

# **Introduction to Nova Scotia**

Halifax Regional Municipality  
**Resource Book**

# Introduction

This Resource Book was developed to accompany the program, **Introduction to Nova Scotia**. It includes information on topics divided into 10 Units:

- Life in Canada
- Getting Around
- Social Programs and Community Services
- Banking, Shopping and Finance
- Housing
- Health
- Education
- Employment
- Canadian Law
- Recreation

It provides extensive and relevant information on living in Nova Scotia. The objective is to help newcomers make timely and well-informed decisions during their settlement process.

In addition, this book contains useful information on organization/business contacts, websites and local and provincial resources. Activities are also included to promote building a base of community knowledge.

We hope that you find this book valuable as you settle in Nova Scotia.

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*Introduction to Nova Scotia*

# Unit 1- Life in Canada



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## Facts About Canada

- Canada is:
  - the second largest country in the world
  - home to over 35 million people
  - **multicultural** (about 250,000 newcomers per year from 200 countries)
  - **bilingual** (English and French are official languages)
  - **urbanized** (75% of Canadians live in cities)
- Canada became a country in 1867 after **Confederation**.
- Nova Scotia, New Brunswick, Ontario and Quebec were the first provinces.
- **Aboriginal** people lived in Canada first. There are about 800,000 aboriginal people living in Canada today. They are also called **First Nations** peoples. The largest aboriginal group in Nova Scotia is the **Mi'kmaq**.
- Canada has 6 time zones: Pacific, Mountain, Central, Eastern, Atlantic and Newfoundland.
- Nova Scotia is in the Atlantic Time Zone.

### O Canada

- O Canada is Canada's **national anthem**.
- Children sing O Canada at school. We also sing it before ceremonies and sporting activities.
- When you hear O Canada, you should stand up, take off your hat and sing along.
- Listen to O Canada at [www.pch.gc.ca/pgm/ceem-cced/symb/anthem-eng.cfm](http://www.pch.gc.ca/pgm/ceem-cced/symb/anthem-eng.cfm) and get ready to sing...

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



# Canada's Geography

- Canada has an area of almost 10,000,000 km<sup>2</sup> (square kilometers).
- Canada stretches from the **Pacific Ocean** on the west coast to the **Atlantic Ocean** on the east coast.
- Northern Canada goes up to the **Arctic Circle**. Southern Canada goes down to the **border** with the United States.
- Canada has mountains, prairies and forests.
- **The Canadian Shield** covers a large part of Canada.
- Canada's **capital city** is Ottawa, Ontario.
- Toronto is the largest city in Canada followed by Montreal and Vancouver.
- Canada has 10 **provinces** and 3 **territories**.
- Each province and territory has a capital city.

## Regions of Canada



Region	Provinces / Territories	Postal Abbreviations	Capital City	Population (2013)
<b>Western Canada</b> (The West Coast and the Prairies)	British Columbia	BC	Victoria	4,581,978
	Alberta	AB	Edmonton	4,025,074
	Saskatchewan	SK	Regina	1,108,303
	Manitoba	MB	Winnipeg	1,265,015
<b>Central Canada</b>	Ontario	ON	Toronto	13,587,994
	Quebec	QC	Quebec City	8,155,334
<b>Atlantic Canada</b>	New Brunswick	NB	Fredericton	756,050
	Prince Edward Island	PE	Charlottetown	145,237
	Nova Scotia	NS	Halifax	940,789
	Newfoundland and Labrador	NL	St. John's	526,702
<b>Northern Canada</b>	Nunavut	NU	Iqaluit	35,591
	Northwest Territories	NT	Yellowknife	43,537
	Yukon Territory	YK	Whitehorse	36,700

## Map of Canada



- Try this quiz on Canadian provinces and territories at <http://www.lizardpoint.com/fun/geoquiz/canquiz.html>.

## Nova Scotia

- Nova Scotia means “New Scotland.”
- Nova Scotia has the largest population of the Atlantic Provinces (940,789 in 2013).
- Some of the major industries in Nova Scotia are fishing, manufacturing, forestry, agriculture, offshore oil, gas and tourism.
- Halifax is the capital city of Nova Scotia. It has a population of about 390,096 (2011).
- Nova Scotia is divided into regions, counties and municipalities. There are 18 counties in Nova Scotia. Each county has a **seat** which is the administrative centre of the county.
- The regions in Nova Scotia include: Yarmouth and Acadian Shores, South Shore, Fundy Shore and Annapolis Valley, Halifax Metro, Eastern Shore, Northumberland Shore and Cape Breton Island.



## Counties in Nova Scotia

County	Seat	County	Seat
Annapolis County	Annapolis Royal	Inverness County	Port Hood
Antigonish County	Antigonish	Kings County	Kentville
Cape Breton County	Sydney	Lunenburg County	Lunenburg
Colchester County	Truro	Pictou County	Pictou
Cumberland County	Amherst	Queen's County	Liverpool
Digby County	Digby	Richmond County	Arichat
Guysborough County	Guysborough	Shelburne County	Shelburne
Halifax County	Halifax	Victoria County	Baddeck
Hants County	Windsor	Yarmouth County	Yarmouth

## Nova Scotia's Weather

- Nova Scotia has many different weather conditions.
- The weather can change very quickly, so always be prepared.
- You can find out about the weather by watching the local news on CTV, CBC, listening to the radio on CBC -90.5 FM or by looking online at [www.weatheroffice.gc.ca](http://www.weatheroffice.gc.ca), [www.weathernetwork.com](http://www.weathernetwork.com). You can also call (902) 426-9090 to hear the weather forecast or 511 to find out about road conditions.
- The 4 seasons in Nova Scotia are:

### Spring

- around March 21 to June 20
- Average temperatures: 10 to 15°C
- Weather conditions: cool, rain
- Clothing: rain jacket, long pants, umbrella

### Summer

- around June 21 to September 20
- Average temperature: 20 to 25°C
- Weather conditions: hot, humid
- Clothing: shorts, t-shirt, hat



### **Fall/Autumn**

- around September 21 to December 20
- Average temperatures: 10 to 15°C
- Weather conditions: cool, rain, snow
- Clothing: jacket, long pants

### **Winter**

- around December 21 to March 20
- Average temperatures: -15 to -1°C
- Weather conditions: cold, snow, ice
- Clothing: winter jacket, boots, gloves, winter hat

## **The People of Canada**

Canadians believe in:

- **Diversity and Multiculturalism:** Many different cultures and races can live together peacefully.
- **Equality:** Everyone is equal and you should treat everyone the same, regardless of skin colour, ethnic background, gender, sexual orientation, age, marital status, disability or religion.
- **Freedom:** You have the freedom to do what you want, live where you want and believe what you want.

## **Rights and Freedoms**

All people in Canada have rights and freedoms that are protected by the **Charter of Rights and Freedoms**.

- you have the right to life, liberty and security
- you can think what you want and express your opinions
- you can live and work anywhere in Canada
- you can practice any religion or no religion
- you can associate with anyone you like and assemble peacefully
- you can receive government services in English or French

## Your Responsibilities

Your responsibilities are to:

- obey the law
- respect the rights and freedoms of others
- learn English or French
- work to take care of yourself and your family
- help others
- protect Canada’s heritage and environment

## Canadian Customs and Expectations

- **Customs** are things that a group of people usually do; for example: many Canadians give each other presents on Christmas.
- **Expectations** are beliefs about what should happen; for example: Canadians expect others to be polite.
- The people of Canada expect the following things from others:
  - **Order:** Canadians practice the rule of “first-come, first served.”
  - **Politeness:** You should not use insulting behavior or language - this includes saying things that might offend another person especially about race, gender, appearance or sexuality.
  - **Decency:** Some things are not accepted in public, such as:
    - nudity or inappropriate clothing
    - passionate kissing or touching
    - littering
    - spitting or urinating
    - smoking in public places (public buildings, on buses, in malls, etc.)
  - **Being on time:** It is rude to arrive late for appointments or social events - you should call ahead if you are going to be late.

## Adjusting to Life in Canada

- There are many things for a newcomer to get used to, such as:
 

– government	– language
– climate/weather	– customs and behaviour
– laws	– dress

- religion
  - holidays
  - music
  - food
  - family relationships
  - personal values
  - body language and gestures
- The following factors may affect how you adjust to life in Canada:
    - your motivation and expectations
    - your marital status and family situation
    - your personality, education, economic status and life experience
    - the attitudes of the people in your area
    - access to programs and services for newcomers
  - **Culture shock** is the physical and emotional pain and illness you feel when you live in a culture that is very different from where you grew up.
  - It affects many areas of life such as family relationships and health.
  - Culture shock may include:
    - being worried
    - being confused
    - not sleeping or sleeping too much
    - having stomach problems
    - being homesick
    - being bored
    - being angry
    - being sad
    - having low energy
    - having marriage or family problems
    - being lonely
    - not being able to concentrate
    - eating or drinking too much
    - getting sick
  - There are some things you can do to help reduce the effects of culture shock:
    - learn more about culture shock
    - be patient
    - try to accept culture in your new home
    - talk to people who can support you such as family, friends, settlement workers and neighbors
    - participate in activities and groups with other newcomers and people in your community
    - exercise
    - learn more about Canada
    - study English or French



## Family Life in Canada

- The word “family” can mean different things in Canada. Usually it means a group of people who are related by birth or law or who live together and love each other.
- There are different kinds of families including:
  - married couples
  - common-law partners (unmarried people who live together)
  - single parents and their children

## Family Behaviour

- Canadian couples usually share housework and child care duties like cooking, cleaning and babysitting.
- Both parents may work.
- Both men and women can take **parental leave** (maternity or paternity leave).
- Most children move out of their family home when they become adults (18 years old and older).
- Most married couples live apart from their parents.
- Many people like to live by themselves for several years before getting married.
- Elderly people may prefer to live alone (not with their children).
- There are senior citizens homes for elderly people who can no longer live by themselves.

## Marriage

- People in Canada choose who they want to marry.
- You must be 19 to marry without permission from parents.
- You need a marriage license.
- **Same-sex marriage** is legal and accepted in Canada.
- Many couples choose not to get married and stay common-law partners.

## Divorce

- Divorce is the ending of a marriage by law.
- You must file for divorce through the court system. Only the court can give a divorce.
- Either partner can file for divorce.
- Both partners get a share of the families' possessions and assets.
- Reasons for divorce include:
  - adultery: having a relationship with another person
  - abuse: physical or emotional pain caused by one spouse
  - separation for one year
- If the parents cannot agree, the court decides who gets **custody** of the child/children.
- Custody depends on many factors including who the main caregiver is and the child's wishes (if the child is old enough).
- Both parents have a legal responsibility to support the child/children after a divorce.
- One parent may have to pay **spousal** and/or **child support** to the other parent.



## Parenting

If you are a parent, there are some important things to remember:

- both parents are responsible for their children
- you must provide a safe and loving environment for your children
- children between 6 and 16 years old must go to school
- parents have the responsibility to discipline their children
- parents have the right to pass on their own cultural values, traditions and religious practices to their children
- parents have the right to choose the language spoken at home
- children under 10 cannot be left at home alone



## Family Violence

- **Family violence** is when partners or parents threaten, harm or mistreat their family members.
- Women, children and elderly people are often the victims of abuse.

- Family violence is also known as **abuse**.
- Canada has strong laws to protect family members from abuse.
- There are different forms of family violence including:
  - Physical Abuse
  - Emotional Abuse
  - Sexual Abuse
  - Financial Abuse
  - Neglect
- Physical Abuse involves causing physical pain or injury on purpose (slapping, kicking, punching, burning, choking, stabbing and shooting).
- Emotional Abuse involves behavior meant to control, humiliate, intimidate, scare or decrease a person's sense of self-worth (verbal aggression, forced confinement, isolation, threats to harm others, threats to harm pets or destroy property and doing things to frighten the victim).
- Sexual Abuse includes any form of sexual activity without the other person's **consent** (sexual touching or sexual relations). Child sexual abuse includes any physical contact with a child that is meant for an adult's sexual pleasure.
- Financial Abuse involves withholding finances or possessions, trickery, fraud or theft.
- Neglect involves not providing children with the things needed for life such as food, clothing, shelter, medical attention and general care and supervision.
- Leaving a child under 10 years old by themselves is neglect.
- Children who are 15 years old can take care of younger children.

## Effects of Abuse

- People who are abused may develop mental health illnesses (depression, anxiety) and physical illnesses (headaches, sleeping problems).
- Abused children may develop learning difficulties and mental health illnesses.
- People who are abused as children are more likely to abuse others as adults.
- Children who are abused may become involved in criminal activities and use drugs.
- Elderly people are less happy and healthy and are less active.
- Abusers lose intimacy, respect and trust from their families.

## Dealing with Abuse

- In Nova Scotia, there are services that provide counselling for people affected by family violence.

- Women can talk to their family doctor, women’s shelters, the police, telephone crisis lines, social workers and/or counsellors working in settlement organizations.
- Women can leave their partners whenever they feel they need to. If they don’t have a safe place to go, they can get support and a place to stay in **shelters** and **transition houses**.
- You can find shelters and transition houses in Nova Scotia by calling the Transition House Association of Nova Scotia at (902) 429-7287 or online at [www.thans.ca/Content/FindShelter](http://www.thans.ca/Content/FindShelter).

