

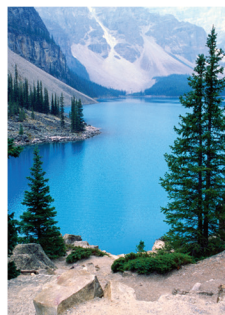


Citizenship and
Immigration Canada

Citoyenneté et
Immigration Canada

Welcome to Canada

What you should know




2010 Edition

Canada

Canada's National Anthem

O Canada



O Canada! Our home and native land!
True patriot love in all thy sons command
With glowing hearts we see thee rise
The true North strong and free!
From far and wide, O Canada
We stand on guard for thee.
God keep our land glorious and free!
O Canada, we stand on guard for thee.
O Canada, we stand on guard for thee.

Please Note

This document contains information that was current at the time of publication. It features information from many sources and should not be confused with official statements of policy or programming. The Government of Canada is not responsible for information that changes between printings.

Welcome to Canada!

Congratulations! Moving to a new country takes courage and we are glad you chose Canada. You have embarked on a new beginning that creates exciting opportunities. Your first year in Canada will be emotional and full of change. Taking the time to learn what to expect – and what Canadians expect of you – will help you succeed.

This guide gives you an idea of what it's like to live in Canada. It describes your rights and responsibilities as a permanent Canadian resident and as a Canadian citizen.

Canadian society and Canadian values may be different from what you are used to; some cultural practices in Canada may seem strange by the standards of your culture of origin. At the same time, some cultural practices in your country of origin may be considered unacceptable in Canada.

As a new arrival in Canada, speaking one of our official languages will help you adapt more easily. Each day is an opportunity to learn! Get a job. Get involved in your neighbourhood. Canadians believe in taking responsibility for creating the kind of community they want to live in. As you get used to life in Canada, ask questions about anything you don't understand. No matter what city or town you live in, you will find people who can help you adapt to your new life and fit into Canadian society.

In the weeks, months and years ahead, you will have many opportunities to participate fully in Canadian life. Take them. You and your family can grow together, side by side with other Canadians, and make a better life for everyone. This is your new home.

The *Welcome to Canada* guidebook will also tell you who to contact if you need help or more information. You may have already received general information about your new country. These pages can help you find specific information about such things as language classes and housing, and how to find a job and schools for your children in Canada. While we can't provide you with all the information you need, we may be able to refer you to the departments, agencies and organizations that can help you directly or refer you to another source of information.

Immigrant-serving organizations can also help you settle into Canadian society, and many of their services are free. Contact an immigrant-serving organization to see which services it provides. You can find a list of them on the Services for Newcomers page of the Citizenship and Immigration website at www.servicesfornewcomers.cic.gc.ca.

We hope this guide will help you adapt to your new life. We wish you every happiness and success.

Welcome to Canada!

Table of contents

Getting to know Canada	1
The Canadian way of life	1
Canadian residence and citizenship entail both rights and responsibilities	1
Learning English or French	3
Language Instruction for Newcomers to Canada (LINC)	3
For more information	4
Getting a job	5
Immigrant-serving organizations	5
Service Canada centres	5
Volunteering	6
Using the newspaper and other resources	6
Documents and foreign credentials	7
Getting paid	7
Working for yourself	7
Business and travel	8
Day care	8
Labour laws and human rights	9
Canadian law	10
Police	10
Legal services	10
Children's rights	11
Women's rights	11
Domestic violence	11
Seniors' rights	12
Sexual orientation	12
Language rights	13
Animal protection	13
Becoming a Canadian	14
How to apply to become a Canadian citizen	14
Health services	15
Applying for a health insurance card	15
Finding doctors and clinics	16
Emergency help	16
Immunization for children	16
Immunization for adults	17

Medical surveillance	17
Pregnancy	17
For more information	17
Sources of information	18
How to find information	18
Getting around	18
Using the telephone	18
The telephone directory	19
Call centres and touch-tone telephones	20
Emergency 911	20
Voice mail	20
Pay telephones	20
Directory assistance	21
Toll-free numbers	21
Telephone services for people with special needs	21
Using computers	22
Public libraries	22
Getting your identification papers and other documents	23
Identity documents	23
Applying for a Social Insurance Number card	23
Applying for the Canada Child Tax Benefit	24
Applying for the GST/HST credit	24
Transportation	25
Using public transportation	25
Getting a driver's licence	25
Use of seat belts	26
Car seats for children	26
In case of an accident	26
Residency obligations for permanent residents	26
Travelling out of town	27
For more information	27
Finding a place to live	28
Where to stay	28
Renting	28
Your rights as a tenant	29
Buying	29
Heat and hydro	29
Getting a telephone	30
Furnishings	30
For more information	30
Buying food and other supplies	31

The postal system	.32
Canada Post	.32
Protecting your money	.33
Canadian money	.33
Banks and other financial institutions	.33
Opening an account	.33
Using bank machines	.33
Direct deposit	.34
Sending money	.34
Applying for credit	.34
Telemarketing	.35
For more information	.35
Education	.36
Finding schools	.36
Enrolling your children	.36
Adult education	.37
For more information	.37
Taxation	.38
Income tax	.38
Tax-free savings	.38
Other taxes	.39
For more information	.39
Living in Canada: Your checklist	.40
Basic services	.42
Citizenship and Immigration Canada website and Call Centre	.42
Finding newcomer services in your area	.43
Settlement services	.43
Settlement Program	.43
Language Instruction for Newcomers to Canada	.44
Government services	.44
A few last words	.45

Getting to know Canada

The Canadian way of life

Canada is an immense country. To understand what it means to be Canadian, it is important to know about our three founding peoples: Aboriginal, French and British. Aboriginal peoples' ancestors were well established here long before explorers from Europe first came to North America. Today, Canadian society stems largely from the English-speaking and French-speaking Christian civilizations that were brought here from Europe by settlers.

Most day-to-day life is conducted in English or French. Canada is home to people of many different backgrounds, religions, ethnicities and cultures. But Canadians share core values. These values guide and shape our everyday life. We are proud of our identity, our history and our achievements.

We have inherited legal and democratic institutions that date back to the Middle Ages in France and England. These are living traditions today in Parliament and our provincial legislatures. Our laws and our governments ensure that we treat all people equally and that there is equal opportunity for all. Our laws also protect minorities. Together, we work hard to maintain a secure, peaceful and prosperous society.

Canadian residence and citizenship entail both rights and responsibilities

Canadian rights and responsibilities arose from our history. Our laws, our traditions, our identities and our shared values reflect those rights and responsibilities.

Living in Canada means that you have many of the same rights and responsibilities as Canadian citizens. If you become a Canadian citizen, you will share all the rights that every Canadian enjoys and all the responsibilities.

Thanks to the sacrifices and the work of people in the past, as a resident of Canada today, you have the right to:

- express your opinions freely, including through a free press;
- live anywhere in the country;
- practice any religion, or no religion;

- associate with anyone you like and gather peacefully with other people;
- be protected from unlawful or unjustified arrest or detention by the state (the government); and
- receive services from the federal government in either French or English.

As a resident of Canada, your responsibilities include:

- obeying the law;
- learning English or French;
- working, to take care of yourself and your family;
- helping others; and
- protecting our heritage and natural environment.

Canadian citizens also have the right to:

- vote in municipal, provincial and federal elections;
- apply for a Canadian passport, and enter and leave the country freely; and
- stand for election.

As a Canadian citizen, you have the responsibility to:

- serve on a jury when called;
- testify in court, if required; and
- vote in free and democratic elections.

Canadians expect fairness and respect for ourselves, our children and our families. In turn, we strive to treat others the same way. We believe in equality between women and men and we do not tolerate unjust discrimination based on race, age, sexual orientation or physical and mental disability. The dignity of individuals is well established in our laws and traditions.

Parents are prohibited from forcing their daughters or sons into marriages against their will. Polygamy is illegal under the Criminal Code and as such, multiple marriages are not recognized under Canada's immigration legislation. Those convicted of polygamy are liable to have their permanent residency revoked.

