



# Welcome to Mission

Helping People, Changing Lives, Building Community

<u>Since</u> 1972

Funded by:

Financé par :



Immigration, Refugees and Citizenship Canada

Immigration, Réfugiés et Citoyenneté Canada



# 1. New Arrivals - To do:

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# 2. Programs and Resources

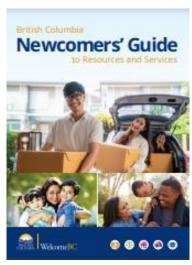
### 2.1 Connect with a MCSS Settlement Worker

The **S**ettlement and **I**ntegration **D**epartment at **M**ission **C**ommunity **S**ervices **S**ociety (**MCSS**) is committed to welcoming newcomers and promoting cultural diversity in the **D**istrict of **M**ission. We are dedicated to facilitating a smooth, safe, and successful transition for all individuals new to Canada. Our goal is to eliminate settlement barriers and develop opportunities for new Canadians to create a quality life in Canada. Please contact MCSS Settlement Department during your transition to Canada:

Mission Community Services Society Settlement and Integration Department for Community and Schools call 604.826.3634 or visit us at 33179 2nd Avenue, Mission, V2V 1J9.

# 2.2. Read the British Columbia Newcomers' Guide - please update the link and picture

The guide is available in several languages, will answer your questions and help to make your transition quicker and easier.













# 2.3. Apply for Social Insurance Number (SIN)

In order to work or apply for any government programs and benefits in Canada you need a social insurance number (SIN). The federal government will deliver you a nine-digit identity number from Service Canada. On March 31, 2014 Service Canada began issuing SINs in a paper format and stopped issuing plastic SIN cards.



### Who can apply?

Anyone can apply for a SIN but children under the age of 12 years need their parents or legal guardian to apply for them. For more details, please visit

www.servicecanada.gc.ca/eng/sin/apply/proof.s html

### **Documentation needed:**

Permanent Residents need one of the documents below:

- Confirmation of permanent residency and visa counterfoil affixed to a foreign passport or a travel document.
- Confirmation of permanent resident and foreign passport for visa exempt countries.
- Record of landing issued before June 28, 2002.
- Verification of landing.
- Status verification.











### How to apply:

**Go to a service Canada office** and they will help you fill out the appropriate paperwork. The closest location:

Service Canada Centre - 32525 Simon Avenue, Suite 100, Abbotsford, BC

**NOTE**: Keep all documentation regarding immigration or past status in Canada in a safe place.

### Never throw them away.

### 2.4. The Medical Services Plan (MSP)

The province of British Columbia offers health insurance called the Medical Services Plan (MSP). This service covers medical costs for physicians and supplementary health care practitioners, laboratory services and diagnostic procedures after **90 days** from application. It is advisable for new immigrants to have Private Health Insurance until MSP is valid. For more information visit the Ministry of Health's Website, **www.health.gov.bc.ca/msp/** 

# Who can apply?

First, you must be a resident of British Columbia, plus fall into one of the categories below.

- Canadian Citizen
- Landed immigrant
- Government-assisted refugee
- Post-Secondary international student with a study permit
- Temporary worker with a work permit for 6 months or more













### **Required Documents:**

It is necessary to verify your immigration status. The following documents are deemed acceptable:

- Record of Landing
- Permanent Resident Card (front and back)
- Confirmation of Permanent Residence document

#### Fees:

The price for MSP varies as it depends on an individual's income and family size. Please visit the Ministry of Health website or call **Toll free 1-800-663-7100** 

### How to apply?

It is important to apply immediately as the process can take approximately two months. The MSP form can be completed online (faster option), or printed and sent to: **Ministry of Health, Room 337, Parliament Buildings, Victoria, BC, V8V 1X4**.

• Visit the Ministry of Health website to complete the form.

#### **How to contact Health Insurance BC?**

To contact Health Insurance BC, call **604 683 7151** or Toll-free **1 800 663 7100**, mailing address: **Health Insurance BC, PO Box 9035 Stn Prov Gov, Victoria, BC, V8W 9E3.** 











### 2.5 Register at Fair Pharmacare

**BC** Pharmacare provides a financial help to BC residents with the cost of eligible prescription drugs, and certain medical supplies. The coverage is calculated based on the family's net income from two years prior. If you are new to Canada, you have to enter your income from all sources inside and outside Canada for the previous years. For most **P**harmacare, you have to be actively enrolled in the **Medical Services Plan** of BC. The coverage is calculated at the time of purchase, and you pay only the cost not covered by **P**harmaCare.

