

# Changing Times

A magazine made by newcomers to Southwest Saskatchewan

SPRING 2012

CELEBRATE  
DIVERSITY

SOUTHWEST NEWCOMER  
**WELCOME**  
CENTRE

# spring GREETINGS!

## *from the editor*

Welcome to spring!

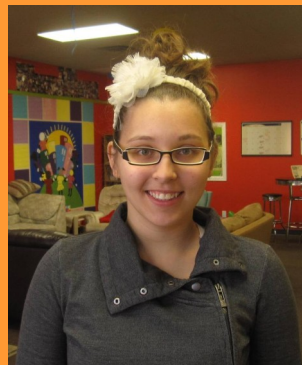
Doesn't this newfound sunshine cheer you up? It sure puts a smile on my face. Spring always feels like a refreshing reward for surviving the long and gloomy winter. I wish Saskatchewan springs lasted a little bit longer even if it meant shorter summers.

I had lots of fun working on this spring issue of the *Changing Times* magazine, as there was so much to tell and report on. I hope you will enjoy reading our stories and perhaps also learn something new or gain a new perspective.

I am also very grateful for the wonderful contributions of our new volunteer writers. If you like writing, designing, taking pictures and if you would like to volunteer some of your time, please let me know!

***Happy Easter!***

~ Agnese Vilde



Spring is an exciting season! Everything is starting to green, the weather is getting warmer, and the days are getting longer! Another bonus: it's almost summer!

~ Emilia

**Spring:** The changing of the weather always amazes me, especially from winter to spring. It's like a big theatre production set unfolding before my eyes, with the basically black and white winter suddenly changing into this colorful set-not just in nature but in people as well. Seeing the perennial plants that hide all winter months come out is really looking at life and how it must go on after a deep slumber.

~ Icasiana de Gala

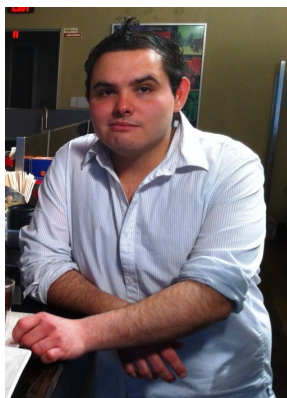


### **Mabel R. Derksen**

is an educator at heart, with an interest in mathematics, science, spirituality, and global issues. Her teaching career is delightfully on hold as she parents her two beautiful children in Swift Current with the help of her husband, a full-time teacher. Mabel also enjoys reading, scrapbooking, cooking/baking, nature hikes, and travelling.



**Spring** is my favorite season! It is a pleasure to witness nature resurrecting itself with brilliant color. And I love exploring puddles with my two kids!



**Spring** time is here and is coming with changes in our lifestyle and eating habits. A time to enjoy outside and try what nature offers. Definitely on my favorite seasons of the year. Let's get out, eat healthy and enjoy life!

*yours truly, Rafa Diaz*

## **Inside this issue**

---

Spring Greetings	2
What's New!	4
Immigration News	5
Have Your Say!	5
Racism, Harassment & Discrimination	6
Family Literacy Week Celebrations	9
Our Stories: Journeys From There to Here	10
Fusion of Flavors	12
Cooking Culture	13
Financial Literacy Workshop	14
Immigrant Access Fund	16
Community Volunteer Tax Program	17
<i>Avanzando Unidos!</i>	
Hispanic Heritage Month	18
What is Zumba?	19
Katimavik = Cultural Experiment?	20
Reminders	21
Announcements	22
Families Reunited!	23
Coming soon...	24
A preview of our website	

We would like to officially thank Austin for spending three months with us as part of his Katimavik experience.

We appreciated his humor, easy going attitude and dedication when it came to tutoring French, proofreading, making photo copies (his favorite assignment) and doing all the heavy lifting around the Welcome Centre. We wish him luck as he pursues his dreams in Canada, Bolivia and elsewhere.





## Message from the Board of Directors!

The Board of Directors is pleased to announce that Icasiana de Gala will be continuing her great work in the position of Executive Director of the Southwest Newcomer Welcome Centre for our upcoming fiscal year (April 1st, 2012 to March 31st, 2013.) Permanent director Anika Henderson has extended her leave for one more year for personal and professional reasons.

Icasiana has been with the Centre in the capacity of Executive Director for the past year and has overseen all of our services as our operations continue to grow. We are pleased to have her continue in this capacity and expect continued success for the Centre.

Kind Regards,  
Keleah Ostrander, Chairperson  
Southwest Newcomer Welcome Centre Board of Directors



## Meet Mary Jane!

Please meet our new volunteer, Mary Jane Gonzales. As part of her high school course she is volunteering with us two hours every day and we are very grateful to have her here.

Originally from Philippines, Mary Jane has called Swift Current home since 2008. She is 18 years old and

is graduating this year. She loves basketball and hanging out with her friends, and hopes to become a nurse in the next few years.

## Our Website Coming Soon!

We are happy to announce that we will be launching our website on May 1, 2012

Sneak preview on the last page!

## HOLIDAY HOURS

Southwest Newcomer Welcome Centre will be closed on

**April 6 and April 9**

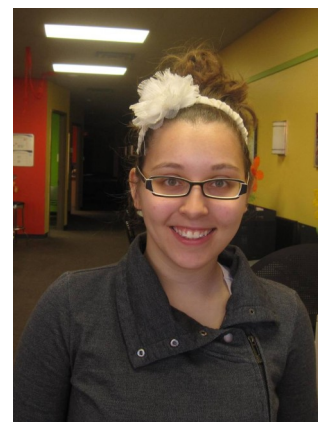
Happy Easter everyone!

If there are any immediate concerns, please contact us at:

icasiana@newcomerwelcomecentre.com or  
claudia@newcomerwelcomecentre.com

## Meet Emilia, our new Katimavik volunteer

Emilia is from Guelph, Ontario. She enjoys reading and talking to people in order to learn more about the world. She's excited to spend time in Swift Current and to meet the people that make Swift Current such a great place to be.



