



This Booklet belongs to:

YOUR NAME: \_\_\_\_\_

FAMILY MEMBERS: (i.e. - spouse, children, relatives)

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ADDRESS:

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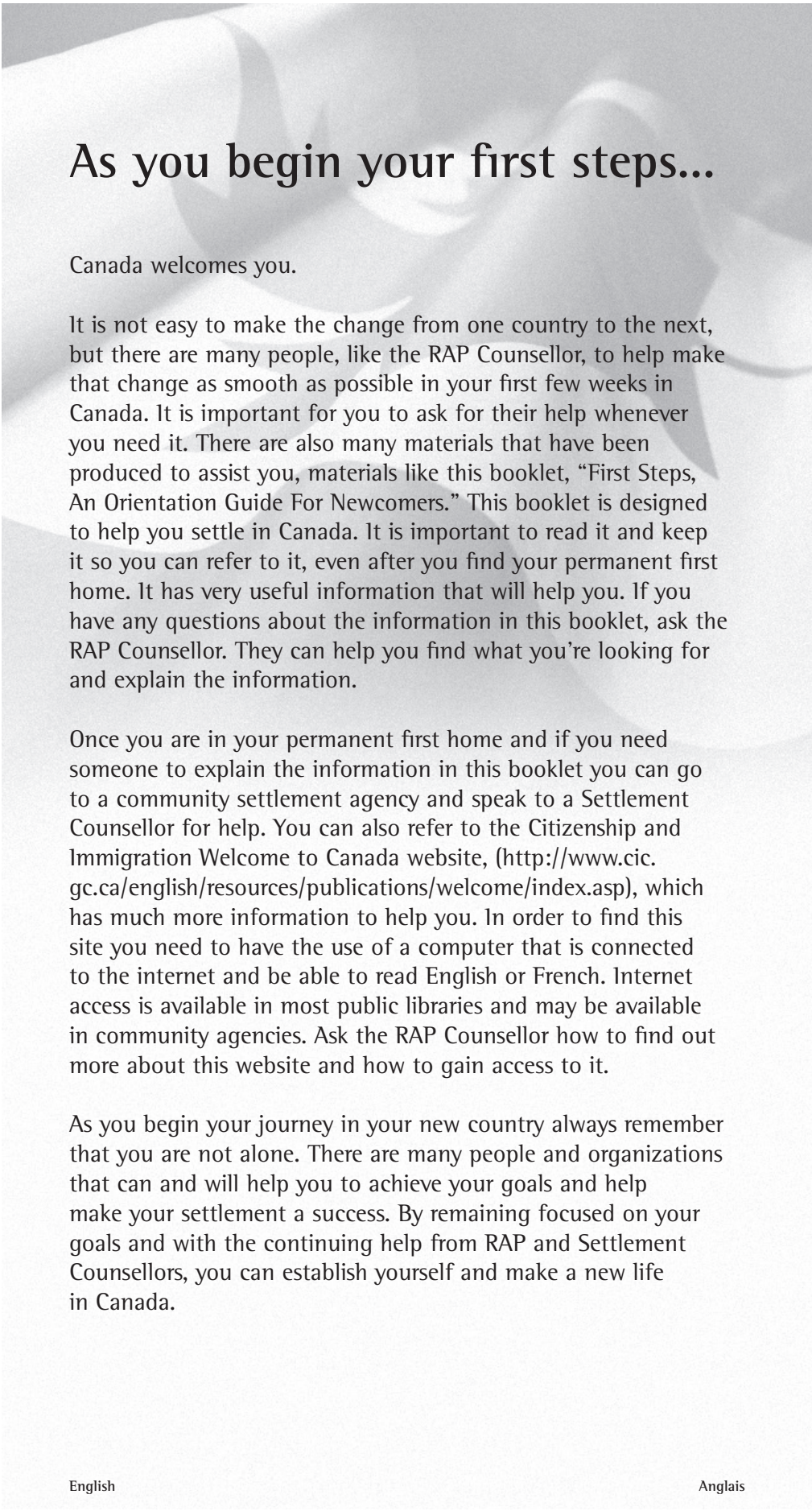
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PHONE:

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# As you begin your first steps...

Canada welcomes you.

It is not easy to make the change from one country to the next, but there are many people, like the RAP Counsellor, to help make that change as smooth as possible in your first few weeks in Canada. It is important for you to ask for their help whenever you need it. There are also many materials that have been produced to assist you, materials like this booklet, "First Steps, An Orientation Guide For Newcomers." This booklet is designed to help you settle in Canada. It is important to read it and keep it so you can refer to it, even after you find your permanent first home. It has very useful information that will help you. If you have any questions about the information in this booklet, ask the RAP Counsellor. They can help you find what you're looking for and explain the information.

Once you are in your permanent first home and if you need someone to explain the information in this booklet you can go to a community settlement agency and speak to a Settlement Counsellor for help. You can also refer to the Citizenship and Immigration Welcome to Canada website, (<http://www.cic.gc.ca/english/resources/publications/welcome/index.asp>), which has much more information to help you. In order to find this site you need to have the use of a computer that is connected to the internet and be able to read English or French. Internet access is available in most public libraries and may be available in community agencies. Ask the RAP Counsellor how to find out more about this website and how to gain access to it.

As you begin your journey in your new country always remember that you are not alone. There are many people and organizations that can and will help you to achieve your goals and help make your settlement a success. By remaining focused on your goals and with the continuing help from RAP and Settlement Counsellors, you can establish yourself and make a new life in Canada.

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# 1. Welcome to Canada



Canada is largely a country of immigrants. Many people have come to Canada to find safety, freedom from persecution, and hope for a better life. You may have come for similar reasons. Canada accepts over 200,000 immigrants each year. About 4% are Government Assisted Refugees or GARs like yourself. As a Government Assisted Refugee (GAR) you may receive financial support for up to one year from a program called the Resettlement Assistance Program (RAP). Also, as part of this program you will be provided services to help you settle in Canada. These services are delivered by non-governmental agencies called Service Provider Organizations. The Resettlement Assistance Program to assist GARs is made possible through taxes paid by other Canadians. As the Government of Canada and all Canadians make a commitment to assist you in your resettlement, it's expected that you will make a similar commitment to work toward successful resettlement recognizing that integration involves mutual obligations for newcomers and Canadian society.

It's expected you will:

- Attend language classes to learn English or French if you do not know either language well enough
- Look for and accept a reasonable job offer if you are not attending school
- Register for school if you wish to continue your education or upgrade your work skills
- Become involved in your community for example by volunteering
- Register your children for school and become involved in their education if you have a family
- Abide by all laws in Canada including those pertaining to family abuse
- Use the money given you for basic needs only (for example - food, rent, clothing, telephone)

## Who will help me to settle in Canada?

Who will help me to settle in Canada? The people who will help you settle in Canada are the:

- CIC Officer (Citizenship and Immigration Canada Officer)
- RAP Counsellor
- Settlement Counsellor

■ The CIC Officer works for the Canadian government. They will help you get the basic financial assistance you may qualify for from the federal government for up to one year or until you find a job, whichever comes first. The amount of money you may receive is dependent on the amount of money you have.



# 1. Welcome to Canada, cont'd



■ The RAP Counsellor (Resettlement Assistance Program Counsellor) is the first person who will help you in your first few weeks in Canada providing such things as orientation, helping you find a home and helping prepare necessary documents.

■ The Settlement Counsellor will begin to help you after you are in your first permanent home. They take over from the RAP Counsellor to help you with things such as registering for language classes and/or finding a job.

■ RAP and Settlement Counsellors are available to help you with the first steps of living in Canada. They work closely with the Canadian government but do not work for the government. They work for a service provider organization that works with the government but is independent of the government.

■ Many RAP and Settlement Counsellors were also immigrants. Many speak other languages in addition to English or French.

■ If you have any questions about the Resettlement Assistance Program or settling in Canada ask a RAP Counsellor or a Settlement Counsellor. They are there to answer your questions.

■ You will also meet with a CIC Officer.

■ The CIC Officer will ask you to sign legal documents with respect to financial assistance you may receive. The CIC Officer can also answer your questions and give you information regarding your financial assistance.

## What are the orientation sessions?

■ Having information helps you to start your new life in Canada. Orientation makes these first steps easier.

■ The RAP Counsellor will provide orientation sessions. They may be in your own language, or in English or French. If you do not speak English or French well enough, someone will help with interpretation.

The following topics are presented:

1. Resettlement Assistance Program
2. Housing
3. Health
4. Education
5. Employment
6. Family Life
7. Services in the Community
8. Living in Canada

■ The RAP Counsellor can also answer other questions you may have.

■ In each information session you may watch a short video about how things are done in Canada.

■ The booklet you are reading has important information. Keep this booklet to refer to when you move into your first permanent home.



## 2. What is the Resettlement Assistance Program (RAP)?

The Resettlement Assistance Program provides basic financial assistance to those who qualify for up to one year after your arrival, or until you are financially self-sufficient, whichever comes first. This means when you have enough income from employment or another source to cover your costs. The money you receive from RAP will only be enough to meet very basic needs, while you take language classes and until you find work. You will have to manage your money carefully to be able to meet all your basic needs such as rent, food and clothing.

### The Resettlement Assistance Program Agreement

■ You will sign a legal agreement with Citizenship and Immigration Canada, the “Resettlement Assistance Program Agreement.” The document describes your responsibilities.

■ You agree to:

- become self-sufficient in Canada as soon as possible
- attend language classes or training
- actively look for work
- accept a reasonable job offer
- declare any income or benefits received outside of RAP
- report to your CIC Officer when requested

■ Inform the CIC Officer if:

- you receive money from employment or any other source
- you move to a different address, including moving to a new province or territory
- the number of people in your family has changed
- you plan to be outside of Canada
- you are put in jail
- you are hospitalized
- there is a change in family composition (separation/divorce, a child is born, a family member dies)

■ The Resettlement Assistance Program is not automatic. It can be discontinued, changed, or reduced if you do not meet the above conditions.

### Declaration of funds and assets

■ Resettlement Assistance Program financial assistance is only for people who have no money to pay for basic needs when they first arrive in Canada.

■ To confirm how much money you are bringing into Canada, the CIC Officer may ask you to fill out a form called, “Declaration of Funds and Assets On Arrival.”

■ The declaration is a legal document. To sign means that you agree everything on the document is true. Signing a false declaration is against the law.

■ List on this form the money and other valuables that you have or expect to receive. The RAP Counsellor will help you estimate the value in Canadian dollars.

■ If you have little or no money, you may receive a start-up cheque and a monthly allowance.

### How long do newcomers get Resettlement Assistance?

■ Some newcomers find work and become self sufficient within a short period of time.

■ Some newcomers need to learn basic English or French before they find a job. These newcomers may qualify to receive Resettlement Assistance for a maximum of one year after arriving in Canada or until they are financially self-sufficient, whichever comes first.

■ For example, if you arrived in Canada on January 15, 2014, you may receive Resettlement Assistance for twelve months. If you have not become self-sufficient before then, your last day of eligibility would be January 14, 2015.

■ Remember: your last cheque will be smaller than the regular cheques if your last day of eligibility is before the end of the month.



## 2. What is the Resettlement Assistance Program (RAP)? cont'd

### Monthly Cheque

■ If you qualify you will receive your first cheque at your temporary accommodation or settlement agency office. You will also be provided a copy of the start-up form and/or budget information sheet which provides information about the money that you will be receiving from the Government of Canada.

■ Afterwards a cheque will be directly deposited into your bank account each month. The cheque for the next month's expenses will be deposited into your account at the end of the current month. For example, you will receive a cheque for the month of March at the end of February.

■ If your cheque has not been deposited into your account by the last day of the month you should talk to the Settlement Counsellor or the RAP Counsellor. They will talk to the CIC Officer for you. **Do not phone or go to the immigration office in person.**

■ Your last cheque will say "Last Cheque" or "Last Payment" or "Final Payment" on the cheque stub, or you may also receive a letter from the CIC Officer stating that you have received your last cheque and the amount of that cheque.

■ If your cheque is less or more than you expected, talk to the RAP or Settlement Counsellor for an explanation and advice on how to budget.

■ Keep the stub of your cheques safe. If you need to apply for other government programs you will be asked for proof of previous income and the letter from immigration. You will also need it for tax purposes. See the Employment segment in this booklet for more information on filing a tax return.

### Employment Income Incentive

■ Once you start any type of employment you will need to immediately notify the CIC Officer. You will also need to send a copy of your cheque stubs, when you receive your pay-cheque. You need to report the first day of your new employment before you receive your first pay-cheque. Depending on the province or territory in which you live you may be required to send in a client report or a change of status report with this new information. You can obtain these either from the RAP or Settlement Counsellor or the local CIC immigration office.

■ Once you start full-time employment, you may not receive further assistance depending on the amount of money you make each month.

■ If you obtain part-time work, you may still receive a cheque with a reduced amount depending how much you have earned. You are allowed to earn up to 50% of your RAP monthly cheque without a reduction in your cheque. Any income over 50% will be deducted from your cheque dollar for dollar. However you will still receive more money in a month than if you did not work at all. There is an incentive to finding employment while you receive financial assistance.

■ It is illegal for you to earn money and not report it. Previous undeclared earnings will be deducted from your monthly allowance and your income support may be terminated. Not reporting your earnings is considered fraud. Fraud has serious consequences in Canada. Failure to report could result in being charged with fraud under the criminal code of Canada.

■ Any employment income of children in school must also be reported however, their earnings will not be deducted as long as they are enrolled in school.

■ If you stop working, you will also need to notify the CIC Officer immediately. If you do not, you may not receive a cheque.



## 2. What is the Resettlement Assistance Program (RAP)? cont'd

### Resettlement Assistance and Education

■ While you receive financial assistance from the Resettlement Assistance Program, you can attend language classes or other short training courses at a school, including upgrading your high school education.

■ If you are a permanent resident, you may be able to apply for a student loan to attend school. If you are interested in attending post-secondary school, you can talk to the RAP Counsellor. You can also see the Education segment in this booklet for additional information.

### Terms and conditions of the Immigrant Loans Program

■ The Government of Canada may have lent you money to pay for medical examinations and travel to Canada.

■ Two items may be added to this loan in Canada:

- A rental/damage deposit (money that you need to rent your first apartment), and
- A telephone deposit (money you need to get a telephone line).

(In some provinces or territories a telephone deposit is not provided, in other provinces or territories a power deposit is added and still other provinces or territories transportation costs from the airport are added. Speak to the RAP Counsellor for details.)

■ The government will start charging interest on your loan after a certain period of time, depending on how much money you owe.

■ A loan recipient is expected to repay the loan in full by consecutive monthly instalments. Monthly instalments are calculated according to the amount borrowed.

■ Depending on the amount borrowed, loans must be repaid as follows:

- For loans equal to but not exceeding \$1,200, within 12 months of issuance of the loan;
- For loans over \$1,200 but not exceeding \$2,400, within 24 months of issuance;
- For loans over \$2,400 but not exceeding \$3,600, within 36 months of issuance;
- For loans over \$3,600 but not exceeding \$4,800, within 48 months of issuance;
- For loans over \$4,800, within 72 months of issuance of the loans.