Learning English or French

There are two official languages in Canada: English and French. Almost everyone in Canada speaks at least one of these languages; millions of Canadians speak both. There are Anglophone and Francophone communities in every province and territory. English is the language of the majority everywhere in Canada, except in the province of Quebec, where French is the official language. French is spoken in many communities in other provinces, especially New Brunswick, Ontario and Manitoba. New Brunswick is an officially bilingual province.

One of the most important skills you will need to adapt to life here in Canada is to speak English or French. Once you learn one or both of these languages, you will find it easier to get a job, to understand Canada and to communicate with your children, who will be busy learning English or French at school. Knowing both languages is strongly encouraged because bilingualism makes it easier to integrate into Canadian society, especially into the labour force.

There are many language courses available, and many of them are free. Sometimes these courses are called “ESL” for English as a Second Language, or “FSL” for French as a Second Language.

Language Instruction for Newcomers to Canada (LINC)

The Government of Canada, in cooperation with provincial governments, school boards, community colleges and immigrant-serving organizations, offers free language training across the country to adult permanent residents. In most provinces, the name of the program is LINC. (In French, this program is known as CLIC, for *Cours de langue pour les immigrants au Canada*.) LINC can also assess your current language skills to find out which training program would be best for you.

LINC offers both full- and part-time classes to suit your needs. Most LINC centres can also refer you to other non-LINC classes in your area, and some offer free child care while you attend classes.

Remember, language classes are available for all the adults in your family, not just the person who may be looking for work.

For more information

To find out where you can take LINC classes in your area, go to the Services for Newcomers page of the CIC website at www.servicesfornewcomers.cic.gc.ca. You could also contact your local immigrant-serving organization. They will likely refer you to a LINC assessment centre, which will then refer you to organizations offering LINC classes. You might also want to telephone your local school board directly to find out about classes in your community.

Most universities and community colleges also offer language classes, as well as some private language schools and community organizations. You can contact these groups directly for more information. Remember to ask about fees, since these courses may not be free.

Getting a job

Self-reliance and hard work are key Canadian values. Getting a job is a good way to contribute to Canadian society and to support your family. At first, your job may not be the most satisfying that you can imagine. It may not be suited to your skills. It may be difficult to find a job that pays as much as you want until you get Canadian experience. Try not to be discouraged. When the right job does come along, you will have the benefit of that previous experience.

When you apply for a job in Canada, the employer will want some information about you. Bring a list of your education and work experience (a résumé). Also bring letters of reference from your former employers, your professional degrees and trade certificates. You may be asked to provide English or French copies of these documents.

Remember that certain trades or professions are regulated, which means that you must be licensed, registered or certified to practise them, usually by a provincial authority. In other words, you must meet certain standards that are set by the organization responsible for your profession in the province where you plan to work. The standards vary from province to province. So even though you may be qualified in another country, your qualifications must meet Canadian standards for you to be licensed to practise here.

Immigrant-serving organizations

If you cannot speak the language used by an employer, ask a friend to interpret for you, or get a translator through an immigrant-serving organization. You might also want to ask about job-finding clubs or workshops, and getting help with preparing a résumé or writing a letter. These services are often provided by immigrant-serving organizations themselves or by the province. Refer to the Services for Newcomers page of the Citizenship and Immigration website at www.servicesfornewcomers.cic.gc.ca.

Service Canada centres

Many jobs are posted either on billboards or on self-serve computers at your local Service Canada Centre (SCC). The Canadian government runs SCC offices throughout the country. The centres provide information and services for people looking for work. Some offer the free use of computers, printers, the Internet, telephones, fax services and resource libraries. They may offer workshops on how to prepare a résumé or to look for work, as well as computer training and other courses.

Service Canada also runs the Job Bank, an electronic list of jobs available across the country. Visit the site at www.jobbank.gc.ca.

Another Internet site that may be useful is “Worksearch.” This easy-to-use site can help you with all aspects of your search for work. The Internet address for this site is www.jobsetc.ca. The SCC also has a toll-free youth information line: 1-800-935-5555. You can find the nearest SCC office listed in the blue pages of the telephone book, under Service Canada Centre, or visit its website at www.servicecanada.gc.ca.

Volunteering

Working with others in your community without pay can be an excellent way to gain experience and contacts. Volunteering can help you develop Canadian job experience, get a practical knowledge of the Canadian workplace, practise your English or French and make new friends, as well as help others. You can find volunteer centres in the yellow pages of your telephone book or on the Internet, or contact your local community agency.

Using the newspaper and other resources

Many jobs are listed in newspapers. Look in the classified advertisements section under “Help Wanted” and “Careers.” There may also be a separate career section in the weekend paper.

Libraries are also helpful. They have books on how to find a job or write a résumé, and they often keep directories of businesses across Canada or in your area. These publications can help you find information about potential employers. Their “periodical” section will also have copies of various weekly magazines that provide new listings of jobs across Canada. You can also access the Internet at most public libraries. Ask for more information at the reference desk.

“Networking” is also a popular way of finding a job in Canada. This means contacting all the people you know, including your friends and relatives, and letting them know you are looking for work. This may help you to find a job that is not actually advertised anywhere. Job-finding clubs run by immigrant-serving organizations may also be useful. There are also private job placement agencies that may be able to help you find permanent, temporary or contract work. Remember that since employers pay a fee to use these agencies, your salary may be somewhat lower than it would be if you found the job by yourself. These agencies are listed in the yellow pages of the telephone book. Look under “Employment Agencies.”

Documents and foreign credentials

You may need Canadian qualifications to work at a licensed trade or profession. You may have to write an examination or work as a trainee to qualify. The requirements vary from province to province and from profession to profession. You might want to contact the national or provincial association that looks after accreditation in your profession or trade.

The Canadian government offers information about foreign credential recognition and assessment through the Foreign Credentials Referral Office (FCRO). To learn more, visit the FCRO website at www.credentials.gc.ca or call Service Canada at 1-888-854-1805 or TTY 1-800-926-9105 (in Canada only).

You can also contact the Canadian Information Centre for International Credentials, or other international credentials evaluation services.

Getting paid

Employers may choose to pay their workers every week, every two weeks or once a month. You can be paid in cash, by cheque or through a direct deposit to your bank account. Your pay stub (the piece of paper attached to your paycheque) shows how much you earned. It also lists any money taken off (deductions) for federal and provincial taxes, pension plans, employment insurance and any other items.

Working for yourself

Canada's prosperity is dependent on entrepreneurs who take risks and work hard to start and run their own businesses.

The Business Start-Up Assistant provides essential business start-up information from the federal and provincial governments. Their website, organized by topic and province, provides reliable information on market research, business name and structure, preparing a business plan, financing, taxation, hiring employees, doing business on the Internet, and much more. For more information, visit their website at www.canadabusiness.ca.

Canada Business Service Centres provide a central resource for Canadian business information, especially government information. You can find them in every province and territory. They offer services on the Internet or you can speak directly to a business information officer. To find the Canada Business Service Centre nearest you, look in the blue pages of your telephone book under the federal government.

The *Small Business Loans Act* helps small businesses get loans from banks and other lenders. Contact Industry Canada in the federal government listings in the blue pages of your telephone book for more information.

The Business Development Bank of Canada also provides a book for newcomers interested in working for themselves called *Starting a Business in Canada: A Guide for New Canadians*. They also offer management training, counselling and planning services for entrepreneurs. Call their toll-free number for more information at 1-877-232-2269 or visit their website at www.bdc.ca.

Business and travel

Although the Canadian government realizes that travel is often part of doing business, you may lose your permanent resident status if you stay outside the country for extended periods of time. As a permanent resident, you must meet certain residency obligations to maintain your status. You can find information about these obligations at www.cic.gc.ca/english/newcomers/index/asp. Before you leave, telephone the CIC Call Centre for more information at 1-888-242-2100 or TTY 1-888-576-8502 (in Canada only).

If you are an entrepreneur who has been admitted to Canada on certain conditions, CIC will check to see how your business is doing. The Department will also provide special counselling services to help you. If after three years you have not fulfilled the conditions under which you were admitted, you and your dependants may be asked to leave. Remember, this only applies to those who come in as entrepreneurs under certain terms and conditions.