### Shelters and Transition Houses in Halifax

Bryony House  
 Tel: (902) 422-7650 (24 hour help line)  
 Tel: (902) 429-9002 (office)  
 Website: [www.bryonyhouse.ca](http://www.bryonyhouse.ca)  
 Email: [info@bryonyhouse.ca](mailto:info@bryonyhouse.ca)

- Abusive men can contact the nearest Men's Intervention Program to get help at [gov.ns.ca/coms/families/MensIntervention.html](http://gov.ns.ca/coms/families/MensIntervention.html).

### Men’s Intervention Programs in Halifax

New Start  
 45 Alderney Drive, Suite 900, Dartmouth, NS  
 Tel: (902) 423-4675  
 Email: [newstart@eastlink.ca](mailto:newstart@eastlink.ca)

- By law, you must report child abuse in Canada.
- You should contact the **child welfare agency** in the area where the child lives.
- There are 20 child welfare agencies throughout Nova Scotia.
- Parents are allowed to use **reasonable force** to discipline their children, but be very careful.
- See child welfare services locations in your area at <http://www.novascotia.ca/coms/departement/contact/ChildWelfareServices.html>.
- You can contact the Child Welfare offices directly in your area (see next page) or call the toll free number 1-877-424-1177 during business hours, Monday to Friday or 1-866-922-2434 on evenings weekends and holidays.

### Child Welfare Offices in Halifax

Halifax District Office - Child Welfare  
 6009 Quinpool Road, 4th Floor, Halifax, NS  
 Tel: (902) 425-5420

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Dartmouth District Office - Child Welfare

Suite 101, 103 Garland Ave, Dartmouth, NS Tel: (902) 424-3298
Sackville District Office - Child Welfare Suite 3400, 40 Freer Lane, Sackville, NS Tel: (902) 869-3600

- Adult protection workers can help and offer services to abused elders.
- If you know a senior who needs protection, call Adult Protection Services at 1-800-225-7225 or Senior Abuse Hotline at 1-877-833-3377.

## Getting More Information

You can get more information about life in Canada at:

- Settlement.org - <http://www.settlement.org/>
- Discover Canada Study Guide - [www.cic.gc.ca/english/resources/publications/discover/index.asp](http://www.cic.gc.ca/english/resources/publications/discover/index.asp)
- Citizenship Counts - <http://citizenshipcounts.ca>



# Unit 2 - Getting Around



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# Local Geography

- Halifax is the capital city of Nova Scotia.
- It is the largest city in Atlantic Canada.
- The British settled in Halifax in 1749.
- People who live in Halifax are called “Haligonians.”
- Halifax is a beautiful, exciting city that has many museums, restaurants, parks and universities.
- In 1996, 200 communities in Halifax County joined together to make the Halifax Regional Municipality (HRM). In this book, the term Halifax may be used to describe the Halifax Regional Municipality.
- Halifax is the business, banking, government and cultural centre for Nova Scotia.

## Areas of the Halifax Regional Municipality

- |                     |                   |
|---------------------|-------------------|
| – Halifax Peninsula | – Clayton Park    |
| – Halifax Mainland  | – Timberlea       |
| – Dartmouth         | – Hammonds Plains |
| – Bedford           | – Waverly         |
| – Sackville         | – Fall River      |
| – Spryfield         | – Cole Harbour    |
| – Fairview          | – Eastern Passage |

## Map of the Halifax Regional Municipality

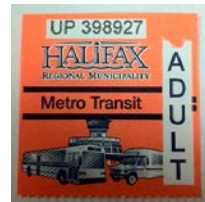


# Public Transportation- General Information

- The public transportation system in Halifax is called **Metro Transit**.
- Metro Transit includes buses and ferries.
- Buses have **route** names and numbers on the front or side of the bus.
- Buses go in two directions, so make sure you are going the right way.
- Buses only stop at **bus stops**.
- Some buses may be **Out of Service**, which means they do not take **passengers**.
- Most buses start at 6:00 a.m. and go until around 12:00 a.m.
- Most buses travel less often at night and on weekends. If the weather is bad in the winter, buses may run on a **snow plan**. This means some routes may change.
- There are **bus terminals**, such as Mumford Terminal, Lacewood Terminal and the Bridge Terminal where many buses stop.
- If you lose something on the bus, call the **lost and found** at (902) 490-6617 from 8:00 a.m. to 4:00 p.m. Monday to Friday.

## Ways to Pay

- There are 3 ways to pay for Metro Transit:
  - **Cash:** pay when you enter the bus at the front door or inside the terminal for the ferry - you need to use exact change - be sure to put the money into the correct slot
  - **Tickets:** bus tickets are sold in sets of 10 - put your ticket into the slot near the driver
  - **MetroPass:** with a MetroPass, you can take buses or ferries as much as you want for one month - you may need to show your ID when using your MetroPass. MetroPasses and tickets are available in Shoppers Drug Mart, Lawton's Drugs and some other stores around Halifax



	Cash	MetroPass	10 tickets
Adult	\$2.50	\$78.00	\$20.00
Children – age 5-15 Senior – age 65 & up	\$1.75	\$58.00	\$14.50
Students – full time with valid ID card	\$2.50	\$70.00	\$20.00

- If you pay with cash or a ticket, you can ask the driver for a **transfer**. You can use the transfer when you change buses or go from a bus to a ferry.
- Transfers are good for up to two hours.
- The time that your transfer finishes is at the bottom.

- Ask your bus driver for a transfer when you get on the bus or pay for the ferry.

### Routes and Schedules

- You can find bus routes in a MetroTransit Route Map or by looking on <http://www.halifax.ca/transit/Schedules/index.php>
- The **MetroTransit Rider's Guide** shows the times that buses leave and arrive.
- You can also call **GoTime** (480 + the number posted at your bus stop) to find out when a bus will arrive.
- For more route and schedule information call 311.

## Riding the Bus

- When you take the bus, you should:
  - stand at the bus stop
  - wait for the doors to open
  - wait for people to get off
  - get on through the front door
  - pay for the bus
  - ask the driver for a transfer
- If you have a MetroPass, show the driver. You may have to show your identification.
- When you ride the bus:
  - move back and find a seat
  - hold on so you don't fall
  - pull the cord or push the red button when you want to get off the bus
  - wait for the bus to stop
  - push the door handle to open the door
  - get off through the back door

### Bus Rules

- Some rules for buses are:
  - No smoking
  - No strong perfumes or colognes
  - No radios (wear headphones)
  - No animals (except for seeing eye dogs)
  - No food or drink (except on the ferry)
  - No yelling or bad language
  - An adult must ride with young children
  - Offer your seat to seniors or people with disabilities
  - Do not block the doorways or aisles



## Special Services

- **Request-a-Stop:** This program is offered to unaccompanied persons travelling on a regular bus service after 6:00pm. This service extends to mobility-impaired passengers 24 hours a day when necessary, such as during poor weather conditions or for safety reasons. Tell the driver one stop away before you want to get off. Carry your home address to show the driver.
- **Park and Ride:** This is for people who need a place to park their cars and take the bus or ferry. You need a MetroPass to use Park and Ride. Check the Rider's Guide or go to [www.halifax.ca/metrotransit/](http://www.halifax.ca/metrotransit/) for Park and Ride locations.
- **Access-A-Bus:** This is a door-to-door service for people with disabilities. You must be within the service area covered by Metro Transit's bus service. You need to register to use this service. Call (902) 490-4000 or go to [www.halifax.ca/metrotransit/access\\_a\\_bus.html](http://www.halifax.ca/metrotransit/access_a_bus.html) for more information.
- **MetroLink:** MetroLink is a fast bus service. It only runs on weekdays. It is more expensive than regular buses (\$2.75 for adult fare and \$85 for an adult pass). It offers service from Portland Hills and Woodside in Dartmouth and Sackville to downtown Halifax.

## Taxis

- Taxis are expensive in Canada.
- Some taxis accept credit and debit cards.
- We usually give a tip (10%) to the driver.
- You may need to take a taxi if you are going somewhere buses don't go, you have an emergency, you have big or heavy items or if buses are not running at that time.
- You can get a taxi by calling for one or by hailing one on the street. You can hail a taxi by raising your hand to get the driver's attention. Taxis will only stop if they are available (their roof light is on).
- When you call for a taxi you should tell them you want a taxi, say when you want to be picked up, and say your name and location.
- Some taxi companies in Halifax:
  - Casino Taxi - (902) 429-6666
  - Yellow Cab - (902) 420-0000
  - Bob's Taxi (Dartmouth) - (902) 463-2222/465-5555
  - Armdale Taxi - (902) 455-1525
  - Spryfield Taxi - (902) 477-4680
  - Aero Cab - (902) 445-3333 (Airport Service)
  - Halifax Airport Taxi and Limosine Service 1-866-887-4650/(902) 225-8882



# Driving

Before you get a car in Canada, there are many costs to consider:

- **Insurance:** Drivers in Canada must have insurance (you must have proof of insurance with you when you drive). You can buy insurance through private insurance companies. The price you pay for insurance depends on many things, such as age, number of years driving, accidents, etc. You can get more information by calling the Insurance Bureau of Canada [www.ibc.ca](http://www.ibc.ca) at (902) 429-2730.
- **Maintenance:** This includes oil changes, filters, tires, fluids, batteries, and repairs. You can get maintenance done in automotive service centres. Many drivers in Nova Scotia have two sets of tires – winter tires and summer/all-season tires.
- **Gas:** Gas is available at **gas stations** throughout Canada. In most gas stations, you will need to pump the gas yourself (**self serve**).
- **Licence plate:** When you first get a vehicle, you must get a licence plate. You must renew your vehicle permit every two years. You will get a sticker to place on your licence plate in the mail.
- **Motor Vehicle Inspection (MVI):** You must get a motor vehicle inspection every 2 years. You can get one at most **service stations**.
- **Registration:** All cars must be registered with the **Registry of Motor Vehicles** (Access Nova Scotia). Your vehicle certificate of registration/ownership is valid for as long as you own the vehicle.
- **Parking:** There are **parking lots, parking garages** and **parking meters** throughout Halifax. If you run out of time in the parking meter or park where you're not supposed to, you can get a **parking ticket**. Look carefully for parking signs. Some parking spaces are only for people with disabilities. You can pay parking tickets in person, over the telephone or online at <http://www.halifax.ca/ParkingEnforcement/> or [www.gov.ns.ca/snsmr/access/drivers.asp](http://www.gov.ns.ca/snsmr/access/drivers.asp). Parking meters are free on evenings and weekends.



## Getting a Driver's Licence

- You must have a driver's licence to drive in Nova Scotia.
- Licences are only available through the Department of Motor Vehicles (Access Nova Scotia).
- You must be at least 16 years old to get a **learner's licence**.
- A licence from another country may be used for 90 days.
- You must renew your driver's licence every five years.

- To get a driver's licence, you must pass a knowledge test and a vision test as well as a road test (you need to make an appointment). If you cannot write in English, you can take an oral test. You can bring an interpreter with you to take the test.
- The longer you have a Canadian driver's licence, the lower your car insurance will be in the future, so you may want to get a licence as soon as possible.
- To learn more about driving in Nova Scotia and to study for the written and driving tests, you can view the Nova Scotia driver's handbook online at <http://www.gov.ns.ca/snsmr/rmv/licence/handbook.asp> or buy a copy from Access Nova Scotia.

### Access Nova Scotia Locations in Halifax

Halifax: 300 Horseshoe Lake Drive Bayer's Lake Business Park Halifax, NS	Dartmouth: 250 Baker Drive, Dartmouth, NS	Sackville: 486 Sackville Drive Lower Sackville, NS
Tel: (902) 424-5200 Toll Free: 1-800-670-4357 Website: <a href="http://www.gov.ns.ca/snsmr/access/default.asp">www.gov.ns.ca/snsmr/access/default.asp</a>		

## Driving Rules

- Nova Scotia has a **demerit system** of driving. This means you can get points for breaking driving laws. If you get too many points, you may have to retake your driving test or you could lose your licence.
- The following are some important driving rules:
  - **Seat Belts:** Everyone in a car must wear seat belts while driving - you can get a ticket for not wearing one.
  - **Car Seats/Booster Seats:** Babies and children who are too small to wear seat belts must sit in car seats. There are different types of car seats for different ages and weights.
  - **Using a Cell Phone:** You can only use a "hands free" headset when you are driving. It is illegal to send text messages or emails while driving.
  - **Smoking:** It is illegal to smoke in a car if there are children under 19 in it.
  - **Pedestrians:** Pedestrians (people who are walking) have the **right of way** in Canada; that means that you must stop for someone who is crossing the street at a crosswalk.
  - **School Zones:** You must slow down to 30 km/hr unless otherwise posted when children are in school.