## IMMIGRATION NEWS

### **Conditional permanent residence proposed to deter marriages of convenience**

In order to prevent marriage fraud, the Ministry of Citizenship, Immigration, and Multiculturalism is proposing a condition that would require that the spouse or partner being sponsored by a Canadian citizen or permanent resident must live with their sponsor in a legitimate relationship for two years after they receive their permanent resident status.

This condition would apply to spouses who have no children and have been in a relationship for less than two years. If this condition is not met, the sponsored spouse's status may be revoked and criminal charges may be laid. After the two years, the condition no longer applies. Furthermore, sponsored spouses are ineligible to sponsor a new spouse for five years from the day they are granted permanent residence.

### **Proposal to assess foreign education credentials before skilled workers arrive**

This would require that applicants who want to immigrate as Federal Skilled Workers to have their foreign education credentials assessed and verified by a designated organization before arriving in Canada. This assessment does not guarantee that Federal Skilled Workers would automatically find employment or become licensed to practice in a regulated occupation. Rather, it would allow applicants to know how their education credentials compare to Canadian credentials and how employers will value their education before they arrive in Canada.

### **Government of Canada transforms economic immigration program**

CIC (Citizen and Immigration Canada) is eliminating the former Federal Skilled Workers Program and will refund applicants that applied before February 27, 2008. In its place, CIC will implement a system that fast tracks applicants that have the right skills to meet Canada's labour needs. For those that have passed the selection criteria stage with the former program, CIC will continue to process their applications. The goal of the new program is to eliminate the backlog of the former program and bring skilled workers into the Canadian workforce faster and with better efficiency.

To read full press releases go to <http://www.cic.gc.ca/english/department/media/index.asp>

## have your say

Here are some of your questions along with our answers

### **Q: "What do we need to bring when we come to the Welcome Centre for the first time?"**

A: "There are no documents required when you come to the Welcome Centre. However, there are some forms that you will be asked to fill out requiring some data like your address, contact information and SIN number. We would appreciate if you bring that information with you."

### **Q: "How does public transit work in Swift Current? Is there just one bus?"**

A: "Yes, at the moment there is only one bus operating under the "Tel-a-Bus" service, unless it is very busy, then they will put their second bus in service. Rumor has is that the City is planning to expand this service by acquiring new busses and providing a scheduled bus service."

For now, to get a ride, you have to **call 773-1448** and request a pickup. At that time they will let you know how long the waiting time will be. There are 3 stops, that are made every hour:

**1)** downtown, 1st Ave NE & Chaplin St. E, **2)** Wheatland Mall, **3)** Swift Current Mall.

**HOURS OF OPERATION:** Monday to Saturday, 7am - 5:30 pm  
One ride costs \$ **1.50**

**ASK US!** We are still working on our FAQ section on the website. Send us your questions and we will try to answer them. The best questions along with our answers will be published.

# RACISM · HARASSMENT · DISCRIMINATION

By Icasiana de Gala & Agnese Vilde

Racism, Harassment and Discrimination are very big words. In a multi-cultural environment, these three words are often used and heard of. Whether the use of these words is appropriate in the circumstances involved is another issue. It cannot be denied that harassment and discrimination happen every day. There are victims as there are perpetrators. There are also enough bystanders who just don't care or choose to ignore what is happening around them. Racism, Harassment, Discrimination... are loaded words that when used incorrectly hold consequences. We should not use these words lightly. Not every situation involves harassment or discrimination and usually people don't want to or don't mean to be racist. A certain clash of personality or difference in opinion does not automatically translate to harassment or discrimination. When someone does not agree with or even simply does not like someone from a different culture, it does not automatically make their actions discriminatory or a form of harassment.

It is always best to have respect for another person regardless of who or from where he/she is. RESPECT is the basis of understanding and harmony. Everyone deserves it.

*If you are experiencing harassment, discrimination or any other serious problems at work, contact the Labour Standards Branch for more information and find out if your employer is treating you unfairly. If you want to file a complaint, they will explain how to do that. You can contact Labour Standards without giving any personal information, your conversation will be confidential and no one will report you to your employer.*

More info is available at [www.aeel.gov.sk.ca/ls](http://www.aeel.gov.sk.ca/ls)

**Swift Current Branch**  
**Provincial Building, 2nd floor**  
**350 Cheadle St. W**  
**Swift Current, SK S9H 4G3**  
**Phone: (306) 778 8246**

A **stereotype** is a generalization used to define a group of people based only on the words or deeds of one member of the group. When we oversimplify an individual or a group through generalizations, we've stereotyped, not bothering to consider the differences between all of us.

**Prejudice** is an attitude, almost always negative, about a whole group of people. Prejudice is a pre-judgment based on stereotypes that we create with incomplete or inaccurate facts.

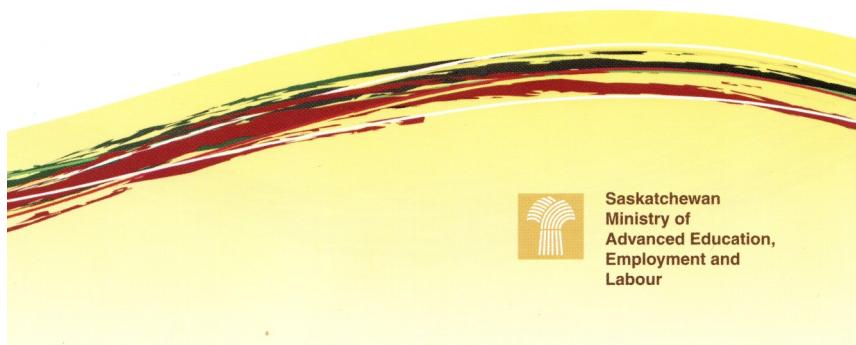
**Discrimination** can be the result of stereotyping and prejudice. It's the action we take against others that humiliates or belittles them, or puts them at a disadvantage. Discrimination denies people benefits and opportunities that other people enjoy in areas like housing, employment, education and public services.