Day care

When you do go to work, if you have young children, you need to make child care arrangements. In Canada, most families do not leave children under the age of 12 home alone. You may need to ask a relative or pay someone to look after your children while you work. To help you with the cost of child care, the Government of Canada provides a Universal Child Care Benefit (UCCB) to families with children under the age of 6. To find out if you are eligible or to apply for the UCCB, you can go online at www.universalchildcare.ca. If you need to find child care, there are several options you can look into, such as licensed day-care centres, home-based day care, nursery schools, and “drop-in” day-care centres. You can also hire someone to come into your home and look after your children. Look in the yellow pages of your telephone book under “Day Nurseries” or “Day Care.” Also check the classified advertisements section of the newspaper under “Employment Wanted” to find a caregiver in your area. Government-subsidized day care exists for low-income families.

Labour laws and human rights

In Canada, there are provincial and federal labour laws designed to protect employees and employers. These laws set minimum wage levels, health and safety standards, hours of work, maternity leave and annual paid vacations, and they provide protection for children. There are also human rights laws that protect employees from unfair treatment by employers based on sex, age, race, religion, disability, or sexual orientation.

You also have the right to join a labour union in Canada. Unions negotiate wages, hours of work and working conditions. Union fees will be deducted from your salary. If you feel you are being treated unfairly by your employer, you may seek advice or assistance from an officer of the Ministry of Labour in the province where you work. You can also contact your province's Labour Relations Board or a Service Canada Centre, where you can talk to a federal government labour affairs officer.

Canadian law

Canada is governed by an organized system of laws. Citizens elect representatives in Parliament and the provincial legislatures to form governments, who then create our laws. In Canada, the law applies to everyone, including police officers, judges, politicians, members of the military and government workers. Our laws were created to provide order in society, to settle disputes peacefully, and to express Canadian values and beliefs. Everyone in Canada, whether a citizen or a permanent resident, has equal access to the justice system and is protected by it.

Police

Our police forces exist to keep people safe and to enforce the law. You can ask the police for help in all kinds of situations – if there’s been an accident, if someone has stolen something from you, if you are a victim of assault, if you see a crime taking place, or if someone you know has disappeared.

There are different types of police in Canada, including provincial police departments and the Royal Canadian Mounted Police (RCMP), who enforce federal laws. Remember, the police are there to help you. In an emergency, call **911** or **0** for the operator to contact your local police force.

If you are questioned by the police or arrested, do not resist. Remember, in Canada, you are presumed innocent until proven guilty. Communicate as clearly as possible and look directly at the officer. Be ready to show some kind of identification. If you are taken into custody, you have the right to know why and to have a lawyer and a translator present, if you need one. Under Canadian law, it is a serious crime to try to bribe the police by offering money, gifts or services in exchange for special treatment.

Legal services

If you need a lawyer to protect your interests in court, you can hire one, for a fee. You may also be entitled to free legal services, or “legal aid,” depending on your income. You will find the numbers for provincial legal aid in the booklet called *Key Information Sources* in the back pocket of this guide. An immigrant-serving organization will also be able to tell you where and how to obtain these services.

Children's rights

Parents in Canada have a legal duty to provide their children with the necessities of life until they reach the age of 16. However, most parents continue to support their children after they turn 16, normally until the child finishes high school and often beyond. Canadian laws protect children from abuse, including physical, psychological and sexual abuse. All forms of child abuse may result in criminal charges being laid or the intervention of child protection authorities. Child abuse includes any kind of sexual contact, neglect, and female genital mutilation.

Police, doctors, teachers and children's aid workers will take action if they think children are being harmed. Parents are responsible above all for their children's behaviour and well-being.

Women's rights

In Canada, women and men are equal under the law. They have the same rights under the law, including the *Canadian Charter of Rights and Freedoms*, and the same obligations.

Women may choose their own vocation. Canadians believe in a merit-based society. Women serve in important decision-making roles, as judges, politicians, community leaders, military personnel, business executives, police, teachers and professionals of all kinds, and are entitled to receive the same pay as men doing the same job.

Domestic violence

No one has the right to hit or threaten people or to force them into sexual activities. The law applies to everyone, including a wife or husband, partner, girlfriend or boyfriend, parent, or another relative.

Women whose partners abuse them can seek help for themselves and their children in community shelters. They are also entitled to legal protection to keep them safe. If you or your children are being abused, call the police at **911** or **0** and ask the operator for help. They can help you find medical help or drive you to a safe place. Counselling and free legal advice are also available. There are Rape Crisis and Sexual Assault Support Centres listed in the first few pages of the telephone book and on the Internet. They are there to help you. In many Canadian cities, there are also 24-hours-a-day telephone help lines if you need someone to talk to. They can also refer you to the help you need.

Many organizations in Canada work to protect women's rights. Some of these organizations serve immigrant women in particular. Your local immigrant-serving agency will help you find the names of these organizations. You can find information about legal rights and shelters on the Internet and near the front of your telephone book under "Distress Centres," "Child Abuse" and "Sexual Assault."

Many community centres also offer counselling for abusive partners who are seeking help, for families who wish to stay together, and for children.

Seniors' rights

In Canada, a senior citizen is someone 65 years of age or older. If you are a senior, you may be entitled to certain government benefits, such as the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS). In order to qualify, you must meet certain residency requirements. You may also be eligible for old age security benefits from your former country. Some provinces supplement these plans and offer extra benefits, such as prescription drug plans. For information, call **1-800-277-9914** (toll-free). If you have a hearing or speech impairment and you use a TDD/TTY device, please call **1-800-255-4786**. The French toll-free number is **1-800-277-9915**.

In addition to government benefits, the federal government's New Horizons for Seniors Program funds projects that help improve the quality of life for seniors and their communities. For information about the program, visit [**www.hrsdc.gc.ca/seniors**](http://www.hrsdc.gc.ca/seniors). The New Horizons for Seniors Program also funds projects to combat elder abuse.

It is illegal to abuse or take advantage of elders. Elder abuse includes any action that someone in a relationship of trust takes which results in harm or distress to an older person. This abuse can be physical, financial, psychological or sexual, and includes neglect. Canada is committed to combating the abuse of seniors in all its forms.

Sexual orientation

Our laws protect all Canadians, including gays and lesbians, from unjust discrimination. All Canadians enjoy the same access to education, health care, jobs, housing, social services, and pensions, regardless of their sexual orientation. In 2005, Parliament passed a law extending the right to civil marriage to same-sex couples. At the same time, the law respects religious freedom, so no church, synagogue, mosque or temple can be forced to perform a marriage that goes against the religious beliefs of its members.

Language rights

Under the *Official Languages Act*, Canada is an officially bilingual country. This means that Canadians have the right to receive federal government services in English and French. At the provincial, territorial and municipal levels, the availability of services in both official languages varies. New Brunswick is the only province that is officially bilingual.

Animal protection

In Canada, we have a long tradition of treating animals in a humane manner, both pets and livestock (such as pigs, horses, cows, chickens, goats and other farm animals). If you find a lost or abandoned house pet, such as a dog or cat, contact your local Humane Society or animal shelter or take the animal there and they will care for it. There are animal cruelty laws in many municipalities and most provinces and territories. You may be fined or jailed if you abuse an animal.

Becoming a Canadian

The moment you arrive in Canada, you can start preparing to become a Canadian citizen. You will need to demonstrate a deep commitment to this country by living in Canada, learning to communicate in at least one of the official languages, learning about Canada and abiding by Canada's laws.

To be eligible for Canadian citizenship:

- you must be a permanent resident;
- you must live in Canada for at least three years before applying to become a citizen;
- you will need to have sufficient knowledge of either English or French;
- you will need to demonstrate your knowledge of Canada and the rights, responsibilities and privileges of citizenship;
- you must be 18 years of age or older to apply as an individual; and
- you must attend a citizenship ceremony and take the oath of citizenship.

Adults who are 55 years old or older are not required to meet the language and knowledge requirements, but are encouraged to do so.

When you apply for citizenship, you may also apply on behalf of your minor children (less than 18 years old). Minors must be permanent residents, but they are not required to have lived in Canada for three years or meet the language or knowledge requirements.

