visit to the Flea Market at the Viscount Centre, come to the free BBQ hosted by the Neepawa Rotary and the Neepawa Settlement Services. There are lots of children activities planned. There will be roasted pork, potato salad, coleslaw, beans, dessert and beverages. All free. Delicious! Bring your lawn chairs and perhaps a blanket in case we run out of tables. The park is south on Brown Avenue and across the walking bridge. Or travel South on First Avenue approx 1 km. Parking is limited so car pooling is encouraged. And if September 15th decides to be a rain day ... the BBQ will take place at The Legion on Brown Avenue. We look forward to seeing everyone there. Come meet your neighbours and learn about the exciting growth of Neepawa.

INTERNATIONAL ENGLISH LANGUAGE TESTING SYSTEM

You must pass your I.E.L.T. test (International English Language Testing System) before applying for a Manitoba Provincial Nominee Program if you arrived in Canada after July 1, 2012. These are the levels the Government is looking for:

Listening: 4.5, Reading: 3.5, Writing: 4, Speaking: 5

Ask us where to take your English lessons. You have plenty of options no matter what shift you are on.

Banking News

1) Do I need to be a permanent resident to get a mortgage?

Permanent residency is NOT a requirement for mortgage approval, as long as you

have been employed for at least one year & have established positive credit history. You also need to have documented savings (at least 5% down-payment is required), plus also additional funds in place to cover lawyer's fees and other miscellaneous expenses (such as property taxes and insurance).

2) Can I borrow for my down-payment?

For those that do have permanent residency established, but have not been able to save the minimum down payment, it is possible to apply for some of the down payment to be borrowed. However, it is important to know that just having your permanent residency is not a guarantee of approval, but similar to any credit application, there are many other credit requirements to consider prior to final approval. Please attend your branch to discuss this option if you have further questions.

3) What is Mortgage "default insurance" & why do I need it?

If your down payment is less than 20% of the home purchase price, your bank will require "default insurance" to protect them against default. There are two main insurers in Canada, (CMHC & Genworth), and they will charge a premium (usually 2.75%) for their service. While this is not a fee you will need to pay You do not need to have this that is added directly to your mortgage.

4) How much home can I afford?

Getting pre-approved for a mortgage is the best place to start, or you can use one of the many online calculators to help you figure out how much home you can afford (www.rbcroyalbank.com/mortgages/mortgage_calculators.html). There are some important payment ratios to consider for approval, so please consult your advisor for more details.

We understand that the process to buy a home can seem very overwhelming, so we look forward to meeting with you to help you through this exciting time!

Dan Delfin

Account Manager, RBC Royal Bank

Email: danilo.delfin@rbc.com

Cell: 204-212-0928

Medical Services

Hurray! You are now in Manitoba and are covered under the Manitoba Health Care Program. But until you receive your health card in the mail, it is **critical that you** bring your immigration 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. Be sure to bring your new work permit to the Settlement Office as soon as you receive it so that your benefits can be updated. If you do not do this you will be charged for medical services.

Updated information needed for your file:

For anyone with a file in our office with any changes in their information to provide, such as a P.O. Box Number, Phone #, SIN # etc. Please come into the office in order to have your information updated and current.

Permanent Landing Papers:

Never throw away your landing papers ... even when you get your PR cards. Keep them in a safe place. You will need them one day! Guaranteed.

Let's review the SCHOOL BUS LAWS

When approaching a school bus with flashing red lights, a stop sign along with a extended arm coming out from the side of the bus, drivers are required by law to stop at least five meters from the bus from all directions in all lanes. Unless you are travelling on the other side of a divided highway. And remain stopped until the signals are turned off. Failing to stop for a school bus displaying the signals carries a fine of over \$500.00 and costs you demerit points on your driver's license. That means your insurance and driver's license will now cost you more because of this serious offence.

Serious Daycare spot shortage

Right now in Neepawa there is a serious daycare shortage. There are approximately 250 children needing daycare spots. This situation will not get any better as more and more families come to Neepawa. If you or anyone you know are considering having a unlicensed daycare in your/their home or thinking of starting your own business as a licensed daycare. Just let our office know. There are people willing to help you get started. You can earn good money being a daycare provider and still be available for your own children!

Letter from your Editor:

249 newcomers to Neepawa. Since June 11th... Amazing! School starts in a few days and it will seem like most of us will be back in the same old rut of sleep, work, school clubs and back home to sleep and start again. But not everyone has their family with them. For those of you here without your family, please reach out to your community, your Minister/Priest, Dr or if you feel that overwhelmed, go to the hospital.

You can also come to our office. Everything is confidential here and we can point you in the right direction for help. Free and confidential services. We promise.

Surround yourself with positive friends ... we'll all be there at the Rotary Barbeque on September 15th. Looking forward to seeing you there. Until then? God bless.

Contact information:

Cheryl Campbell

Neepawa and Area Immigrant Settlement Services

290 Davidson Street, Neepawa

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