

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 internet links provided below should be construed as legal advice. They are provided as a resource to help.

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

- **Your Legal Rights**

Your Legal Rights is a project of CLEO (Community Legal Education Ontario) and is funded by the Law Foundation of Ontario (www.yourlegalrights.on.ca). This is a great online resource that offers a variety of information that will help individuals better understand and exercise their legal rights.

USEFUL BANKRUPTCY INTERNET RESOURCES

There is free access to the internet for 45 minutes per day at the 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 consumer's guide to dealing with debt.