**Racism** is a combination of stereotyping, prejudice and discrimination that makes some people think they are superior to people of other ancestries. It is demeaning and debilitating. Having to live and work in an environment covert discrimination can cause victims to suffer a range of physical and mental health problems.

**Harassment** is any behavior that demeans, humiliates or embarrasses a person.

**Discriminatory harassment** includes:

- Unwanted physical contact (touching, grabbing, hitting or pinching)
- Written or verbal abuse or threats
- Unwelcome remarks, jokes, slurs, or taunts about a person's ancestry, national or ethnic origin, sexual orientation, or any other prohibited ground
- Insulting names or comments
- Jokes, cartoons, or pictures that embarrass or insult someone
- Ignoring, isolating, or segregating a person or group
- Negative treatment because of sex, ancestry, disability or any other prohibited ground of discrimination.



## Discrimination in Employment on the Basis of Nationality or Place of Origin

Most employers know they can't refuse to hire someone because of their ancestry, but many don't know that *The Saskatchewan Human Rights Code (the Code)* also stops employers from asking certain questions on application forms or in interviews which might allow them to eliminate candidates based on nationality or place of origin. After all, these questions won't help employers find the best candidates because they are not relevant to the job.

During the hiring process (recruitment advertisements, job application forms, and job interviews), potential employers are entitled to ask applicants if they are *legally entitled to work in Canada* but not about their specific citizenship status or where they were born. To be "legally entitled to work in Canada" you must be a citizen, permanent resident, or hold a valid work permit or visa. Asking this question ensures the potential employer that the applicant is not applying for work illegally.

### Inquiries before hiring:

During the hiring process, potential employers cannot ask questions related to:

- Birthplace and nationality of ancestors, spouse or other relatives
- Citizenship & naturalization
- Permanent resident status
- Requests for proof of Canadian citizenship, or a Social Insurance Number (SIN) which may contain information about an applicant's place of origin or citizenship status
- "Canadian experience" for a particular job which is indirect preferential treatment based on nationality or place of origin
- Membership in organizations which are identified by a prohibited ground of discrimination,
  - The name and location of schools the applicant attended
  - The candidate's mother-tongue
  - Where or how a person learned another language
  - The candidate's religion.

### Inquiries After Employment or Conditional Offer of Employment

Even though there are some questions employers should not be asking during interviews and on application forms, it is often okay to ask those things once someone is an employee or has been offered a conditional offer of employment.

These include asking:

- For proof of legal entitlement to work in Canada;
- For the employee's birth certificate or social insurance number;
- About religion to determine when leave-of-absence may be required for the observance of religious holidays.

### Applying for Federal or Provincial Government Jobs

- The Government of Canada can give preference to Cana-

dian citizens in order to enhance the meaning of citizenship as a unifying symbol for Canadians and to encourage permanent residents to naturalize.

• **The Government of Saskatchewan does not have a citizenship preference for provincial jobs** and merely asks if applicants are legally entitled to work in Canada.

**Employment agencies** are subject to the Code, as well. If they screen someone out on the basis of nationality or place of origin, they could have a human rights complaint brought against them. That's also true if they ask questions that are prohibited during the hiring process.

*Under The Saskatchewan Human Rights Code, it's illegal for any employer, educational institution or service provider under provincial jurisdiction to discriminate on the basis of race or perceived race, colour, ancestry, nationality, place of origin, or religion in schools, housing, public services, contracts, or publications, or on the job.*

*The Saskatchewan Human Rights Commission enforces the Code to protect victims of discrimination, and provides public education to prevent discrimination from happening. If you believe you are a victim of racial discrimination, the Saskatchewan Human Rights Commission can help.*

Source: Saskatchewan Human Rights Commission



SASKATCHEWAN  
HUMAN RIGHTS  
COMMISSION

## *Racism Equals Ignorance* *By Emmanuel De Gala*

*Go back to the Philippines you freakin Nazi  
A couple of drunk guys once told me  
They might think it hurts like the sting of a bee  
But it's actually kinda funny  
Because I am not a freakin Nazi*

*We are all victims not just me  
And I know this because I see it  
It is not how it is supposed to be  
We should never have to talk about it*

*I am Filipino and maybe a little Spanish in blood  
It might be your country but you can't treat me like mud  
I would give you all of my respect if you give me some  
I hope you treat better those who are about to come*

*We are all victims not just me  
And I know this because I see it  
It is not how it is supposed to be  
We should never have to talk about it*

*Some sung the song of the Natives to my brother  
And one said "make sushi" to the Filipino boxer  
They think their insults are very intelligent  
They try so hard to be racist but they can't*

*We are all victims not just me  
And I know this because I see it  
It is not how it is supposed to be  
We should never have to talk about it*

*As for my fellow immigrants who try to build walls  
that separate yourselves from them in the school halls  
Back stabbing with our own language is never okay  
Just because they cannot understand them  
Maybe you did something wrong and they're afraid to say  
because all you do is accuse them of racism*

*We are all victims not just me  
And I know this because I see it  
It is not how it is supposed to be  
We should never have to talk about it*

Racism  
Recognize it...  
**Reject it!**  
From Many Peoples Strength  
March 21 



Thank you for sharing your lunch  
break with us on March 21st!



*Cultural diversity is a  
fact of life in Canada –  
it's what makes our  
country so rich.*





## Family Literacy Week Celebrations

By Agnese Vilde

As part of the Family Literacy Week celebration the Welcome Centre hosted an afternoon of fun games and learning. On Tuesday afternoon (January 24), nine boys came and turned our centre upside down. They were reading, coloring, playing and running around all while enjoying cookies and hot chocolate (thanks to the kind donation from *Tim Hortons*).