### Repaying the loan from the Immigrant Loans Program

You are responsible to repay all outstanding loans as soon as possible. There will be interest charged on the outstanding loan balance.

The rate of interest in effect at the time the loan was established is the rate that will be applied on the balance of the loan at the end of the free-of-interest grace period and will be computed as follows:

- After one year for loans totalling \$1,200 or less;
- After two years for loans totalling \$1,201 to \$2,400;
- After three years for loans totalling \$2,400 or more.

Remember that this money is used to assist other refugees like yourself to come to Canada.

■ A few months after you arrive, you will receive a statement from the Collection Services of the Department of Citizenship and Immigration. The statement will show how much money you owe. You also will receive a schedule of how much you should pay, where and when. Payment can be made by cash, cheque, debit or credit card. Payment can be made at a bank or mailed in to Citizenship and Immigration Canada, Collection Services, 3rd Floor, 300 Slater Street, Ottawa, Ontario, K1A 1L1.



## 2. What is the Resettlement Assistance Program (RAP)? cont'd

- If you cannot make a payment as scheduled, contact the Collection Department at 1-800-667-7301, Monday to Friday between 8:00 a.m. to 6:00 p.m. (Ottawa time).
- You may ask for arrangements to pay a smaller amount, or to start repaying your loan a little later. However this may affect your monthly payment.
- If you move you must notify the loan office of your new address within 10 days. Phone the toll free number on the back of your copy of the transportation loan form.

### Moving to another place in your province/city/town or another province or territory in Canada

- If you move you will have to find a place to live on your own.
- It is very important to notify the CIC Officer at least 30 days before you move or as soon as you know.
- You will need to notify your bank that you will be moving to another province or territory. This will ensure that your cheques will be deposited on time.
- If you move to another city in the province or territory you are living in, contact the CIC Officer and let them know. The Resettlement Assistance cheque will still be deposited into your account but you need to let the bank know that you have moved to another city.
- If you move to another province or territory, you must inform Citizenship and Immigration before you move. Tell the CIC Officer when you will be leaving as well as your bank.
- Depending on which province or territory you live you may need to complete a client change of status form and fax it or drop it off at your local CIC office with your new address.
- Make sure you notify all other agencies that you are currently obtaining services from that you are moving, for example Collection Services, Ministry of Health and Revenue Canada, etc.

- If you move to another province or territory your assistance will stop from the province or territory where you lived and you will have to contact the resettlement/settlement office in the new province or territory to re-apply for benefits. The RAP Counsellor, Settlement Counsellor or CIC Officer will provide the contact information of settlement agencies in the city you are moving to.
- If you or a family member plan to be outside of Canada you must inform your CIC officer as it will affect your assistance.

### Monitoring the Resettlement Assistance Program

- The government wants to know how the Resettlement Assistance Program is helping people adapt to their new lives in Canada. You might be asked to meet with a CIC Officer or they might visit your home. Depending on the province or territory you live in you may be asked to return a client report, change of status form or a questionnaire by mail at least once over the next year.
- The CIC Officer wants to know that you are learning English or French or looking for work.
- Keep all documents to show to the CIC Officer. This includes: lease agreement; receipts for rent; telephone bills; certificates from language classes; and pay stubs or records of income.
- It is important to come to any appointments on time or to respond to any mail from Citizenship and Immigration Canada. If you do not show up for an appointment, or respond to a letter or questionnaire, your monthly cheque may be suspended.
- If you need assistance to fill out any client reports you might need to send in, please set up an appointment with a Settlement Counsellor..
- If you need an interpreter speak to your RAP or Settlement Counsellor. CIC does not provide interpretation services.
- If you cannot make your interview with the CIC Officer because of a serious reason such as sickness, major doctor appointment, school or work interview, you must telephone the CIC Officer and ask to re-schedule the interview.





## 3. Documents



When you arrive, you will have one of two immigration documents which is your primary identification.

1.CONFIRMATION OF PERMANENT RESIDENCE DOCUMENT—IMM 5292 or IMM 5688 (Every member of the family will have their own document. This proves you are a permanent resident of Canada.)

2.TEMPORARY RESIDENT PERMIT

(This document usually gives permission to stay in Canada for 12 months. The permit must be renewed before the expiry date to remain valid. You must follow the terms set out in your Temporary Resident Permit. The CIC Officer or RAP Counsellor will tell you what you must do to become a permanent resident in Canada. You may also use your Passport or your Canadian travel document to help prove your identity.

### Permanent Resident Card

■ If you are a Permanent Resident and wish to travel outside of Canada, you will need to apply for an identification document called the Permanent Resident Card. It is sometimes called the Maple Leaf card. This is a plastic card with your photograph and personal information. It will fit into your wallet (see below). You can apply for this card when you arrive in Canada, usually when you have a permanent address. There may be a fee if you do not apply within 180 days of the date of your entry to Canada.

■ If you have questions about your immigration documents or the status of yourself and your family in Canada, you can ask the CIC Officer, the RAP or Settlement Counsellor or call Citizenship and Immigration Call-Centre at 1-888-242-2100.

### Check that the names on the documents are correct

■ The way your name appears on your permanent resident record is how you will be identified in Canada. You must use the same name in the same way in all your documents.

■ The Canadian naming system uses first names (the names of that individual) and a last name (the name of the family, often the father's or mother's last name).

■ Married women may choose to take the family name of the husband. Some choose to use both family names. The children may have the family name of the father; of the mother; or a combination of both names.





### 3. Documents, cont'd



#### Check that any dates on the documents are correct

- Dates in Canada can be written in several ways.
- All of these are correct, and indicate the same date:
  - December 18, 2014
  - 12/18/14
  - 18/12/14
  - 14/12/18
- If there are any errors on your document, or if there is something you wish to change, the RAP Counsellor or CIC Officer can tell you how to make corrections. It may take several months and there may be a cost involved depending on the changes. You will need to provide 2 original supporting documents to prove your claim if there are errors on your documents. This could include your original passport or a birth certificate.
- If you do not have any supporting documents to prove the spelling of your name or your date of birth then it cannot be changed.

#### Translation

- Settlement agencies may be able to help you translate essential documents into English or French. Some fees might apply.
- For information on translating educational documents, see the segment on Education in this booklet.





## 4. What is the Resettlement Assistance Program Money For?

### Start-up cheque

■ If you qualify you will receive your start-up cheque within a few weeks after your arrival at your first meeting with the CIC Officer. You will receive a copy of the start-up form (see sample next page) which shows you the amount of money you are receiving on your first cheque as well as monthly allowance and what the money is to be used for. In some provinces and territories you will receive your first cheque after you have a permanent address. This money is given only one time.

■ This first cheque is to cover expenses for such things as:

- Clothing, (Depending on the province or territory you live in, if you arrive between April 15th – October 15th you will receive a cheque for winter clothing, however if you arrive between October 16th and April 14th you will receive winter clothing at the airport upon your arrival.)
- Household needs (In some provinces and territories household goods, linens and furniture will be provided to you by CIC.)
- Staple foods such as flour, oil, rice, salt, etc.
- Telephone installation
- Rental/damage deposit
- School allowance
- Utilities connection fee (this is not paid in all provinces)

■ The money is only enough to cover the very basic things you need to start your life in Canada.

■ Remember: You have signed a legal agreement with the government of Canada to use the money for these purposes and not for anything else.

■ If you lose, misuse or send this money overseas it will not be replaced.

### Monthly allowance

■ After your initial start-up cheque, every month a cheque will be deposited into your bank account. The amount depends on the number and ages of people in your family.

■ This money is to pay for food, rent, monthly local telephone bill, transportation, and all other expenses. Plan carefully how you will spend this money.

### School allowance

■ This is for families with school-aged children to buy school supplies, such as a knapsack, pens and paper. See the Education segment in this booklet for more information on schools.

### Special diet allowance

■ People who need special foods because of a medical problem might receive a small allowance for a special diet. To receive this allowance you need a letter from a doctor indicating why you need a special diet and for how long. You can mail the letter to the local CIC office. The RAP or Settlement Counsellor can assist you with this.

### Maternity and infant allowance

■ If you are or become pregnant while receiving Resettlement Assistance, you are eligible to receive a maternity diet allowance for the duration of your pregnancy. You are also eligible to receive a onetime allowance for maternity clothing.

■ A doctor must write a letter confirming you are pregnant and the expected date of birth. Mail this letter to the CIC Officer.

■ Before the baby is born, you will receive money for baby clothing and furniture.

■ Once your child has been born report the birth to the local CIC office and provide a copy of the birth certificate. You will receive additional money on your monthly cheque for the new family member.



## 4. What is the Resettlement Assistance Program Money For?

### (SAMPLE ONLY) Resettlement Assistance Program

Start-up Cheque																								
Client's name: 0		Date of Birth: 0-Jan-00																						
DOA: 0-Jan-00		Family Size: 0																						
NAT No. 0	ID#: 0	ORDER #																						
Furniture Order #:																								
<b>Section A: The Assistance Loan</b>		<b>Section B: Start-up costs (National Rates)</b>																						
Amount																								
Security Deposit (Rent)	\$ -	Staple food allowance	\$ -																					
		Clothing Allowance	\$ -																					
		Winter Clothing Allowance	\$ -																					
<b>Total Loan</b>	\$ -	School Supplies	\$ -																					
		Telephone Hook-up	\$ -																					
Record amount in section A (5) on the Imm 5355 (Assistance Loan Agreement Form)		1-Time Issue (Mat or NB)	\$ -																					
		<b>Total</b>	\$ -																					
<b>Section C:</b> Complete this section where the basic household effects, furnishings, and linens are not provided through a standing offer agreement		<b>Section D:</b> Monthly Allowances (These rates normally remain the same for the duration of income support)																						
Basic household effects	\$ -	Food and incidentals	\$ -																					
Basic linens	\$ -	Rent	\$ -																					
		Transportation	\$ -																					
<b>Total</b>	\$ -	Telephone	\$ -																					
		Special Diets	\$ -																					
<b>Total Start-up Cheque</b>		Monthly School Supplement	\$ -																					
<b>Total Sections A+B+C+D</b>	\$ -	<b>Total</b>	\$ -																					
<b>MOVE ADJUSTMENT CHEQUE</b>																								
<b>Section E:</b> After Move Adjustments: = days already paid while in temporary stay = days to be paid in temporary stay = days to be paid in permanent stay		<b>Move Date:</b> <u>no adjustment</u> days to be paid days to be paid																						
Adjustments:	<table border="1"><thead><tr><th>per day</th><th>#days</th><th>total</th></tr></thead><tbody><tr><td>Food and Incidentals</td><td>\$ -</td><td>\$ -</td></tr><tr><td>Transportation</td><td>\$ -</td><td>\$ -</td></tr><tr><td>Rent</td><td>\$ -</td><td>\$ -</td></tr><tr><td>Telephone</td><td>\$ -</td><td>\$ -</td></tr><tr><td>School Supplies</td><td>\$ -</td><td>\$ -</td></tr><tr><td>Mthly School Suppl</td><td></td><td>\$ -</td></tr></tbody></table>	per day	#days	total	Food and Incidentals	\$ -	\$ -	Transportation	\$ -	\$ -	Rent	\$ -	\$ -	Telephone	\$ -	\$ -	School Supplies	\$ -	\$ -	Mthly School Suppl		\$ -	You have received your Allowance in your Start-up cheque.	
per day	#days	total																						
Food and Incidentals	\$ -	\$ -																						
Transportation	\$ -	\$ -																						
Rent	\$ -	\$ -																						
Telephone	\$ -	\$ -																						
School Supplies	\$ -	\$ -																						
Mthly School Suppl		\$ -																						
		You will receive your Allowance at the end of .																						
<b>Adjustment Cheque Amount:</b>		\$ -																						

I understand that this cheque is issued under the terms of and conditions of the Resettlement Assistance Program (RAP) with the understanding that the money will be spent on the necessary items listed above. I acknowledge that there is no provision for replacing misused or lost money. I will open a bank account immediately and will deposit these funds in the account until they are required.

Signature of Client: \_\_\_\_\_ Date: \_\_\_\_\_ Spouse (if applicable)

Signature of CIC Officer: \_\_\_\_\_ Date: \_\_\_\_\_ Interpreter (if used)



## 5. Budget and Shopping



### Banking

- You need a bank account to receive your direct deposit cheque and to pay bills (for example, to pay rent).
- The RAP Counsellor will help you open a bank account. You must go to the bank in person. Some banks ask that you show a letter from the RAP Counsellor. See the Services in the Community segment in this booklet for information on banking.

### *What to buy with the first cheque*

#### Clothing

- You will get money for basic clothing as part of your start-up cheque.
- If you arrive in the spring or summer, you also will get an extra amount for winter clothing. Remember to buy or put aside money for winter clothing.
- If you arrive in the fall or winter you will receive winter clothes at the airport, and will not get the winter clothing allowance.
- You will need very warm outdoor clothing for October, November, December, January, February, and March.

#### Furniture and household items

- Depending on the province or territory that you are living in the Resettlement Assistance Program either provides funds for basic furniture and household items for your new home, or you may be provided with furniture and household goods. In some provinces and territories you may be provided with furniture and also issued cash to purchase household goods. Talk to the RAP Counsellor to confirm whether you will be receiving furniture or cash or a combination of furniture and cash.
- Also ask the RAP Counsellor where to buy inexpensive household items, such as dishes. Second hand stores and 'garage sales' or 'yard sales' offer many bargains. In some provinces and territories the RAP or Settlement Counsellor may help by going with you to purchase household items.

### Food

- Your first cheque includes money to buy basic food items (salt, sugar, rice, flour, spices, oil, vinegar, etc.).
- You will also need to buy cleaning items (for example, laundry detergent and dish soap).

### How to budget your first cheque

- Make a budget when you know how much money is on your first cheque.
- List the things that you know you will have to pay right away:
  - Telephone deposit and installation (and/or any other deposit required such as water, gas, electricity)
  - Rent /damage deposit
- Subtract this from the total amount or your cheque.
- List all the items you think you will need. Mark items that you might get from a friend or a relative, including clothing or furniture. Do not include these in your calculations.
- Look through flyers advertising things for sale. Second hand stores also have good prices. Remember to compare prices in different stores before you buy.

### Monthly budget

- See how much money is on your monthly Resettlement Assistance Program cheque. Write down the amounts you have to pay every month:
  - Rent
  - Transportation
  - Monthly telephone bill
  - Loan repayment.
- Subtract this from the monthly cheque. The amount that is left is what you have to spend on food, clothing, and any other items each month.
- See the segment on Living in Canada in this booklet for more information on shopping.