### 2.6. Health Care & Safety

### • Finding Emergency Help:

If you require any emergency help for situations involving a fire, a police officer or an ambulance please **Call 9-1-1**. This number is free of charge and you can ask for help in your own language if necessary.

# • Finding a Police Officer:

For non-urgent local police assistance phone (604)-826-7161 or visit Mission RCMP Municipal Detachment at 7171 Oliver Street, Mission, BC V2V 6H2.

# • Finding a hospital:

For emergency help that does not require an ambulance please visit **Mission Memorial Hospital** at **7324 Hurd Street Mission**, **BC**, **V2V 3H5**.











### • Finding Non-Emergency Health Information:

For any non-emergency medical inquires contact **HealthLinkBC at 8-1-1** any time or visit HealthLinkBC online at <a href="www.healthlinkbc.ca">www.healthlinkbc.ca</a>. This service is available **24 hours** a day, **7 days** a week and in addition is available in more than **130 languages**.

### Finding a Doctor:

You will need to register with a family doctor (General Practitioner - G.P) who will assist you with most health problems and if necessary will refer you to a specialist in your specific health needs. 'Walk In' Clinics are also available if you are unable to register with a GP in the first few months you are here; there are a number of these in Mission.

Here is the list of some Medical Clinics in Mission:

Clinic	Phone	Address
Cedar Care Clinic	604 820 7676	32423 Lougheed Hwy, Mission
Mission Hills Medical Clinic	604 826 7751	107-32471 Lougheed Hwy, Mission, BC, V2V 0C8
The Medical Group	604 826 6231	32243 Hurd Street, Mission, BC, V2V 3J9
Mission Oaks Medical	604-826-7996	7298 Hurd St, 2 <sup>nd</sup> floor Mission V2V 3H5
Hillcrest Clinic	604 826 8345	7381 Hurd Street, Mission, V2V 3H8
Walmart Medical Clinic	604 820 7751	31956 Lougheed Hwy, Mission, V2V 1A1

# • Finding a Doctor who speaks your language:

To see a list of male/female doctors in your area speaking your language taking new patients, visit the web site: <a href="https://www.cpsbc.ca/physician\_search">https://www.cpsbc.ca/physician\_search</a>











# • Finding a Dentist:

Here is a list of some dental clinics in Mission. Dental Clinics are usually always accepting new patients.



Clinic Phone		Addres s
ABC Dental Clinic (children)	604.820.712 2	32752 7th Ave, Mission, BC V2V 2B8
Heritage Dental Clinic	604.826.296 0	33038 2nd Ave, Mission, BC V2V 1J8
Mission Dental Clinic	604.826.380 5	7576 Grand St, Mission, BC V2V 3T1
Mission Junction Dental Clinic	604.820.247 7	310- 32555 London Ave, BC V2V 6M7
Kesteven Dental Care Studio	604. 826.8087	7576 Grand St, Mission, BC V2V 3T1
Tyler Dental Artz	604. 826.9014	7340 Horne St, Mission, BC V2V 3Y6
Bridgeview Dental	604. 826.6100	32243 Hurd St #2, Mission, BC V2V 3J9











#### 2.7. Driver's License

A driver's license is required to drive in British Columbia. Drivers from other countries may be able to convert their driving license to a BC one (Reciprocal driving license). For appointments and the most current information, please visit the website - <u>ICBC Home</u>

The address for ICBC is in Abbotsford: 31935 South Fraser Way # 150, Abbotsford, BC, V2T 5N7

### How to apply?

- Bring 2 pieces of ID (primary and secondary)
- Current driver's license
- Money for licensing fees
- Proof of 2 years' driving experience.



If you have two years of non-learner driving experience, you will need to take the knowledge and Class 5 road test.

If you do not have two years of non-learner driving experience, you will need to go through the graduated licensing program.

In case of a car accident: Always remain at the scene and exchange insurance information with the other driver.

### 2.8. British Columbia Identification Card (BCID)

If you don't have a driver's license, you can get a B.C. Identification Card (BCID) to use as identification.

# How to apply?

To acquire a BCID you need to go to a driver licensing office with accepted ID and pay the fee for the card.











