

## It's Registration Season Again!

Carol Grosset, Office Manager (Kenora)

In 2007 the Canada Revenue Agency introduced the non-refundable CHILDREN'S FITNESS TAX CREDIT (CFTC), based on eligible expenses paid by parents to register a child in a prescribed program of physical activity.

The CFTC lets parents claim up to \$500 per child per year who is under the age of 16 at the beginning of the year for which an eligible fitness expense is paid, or if eligible for the DISABILITY TAX CREDIT

(DTC), under the age of 18. Also, if at least \$100 in eligible fitness expenses have been paid out for a child qualifying for the DTC, an additional \$500 can be added to the actual expense. This tax credit is then calculated by the lowest marginal tax rate for the particular tax year.

It is your responsibility to ask the organizations that provide prescribed programs of physical activity your child is being registered for, what percentage or part of the registration fee

qualifies for the CFTC, and to request a taxable receipt for that portion.

Activities must occur at least once a week for eight consecutive weeks, under supervision or coaching.

To find out if your child's registered activities qualify for the CHILDREN'S FITNESS TAX CREDIT call the Canada Revenue Agency at 1-800-959-8281 (and press \*).



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## Fairness for the Self-Employed Act

Sallie Hunt, Staff Lawyer (Kenora)

On 15 December 2009, Bill C-56 (*Fairness for the Self-Employed Act*) received Royal Assent. Most of Bill C-56 came into force on January 1, 2010.

Certain provisions concerning due dates for payment of EI premiums by self-employed persons go into force on January 1, 2011.

According to a Service Canada summary ([http://www.servicecanada.gc.ca/eng/sc/ei/self\\_employed\\_workers.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/self_employed_workers.shtml)), beginning in January 2011, self-employed workers can obtain access to EI special benefits.

These include:

Maternity benefits  
Parental benefits  
Sickness benefits; and  
Compassionate care benefits



To be eligible, self-employed persons must be Canadian citizens or permanent residents and must have entered into an agreement with the Canada Employment Insurance Commission through Service Canada. Individuals were able to start entering into an agreement to pay EI premiums on self-employed income on January 31, 2010.

Individuals who entered into an agreement between January 31, 2010 and April 1, 2010 can make a claim for special benefits as early as January 2011. Those entering agreements after April 1, 2010 must wait 12 months before making a claim.

For further information, go the Service Canada website at [http://www.servicecanada.gc.ca/eng/ei/legislation/c56\\_2009.shtml](http://www.servicecanada.gc.ca/eng/ei/legislation/c56_2009.shtml) or call or visit your local Service Canada office.

# Oxycodone

Sallie Hunt, Staff Lawyer (Kenora)

Oxycodone is a narcotic frequently used as a pain medication. It can be used for short-term pain, but often is used for chronic conditions when other medications have not been effective in managing pain. Oxycodone has been available for many years in combination with acetaminophen or ASA, commonly known as Percocet® (generic names are Endocet® and Oxycocet®) or Percodan® (generic names are Endodan® and Oxycodan®).

Other short acting oxycodone tablets are known under the brand name Supeudol® and Oxy IR®. A long acting form of oxycodone has been marketed under the brand

name OxyContin®. It is formulated to release oxycodone over a long period of time. However, when crushed or chewed and either inhaled by the nose, injected or swallowed, the oxycodone will be released and absorbed rapidly producing a heroin-like euphoria effect. For this reason, OxyContin® is often referred to as "Hillbilly Heroin".



The use of oxycodone containing prescriptions has increased significantly over the past few years and the number of oxycodone related

deaths in Ontario has nearly doubled since 2004.

The provincial government is concerned about the growing abuse of prescription narcotics, including the various forms of Oxycodone. It plans to introduce legislation this fall that it hopes will help address this abuse. The provincial government plans to track prescriptions through a new database. The database would be used to flag unusual patterns of prescribing and dispensing narcotics. Potentially, this could mean that certain doctors who prescribe Oxycodone more frequently than other doctors would be flagged. Six other provinces and many U.S. states have prescription drug monitoring programs.

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## Identity Theft

Fay Clark, CLW (Kenora)

Canadians loose over 8 million dollars per year in identity theft. Being aware can save you a lot:

- Don't give personal information over the phone or respond to questionable emails
- Soak personal documents in water, shred or burn them before tossing
- Never carry your SIN card or more than one credit card Never let anyone write down your credit card number
- Avoid using private ABM's – only use ATM's from big banks

- Do not access personal banking info on work computers
- Choose good passwords and change them frequently.

### Check your credit report once a year with both Equifax and Trans-Union.

If:

- You are advised of bank, credit or cell accounts that you have not opened
- Unknown items charged to your banking or credit cards or credit is declined or
- Your statements are not arriving in the mail

- Contact the police, Equifax and Trans Union & Passport Canada
- Investigate new accounts that show on the credit report
- Check with Canada Post to see if a change of address was reported
- Contact Phone Busters 1-888-495-8501 & RECOL [www.recol.ca](http://www.recol.ca)

For more tips visit the Consumer Measures Committee website at <http://cmcweb.ca> or visit the Northwest Community Legal Clinic.