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# 1. How to Find a Place to Live



Most newcomers rent their first home. A single person might rent a room in a rooming house or in another person's home. A family or a single person might live in an apartment or a house. The cost of housing depends on size and location. Renting a house is usually more expensive than renting an apartment. Some provinces have low-cost rental housing that is available to low-income families and seniors. Speak to the RAP Counsellor for more information. Rental apartments and houses generally have heating, electricity, safe drinking water and hot water. Many have a refrigerator and a cooking stove with an oven. The cost of utilities (electricity, heat, water) is sometimes included in the rent. The RAP Counsellor will help you find your first permanent home.

## Where to find information on places to rent

- Ask other people: RAP and Settlement Counsellors, housing support workers, friends and relatives.
- Look on bulletin boards in supermarkets, community centres, libraries, schools, laundries.
- Call the housing information service in your city. Speak to the RAP Counsellor for the telephone number.
- Look for signs that say "For Rent" on apartment buildings or houses.
- Look in the newspaper in the 'Classified' section; also in community newspapers, and in newspapers written in other languages.
- Newspaper advertisements tell you where the apartment or house is located, how many rooms there are, when it is available, what is included in the price, and other important features.
- Some advertisements use abbreviations, such as c/a (central air conditioning); br (bedroom); dr (dining room); pou (pay own utilities).

## For example:

ELMVALE AREA, basement 1 br. apartment available immediately. Includes heating, hydro, water, stove, fridge. Walking distance to hospital. Quiet single preferred. \$575. Leave message 555-5555

## How to contact a place for rent

- Call the number in the advertisement to find out more information.
- Talk to the person responsible for renting the apartment. This might be the landlord, the superintendent, or the person subletting the apartment.
- Ask for detailed information:
  - Is the cost of heating, electricity, and water included in the price?
  - Is there a stove and a refrigerator?
  - How long does it take to walk to the nearest bus stop (subway, supermarket, school, etc.)?
  - When is the apartment available for me to move in?
  - When can I come and see the apartment?
  - What is the exact address for the apartment?

## How to inspect a house, apartment, or room for rent

- Landlords must maintain certain standards to rent a house, apartment or room.
- Look at more than one house, apartment or room, so you can compare.
- You can use the checklist on the following page to help you review important features before you decide to rent.



# 1. How to Find a Place to Live, cont'd



If you are renting an apartment, use the following checklist:

Apartment building	Apt 1	Apt 2	Apt 3	Apt 4
CONTACT				
ADDRESS				
TELEPHONE				
Working elevators				
Fire escapes				
Fire alarm and fire extinguisher on every floor				
Garbage disposal				
<b>Apartment or house - General</b>				
Working locks on entrance door				
Separate entrance				
Secure windows that open and close				
Safe railing on balcony				
Smoke detector				
Telephone outlets (jacks)				
Thermostat to control heat				
Closet and storage space				
Clean				
No bugs or rodents (cockroaches or mice)				
Repairs needed:				
<b>BATHROOM</b>				
Flushing toilet				
Taps and shower turn on and off				
Hot water				
Working shower				
No leaks under the sink, toilet, taps				
<b>KITCHEN</b>				
Elements on the stove work				
Oven works				
Refrigerator and freezer works				
Taps turn on and off				
Hot water				
No leaks under the sink, tap				
Clean				

If you are renting a room, use the following checklist:

ROOM FOR RENT	Rm 1	Rm 2	Rm 3	Rm 4
CONTACT				
ADDRESS				
TELEPHONE				
Lock to the door of the room				
Working electrical outlets				
Window or skylight				
Window opens and closes safely				
Room heated				
Room furnished				
Bathroom for every 5 roomers				
Toilet flushes				
Sinks, shower work				
Hot water in bathroom				
Clean				
Fire escape				
If there is a kitchen, appliances work				
Fire extinguisher in kitchen				
Close to stores and schools				
Smoke detector				





## 1. How to Find a Place to Live, cont'd



### How to make a rental agreement

- Make an appointment with the landlord or superintendent to discuss the rental agreement.
- Make sure that you have a clear agreement, orally or in writing, before you give the landlord or superintendent any money.
- Remember to:
  - get the complete name, address, and telephone number of the landlord.
  - confirm what is included in the rent, and what you have to pay for yourself, like electricity, gas/oil.
  - confirm when you will be able to move in. If it is during the month, you should pay less rent for that month.
  - confirm whether any repairs need to be made. Get the landlord to agree in writing to make these repairs.
- Find out to whom you pay the rent and how (cash, cheque or direct deposit).
- Get the name and phone number of the person to contact if there is a problem.
- Find out when and where you get the keys to the apartment.

### The landlord can ask you to:

- fill out an application form.
  - provide references (from people who can recommend you as a good tenant or employee).
  - give information about your income.
  - sign a tenancy agreement if you decide to rent the place.
- 
- Tell the landlord how many people will live in the apartment.

■ Depending on the province you live in either pay the first and last months' rent in advance or pay half a months' rent as a damage deposit before you move in. If so, get a written receipt signed by the landlord. The last month's rent will be either refunded to you or used to cover your rent for the last month. If you live in a province where a damage/security deposit is required the landlord has the right to keep the damage deposit to repair any damage that you may have caused. If there are no damages then the landlord must return it to you 15 days after you leave.

### What is a lease or tenancy agreement?

- A lease is a written agreement that you and the landlord sign. It sets out the rights and responsibilities for the tenant, and the landlord under provincial law.
- It is important to understand what you sign, because it is a legally binding agreement. If you do not understand everything, take a copy of the document to someone who speaks English or French and understands the law, before you sign.
- You keep one signed copy of the agreement. The landlord keeps the other signed copy of the agreement.
- A verbal agreement is the same as a written agreement and you must obey all the same rights and responsibilities.
- You should ask to sign a Condition Report, which shows the condition of all rooms and appliances in the apartment or house before you move in.
- Inspect everything listed in the condition report with the landlord or superintendent to make sure it is not already damaged.
- If something is damaged before your move in ask the landlord to fix it.



## 1. How to Find a Place to Live, cont'd



<b>The lease document should include:</b>	
Name, address, telephone number of landlord	
Name of the tenant (your name)	
Address of the apartment or house to be rented	
Amount of rent and dates when it must be paid	
First day of the tenancy	
How long the tenancy will be	
Amount of last month's rent and damage deposit (if required)	
House rules	
Number of occupants in the apartment	
What utilities are included in the rent (water, hydro, gas)	
Damage done to the apartment before tenant has moved in	
Any necessary repairs to be done by the landlord, with the date when completed	

■ Remember: You are responsible to pay the rent until your lease ends. If you want to move out of the apartment earlier, get advice from a settlement agency or tenant association. Speak to the RAP Counsellor for more information.



## 2. What are the Rights and Responsibilities of Tenants and Landlords?

By law, tenants and landlords have both responsibilities and rights.

- A tenant is a person who rents the place they live in.
- A landlord is the person who owns the building or home where tenants rent.
- A caretaker or superintendent works for the landlord to take care of the building or home rented to tenants.

### Responsibilities as a tenant

- Follow the rules in the lease or your verbal agreement with the landlord.
- Pay the rent on time and in full.
- Keep the apartment in good condition; repair or pay for any damage done by yourself or your guests.
- Keep the apartment clean, and clean it before moving out. Ensure to leave it in the same condition it was when you moved in.
- Do not have more people living in the apartment than agreed to in the lease.
- Do not disturb other tenants with noise.
- Ensure there is a working smoke detector (check and replace battery every 6 months).
- Ask the landlord's permission to paint, hang wallpaper, or put nails on the walls.
- If you rent your apartment monthly or weekly and you want to leave or if you lease your apartment and you want to leave before the lease ends you must give written notice to your landlord. Depending on the province you live in the number of days you must notify your landlord before you leave varies from 30 to 90 days. Speak to the RAP or Settlement Counsellor for more information.
- It is very important to keep copies of all the documents about your tenancy, for example:
  - A copy of your lease agreement
  - All receipts for rent
  - All letters from the landlord
  - Information on tenant rights and phone numbers

### Rights as a tenant

- Be treated fairly and without discrimination.
- Have the apartment meet standards of health and safety set by law.
- Have all repairs made that were described on the lease. Have the cost of emergency repairs paid back by the landlord (if you kept receipts).
- Have privacy. The landlord must have your written permission or give 24 hours notice to enter the apartment.
- Have a quiet environment, especially at night.
- Have visitors (on a short term basis) without being charged extra rent.
- Pay the same amount of rent as written down in the lease.
- Depending on the province where you live have the lease renewed automatically on a month-to-month basis after it expires.
- Not be forced to move out without a reason.
- A tenant can only be evicted or forced to leave by the landlord for reasons allowed in tenant/residential protection laws in the province where you live.
- Get a written notice with an explanation if the landlord wants you to move out ('evict' you). If you do not want to move out, get advice right away from a Settlement Counsellor, tenants' association or legal aid service. Speak to a RAP or Settlement Counsellor for more information.



## 2. What are the Rights and Responsibilities of Tenants and Landlords? cont'd

### Landlord's responsibilities

- Treat tenants fairly without discrimination.
- Maintain minimum standards of health and safety.
- Make all repairs that were promised verbally or in the lease. Pay tenants back for emergency repairs (if they provide receipts).
- Get written permission from the tenant, or give 24 hours notice, to come into the apartment or house during reasonable hours.
- In some provinces the landlord or a provincial agency must pay interest on the last month's rent or damage/security deposit. Speak to the RAP or Settlement Counsellor for more information.
- Give proper notice if he or she wants the tenant to move out, following legal procedures.
- The landlord must tell you in writing and give reasons. This is called giving notice. If you do not agree you can call your local tenants' association or legal aid service in your city.

### Paying rent

- Depending on which province you live in the landlord may or may not charge you a fee if you are late with your rent. Ask the RAP or Settlement Counsellor.
- But even if the rent is only one day late, the landlord can serve you with a Notice of Eviction for nonpayment of rent.

### What to do if there is a problem

- If something is not working in your apartment, the landlord must fix it. Some of the things that can go wrong are: not enough heat; stove not working; sink leaking; cockroaches.
- Call your landlord or go to see the superintendent.
- Explain what is wrong and what needs to be done.
- Write down the date, who you talked to, and the date they said it would be fixed. Keep this information.
- If the problem is not fixed by the time agreed, contact your tenant association, a community legal service or settlement agency in your city. Speak to a Settlement Counsellor for more information.
- This booklet provides general information only. If you have any problems or questions about your specific situation, consult a legal advisor or a tenant organization. Speak to a RAP or Settlement Counsellor for more information.



### 3. How to Get Telephone Service

The cost of telephone service is not included in the rent. You must set up an account with the local phone company to get a telephone line or a cell phone. There are costs for installing a telephone line or activating a cell phone as well as costs to rent or buy a telephone or a cell phone. There is a monthly fee for local calls when using the telephone line and cell phone, plus additional fees for any long distance calls.

#### Getting a telephone line or cell phone

- Once you know where you will live, phone or go to your local phone company/store to order your telephone line or cell phone. They are listed in your local telephone book. Some provinces may have telephone companies that offer different types of services. Ask about costs and phone services available.
- Bring two pieces of identification. Provide your exact address, including the number of your apartment. They will give you your telephone or cell number.

#### Telephone deposit

- In the province where you live the phone company may ask for a deposit to install your telephone or activate your cell phone.
- The phone company will review your account after six months. (In some provinces this may be up to 9 months). If you have paid your bills on time, the phone company will return your deposit plus interest within the next six to 12 months, again depending on which province you live.

#### Getting a telephone or a cell phone

- Buying a telephone is cheaper than renting it. You can find inexpensive telephones in many stores. You can only purchase a cell phone. There are many plans available from different companies for cell phones. Investigate to find the one that is best suited for your needs.

- If you buy a land line telephone you can plug it into the outlets (jacks) in your home yourself.
- If you are receiving RAP finances, your basic telephone amount provided by CIC does include the rental of a basic telephone.

#### Local calls

- Each month you will receive a telephone bill in the mail. All local and long distance calls must be paid from your monthly cheque. (Long distance calls are numbers dialed with “1” or “0” before the number)
- ‘Toll free’ calls starting with a 1-800, 1-866 or 1-888 numbers are free.

#### Long distance calls

- Long distance calls can be very expensive. You pay by the minute.
- It may cost less to call in the evenings and weekends. It costs less to dial the call yourself than to use an operator.
- You can buy long distance service from many different telephone companies. Compare prices before you decide.
- Remember: You have to pay for long distance calls made from your telephone, even if someone else made the call.
- You may buy telephone cards to make long distance telephone calls. They can be purchased at local convenience stores. The cards have a certain amount of long distance time available depending on how much you buy. When you use the card you use up the amount of time available. These may be best to help you manage your phone costs.



### 3. How to Get Telephone Service, cont'd

- Calls to numbers starting with 1-900 are always billed to the caller and rates are very high. These calls should not be made.

#### Collect calls

- You can receive long distance telephone calls made by someone outside your area. An operator will ask whether you want to accept the charges. You do not have to say yes.
- If you accept, the cost of the call will be included in your next telephone bill. Collect calls cost more than long distance calls that you make yourself.

#### Paying for telephone service

- You will receive either one or two telephone bills every month. One will be from your phone company. If you choose another company for long distance calls, they will send you a separate bill.
- If you do not pay your bill on time, telephone service will be disconnected. To get telephone service again, you will have to pay the bill in full and a larger deposit.

#### Telephone books

- You will receive telephone books with phone numbers in your city. White pages are organized by family name in alphabetical order. Yellow pages are organized by type of business.
- Use the telephone book to find telephone numbers. Every time you call the phone company for information service to get a number that is in the telephone book, a charge is added to your telephone bill.
- Local ethnic organizations or settlement agencies may have phone books listing businesses and people who speak your language. A list of important phone numbers such as ambulance, police and fire, are in your telephone book.



## 4. Other Information



### How to get television service

■ In most cities, you are able to see several local television channels. To watch more channels, you have to pay a cable company.

### How to get mail service

■ In most towns and cities in Canada, Canada Post provides postal services. Mail is delivered to homes Monday through Friday. Ask your landlord where to collect your mail. There is no charge to receive regular mail.

■ To send a letter, take it to a postal outlet or place it in a mail box with the right stamp. Stamps may be bought in post offices, drug stores, or general stores. Remember to include your return address. The cost of sending a letter or package depends on its size and where you are sending it. Your local post office can help.

### How to get garbage service

■ Garbage is collected regularly, usually once every week or two weeks on a specific day. Place your garbage in plastic garbage bags or trash cans or bins provided by the city, depending on where you live.

■ There may be a limit on how much garbage you can place outside for pick up. Ask your landlord how much you are allowed.

■ Ask your landlord or superintendent when and where to bring your garbage for collection.

■ Make sure that you take out all your garbage regularly for collection. This keeps the building and the city clean.

■ Your landlord may provide a blue plastic box for recyclable items (usually newspapers, glass bottles, cans, plastic bottles). This helps reduce pollution and waste. Ask if there is a recycling program in your city and where and when to take the recycling box out. If you use a recycling box, make sure the items are clean.