### 2.9. Bank Account

Once you open a bank account you are able to access your money through the company branches, online banking, and automated teller machines (ATM's). You are able to pay for items with cash, cheque, credit card or debit card. Be careful using your credit and debit cards; know all possible charges you can acquire. If your Bank Cards are stolen or lost immediately inform your bank.

It is possible to send money to banks in most countries. This can be achieved through your bank and foreign exchange companies. These locations can do a Bank Transfer and Money Draft.

When buying a house and if you need to borrow money you can contact a bank, a credit union or a mortgage company to inquire about mortgage rates, and repayment terms. If you borrow from these institutions and have problems making the payments, please contact your Bank or Credit Union first to discuss the issues. If the issues remain unresolved you can contact the Credit Counselling Society at **1.888.527.8999.** In Mission, we have **5 banks**, **3 credit Union** to serve you.











# Here is a list Of Banks and Credit Unions in **Mission**:

Institution	Phone	Address
TD Canada Trust	604. 820.5600	32555 London Ave #140, Mission, BC V2V 6M7
Scotia Bank	604. 820.5475	33217 1st Ave, Mission, BC V2V 1G7
BMO Bank of Montréal	604. 814.3800	200, 32530 Lougheed Hwy, BC V2V 1A7
RBC Royal Bank	604.820.4700	33114 1st Ave, Mission, BC V2V 1G4
CIBC Bank	604.820.6070	33165 1st Ave, Mission, BC V2V 1G5
Vancity Credit Union	604.877.7000	32555 London Ave #150, Mission, BC V2V 6M7
Envision Financial	604.557.7510	32555 London Ave, Mission, BC V2V 6M7
Prospera Credit Union	604.826.3644	32423 Lougheed Hwy #101, Mission, BC V2V 7B8











### 2.10. Apply for a Child Tax Benefit (CCTB)

A Child Tax Benefit is a tax-free monthly payment. It is calculated based on the family's net income and is generally paid on the 20<sup>th</sup> of each month.

### Who can apply?

A parent or legal guardian of a child under the age of 18 may apply for this tax. The child must live with a parent or a legal guardian, who is the primary caregiver for the child. When both parents live together with the child, usually the mother is considered as the primary responsible parent and should apply.

### **Documentation needed:**

Permanent Resident's need one of the documents below:

- Record of Landing or Confirmation of Permanent Resident (PR)
- Foreign Passport for Visa exempts countries.
- Birth Certificate

# 2.11. The BC Early Childhood Tax Benefit (BCECTB)

The BC Early Childhood Tax Benefit is a tax-free monthly payment of up to a maximum of \$55 per month for children under the age of six years. Separate application is not necessary. The BCECTB is combined with the Canada Child Tax Benefit into a single monthly payment. The BCECTB program is funded by the British Columbia Provincial Program.











### 2.12. Good and Services Tax / Harmonized Sales Tax (GST/HST) Credit.

The GST/HST credit is a tax-free quarterly payment from both Federal and Provincial governments. Starting in 2014 you no longer have to apply for the credit; the Canada Revenue Agency will automatically determine your eligibility when you file your tax. The credit is paid on the 5 of January, April, July, and October. If you have a spouse or common-law partner, only one of you will receive the credit, and this later will be paid for the person whose return is assessed first.













# 2.13. Direct Deposit for Child and Family Benefits.

The government of Canada is switching to direct deposit because it is convenient, secure and more economical for the government. You can fill out the Canada Direct Deposit Enrolment Form sign and mail it to:

Receiver General for Canada, PO BOX 5000, MATANE, QUÉBEC, G4W 4R6













# 2.14. Register your children in School

The **Mission Public School District 75** is offering Kindergarten to Grade 12 programs.

Register your child in school or go to **Mission School District #75**.