- **Alcohol:** Nova Scotia has very strict rules about drinking alcohol and operating a vehicle - you could get a fine, lose your licence or go to jail.
- **Emergency Vehicles:** If a police officer, fire truck or ambulance has their siren on and lights flashing, you must pull over to the side of the road as soon as possible.
- **Speeding:** You can get a speeding ticket and lose your licence for a period of time if you drive too fast. If a police officer pulls you over, stay in your vehicle until the police officer comes up to your window.

## Accidents

If you have an accident, you should:

- call 911 if someone needs medical help or call the police
- report the accident to your car insurance company
- exchange your information (name, address, telephone number, insurance provider) with the other driver
- not leave the scene of an accident

## Bridges

- There are two toll bridges between Halifax and Dartmouth – the MacKay Bridge and the Macdonald Bridge.
- The cost is \$1.00 each way if you pay in cash.
- You can purchase an electronic **MacPass** at [www.macpass.com](http://www.macpass.com).
- The Macdonald Bridge is the only bridge that you can walk and bike on.



## Walking

- You should always walk on the **sidewalk** if there is one. If there is no sidewalk, you should walk on the left side of the road so you can see cars approaching.
- Only cross the street at a **crosswalk**. Some crosswalks are marked and some are unmarked. Some crosswalks have a button to press if you want to cross.
- Look both ways for traffic and be sure to make eye contact with the driver before you step into the street.
- Learn more about crosswalk safety at <http://novascotia.ca/tran/roadsafety/crosswalksafety.asp>



## Biking

- Bicyclers must:
  - ride on the right side of the road
  - wear a helmet
  - use lights and reflectors at night
  - not ride on the sidewalk
- Here are two books online about bicycle rules and safety:
  - <https://novascotia.ca/tran/publications/NovaScotiaBicycleSafety.pdf>
  - <http://www.novascotia.ca/sns/pdf/ans-rmv-bicycle-book.pdf>



## Asking for Directions

If you get lost, you can ask for directions.

Practice the conversation:

Person 1	Excuse me? Can you help me?
Person 2	Sure. What can I do for you?
Person 1	I'm lost. Can you tell me how to get to the Halifax Shopping Centre?
Person 2	Go down Oxford Street until you get to Bayer's Road. Turn left and walk down Bayer's Road for about 5 minutes. Halifax Shopping Centre is on your left.
Person 1	Thank you very much!

## Activity: Common Signs

1. One Way Street
2. Pedestrian Crossing
3. Stop
4. Railroad Crossing
5. Hospital
6. Construction/Road Work Ahead
7. Wrong Way
8. Handicapped Parking
9. No Parking
10. Do Not Enter
11. Maximum Speed is 100 kilometers per hour
12. Children Playing

- 13. Enter Here
- 14. Exit
- 15. Telephone

- 16. Visitor Information
- 17. Washroom
- 18. Elevator

## Long Distance Travel- Bus

- Maritime Bus goes throughout Nova Scotia, New Brunswick and Prince Edward Island.
- You can buy tickets online at [www.maritimebus.com](http://www.maritimebus.com) or in places that sell Maritime Bus tickets.
- You can see the schedule, sellers and prices on the company website.
- The main bus station in Halifax is at 1161 Hollis Street. The telephone number is (902) 429-2029.



## Train

- VIA Rail trains go all across Canada and stop in many of Canada's major cities.
- You can buy tickets online at [www.viarail.ca](http://www.viarail.ca) by telephone at 1-888-842-7245, at the VIA Rail train station at 1161 Hollis Street, Halifax or through a travel agent.



## Plane

- The two main airports in Nova Scotia are in Halifax and Sydney.
- Halifax Stanfield International Airport [www.hiaa.ca](http://www.hiaa.ca) is about 30 kilometers from downtown Halifax.
- It is the Atlantic Region centre for all domestic, regional and international services.
- You can buy airplane tickets from a travel agent, online or from the airline.
- Some Canadian airlines are:
  - Air Canada - [www.aircanada.com](http://www.aircanada.com) (1-888-247-2262)
  - Westjet - [www.westjet.com](http://www.westjet.com) (1-888-937-8538)
  - Porter - [www.flyporter.com](http://www.flyporter.com) (1-888-619-8622)

### Airport Transportation

- Metro Transit offers service from downtown Halifax and Dartmouth to the Halifax Airport.
- The name of the service is called MetroX (#320 Airport/Fall River)

- MetroX fares are:
  - Adults/Students - \$3.50
  - Children/Seniors - \$2.75
- You can catch the MetroX in Halifax at the corner of Duke Street and Albemarle Street (near Scotia Square Mall) and in Dartmouth at the Dartmouth Bridge Terminal.

## Telephone and Internet - General Information

### Making Calls

- All telephone numbers have an area code. The area code for Nova Scotia is 902 (nine-oh-two).
- **Local calls:** Enter 902 and the 7 digit number.
- **Long distance calls** (inside Canada): Dial 1+ area code + number.
- **International calls:** Dial 001 + country code + area code + number.
- **Toll-free numbers:** Many businesses and government departments use telephone numbers that start with 1-800, 1-888 or 1-877 - these are free to call from any phone.
- Some telephone numbers are made up of words (e.g. 555-NOVA).
- \* is the "star" key.
- # is the "pound" key.
- You can call 411 (information) or 0 (operator) for assistance. There is a charge for these services.

### Pay Phones

- Pay phones are in many public places, such as malls, libraries or in the street.
- Local calls are 25 cents.
- Long distance calls are much more expensive.
- If the person does not answer, you can get your money back by pressing the **coin return** button.
- You can save money by using a **phone card** to make local or long distance calls. You can buy phone cards in convenience stores.

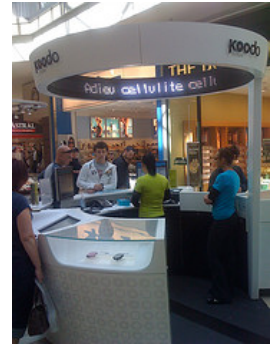


### Recorded Messages

- When using the telephone, you may have to listen to recorded messages to complete your call or to get information.
- Listen carefully and press the correct buttons when asked.
- Usually, if you wait long enough, the message will be repeated or you can talk to a person on the phone.

## Cell Phones

- Cell phones are available in most electronics stores or in most shopping malls.
- Some cell phone packages require a contract for 1, 2 or 3 years. You can also get a no-contract cell phone (called “pay-as-you-go” or prepaid). You can also get family plans.
- Some cell phone companies are:
  - Rogers - [www.rogers.com](http://www.rogers.com)
  - Telus - [www.telus.com](http://www.telus.com)
  - Bell Aliant - [www.bell.ca](http://www.bell.ca)
  - Virgin Mobile - [www.virginmobile.ca](http://www.virginmobile.ca)
  - Koodo - [www.koodomobile.com](http://www.koodomobile.com)
  - Eastlink - [www.eastlink.ca](http://www.eastlink.ca)



## The Telephone Book

- Telephone books are a great source of information. You will receive one from the telephone company each year or you can call 1-800-663-2600 to have one delivered.
- There are several parts of a telephone book:
  - **White pages:** They list personal telephone numbers and businesses in alphabetical (A-Z) order. If you are looking up a person’s name, look up the first letter of their last name; for example: look up John Smith under S for Smith.
  - **Blue pages:** They list government numbers.
  - **Yellow pages:** The list business numbers such as restaurants, services and stores - these are listed by subject or product.
  - **Front:** In the front part of the telephone book you will find emergency numbers like police, fire and ambulance services.
- Important numbers:
  - Emergency number: 911
  - Non-emergency police number: (902) 490-5020
  - Poison Information: 1-800-565-8161
  - Local telephone listings: 411 (fee charged)
- You can also look up telephone numbers online:
  - White Pages - [www.whitepages.ca](http://www.whitepages.ca)
  - Yellow Pages - [www.yellowpages.ca](http://www.yellowpages.ca)

## Using the Internet

- There are several places in Halifax to use the internet, such as ISANS, libraries, restaurants or internet cafes.
- You may need a **password** to use the internet in certain places.
- The Community Access Program (C@P) is a program that has free public internet access. Go to their website to find locations throughout Nova Scotia at [www.nscap.ca](http://www.nscap.ca).
- You can pay for the internet at home through Bell Aliant or Eastlink.



# Unit 3

## Social Programs & Community Services



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# The Government of Canada

- Canada is a **democracy**. Canadians **vote** for their government representatives in **elections**.
- You must be a Canadian citizen and be at least 18 years old to vote.
- There are 3 levels of government: **Federal**, **Provincial** and **Municipal**. Each level has separate elections.

<b>Levels of Government</b>			
<b>Federal Government</b>			
<b>Provincial Government</b>			
<b>Municipal Government</b>			
			
	Prime Minister Justin Trudeau	Nova Scotia Premier Stephen McNeil	Halifax Mayor Mike Savage

## Federal Government

- The federal government [www.canada.gc.ca](http://www.canada.gc.ca) is responsible for things that affect the whole country such as the money supply, national defense, foreign policy, health care, immigration, and social benefits and taxation.
- The federal government is in Ottawa, Ontario.
- The **Prime Minister** is the leader of the federal government.
- The **Parliament of Canada** consists of the Canadian monarch—represented by the **Governor General, the Senate, and the House of Commons**.
- In a federal election, people vote for a local **Member of Parliament (MP)** in their **riding** (or **electoral district**). There are 308 ridings in Canada. These MPs form the House of Commons.
- Go to <http://www.parl.gc.ca/SenatorsMembers.aspx?Language=E> to find your Member of Parliament in your riding.



## Provincial Government

- Each province has a provincial government <http://novascotia.ca/>. It is responsible for such things as education, health care, highways, social services and immigration.
- The **Premier** is the leader of the provincial government.
- In a provincial election, people vote for a **Member of the Legislative Assembly (MLA)** in their riding. These MLAs form the Nova Scotia **Legislature**. There are 51 provincial ridings in Nova Scotia.
- Go to [nslegislature.ca](http://nslegislature.ca) to find your MLA or learn more about Nova Scotia's legislature.



## Municipal Government

- The municipal government [www.halifax.ca](http://www.halifax.ca) is in charge of all the services in a **municipality**, such as schools, police, the fire department, water, garbage collection, libraries and local transportation.
- The **Mayor** or **Warden** is the leader of the municipal government.
- The municipal government is usually known as the **Council** or **City Council**.
- Municipal governments can create municipal laws called **bylaws**.
- Most municipalities are divided into voting areas called **wards**. The people in each ward elect one or two members of the municipal government to represent them.



## Immigration

- Both the federal and provincial governments are responsible for immigration in Canada.
- **Citizenship and Immigration Canada** [www.cic.gc.ca/english/](http://www.cic.gc.ca/english/) is a federal department that provides funding for citizenship and settlement programs and services. You can call Citizenship and Immigration Canada at 1-888-242-2100.
- The **Nova Scotia Office of Immigration** [www.novascotiaimmigration.com](http://www.novascotiaimmigration.com) works with the government of Canada to bring immigrants to Nova Scotia. It provides information about settling in Nova Scotia. You can call the Office of Immigration at (902) 424-5230.
- As a permanent resident in Canada, you and your **dependants** can:
  - receive most social benefits that Canadian citizens receive
  - live, work or study anywhere in Canada
  - apply for Canadian citizenship
- To become a Canadian citizen, you must:
  - be a permanent resident
  - live in Canada for at least 4 years out of 6 years
  - listening and speaking skills in English or French at Canadian Language Benchmark (CLB) 4 for each
  - pay appropriate fee
  - pass a test and interview about Canada
  - be over 16 years (parents can apply for their children)
  - attend a citizenship ceremony
- If you have a criminal record, the government may not give you citizenship.
- You can download or order a Discover Canada study guide at [www.cic.gc.ca/english/resources/publications/discover/index.asp](http://www.cic.gc.ca/english/resources/publications/discover/index.asp).



# Canada's Social Welfare System

- Canada's social welfare system includes federal and provincial government programs and services for residents of Canada.
- It helps Canadians who need help because they are unemployed, injured, disabled, etc.
- Canadians pay for these programs with taxes, such as income tax, HST and property taxes.
- You need a **Permanent Resident (PR) Card** and a **Social Insurance Number (SIN)** to use many of these services.




## 211 Nova Scotia

- Calling 211 can give you information about:
  - community programs and services
  - social services
  - non-emergency health services
  - government services and programs
- It is free and confidential.
- It is available 24 hours a day.
- Interpreters are available for many languages.

## Federal Government Programs

**Service Canada** [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) offers many federal government programs.

### Service Canada Locations in Halifax

 Toll Free: 1-800-O-CANADA (1-800-622-6232) Website: <a href="http://www.servicecanada.gc.ca">www.servicecanada.gc.ca</a>		
Halifax Service Canada Centre 6206 Quinpool Road Halifax, NS	Dartmouth Service Canada Centre 33 Alderney Drive, Dartmouth, NS	Bedford Service Canada Centre Royal Bank Building, Floor 2 1597 Bedford Highway Bedford, NS

## Canada Pension Plan (CPP)

- The Canada Pension Plan provides income to Canadians when they retire.
- People usually receive CPP at age 65.
- Benefits depend on how much you paid into CPP and your age.
- The maximum benefit is \$1065.00 per month (2015).
- You must have paid contributions while working to receive CPP.
- There are also **Disability Pensions** and **Survivor Benefits**.