### Drinking Water

■ In Canada the tap water you receive in your apartment, home or anywhere is safe to drink.

### Limiting noise

■ Every city has laws that limit the amount of noise that people can make. In general, loud noise is not permitted after 11:00 p.m. or before 7:00 a.m. Too much noise can result in complaints about you or your family and the police possibly coming to your home.

■ If your neighbours are too noisy: talk to them and ask them to be more quiet; talk to the landlord; or call the police if this persists over a long time.

### What to do if you find yourself without a home

■ Some newcomers may find themselves in a situation where they are homeless either through lack of work, inability to afford a rental increase or other issues. In those situations there are agencies that can help. Speak to the Settlement Counsellor and explain your situation. They will help you find temporary accommodation until you can re-establish yourself.





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## 1. The Interim Federal Health Program (IFHP)

The IFHP provides limited, temporary health coverage for specific groups of people in Canada such as Government Assisted Refugees (GARs). It is paid for by Citizenship and Immigration Canada (CIC). The IFHP will pay for certain medical services or products only if you are not covered under any provincial or territorial (PT) health-care plan or private health plan.

Once you receive your permanent resident status in Canada, you must apply for a provincial or territorial health card immediately (see Section 2 in the Health Segment). Once you have your provincial or territorial coverage, IFHP will no longer pay for any services that are covered by the province or territory.

An IFHP Certificate is issued on your arrival in Canada or when you meet with the CIC Officer. Until you receive your PT health card and afterwards for any services not covered by your PT plan, you must show the certificate to your health-care provider before making an appointment, and at each visit.

■ If you are a government assisted refugee and are or were receiving income support through the RAP, you are eligible for IFHP Expanded Health-Care Coverage.

■ If you are a privately sponsored refugee and are or were receiving income support from the government as part of a blended program, you are eligible for IFHP Expanded Health-Care Coverage.

Once you are eligible for provincial or territorial coverage, IFHP will continue to cover some supplemental health-care products and services such as some prescribed medications and other pharmacy products, limited dental and vision care, prosthetics and devices to assist mobility, etc., as long as you are receiving governmental resettlement assistance in the form of income support, or are under a private sponsorship.



## 1. The Interim Federal Health Program (IFHP), cont'd

Note – If you are a resettled refugee and do not receive or have not received governmental resettlement assistance in the form of income support (mostly privately-sponsored refugees), you are eligible for IFHP Health-Care Coverage.

Once you are eligible for provincial or territorial coverage, you will remain eligible for covered medications and vaccines only when needed to prevent or treat a condition or disease posing a risk to public health and safety, as long as you are under private sponsorship.

Note - You can get health-care services or products in Canada from health-care providers who are registered with Medavie Blue Cross. Medavie Blue Cross is the company that handles IFHP claims for health-care professionals and hospitals. For a list of registered health-care professionals in your area speak to the RAP or Settlement Counsellor or visit the Medavie Blue Cross website: <http://www.ifhp-pfsi.ca>

**More detailed information on the Interim Federal Health Program can be found on the following sites:**

1. CIC IFHP Site: [www.cic.gc.ca/ifhp](http://www.cic.gc.ca/ifhp)
  - Gives an overview of the program and links to key documents, such as the IFHP Information sheet for beneficiaries and the application form for IFHP coverage, with a guide.
2. IFHP Claims Administrator, Medavie Blue Cross Public Site: <http://www.ifhp-pfsi.ca>
  - Outlines the IFHP, including eligibility, covered services, and provides a list of registered IFHP health-care providers for each province or territory.

If you have questions about the IFHP you can speak to the RAP or Settlement Counsellor.

For questions about the provincial or territorial health coverage, or if you need additional support in accessing health services, talk to the RAP or Settlement Counsellor.



## 2. About Health Care

### How to get a health card or care card

- The RAP Counsellor will help you apply for a health insurance or care card.
- Health or care cards can be obtained by going to the provincial or territorial health department or ministry, or municipal health office in your city. Speak to the RAP Counsellor for the address. Bring your original immigration documents with you, such as:
  - Permanent Resident card or confirmation of permanent residence or temporary resident permit
  - Additional identification will also be required.
  - Bring all your identification including passport or travel documents with your Canadian visa, as well as proof of address such as a rental agreement.
- Fill out an application form for each person in the family. Each family member must have their own health card.
- Depending on the province or territory you live in you may have your picture taken for the card. Children under 15 ½ do not have pictures taken.
- You may get a temporary document to use until you get your health card in the mail.
- Bring your card, temporary document or proof of address every time you see a doctor or go for a test. If not, you may have to pay the bill yourself. (In some provinces, hospitals accept IFHP documents. Speak to the RAP or Settlement Counsellor.)

### Provincial and territorial health services

- The following services may be covered:
  - Visits to doctors and examinations by a doctor or nurse
  - Tests that a doctor sends you to take: for example, a blood test, an x-ray
  - Vaccinations (needles or shots) against common illnesses
  - Visits to an emergency department in a hospital
  - Hospital stays, including meals for the person who is sick
  - Operations, including anesthetics (being put to sleep)
  - Giving birth in a hospital
  - Some physiotherapy
  - Some dental surgery in hospital
- Medications, dental care, and eyeglasses are not covered.
- In some provinces and territories you can get medical advice and information over the phone through a toll free number. Ask the RAP or Settlement Counsellor for more information.



### 3. How to Find a Doctor

Finding a family doctor is difficult in many communities. You may need to put your name on a waiting list. Speak to your RAP or Settlement counsellor to help you find a doctor.

Most people have one doctor, a 'family doctor' who looks after their health. If you don't have a family doctor you can go to your local community health centre or drop-in clinic.

Most doctors have their own offices. Some doctors also work in community health centres, clinics, and hospitals. Some settlement agencies have lists of doctors who speak different languages. You can change doctors, if needed, or ask for a second opinion from a different doctor. You must be referred by a family doctor to see a specialist. You need to make an appointment by phone to see most doctors. If you will not be able to go to your appointment, call the office to cancel at least 24 hours before your appointment. You may have to pay if you do not cancel the appointment. You can go to the emergency room of a hospital and to a walk-in clinic without an appointment. Usually you will have to wait for some time before seeing a doctor.

#### Family doctors

A family doctor will:

- see if you are healthy or sick
- answer questions
- order tests and assess the test results
- prescribe medications
- give vaccinations
- help with family planning
- refer you to specialists if needed
- provide counselling
- keep a record of your health history
- if you received a medical surveillance document upon arrival the doctor will help with the follow up

■ When you visit your family doctor you must bring and show your health card.

■ It is important to explain fully to the doctor why you are visiting him or her. For example if you have an ear ache you should tell the doctor this.

■ Most doctor appointments are brief, usually between 10 and 15 minutes.

■ Some doctors charge extra for services such as filling out forms or providing a doctor's note, so ask when you make an appointment.

#### Community health centres

■ Many cities have community health centres. Speak to the RAP or Settlement Counsellor for community health centres in your area.

■ Community health centres provide medical care. Doctors nurses, and nurse practitioners may provide services such as: counselling, nutrition education, health classes, parenting courses, prenatal classes, family planning and give vaccinations.

■ Community health centres also provide social workers. They are able to help you in securing additional support and services related to your physical and mental health.

■ Some centres have services in different languages.

■ When you visit your local health centre you must bring and show your health card.



### 3. How to Find a Doctor, cont'd

#### Walk-in clinics, medical clinics, or after-hour clinics

- Most cities have walk-in clinics. Depending on the province or territory where you live you may not be able to access them for 3 months after your arrival. Check with the RAP Counsellor.
- You do not need an appointment to see a doctor in a walk-in clinic.
- Some clinics are open late at night and on week-ends.
- Doctors at a walk-in clinic will not know your health history. Tell them if you have a major health problem, for example, allergies or diabetes.
- You need to bring and show your health card.

#### Special healthcare needs

- For newcomers with special healthcare needs such as those requiring a wheelchair or assistance to walk there are resources to help. If a special diet is required for health reasons support may also be offered. Local hospitals may provide interpreter services, social workers and other healthcare professionals. Speak to the RAP or Settlement Counsellor about interpretation services to find out what is available in your city.

#### Patient's Healthcare Rights and Responsibilities

All Canadians have the right to:

1. Be fully informed about one's medical condition;
2. Be advised of the available treatment options;
3. Be involved in treatment decisions;
4. Information on the qualifications and experience of the health professionals from whom services are received;
5. Receive considerate, compassionate and respectful public health services;
6. Confidential communications with health professionals;
7. Have access to and copies of personal health records and to have them corrected, if necessary;
8. Have health records kept confidential and not used for any purpose other than public health services without written consent;
9. Designate a person to exercise rights on the patient's behalf if the patient is not able to do so because of a physical or mental incapacity; and
10. Be informed of all rights and responsibilities under the bill and under other laws of Canada or a province with respect to public health services.



## 4. Tests, Medications, and Vaccinations



### Going for a medical test

■ Your doctor may send you for tests for health concerns such as high cholesterol, diabetes or HIV. You're doctor will give you a form showing the test you need. Ask where to go for your test: to a laboratory, an x-ray clinic, or a hospital.

■ The test results will be sent back to your doctor. The doctor will tell you if the test showed any problems.

■ You might have to take a test to find out if you have tuberculosis. People might have tuberculosis without knowing it, and pass on the illness. If the test is positive, your doctor will send you for an x-ray test. If the x-ray is positive, your doctor will prescribe medications to cure tuberculosis. If you receive a document about your tests speak to the RAP or Settlement Counsellor who can help you know what to do.

### Buying medicine

■ Your doctor also might give you a prescription for medicine.

■ If you have valid Interim Federal Health Program coverage, take your IFHP Certificate to the pharmacist along with your prescription. The pharmacist will need to verify with Medavie Blue Cross if the medicine is covered under the IFHP for that province.

■ Take the prescription to a pharmacy to get the medicine. Many pharmacies are in drug stores. If you have questions about how to take the medicine, ask the pharmacist. If the prescription is not covered you may purchase it but you will not be reimbursed by IFHP. If the medication is not urgently needed wait to speak to your RAP or Settlement Counsellor on how to proceed.

■ If you already are taking medication, tell your doctor. Bring the bottle or package with you, to show what you have been using. If the label is not in English or French ask your RAP or Settlement Counsellor to have it interpreted .

■ You can buy medicines that are on the shelf in the drug stores, for example, cough syrup, without a doctor's prescription. You can also get advice from the Pharmacist. You must pay for most of the medicines that are on the shelf. Speak to the RAP or Settlement Counsellor for more information.

### Vaccinations

■ Children need vaccinations (shots, injections) to prevent them from getting seriously sick or spreading a disease. In some cases they may be refused to go to school or day care if they are not vaccinated. These vaccinations are:

- Diphtheria
- Pertussis (whooping cough)
- Tetanus
- Polio
- Measles, Mumps, Rubella (MMR)
- Hemophilus Influenza B (H.I.B.)
- Hepatitis B.
- Human Papillomavirus
- Meningococcal Group C

■ Tell your doctor or a public health nurse what vaccinations your child has had already. The doctor will give any other vaccinations that are needed. Some need to be given more than once (boosters).

■ The doctor or the public health nurse will give you a card with the dates of vaccinations your child received. Take this card when you enroll your child in school or in day care.





## 5. Emergencies



### What should I do if I get sick?

- Phone your doctor or community health centre. Explain your problem, and ask for an appointment.
- If the doctor cannot see you right away, he or she will tell you where to go for help.
- You also can go to a walk-in or after-hours clinic. Speak to the RAP or Settlement Counsellor for more information.

### What if I need help right away?

- If you, or somebody in your family is suddenly very sick:
- has sudden severe pain
- is hurt in an accident
- is unconscious, or
- has problems breathing, call the following phone number: 9-1-1.
- If you cannot speak English or French, do not hang up the phone. Help will come.
- An ambulance will come to your house to take the sick or hurt person to a hospital. One other person can travel to the hospital in the ambulance with the sick person. Hospitals are open 24 hours a day.
- There may be a fee for ambulance service. In some provinces or territories the cost may vary depending on whether or not it is an emergency. Make sure if you do need an ambulance it is a serious health problem. Depending on the province or territory you live in the fee for the ambulance may or may not be covered. Speak to the RAP or Settlement Counsellor for more information.

- At the hospital a nurse will examine the sick person to find out what is wrong and how serious it is. You may have to wait several hours before a doctor sees you.
- Some hospitals have access to interpreters to help the nurses and doctors speak with people who do not speak English or French.
- When you call 9-1-1, a fire truck may also arrive at your house, even if there is no fire. They come to make sure that you get all the help you need right away.
- Teach your children what is considered an emergency and for what reasons they should dial 911.
- It is a criminal offense to dial 911 when there are no emergencies.

### Allowance for payment of Burial Expenses

- If you or a dependant dies while in transit to Canada or you are already in Canada and are in receipt of RAP benefits and you do not have the funds to cover funeral expenses the costs may be covered by CIC. If someone passes away you must notify the RAP or Settlement Counsellor immediately. They will then advise your CIC Officer. Please note that funeral expenses provided by CIC, including cremation, will not exceed the established provincial/territorial social assistance rates.



## 6. Family Planning



### Contraception

- Talk to your doctor, or to a nurse in a community health centre, to find out which contraceptives are available.
- There are agencies that provide family planning information and clinics. Speak to the RAP or Settlement Counsellor.
- You need a prescription from a doctor for birth control pills. You can buy them in a pharmacy. Ask the RAP or Settlement Counsellor for information.
- In Canada, a woman does not need permission from her husband or partner to use birth control. Girls who are 16 years of age and older do not need parents' permission to get birth control.

### Pregnancy and prenatal care

- Make an appointment with your family doctor. She or he will give you a test to confirm that you are pregnant. You must ask for a letter from your doctor to confirm your pregnancy with the due date. This letter is to be given to your CIC Officer.
- See your doctor regularly to make sure that you and your baby are healthy. Prenatal care and child birth are covered by the medical plan.
- Prenatal classes are available for expectant mothers and fathers. Some cities have classes in different languages. Ask your doctor, community health centre, or provincial or territorial health department or ministry in your city about prenatal classes. Speak to the RAP or Settlement Counsellor for more information.

### Child birth

- Most women give birth in a hospital. Many hospitals permit husbands or other family members to stay with the woman during child birth.
- Talk to your doctor if you have questions about medication and anesthetics during child birth.
- Licensed midwives are available in some cities.

### Newborn care

- Take your baby to the doctor for regular check-ups. The doctor will make sure the baby is growing well and healthy. Your baby also will get all the shots (vaccinations) that he or she will need.
- Public health nurses also have clinics for mothers and new babies in many cities. Ask the provincial health department or ministry in your area. Speak to the RAP or Settlement Counsellor for contacts.
- If you need daycare for your baby, look in the Family Life segment of this booklet for information.



## 7. Keeping Healthy



When you move to a new country there will be many changes in your way of life. Changes in the weather, transportation, housing, and food, can affect your health.