How to apply to become a Canadian citizen

To obtain information and an application kit to become a Canadian citizen, visit www.cic.gc.ca or contact the CIC Call Centre toll-free at 1-888-242-2100.

Health services

Applying for a health insurance card

Canada has one of the finest health insurance programs in the world. Health insurance means that you don't have to "pay" directly for most health-care services. They are paid for through your taxes. When you use these services, you simply present your health insurance card.

While health insurance is a national service, each province administers its own program. There may be some variations in eligibility from province to province. In some provinces, you will have to pay a small monthly fee for this insurance. It is important to apply for your health insurance card as soon as possible. You will receive your health insurance card from the province where you live. You can get an application form at a doctor's office, a hospital, a pharmacy or an immigrant-serving organization. You can also get forms from the provincial ministry responsible for health, listed in the blue pages of your telephone book. You will need to show some identification, such as your birth certificate or passport, or your Confirmation of Permanent Residence (IMM 5292). The permanent resident card may also be presented.

Permanent residents in British Columbia, Ontario, Quebec and New Brunswick have a three-month eligibility waiting period. Make sure, however, that you apply for a health card as soon as you arrive in the country as the three-month waiting period begins on the day your application is received.

During the waiting period, you should apply for temporary private health insurance coverage.

Private insurance companies are listed in the yellow pages of the telephone book, usually under "Insurance." Private health insurance is also available for services that are not covered under the government health insurance plan. These might include dental costs or private hospital rooms. Some employers also offer additional health insurance for a monthly deduction from your paycheck. In most provinces, health insurance does not cover the cost of prescription drugs, dental care, ambulance services and prescription eyeglasses.

Needy refugee claimants and refugees living in the provinces that have the three-month eligibility waiting period can receive emergency and essential health services. The cost for these services is covered by the Interim Federal Health Program.

Remember: Each member of your family needs his or her own health insurance card. Always bring your card with you when you go to the doctor or the hospital. A health insurance card must not be exchanged with anyone else. It is for your use only and you could lose the benefits it provides by letting other people use it. You could also face criminal charges and be removed from Canada.

Finding doctors and clinics

Most Canadians have a family doctor and a dentist. You can choose either a man or a woman as your family doctor, general practitioner or dentist.

Ask an immigrant-serving organization or someone you know to recommend someone who is accepting new patients. You can also look them up in the yellow pages, on the Internet or in the telephone book under “Physicians and Surgeons,” or “Dentists.” Canada also has a large number of medical clinics, which can offer a variety of health services without an appointment or in a minor emergency. These are listed under “Clinics” or “Clinics-Medical” in the yellow pages.

Emergency help

If you need urgent medical help, quickly go to the emergency department of the nearest hospital, or dial the emergency number **911** or **0** to ask the operator for help.

If you have a serious medical condition, such as diabetes, high blood pressure or allergies to medications, ask your doctor or hospital about Medic Alert tags and bracelets. These can provide useful information in an emergency.

Immunization for children

Immunization or vaccination for children is one of the most effective ways we protect all Canadians, young and old, from getting serious infectious diseases. These diseases include diphtheria, polio and tetanus. Your child gets a small dose of vaccine to help him or her build up “immunity” to these diseases. You can arrange to have your child inoculated through your doctor or pediatrician, or through a public health clinic. You will receive an immunization or vaccination record, which you may have to provide to your child’s school.

In Canada, there is a “schedule” for these immunizations. For example, some shots are given when your child is two months old, at four months, at six months, and so on. Ask your doctor or pediatrician for a copy of this schedule, or look up the municipal department responsible for school immunization in the blue pages of your telephone book. The immunization schedule varies slightly from province to province.

Immunization for adults

If you were not immunized against preventable diseases before coming to Canada, you should contact your doctor or local public health clinic immediately.

Medical surveillance

During the medical examination you underwent before becoming a Canadian resident, you may have been told that you needed a follow-up medical examination once you got to Canada. This is known as medical surveillance for those who have an inactive infectious disease. You must report, by telephone, to the public health authority of the province or territory where you live within 30 days of entering Canada. You will find this number in the blue pages of your telephone book. This is very important for your health and for the health of your fellow Canadians.

Pregnancy

Maternity leave is the right of all working mothers in Canada. If you are pregnant and have to stop working for a while, you can take leave from your employer for a set period of time. You may also be entitled to paid leave or maternity benefits. You can get more information from the provincial ministry responsible for labour or from a Service Canada Centre near you.

For help and information before and after your baby is born, contact your local community service centre or hospital. They offer prenatal courses, medical help, nursing care, and a way to meet other new parents. They can give you information on registering the birth with the province, so that you receive an official birth certificate. They can also advise you about birth control and abortion.

For more information

Key medical emergency numbers are listed in the front section of the white pages of your telephone book. Look up doctors and clinics in the yellow pages. Printed health information is available from provincial ministries of health and from Citizenship and Immigration Canada. Free pamphlets on a variety of topics are also available from Health Canada (found in the federal listings in the blue pages of your telephone book), or from doctors' offices and drug stores.

Sources of information

How to find information

Canada's three levels of government – federal, provincial and municipal – offer a variety of helpful programs and services for newcomers. Where these programs and services are offered in Canada, and who delivers them, may vary, since different provinces have different immigration agreements with the federal government.

We suggest that you:

- get a map of your community;
- get a copy of the local telephone book; and
- contact the immigrant-serving organizations in your community.

This guide, along with an immigrant-serving organization, can help you through the steps you need to take to settle. It can help you sort out the information you are missing and the services you need. The *Welcome to Canada* guide also includes a checklist to help you with the things you need to do first.

Getting around

It is useful to have a map of the area where you will be living. It will help you to get around and find the services you need. Most bookstores, gas stations and convenience stores sell maps at a reasonable price. You may also be able to get a free map of your community through your local Chamber of Commerce or municipal office. You can also look at maps in the library, at no cost. However, you can't take maps out of the library.

Using the telephone

Canadians like to use the telephone for communicating. They talk on the telephone everywhere – at home, on the street, in telephone booths. You will find that telephone books are great sources of information. Most of the important telephone numbers you need can be found in alphabetical order in the telephone book. You will receive one

from the company that installs a telephone in your home. You may also be able to pick one up from a telephone centre. These centres are often located in large shopping malls. There are also telephone books at the library and in pay telephone booths.

At home: You pay a basic rate each month for telephone service. This pays for all local calls. You will be charged extra for each long-distance call you make. Long-distance calls are made to telephone numbers outside your local area.

Away from home: Pay telephones in most provinces cost 50 cents per local call and you can find them in most public places. If you do not know a telephone number, dial **411** and ask the operator. There is a charge for using this number. You may also purchase telephone cards, which can be used to call anywhere from any telephone, including public telephones.

The telephone directory

Telephone directories include white, blue and yellow pages listed alphabetically by name, subject, service or product.

- The white pages list the home telephone numbers in and around your area.
- The blue pages list government numbers.
- The yellow pages list business numbers: restaurants, services, stores, and so on.

In the front pages of the telephone book, you will find emergency numbers like fire departments and ambulance services. The most important number listed there is an emergency number, **911** in many provinces, which you can call for help in life-threatening emergencies.

The white pages of the telephone book list home numbers in alphabetical order, from A to Z, using the last name of the person first. So look up John Smith under S, for Smith.

The blue pages of the telephone book list telephone numbers for Canadian government departments, including the federal, provincial, municipal and regional governments.

For frequently used government telephone numbers, see the pamphlet called *Key Information Sources* in the back pocket of this guide.

The yellow pages are found in a separate telephone book in some of the larger cities in Canada.

Call centres and touch-tone telephones

Many businesses and government departments receive so many calls that they have set up “call centres” to help them answer the most commonly asked questions. Call centres use a series of messages that have already been recorded to answer your questions. You find these messages by using the numbers, letters and symbols on the keys of your touch-tone telephone. The call centre message will tell you which keys to press on your telephone for the information you need. If you miss it the first time around, the message will usually tell you which key to press to hear it again. The list of messages is usually called a “menu.” You choose the information you want.

You can also enter information into some call centres, using the keys on the telephone.