• Address: 33046 4<sup>Th</sup> Ave, Mission, V2V 1S5

• Phone#: 604 826 6286

### 2.15. List of schools in Mission -

**Elementary Schools - Kindergarten to Grade 6** 

Elementary Schools - Kindergarten to Grade 6			
School	Phone	Address	
Albert McMahon Elementary	604.826.0274	32865 Cherry Avenue Mission, B.C., Canada V2V 2V1	
Cherry Hill Elementary	604.826.9239	32557 Best Avenue Mission, B.C., Canada V2V 2S5	
Ecole Christine Morrison	604.826.6528	32611 McRae Avenue Mission, B.C., Canada V2V 2L8	
Deroche Elementary	604.826.2360	10340 North Deroche Rd. Deroche, B.C., Canada V0M 1G0	
Dewdney Elementary	604.826.2516	37151 Hawkins Pickle Road Dewdney, B.C., Canada	
Hatzic Elementary School	604.826.2481	8465 Draper Street, Mission, B.C., Canada V2V 5V6	
École Mission Central School	604.826.1414	7466 Welton Street, Mission, B.C., Canada, V2V 6L4	
Silverdale Elementary	604.826.2526	29715 Donatelli Road, Mission, B.C., Canada, V4S 1H6	
West Heights Community	604.826.6401	32065 Van Velzen Avenue Mission, B.C., Canada, V2V 2G6	
Windebank Elementary	604.826.2213	33570 - 11th Avenue Mission, B.C., Canada V2V 6Z2	
Edwin S. Richards	604.826.2834	33419 Cherry Avenue, Mission, B.C., Canada, V2V 2V5	
Hillside Traditional Academy	604.826.4187	33621 Best Avenue, Mission, B.C., Canada, V2V 5Z3	











# ➤ Middle Schools - Grades 7 to 9

School	Phone	Address
Heritage Park Middle	604-820-4587	Box 1000-33700 Prentis Ave, Mission, V2V 7B1
Hatzic Middle School	604-826-3651	34800 Dewdney Trunk Rd., SS#1, V2V 5V6

# ➤ High Schools - Grades 10 to 12

School	Phone	Address
Mission Senior	604-826-	32939-7th Ave, Mission, V2V 2C5
Secondary	7191	

# > College

School	Phone	Address
Riverside College	604-814- 0446	33919 Dewdney Trunk Rd, Mission, BC V2V 6Y4











# 2.16. Child Care Resources and Referral (CCRR)

The Mission Community Services Child Care Resources and Referral is located at Family Place.



Address: 33313 3rd Ave Mission BC V2V 1P1

**Call:** 778-201-2367

Email: <a href="mailto:ccrr@missionmcss.com">ccrr@missionmcss.com</a>.

The Child Care Resources and Referral Program links families and Child Care providers in Mission by offering free consultation, support, and referral services to parents seeking childcare.

There are the names of some daycares in **Mission**, for more information please refers to **CCRR**:

Daycare	Phone	Address
Heritage Park Childcare Centre	604.826.3080	33649 Prentis Ave, Mission, BC V2V 2J7
Circles Squares & Bears Family	604.820.5565	33809 Blueberry Dr, Mission, BC V2V 7A1
Fine Art of Play Childcare	604.287.3463	32420 7th Ave, Mission, BC V2V 2B5











### 2.17. The Canadian Life

**Language**: There are two official languages in Canada: French and English. In BC the main language spoken is English, and new Canadians do not have to be able to speak French.

**BC Diversity**: The city of Mission has a population of approximately 39,873 people who are from a variety of different countries. Multiculturalism is prominent within the community and BC as different ethnicities, cultures, religions, and languages can be noticed on regular bases.

**Climate**: Generally, the climate in Mission is mild and enjoyable. Mission has four distinct seasons: **autumn** (September to November), **winter** (December to February), **spring** (March to May), and **summer** (June to August). The weather in the winter is mild and wet, and the summer is warm and dry.

**Geography**: Mission is a mountainous area with forest, lakes, rivers and grassy plains. More than 40 % of Mission consists of tree farms.

**Religion**: In Canada everyone is free to believe in and be a follow of, any religion they want.

**Cost of Living**: It is anticipated that the average adult living in Mission will spend around \$14,000 on consumables, \$900 on transportation, \$12,000 on housing and \$1,400 on health care per year.

Minimum Wage: The minimum wage in BC is \$15.65 per hour but \$13.95 for liquor servers.











### 2.18. Housing

# It is important to find a place to live that matches your personal housing needs.

Here are some essential terms to know:

- Apartment/ suite/ flat: a building that has a living unit with a separate bedroom(s), a bathroom, a kitchen and a living room.
- **Bachelor suite**: a living unit that has everything combined into one room except the bathroom.
- **Duplex/ Townhouse**: a house or an apartment divided into two, with two separate entrances.
- **Condominium (Condo):** same as an apartment but you usually owned by the individual.
- **Mobile homes**: a moveable home that is usually fixed to one location.
- **Room for rent/ shared living**: a room in a house where all the roommates share and use the amenities in the house.
- **Room and board**: a fully furnished house where meals are included.