# What you need to know about Collection Agencies

Laurie Nuttall, Staff Lawyer (Fort Frances)

Collection agencies are regulated by the Ministry of Consumer Services and are governed by the *Collection Agencies Act*. A collection agency is an independent business that tries to collect debts on behalf of creditors. Do not make a payment if you dispute that you owe the alleged debt. If you dispute the debt, you should write the collection agency and the original creditor and explain why you don't owe

the debt. A collection agency is prohibited from contacting you more than three times in a seven-day period and from using threatening, profane, intimidating or coercive language. Calls should not be made on statutory holidays. Monday to Saturday, calls can only be made between the hours of 7:00 a.m. and 9:00 p.m. and between 1:00 p.m. and 5:00 p.m. on Sunday. Collection agencies should not contact your employer unless the employer has guaran-

teed to pay the debt; the contact is only once to confirm the debtor's employment; or the contact is regarding payments in a wage assignment, court order or judgment. If you believe you are being harassed by a collection agency you should contact the head of the collection agency. If matters are not resolved, a complaint can be filed with the Consumer Protection Branch. They can be contacted at 1-800-889-9768; Fax: 416-326-8665; TTY: 416-229-6086 or 1-877-666-6545.

## Changes to Ontario Works and ODSP

Sallie Hunt, Staff Lawyer (Kenora)

In response to recommendations made by the Social Assistance Review Advisory Council, the provincial government has made amendments to its Regulations for Ontario Works (OW) and the Ontario Disability Support Program (ODSP). These changes will start in September 2010.

### SUSPENSION FOR NON-PARTICIPATION

If someone receiving OW or ODSP benefits fails to comply with a participation requirement, such as a job-related activity for someone on Ontario Works, benefits are suspended/terminated because of the non-compliance.

The period of suspension used to be three months for the first non-compliance and six months for any further non-compliances.

This has been reduced to one month for a first time, and to three months for subsequent occurrences.

### SHELTER ALLOWANCE FOR CO-RESIDENTS

If you are on OW/ODSP and share a rental unit with roommates, OW/ODSP will pay you the actual rental cost, as your shelter allowance, up to the maximum allowed.

### GIFTS OF SMALL VALUE

Ontario Works will allow family and friends to give gifts of small value to a person on Ontario Works benefits for a period of 12 months. *Gifts of small value* are things like groceries, gift cards, etc. If they are considered to be *gifts of small value*, they are exempt as income and not deducted from a recipient's benefits.

After 12 months, Ontario Works will no longer consider these *gifts of small value* to be "casual," and may consider them to be income and thus deducted from a recipient's benefits.

### SEEKING SUPPORT

A person applying for or in receipt of Ontario Works benefits has an obligation to seek spousal support or child support (as the case may be), if the former partner has income. Failure to seek support could result in benefits being suspended.

The rules have changed. Now when a person has "*made an effort to meet his/her obligation to pursue support*," a caseworker can defer the need to pursue support further, if it is necessary for a third party, such as a Family Support Worker or Legal Aid Ontario to become involved.

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**This material is for information purposes only, and is not legal advice. If you require legal advice, please contact your community legal clinic or other legal representative.**

# N.C.L.C



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## Office Closures

October 11, 2010 - Thanksgiving

October 15, 2010 - Staff meetings

November 11, 2010 - Remembrance Day



## Sub-Offices

**Red Lake** - Wednesdays October 6th, November 3rd, December 1st

**Ear Falls** - by appointment: Thursdays  
October 7th, November 4th,  
December 2nd

## Power of Attorney & Substitute Decision Making Information Sessions

The Canadian Mental Health Association's Fort Frances branch is celebrating their 30<sup>th</sup> anniversary in 2010. In honour of this milestone, the District Mental Health Services for Older Adults Program is hosting FREE information sessions on Powers of Attorney and Substitute Decision Making throughout the district.

Presenters for these sessions will include the Manager of Investigations and Treatment Decisions Units, the Team Leader of the Treatment Decisions Unit, Ministry of the Attorney General and Office of the Public Guardian and Trustee.

Topics that will be discussed include: the range of services offered by the local office of the Public Guardian and Trustee; the Substitute Decisions Act (which allows an individual to appoint in

advance someone to make decisions should one become mentally incapable); the role of the Guardianship Investigations Unit, and how to involve the Unit when concerned about a mentally incapable person; and the role of the Treatment Decisions Unit regarding making substitute health care and placement decisions.

Registration is limited and required for the service provider sessions only. The deadline to register is October 1st.

### **ATIKOKAN:**

Tuesday, October 5<sup>th</sup> from 9 – 11am at the Pioneer Centre. This session is open to both service providers and the general public. For more information or to register, contact Patricia Dunnet, Geriatric Mental Health Worker at 597-2724 x226.

### **FORT FRANCES:**

Tuesday, October 5<sup>th</sup> at La Place Rendezvous Hotel. The session for service providers is from 2-4 pm (registration is required) and for the general public from 6:30 – 8:30pm.

For more information or to register, contact Tana Langtry, Community Liaison Worker at 274-9400 x1.

### **KENORA:**

Wednesday, October 6th at Best Western Lakeside Inn. The session for service providers is from 1-3pm (registration is required) and for the general public from 6:30-8:30pm. For more information or to register, contact Lura McLuckie, Geriatric Mental Health Worker at 468-4699.



Consider the environment...

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