## Old Age Security Pension (OAS)

- Old Age Security Pension is a monthly payment available to most Canadians who are 65 years or older.
- The maximum benefit is \$563.74 per month (2015).
- You must live in Canada for at least 10 years to receive OAS.
- The following two programs are available for low-income seniors:
  - **Guaranteed Income Supplement (GIS)** – the maximum benefit is \$764.40 per month (2015).
  - **Allowance** and **Spouse's Allowance (SPA)**

## Employment Insurance

- Employment Insurance (EI) provides temporary financial support for Canadians who are:
  - unemployed
  - sick, pregnant or caring for a newborn or adopted child
  - caring for a family member who is very sick
- You must have paid contributions while working to receive EI.
- The basic rate is 55% of your average weekly earnings.

## Tax Benefits

- The Government of Canada provides some benefits through the tax system.
- You must complete an income tax return to receive these benefits.
- Tax returns must be completed on or before April 30<sup>th</sup> each year.
- Go to [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) for more information or speak to an **accountant**.
- The government gives tax benefits to people who qualify, such as:
  - **Canada Child Tax Benefit (CCTB)**

- available to parents of children under 18
- **Universal Child Care Benefit (UCCB)**
- available for parents with children under 6
- **GST/HST credit**
- available to people with low to moderate income
- There are some **tax deductions** and **tax credits** that can help you pay lower taxes.
- Some important deductions are:
  - child care expenses
  - moving expenses (if you move at least 40km away)
  - RRSP contributions
    - an RRSP is a type of account for holding savings and investments
    - you must be employed to contribute
    - the maximum contribution is 18% of your income
- Some important tax credits are:
  - tuition and education amounts for post-secondary education
  - charitable donations
  - child fitness credit (you can claim up to \$500 per child for physical activity programs)
  - public transit passes
  - medical expenses
  - first time home buyer's credit

## Government of Nova Scotia Programs

- The **Department of Community Services** [www.gov.ns.ca/coms](http://www.gov.ns.ca/coms) offers:
  - programs for children, youth and families (adoption, foster care, child care, etc.)
  - Employment Support Services
  - Income Assistance (IA)
    - provides people who need financial assistance with basic needs such as food, rent, utilities (heat and electricity) and clothing
    - you must be over 19 years old and be in need of financial help
  - services for people with disabilities (community-based homes, special care, independent living support)
  - affordable housing and repairs (public housing, repair grants, loans, housing for seniors)

**Department of Community Services Locations in Halifax**

<b>Halifax District Office #1</b> MacDonald Building, 2131 Gottingen Street, Suite 501, Halifax, NS, B3J 3E4	
Income Assistance	Tel: (902) 424-4150
Family and Children's Services/Day Care Services	Tel: (902) 424-6679
Housing Services	Tel: (902) 424-5110 Toll Free: 1-800-774-5130
<b>Halifax District Office #2</b> PO Box 1513, Halifax, NS, B3J 2Y3	
Employment Support Services	Tel: (902) 424-1980
Services for Persons with Disabilities In-Home Support Program Family Maintenance Income Support Program	Tel: (902) 424-1980
<b>Halifax District Office #3</b> 6009 Quinpool Road, 4th floor, Willow Tree Tower, Halifax, NS, B3J 5J7	
Child Welfare Services	Tel: (902) 425-5420
<b>Dartmouth District Office</b> Dartmouth Professional Centre, Suite 400, 277 Pleasant Street, Dartmouth, NS, B3B 0K5	
Child Welfare Services & General Inquiries	Tel: (902) 424-3298
<b>Sackville District Office</b> Suite 3400, 40 Freer Lane, Sackville, NS, B4C 0A2	
Child Welfare Services & General Inquiries	Tel: (902) 869-3600
<b>Cole Harbour District Office</b> Cole Harbour Place, 51 Forest Hills Parkway, PO Box 1, Dartmouth, NS, B2W 6C6	
Child Welfare Services & General Inquiries	Tel: (902) 435-7472
<b>Portland District Office</b> 44 Portland Street, 4th floor Royal Bank Building, PO Box 857, Dartmouth, NS, B2Y 3Z5	
Income Assistance/Services for Persons with Disabilities	Tel: (902) 424-1600
Employment Support Services General Inquiries	Tel: (902) 424-6200
<b>Sheet Harbour Office (Satellite Office)</b> P O Box 52, Sheet Harbour, NS	
General Inquiries	Tel: (902) 885-2974

## Worker's Compensation

- The Worker's Compensation Board (WCB) helps people who are injured at work.
- Worker's Compensation benefits and services include:
  - **Financial Benefits:** These can be temporary and long-term payments.
  - **Health Care Benefits:** These are for doctors' fees, prescriptions, etc.
  - **Survivor Benefits:** If someone dies from a workplace accident or illness, a payment is made to the spouse and/or the dependents.
  - **Re-employment Services:** This is for assistance in getting back to work.



Workers' Compensation Board of Nova Scotia  
 5668 South Street, PO Box 1150, Halifax, NS, B3J 2Y2  
 Tel: (902) 491-8999  
 Toll free: 1-800-870-3331  
 Website: [www.wcb.ns.ca](http://www.wcb.ns.ca)

## Immigrant Settlement Services

- Many organizations in Halifax offer settlement services for newcomers to Canada.
- Most services are free for immigrants.
- Provincial and federal governments pay for these programs.
- Services include settlement programs, language training, counselling and community connections programs

### Immigrant Settlement Service Providers in Halifax

Immigrant Services Association of Nova Scotia (ISANS)	
<ul style="list-style-type: none"> <li>• The largest immigrant-serving agency in the Atlantic Region.</li> <li>• Offers programs and services online</li> <li>• Offers programs and services for:                             <ul style="list-style-type: none"> <li>– <b>Settlement Programs:</b> intake and referral, orientation, crisis intervention services, refugee support, family support and counselling, interpretation and translation</li> </ul> </li> </ul>	<p>6960 Mumford Road, Suite 2120, Halifax, NS, B3L 4P1                      Tel: (902) 423-3607                      Website: <a href="http://www.isans.ca">www.isans.ca</a>                      Email: <a href="mailto:info@isans.ca">info@isans.ca</a></p>

<p>services, health support</p> <ul style="list-style-type: none"> <li>– <b>Employment Programs:</b> counselling, pre-employment workshops, practice interviews, work placements, professional mentors, computer training</li> <li>– <b>Business Services:</b> business counselling, workshops and seminars, networking and showcase events, online business directory</li> <li>– <b>English Courses:</b> English for the community, EAL literacy, family learning, profession-specific classes, English for work, English for business, TOEFL/IELTS preparation</li> </ul>	
<p>YMCA Centre for Immigrant Programs</p>	
<ul style="list-style-type: none"> <li>• Offers programs for families, adults, and children, such as: <ul style="list-style-type: none"> <li>– Active Living classes</li> <li>– Youth Outreach Program</li> <li>– Saturday Morning Study Skills - for students from primary to grade 6</li> <li>– School Support Program</li> </ul> </li> </ul>	<p>65 Main Avenue Halifax, NS, B3M 1A4 Tel: (902) 457-9622 Website: <a href="http://www.ymcahrm.ns.ca">www.ymcahrm.ns.ca</a></p>
<p>Halifax Regional School Board Adult EAL</p>	
<ul style="list-style-type: none"> <li>• Offers English classes and outreach programs.</li> </ul>	<p>Bedford Location 1326 Bedford Highway, Bedford, NS</p> <p>Dartmouth Location 136 Pinecrest Drive, Dartmouth</p> <p>Tel: (902) 421-7779 Website: <a href="http://www.hrsb.ns.ca">www.hrsb.ns.ca</a> Email: <a href="mailto:kellya@hrsbc.ca">kellya@hrsbc.ca</a></p>
<p>Fédération Acadienne de la Nouvelle-Écosse (FANE)</p>	
<ul style="list-style-type: none"> <li>• Offers services in French.</li> </ul>	<p>6960 Mumford Road, Suite 2085, Halifax, NS, B2Y 1G3 Tel: (902) 433-2028 Website: <a href="http://www.immigrationfrancophonene.ca">www.immigrationfrancophonene.ca</a> Email: <a href="mailto:radikpeto@immigrationfrancophonene.ca">radikpeto@immigrationfrancophonene.ca</a></p>

## Other Social Programs and Services

### Counselling Services

The following places offer free or affordable counselling services in Halifax.

- **Family Service Association:** It offers professional and confidential counselling services. Fees for these services are based on a person’s ability to pay.
- **IWK Health Centre – Community Mental Health Services:** It offers programs and counselling to children, teens and families.
- **ISANS:** It offers settlement counselling, crisis intervention services as well as family support counselling.

<p>Family Service Association West End Mall 6960 Mumford Road, Suite 14 Halifax, NS, B3L 4P1 Tel: (902) 420-1980 Email: <a href="mailto:admin@fshalifax.com">admin@fshalifax.com</a> Website: <a href="http://www.fshalifax.com">www.fshalifax.com</a></p>	<p>IWK Health Centre – Community Mental Health Services Central Referral Tel: (902) 464-4110 Website: <a href="http://www.iwk.nshealth.ca">www.iwk.nshealth.ca</a></p>
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### Family Resource Centres

- In Nova Scotia, family resource centres are places where parents can get support and meet other parents.
- Their programs include parenting workshops, parent and child groups, individual counselling and stress management.
- There is no charge for these programs.

<p>Bayers Westwood Family Resource Centre 3499 McAlpine Avenue, Halifax, NS Tel: (902) 454-9444 Email: <a href="mailto:info@bayerswestwoodfrc.com">info@bayerswestwoodfrc.com</a> Website: <a href="http://www.bayerswestwoodfrc.com">www.bayerswestwoodfrc.com</a></p>	<p>Fairview Family Centre 3524 Dutch Village Road, Halifax, NS Tel: (902) 443-9569 Email: <a href="mailto:info@ffcns.ca">info@ffcns.ca</a> Website: <a href="http://www.ffcns.ca/">www.ffcns.ca/</a></p>
<p>Chebucto Family Centre Home of the Guardian Angel 3 Sylvia Avenue, Halifax, NS</p>	<p>North End Parents Resource Centre 5475 Uniacke Street Halifax, NS</p>

<p>Tel: (902) 479-3031                  Website: <a href="http://homeoftheguardianangel.ca/chebucto-family-centre-home-of-the-guardian-angel/">http://homeoftheguardianangel.ca/chebucto-family-centre-home-of-the-guardian-angel/</a></p>	<p>Tel: (902) 492-0133                  Email: <a href="mailto:parentresource@hotmail.com">parentresource@hotmail.com</a></p>
<p>Family SOS                  2006 Gottingen Street, Halifax, NS                  Tel: (902) 455-5515                  email: <a href="mailto:info@familysos.ca">info@familysos.ca</a>                  Website: <a href="http://www.familysos.ca">www.familysos.ca</a></p>	<p>Scotia Court Family Centre                  27 Demetreous Lane                  Dartmouth, NS                  Tel: (902) 466-0987                  email: <a href="mailto:intergenerational@hotmail.com">intergenerational@hotmail.com</a></p>
<p>Dartmouth Family Centre                  107 Albro Lake Road, Dartmouth, NS                  Tel: (902) 464-8234                  Website: <a href="http://www.dartmouthfamilycentre.ca">www.dartmouthfamilycentre.ca</a></p>	<p>Parents &amp; Children Together                  1114 Cole Harbour Road, Suite 102, Dartmouth, NS                  Tel: (902) 434-8952</p>
<p>Eastern Shore Family Resource Association                  Porter's Lake Shopping Centre                  Porter's Lake, NS                  Tel: (902) 827-1461</p>	<p>East Preston Family Resource Centre                  1900 Highway 7, East Preston, NS                  Tel: (902) 462-7266                  email: <a href="mailto:paapnp@eastlink.ca">paapnp@eastlink.ca</a>  <a href="http://www.eastprestondaycare.ca">www.eastprestondaycare.ca</a></p>
<p>Musquodoboit Valley Resource Association                  PO Box 99, Musquodoboit, NS                  Tel: (902) 384-2555</p>	<p>Memory Lane Family Place                  22 Memory Lane, Lower Sackville, NS                  Tel: (902) 864-6363                  Email: <a href="mailto:children@accesswave.ca">children@accesswave.ca</a>                  Website: <a href="http://www.memorylanefamilyplace.com">www.memorylanefamilyplace.com</a></p>

### Telephone Crisis Lines

- There are organizations you can call to get support, including:
  - Kids Help Phone [www.kidshelpphone.ca](http://www.kidshelpphone.ca) at 1-800-668-6868
  - Feed Nova Scotia Help Line at (902) 421-1188
  - Mental Health Mobile Crisis Team at 1-888-429-8167
  - Halifax Police Bullying Hotline at (902) 490-7283

### Food, Furniture and Clothing Banks

- Food, furniture and clothing banks offer food, clothing and furniture to people who need them.
- You can get enough food for 3-4 days once or twice per month for each person in your family.
- You have to register to receive food.
- You must bring the health card of everyone in your family as well as photo identification to register.