### Exercise and fresh air

- Physical activity is an important part of keeping healthy.
- Because of the transportation and lifestyles in Canada, newcomers might walk less, and use automobiles or buses more than they did before.
- To get the fresh air and exercise that you need, try to walk outdoors every day.
- Wearing several layers of clothing, and keeping head and hands covered, helps people to be comfortable outdoors in winter.
- If you are not used to central heating, you may find the air in heated buildings is very dry. You can get products in a drugstore to keep skin and lips from getting too dry.

### Nutrition

- Some foods that you were used to may be harder to find. Some of these foods may be available in smaller stores in some neighbourhoods.
- Many supermarkets also have 'ethnic foods'. You might substitute similar, but less expensive foods that are available locally.
- To maintain health, eating fresh vegetables and fruit as well as foods with a lot of fiber is recommended. You can find fresh vegetables and fruits all year round.

### Feeling lonely and homesick

- Many newcomers feel lonely at times. This will not last forever.
- Go out of the apartment as often as you can. Go to visit friends and to places where you can make new friends. See the Living in Canada segment of this booklet, for more ideas on what to do.
- Talk about all your new experiences with family members and people around you. Talk to other newcomers about what they have experienced. This may help you feel less lonely.

### Feeling sad, confused, or frightened

- Resettling in a new country is stressful. Almost every newcomer is homesick once in a while. This is normal. You had to leave friends, family, and country. But you should get help if you:
  - feel sad all the time
  - cry a lot
  - never want to go out
  - have no energy
  - sleep a lot, or have difficulty sleeping.
- It is not healthy to keep feeling sad all the time. You could talk to a:
  - RAP or Settlement Counsellor
  - Doctor
  - Social worker
  - ESL teacher
- Or speak with someone at a:
  - Community health centre
  - Women's centre
  - Multicultural or ethnic organization
- Some organizations can help you in different languages. Some have interpreters or translators.



## 7. Keeping Healthy, cont'd



■ Sometimes a person who feels sad or depressed is unable to help themselves. Ask a doctor, a representative of a religious organization or a RAP or Settlement Counsellor about how to help a friend or relative.

■ A person may need the help of a mental health worker or psychiatrist if they:

- cannot stop being sad all the time
- are afraid of others all the time
- afraid to go out
- change their behaviour in an unusual way
- become violent
- start to imagine things that are not real
- have suicidal thoughts

■ Mental health services are confidential. Most are covered by the medical plan. Ask your RAP or Settlement Counsellor for more information.

### How to keep healthy

■ Regular health examinations are recommended. Healthy adults should go for a doctors' examination every two to five years.

■ All sexually active women should have regular pap tests (examination for cancer of the uterus). Women also should have regular breast examinations usually annually.

■ Children need a yearly health examination, to make sure they are growing well.

■ Newborn babies and children under the age of two need to see the doctor more frequently. The doctor will make sure that the baby has all the vaccinations needed.

■ Men should also have regular preventative tests such as colon and prostate examinations.





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# 1. Learning English or French

Learning or improving English or French may be your first goal. Canada has two official languages, English and French. In Quebec most people speak French. In the rest of Canada most people speak English. There are French speaking people in all provinces and English speaking people in all provinces. Depending on the province you live in you can learn English or French at classes funded by Citizenship and Immigration Canada called Language Instruction for Newcomers to Canada (LINC) or Programme de Cours de langue pour les immigrants au Canada (CLIC). In British Columbia the program is called ELSA (English Language Services for Adults). In Manitoba the English program is EAL (English as an Additional Language) and the French program is ALS (anglais langue seconde) (for more information go to - <http://www2.immigratemanitoba.com//browse/settle/>)

## It is important to go to language classes

- You will be sent for language assessment by the RAP Counsellor.
- You will get language training at the level you need.
- You may also learn how to find work.
- You will get information on other language or training programs.
- You will learn about life in Canada and meet other newcomers.

## How to find a language class

- Some language classes for newcomers are free.
- You might find language classes in:
  - Elementary and high schools
  - Community colleges
  - Community centers
  - Ethnic organizations
  - Settlement agencies

- Ask the RAP or Settlement Counsellor for information about language classes close to you.
- There are full-time and part-time language classes. Some are in the evenings, or on weekends.
- Before you start you will be tested to find out how much you already know.
- You will be placed in a class with other students who have a similar language level.
- Some classes have free child care during class.
- Some classes also teach job finding skills.
- Literacy classes are for people who do not read and write in their first language. Literacy students will learn to speak, read and write the second language.
- Sometimes there is a waiting list for language classes but you will get priority. The RAP Counsellor will help you to go for assessment and placement.



## 2. How to get Documents Translated and Evaluated



- Your educational and professional documents are valuable in Canada.
  - Documents need to be translated into English or French by an official translator.
  - Ask the RAP or Settlement Counsellor for information about where to send documents for translation.
  - If you need official documents evaluated for a job, speak to the RAP or Settlement Counsellor for help.
  - To evaluate professional qualifications or skilled trades documents contact the appropriate professional organization in your city. The RAP or Settlement Counsellor can help you find the name of the appropriate association.
- For more information visit the government of Canada website - <http://www.credentials.gc.ca/>
  - If you want to continue studies at a college, university or other postsecondary institution, you may need your education documents evaluated. Apply to that institution directly.
  - You will be asked to produce the result sheet or report of your “TOEFL” (Test of English as a Foreign Language) to apply for university admission.



### 3. More Information on Training and Adult Education

- In Canada, many people take training courses to improve their skills.
  - Some training courses are free, if you meet certain requirements.
  - You might want to continue your education or take more job training.
  - As an adult, you can complete your Secondary (High School) School Diploma. Many school boards have evening classes.
  - You may also attend a co-op program where you could gain information and practical experience.
- Student loans could be available to eligible students in your province.
  - Post-secondary education in Canada is not free. Contact your local Education Ministry Offices for information on colleges and universities.
  - For more information, you can ask:
    - Settlement agencies
    - Ethnic organizations
    - Employment agencies
    - Service Canada offices



## 4. School System



Depending on which province you live in children between the ages of 4 and 18 must go to school, by law. Most students continue to attend until they receive a graduation diploma. In Canada each province or territory is responsible for the Education system. There are two school systems in most provinces. Children of any religion can attend a public school. They can also attend publicly funded Catholic schools in many provinces or private schools for a fee. The Ministry of Education sets general guidelines for all schools. Specific programs and teaching methods may vary from school to school. Most schools teach children in English. In some areas, there are schools that teach children in French. Children who speak French, or have one parent whose first language is French, can go to a French school. Some schools have special French immersion programs. These are for children who want to study in French but whose parents do not have French as a first language.

### Schools

- There are schools in most neighbourhoods. Boys and girls generally attend the same classes and schools.
- Children go either to elementary, middle school (this may be called junior high school where you live), or secondary/high schools depending on their age and grade level. This varies across Canada as not all provinces have middle schools or junior high schools, or have the same grade levels for each school level. Ask the RAP or Settlement Counsellor for more information.
- In some provinces there are settlement workers in schools (SWIS) who help children and families understand the education system and integrate into the community. Speak to the RAP or Settlement Counsellor for information on this service.

### Levels or grades

- Most children are placed in classes with children of the same age.
- Your child might be tested to find out which class will be the best for her or him.
- Some schools have special classes for newcomer children who do not speak the language. Other schools start newcomer children right away in a regular class.



## 5. How to Enroll Children in School

Ask a settlement agency or your School Board about schools in your neighbourhood. Speak to the RAP or Settlement Counsellor for more information. Some schools have Settlement Workers In Schools (SWIS) that help newcomers. They might speak your language. Ask if this service is offered in your city.

You usually need to bring the following documents to the school you want your child to attend:

- Child's birth certificate, birth registration, or visa with the date of birth
- Record of immunization (see the Health segment in this booklet)
- A copy of your lease, or another document with your address
- An emergency contact phone number along with the name of someone who can speak English or French
- Possible documents for your child such as immigration documents, and foreign school documents such as reports from a previous school

### When do children go to school?

- Children go to school Monday to Friday, from around 8:30 to around 3:30. School hours may vary from school to school. There is no school on Saturdays and Sundays.
- There are several holidays during the school year. The school will give you the dates of all holidays for the year.
- Kindergartens and secondary schools may have different hours. Check with your local school.
- The school year is different from the calendar year. School usually starts at the beginning of September, and finishes at the end of June. There are no "regular" classes during July and August.
- High school age newcomer children might be asked to go for an assessment of their English or French language and mathematics skills before they can go to school, as a condition for high school admission.



## 6. How to Prepare Children for School

### Food

- There is a break in the middle of the day for children to eat.
- Children who live close to the school may choose to go home to eat lunch. Others bring food from home to eat at school during the lunch break. Some schools may provide a list of foods you cannot bring for lunch such as peanut butter because of possible allergies. Check with your school.
- Kindergarten children may be asked to bring a small snack.
- Many secondary schools have a cafeteria where students can buy food.
- Older students sometimes buy lunch outside the school.

### Clothing

- Most schools do not require uniforms. Children often dress casually: jeans, T-shirts, sweat shirts are common for both girls and boys.
- Children usually must play outside during the lunch break and during recreation breaks in the day, even when it is cold or snowing. They need to be dressed warmly in winter.
- Many children take an extra pair of shoes and leave these at school. They take off their winter boots and put on the shoes when they get to school.
- Older children might need to bring 'gym clothes' to school for physical education class (shorts or pants, a T-shirt, and running shoes). Girls and boys will change in separate rooms.

### Books and school supplies

- Most children carry things to and from school (books, papers, lunch, extra shoes) in a school bag or knapsack.
- Most schools supply the necessary books. Children return the books at the end of the school year.
- Some elementary schools may also give children notebooks and pencils.
- In some schools, parents may have to buy coloured pencils or crayons, glue, pens, rulers, and workbooks for their children. The school will provide a list of the supplies the parents will need to get.
- Some teachers will recommend that parents buy reference books, such as a dictionary, to use when doing work at home.

### How children go to school

- Most elementary school children who live close to school walk there. Parents of young children often go with their children to school and pick them up after school is finished.
- Older children often walk to and from school alone or in groups.
- Children who live far from the school might be able to take a free school bus. Ask about school buses when you enroll your child.
- School buses make regular stops in the neighbourhood. These stops are not marked in any way. The school will tell you where the child will be picked up and dropped off, and at what time.
- Many parents of young children bring them to the school bus stop and pick them up at the bus stop after school.
- Older children might take public transportation to school. Student fares are cheaper than adult fares in most places. See the segment in this booklet called Services in the Community



## 7. Other Information About School

### Communication

- Children often bring important written information for parents from school. If you do not read English or French well, find someone to translate.
- Some papers need to be signed and returned to school. Speak to your SWIS worker if this service is available where you live or the RAP or Settlement Counsellor for assistance.

### Absences, late arrivals

- Children are expected to arrive at school on time. Call the school if your child will be late or absent. If not, the school may contact you to make sure everything is all right.
- Some schools ask you to send a written note explaining why your child has been absent or late.

### Activities

- Some learning activities take children outside the school. For example, children might visit a museum or go on a trip.
- The school needs your permission in writing to let your children participate in these activities.
- Sometimes these activities are free. Sometimes the school will ask you to pay for an activity.

### Child care for children before and after school

- It is illegal to leave children under the age of 10 and in some provinces the age of 12 alone, even for very short times. If you are not at home before school or after school ends, you must make child care arrangements.
- Depending on the province where you live, children 10 and 11 can stay by themselves, but are not allowed to look after younger children. Children twelve years and older are allowed to look after younger children.

- Some schools and community centres offer programs for children before and after school. Some of these programs also help children with homework.
- Some of these are free. Others may have a fee. For more information on child care, see the Family Life segment in this booklet.

### How to be involved in your children's education

- In Canada, school education is very important. There are fewer and fewer jobs for people without education.
- Many teachers expect you to help your children with their homework and to make sure that the work is done.
- Many schools have a 'meet the teacher night', or 'parent night', soon after the school year begins. You will find out what your child is learning and other information about the school when you attend.
- It is important to be involved in your children's education. Talk to the teacher if there are any difficulties. You can make an appointment to meet the teacher in person, or talk on the phone.
- After report cards are sent home, schools usually invite parents to speak to the teachers individually about their child's progress.
- If you do not speak English or French, try to find an interpreter when you talk to the teacher. Contact a settlement agency to find an interpreter.





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# 1. Family Relationships and Family Law



## Families in Canada

- Canadian families have changed in recent times, as in many parts of the world.
- There are many kinds of families: married couples with children, single parents with children, same sex couples and couples who live together without being legally married.
- Older people often live in their own homes, not with their adult children.
- Relations between young and old people are often informal.
- In most families both spouses work outside the home. Children go to school, day care, or baby-sitters.
- Many community agencies can help families if they have problems.

## Marriage

- You can choose whom to marry in Canada. No one can force you to marry.
- You must be eighteen to get married without permission from your parents. You need to get a marriage licence from the court house to get married.
- Both civil and religious marriage ceremonies are legal. You can marry someone of a different background or religion.
- Couples can live together without getting married. This is called a 'common-law' relationship. Many rights and responsibilities of marriage are the same.

## Divorce

- Either a husband or wife can ask for a divorce. The other spouse does not have to agree. It is not necessary to give a reason for a divorce. You can divorce your spouse after you have lived apart for some time.
- Only a court can make your divorce legal, even if you were married in a religious ceremony. The court will divide the things you owned together (property, furniture) according to the law.

- If the parents cannot agree where the children should live, the court will decide what is best for the children.
- You will still have to help support your children after divorce, even if they live with the other parent. You may also have to support your former spouse.

## Parents' responsibilities

- Both parents are equally responsible for their children.
- Both parents support their children until they are eighteen. Many parents also support their children until they finish their education.
- Depending on which province you live in children from the age of 4 to 18 must attend school.
- Children 16 and over are permitted to work.
- It is against the law for children under the age of 10 and in some provinces the age of 12 to be left alone.
- You must arrange for someone to look after your children when you are not there. If not, you may be charged with breaking the law, and the child may be taken away from you.
- Children 10 and 11 may stay alone for a few hours. Children 12 and older may care for younger children for a few hours.
- The law protects children from being hurt, abused, or neglected by anyone, including their parents and relatives. Child abuse is a crime in Canadian law.
- It is against the law to:
  - abuse your children by using too much physical force (hitting, striking, beating)
  - have sexual relations or sexual touching with a child
  - abuse your child emotionally (calling them names) or witness repeated domestic violence
- All provinces have agencies that protect children from abuse or neglect. Speak to the RAP or Settlement Counsellor for more information.