- **Local Newspaper:** Classified Rental Section
- Look for signs on houses: For Sale, For Rent, Vacancy.

# **Realtor Offices examples:**

EnghTeam : 604-855-2444, Landmark Realty : 604-820-2055, Producers Realty : 604-826-9000

<u>Websites:</u> Craigslist, Kijiji, BC Classified, Facebook marketplace.

# When Renting -

- Sign a tenancy agreement (in writing)
  and make sure you understand
  everything and check for damage
  BEFORE moving in and sign a
  document with your landlord stating
  the damages in the house.
- Make sure you get a copy of both documents.











# 2.19. Buy Insurance for your home and belongings

In Mission there are 3 Insurance Brokers:

a. Kirby Insurance Agencies Ltd,

Unit 211, Mission, Hills Mall, 32530 Lougheed Hwy.



b. Westland Insurance Group,

31956 Lougheed Hwy, Mission.

c. **Meier Insurance agencies**, 32471 Lougheed Hwy, Mission.











# 2.20. Transportation in Mission

#### Taxi

A taxicab is the most convenient but expensive mode of transportation. The meter in the taxicab will indicate how much you need to pay. In Canada it is customary, but not compulsory to tip the driver, and typically this is 10% to 15% of the fare.

### **BC Transit**

When using the public bus, it is advised to refer to:

- <u>www.bctransit.com/central-fraser-valley/home</u>
- www.translink.ca
- <u>www.google.com/transit,</u> or call TransLink 604-953-3333 to help plan your route and to know the bus schedule.

# Walking Bicycle

To cross a street, you need to be at a street corner or crosswalk (wide white lines in the middle of the road). As a pedestrian, you must obey traffic lights as well or you face the possibility of receiving a fine called 'jaywalking'.

Cyclists must obey all the same rules as car drivers, but you do not need a license. You must wear a helmet and where designated, ride in the bike lane (not the sidewalk)

## **West Coast Express**

This is a train service Monday to Friday between Mission and Vancouver. To see the full schedule visit www.translink.ca. The station is located at 33200 North Railway Avenue.











### 2.21. Find Employment

Finding a job in Canada can be challenging. Although, there are many resources available to help you find work. The information below provides some helpful hints on how to secure a job. To observe the demands of the current labor markets please visit the **WorkBC** www.workbc.ca



### • Prepare a resume and cover letter:

A resume (curriculum vitae) and cover letter is an important document when applying for a job in Canada. It is essential that the style and format of your documents match Canadian standards. The main organization in Mission to help with this is: **Work BC**, **209-33123 1st Ave**, **Mission**, **BC**, **V2V 1G5**. Phone: **604.575.3800**.

### How to search for a job:

There are many different ways to find a new employer. A person can search for a job by going in person to a company and dropping off a resume, examining the local newspaper employment section, calling an organization, emailing an employer, exploring websites, etc.

## • Volunteering:

Volunteering is when an individual performs a service willingly and free of charge. This will let you gain Canadian work experience, build contacts, and create a reference. Find an organization whose work interests you.

# Networking:

Networking is a powerful tool for making contacts within the community. Look out for networking events run by local groups and attend all that you can.











### 2.22. Mission Public Library

Mission Regional Library - 33247 2<sup>nd</sup> Ave, Mission, BC, V2V 1J9

**Call:** 604.826.6610.

**Hours:** 

**Monday** to **Thursday**: 10:00 a.m. to 9:00 p.m. **Friday** & **Saturday**: 10:00 a.m. to 5:00p.m.

**Sunday**: 1:00 p.m. to 5:00 p.m.



### 2.23. Get a phone

It is important to have a phone. In Mission we have 2 companies for Internet and landline phones **TELUS** and **Shaw**.