**The slogan for this year's literacy week was: "Play for Literacy!"**

Play for Literacy includes all types of play that encourages literacy and numeracy. Card games, puzzles and skipping are examples of fun activities that promote reading, spelling and



To promote reading, we also had a draw of some very nice children's books at the end of the week. Any child that came to the Welcome Centre during the Family Literacy Week was able to participate in the draw. Our lucky winners were: Brycen, Marvin, Ghrandozz, Alex and Andrei. **Congratulations!** We hope you keep reading and keep learning in everything you do.

**Family Literacy Olympics** was held on January 26 at Great Plains College cafeteria and was well attended by newcomer as well as local families. Children of all ages could participate.



**Family Literacy Day Celebration** "Reading With Stars" was held on January 27 at the Swift Current Mall Center Court. As part of the celebration, four local stars read books to Grade 1 & 2 students from all elementary schools.

# Our Stories: Journeys from There to Here

By Mabel R. Derksen

My name is Mabel Renuka Derksen. I am a second generation Canadian. My parents immigrated to Canada from India in the early 1970s. I was born in Toronto. My father was an educator and he tried desperately to find a teaching position in the big city. Unfortunately, in spite of his excellent English, he faced barriers to employment due to his accent, his color, and his Indian college credentials. Frantically, he sent out numerous applications all over Canada, determined to get a job to support his new bride and six-month old daughter. And he did, approximately 3000 km away, at *Se-Se-Wa-Hum School*, Big River First Nation, Saskatchewan.

Big River First Nation is about a six hour drive north-east of Swift Current. “How did Mabel end up

in Swift Current?” you might wonder. Here is my journey from there to here.

I spent the first twelve years of my life in and around Victoire, Saskatchewan, a little hamlet on the outskirts of Big River First Nation. I was the only East-Indian Canadian in my community, except for my two younger sisters and infant brother. I remember feeling “brown on the outside, white on the inside”. I desperately wanted to fit in with my Caucasian friends! Even though I intermittently spoke Hindi at home and enjoyed eating curry and *roti*, I was ashamed of my ethnicity in public. Thus, I was “Mabel” at school, not “Renuka”.

We eventually moved from Victoire, a French-Canadian settlement, to Osler, Saskatchewan, a Mennonite town. My parents were

ecstatic! Finally, they had left the isolation behind. Now, they were only twenty minutes north-east of Saskatoon. My mother was dizzy with excitement! After so many years, she had immediate access to better conveniences, an East-Indian grocery store, and other families of the same culture. My father found joy in teaching at *Valley Christian Academy*, a semi-private school outside of Osler. This was the learning institution where I obtained my high school education.

It was a bit challenging growing up in a town that was mono-cultural. My siblings and I received many “looks” when we walked into local businesses. Eventually, we were known and respected as “Mr. David’s children”. I recall correcting many misconceptions of my home culture as a youth. “Are you a Hindu?” I was asked. “No,” I replied, “I’m a Christian. A follower of Hinduism is called a Hindu.” “Do you eat monkey brains and eye ball soup?” an impetuous classmate queried. “No, that’s just in the movie *Indiana Jones and the Temple of Doom*,” I corrected, shaking my head in frustration. Eventually, my classmates accepted me as one of their own. To this day, I am friends with two wonderful women whom I met at *Valley Christian Academy*.

My family moved to Saskatoon when I started to attend the University of Saskatchewan. I followed in the footsteps of my parents and became a teacher as well.





My career took me far and wide. I was privileged to work in Edmonton, Alberta and Hong Kong, China. The further I travelled from my family, the prouder I became of being an East-Indian Canadian. I donned my *salwar kameez* with delight. I adopted curries and rice into my repertoire of cooking. I practiced my Hindi every chance I got. And I even put on my East-Indian accent to get a laugh.

Years later, I returned to Saskatoon to reconnect with my family and complete my Masters of Education degree. Afterwards, I received a teaching position with Saskatoon Public Schools. Even though I missed the synergy of large Asian centers, I fell in love

with Saskatchewan all over again. I appreciated the wide open spaces, glorious sunsets, and clean, crisp air to a deeper degree. I also met my soul mate, Scott Derksen, who has Dutch-Mennonite heritage. Our common faith and love for teaching science united us, amongst other things. We were engaged nine months after we met and married seven months later.

It is not surprising that I have married outside my ethnicity. Most of my life, I've had to adapt to cultures other than my own. All of my close friends, save a few, are Caucasian. Thus marrying a man who is a different color than me was not a huge leap. I am blessed that my parents love

my husband and cherish him as a son. I am grateful that my husband loves me and my family. I am thankful that my husband is willing to learn about my culture. And I cherish every time my husband calls me "Renuka".

My husband and I have brought two beautiful children into this world, a daughter (age 4) and a son (soon to be 2). Scott received a teaching position at Swift Current Comprehensive High School the year our son was born. We moved so that I could fulfill my desire to be a stay-at-home Mom.

We are excited to raise our family here in Swift Current. I have full confidence that my children will thrive in this community. However, there are days I wonder if my daughter and son will struggle with being "mixed". Will they be teased about their Daddy being "White" and Mommy being "Brown"? Will they refuse to practice the Hindi they are currently learning as they seek to fit in with others? Will I be the last non-Caucasian ancestor in their genealogy? Only time will reveal the answers to these questions. In the meanwhile, we will teach our children the beauty found in their dual heritage and common faith, while making Swift Current our new home.

***Do you have a story to tell of how Swift Current has become your new home?  
We would love to hear from you!***

***Please contact Agnese at (306) 778 6262 or [agnese@newcomerwelcomecentre.com](mailto:agnese@newcomerwelcomecentre.com)***

***You may be featured in a future edition of *Our Stories: Journeys from There to Here*.***

# Fusion of Flavors!

By Rafa Diaz

**What does Fusion mean?** Some people say it is about combining elements of various culinary methods and forms of cooking. Personally, I think it is more than a combination of taste, but mixture of cultures and lifestyles, sometimes bringing a blend of various regional cooking styles into one single dish.

I have always told my friends and customers that there is no confusion when it comes to “fusion.” It’s about adding a touch of different elements with a little twist.