Remember: the “pound” key is the one that looks like this [#]. The “star” key looks like this [*].

Emergency 911

If you fear for your safety, or the safety of someone in your family, you should call your local emergency number for help. In many Canadian cities, this number is **911**. This connects you immediately to ambulances, fire departments, the police and other emergency services. In other communities not equipped with **911** services, dial **0** and ask the operator for help. Other medical emergency numbers are listed in the first white pages of the telephone book. These may include a poison information number, a distress or sexual assault help line, and a number to call if you or someone in your family is being abused.

Voice mail

Many Canadians, and most Canadian businesses and departments, have some form of answering machine or service to take messages for them when they are away from their telephones. The telephone may ring several times, and then a recorded message will ask you to leave your name and number and a short message. You will usually hear a beeping sound followed by silence. At this point, leave your spoken message and remember to speak clearly and slowly. You may want to repeat your telephone number.

Pay telephones

You may want to use a public telephone when you are out, or before you get your telephone installed. There are many pay telephone booths on city streets, in shopping malls and in airports – any place where there are a lot of people. You pay for these

telephone calls when you use the telephone. For local calls, you put in 50 cents (this charge may vary in some provinces) and make your call. You should have the right number of coins to put in the slot. If the call is long distance, you will need to put in more money (in coins) as you go along, and an operator, or the message across the screen on the pay telephone, will tell you how much. Make sure you have lots of coins with you. Eventually, you may want to get a calling card from a telephone company. This card allows you to dial a special code and make calls on public telephones without putting in any money. These calls are then billed on your regular home telephone bill.

Directory assistance

If you need help finding a telephone number, you may call for assistance. Call **411** for local numbers, and **0** for overseas numbers. All telephone numbers have an area code, which refers to the location of the number. You can look up these codes in your local telephone book. If the call you wish to make is outside the local area code, it is probably going to be long distance. Call **1+AREA CODE+555-1212** if you need help to find the number. Remember, there is a charge for using this service. You can also find telephone directory assistance on the Internet at www.canada411.ca.

Toll-free numbers

Canada is a very large country, and it can be expensive to make calls from one city to another. Many businesses and government departments use telephone numbers that start with **1-800**, **1-888**, **1-877** or **1-866**. This lets you call them for free, within a province or within Canada. These are known as toll-free numbers. Simply dial the **1-800**, **1-888**, **1-877** or **1-866** number exactly as listed. You can search for toll-free numbers on the Internet at www.canadatollfree.ca.

Telephone services for people with special needs

Many telephone companies in Canada can provide special telephone equipment for people with a hearing, speech, visual or physical disability. Contact your local telephone company to get more information on these kinds of services and equipment. You can find the name of the telephone company for your area in any telephone book. The Customer Service number should be in the first few pages of the book. In areas served by Bell Canada, you can also visit a Bell telephone centre. These are usually found in large shopping malls.

Using computers

A great deal of helpful information is now available through the Internet, a worldwide resource and information system. You don't need to own a computer or have Internet access at home to use it. You can often use the Internet (or "surf the Web," as Canadians like to say) free of charge at your local public library (you must reserve a time slot), community centre, school, immigrant-serving organization or Service Canada Centre. Useful information can be found on various "websites," which are like codes or addresses on the Internet.

Public libraries

In most communities across Canada, there are public libraries that can be used free of charge. Libraries are a resource that many newcomers make use of to read the daily newspapers, use the Internet or borrow books.

Getting your identification papers and other documents

Identity documents

Official papers that state who you are and where you come from are extremely important. They can be hard to replace if you lose them. These include health records, birth certificates, Confirmation of Permanent Residence forms (IMM 5292) and permanent resident cards. If you are living in Quebec, you will have a *Certificat de sélection du Québec*. You will need these papers to apply for important government services and benefits, and to obtain a Social Insurance Number card and a health insurance card. So it is very important to keep them in a safe place at all times, and not to lend them to your friends or let someone else use them. You could lose your benefits if you give your cards to someone else.

It is not necessary to carry your passport, your Confirmation of Permanent Residence form or your permanent resident card around with you, but it is important to have a couple of pieces of ID (identification) with you at all times. Any two of the following would be good: a driver's licence, a photocopy of your permanent resident papers (the original should be kept in a safe place or in a safety deposit box at the bank), a health insurance card or a credit card.

Applying for a Social Insurance Number card

Applying for a Social Insurance Number (SIN) is one of the most important things you will do after coming to Canada. You will need one to work here, to open a bank account or to obtain your tax credit. This number tells the government who is earning money, paying taxes, paying into pension plans and using government services. Your employers will ask you for this number.

To apply for one, simply go to your nearest Service Canada Centre (listed in the blue pages of your telephone book). For information about the documents you need to apply for a SIN card, visit the Service Canada website at www.servicecanada.gc.ca.

Applying for the Canada Child Tax Benefit

If you have children under 18, the Government of Canada may be able to help you with some of the costs of raising them. This monthly tax-free payment is called the Canada Child Tax Benefit. The amount of the benefit is based on several factors, such as your family income, the number of children you have and their ages, and your province or territory of residence. When you apply, you must provide proof of your Canadian immigration status and proof of birth for any of your children born outside of Canada.

To receive the Canada Child Tax Benefit, you must file an Income Tax Return each year. If you have not been a resident of Canada long enough to fill out a return, you will need to complete a separate form to declare your world income. You can get these forms and more information on the Canada Child Tax Benefit by calling the Canada Revenue Agency's toll-free enquiry service at **1-800-387-1193**, or by visiting **www.cra.gc.ca/benefits**.

If you live in Quebec, you will have to submit applications for child assistance and send any information about a change in your family situation directly to the *Régie des rentes du Québec*. However, for a child born in Quebec after December 31, 2006, you do not have to submit an application. The Régie will be notified automatically. For more information, visit the Régie's website at **www.rrq.gouv.qc.ca**.

Applying for the GST/HST credit

The GST is a tax that you pay on most goods and services sold or provided in Canada. In some provinces, the GST has been blended with the provincial sales tax and is called the HST. The GST/HST credit helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay. To be eligible for the credit, you must be a resident of Canada and 19 years of age or older. If you are under 19, you are only eligible for the credit if you have a spouse or a common-law partner or you are a parent.

To apply for the GST/HST credit, complete Form RC151, Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit Application. (You can find this form in the back pocket of this brochure.) You can also get the form and more information about the GST/HST credit by calling the Canada Revenue Agency's enquiry service at **1-800-959-1953** or visiting **www.cra.gc.ca/benefits**. To continue receiving the credit each year, you will have to file an Income Tax and Benefit Return and apply for the credit on that return.

Transportation

Using public transportation

Getting around in Canada is fairly easy. Although many Canadians drive a car, most cities have public urban transportation systems, including buses, streetcars and trains, and some of the larger cities also have subways. You can board these systems at regular stops along their routes. Some let you pay with cash; others require tickets. If you don't have a ticket for the bus, you must pay with the right amount of money (the exact fare). This is because the driver does not carry any change. Once you get settled, you may want to buy a monthly pass or a package of tickets to save money. You can buy subway tickets at the subway station.

If you have to take several buses or the subway for a single trip, you do not need to pay each time. Simply ask the driver for a transfer, or pick one up from the machines on the subway platform.

If you are not sure where to board the bus or the streetcar, just ask someone or follow the crowd. It's usually at the front of the bus, where you show your pass to the driver. When using public transportation, Canadians line up.

Maps of routes and schedules are usually available from the public transit company in your area, and there may also be a telephone information line. You may want to ask someone for the name of the transit company where you live, and then look it up in your telephone book.

Getting a driver's licence

You need a valid driver's licence to drive a car in Canada, and these are issued by the province or territory where you live. Your foreign driver's licence may be valid for a short time after you arrive in Canada, but eventually you will need to take a Canadian driving test to remain licensed. This will help you to learn the rules of the road in Canada. You may also want to obtain an international driving permit. Find out more from your provincial ministry of transportation or from your provincial motor vehicle licensing agency.

Driving lessons are available from private companies, for a fee. You may want to have a few lessons before you take your test. Look in the yellow pages under “Driving Instruction.”

