

LEGAL CLINIC OF GUELPH AND WELLINGTON COUNTY **BANKRUPTCY REFERRALS**

This has been provided to you as a courtesy by the Legal Clinic of Guelph and Wellington County. None of the referral information or the internet links provided below should be construed as legal advice. They are provided as a resource to help.

- **Free Legal Aid Clinic**

Hosted by Fresh Start Housing at 40 Baker Street, Guelph.

Every Wednesday evening from 6:00-9:00pm on a walk-in basis. You must be in receipt of OW, ODSP or have limited income to qualify for this service. It is suggested that you take proof of your income with you. You will have the opportunity to speak privately with a lawyer.

- **Lawyer Referral Service**

Telephone: 1-800-268-8326 or 416-947-3330 (GTA Area)

The service is available from 9 am to 5 pm Monday to Friday. The Lawyer Referral Service will refer you to a lawyer in your area with whom you will receive a free ½ hour legal consultation.

- **Credit and Debt Counselling**

109 Surrey Street East, Guelph; Telephone: 519-824-2431; 1-800-307-7078

This program offers assessment, referrals and counselling for individuals and families who are experiencing debt-related problems or who wish to learn about household money management.

- **Advocacy Centre for the Elderly**

Telephone: 1-416-598-2656

This Legal Clinic specialises in seniors' issues. It can be contacted on the telephone number above and their website (<http://www.advocacycentreelderly.org/>) provides many publications and links to other sources of information that are important to senior citizens, including elder abuse, homecare, nursing homes, pensions and income, power of attorney and retirement homes.

USEFUL BANKRUPTCY INTERNET RESOURCES

There is free access to the internet for 45 minutes per day at any Guelph Public Library branch if you are a Library member (it is free to become a member). There are 5 Public Libraries in Guelph:

- Main Branch: 100 Norfolk Street
- Bullfrog Mall Branch: 380 Eramosa Road
- Scottsdale Centre Branch: 650 Scottsdale Drive
- West End Branch: 21 Imperial Road South
- Westminster Square Branch: 31-100 Farley Drive

- **Office of the Superintendent of Bankruptcy Canada**

<http://www.osb.ic.gc.ca>

This contains information on the steps to declaring bankruptcy in Canada, alternatives to bankruptcy and a consumer's guide to dealing with debt.