**Why to fusion flavours?** A lot of home cooks and chefs around the world find it interesting way of “rediscovering” or “reinventing” a classic dish taking it into the next level with a new combination of flavours and art.

## Maple Chipotle Tacos with pickled onions & sesame seeds,

*A great mix  
of foreign  
ingredients  
with local  
products.*



### CORN TORTILLAS

½ cup corn flour  
½ cup all-purpose flour  
1 tsp. salt  
½ cup warm water  
½ cup canola oil

Mix everything and form small balls of 30 g and roll flat. Heat the tortillas in a lightly oiled skillet and cook for one minute each side.

### FILLING

100 g diced grill chicken.  
1 Tbsp chopped green onions.  
1 Tbsp chopped cilantro  
¼ red onion finely sliced

Mix everything and garnish with some red cabbage and jalapenos or banana peppers.

*Tbsp - tablespoon  
tsp - teaspoon*

### SAUCE

100 g of smoky chipotles  
or dry jalapeno peppers  
1 cup water  
1/2 cup brown sugar  
1 cup maple syrup  
1 teaspoon salt

Take smoky chipotles or dry jalapeno peppers and blend with water and brown sugar. Mix puree with maple syrup. Add salt.

*A little fusion of chipotle pepper & maple syrup it creates  
a unique “smoky tangy” spicy delight.*

Chinook Regional Library & Southwest Newcomer Welcome Centre are proud to present:

# COOKING CULTURE

*Bringing newcomers and established community members together by interacting through food and showcasing personal cultural meals.*

Food, especially traditional food, can bridge a gap and create a tie into a culture to established community members; traditional food is as indicative of a country as language is.

We will be holding a number of meals created from a variety of newcomers for the established community members. While preparing dishes the newcomer will discuss the food, the spicing and other nuances about life in their homeland.

We will be hiring a professional photographer to take cookbook quality photos of the food to be used in a self-

published book which will be distributed in the community.

We will be creating a high quality cookbook that showcases a number of cultures while having strong images of food, culture, preparation and personal experiences. In the book layout the food photo will reside on one page, the opposite page will list recipes, personal stories and images on other pages.

Newcomers will describe why they chose the particular dishes and what those dishes mean to them on a personal level.

The creation and layout of the book is also dependent on the chefs and sharing the personal culture. Stories of home, coinciding with recipes, is what will make this project stand out from other contemporary cookbooks.

The book assembly and publication will fall directly into the hands of the participants. Participants are expected to organize materials, work with the photographer, book meal plans, clean dishes and areas, and more, all the while interacting with each other.

*We are looking for recipes with a story, a recipe that is a family favorite, or has been passed to you by your mother or grandmother, a recipe that tells about where you are from and your culture.*

*We would like to invite anyone who wants to share a recipe with the rest of the Southwest Saskatchewan. Your recipe might just be perfect for a cookbook. You not only get to share your recipe and culture, but also to enjoy it together with your friends.*

*Please do share with us your delicious home-made recipes. You will be providing a great contribution to the food culture in the Southwest Saskatchewan. If you are interested, please give us a call at 778-6262 or send us an email at [nwc@newcomerwelcomecentre.com](mailto:nwc@newcomerwelcomecentre.com)*

*This program is a bridge, through food, to an insight into the lives of all participants.*



# Financial Literacy Workshop

by Icasiana de Gala

As newcomers to Canada, there are many aspects of life here that we are still not very familiar with - it could be the weather, the food, the school system, certain sports, and of course the financial system. Everything that we do here practically involves banking, making payments, securing loans or mortgage and others. There are also other questions that came up such as: how do we start applying for a

mortgage, what types of insurance should we get, or what do we do if our spouse dies, and so on.

These are not easy questions, and they would be best answered by people who are experts in these fields. While looking for the right resource persons, we sought the help of Pastor Kevin Snyder of the Eastside Church of God, who had organized workshops of this kind in the past.

After a few meetings, we were able to get the participation of three (3) very generous and knowledgeable persons: Mr. Russ Siemens from the Innovation Credit Union Board of Directors, Ms. Carla Carlson from the Nimegeers Carlson Law Firm and Mr. Bob Jamieson from Sunlife Insurance.

Finally, we had the Financial Literacy Workshop on March 1 and 3 here at the Welcome Centre.



First to speak was **Mr. Siemens**. He discussed the basics of finances, credit cards, credit scores, and some practical ways of saving and investing our money. Since banks in Canada are the most secure in the world, keeping our money in banks or credit unions is the best way to safeguard it. Investing our money in some way is also a smart move. If we want a secure investment, we could choose Mutual Funds instead of the Stock Market. He also mentioned RRSP's as a very good investment. He emphasized that when securing loans, financial institutions usually look at the 4C's - Credit Rating, Capacity, Collateral, and Character. So, it is necessary to protect our credit score by paying bills on time. He also gave a very sound

piece of advice: we must be able to "DISTINGUISH WANTS AND NEEDS." Often we confuse our wants with our needs and end up incurring debt for things that we really do not need.

Next, **Mr. Jamieson** discussed insurance. He said that a big part of the financial planning process should include insurance. There are different types of insurance that we must be aware of in order to make an informed decision on which type to get or which one we need the most. Types of insurances include:

1. **Life Insurance**, which would cover final costs of burial, accounting, legal fees and others. It could also pay off mortgages and other debt, kids' education costs and income replacement for survivors.

2. **Critical Illness Insurance** covers costs for treatment expenses (includes travel, meals, rooms, etc.), and replacement of some lost income.
3. **Disability Insurance** covers income replacement when sick or injured and unable to work.
4. **Health and Dental Coverage** is very useful. It covers ambulance costs, massage therapy/ physiotherapy, prescription drugs, dental check-ups and other dental costs like crowns, caps, bridges and orthodontic work and other miscellaneous costs.
5. **Home owner/Tenant Insurance** is a very wise investment for protection against fire, liability coverage and loss or damage to property.
6. **Vehicle Insurance** includes accident coverage, theft and other expenses.

