

Community Connections – November 3

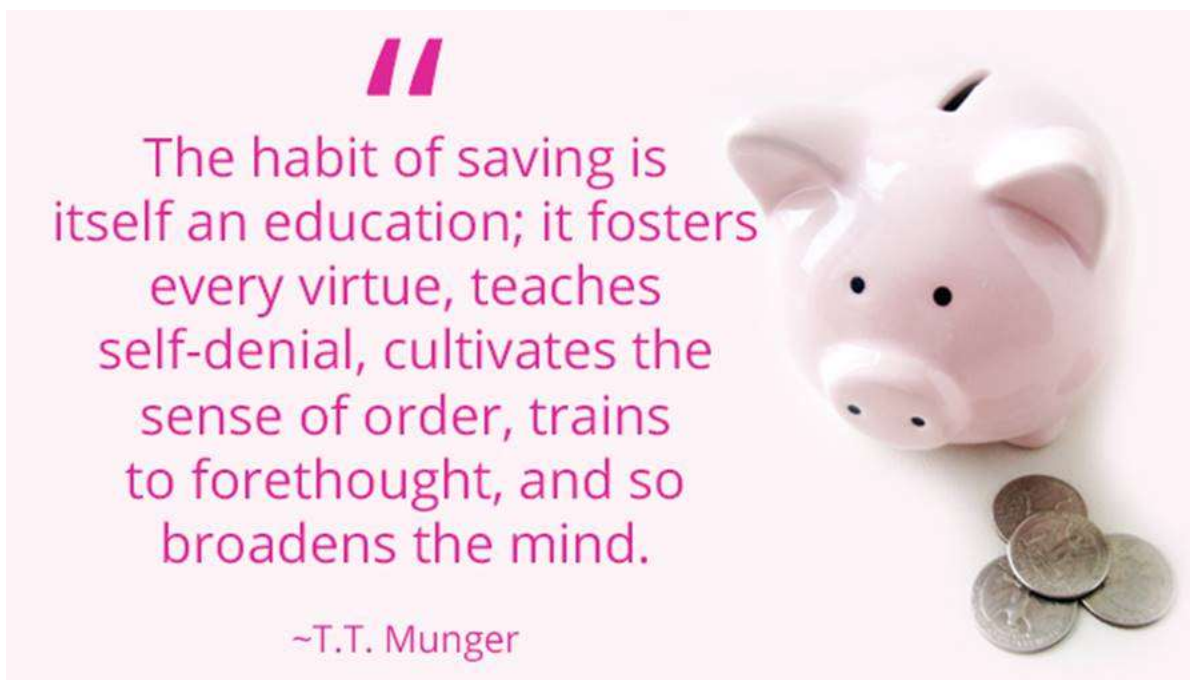


Good Morning:

Please feel free to pass this information on to anyone who might be interested.

You can find all of the past editions on Niagara Knowledge Exchange by [Clicking Here](#)

Also, please let us know if there is anything you have found that has inspired you and we will share in future newsletters



Spotlight Event: November is Financial Literacy Month

Finances are the one topic that no one likes to talk about but is the one topic that everyone needs to talk about. Budgeting, income, debt, credit – all important terms to understand for your own financial well-being and for your children's future. November is Financial Literacy month, a great opportunity to learn more about all things financial. Below are some websites to check out that are offering financial related events, workshops and activities.

The Financial Consumer Agency of Canada has a great website full of information, virtual workshops, budget calculators and more. They offer lots of tips and tools to help you understand your finances. [Click here](#) to visit the website.

What is Financial Literacy? ABC Life Literacy provides an easy to understand definition plus programs and workshops that helps to improve financial literacy for youth and adults. Be sure to check out their financial literacy statistics and webinars. [Click here](#) to visit the website.

Prosper Canada offers a daily information email with details on activities and resources from across Canada. The website has a number of toolkits, resources and information that you can use with families that you work with. [Click here](#) to visit the website.