- Feed Nova Scotia operates food banks all across Nova Scotia. You can call them to register or to find a food bank in your area.
- The Parker Street Food and Furniture Bank can also give food and furniture to people in need.

<p>Feed Nova Scotia                  213 Bedford Highway, Halifax, NS                  Tel: (902) 457-1900                  Hours: 8:00am to 4:30am Monday to Friday                  Website: <a href="http://www.feednovascotia.ca">www.feednovascotia.ca</a>                  Email: <a href="mailto:clientservices@feednovascotia.ca">clientservices@feednovascotia.ca</a></p>	<p>Parker Street Food and Furniture Bank                  2415 Maynard Street, Halifax, NS                  Tel: (902) 425-2125                  Hours: 8:30am to 11:00am Mondays, Wednesdays, Fridays                  Website: <a href="http://www.parkerstreet.org">www.parkerstreet.org</a></p>
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## Access Nova Scotia

- Access Nova Scotia provides information and access to these provincial government services:
  - **Drivers and Vehicles** (licence, registration, change of address, etc.)
  - **Maps, Land and Property** (tenant rights and responsibilities, permits, etc.)
  - **Vital Statistics** (birth certificates, marriage certificates, etc.)
  - **Services for Businesses** (for people who are starting or operating a business)

### Access Nova Scotia Locations in Halifax

<p>Halifax:                  300 Horseshoe Lake Drive                  Bayer's Lake Business Park                  Halifax, NS</p>	<p>Dartmouth:                  250 Baker Drive, Suite 134                  Russell Lake West                  Dartmouth, NS</p>	<p>Lower Sackville:                  486 Sackville Drive                  Lower Sackville, NS</p>
<p>Tel: (902) 424-5200                  Toll Free: 1-800-670-4357                  Website: <a href="http://www.gov.ns.ca/snsmr/access/default.asp">www.gov.ns.ca/snsmr/access/default.asp</a></p>		

## Halifax Municipal Services

- Halifax [halifax.ca](http://halifax.ca) offers many municipal programs and services, including:
  - Garbage Collection
  - Public Transportation
  - Property Tax Payments
  - Dog Licences

- Marriage Licences
- Payment of Parking Tickets
- Water Bill Payments
- Residential Parking Permits
- Recreational Programs
- Halifax has a number of service centres where you can get access to municipal programs and services.
- They are open from 8:30 am to 4:30 pm from Monday to Friday.
- Call 311 or (902) 490-4000 for more information.

**Halifax Customer Service Centres**

Acadia Centre 636 Sackville Drive, Lower Sackville, NS	Alderney Gate 40 Alderney Drive, 2 <sup>nd</sup> Floor, Dartmouth, NS
Bayer’s Road 7071 Bayer’s Road, Towers – 2 <sup>nd</sup> Floor Halifax, NS, B3L 4P3	Scotia Square 5201 Duke Street, Halifax, NS
Musquodoboit Harbour 7900 Highway #7, Musquodoboit Harbour, NS	

**Canada’s Mail System**

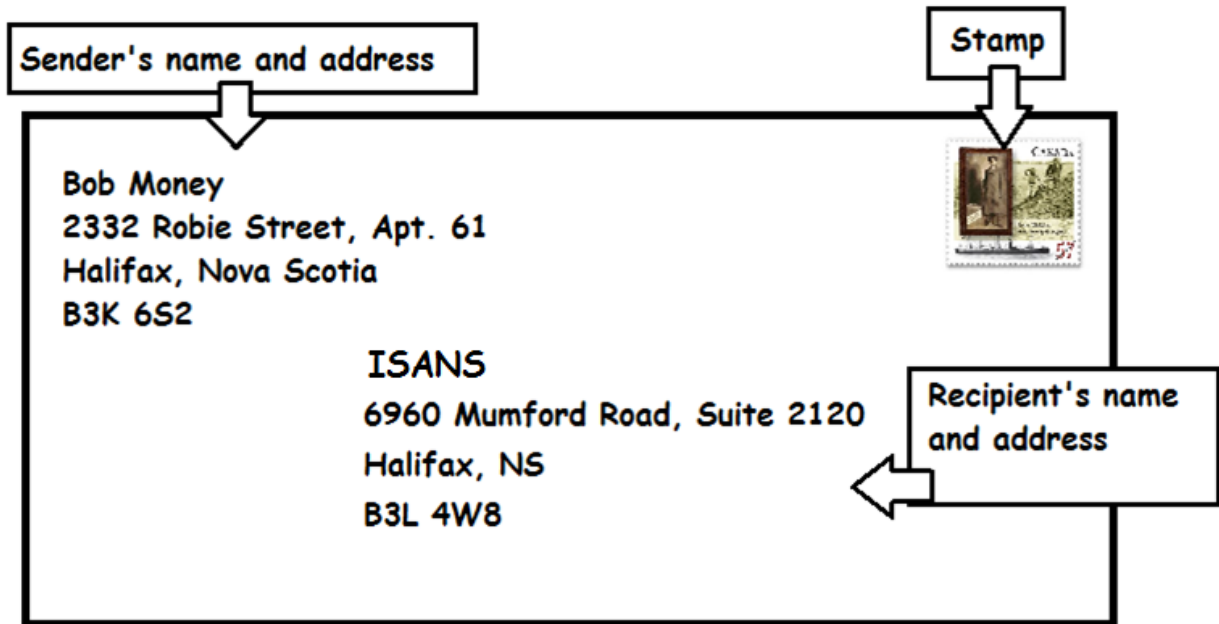
- Canada Post [www.canadapost.ca](http://www.canadapost.ca) runs Canada’s postal system.
- There are many post office locations around Nova Scotia.
- Usually, they are in pharmacies such as Shoppers Drug Mart and Lawtons Drugs.
- Check the Canada Post website for locations.



**Sending Mail**

- You can send mail at a **post office** or put it in a **mailbox**.
- You must put **stamps** on your letter or package.
- The number of stamps you need depends on:
  - size
  - weight
  - destination (where the letter/package is going)
- For a normal letter (0-30 grams) the cost is:
  - \$0.85 (booklets), \$1.00 (individual stamps) – Canada
  - \$1.20 – US

- \$2.50 – International/Overseas
- **Priority** and **XpressPost** are services that can deliver mail faster than regular mail, and they are more expensive. You have to ask for these services at the post office.



### Mail Delivery

- The mail is delivered on weekdays. There is no mail delivery on weekends and holidays.
- You may need to pick up larger packages and **registered mail** at a local post office.
- You will receive a **delivery notice** that will tell you when and where to pick up your package or letter.
- You need to bring identification to pick these up at the post office.

### Other Services

- Canada Post offers several other services, including:
  - money orders
  - mail redirection
  - mail hold
  - postal boxes
  - bill payment

## Public Libraries

- There are 14 branches of the Halifax Public Libraries  
[www.halifaxpubliclibraries.ca](http://www.halifaxpubliclibraries.ca).
- Halifax Public Libraries have many services and programs, such as:
  - borrowing services (books, DVDs, magazines, etc.)
  - computers (internet access, computer labs)
  - ESL tutoring
  - children’s programs
  - groups, lectures and workshops
- To get a **library card** you will need to visit a library branch. You will need:
  - two pieces of identification (PR card, driver’s licence, health card)
  - proof of a mailing address (a bill)
- You can find more information on the library website or in the **Halifax Library Guides**.



# Unit 4

## Banking, Shopping and Finances



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# Canadian Money

- The unit of Canadian money is the dollar. Another word for dollar is “buck.”
- 1 dollar (\$1.00) = 100 cents (100¢).
- You can write 1 cent as \$0.01.
- One Canadian dollar is different from one US dollar.

Bills	Value	Coins	Value
One hundred dollar bill 	\$100.00 One hundred dollars	Toonie 	\$2.00 Two dollars
Fifty dollar bill 	\$50.00 Fifty dollars	Loonie 	\$1.00 One dollar
Twenty dollar bill 	\$20.00 Twenty dollars	Quarter 	\$0.25 Twenty five cents
Ten dollar bill 	\$10.00 Ten dollars	Dime 	\$0.10 Ten cents
Five dollar bill 	\$5.00 Five dollars	Nickel 	\$0.05 Five cents

- In 2013, the government stopped making the penny.
- Businesses still accept pennies.
- If you pay with cash, the business will round the amount down up to the nearest 5 cents.



## Banking in Canada

- Most Canadians have one or more **bank accounts**. They are convenient and safe.
- The Canadian government insures bank accounts for up to \$100,000.
- There are five large Canadian **chartered banks**:
  - Scotiabank [www.scotiabank.com](http://www.scotiabank.com)
  - The Royal Bank of Canada (RBC) [www.rbc.com](http://www.rbc.com)
  - Canadian Imperial Bank of Commerce (CIBC) [www.cibc.com](http://www.cibc.com)
  - TD Canada Trust [www.tdcanadatrust.com](http://www.tdcanadatrust.com)
  - Bank of Montreal (BMO) [www.bmo.com](http://www.bmo.com)
- There are also **foreign banks**, **credit unions** and **savings banks**.

## Types of Accounts

### Chequing and Savings Accounts

- There are two basic accounts: **chequing** and **savings** accounts.
- What type of account you get depends on what your needs are, how much money you will keep in the account and how many **transactions** you will do each month.

Chequing Accounts	Savings Accounts
<ul style="list-style-type: none"> <li>– for day-to-day needs</li> <li>– can access money at any time</li> <li>– can write cheques</li> <li>– monthly service fee (may be free with a high enough balance)</li> </ul>	<ul style="list-style-type: none"> <li>– for short-term needs</li> <li>– can take out money at any time</li> <li>– usually no monthly service fee</li> <li>– pays interest on deposits</li> <li>– usually charges higher service fees for some</li> </ul>

<ul style="list-style-type: none"> <li>– usually do not pay interest</li> <li>– include a set number of transactions per month (you must pay if you go over the limit)</li> </ul>	<p>transactions than with a chequing account</p>
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- **Joint Accounts** are used by two people (e.g. husband and wife) who want to share the account. Both people will need to go in to open the account.
  - **Senior, Youth and Student Accounts** – many banks offer these special accounts. These accounts may offer free transactions and no monthly fee.
  - **Tax-Free Savings Accounts (TFSAs)** are accounts for holding investments. You can invest up to \$10,000 (2015) every year. You do not have to pay tax on the investment income.
  - **Accounts for Newcomers** are offered by some banks. There are some benefits such as a credit card and you may not have to pay fees for one year.
- The **Financial Consumer Agency of Canada** - [www.fcac-acfc.gc.ca/eng/consumers/banking/index-eng.asp](http://www.fcac-acfc.gc.ca/eng/consumers/banking/index-eng.asp) provides information that can help you choose the right account.

## Bank Transactions

Transactions include:

- **deposits:** putting money into an account
- **withdrawals:** taking money out of an account
- **transfers:** moving money from one account to another
- using **cheques**
- **bill payments**

## Opening a Bank Account

- To open a bank account in Canada:
  - you do not need to be employed
  - you do not need to keep a minimum balance in your account, but if you do you might not have to pay fees
  - you need two pieces of identification, such as a Permanent Resident Card, Driver's Licence, Nova Scotia Identity Card, Passport, Birth Certificate, Social Insurance Card or Health Card
- You can ask the following questions when choosing a bank account:



- What are the monthly fees?
- What transactions are included in the fees?
- How many transactions are included?
- What is the minimum **balance**?
- How much are extra transactions?
- How much does it cost to use a bank machine from a different bank?
- What is the **interest rate**?
- Can I write cheques from this account?

## Bank Cards

- When you open a bank account, you will get a **bank card**.
- Bank cards are used to make banking transactions.
- Your account number is on the front of the card.
- You need to choose a **PIN** (Personal Information Number).
- It is very important to protect your PIN (choose numbers or letters that you can remember easily (usually 4-6) and never choose numbers that are easy to guess, such as your birth date, telephone number or address.
- Never tell anyone your PIN!



## Using a Bank Machine

- **Bank machines** are sometimes called **ATMs** (Automated Teller Machines).
- ATMs are in banks, malls, stores and many other places.
- Some ATMs are available 24 hours a day, 7 days a week.
- You can:
  - make withdrawals
  - make deposits
  - get a balance
  - pay your bills
  - transfer money to another account
- If you deposit a cheque into an ATM, you may have to wait up to 6 business days for it to be deposited into your account (usually part of this is available right away)
- There is usually an extra charge for using another bank's machines (\$1.00-\$1.50).



**Activity:** Practice using an ATM

- Go to <http://oclf.org/atm/ATM.html>.
- Perform the following transactions (your PIN is 1234):
  1. Deposit \$130 into the chequing account.
  2. Withdraw \$220 from the savings account.
  3. Withdraw \$60 from the chequing account using Fastcash.
  4. Transfer \$350 from savings to chequing.
  5. Pay a telephone bill for \$83.59 from the savings account.
  6. Check the account balance for the chequing and savings accounts.