Ms. Carlson was the last to speak. She explained the legal background of the most common concerns of newcomers. She talked about renting a home and all aspects related to a rental agreement such as security deposits, payment of rent, rent increases, and the quiet enjoyment of the rental space by the tenant from the landlord and other individuals. Any person who has an issue about the rental agreement or how it was being executed should resort to the Rentalsman for settlement.

**Some things to remember:**

- The Rental law does not require that a rental agreement be in writing; however, it is always best to put it in writing.
- Damage deposit should not exceed the equivalent of one (1)

month's rent and can be paid in 2 installments - the first half upon possession and the other within 2 months;

- Take a picture of the apartment upon taking possession as proof of its condition at that time. This would be very helpful later if there is an issue about the condition of the property.
- Rent Increase - landlord must give tenants 6 months notice before any increases can be made;
- Notice to terminate rental agreement is best put in writing and must be given before the end of the month.
- One must provide with their new address with the landlord upon the termination of the contract so that damage deposit can be returned. If no forwarding address is left, the landlord can

keep the deposit.

- The landlord has seven (7) business days to return the deposit.

Another topic that she stressed upon was the issue of **Common-Law relationships**. In Canada, two (2) persons who live as spouses for two (2) years are considered as spouses as far as property relations are concerned and the same rules for married individuals would apply; for income tax purposes, they need to be in the common-law relation for only six (6) months. Prenuptial agreement also applies to common-law partners as long as they applied for it before their second year as partners. The issue of abuse between a couple in a common-law relationship is also treated in the same manner as that of a married couple.



There was also a discussion on purchasing a house. It is always best to know from a financial institution if we qualify for a loan and for how much. If we have searched around for our ideal home and found one that we like, we must make sure that our deposit is conditional on our approval for a mortgage by the financial institution. In the eventuality that we do not get approved, we can always get the deposit back. If we are wondering how much the legal fees are, we must remember that the Law Society limits the price that a lawyer can charge on the sale depending on the value of the property. It is best to ask the lawyer how much the legal fees will be and he/she should be able to clarify. As far as **Estate Planning** is con-

cerned, there are three very important documents that we need to prepare to protect us and our dependents as well.

The first important document is the **WILL**. It usually contains such details as who the EXECUTOR of the estate is going to be, who are our BENEFICIARIES, who is going to take care of our children, and other important details about our property.

Another important document is the **SPECIAL POWER OF ATTORNEY**. In this document we authorize someone to act on our behalf in case of absence or incapacity to act.

The third important document is the **HEALTH CARE DIRECTIVE**. This document outlines our end of life health wishes and is very impor-

tant, especially when we have lost the capacity to decide on issues of health. Do you have any of these documents already? Now is the best time to go and seek some advice regarding these matters. She also introduced resources to get some legal help. The Public Legal Education Association or **PLEA** is a non-profit, non-government organization that exists to educate and inform the people of Saskatchewan about the law and the legal system. Check out the website at [www.plea.org](http://www.plea.org). The Pro-Bono program or free time with a lawyer is also available at the Salvation Army. The Law Society website provides a complete list of lawyers in Saskatchewan. There is also a legal aid program for specific types of cases.

It was indeed a very informative session. Those who attended learned a lot from the workshop and took some new information with them. We are very thankful to our resource persons for sharing their time and expertise on this topic. We would also like to thank the Literacy Committee for its support to this Financial Literacy Workshop.

## → The Immigrant Access Fund

The Immigrant Access Fund provides micro loans to immigrants who need help to pay for the costs associated with obtaining the Canadian accreditation or training that will allow them to work in their profession or trade. IAF micro loans help skilled immigrants move out of low-level/ low-income jobs and make their best possible contribution to Canada's economy.

IAF recognizes that the future of Canada depends on effectively integrating immigrants' knowledge and skills into the Canadian workforce.

### To be eligible for a loan, you must:

- Be an immigrant living in Saskatchewan
- Be a Canadian citizen, permanent resident, or a protected person, or a temporary resident with a valid work permit, who are nominees under the Saskatchewan Nominee Program)
- Have worked in another country in the field you wish to return to (this program is not designed to help you learn a new career)
- Have English skills that enable you to complete your employment plan
- Have a plan that sets out what you must do to be able to work in your field
- Be accepted into the program you are applying the loan toward (if applicable)
- Have a reasonable chance of obtaining employment in your field
- Lack access to comparable financial resources
- Not have an undischarged bankruptcy
- Agree to repay the loan, with interest
- Complete an application and satisfy all requirements

## Are you an immigrant and do you want to work in your field in Canada?

An IAF micro loan can help you if you are struggling to pay for the costs of your Canadian accreditation or training.

Micro loans of up to \$10,000 are available to immigrants who do any type of work. People who receive IAF micro loans are both skilled workers and professionals.

### The loan may be used for:

- Short-term (two years or less) training
- Exam fees with a professional governing association
- Travel expenses to write an exam
- Qualification assessments
- Professional association fees
- Books and course materials
- English language courses specific to employment
- Living allowance during study time
- Other related expenses

### To apply for a loan:

1. **Contact** an IAF representative to confirm that you are eligible to apply and to find out what information you need for your application.
2. **Download** Application Form at [www.iafcanada.org](http://www.iafcanada.org)
3. **Complete & Submit** Your Application. The Loan Review Team will review your completed application within two weeks.

For more information, please contact:

**Sergio Manrique** | Loan Manager  
**Immigrant Access Fund of Saskatchewan Inc**  
 C 306 491 07 30 | [sergiom@iafcanada.org](mailto:sergiom@iafcanada.org)





# Community Volunteer Income Tax Program



## Need a hand?

The Southwest Newcomer Welcome Centre is once again partnering with the Canada Revenue Agency (CRA) for the Community Volunteer Income Tax Program. This program offers free tax preparation services to low-income individuals, seniors and pensioners, newcomers, people with disabilities and social assistance recipients.