Remember: It is a legal requirement to carry your driver’s licence with you whenever you drive. You should also carry your car registration and vehicle permit with you. It is good advice to carry a copy of your car insurance certificate.

Use of seat belts

You and your passengers must wear seat belts at all times when you are driving in Canada. This is the law. The use of a seat belt can save your life in an accident and you can be fined for not wearing one.

Car seats for children

Babies and children who are too small to wear seat belts safely must be placed in car seats whenever you drive. These can also help to save lives in case of an accident. There are different types of car seats for different ages and weights. For example, infants must be placed in special seats that face the back of the car. Children over 18 kg need a booster seat.

In case of an accident

In case of a car accident, call **911** or your local emergency number right away if you need medical help. Stay where you are and get someone to call the police. You should report the accident immediately to your car insurance company. It is also important to exchange your name, address and telephone number as well as your insurance and driver’s licence numbers with the other driver.

Residency obligations for permanent residents

From time to time, you may wish to leave Canada, for example to visit your relatives, take a vacation, or travel for business. As a permanent resident, you must meet certain residency obligations to maintain your status. You can find information about these obligations at www.cic.gc.ca/english/newcomers/index/asp. Before you leave, telephone the CIC Call Centre for more information at **1-888-242-2100** or TTY **1-888-576-8502** (in Canada only).

Travelling out of town

Buses, trains and planes travel throughout Canada. For out-of-town trips, contact travel agencies, airline companies or bus lines. For information about train travel, contact Via Rail. The telephone numbers are listed in the yellow pages of the telephone book.

For more information

Contact the public transit organizations, provincial ministries of transportation, provincial motor vehicle licensing offices or insurance companies listed in the telephone book.

Finding a place to live

Where to stay

For the first few weeks or months, you will probably want to find some temporary housing while you look for a more permanent place to live. Hotels can be quite expensive, so you may want to rent a furnished room or an apartment at first.

Renting

Many Canadians rent housing, and so do most newcomers, at least for the first few years. To help you in your search, you could check the classified ads in your local daily newspaper or on the Internet. Look under “Apartments” or “Houses for Rent.” You should also talk to the immigrant-serving organizations in your community. They might be able to help. It is a good idea to walk around an area you would like to live in and see if there are any signs posted on or near the buildings. Do not take the first place you see – try to shop around a little to see what’s available. Prices often vary considerably.

Some apartments can be rented by the month, but with most rental housing, you sign a lease for a year. This is a legally binding contract between you and the landlord. Make sure you understand exactly what you have to pay for, and what is included in your rent. For example, do you pay for the heating costs or are they included? Canada is a cold country in the winter, and heating can be expensive. Are you allowed to have pets? Are the fridge and stove included? You may also be asked to pay a security deposit to rent the apartment you have chosen. You should know that in some provinces, it is illegal for a landlord to ask for a security deposit or a damage deposit, and that the laws concerning the rental of an apartment can be different from province to province. Read the lease over carefully before you sign it. It is probably a good idea to ask someone in your community or from an immigrant-serving organization for information about housing. They can also explain the legal terms used in leases.

Remember: Avoid signing a lease if you plan to move again soon. You should also purchase household insurance to cover the cost of replacing the contents of your apartment in case of fire or theft, for instance.

Your rights as a tenant

The tenant (someone who rents a room, an apartment or a house) and the landlord both have legal rights. There are laws that protect you from sudden rent increases or being forced to leave your apartment. You have the right to live anywhere you choose.

Discrimination on the basis of colour, creed, sex, age or disability is not allowed by the *Canadian Charter of Rights and Freedoms*. Provincial landlord and tenant laws also protect against such discrimination. However, the tenant also has responsibilities. It is important to keep the house or apartment you are renting in the same condition you found it. Call the provincial or municipal government department responsible for housing, sometimes called a rental board, if you need information or help, or look up the provincial *Landlord and Tenant Regulations*. You will find the numbers in the blue pages of the telephone book. You can also ask community groups for information or help.

Buying

Buying a home is a big step, and you might want to wait until you are settled before you do so. Most homes in Canada are sold through real estate agents, although some owners do it themselves. You may see “For Sale” signs posted in front of homes, and you can also read the classified advertising section of the daily newspaper.

When buying a house, it's important to remember that there are many hidden costs. These may include the agent's fee, in some provinces, as well as lawyer's or notary's fees, annual property taxes, house insurance, registration fees, various home buyer taxes, and the cost of maintaining the house: heat, hydro, water, sewer, and so on. Make sure you know exactly what your costs will be before you buy.

You may want to find out about the First Home Loan Insurance Program, run by the Canada Mortgage and Housing Corporation. It enables you to buy a home with a smaller down payment. The Corporation's fee is rolled into the total mortgage in the form of a small percentage. Call their toll-free number for more information (1-800-668-2642) or visit their website at www.cmhc-schl.gc.ca.

Heat and hydro

Whether you rent or buy, you will need to sign up for various basic services, such as heat and hydro (electricity). In Canada, some homes are heated by gas, others by oil, and others by electricity. Frequently, there are one or two main companies that provide these services in an area, and you can find them in the yellow pages of the telephone book. Try looking under “Gas,” “Heating Companies,” “Oils/Fuel” and “Hydro-Electric Utilities.”

Getting a telephone

You will want to get a telephone installed quickly so that you can reach the people and the services you need from the comfort of your home. You can find out the name of telephone companies in your area in a telephone book. The Customer Service numbers should be in the first few pages of the book. The telephone company in your area normally has telephone centres in large shopping malls. You can visit them to get your service set up. You can either rent a telephone from your telephone company and pay month by month or buy one. The cost of making local calls is covered by the monthly service fee, which is added to the cost of renting the telephone. Long-distance and overseas calls are not covered by this monthly fee and can be quite expensive. Many telephone companies offer special plans that can reduce the cost of long-distance calls. Telephone cards, which can be used to call anywhere from any telephone, including public telephones, are a cost-effective way to reduce long-distance charges.

Remember: Canada is a very large country, so even when you're calling within the same province or city, long-distance charges may apply.

Furnishings

Chances are you're going to need some basic furniture and household appliances. You can buy new, which can be costly, or wait for stores to have sales and buy things gradually. You can also buy used furniture and appliances, which is what many Canadians do. The listings for articles or furniture for sale are found in the classified advertising section of the newspaper. You can also try used furniture stores, church and local rummage or garage sales, or community organizations. Your local community immigrant-serving organization should be able to help you with names and addresses.

For more information

Probably one of the best sources of information is your local immigrant-serving organization. You might also want to consult the provincial or municipal department responsible for housing, listed in the blue pages of your telephone book. They may have a central information number.

The Canada Mortgage and Housing Corporation has a free pamphlet entitled *Homebuying Step by Step*. They also run the Canada Housing Information Centre, and can provide information on the rental and housing markets across Canada. Call their toll-free number for more information (1-800-668-2642) or visit their website at www.cmhc-schl.gc.ca.

Buying food and other supplies

In the first few days, you may need a few supplies, like food and extra clothing. Stores in Canada may be set up a little differently than what you have experienced in other countries.

Most Canadian stores have central cashiers where you pay for your goods, but they can be hard to find. Grocery stores usually have rows of cashiers at the entrance to the store, and you bring your goods to the cash, line up and pay. Department stores, which sell a variety of products, are sometimes set up this way too. Other stores have cashiers set up in different places around the store, and you pay at the nearest cash. You will receive a paper receipt for whatever you buy, and this is your “proof of payment.” Many stores in Canada have metal shopping carts where you can put your purchases as you make your way through the store to the cashier.

Many Canadian stores are grouped together in large shopping malls, so you can do all your shopping in one place. Remember that each store has its own cash register where you pay for your purchases.

Many places in Canada also have large open-air markets where you can buy fresh fruits and vegetables from local farmers. You pay for your purchases as you go along, from the farmers at each “stand.”

The postal system

Canada Post

Canada's mail is handled by the Canada Post Corporation. To send mail, use a postage stamp. You can buy postage stamps at any post office. They are also sold in many drug stores, hotel lobbies, airports, railway stations, bus terminals and some newsstands. The cost of the stamp is based on the weight and size of the letter or package, and where your mail is going. When you send something to an address in Canada, remember to include the six-digit postal code for that address, and also a return address. This will speed up delivery. If you are sending something overseas, you must use the special code for that country. You can find these at a post office.