**Security Tips for Using an ATM**

- You should be very careful when you use an ATM
- Only use a banking machine if it feels safe.
- Don't let anyone see your PIN.
- Don't forget to take your card and your transaction record.
- Count your money and put it away quickly.
- If someone is standing too close, ask him/her to move back.

**In the Bank**

- You can do transactions in your bank.
- You must wait for an available **bank teller**.
- Most banks are open during regular business hours.
- Some banks may be open in the evenings and on weekends.



**Telephone/Internet Banking**

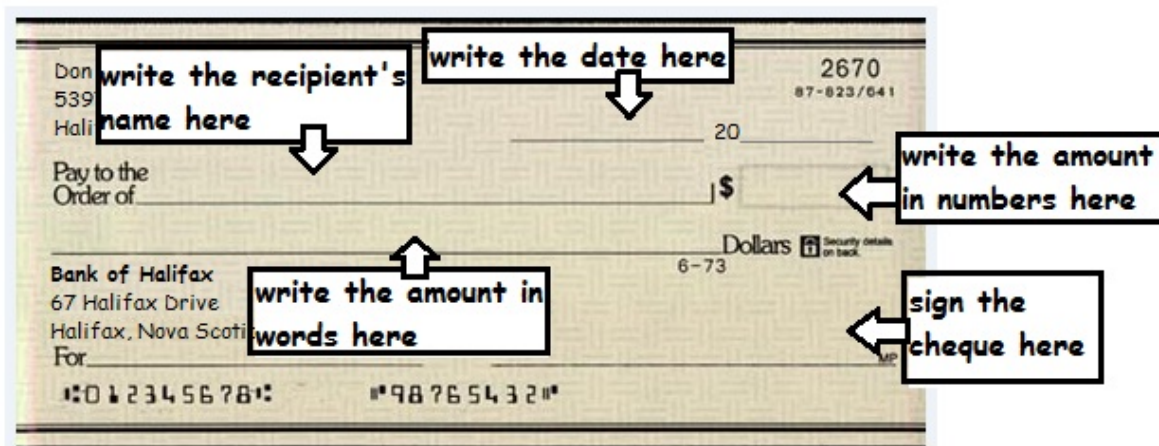
- You will need your bank card, and you will need to choose a password to **log in** to your account.
- It is available 24 hours a day, 7 days a week.
- You can:
  - pay bills
  - check your balance
  - check your recent transactions
  - transfer money between accounts



## Using Cheques

- We use cheques to pay rent or for large purchases.
- Some stores or businesses will accept personal cheques, but many will not.
- If necessary, you can **stop payment** on a cheque. This means that you cancel the cheque before someone cashes it.
- You can order **personalized cheques** from your bank for a fee.
- **NSF cheques** (Non-Sufficient Funds) are when you don't have enough money in an account to cover the value of the cheque - the charge is about \$45.00
- For rent, we often use **post-dated cheques**. This means you write a future date on the cheques and then give them to the landlord.
- **Void cheques** are used to give your banking information for direct deposit. Make sure you write VOID in large letters and make a large X through the cheque.

### How to Write a Cheque



## INTERAC Direct Payment

- In most stores, you can pay for your purchases with your bank card. This is called paying by **debit**.
- You can also get **cash back** at some stores. This means you can take cash out of your bank account. You can say, "I'd like \$20.00 cash back, please."
- If you're not sure if the store takes Interac, you can say, "Do you take debit?"



Activity: Practice paying by debit

Go to <http://oclf.org/atm/debit.html>.

Perform these direct payment transactions (your PIN is 1234):

1. Pay \$23.16 from savings.
2. Pay \$37.08 from savings, with a \$0.25 fee for using direct payment.
3. Pay \$77.92 from chequing and add a tip.

## Other Banking Services

### Direct Deposit

- If you get money from the government or an employer, you may be able to use direct deposit. The money will go directly into your account.
- To start a direct deposit, you need to give your bank account information. One way to do this is to write a VOID cheque.

### Pre-Authorized Payments

- Money can be transferred automatically from your bank account to pay your bills.
- To do this, you can fill out a form and attach a VOID cheque to the company.

### Safety Deposit Boxes

- Safety deposit boxes are a way to protect important documents and small items.



### Loans, Mortgages and Lines of Credit

- Banks also offer loans, lines of credit and mortgages to customers who qualify.

### Credit Cards

- Most banks offer credit cards. They allow you to buy items on credit (you must pay afterwards).
- You must be careful to pay off the credit card every month so you don't have to pay a high rate of interest.
- The most common credit cards in Canada are Mastercard and Visa.
- Some credit cards offer extras such as reward points (e.g. Air Miles), travel insurance or cash back.

### Investments

- Banks offer investments, such as **GICs** (Guaranteed Investment Certificates), **mutual funds**, **RRSP accounts**, and **stocks**. Talk to a **financial advisor** at your bank for more information.

### **Certified Cheques/Money Orders/Bank Drafts**

- These are generally used to pay for items or services when they will not accept a personal cheque. This means the bank will guarantee that the money is in the account.

### **Money Transfers**

- Money transfers are used to transfer money from one account to another.
- Most banks offer **email money transfers** for a small fee.

### **Foreign Currency Exchange**

- Banks may be able to exchange Canadian money for another currency.
- Banks usually carry common currencies, such as the US dollar or the Euro.
- You can ask at the bank to see if they have the currency you want.
- You may also be able to order other currencies and pick them up another day.

## **Credit History**

- Your **credit history** is very important.
- It is your history of paying back money that you owe (bills, loans, mortgage/car payments).
- Your credit history is used for getting loans and services in Canada.
- You should try to build your credit as soon as possible.
- You can do this by getting a secured credit card and paying it off every month.
- It may take 18 months to build credit in Canada.

## **Places to Shop**

### **Shopping Malls/Shopping Centres**

- Malls are places that have many different kinds of stores (e.g. clothing stores, jewelry shops, bookstores, electronics stores, dollar stores, etc.).
- Malls may have a food court, where you can eat.



### Shopping Malls/Shopping Areas

Halifax	Dartmouth
Halifax Shopping Centre 7001 Mumford Road, Halifax, NS Website: <a href="http://www.halifaxshoppingcentre.com">www.halifaxshoppingcentre.com</a>	Mic Mac Mall 21 MicMac Boulevard, Dartmouth, NS Website: <a href="http://www.micmacmall.ca">www.micmacmall.ca</a>
Park Lane Mall 5657 Spring Garden Road, Halifax, NS Website: <a href="http://www.shopparklane.ca/main.htm">www.shopparklane.ca/main.htm</a>	Dartmouth Crossing Located off Highway 118, Exit 12 (off Hwy 111) Website: <a href="http://www.dartmouthcrossing.com">www.dartmouthcrossing.com</a>
Scotia Square Mall 5201 Duke Street, Halifax, NS Tel: (902) 429-3660 Website: <a href="http://scotiasquare.com/">scotiasquare.com/</a>	Downtown Dartmouth Website: <a href="http://www.downtowndartmouth.ca">www.downtowndartmouth.ca</a>
Bayer's Lake Business Park, Halifax Website: <a href="http://www.bayerslake.ca">www.bayerslake.ca</a>	Bedford
Spring Garden Road, Halifax Website: <a href="http://www.springgardenroad.com">www.springgardenroad.com</a>	Sunnyside Mall 1595 Bedford Highway, Bedford, NS Website: <a href="http://www.sunnysidemall.ca">www.sunnysidemall.ca</a>
	Bedford Place Mall 1658 Bedford Highway, Bedford, NS Website: <a href="http://www.bedfordplacemall.com">www.bedfordplacemall.com</a>

### Department Stores

- Department stores sell many different kinds of items, such as clothing, furniture, appliances, hardware, shoes, food items and toys.
- Some examples are:
  - Wal-mart - [www.walmart.ca](http://www.walmart.ca)
  - Sears - [www.sears.ca](http://www.sears.ca)
  - The Bay - [www.thebay.com](http://www.thebay.com)
  - Costco - [www.costco.ca](http://www.costco.ca) - membership is required

### Supermarkets/Grocery Stores

- Most Canadians buy their **groceries** in supermarkets or grocery stores. They also sell cleaning products, cosmetics and household items.
- Many grocery stores have other services such as dry cleaning, photo processing, a pharmacy and ATMs.
- You can save money by using **coupons**, buying items that are on sale or by purchasing supermarket **store brands**.
- Supermarkets usually have weekly **flyers** that show items that are on sale. These can be picked up at the front door of the supermarket.



- Some grocery stores in Halifax are:
  - Sobeys - [www.sobeys.com](http://www.sobeys.com)
  - Atlantic Superstore - [www.superstore.ca](http://www.superstore.ca)
  - Pete’s Frootique - [www.petesfrootique.com](http://www.petesfrootique.com)
  - Organic Earth Market - [www.organicearthmarket.com](http://www.organicearthmarket.com)
  - Save Easy - [www.saveeasy.ca](http://www.saveeasy.ca)
  - Giant Tiger – [www.gianttiger.com](http://www.gianttiger.com)
  - No Frills – [www.nofrills.ca](http://www.nofrills.ca)

**Ethnic Stores**

- There are a number of ethnic stores that sell international food and clothing.
- You may find familiar foods from your homeland.
- These stores are often owned and managed by immigrants.
- Try asking other immigrants from your home country where they shop or check the ISANS Immigrant Business Directory at <http://www.directory.isans.ca/>.

**Convenience Stores**

- Convenience stores are in many neighborhoods.
- They are usually open late at night and sell many different kinds of items, such as food, snacks, cigarettes, magazines, etc.
- Prices are often higher than other stores.

**Markets**

- There are a number of markets in the Halifax where **vendors** sell food, clothing, jewelry, arts and crafts, etc.
- There are also **flea markets**, where people sell used items.

<p>Halifax Seaport Farmer’s Market                  1209 Marginal Road, Halifax, NS                  Tel: (902) 429-6256                  Website: <a href="http://halifaxfarmersmarket.com">halifaxfarmersmarket.com</a>                  Hours: check the website for winter and summer hours</p>	<p>Halifax Forum Flea Market                  2901 Windsor Street, Halifax                  Tel: (902) 463-1406                  Hours: Sunday 9am -2pm</p>
<p>Harbourview Village Market                  42 Canal Street, Dartmouth, NS                  Tel: (902) 407-3323                  Hours:                  Thursday &amp; Friday 11am to 7pm                  Saturday &amp; Sunday 9am to 4pm</p>	

### Second Hand Stores

- Second hand stores sell used items like clothing and furniture.
- The largest ones are the Salvation Army Thrift Stores [thriftstore.ca](http://thriftstore.ca), Frenchy's [www.guysfrenchys.com](http://www.guysfrenchys.com) and Value Village [www.valuevillage.com](http://www.valuevillage.com).
- There are also many used clothing and bookstores around Halifax.

### Yard/Garage Sales

- These are private sales of people's personal property.
- They are advertised in the newspaper or on signs in the neighborhood.
- They are good places to buy household items, furniture, or clothing, but be sure that the items are not broken.

### Buying Online

- Many people also find great deals online.
- Remember to check to see if the website is safe when buying online.
- Kijiji [www.kijiji.ca](http://www.kijiji.ca) is popular for finding used items sold by local people.

## Other Information

- Nova Scotia has a 15% sales tax (HST – Harmonized Sales Tax) on most purchases.
- This is normally added to the price at the cash register when you pay for your items.
- You should always check your **receipts** carefully.
- Keep your receipts in case you need to return the product.
- Every store has different rules about product returns.
- If a product comes with a warranty, you can take it back during the warranty period.
- Some stores will not take back items that are opened or items that were on sale.

## Smart Shopping

Here are some suggestions for saving money while shopping:

- stop and think carefully before you buy something - ask yourself: "Do I really need it?" "Can I afford it?"
- learn more about the product - ask questions, and look at reviews and **flyers**
- compare prices for the best deal
- buy used items if possible (books, clothing, cars, furniture, etc.)
- find out about **warranties** and return policies before buying



## Buying on Credit

- Buying on credit is common in Canada.
- Expensive items, such as cars, furniture and electronics are often bought on credit.
- You can pay for goods and services over a period of time (one year, two years). Be careful because the total cost may be higher because of interest charges.
- If you miss a payment, the company can take back the product without refunding your money. You may also have problems getting credit or loans in the future.

## Managing Your Finances

- It can be difficult to manage your money when you are living in Canada because the **cost of living** is high.
- Suggestions for managing your finances:
  - keep your expenses under control
  - pay off high-interest **debts** first
  - have an **emergency fund** (6 months of expenses)
  - pay off credit cards every month
  - have **insurance** (life, medical, property, disability)
  - have an up-to-date **will**
  - have a variety of investments
  - start planning for retirement early
  - start saving for your children’s education early. One way is to start a **Registered Education Savings Plan (RESP)**
  - understand and take advantage of the tax benefits that are available to you



## Budgeting

- A **budget** is a monthly plan for your household spending.
- Budgeting can help you reach your short term and long term financial goals like buying a house or sending children to university.
- You should keep all of your receipts, pay slips, investment summaries and tax forms so you can get accurate information about your financial picture.