**Are you unable to prepare your income tax and benefit return yourself?**

We can help you to complete your income tax and benefit return if your income is low and your tax situation is simple. This service is **FREE** of charge.

To find out if you are eligible or to make an appointment, call Agnese at **(306) 778 6262** or stop by the Welcome Centre.

Make sure to bring all your tax papers, receipts and forms with you!

### We can't prepare tax returns for complex situations such as:

- returns for deceased persons;
- individuals who file for bankruptcy;
- self-employed individuals;
- individuals who report capital gains or losses; OR
- individuals who report employment expenses, or business or rental income and expenses.

You are **not eligible** to participate in this program if your income exceeds \$ 30,000 (single person), \$ 35,000 (married couple/single parent, plus \$ 2,500 for each dependant)

# ¡Avanzando Unidos! Together We Are Moving Forward!

by Emilia Main

April is Hispanic Heritage Month in Canada and to celebrate, the Canadian Hispanic Business Association runs the awards program "10 Most Influential Hispanic Canadians." Since 2007, the awards program has honored Hispanic Canadians (third largest minority in Canada) that have made an impact in all areas of life, such as science and technology, volunteer contributions, and the arts. **Here are a few former award winners:**



**Sonia Rodriguez**

Born in Toronto, Rodriguez has been a principal dancer with the National Canadian Ballet since 2000. She has been a dancer in many major productions with the Ballet since 1990, including Swan Lake, Don Quijote, Romeo and Juliet, La Fille mal gardée, and Cinderella.



**Hilario Duran**

Born in Havana, Cuba, Hilario Duran began playing piano by ear at the age of eight. Today, he is a multiple-award-winning pianist, composer, arranger, orchestra leader, educator and recording artist. In addition to winning three Juno awards, Duran is a volunteer teacher at Humber College in Toronto and he performed at the Vancouver 2010 Cultural Olympiad.



**Julio Torres - Recinos**

Born in El Salvador, Julio Torres-Recinos is an accomplished poet and writer. His poetry and stories have been published all over the world. He is also an Associate Professor at the University of Saskatchewan and received a Teaching Excellence Award by the U of S Student Union.



**Ivar Mendez**

Dr. Ivar Mendez, Director of the Neural Transplantation Laboratory at Dalhousie University in Nova Scotia, is a pioneer in the use of robotics in neurosurgery. His work moves doctors closer to the possibility of brain repair and solutions to problems involving disease and injury of the brain and spinal cord.



**Mario Perez**

Mario Perez came to Canada from Cuba seeking a better life for his family. Even though he ended up homeless at one point, Perez became a software developer for organizations such as Nestle and the US Embassy. He then created a software company and consulting engagements with AT&T. He was also a founding member of Yak Communications. He has provided opportunities for young Hispanics with interest in entrepreneurship and software development.



**Eva Avila**

Eva Avila, whose father is of Peruvian origin, was born in Gatineau, Quebec. In 2006, she won the fourth season of Canadian Idol. She has since had several number successful Canadian singles and is the first Canadian face for Maybelline New York. She also sang at the closing ceremonies for the 2010 Vancouver Olympics.



**Alberto Elmir**

Alberto Elmir has shaped Canada's Hispanic media for forty years. He was an editor at El Popular newspaper and a broadcaster at CHIN Radio, a multicultural broadcasting station. In 1984, Elmir influenced the creation of Telelatino TV (TLN), and in 2000, he created Ondas Hispanas, a Spanish speaking radio and Internet station.

The Toronto District School Board, where over 5000 of their students speak Spanish as a second language, chose "¡Avanzando Unidos!" or "Together We Are Moving Forward!" as their theme for Hispanic Heritage Month 2012.



Ditch the workout and join the party. Zumba Fitness® is the only Latin-inspired dance-fitness program that blends red-hot international music, created by Grammy Award-winning producers, and contagious steps to form a "fitness-party" that is downright addictive. Some examples of rhythms are Salsa, Merengue, Samba, Reggaeton, Cumbia, Funk and hip-hop.

Since its inception in 2001, the Zumba program has grown to become the world's largest – and most successful – dance-fitness program with more than 12 million people of all shapes, sizes and ages taking weekly Zumba classes in over 110,000 locations across more than 125 countries. Sometimes great ideas are born from accidents. In the mid-'90s, no one could have predicted the success of the Zumba® program, not even Alberto "Beto" Perez, who created the Zumba experience, after what many have called a true "happy accident."

More on Zumba at [www.zumba.com](http://www.zumba.com)

**Check out  
the Welcome Centre  
to see when the next  
Zumba classes  
are posted.**

**EVERYONE IS WELCOME!  
Don't miss out  
on the fun!**

To celebrate  
the Hispanic Heritage Month,  
the Welcome Centre will be  
hosting **SALSA NIGHTS**  
on **April 13** and **April 20**  
**@ 7:00 - 9:00**

Bring your dancing shoes and  
learn some hot moves with  
experienced dance instructors

John and Victoria.

See you there!



*My name is Tommi-Lyn Ortega. I am from Swift Current and have been a certified Zumba instructor since September 2011. The first time I tried Zumba I became addicted.*

*I love Zumba because I love to dance and have fun. It doesn't matter about doing all the right steps, it just matters about moving your body.*

*Zumba gives a sense of joy and confidence for people of all ages, cultures, shapes and sizes. It feels like a party, and not exercise. I also love Latin music and can't help but want to move my body when it's plays. Zumba brings me lots of joy and I want to share it with others.*

<https://www.zumba.com/en-US/profiles/308381/tommi-lyn-ortega/>

# Katimavik = Cultural Experiment?

*By Austin Hawkins-Seagram*

We have, once again, a group of devoted young volunteers in our community. In the spirit of diversity, here we have 11 youth between the ages of 17 and 21, from different races, with different primary languages, and from all over different parts of Canada, living in one house right here in Swift Current. These youth are involved in all sorts of activities here in the city; from helping to recycle alongside special needs employees, to welcoming new members of the community, to assisting the elderly, to help to put on concerts and events, to promoting healthy active family time and helping out at Broncos games. The Katimavik group of Swift Current provides support to the community, and helps it grow along with the volunteers themselves. Katimavik, the government sponsored program to bring volunteers to different communities throughout Canada and give youth an opportunity for firsthand life experience, has been around the area for years, and this season we have another group of volunteers willing to help where they're needed.