The Chartered Professional Accountants of Canada have put together a number of financial literacy resources that also address the impact that the pandemic has had on family finances. On their website you will find publications, webinars, guides and more. [Click here](#) to visit their site.



**FREE MONEY
FOR YOUR CHILD'S
EDUCATION...
YES REALLY!**

Learn about
the Federal
Government's
**CANADA
LEARNING BOND.**

Every eligible child
receives at least
\$500
and could
receive up to
\$2,000!

The Canada Learning Bond is the one financial tool that really is as good as it sounds. For eligible families, this **free money** is deposited annually into a Registered Education Savings Plan (RESP) for your child. Based on annual family income, each eligible child could receive an initial \$500 deposit followed by an annual \$100 if the family income remains eligible and it can be retroactive. All of the details including eligibility can be found by [clicking here](#). It is important to note that the RESP that you set up at your financial institution for the Canada Learning Bond does not require you to contribute anything. If you are able to provide contributions, that is great but it is not a requirement.

Credit Canada – Niagara: If you live in St. Catharines or the greater Niagara Region and your goal is to become debt-free, contact the local Credit Canada office today by calling **(905) 684-9401** or complete the form on their website by [clicking here](#). All of their debt counselling is 100% free, confidential, and non-judgmental, and there is no obligation.

Talking to Children about Finances: Parents may be struggling financially right now and don't know how to address the issue with their kids. However, talking about financial health is just as important as discussing physical and emotional health.

Below are some child friendly sites and videos to help get the conversation started.

- **Begin teaching children about money:** [Click Here](#)
- **Commencer à sensibiliser les enfants aux questions d'argent:** [Cliquez ici](#)
- **Money concepts for each age:** [Click Here](#)
- **Les questions d'argent à tout âge:** [Cliquez ici](#)
- **Teaching children about smart spending:** [Click here](#)
- **Apprenez à vos enfants à dépenser judicieusement:** [Cliquez ici](#)

- Your teen's cell phone: [Click here](#)
- Téléphone cellulaire de votre adolescent: [Cliquez ici](#)
- Giving children an allowance: [Click here](#)
- Donner une allocation à vos enfants: [Cliquez ici](#)
- Gail Vaz-Oxlade Canada's financial guru appears on Toronto Speaks. [Click Here](#) to watch her discuss teaching kids how to save their money
- 5 crucial financial lessons for kids of all ages during Covid 19: [Click Here](#)
- Talking to kids about money: [Click Here](#) for an age-appropriate guide.
- Do Kids Need to Learn About Money? [Click Here](#) to watch a video on Learning about money early on can give kids a HUGE advantage in life, but most parents shy away from discussing it at all! Here are some tips to get the conversation started.

Check out these Locally Sourced resources and activities:

Healthy smiles Ontario

November is Healthy Smiles Ontario month.

Check out these helpful links:

Niagara Region: [Click Here](#)

Ontario: English - [Click Here](#)

Français - [Cliquez ici](#)

Free Flu Shots Available across Niagara: It's More Important than Ever to Get Your Flu Shot This Year: Physicians and pharmacies are receiving the flu vaccine. Contact your health care provider to get your flu shot. [Click Here](#) for more **Free Flu Shot** information and clinics.



Free Books! Although a May Niagara Book Distribution was not possible, there will be one taking place in November. The Book Distribution will be a little different than usual – less people per hour, masks required and social distancing but there will be lots of books to share! If you are interested in picking up brand new free books for the children and families that you work with, please send Karen an email karen.schmidt@niagararegion.ca One note – the majority of books will be for tweens and young adults, there will be very few for early readers.

Looking for things to add to your to-do list on your next adventure? You've come to the right spot! Day trips will be where it's at in the months ahead and Hamilton Halton Brant is worth the wait. [Click Here](#) whether you're looking for day-time fun or evening excitement, safe indoor

adventure or outdoor exploring, there is always something happening and visitors are warmly welcomed to join in on the fun.



