

## COMMUNITY LEGAL EDUCATION ASSOCIATION (MANITOBA) INC.

For Law Phone-In and Lawyer Referral service, call (204) 943-2305 or toll free 1-800-262-8800 (from outside Winnipeg only please). For a referral to a lawyer only, you can also call (204) 943-3602.

205-414 Graham Ave.  
Winnipeg, MB R3C 0L8  
P 204-943-2382 E info@communitylegal.mb.ca  
F 204-943-3600 W communitylegal.mb.ca

## RESIDENTIAL TENANCIES BRANCH

Provides information to landlords and tenants about their obligations under current legislation and investigates complaints under the Residential Tenancies Act. They also offer mediation and dispute resolution.

302-254 Edmonton St.  
Winnipeg, MB R3C 3Y4  
P 204-945-2476 E rtb@gov.mb.ca  
F 204-945-6273 W gov.mb.ca/ccca/rtb  
Toll Free 1-800-782-8403

These are just a few of the agencies available to assist you. Remember to contact a labour community advocate or your local for assistance.



# REMEMBER... MOST PROBLEMS CAN BE MINIMIZED BY COMMUNICATION

## COMMUNICATION CHECK LIST:

Have you...

- Explained the situation to your family?
- Prepared a plan with your family, including a list of household expenses?
- Contacted the following to discuss payment options?
  - Landlord/Mortgage Holder
  - Utility Suppliers
  - Creditors
- Identified other services/support you or your family might require during this period?
- Explored other sources of income?
- Documented your actions, conversations and calls so you can refer back as needed?

## Labour Director

**United Way Winnipeg**  
580 Main Street  
Winnipeg, Manitoba R3B 1C7  
204-924-4261  
labourdirector@unitedwaywinnipeg.mb.ca  
UnitedWayWinnipeg.mb.ca

**Winnipeg Labour Council**  
204-942-0522



# WHAT TO DO WHEN THE PAYCHEQUE STOPS



A guide to assist union members and their families during a difficult time



United Way  
Winnipeg



# STRIKE? LOCKOUT? WHAT DO I DO?

## COMMUNICATE

Make sure your family knows what has happened. Acknowledge there will be increased stress during this period. Ongoing, hidden or new problems may intensify or surface during this period, but together you can make a plan to get through it.

## EVALUATE

You will have limited income during this time. Make a list of your necessary expenses and to whom you make regular payments. This may include:

- landlord/mortgage holder
- utilities
- creditors

## ACT

You may have to consider alternate sources of income, such as drawing from savings, borrowing from life insurance, and cashing in securities.

Contact any creditors as soon as possible and discuss payment options, given your situation. They can be surprisingly accommodating and may offer supports, services or options you don't know about.

Your local or union may have someone designated to help you access community or government programs and services. You can also talk to someone who has taken part in the Labour Community Advocate Program. Contact the United Way Winnipeg labour staff identified.



## UNITED WAY WINNIPEG PARTNERS

United Way Winnipeg partners with a number of organizations that can help with family, financial and personal difficulties:

### COMMUNITY UNEMPLOYED HELP CENTRE (CUHC)

Provides information, representation and support services to help individuals access employment insurance and Employment Income Assistance benefits. The centre also conducts educational presentations on employment-related issues and the social and economic cost of unemployment. As well, CUHC engages in public interest advocacy and test case litigation to ensure the EI program provides income support to workers who become unemployed.

501-275 Broadway  
Winnipeg, MB R3C 4M6

**P** 204-942-6556      **E** cuhc@cuhc.mb.ca  
**F** 204-947-9557      **W** cuhc.mb.ca  
**Toll free** 866-942-6556

### COMMUNITY FINANCIAL COUNSELLING SERVICES (CFCS)

Offers assessment, credit counselling, budgeting, debt consolidation and debt repayment for individuals and families experiencing financial difficulties. CFCS also provides information and referrals for people receiving or applying for income assistance.

516-294 Portage Avenue  
Winnipeg, MB R3C 0B9

**P** 204-989-1900      **E** info@cfcs.mb.ca  
**F** 204-989-1908      **W** debthelpmanitoba.com  
**Toll Free** 888-573-2383

### FAMILY DYNAMICS

Offers counselling and programming for individuals, couples and families throughout Winnipeg. Family Dynamics is dedicated to strengthening families and building healthy, supportive communities.

c/o Portage Place  
401-393 Portage Avenue  
Winnipeg, MB R3B 3H6

**P** 204-947-1401      **E** info@familydynamics.ca  
**F** 204-947-2128      **W** familydynamics.ca

## COMMUNITY AGENCIES

### WINNIPEG HARVEST

A non-profit, community-based organization that is a food distribution and training centre. A current Manitoba medical number is needed to access emergency food supplies.

1085 Winnipeg Ave.  
Winnipeg, MB R3E 0S2  
**P** 204-982-3660 (For food assistance)  
204-982 3663 (General)  
**F** 204-775-4180  
**Toll-free** 1-800-970-5559  
**E** info@winnipegharvest.org

### WRHA MOBILE CRISIS UNIT

Available 24 hours for adults 18 years and older within Winnipeg, this is a multi-disciplinary team specializing in crisis intervention, mental health assessment, emergency support and short term follow-up for adults having problems coping. The team will either visit the client or assess the situation over the phone. They may also refer them to the Crisis Response Centre to access a wider range of services.

**P** 204-940-1781

### KLINIC COMMUNITY HEALTH CENTRE

The 24 hour Crisis Line is open to anyone who wants to discuss a problem, including: depression, loss, separation, grief, self-esteem, suicide, anxiety, relationships, childhood abuse (past or current), domestic abuse, sudden life changes, loneliness, and isolation.

870 Portage Ave.  
Winnipeg, MB R3G 0P1  
**P** 204-784-4090      **E** klinic@klinic.mb.ca  
**F** (general): 204-772-7998      **W** klinic.mb.ca  
**F** (medical): 204-784-4013

#### Crisis Line

**P** 204-786-8686  
**Toll-free** 1-888-322-3019  
**TTY** 204-784-4097

#### Manitoba Suicide Line

**P** 1-877-435-7170  
**W** reasontolive.ca

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