**Income**

- Your income is the money that “comes in.” Your income may include the following things:
  - employment income
  - tax benefits
  - government payments
  - investment income

**Expenses**

- Expenses are the things that you pay for.
- They may be necessary expenses like housing payments, food or clothing or luxury expenses like entertainment, electronics or travel.

**Savings/Investments**

- It is important to save or invest money for the future. You should make this part of your monthly budget.

## Activity: Planning a Monthly Budget

**Read about the Jing family budget:**

In the Jing family, there is a husband, wife and 2 daughters (3 and 6 years old).

Both parents work. The husband (Martin Jing) works 40 hours/week doing maintenance at a resort for \$11.00 per hour. Some weeks, he works 4-5 hours overtime on Saturdays and makes \$2.90 extra per hour. The wife (Jane Jing) works 35 hours/week as a housekeeper at \$11.50 per hour. All hotel employees are unionized which means she pays union dues. The youngest daughter goes to daycare when both parents are working.

**The Jing Family Budget**

INCOME	EXPLANATION	Subtotal	Total
Martin Jing	Gross Income (Pay before deductions)		\$1900.00
	Income Tax	\$420.35	
	CPP	\$84.96	
	EI	\$43.76	
	Total Payroll Deductions	\$549.07	\$549.07
	Net Income (Take home pay)		\$1350.93
Jane Jing	Gross Income		\$1690.00

	Income Tax	\$355.45	
	CPP	\$69.47	
	EI	\$36.56	
	Medical Insurance	\$54.00	
	Union Dues	\$25.00	
	Total Payroll Deductions		\$540.48
	Net Income		\$1149.52
Jane Jing	Canada Child Tax Benefit and GST Credit		\$340.00
Family	Other Income		\$0
Family	Net Family Income (\$1350.93+ \$1149.52 + \$340.00)		\$2840.45
<b>EXPENSES</b>	<b>EXPLANATION</b>		
Rent	2 bedroom apartment	\$1000.00	
Utilities	Average monthly costs	\$200.00	
Food	All meals prepared at home	\$460.00	
Transportation	2 bus passes = 2 x \$70	\$140.00	
Medical	Prescription for Jane	\$35.00	
Day Care	For youngest child	\$320.00	
Other Expenses	e.g. clothing, household supplies, etc.	\$150.00	
Total Expenses	Total money spent on necessities		\$2305.00
Balance	Money left in bank		\$535.45

The Jing family has over \$535 left over at the end of the month. They can use this money to buy investments, add to their savings or for luxury expenses such as travel or entertainment.

Now plan your family's budget using the worksheet.

INCOME	EXPLANATION	Subtotal	Total
Net Employment Income (after deductions)			
Government Payments			
Tax Benefits			
Other Income			
Total Income			
EXPENSES			
Rent			
Utilities			
Food			
Transportation			
Medical			
Day Care			
Other Expenses			
Total Expenses			
Balance			

# Scams and Fraud

- These days you need to be very careful about scams and fraud.
- **A scam** is a dishonest way to take someone else's money.
- **Fraud** is a crime in which one person or group deceives another for personal gain.
- **Identity theft** happens when one person steals the identity of another person, usually for money.
- **Telemarketing fraud** is done over the telephone.
- **Credit card/debit card fraud** involves stealing your account information to get access to your money
- **Counterfeit money** is fake money and is sometimes used to buy things.
  
- Top 10 Scams:
  1. Credit Card Interest Rates/Debt Reduction Services
  2. Job Hunter Scams
  3. Email Fraud/Phishing
  4. Lottery/Sweepstakes Scams
  5. Vacation Scams
  6. Cheque Overpayment
  7. Advance Fee Loans
  8. Emergency Scams
  9. Business Directory Scams
  10. Home Repair Scams
  
- Here are some tips for avoiding scams and fraud:
  - you should check with the Better Business Bureau [www.bbb.org/canada](http://www.bbb.org/canada) about a company if you do not trust them
  - do not give your credit card or bank account number to any unknown person
  - control your information - don't give out personal information on the internet
  - always shred any unwanted documents, mail or credit card applications that have personal information
  - do not open email attachments or click on links from unknown people
  - be careful about companies or people that offer get rich quick investment schemes
  - if you have won a prize, do not send money to the promoter for taxes or other fees
  - read documents carefully before signing them
  - never let your debit or credit card out of sight when you shop
  - carry only the identification that you need - keep your passport, birth certificate and Social Insurance card in a safe place
  - install firewalls, anti-virus, anti-spyware and security software on your computer
  - report any suspicious telephone call, mail or email to the Canadian Antifraud Centre at 1-888-495-8501

# Unit 5 - Housing



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## Renting an Apartment

- Most newcomers rent in Canada at first.
- You need to sign a **lease**, usually for one year.
- If you are planning to stay less than 1 year, you may choose to **sublet** someone's apartment or rent month-to-month.
- Most apartments or houses for rent are **unfurnished**.
- **Furnished** apartments are more expensive.
- Usually a **landlord** checks your references to make sure you are a good **tenant**.
- Before you move in, you pay a **damage deposit**, usually 1/2 a month's rent. The landlord holds this money in case you damage the apartment. The landlord returns this money when you move out.

## Buying a Home

- Buying a home in Canada can be very expensive.
- Most homebuyers get a **mortgage**.
- You usually have to pay a **down payment** (10-20%) when you get a mortgage.
- If your down payment is less than 20% you need to get CMHC (Canada Mortgage and Housing Corporation) **mortgage loan insurance**.
- Other costs to consider when you buy a house are **property taxes, repairs, utilities** (heat, water, electricity, etc.), **inspections** and **closing costs**.
- You must also take care of your property (cut the grass, shovel snow).
- Most people who buy property use a **real estate agent**.
- There are many real estate companies such as RE/MAX, Century 21, or Royal LePage. Check the Yellow Pages under **Real Estate Brokers** or try searching online for Halifax real estate.
- Some people may buy their house through a **private sale**.
- You can find more information about buying a home in Canada at:
  - Canada Mortgage and Housing Corporation [www.cmhc.ca/newcomers/index.html](http://www.cmhc.ca/newcomers/index.html)
  - Multiple Listing Service [www.mls.ca](http://www.mls.ca)

### Cost

- Rent can be \$350 a month for a room in a shared house to over \$2,000 for an apartment or house.
- Rent depends on many things, such as location, size, quality/age, features (dishwasher, yard, parking space, washer/dryer, common areas, etc.) and utilities (heat, water, electricity) included.

**Average House Prices in Halifax** (Canadian Mortgage and Housing Corporation, 2014)

Location	Average Sale Price
Halifax City	\$ 327,351
Dartmouth City	\$ 242,694
Bedford/Hammond's Plains	\$ 357,788
Sackville	\$ 217,275
Halifax County Southwest	\$ 258,230
Halifax County East	\$ 207,527
Fall River, Beaver Bank	\$ 287,872

**Location**

- Make sure the unit is in a safe, quiet neighborhood. It should be close to public transportation, your bank, family or friends, schools, shopping areas, places of recreation and entertainment and work.

**Types of Housing**

Name	Description
Room for Rent/ Shared House	<ul style="list-style-type: none"> <li>– these are usually in houses or apartments that are owned or rented by other people</li> <li>– usually bathrooms, the living room and kitchen as well as utility costs are shared with <b>roommates</b></li> <li>– it may be partly or fully furnished</li> <li>– usually young people and students live in these houses</li> </ul>
Bachelor/Studio Apartment	<ul style="list-style-type: none"> <li>– these are small, one-room apartments</li> <li>– they are usually only for one person</li> <li>– there is one large room with a kitchen and sleeping area with a separate bathroom</li> </ul>
Apartment	<ul style="list-style-type: none"> <li>– apartments in Canada usually have one to four bedrooms</li> <li>– most apartments have a separate kitchen, a living room and one or more bathrooms</li> <li>– some apartments also have a den and/or a dining room</li> <li>– they may be in a house or apartment building</li> </ul>
Condominium/ Condo	<ul style="list-style-type: none"> <li>– condos are individually owned, but may be rented out</li> <li>– owners pay a monthly <b>condo fee</b> that pays for building maintenance, shared utilities and parking</li> </ul>



Duplex	<ul style="list-style-type: none"> <li>– this is a house divided into two separate residential units</li> <li>– these are individually owned, but may be rented out</li> </ul>
Townhouse	<ul style="list-style-type: none"> <li>– this is a house that is connected to other houses</li> <li>– it is individually owned, but may be rented out</li> </ul>
House	<ul style="list-style-type: none"> <li>– most houses have between 2 and 5 bedrooms and 1 to 3 bathrooms</li> <li>– houses may or may not have a yard, basement, driveway, garage, fireplace, etc.</li> <li>– people can buy or rent houses</li> <li>– utilities are usually not included in the rent</li> <li>– semi-detached houses are connected to another house on one side</li> <li>– detached houses are not connected to other houses</li> </ul>

## Public Housing

- Public Housing is a government of Nova Scotia program.
- It provides affordable housing for low-income families.
- You must apply and have an interview.
- Rent is usually 25% of a family's income.
- To apply, contact the Metropolitan Regional Housing Authority in the Department of Community Services.

Metropolitan Regional Housing Authority  
 MacDonald Building  
 2131 Gottingen Street, 5th Floor  
 Halifax, Nova Scotia, B3K 5Z7  
 Tel: (902) 420-6000  
 (902) 420-6017 (for applications)  
 Toll Free: 1-800-565-8859  
 Email: [MRHA\\_Info@gov.ns.ca](mailto:MRHA_Info@gov.ns.ca)



## Co-op Housing

- Co-operatives (co-ops) are controlled by their members. There is no outside landlord.
- The rent is usually cheaper than normal apartments.

- Co-ops only charge their members enough to cover costs and repairs.
- Some co-op households pay a reduced monthly rent. The government pays the difference.
- Applicants must be interviewed and accepted by the Co-op board.
- You can find housing co-ops in Halifax at [www.pathwayshousing.ca/vacancies.php](http://www.pathwayshousing.ca/vacancies.php).

## Apartment/House Features

Every apartment or house must have:

- a door with a lock that opens to a common hallway or the street
- a kitchen with a sink, countertop, shelves or cupboards, a stove and a refrigerator
- closets and storage space
- a bathroom with a sink, toilet and tub or shower
- access to utilities such as heat, electricity and water (these may or may not be included in the rent)

Apartments or houses may have:

- other appliances (washer, dryer, dishwasher)
- a patio, balcony, garage or yard
- a dining room
- a den
- a fireplace
- furniture (beds, tables, chairs, desks, lamps, curtains, kitchen supplies, etc.)
- other utilities (telephone, internet, cable)

## Building Features

Your apartment building may have:

- indoor/outdoor parking
- common areas (yard, patio, lounge)
- storage areas
- pool/exercise room
- elevator
- security guards/cameras/alarms
- laundry room

## Building Rules

Apartment buildings often have rules about:

- noise: you should not disturb your neighbors
- smoking: most buildings are non-smoking
- pets: dogs are not usually allowed in apartment buildings
- garbage/recycling collection: you need to sort your garbage and recycling and take it outside or to the garbage room

## Finding an Apartment

There are many ways to find apartments or houses for rent:

- the Chronicle Herald newspaper: classified section [www.thechronicleherald.ca](http://www.thechronicleherald.ca)
- the Internet:
  - [www.kijiji.ca](http://www.kijiji.ca)
  - [www.halifaxrentals.com](http://www.halifaxrentals.com)
- property management companies:
  - Twin City Management [www.twincity.ca](http://www.twincity.ca) - (902) 490-6277
  - Paramount Management [www.444rent.com](http://www.444rent.com) - (902) 444-7368
  - Killam Properties [www.killamproperties.com](http://www.killamproperties.com) - (902) 453-9000
  - Universal Group [www.universalproperties.ca](http://www.universalproperties.ca) - (902) 425-8877
- For Rent signs
- networking: talking to friends, classmates, neighbours, etc.



## Rental Advertisements

If you want to find an apartment on the internet or in the newspaper, you will have to read **listings** or **classified ads**.

The following abbreviations are common:

Apt. = Apartment	Bdrm/Br. = Bedroom	Immed. = Immediately
Avail. = Available	Eve. = Evening	Incl. = Included
Ba/Bath/Bth = Bathroom	Furn. = Furnished	Kit. = Kitchen
Bach. = Bachelor Apartment	HW = Hot Water	Lrg. = Large
Balc. = Balcony		

Mo. = Month  
 N/S = Non-smoking  
 Nr. = Near

Pkg. = Parking  
 Unfurn. = Unfurnished  
 Util. = Utilities

Yd. = Yard

## Viewing an Apartment

- Contact the landlord or property manager to tell them you would like to view the apartment.
- Questions to ask a landlord:
  - How much is the rent?
  - What utilities are included?
  - What is the neighborhood like?
  - How old is the building?
  - Is the building quiet?
  - Can I have pets?
  - Is it a non-smoking building?
  - How many appliances are there?
  - Is there a balcony?
  - Is parking available?