COVID-19 school and child care screening

[Click Here](#) to answer the following questions to help you decide if you should or should not go to school/child care today.

Dépistage de la COVID-19 pour les écoles et les services de garde d'enfants [Cliquez ici](#) Veuillez répondre aux questions suivantes, qui vous aideront à décider si vous pouvez ou non aller à l'école ou dans des services de garde d'enfants aujourd'hui.

Activities and Supports for you, your clients and families:

Virtual Tours of Canada: [Click here](#) for a ton of Canadian places that you can visit

Best ways to stay busy while at home: [Click Here](#) for some fun activities to keep you busy as the weather gets colder and you are stuck inside.

Best Start: [Click here](#) for child development resources for parents, future parents and families. [Click here](#) to find this information in many languages.

Meilleur Départ: Ressources pour les parents, les futurs parents et les familles [Cliquez ici](#). Des informations en plusieurs langues [Cliquez ici](#)

Active for Life: [Click Here](#) to search for physical activities for children of all ages

Actif pour Lavie: [Cliquez ici](#) pour rechercher l'activité physique pour les enfants de tous âges pour Recherche d'activités physiques pour les enfants de tous âges.

Explore Early Years Study 4: [Click Here](#) to read the report. Or [Click Here](#) to view a video summarizing the importance of high quality early childhood education provides crucial developmental benefits giving all children the opportunity to thrive throughout their lives.

Stay up-to-date:

Pandemics are whole of society events. That means the impacts extend across society, not only by affecting those who become ill, but also by impacting the health, social and economic systems that affect our overall wellbeing.

- Dr. Theresa Tam

Going out safely during COVID-19: Your actions matter. Make informed choices to keep yourself and others safe. [Click Here](#) or [Download in PDF format](#)

Sortez en toute sécurité durant COVID-19: Vos actions comptent – faites des choix éclairés pour assurer votre sécurité et celle des autres. [Cliquez ici](#) ou [Télécharger en format PDF](#)

Niagara Region Public Health Daily Covid-19 Updates: [Click Here](#)

Niagara Region Community Resources: *is working with the community to ensure residents are connected to resources, services, programs and support during the COVID-19 pandemic.* [Click Here](#)

Ontario Government Covid-19 Update Page: [Click Here](#) (this site has the information available in many other languages)

Mise à jour Covid-19 du gouvernement de l'Ontario: [Cliquez ici](#)

Health Canada Covid-19 Update Page: [Click here](#)

Gouvernement du Canada - Maladie à coronavirus (COVID-19): [Cliquez ici](#)

Virtual Remembrance Day Services:

On November 11th at 11:00 a.m. be sure to stop and remember all of the service men and women who fought for our freedom and join in one of the virtual services that will be taking place this year.

Visit the Canadian Legion website for information on national and provincial services plus information on why we wear poppies as a symbol of remembrance – [click here](#)

Also check out the Government of Canada site for more information on this year's Remembrance Day services plus educational and multi-media resources. [Click here](#) to visit their site.



We would like to apologize if you received multiple copies of this email. We are trying to reach out to as many early years educators and staff as possible. Please share with all of your staff, clients, families or anyone who is not on this email list.

Take Care and Stay Healthy

Karen & Sharon

Children's Services
Niagara Region
PO Box 344
1815 Sir Isaac Brock Way
Thorold, ON
L2V 3Z3

Karen.schmidt@niagararegion.ca

Sharon.milne@niagararegion.ca



The infographic is split into two vertical panels. The left panel has a dark blue background with a white virus-like pattern and the text 'Be COVID Wise' in large white letters. The right panel has a light green background and lists four COVID-19 safety measures, each with a circular icon and a large initial letter:

-  **W**ear a mask/face covering
-  **I**solate yourself when sick and get tested
-  **S**tay 2 metres apart from others
-  **E**xercise proper hand hygiene

niagararegion.ca/COVID19