Below is a list for the **cellphone** provider locations in **Mission**:

Provider	Phone	Add ress
Bell	604.826.5020	217-32530 Lougheed Hwy, Mission, BC, V2V 1A5
Bell: Canadian Superstore	604.814.4570	32136 Lougheed Highway, Mission, BC V2V 1A4
Rogers: Kinetic Wireless	604.820.0811	230-32530 Lougheed Hwy, Mission, BC, V2V 1A5
Fido: London Drugs	604.820.5115	33217 1st Ave, Mission, BC, V2V 1G7
The Source: The Junction	604.814.0918	141-32555 London Avenue, Mission, BC V2V 6M7
Koodo Mobile: Superstore	604.820.0811	230-32530 Lougheed Hwy, Mission, BC, V2V 1A5
TELUS: Tom Harris Cellular	604.820.0882	318-31956 Lougheed Hwy D110, Mission, BC, V2V 0C6
TELUS Retailer	604.814.3291	100-32670 Lougheed Hwy , Mission' BC, V2V 1A7











### 2.24. Find Activity Programs for Children

Check the District of Mission Website, <a href="http://www.mission.ca/municipal-hall/departments/parks-recreation-and-culture/">http://www.mission.ca/municipal-hall/departments/parks-recreation-and-culture/</a>.

It lists many facilities and parks Mission has to offer and provides information on upcoming events and recreational activities taking place within the community.

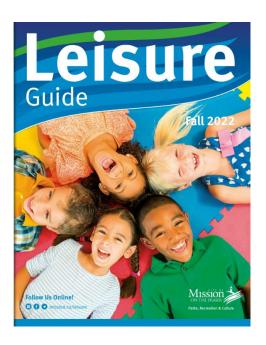
Mission Leisure Centre - 7650 Grand St, Mission, BC V2V 3T3

**Phone number:** 604.820.5350

**Monday** to **Friday:** 5:00 a.m. - 10:00 p.m.

**Saturday**: 7:00 a.m. – 9:00 p.m.

**Sunday**: 10:00 a.m. – 9:00 p.m.













# 3. Important Information

### 3.1. Affordable Housing and Tenants' Rights

### **BC Housing:**

**BC Housing** offers a range of housing support programs, as well as affordable and subsidized housing for senior and families with low to moderate incomes.

BC Housing serves those most in need, including:

- Individuals who are homeless,
- Frail seniors and Individuals with disabilities,
- Aboriginal Individuals and families,
- Women and Children at Risk of Violence,
- Low-income seniors and Families.

For more information visit BC Housing website: <a href="http://www.bchousing.org/">http://www.bchousing.org/</a>

### **The Rental Assistance Program**

The Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To be eligible, familie

- Have lived in British Columbia for the past 12 consecutive mo
- Have a gross household income of \$35,000 or less,
- Have at least one dependent child,
- Have been employed at some point over the last year.

### **Tenant Resource and Related Issues:**

Tenant Resource & Advisory Centre (TRAC) is a non-governmental resource for tenancy related issues. For any question or concern related to tenancy, visit the Residential Tenancy Office (RTO)

http://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies





Rental Assistance Program







### 3.2. Health Link and Services: 8-1-1

**8-1-1** is a free Provincial health information and advice phone line available in British Columbia. You can speak to a health services navigator, who can help you find health information and services; or connect you directly with a registered nurse, dietitian, or a pharmacist. Those health professionals will help you get the information you need to manage your health concerns or those of your family. This service is available 24 hours 7 days a week.





# 3.3. Immigration

If there is a mistake in your name or Date of Birth in your Immigration Documents, please visit the **Immigration Canada** Website and go to `Request to Amend the Record of Landing, Confirmation of Permanent Residence Documents. You can discuss this problem with a settlement worker in Mission Community Services Office who can help you complete the appropriate forms.











# 3.4. Legal Advice and Information Services

You can have help from a Lawyer, in the following centers:

### • Community Legal Assistance Society (CLAS)

Provides legal assistance to people in B.C. with problems in the areas of workers' rights, income security, housing, mental health, and human rights.

Address: 2420 Montrose Ave, Abbotsford, B.C. V2S 3S9,

Phone: (604) 859-7681- ext.: 207.

### BC Public Interest Advocacy Centre (BCPIAC)

Provides free legal advice and representation for clients with problems in some specific areas, including utilities regulation (like BC Hydro), social justice law and poverty law.

**Phone:** (604) 687-3063

**Email:** <u>support@bcpiac.com</u>

# • Legal Services Society of BC (LSS)

Provides legal information advice and representation services to people with low incomes. Duty counsel provides legal advice and assists with court appearances regarding some matters in family and criminal law cases.

Toll-free: 1-866-577-2525