# 1. Family Relationships and Family Law, cont'd



## Help with family problems

- Relations in a family can become more difficult when a family moves to a new country.
- Problems sometimes lead to abusive or violent behaviour towards members of the family.
- Assault and abuse are crimes under Canadian law. Punishment can include jail and in some cases deportation.
- No family member is permitted to hit, hurt, emotionally or sexually abuse another member in any way.
- If someone in your family is acting violently, it is important to get help before things get worse.
- Many agencies and people in your community can help you and your family. Settlement agencies might help you find someone to talk to. You also can call one of the agencies listed in your telephone book, under “Child and Family Services or Social Service Organizations”.
- In most phonebooks across Canada you can find emergency numbers for help with family violence or sexual assault in the first and second pages of your white pages telephone book.
- If you go to school you may get help from the school’s social or settlement worker. Some schools have a social/settlement worker during the week but do not wait if you need immediate help. If the social worker or settlement worker is not available, get help from a teacher.

## Rights and responsibilities of women and men

- In Canada, as in many other countries, the law gives women and men equal rights.
- Women and men have equal rights to work, move from their home, own or sell property, get medical care, open a bank account, manage their money, travel, study, marry or divorce.
- There are no jobs only for men, or only for women.
- Men and women must be paid equally for equal work.
- All training is available to both women and men.
- Many organizations help people learn about their equal rights. Look in the yellow pages of your telephone book for information on “Women’s Organizations and Services” in your community.



## 2. Parenting in a new Country



- Many newcomers find that parenting in a new country is a new experience.
- You and the children may have to get used to new surroundings. These surroundings may not seem as safe or familiar.
- During the cold winter months you might spend a lot of time in the apartment with your children. Living together in a small space can create more tension.
- You might have shared the responsibility of looking after children with other family and friends. In Canada, it may be harder to find people to help you.
- Children may learn the language more quickly than adults. You may have to rely on your children to tell you how some things are done at first.
- Children may adapt and make friends more quickly than adults. You may not know all the families of the friends your children have now.
- Children may also try to act, dress, and talk like their new friends, not like their parents. You might expect your children to behave differently from what teachers or other people in the community expect.
- All these changes can create tension in the family in the first few months in Canada.

### Parenting adolescents (teenagers)

- Many parents worry about their adolescent children's behaviour. It may be difficult to know which adolescent behaviours are a normal part of growing up in Canada, and which are signs of problems.
- Parents can make their own decisions about what is acceptable. But some behaviours can be signs that the adolescent is having problems, for example:
  - Smoking cigarettes
  - Drinking alcohol excessively

- Using illegal drugs
- Never telling parents where they are going, with whom, or when they are going to be back
- Going to parties all the time, and not doing well at school
- Shoplifting or stealing
- Quitting school
- Hitting, physically fighting or hurting people
- Carrying weapons

■ Remember: Generation gaps exist in all cultural groups, and in many families. Sometimes problems develop because the values of the new and the old cultures are in conflict. With patience and understanding many problems with children can be solved.

### What can you do?

- If you have young children, try to get out with them often. Take them to places where they can run, play actively, make noise. See the segment in this booklet on Living In Canada.
- Take them to local libraries, read to them, join "book clubs.
- Talk with your children. Be prepared to listen at first without telling them what to do.
- Be open to the new ideas, but also be clear about the values that are important for you.
- Talk to other parents and to teachers. Sometimes children say that "everybody else" is allowed to do something. This may not be so.
- Many people and agencies in the community help children and parents solve problems. Teachers, family doctors, public health workers, school social workers and counsellors are familiar with difficulties in families as children grow up, and can help.
- To find help in your community, look in the yellow pages of your telephone book under "Social and Human Service Organizations".



## 3. Protecting Children

Parents have the right and responsibility to raise their children according to their own values and beliefs in a manner which is consistent with the laws that govern Canada.

### Can the government tell me how to raise my own children?

- Sometimes children have to be protected from their own parents. There are laws in each province and territory that protect children from abuse and neglect.
- The police and child protection workers enforce the laws that protect children.

### What are Child Protection Agencies?

- The Child Protection agencies employ social workers and other professionals. They are trained to help children and families.

### Child Protection Agencies:

- gives advice to families about raising children
- provides counselling and education to help keep families together
- helps single women who are pregnant
- arranges adoptions
- investigates possible abuse of children
- protects children and removes them immediately from danger to a place of safety
- provides foster homes for children who need temporary homes
- cares for children who have been abused or neglected

### What is child abuse?

#### *Child abuse happens when:*

- an adult hurts a child either physically or emotionally
- a parent or caregiver does not protect a child from getting hurt
- a parent or caregiver does not provide the necessities of life to a child (for example, food, clothing, a warm home, education, medical care)
- a child is used sexually by an adult

### What if I see or suspect that someone is abusing a child?

- If you think a child may be abused, you must report it immediately to the Children's Protection Agency.
- Speak to the Settlement Counsellor to find the phone number in your city.
- By law, professionals (such as doctors, nurses, teachers, police officers) must report suspected abuse. In some provinces this also applies to the public.
- Everyone has a duty to report a child who is abused or neglected.

### What happens when someone reports suspected abuse?

- A social worker from a child protection agency will assess the concern. This may include going to a child's home and/or school.
- A child protection worker will investigate reports of abuse. They may speak with children, parents, teachers, family doctors and others to find out further information.
- A child protection worker may take the child to the children's hospital for physical examination.



### 3. Protecting Children, cont'd

■ A child protection worker will decide if the child is at risk. If a child protection worker decides that the child is being abused they can do the following:

1. Offer services to parents to help them change what they are doing.
2. Take the child into care (take the child from their home) if parents refuse services or the child is at serious danger or had been hurt.

■ If the child protection agency goes to court only the judge can decide if the child will stay with the agency or be returned to the parents.

#### What if the parents disagree with the child protection worker?

■ Parents should get the name and telephone number of the child protection worker and the name of the supervisor. Parents must call the supervisor right away, and talk about their concerns.

■ Follow the agency's complaints procedures.

■ Get a lawyer. Parents have the right to go to court and argue against the child protection worker's decision. People on low income can contact a legal aid clinic. For more information about legal aid clinics or lawyers look in the yellow pages under Legal or ask the RAP or Settlement Counsellor.



## 4. Finding Child Care



### Who will look after my children while I take English or French classes?

- Some English or French classes have staff to look after your children while you are learning. Not all programs will take young babies.
- While you learn English or French, your children will be in a different room, with other children of a similar age. This is a good learning opportunity for children. They also will learn some English or French and be better prepared when they start school.
- Your children will be looked after only while you are in the English or French class. You may not leave your children there if you go somewhere else.
- If the place where you are learning English or French does not have child care then try to find someone who can take care of your children while you attend language classes. Speak with the Settlement Counsellor for more help.

### Who will look after my children while I am at work?

- Every parent is responsible to arrange child care for their own children. Employers will not help you.

### What will it cost?

- Parents have to pay for child care.
- If your family income is low, you might get a government subsidy to help pay for day care. Only some day care centres and family home day cares take children on a subsidy. There may be a waiting list.

### How to get a day care subsidy

- Help may be available if you cannot afford to pay for day care.
- To find out about subsidies in your city speak to the RAP or Settlement Counsellor for information.

- When you apply for subsidy, you have to give information about:

- Your family income
- Rent payments
- Debt payments
- Food bills
- Other expenses
- Name and address of day care or family home care

- You may have to wait until a subsidized space becomes available.

### Child care options

- Depending on your working/ studying hours and the ages of your children, you may need child care for the entire working day or only for a few hours.
- There are three types of child care: day care centres; family home care; and in-home baby-sitting.
- Remember: think about the safety and well-being of your children. Sometimes the least expensive option is not always the best for the child.

### Day care centre

- Day care centres provide child care for large groups of children.
- Day care centres can be found in many locations, such as school buildings, churches and community centres. A few day care centres have their own separate buildings.
- Some day care centres care for newborn babies and infants. Most take children aged 2-5. Some care for children aged 6-12 before and after school.
- Licensed day care centres follow government standards. They hire specially trained day care teachers. They provide a stimulating educational program to children.
- Some day care centres only accept children full time: five days a week. Other centres take children part-time.
- Day care centres usually are not open on weekends. A few day care centres offer overnight care.





## 4. Finding Child Care, cont'd



### Family home care

- Some people offer to care for your children in their home for money. If they care for several children at the same time, they may call it a family home day care.
- Some of the people who care for children in their homes are well trained professionals, or experienced parents. Others are not.
- Some family home day cares are licensed. They follow safety standards set by the government. They are often connected to a community agency or municipal government which inspects the home. Others are not.

### In-home baby-sitting

- Some families hire a person to come into their home and care for their children there. This might be an experienced professional, or not. Most come in for the day only. Some live with the family.
- Many parents expect the in-home baby-sitter to also do some housework. It is very expensive.

### Where to find out about available child care

- Ask settlement workers, friends, neighbours, parents of children in the school or teachers.
- Look for notices in public libraries, schools, religious institutions, stores and newspapers.
- Speak to the Settlement Counsellor for child care information in your city.
- Look in the yellow pages of the telephone book under "Child care Services".
- Check with local community agencies and ethnic organizations.
- Some cities have a child care information service to give you information about available child care. Speak to the Settlement Counsellor for more information.
- Get on waiting lists for day care centres even if they do not have a space right away.

### How to choose a day care centre

- Before you decide, visit several day care centres. Look for the following things:
  - Does the place look safe?
  - Is there a safe and fenced yard for children to play outside?
  - Where are the bathrooms/toilets?
  - Are they designed for children?
  - Where do children play? Eat? Rest? Are these areas big enough?
  - Are the children being well supervised?
  - Are there toys and books?
  - Do the children look comfortable, happy?
- Ask questions:
  - Is the day care licensed?
  - What are the hours it is open?
  - Can parents drop in at any time?
  - What happens if a child is sick?
  - How are children disciplined?
  - How many children are looked after by one caregiver?
  - What are the caregiver's qualifications? Are they qualified teachers? Do they have first aid training?
  - What languages do they speak?

- When you find a day care centre that you like, you will have to fill out a form with information about your child and yourself.



## 4. Finding Child Care, cont'd



### How to choose a baby-sitter

- The best way is to ask neighbours or friends to recommend someone.
- If you are leaving your child with someone you do not know, ask for a reference. Talk to someone who the baby-sitter has worked for before. Make sure you check the background of your baby-sitter. It is very important to know this information.
- Spend some time with the baby-sitter and your child together, before you leave them alone.
- It is expected that you will pay the baby-sitter, even if it is a young person, a neighbour, or the child of a friend. Find out from others how much is usually paid.

### What are drop-in centres and playgroups?

- These are places to take young children to play with other children for a few hours a week.
- You might find drop-ins and playgroups in:
  - Community centres
  - YMCA/YWCA
  - Recreational facilities
  - Schools
  - Shopping centres
  - Churches or other religious institutions
  - Immigrant settlement agencies
  - Public libraries
  - Speak to the Settlement Counsellor for more information.
- Play groups are often free or inexpensive.
- You can meet other parents and caregivers there.
- Some playgroups and drop-ins let you leave your child. Others ask you to stay with the children while they play.
- Some are organized by agencies or people who know a lot about children. You can ask them questions or talk about your problems.
- Some let you borrow toys or books to take home for the children to play for a week at a time.





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# 1. Finding Work



Finding a job is likely your first priority. In Canada, each person has to find a job on their own. Citizenship and Immigration Canada will not find you a job. Speak to the RAP or Settlement Counsellor as they will be able to direct you to the many programs available to assist you in your job search. The better you speak English or French, the easier it will be to find a job. To improve your English or French, attend language classes. See the segment on Education in this booklet.

## How to get a Social Insurance Number

- A Social Insurance Number (SIN) is a nine digit number that you need to work in Canada or to have access to government programs and benefits.
- You must fill out a form to apply for your Social Insurance Number (SIN) at the Service Canada office in your city. The RAP Counsellor will help you apply.
- You will receive your Social Insurance Number with your name and number through the mail in a few weeks.
- Every person in Canada needs a Social Insurance Number (SIN). Employers will ask for this number. It is your private number and should be kept safely.
- You also need a Social Insurance Number to apply for the Child Tax Credit and other benefits from the government such as employment insurance and the Canada Pension Fund. Ask the RAP Counsellor to help you apply for the Child Tax Credit and GST/HST Credit.
- Every person has a different Social Insurance Number. It is illegal to use someone else's number, or to let someone else use your number.
- If you lose your Social Insurance Number report it to the police and then report it to the closest Service Canada office. You can apply for a new number but there will be a small charge.

## Finding a job

- Settlement agencies will give you information to help you look for work. They may assist by helping you prepare for a job interview, develop your resume and provide information about the Canadian work culture.
- You will need to prepare a resume with a list of your qualifications and previous jobs.
- Some settlement agencies have job finding programs for newcomers. They can help you assess your skills, and give you information on training programs and job markets.
- Many newcomers have to take jobs below their qualifications and experiences at first. Other newcomers find jobs that are very different from what they did before.
- Remember: the first job you get is only a starting point. You will be able to get better work as you learn more English or French and get more Canadian experience.



## 1. Finding Work, cont'd



### Where to look for work

- Many jobs are advertised in newspapers, online job banks and bulletin boards in local stores.
- Talk to as many people as you can about your job search. Some jobs are not advertised. People are hired because somebody told them about the job.
- Talk to your ethnocultural organization. Some ethnocultural communities have business and professional associations that might help you find work.
- Some jobs are advertised on bulletin boards in supermarkets and community centres, or in store and restaurant windows.
- There are placement agencies that help you find temporary and permanent jobs of different kinds. For example, there are agencies for secretarial work, restaurant work, housekeeping, construction and computer programming. You can find employment agencies listed in the telephone book or online.
- Visit your local Service Canada office. Speak to the RAP or Settlement Counsellor for the office near you.
- While looking for a job many newcomers volunteer for an organization. Being a volunteer is a good way to get Canadian workplace experience, increase your skills and improve your English or French. It gives newcomers an opportunity to better understand the Canadian working environment and is a very worthwhile step toward gaining fulltime paid employment.





## 2. Payment for Work



### How are people paid?

- If you work for a few hours or days you may be paid in cash.
- If you have a full-time job or regular part-time work, you will probably be paid by cheque.
- Ask your employer when and how you will get paid, before you start the job.
- There is an hourly minimum wage for most jobs. It changes from time to time. Call the Ministry or Department of Labour, in your city to find out the current minimum wage or speak to the RAP or Settlement Counsellor.
- Minimum wage is lower for part time workers, students, restaurant and bar workers, and babysitters.
- Many jobs pay more than the minimum wage. For information on minimum wage please visit: [www.labour.gc.ca](http://www.labour.gc.ca)

### Deductions

- When you get your first pay-cheque you might be surprised that it is less money than you expected.
- By law, the employer must make deductions from your pay-cheque called income tax and send this money to the federal government. They may also deduct money for provincial income tax as well as an amount for the Canada Pension Plan (CPP).
- You will receive a list of the money that was deducted from your pay with each cheque. Keep these documents for your records.