Mail your letter or small package either at a post office or in the red Canada Post mail boxes you will find on streets and in shopping malls all across Canada. Take large parcels to a post office.

Canada Post offers many other services too, such as express delivery, postal money orders and insurance for very important mail. This insurance can protect your mail against loss or damage. Express delivery is more expensive than regular mail. Check the rates at the nearest Canada Post office. There are also private special delivery or courier services. Look these up under "Courier" in the yellow pages of the telephone book. Mail is distributed daily from Monday to Friday, except on official holidays. This includes home delivery, and delivery to post office boxes and community mail boxes. If you want to send a telegram, look up "Telegram Services" in the yellow pages for more information.

Protecting your money

Canadian money

Canada's currency is the dollar. There are 100 cents in a dollar. Canadian coins include the penny (1 cent), the nickel (5 cents), the dime (10 cents), the quarter (25 cents), the one-dollar coin known as the “loonie” and the two-dollar coin called a “toonie.” The most common paper bills are \$5, \$10, \$20 and \$50.

If you don't have any Canadian money when you enter the country, you may wish to exchange a small amount of your native currency for some Canadian money. Most airports have foreign exchange offices that can do this for you. Try not to exchange too much, however, since the rate of exchange (how much your money will buy) may not be as good as at a local bank.

Banks and other financial institutions

Most Canadians keep their money in the bank. A bank account is a safe place to keep your money. Banks let you write cheques, earn interest, apply for credit and pay your bills. These kinds of financial services are also offered by credit unions, caisses populaires and trust companies.

Opening an account

Most banks have various kinds of accounts, and you can discuss which kind you need with them. To open one, you should be prepared to provide certain kinds of personal information, as well as various forms of identification, such as your passport or your Social Insurance Number. The bank may need your Social Insurance Number for income tax purposes. This is the same for everyone, at any bank. Remember: post office savings accounts do not exist in Canada.

Using bank machines

Many Canadians now use automated banking machines, known as ATMs, to do most of their banking. It's like a self-service bank, one that's “open” 24 hours a day, seven days a week. With a bank card, you can use these machines to get cash from your accounts, to pay bills, to deposit cheques, and so on. You will likely pay a small fee for this service.

You can apply for a card at your bank. You will need to create a Personal Identification Number (PIN) for yourself to access your accounts. Don't lend your bank card to anyone, or tell anyone your PIN. Don't even let anyone see your PIN number when you enter it in the banking machine. This will keep your account (and your money) safe. Bank cards can also be used to buy things at many stores. The money is taken directly from your account when you use your card. This is known as Interac Direct Payment.

While all of these services are useful, keeping track of all your bank transactions can get complicated. Remember to record everything and take note of your balance and the fees charged by your financial institution.

Direct deposit

Direct deposit has become very popular with Canadians. It means that money owed to you, such as a paycheque or a government payment, is put electronically into your account. You have access to the money immediately, and you don't have to wait for the cheque to come in the mail or line up at the bank to deposit it. You can request this service if you expect to receive regular payments. Most government departments offer this service, as well as many companies.

Sending money

If you send money through the mail, don't send cash. Use a certified cheque or money order. Ask your bank about these options. You can also buy a money order at the post office or wire money through private money order or transfer services (listed in the yellow pages of the telephone book).

Applying for credit

Getting credit means that you borrow money to buy something now and pay it back later, with interest. Interest is the fee charged for using the money. Interest rates can be quite high, so you should be very careful how you use credit.

Credit comes in many forms: credit cards, lines of credit, mortgages and loans. You can apply for credit cards at banks and trust companies. These cards allow you to buy items on credit and be billed for them within a month. If you pay the full amount back by the due date, you won't be charged any interest.

If you borrow any money on credit, make sure you understand exactly when you have to pay it back and how much it will cost. This includes monthly payments if you are borrowing money on an instalment plan.

Many department stores now advertise special sales where they claim that you can buy something now and pay for it in a year or in six months with no interest. Make sure you understand exactly what you must pay and when before you sign anything. If any information is hard to understand, ask someone you trust for a clear explanation.

Telemarketing

You may get calls from people who are trying to sell you something. They may be honest, but they might not be. The best way to protect yourself is never to give out any personal or financial information to anyone over the telephone. If you feel uneasy about the caller, just hang up.

For more information

The Financial Consumer Agency of Canada provides consumers with information on a variety of financial products and services like bank accounts, payday loans, mortgages and credit reports, as well as on their rights and responsibilities when dealing with financial institutions. To learn more, visit their website at www.fcac-acfc.gc.ca, or contact their call centre at 1-866-461-3222.

Education

Children between the ages of 6 and 16 must attend school, and most of them go to public schools. Classes usually start in early September and end in late June. There is a two-week vacation in December and a one-week vacation in either February or March. Children attend school Monday to Friday, for about six hours a day. They usually bring their lunch with them.

Public schools and separate (Catholic) schools in some provinces are paid for through your taxes. There are also private schools, but these can be expensive. Even if you choose to send your children to private schools, your taxes will continue to support the public system.

Finding schools

The best way to find out which schools your children should attend is by calling the school boards in your area. These are listed under “Schools” in the yellow pages of your telephone book. This choice is usually based on where you live and which system you prefer. There are English and French school systems, as well as immersion programs.

Many schools are not within walking distance, and children often take school buses (provided by the school at minimal or no cost to you) or public transportation to get there. This is something to consider when choosing either a school or a place to live.

Enrolling your children

When you enrol your children, take their birth certificates or other identity documents to the school. If the originals of the documents are in languages other than English or French, you should have them translated into English or French. Also bring their Confirmation of Permanent Residence form (IMM 5292) or their permanent resident card, passport and any former school and health records. You could also be asked for immunization records.

Adult education

Learning is a lifelong activity in Canada, and many Canadians continue to study as adults. Adult education is not free. Student loans are available through financial institutions, the Government of Canada, and provincial and territorial governments. Applications are available at most post-secondary institutions. You may wish to train for a new job, or to improve the skills you already have. You may also wish to apprentice for a trade. The qualifications for many trades are different from province to province, and you must obtain a licence before you can practise. Remember that some Canadian schools will not give credit for a course or diploma obtained outside Canada.

If you want information on continuing education, contact the school board, college or university in your community. Look these up in the yellow pages of the telephone book under “Schools,” “Colleges” and “Universities.” You can also get a list of the educational institutions in your area from an immigrant-serving organization.

You might also want to look up professional or trade associations in the province where you live for information on qualifications.

For more information

Other sources of information:

- Provincial departments of education
- School boards
- Universities and community colleges
- Professional or trade associations
- Immigrant-serving organizations

Taxation

Canadian residents can benefit from programs that have been paid for through their taxes and payroll contributions. These programs include social assistance for people in need; employment insurance for workers who have lost their jobs; worker's compensation for workers injured on the job; and old-age pensions for citizens 65 years of age or older.

Income tax

Canadians pay a variety of taxes. Income taxes are used by governments to provide services, such as roads, schools and health care. All residents of Canada are subject to income tax. Each year, you must submit an Income Tax and Benefit Return to tell the government how much money you earned and how much tax you paid. Taxes are deducted automatically from most income you receive. If you paid too much, you will get a refund. If you paid too little, you will have to pay more.

Filing an income tax return is extremely important. You will need to file one each year to qualify for various government benefits, such as the Canada Child Tax Benefit and the Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit. You can get the forms for the federal income tax from any post office or Canada Revenue Agency tax services office. The Canada Revenue Agency has several publications for newcomers that should be helpful (call 1-800-959-2221 or visit www.cra.gc.ca/forms). They also have volunteers who can help you fill out your tax forms, under the Community Volunteer Income Tax Program. This is a free service. The deadline for completing your tax return is April 30 of each year. Remember, if you lived in Quebec during the year, you will also have to file a separate provincial tax return.