They are an interesting group of people each with their own quirks. Some have heavy French accents when they speak English. Some have heavy English accents when they speak French. Some like to dance in the kitchen. Some like to play chess. Some like to yell and make a lot of noise around other people who are trying to play chess.

To put 11 young arrogant hormonal people in a small house, tell them they are responsible for themselves and one another, that their every action will affect everybody else, and stand back to see what happens, would at first glance look like a cruel psychological Stanford experiment. But the disagreements between these people are insignificant compared to the tolerance and mutual understanding given and received; whether the difference is in culture, race, language or lifestyle. The way these youth have adapted and grown to suit the needs of one another in a few short months is nothing short of fascinating. A lot of Katimavik houses crash and burn because of the internal conflict between its members. This one, though, is really starting to come into its own. And the group has many to thank; one another, their supervisor, but the community as well, and the wonderful influence from having good, selfless relations with Swift Current. And on their behalf, I would like to do just that. **Thank you, to everyone who has helped our group to grow; and thank you for giving us the opportunity to return the favor.**



*Austin Hawkins-Seagram,  
Katimavik Volunteer 2012*

# REMINDERS

## LANGUAGE ASSESSMENTS

Want to take an **ESL** class?  
Need to **improve your English** for your job?

**Ask us** about our language assessments and to see if you qualify! For more information and to sign up, please contact Agnese at (306) 778 6262 or [agnese@newcomerwelcomecentre.com](mailto:agnese@newcomerwelcomecentre.com)

## WHO IS NEW?

Don't forget to **tell us who is new** in our community. If you know someone (neighbor, friend, colleague or family member) who is new to Swift Current and South West Saskatchewan, please let us know so that **we can welcome them** and assist them in any way we can.

May the NWC be the first stop towards their settlement.



**International Women of Swift Current**  
*get together for support and friendship.*

**Activities include:** *discussion groups, exercise programs, movie nights, cooking demonstrations, and cross-cultural exchanges.*

### **Meeting Place & Time**

Southwest Newcomer Welcome Centre  
237 Central Ave N, Swift Current

September - April on most Wednesdays  
@ 7:30 p.m.

### **CONTACT INFORMATION**

Myra Leyshon (306) 773 – 5068,  
[mleyshon@sasktel.net](mailto:mleyshon@sasktel.net)  
Anne Moola (306) 773 – 1711  
[annemoola@shaw.ca](mailto:annemoola@shaw.ca)



Don't miss out on important events, announcements and opportunities for newcomers living in Southwest Saskatchewan.

**Add us** and keep in touch with all that is going on!

## HOMework CLUB

If you would like your kids to take part in the program, please send us their names and grade level, as well as the subject that they would need help in.

**We are also looking for volunteer tutors!** To apply and for more info,

**please contact us** at **778-6262** or email [icasiana@newcomerwelcomecentre.com](mailto:icasiana@newcomerwelcomecentre.com)

# We welcome our newest newcomers:



**Adriana Carrillo & Sofia**



**Maricar & Abisha Belle**  
arrived on December 30, 2011



**PARDO family**



**Jhoanna & Fatima**  
arrived in February, 2012



**Marianna Torres**  
born on October 19, 2011  
to Karen Cardona Torres

**&  
new  
babies!**



**Christian Noval**  
born on January 3, 2012  
to Vilma & Nelio

# Families Reunited



REYES family reunited



PASCUAL family



MAGOTE family reunited



Joevy & Angelo reunited

# coming soon...

**SOUTHWEST NEWCOMER WELCOME CENTRE**

HOME ABOUT US SERVICES EVENTS LINKS CONTACT

**What's New**

**March 28, 2012**  
**Check out our new website!**  
 We are so excited to launch our website! Tell us what you think!  
[READ MORE](#)

**February 9, 2012**  
**Immigration News**  
 Super Visa Introduced  
 As of December 1, 2011, parents and grandparents of Canadian citizens and permanent residents have a new option for visiting their loved ones in Canada.  
[VISIT LINK](#) [READ MORE](#)

**March 9, 2012**  
**Community Volunteer Income Tax Program**  
 Need a hand?  
 Trained volunteers can help you to prepare your income tax and benefit return.  
[VISIT LINK](#) [READ MORE](#)

**April 2012**

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

**Southwest Newcomer Welcome Centre**  
 237 Central Ave N  
 Swift Current, SK S9H 0L3  
 P: (306) 778 6262 F: (306) 778 6226  
[nwc@newcomerwelcomecentre.com](mailto:nwc@newcomerwelcomecentre.com)

**Saskatchewan Immigration Portal**

**Welcome to the Southwest Newcomer Welcome Centre**

The Southwest Newcomer Welcome Centre is a welcoming space in downtown Swift Current that provides programming and resources to assist newcomers who have chosen to settle in Southwest Saskatchewan.

The Welcome Centre, a [regional gateway](#), welcomes immigrants and refugees, and supports their adjustment in Canada with services, initiatives and activities that promote diversity, participation and integration.

Since opening its doors in 2008, the Welcome Centre has been vital in meeting the real needs of newcomers by providing client-responsive and project-driven service in order to improve settlement, integration and retention outcomes.

**We are open Monday to Friday, 8:30 a.m. to 5:00 p.m.**

We gratefully acknowledge support from the Saskatchewan Ministry of Advanced Education, Employment and Immigration.

**Ministry of Advanced Education, Employment and Immigration**

[www.newcomerwelcomecentre.com](http://www.newcomerwelcomecentre.com)