### Filing Yearly Income Tax Return

- Each year by April 30, you must submit an Income Tax and Benefit Return to tell the government how much money you earned and how much tax you paid. You will receive slips showing how much money you made. From your employer you will receive a T4 slip and from the provincial, territorial or federal government a T5007 slip. These will indicate how much money you were paid or received in that year. These must be included with your tax return.
- You will need to file an income tax return 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 have publications for newcomers that should be helpful (call 1-800-959-2221 or visit [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms)). They also have volunteers who can help you fill out your tax forms free of charge.
- After the government reviews your income tax return they will determine if you paid in too much or not enough. Once it has been determined you will either get a cheque if you paid too much or an invoice for the money that you owe because you didn't pay enough.
- Remember the government receives all tax forms from your employer so it is very important to report all income by including all tax forms from your employer.



## 3. Qualifications and Licences

### Professional and trade qualifications from other countries

- Employers may ask you to prove you have training and qualifications for the job. If you need official documents evaluated for a job speak to the RAP or Settlement Counsellor for information.
- Some settlement agencies also can help you to get documents translated.

### Trade licences

- There are four kinds of trades in Canada: construction, industrial, service, and automotive power. The following jobs are examples of trades: welder, printer, electrician, baker, hairstylist, television technician, auto mechanic and plumber.
- To work in some trades, such as electrician, you need a licence.
- Speak to the RAP or Settlement Counsellor, for the contact information of the trades associations in your city or the government office that can help you.
- Ask if you need a licence to work in your trade. If yes, ask if you can have a temporary licence.
- To get a permanent licence, you must pass an examination of your trade skills and knowledge within a specific time after you receive your temporary licence. You can bring an interpreter to the exam.

### Professional licences

- In Canada certain jobs are considered professions. For example: medicine, law, engineering, dentistry and teaching.
- To work in these professions you need certification from the appropriate professional association.
- You will have to show proof of your education and training. You also may have to write an examination, or take additional courses, before you are allowed to practice your profession in Canada.
- Each professional association has its own rules. Contact the association for your profession or visit the government website <http://www.credentials.gc.ca/>. The RAP or Settlement Counsellor will be able to help you identify the appropriate association.
- For information on jobs and training visit the Federal Ministry of Human Resources and Skills Development website: [www.hrdc.gc.ca](http://www.hrdc.gc.ca)



## 4. Other Information about Working in Canada

### Employment standards

- Workers and employers have to follow the laws as written in the Employment Standards Act.
- There are rules about:
  - how many hours you are allowed to work per week
  - when you must get paid overtime
  - when to take breaks
  - how many paid holidays and vacations you can take
  - what employers must do if they cannot employ you any longer
- If you are unsure about your rights, ask a settlement agency, or the union representative if there is one in your workplace.
- For more information about employment standards or workers' rights, contact your local Ministry or Department of Labour office.

### Public holidays

- Depending on the province or territory where you live employees will get a number of public holidays with pay. Some of these holidays may include: New Year's Day (January 1), Good Friday, Easter Monday, Victoria Day, Canada Day (July 1), Labour Day, Thanksgiving Day, Remembrance Day, Christmas Day (December 25), Boxing Day (December 26).
- Ask your employer if you will get paid public holidays. Call your provincial Ministry or Department of Labour for more information.

### Unions

- Many employees are represented by unions at their place of employment.
- Unions represent their members when they talk with employers about contracts and working conditions.
- To become a union member you must sign an application card. Union fees are automatically deducted from your pay cheque.
- For information about unions call your local Federation of Labour office or the Ministry or Department of Labour office.

### Rights of working women

- Women and men must be paid the same for the same work.
- It is against the law to:
  - ask whether a woman is single or married when applying for a job
  - ask a woman to have a pregnancy test before she is hired (or ask if she is using birth control)
  - fire a woman because she is pregnant
- Women have the right to maternity leave of 52 weeks.
- Some may qualify for employment insurance of 55% pay while on maternity leave.
- For information about maternity leave benefits, call your local Federation of Labour office, the Ministry or Department of Labour office, or speak to the RAP or Settlement Counsellor.



## 4. Other Information about Working in Canada, cont'd

### Health and safety

- Employers and workers must follow laws to protect workers from unsafe conditions.
- You have the right to know about any dangers you may be exposed to on the job. You can refuse to do work if the conditions are unsafe.
- You must wear safety equipment, for example a helmet, required by the employer.
- If you are injured on the job, or become sick as a result of the job, you may qualify for compensation benefits until you recover. You should report any injury immediately to your employer.
- For information contact your local Federation of Labour office, the Ministry or Department of Labour office, or speak with the RAP or Settlement Counsellor.

### Protection from unfair treatment

- You cannot be discriminated against because of: race, ancestry, place of origin, citizenship, creed, sex, age, record of offences, marital status, family status, disability or sexual orientation.
- If you think that you are being discriminated against (for example not promoted in your job because of your sex; or treated unfairly because of your skin colour), you can:
  - contact your union or your local Federation of Labour office
  - talk to your supervisor or employer
  - ask the RAP or Settlement Counsellor for the number of the Canadian Human Rights Commission in your city





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## 1. If You Need Help: Other Community Agencies

The Settlement Counsellor works at a settlement agency that offers many services to newcomers. Speak to the RAP Counsellor if you require other services from other agencies in your city. There are many other community agencies that help newcomers and other Canadians. Some of these are described in this booklet. It is not always easy to ask for help, but in a new country, nobody knows that you could use help unless you ask.

### Interpretation services

- Some cities have interpreters who work for agencies such as schools, police, courts, or hospitals. Staff can get someone to interpret if you do not know enough English or French to communicate well. Ensure you always have a way to let others know what language(s) you speak.

### Community service agencies

- In many cities, community service agencies provide counselling: listening to your problems and talking about how to solve them.
- Some agencies work with government social services to make sure that families' basic needs are met.
- Some agencies offer special services for newcomers, young people, or women.
- For information on community service agencies, speak to the RAP or Settlement Counsellor for the community information telephone numbers in your city.
- Community health centres also provide counselling services. Speak to the RAP or Settlement Counsellor for phone numbers of community health centres in your area.

### Women's centres

- Many cities have places where women can go to get information, participate in activities for women and make friends.
- There may be workshops or lectures for women on family law, women's rights, getting a job, staying healthy, finding child care, or other topics.
- You may want to get in touch with your specific ethnic community organization. Many offer services and programs for women.
- Most women's centres provide counselling for women, individually or in groups.
- There might be support groups or self-help groups for women who have similar problems, such as a violent spouse.
- To find a women's centre in your area, look in the telephone book, yellow pages, under "Women's Organizations and Services" or, speak with the RAP or Settlement Counsellor for the community information number in your area.



## 1. If You Need Help: Other Community Agencies, cont'd

### Community legal services and legal aid

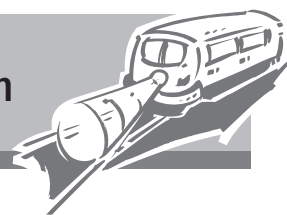
- These services are for people who need help in legal matters but cannot pay for a lawyer.
- Contact a community legal aid clinic if you need help with any of the following:
  - Filling out a legal form or signing a contract
  - Certification of documents
  - Immigration papers
  - Landlord problems
  - Separating from your husband or wife
  - Child custody (advice on who the children will live with after separation or divorce)
  - Child protection matters
  - Human rights, discrimination
  - Being arrested or charged by police
- Call a community legal service to find a lawyer who accepts clients on legal aid. Contact the Canadian Bar Association for a list of Lawyer Referral Services in your area. Speak to the RAP or Settlement Counsellor for community legal services in your city.

### Crisis/Help lines

- If you need to talk with somebody immediately about a problem, you can call a “Help Line” or “Crisis Line”. The numbers are on the first page of the telephone book. You can talk to a trained person over the phone and find out where to get more help. You do not have to give your name.
- Some of these services may be available in other languages. If you do not speak English or French, ask a friend to phone for you, and ask who else you can call.
- A settlement agency or English or French teacher also may be able to tell you who to call in a crisis.



## 2. Public Transportation



- Public transportation consists of buses, and in larger cities streetcars, subways, seabus and commuter trains.

- All have fixed routes.

- Usually drivers are only allowed to stop at designated stops.

- People pay when they get on the bus at the front. You need the exact amount; the bus driver will not give you change.

- Children, students, and senior citizens (65 years and older) pay less.

- It may cost more to take public transportation during certain busy times (rush hour).

- If you use public transportation every day, it is cheaper to buy a monthly pass. A pass lets you take the bus, or other public transportation, as often as you want in that month. Student passes cost less than adult passes.

- To get a pass, contact the public transportation office in your area. Speak to the RAP or Settlement Counsellor for more information.

- When you get on the bus, the driver may give you a piece of paper, called a 'transfer'. Keep this to show you paid. If you need to take more than one bus to get to your destination, show the transfer to the driver on the next bus. You do not have to pay again on the same trip.

- To tell the driver you want to get off, pull the string that runs above the windows of the bus before you get to your stop. Bus drivers do not usually announce the stops. If you ask first, the driver will tell you when you have reached your stop.

### How to find out about routes and schedules

- Ask the RAP or Settlement Counsellor for the transportation office phone number to find out how to get where you want to go. You also can ask how often the bus comes. As well, most bus stop signs show the times for buses.

- The transportation office also has maps showing bus routes.

- Most public transportation is not available late at night.

### Other transportation

- It is more expensive to take a taxi than public transportation.

- In some communities, people with disabilities (i.e., in wheelchairs) who cannot use the regular bus can use special public transportation. Phone the public transportation company for information. Speak to the RAP or Settlement Counsellor for the local phone number.

### Transportation outside the city

- To travel outside your city, you can use an inter-city bus, plane or in most provinces trains. Students, children, and seniors (people who are 65 years and older) usually pay less than adults except for plane travel.

- Not all cities have trains or airports. Most cities have buses.

- Plane travel is the most expensive.

- The bus usually costs less.

Sometimes trains have less expensive fares for children. It may be cheaper to buy your ticket in advance. There may be different prices for different days of the week.

- You can phone ahead to compare prices and find out schedules.



## 3. Banking Services



In Canada you need a bank account to manage your money. You use your account to cash cheques (for example, Resettlement Assistance cheques), and to write cheques (for example, to pay rent). It costs more to cash cheques at money lenders or cash stores than at a bank. Banks, trust companies, and cooperative credit unions offer banking services. Each one has many offices, or branches, in your city.

### Opening a bank account

- The RAP Counsellor will help you open your first bank account.
- Go to a bank, trust company, or cooperative credit union. Take two pieces of identification with you, such as immigration papers, Social Insurance Number and driver's licence.
- The bank teller will ask for a sample of your signature. For a joint account (wife and husband) both people must give a sample.
- There are two main types of bank accounts, checking and saving. The teller will give you an account number and a bank card. You may also get a pass book to list money you take out of the account (withdrawals) and money you put in (deposits).

### Deposits and withdrawals

You can:

- go in person to the bank
- use a banking machine
- or write a cheque

- Each time you withdraw or deposit money into your bank account, the bank charges you money, a transaction fee. Ask the teller how much this will be when you open the account.
- In many banks it costs more to go to the bank teller, than to use an automatic banking machine. If you deposit a cheque in the automatic banking machine you may have to wait a few days before the money is in your account.

### Automatic banking machines

- You can deposit and withdraw money from your account using your bank card at an automatic banking machine (ABM) 24 hours a day. A bank teller will show you how to use the machine. There is usually a few days hold on cheques deposited in bank machines.
- Automatic banking machines are in many banks, shopping centres and grocery stores. It is less expensive to use a machine from the bank where you have an account than from another bank.
- Banking machine fees are withdrawn automatically from your account.
- Some people pay for items or withdraw money from bank machines with bank debit cards. There is a charge to use this service.



## 3. Banking Services, cont'd




### Using cheques

- You need cheques to pay some bills, for example, rent (see sample below).
- A valid cheque must have the following information on it:
  - Date
  - Name
  - Amount in dollars
  - Amount in words
  - Signature
  - Account number
- Only the people whose names are on the account are allowed to sign the cheques. It is illegal to sign for somebody else.
- Each time you write a cheque, remember to note it in your record book. That way you know how much money you have left in your account.
- Banks charge you money if you write a cheque without enough money in the account to cover it. This is called a NSF or 'non-sufficient funds' cheque.

### Keeping bank records

- You will receive a monthly statement in the mail for some accounts. It shows you all activities of the account for that month. For other accounts you will get a passbook that is updated at the bank.
- Compare bank statements with your own records and receipts on a regular basis. If there is a mistake on your bank record call or visit your bank.

<b>Jane Doe</b> #1 Main Street, Anywhere, Canada		130
DATE <u>Feb 29, 2012</u>		
PAY TO THE ORDER OF	<u>A-1 Apartments</u>	\$ <u>500.00</u>
	<u>Five Hundred Dollars</u>	/ 100 DOLLARS  Security features included. Details on back.
Neighbourhood Bank - Anywhere Canada		
MEMO	<u>Rent Payment</u>	<u>Jane Doe</u> MP
⑆018020010⑆ 09		



## 4. Driving a Car



Every person who drives a car must have a valid provincial driver's licence. International licences can be used for 60 to 90 days after arriving in Canada depending on which province you live. To get a licence, you must be 16 years of age or older, pass a vision test, pass a written test, and pass a practical driver's test (road test). You also have to pay a fee. However, owning a car is expensive. You will need to pay for gas, parking, insurance, maintenance as well as the cost of buying the car. As well driving a car in winter can be difficult. Buying and driving a car when you first arrive may not be possible until you become settled.

### Rules for driving in Canada

- It is illegal to drive a car that is not insured.
- All people in a car must wear a seat belt.
- Babies and small children need a special child safety seat. Some organizations lend these seats free of charge. Ask a settlement agency.
- People who have been drinking alcohol are not allowed to drive a car.
- Penalties for driving after drinking alcohol are very severe. You might go to court, pay a large fine, lose your licence, or go to jail.



## 5. Police Services

### When to call the police

- In Canada, the police are able to help you with many emergencies. They also protect people and property and investigate crimes.
- Police in Canada are there to help and protect you. Do not be afraid to approach the police for help. Never bribe a police officer.
- Police officers will also help when there is an accident, or supervise events with large crowds.
- If it is necessary the police will arrest people who are doing things that are against the law, for example, breaking into a house, hurting or threatening another person, driving dangerously, or shoplifting.
- All cities have several police stations in different neighbourhoods. Some cities also have community policing centres. These centres work with neighbours to prevent crime, protect people and property, and solve problems. Speak to the RAP or Settlement Counsellor for phone numbers in your city.
- If you need help immediately from the police phone 9-1-1. Police will come in a few minutes. See the Health segment in this booklet for more information on dealing with emergencies.
- Do not call the 9-1-1 emergency number unless you or another person is in danger. For example, to report a theft after it has happened, call the non-emergency number. For these numbers speak to the RAP or Settlement Counsellor.