Tax-free savings

Everyone has their own dreams, and in Canada, we have several ways to help you save money to achieve those goals. One way to do that is to save your money in a Tax-Free Savings Account. You can save up to \$5,000 a year in one of these accounts, which you open at a bank or other financial institution. The income or interest you earn on the investments in that Tax-Free Savings Account is tax-free, unlike the income you earn on money you invest in the stock market or in savings bonds. You can also withdraw the money at any time without being taxed on it. For more information on these accounts, go to www.tfsa.gc.ca or talk to your bank.

Another way that Canadians save for their retirement is by investing their money in a Registered Retirement Savings Plan (RRSP). RRSPs are registered with the federal government and are designed to help people add to the money they will receive from pensions and federal old-age benefits.

The money you invest in your RRSP is a way to defer taxes. Most people keep their money in an RRSP until they retire. At 71, RRSPs are changed to retirement income plans that begin to pay you money. To find out more about RRSPs, and the circumstances under which you can take out money without penalty, go to the Canada Revenue Agency website at www.cra-arc.gc.ca/tx/ndvdl/tpcs/rrsp-reer/menu-eng.html.

Other taxes

Whenever you buy something, a Goods and Services Tax (GST) will be added to the price. This includes everything from socks to a new house. You may also pay a provincial sales tax (PST), which varies from province to province. If you own your own home, you will also pay property and school taxes. For more information on these taxes, contact either your local school board or your municipal government.

For more information

Contact

- the Canada Revenue Agency;
- the provincial ministry of revenue; or
- your local school board, all of which are listed in the telephone book.

Living in Canada: Your checklist

*W*ith so much to remember, we decided to create a checklist to help you to get the important things done first. We hope you find it useful.

In your first few weeks

You will need to:

- ☐ exchange your money for Canadian currency;
- ☐ find temporary accommodation;
- ☐ have some identification (ID) with you;
- ☐ apply for private health insurance;
- ☐ get a map of the area and find out about transportation in your area;
- ☐ get your own telephone book;
- ☐ contact an immigrant-serving organization in your community; and
- ☐ fill out the forms for a Social Insurance Number card and a health insurance card.

In your first few months

You will likely need to:

- ☐ find permanent housing;
- ☐ get a telephone installed;
- ☐ register your children in school;
- ☐ get a family doctor;
- ☐ have your children immunized;
- ☐ open a bank account;
- ☐ look for a job;
- ☐ carry your address and telephone number with you;
- ☐ try to make friends;

- ☐ know where the Language Instruction for Newcomers to Canada (LINC) assessment centre is in your community and register for language classes;
- ☐ apply for the Canada Child Tax Benefit (call **1-800-387-1193**); and
- ☐ apply for the GST/HST Credit; use Form RC151, *Goods and Services Tax/Harmonized Sales Tax* (GST/HST) Credit Application found in the back pocket of this guide, or call **1-800-959-1953** for more information.

In your first year

You may wish to:

- ☐ get a valid driver's licence;
- ☐ practise and improve your language skills;
- ☐ register for adult continuing education classes;
- ☐ take time to relax and participate in community activities;
- ☐ understand your rights and responsibilities under Canadian law; and
- ☐ know that you can apply for Canadian citizenship after living in Canada for three years.

Basic services

Citizenship and Immigration Canada website and Call Centre

The Citizenship and Immigration Canada (CIC) website can be found at www.cic.gc.ca.

It provides:

- general information about immigration and citizenship programs and services;
- general information about your application (check Application Status);
- applications and information kits that are easy to download (find an Application Form or Guide); and
- help with fee calculations (Application Fee Calculator).

If you do not have access to the Internet, you can get the same information by contacting the CIC Call Centre:

- In Canada, call toll-free: **1-888-242-2100**.
- If you are deaf, deafened or hard of hearing, or you have a speech impediment and use a text telephone, you can access the TTY service from 8 a.m. to 4 p.m. (local time) by calling **1-888-576-8502** (in Canada only).

To obtain information on your application over the telephone, you will need your immigration client identification (ID) number.

An automated telephone service is available seven days a week, 24 hours a day. You can listen to prerecorded information on many citizenship and immigration programs. If you have a touch-tone telephone, using the automated service is simple.

Here's how it works:

1. A recorded message will tell you to press 1 or 2 to select English or French.
2. The recorded message will list a "menu" to choose the information you need. Press the star [*] key if you need to repeat the message.
3. During normal business hours (Monday to Friday, 8 a.m. to 4 p.m. local time) anywhere in Canada, you can press 0 to speak with a Call Centre agent.
4. After you press 0, choose 1 if your question is about citizenship or 2 if your question is about immigration.

Finding newcomer services in your area

Canada has hundreds of organizations that help newcomers settle into life in Canada. Many of them represent a number of different multicultural agencies and associations, so they can help you in several ways. They may provide language training, or help you find housing or look for a job. They may also provide support for women, children and families who are dealing with domestic violence. Some of these organizations can provide these services in English, in French or in your first language, which may be helpful in the first few months. You can find the addresses and telephone numbers of many of these organizations on the Services for Newcomers page of the Citizenship and Immigration website at www.servicesfornewcomers.cic.gc.ca.

Settlement services

Settlement services, funded by CIC, are provided in English and French and sometimes in other languages by school boards, community colleges and immigrant-serving organizations to newcomers throughout Canada. Through agreements with CIC, British Columbia, Manitoba and Quebec are responsible for the design, delivery and administration of settlement services, all with the goal of helping newcomers succeed and participate in Canadian society. This guide does not cover provincial services. You may wish to refer to the provinces' websites for further information on settlement programs and services to newcomers. Religious institutions, community groups, ethnic associations and immigrant-serving organizations that can give you a hand are probably located right in your neighbourhood. Their telephone numbers can be found in the local telephone book or on the Internet.

Settlement Program

The federal government's Settlement Program is designed to:

- help you with immediate settlement needs;
- refer you to economic, social, health, cultural, educational and recreational services;
- provide you with information on everyday matters such as banking, shopping and managing a household;
- contribute interpretation and translation services when necessary; and
- provide you with services related to employment.

Language Instruction for Newcomers to Canada

LINC is a federal government program for adult immigrants that is designed to:

- assess your level of English or French through LINC assessment centres;
- refer you to an appropriate LINC training provider through the assessment centres;
- provide you, through school boards, colleges and community organizations, with full-time, part-time, evening, weekend and other classes based on your needs; and
- provide you with transportation and child-minding services when necessary.

***Note:** Comparable programs and services are offered in Manitoba, British Columbia and Quebec under different names.

Government services

The main telephone numbers for federal, provincial, and municipal or regional government departments are listed in the blue pages of your local telephone book. Some are listed by department or by service. Frequently called numbers, including a central information number, are often listed at the beginning of each section.

If you need help to find a federal government program or service, call Information or the Government of Canada toll-free number at **1-800-O-Canada (1-800-622-6232)**. If you wish to use the Internet, the address is **www.canada.gc.ca**.

A few last words

We hope this guide has given you some understanding of what it means to live in Canada. We've tried to combine practical information with an idea of the values and beliefs that keep us together as Canadians and as a country. As you journey toward Canadian citizenship, we sincerely hope this information helps you to feel at home and to feel that special sense of belonging. We are a nation of newcomers, and we welcome you to our family.

"I've become a Canadian citizen and feel proud, happy and lucky. I was so grateful to Canada. I had missed my childhood and now was starting another period of my life. I think every Canadian should be proud. Even if I am a different colour, I have my rights. I am a Canadian."

Channa Som, survivor Communist "killing fields" in Cambodia

"To me, Canada is a unique combination of many things and many people from many places. It's a creation that the world – and we – should cherish and nourish."

Serge Radchuk, originally from Ukraine

"I'll never forget the immigration officer I met at Dorval. He had an enormous, long ginger handlebar moustache that looked like a flaming sword. This man turned to me and spontaneously said, 'Welcome to Canada.' I was so touched that he knew I needed some reassurance and that he would understand my feeling of nervousness."

Hubert de Santana, originally from Kenya

NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

NOTES

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, leaving small margins at the top and bottom. There are no vertical margin lines, text, or other markings on the page.

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

NOTES

[illegible]

NOTES

[illegible]