### What are police officers allowed to do?

- Police officers are allowed to question you and ask you for your name. If you are not sure why ask for an explanation.
- When you are driving a car, police can ask you to stop. They can ask you to show your driver's licence, car ownership and insurance documents.
- Police officers can ask you to take a breath test to show whether you have been drinking alcohol when you are driving.
- Police can charge you with an offence if they think you have done something illegal. They will give you a notice to come to court at a certain date.
- Police can detain you (ask that you stay where you are, or arrest you; take you into their custody in their car or the police station).
- Police officers must follow certain rules. They are not allowed to use an unreasonable amount of force to control you.
- Police can only come into your home:
  - if you have called them
  - if they believe something illegal is happening in your home
  - or if they have a warrant (permission from a judge)
- If you are arrested or charged, you have the right to know the reasons.
- The police must give you a phone book and allow you to use a telephone in privacy. You have the right to talk to a lawyer and get legal advice right away.
- You are not allowed to be held in jail longer than 24 hours without seeing a judge. The judge will decide if you must stay in jail or not.



## 6. Fire Safety



Fire stations are located in different neighbourhoods in every city. Firefighters are available 24 hours a day every day of the year. Their main job is to put out fires. They also help with other emergencies, such as car accidents.

### Prevent fires from starting by remembering to:

- always turn the stove off when you leave the kitchen
- use ashtrays for cigarettes
- not leave candles burning when you are not in the room
- turn off bathroom and kitchen ventilators when not using them
- check the cords of all electrical appliances to ensure they aren't torn or cracked
- call the landlord when there are broken or open wires or any electrical problems
- check that you have a working smoke detector
- have a fire extinguisher to put out small fires
- not put metal into a microwave oven
- turn off your iron after ironing clothes

### What to do if there is a fire

- If you smell smoke, see smoke, or see flames, take your children and leave the building immediately. If there is a lot of smoke, put a cloth over your face and crawl on the floor to get out. Smoke rises and may choke you if you are walking.
- If the door is hot to the touch, or you cannot get out, use damp towels to block the space under the door and wait for help.
- When you are outside the building, telephone 9-1-1 and tell them that there is a fire.
- A fire truck and firefighters will come right away. The firefighters will be dressed in heavy protective clothes and will be carrying firefighting equipment such as axes. They will come right into your house or building without asking your permission, so they can help quickly.
- Tell them right away if any people might still be in the house, and where they may be.
- In an apartment building, use the fire alarm in the hall. The alarm will sound at the closest fire station and show the firefighters where to go to.
- Use the staircases to leave the building. Do not use the elevators, because you can get stuck when the electricity is damaged by the fire.
- Fires can spread very quickly and be very dangerous in homes and apartments. Plan how you would escape a fire in your home. Practice the plan with your family.







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# 1. What to Expect After Moving to Your First Permanent Home

## Help from a settlement agency after leaving your temporary accommodation

- When you move out of temporary accommodation, you should speak from now on with a Settlement Counsellor who works for a local settlement agency. Speak to the RAP Counsellor to help you find a Settlement Counsellor from an agency in your city.
- Settlement Counsellors give newcomers information and refer them to other community agencies for services. They will help you and your family as you get used to life in Canada.
- Most RAP and Settlement Counsellors were once newcomers. Many speak other languages. If you do not speak English or French, the Settlement Counsellor may go with you to other agencies or services and interpret.
- Many settlement agencies offer special programs. You might attend English or French classes, job search groups, job skills training courses or activities for women.
- A settlement agency can also tell you what to do if you want to bring other family members to Canada.

## What many newcomers experience...

- Many newcomers remember their first year in Canada with mixed feelings. We all have had positive and exciting experiences, as well as unhappy moments and disappointments. You will probably experience both.

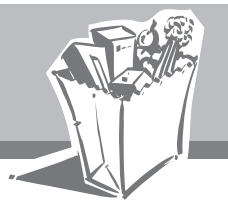
- You have had many changes in your life. Change can create feelings of excitement but also of uncertainty and tension.
- People in Canada sometimes call this 'stress'. Stress can be good, because it can motivate people to make changes happen. On the other hand, too much stress can be unhealthy.
- In the next few months you will meet many people who will give you information and try to help you. Talking to other newcomers is a good way of finding out about Canadian life and resettlement.
- Remember, that the situation of every family is different. For important decisions, you may want to check with a settlement agency to make sure information you receive from others applies to you.

## Weather in Canada

- In Canada there are four distinct seasons. The winters are normally cold with the average temperature staying near or below zero degrees Celsius. There is usually a large amount of snow and can start as early as October and go until April. You and your family can enjoy winter but you must dress warmly. Winter is often followed by a short spring. The summers can be quite hot and humid with temperatures often in the high twenty degrees Celsius. The Fall is when the temperature begins to cool down but it can be a spectacular time to enjoy the colours of the changing leaves.



## 2. Shopping



### Stores and shopping hours

- Shopping centres (shopping malls) have many different kinds of stores. Your city may also have certain areas (downtown or shopping areas) with many stores. There may also be small stores in your neighbourhood.
- Many stores are open seven days a week. Opening hours vary.
- Some small local stores may be open day and night.
- There are also second hand stores where you can buy inexpensive furniture, clothing, books, appliances and other items.

### Buying food

- Staple food and household items are often cheaper in supermarkets than in small local stores.
- Many cities have farmers' markets and special stores for fresh vegetables, fruit, bread, and meat. Ask the Settlement Counsellor or a community information centre where to find these.
- There may be stores that sell food from your country. Ask the Settlement Counsellor or your ethnocultural community organization.
- Many cities have food banks that offer free food staples to those who cannot afford to purchase them. Ask the Settlement Counsellor for more information.

### Selecting and paying for things in stores

- In most stores, you pick up items that you want to buy from the shelves, and take them to the cashier to pay. Pay with cash, or in bigger stores, with a banking card. See the segment Services in the Community in this booklet for more information.
- Get a receipt for everything you buy. You need to show the receipt to return or exchange items.

- Many stores have shopping baskets and carts to carry items in the store. Use these. If you put something into your own bag, people may think you plan to take it without paying.
- Stealing and shoplifting are illegal in Canada. If someone thinks you have stolen, or plan to steal something from a store, they will call the police. You can be charged with a criminal offence, and have to go to court. You may have to pay a fine, or go to jail. If you have a criminal record, it will be more difficult to find a job.

### Sales and bargaining

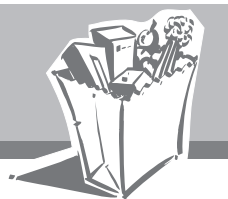
- During 'sales' stores reduce the prices of some items for a limited time. These items will often be marked with a special price sticker while they are on sale.
- Remember to compare prices in different stores, even for items on sale.
- In Canada, people do not usually bargain when they buy food in a supermarket or items in a department store.
- Many Canadians bargain for bigger items, such as furniture, appliances or cars. You might also bargain when buying used clothes or furniture.

### Sales taxes

- Many items cost more than it says on the price tag.
- Sales taxes are added to the price of most items when you pay at the cash. These include the GST (Goods and Services Tax) and in most provinces the provincial sales tax. In some provinces these two taxes are included together and called Harmonized Sales Tax or HST.
- Remember to add these sales taxes when you budget.



## 2. Shopping, cont'd



### Suggestions for buying clothing

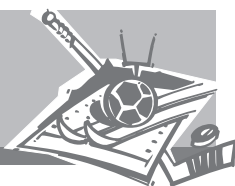
- You need to set aside more money for winter clothes than for summer clothes. Winter clothing is more expensive.
- To stay warm in winter, people wear several layers under their outdoor clothes: for example an undershirt, a shirt, a sweater, and an overcoat.
- Outdoor clothes need to be large enough to fit several layers underneath.
- Children often wear special 'snow suits' in winter. Some cities have programs that give free snowsuits to children. Ask the Settlement Counsellor for more information.
- Second-hand stores sell good quality used clothes for cheaper prices than new clothes stores.
- Remember that children usually dress casually for school in Canada.

### Buying alcohol or cigarettes

- In some provinces alcohol can only be bought in special stores. Alcoholic beverages can be bought in restaurants and bars, but they must be drunk there. Depending on the province you live in only adults 18 or 19 years old or older may buy alcoholic products.
- Tobacco products are sold in many stores. Depending on the province you live in it is against the law to sell tobacco or cigarettes to people under 18 or 19 years of age. Speak to the Settlement Counsellor for information.
- Smoking may not be allowed in public areas or restaurants in some cities.



## 3. Sports and Recreation



### Parks in the summer

- Every city has parks with trees and grass that are open to everybody. Many of these parks have playgrounds for children.
- Many people pack food and enjoy a meal in a park on the weekend or during warm summer evenings. You may find areas with picnic tables or barbecues.
- During the summer, many parks open small pools for children. Pools are supervised by life guards. They might also have games for children.
- Some parks have fields with nets to play soccer (football), basketball hoops, or nets to play volleyball. Some have tennis courts.

### Winter activities in parks

- In the winter, many parks have ice rinks on which children and adults skate and play ice hockey. Even if you have never skated before, it can be fun, for adults and for children.
- Many children also have fun sliding (tobogganing) on sleds down small hills in parks in the snow.
- You may be worried about your children getting cold if they play outside in the winter. If they are warmly dressed (in layers, with gloves, hats and boots) the cold temperatures will not harm them. If they are playing actively (running, skating, sliding) they will feel quite warm.
- Children might get used to cold weather faster than adults. Most children have fun playing in the snow and are excited when they see the first snow fall.

### Nature parks outside cities

- Outside the cities there are large and beautiful nature parks, called National Parks, Provincial Parks or Conservation Areas.
- Some can be reached by bus. Many have lakes for swimming. There are also paths to go for walks in the summer and to ski in the winter.

### Sports clubs

- Many cities have amateur sports clubs for children and for adults. Soccer, basketball, baseball, and hockey are very common. You may have to pay a fee to join.
- The Settlement Counsellor may know of a sports club you or your children can join. There may also be notices in community centres, schools, and public buildings.

### Fitness clubs

- There are many private fitness clubs for exercise and racquet sports.
- You must be a member to use these. Membership can be expensive.
- Check the yellow pages under 'Clubs and Health Clubs' for locations and phone numbers.

### YMCA/YWCA

- The 'Young Men/Young Women's Christian Association' (YMCA/YWCA) offers many different sports, fitness and other recreational programs for adults and children of all religious backgrounds.
- Many YMCA/YWCA's have swimming pools and offer lessons.
- The YMCA/YWCA has a policy that nobody should be turned away because of financial difficulties. You might qualify for a subsidy.
- There are also subsidies for children to go to YMCA/YWCA summer camps. Speak to the Settlement Counsellor for more information.

### Public swimming pools

- Most cities have indoor and outdoor swimming pools. There is a small cost to swim. Some pools offer free swimming at certain times.
- Swimming pools also have swimming lessons for children and adults, and water fitness classes.





### 3. Sports and Recreation, cont'd



#### Community centres

■ Community centres have many different programs for children, youth, and adults. For example:

- Sports programs (soccer, baseball, dancing, yoga)
- Exercise classes
- Art classes (painting, drawing)
- Crafts
- Cooking

■ Some community centres offer free English or French classes.

■ Your local community centre can give you a list of the programs, dates and times, and cost.

■ Some community centres offer subsidies to people on low income. Ask at the community centre for information.

■ To find a community centre near you, contact Parks and Recreation in your city. Speak to the Settlement Counsellor for more information.



## 4. Cultural and Educational Activities



You can participate in cultural and educational activities, often at very low cost. Speak to the Settlement Counsellor for information on ethnocultural organizations.

### Schools

- Many public schools offer Continuing Education courses for adults in subjects such as sports, arts, music, languages, computers, sewing or cooking.
- There is usually a fee. Some School Boards offer subsidies to people on low income.
- Contact your local School Board for information.

### Public libraries

- Most cities have several public libraries, located in different neighbourhoods. You can go to the library to read books, magazines and newspapers for free. Many libraries have books and newspapers in different languages.
- You also can borrow books, CDs and DVDs from the library if you have a library card. To get a card, show a document with your address, such as a telephone bill or rental receipt.
- Many libraries have a 'story time' for young children during the week, for free. A librarian will read picture books or stories to the children, or show a film.
- Some libraries have lectures, talks, and films for adults. These are usually free. Find out about these events by calling your local library.
- Some libraries offer English or French classes given by volunteers.
- Speak to the Settlement Counsellor for the telephone number of a library in your city close to your home.

### Museums and art galleries

- Most cities have a number of art galleries and museums. Most museums have free admission one day a week.
- Many galleries and museums have special programs and free activities for children. Museums are a good place to take children to get out of the apartment during the winter months.

### Community colleges and universities

- Many colleges and universities have free events that anyone can attend, for example, concerts and plays put on by students, lectures or films.
- Some universities let the public join clubs, musical groups, or theatre groups, even if they are not students at the university.
- Regular courses at colleges and universities cost money. Sometimes, you can attend one or two classes for free to find out what a course is like, or if you have an interest in a specific topic. You should obtain permission from the teacher first.
- See the Education segment of this booklet for information on colleges and universities.



## 5. Community Organizations

### Ethnocultural and multicultural organizations

- Before you came to Canada, you may not have thought a lot about your 'ethnic' or 'cultural' background. In Canada, this can mean many things: the language you speak, the country you came from, your religion, or the traditions you had before you came to Canada.
- Some newcomers have formed ethnocultural organizations. They offer activities, celebrate holidays, and provide support for members.
- Some ethnocultural organizations:
  - have classes to teach children their language, beliefs, or music
  - have settlement services, such as counselling, referrals, or language classes
  - have women's groups, youth groups, and recreational activities
  - produce newspapers, television and radio programs in different languages
  - join to form 'multicultural' organizations, in which newcomers from many different backgrounds enjoy activities together

### Religious groups

- There is freedom of religion in Canada. People in Canada belong to many different religious groups. Some do not participate in any religious activity.
- You might find a group of your faith in your city. Some religious groups offer ceremonies and services in English or French and in another language.
- Many religious organizations offer practical help with food, clothing, and support for newcomers.

### Youth organizations

- There are many recreational organizations for young people in Canada.
- Boy Scouts and Girl Guides are international organizations that you may know from your home country. They are in most cities. Look in the telephone directory to find an office in your city.
- Many cities have Boys and Girls Clubs, where children and youth can drop in after school to participate in specific programs. Subsidies may be available. Speak to the Settlement Counsellor for more information.
- Some ethnocultural associations and religious groups also have youth organizations with regular meetings and supervised activities.
- To find out about youth organizations, look for notices in your children's schools, in newspapers, bulletin boards, libraries, community centre, or religious institution. You also can look in the yellow pages of your telephone directory, under "Youth Organizations and Centres".

### Community arts groups

- Many cities have community orchestras, bands, or choirs that you can join.
- You may also find amateur theatre groups in your city.
- Some ethnocultural organizations have choirs, musical groups, or dance groups. They may have a children's group.
- You do not have to be a professional musician, dancer, or actor to become a member of some of these.