## Rental Applications

- Rental applications provide the landlord with your personal information.
- They may check your **credit history**.
- Rental applications include:
  - names and birth dates of birth of occupants
  - current telephone number
  - current and previous addresses
  - social insurance numbers
  - employment information (income, employers name, length of employment)
  - current and previous landlord information
  - references

### Signing a Lease

- A **lease** is a legal contract between you and the landlord.
- It states the rental **conditions** including the cost of rent, appliances, utilities, rules, etc.
- Most leases are for one year - don't sign a lease if you are planning to move before one year.
- Read the lease carefully and make sure you understand everything. If you do not understand the lease, ask someone you know and trust to help you.

- You should get one copy of the lease and your landlord should get another. Make sure you keep it safe.
- Rent is usually due on the first day of the month. Most people pay by post-dated cheques.
- See a standard lease agreement at <http://www.novascotia.ca/sns/pdf/ans-rtp-form-P-standard-lease.pdf>.

### Security/Damage Deposit

- You need to pay a security/damage deposit when you move into a new apartment.
- It is usually 50% of one month's rent.
- You get the money back when you move out or it is used to pay for damages.

### Tenant's Insurance

- You can get tenant insurance to protect your things.
- It also protects you if you damage the building.
- The landlord may require it.
- You can get it at an insurance agency.



## Tenant Rights and Responsibilities

- Your rights include:
  - your landlord must do repairs to your apartment quickly
  - the landlord must ask for permission to enter the unit
  - a landlord cannot refuse a tenant based on race, religion, colour, sex or age
  - the landlord must tell you in advance (usually 3 months) if the rent is increasing or if you must move out
- You can learn more in the **Residential Tenancies Act** on the Access Nova Scotia website <http://www.novascotia.ca/sns/access/land/residential-tenancies.asp>.
- As a tenant, you have the following responsibilities:
  - you must pay rent on the 1st day of the month
  - you must pay rent for the entire term of the lease
  - you must provide notice in writing before moving out (3 months)
  - you must keep the apartment in good condition
  - you must obey the rules in the lease concerning garbage, facilities, noise, pets and behavior

## Repairs and Upkeep

- Inspect the apartment carefully with the landlord before you move in.
- If something is damaged while you live there, you may have to pay for it.
- You are responsible for repair of damage caused by negligence or misuse - not ordinary wear and tear.
- Contact your landlord for repairs.

## Breaking the Lease

- The following are reasons for breaking a lease agreement:
  - if there are health reasons, you must give one month's notice and a medical certificate
  - you cannot afford to pay the rent (for example if you lost your job)
  - the landlord does not uphold a **statutory condition**; for example: doing repairs or providing heat
- If a condition in the lease is broken, you may have to go to court (a Residential Tenancies hearing or Small Claims court).
- You can ask the landlord if it's possible to leave early. If they agree, you should get a letter from them and you should give them **notice to quit**.







## Eviction

- Landlords have the right to **evict** tenants if serious problems are not fixed.
- Landlords must send you a **warning** letter.
- If a landlord evicts you, it will affect your chances of renting another unit.
- Reasons for eviction include:
  - not paying rent
  - damaging property
  - disturbing other tenants
  - breaking the rules outlined in the lease



## Garbage Collection and Recycling

- You are expected to put your waste in the correct place (to the street or to a garbage room).
- You must put your garbage and recycling out by 7:00 am or it won't be picked up.
- To find out your garbage collection day, check <http://www.halifax.ca/recycle/>.

Type of Waste	Examples	Disposal
Garbage 	plastic packaging, broken toys, clothes, broken glass, furniture, Styrofoam, etc.	<ul style="list-style-type: none"> <li>– place your garbage in plastic garbage bags</li> <li>– make sure that you take out your garbage regularly</li> <li>– garbage is usually collected every two weeks</li> </ul>
Recyclables 	glass bottles, jars, plastic containers, food cans, drink containers, etc.	<ul style="list-style-type: none"> <li>– recyclables go in a clear blue bag</li> <li>– they are usually collected every week</li> </ul>
Organics 	Food waste, boxboard, paper towel, yard waste	<ul style="list-style-type: none"> <li>– put organics into a <b>green bin</b></li> <li>– it is collected every two weeks or every week during the summer</li> </ul>
Cardboard 	pizza boxes, cardboard boxes	<ul style="list-style-type: none"> <li>– this should be flattened and tied together for collection</li> <li>– it is collected with the recyclables</li> </ul>
Paper 	newspaper, telephone books, loose papers, egg cartons	<ul style="list-style-type: none"> <li>– paper should be placed inside a plastic shopping bag</li> <li>– it is collected with the recyclables</li> </ul>
Household Hazardous Waste (HHW) 	paint, batteries, motor oil, propane tanks	<ul style="list-style-type: none"> <li>– these items cannot go in the garbage - they must be taken to a Household Hazardous Waste (HHW) depot</li> <li>– the depot in HRM is located at 20 Horseshoe Lake Drive, Halifax, NS</li> <li>– call (902) 490-4000 or 311 for more information</li> </ul>

- Every year in the spring and the fall, Halifax has curbside giveaway weekends. This means that you can leave anything you don't want next to the street for someone else to take. Or you can take things that other people don't want anymore.

## Laundry

- Some apartments have a washer and dryer.
- If not, many buildings have coin-operated machines in a laundry room.
- If the apartment building does not have a laundry room you may have to take your clothes to a laundromat.
- The cost is usually between \$1.00 and \$2.00 for one cycle.

## Parking

- Some apartments have indoor or outdoor parking spaces included in the rent.
- Street parking may be available.
- Be careful because there is sometimes a winter parking ban from December 15 to March 31. If the parking ban is in effect, you may get a ticket.

## Utilities

### Heat and Water

- Heat and water may or may not be included in the rent. Be very careful if heat is not included because it can be very expensive.
- There is a Heating Assistance Rebate Program that can help people with low to medium income pay for heat. This is available through Access Nova Scotia at [gov.ns.ca/snsmr/access/individuals/heating-assistance-rebate-program.asp](http://gov.ns.ca/snsmr/access/individuals/heating-assistance-rebate-program.asp).

### Electricity

- Electricity may or may not be included in the rent. You may need to contact Nova Scotia Power [www.nspower.ca](http://www.nspower.ca) at 1-800-428-6230 to get electricity in your apartment.
- You will also need to cancel your power when you are planning to move out.

### Cable/Telephone/Internet

- These are usually not included in the rent.
- You can save money by choosing a **bundle** that includes telephone, cable and internet.
- You pay a basic rate each month for telephone service. Long distance telephone calls are extra.
- Cable/Telephone/Internet providers:
  - Eastlink [www.eastlink.ca](http://www.eastlink.ca) - (902) 453-2800
  - Bell Aliant [www.bellaliant.net](http://www.bellaliant.net) - 1-866-425-4268



# Unit 6 - Health



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## Canada's Health Care System

- **Health Canada** [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) is a department of the Canadian government responsible for keeping us healthy.
- On their website, you can find information about nutrition, healthy living, consumer products and more.
- **The Public Health Agency of Canada** [www.phac-aspc.gc.ca](http://www.phac-aspc.gc.ca) makes laws that protect our health such as:
  - food must be safe to eat
  - children must have **immunizations** against serious diseases
  - **contagious diseases** must be treated before they spread
  - children must stay home from school if they are sick

## National Health Insurance Program

- The National Health Insurance Program, usually called “**medicare**,” covers Canadian citizens and permanent residents.
- This program pays for basic medical and emergency health services.
- Federal and provincial taxes pay for it.
- Each province in Canada has its own health care system.

## Nova Scotia's Health Care System

- The Nova Scotia Department of Health and Wellness <http://novascotia.ca/dhw/> is responsible for health care in Nova Scotia.
- There is one provincial health authority that works with the IWK Health Centre [www.iwk.nshealth.ca](http://www.iwk.nshealth.ca) to provide health care services in Nova Scotia.

### Nova Scotia's Health Insurance Program

- Nova Scotia's Health Insurance Program is usually called “MSI” (Medical Services Insurance).
- You must have a **Nova Scotia Health Card** to receive health care services (in hospitals, doctors' offices, walk-in clinics or at home).
- Always carry it with you at all times.
- NS Health Cards expire after 4 years. After 4 years, they will send you a renewal letter.



- If you move to another province you have to apply for a new health card from that province.
- If you travel inside Canada, you are covered with MSI for up to 3 months.
- If you travel outside of Canada, you need to contact the MSI office. MSI only pays for **emergency services** while traveling. You should get **travel insurance** when leaving the country.
- Update the MSI office of any address changes or changes to your status (married, divorced, etc.).
- You must live in Nova Scotia at least 183 days a year to be covered.
- To apply for a health card, you should contact MSI by phone.
- You will need a Permanent Resident's card or similar documents.

Medical Services Insurance 230 Brownlow Avenue, Dartmouth, NS Tel: (902) 496-7008, 1-800-563-8880 Email: <a href="mailto:MSI@medavie.ca">MSI@medavie.ca</a>	Mailing Address: Medical Services Insurance P.O. Box 500, Halifax, NS
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- MSI covers:
  - required physical examinations
  - all necessary **surgeries**
  - **pregnancy** services
  - necessary medical tests
  - **sterilization** procedures
  - treatment of broken bones and dislocations
  - all necessary referred **specialist** services
  - **vision** tests every 2 years for children up to 14 and those 65 and up
  - **dental** services for children up to 14
  - **vaccinations** against common illnesses (the flu)
  - hospital stays, including meals
- MSI does not cover:
  - most dental services (check-ups, cleanings, braces, etc.)
  - prescriptions and over-the-counter drugs
  - health aids (crutches, hearing aids, glasses, wheelchairs, etc.)
  - non-required check-ups and tests
  - patient requested surgeries
  - alternative medical treatments (chiropractors, acupuncturists, naturopaths, etc.)
  - private or semi-private hospital rooms



## HealthLink 811

- You can call 811 to receive free non-emergency health information on the telephone.
- You can speak to a registered nurse.
- They can answer health questions and give you advice and information.
- They may tell you to see a doctor or go to the emergency room.
- Interpreters are available.
- They also have a website [811.novascotia.ca](http://811.novascotia.ca) where you can search for health information.

## Nova Scotia Family Pharmacare Program

- This program helps people who do not have drug coverage with a private insurance company or who have high drug costs not covered by private insurance.
- The program helps pay for prescription medications, supplies and related services.
- You need a valid Nova Scotia Health Card to be in the program.
- You need to complete a registration form (1 per family) to be in the program.
- Go to <http://novascotia.ca/dhw/pharmacare/family-pharmacare.asp> for more information or to get a registration form.
- Mail or fax the completed registration form to:



<p>Nova Scotia Pharmacare Program          PO Box 500, Halifax, NS          Fax: (902) 468-9402</p>
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## Patient Rights and Responsibilities

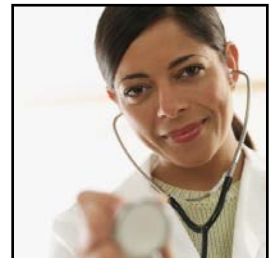
- There are some things you should know about being a patient in Canada including your rights and responsibilities.
- As a patient, you have the right to:
  - the best possible medical treatment
  - be treated with dignity and respect
  - accept or refuse treatment
  - ask questions and receive information



- have your medical information kept private and confidential
  - choose someone to make decisions about your treatment for you if you cannot (substitute decision maker)
  - see copies of your health record
  - leave the hospital if you choose
  - get a second opinion
  - have someone explain the charges to you
- As a patient, you have the responsibility to:
    - take care of your health
    - listen to the information about your treatment and decide to accept or refuse it
    - ask questions until you understand what the doctor tells you
    - be honest with your doctor or health care team about your health
    - tell the doctor if you stop the treatment and the reason why you stopped
    - tell the doctor if your health changes
    - pay any fees quickly
    - treat medical staff and other patients with respect
    - keep or cancel your medical appointments
    - follow the health care plan given to you
    - tell your substitute decision-maker what your wishes are

## Family Doctors

- Family doctors are usually the first doctors to **diagnose** and treat most medical problems.
- They are also called “family physicians,” “general practitioners” or “GPs.”
- Visit your family doctor for most medical concerns, except for emergencies.
- Only some family doctors take new patients.
- Your family doctor will keep your medical records.
- You can change your family doctor at any time, but there is a fee to send your medical file to the new doctor.
- Try to find a family doctor as soon as possible who is close to your home.



### Finding a Family Doctor

- It may be difficult to find a family doctor because there is a shortage of family doctors in many places in Canada.
- You should ask your friends, neighbours or settlement worker if they know of any family doctors that are accepting new patients.
- You can call the Physician Information Line at (902) 424-3047.

- You can go to the Department of Health website [www.gov.ns.ca/health/physicians](http://www.gov.ns.ca/health/physicians) and search for a doctor in your area.

### Making a Doctor's Appointment

- When you need to see your family doctor, you should call to make an appointment.
- Read the sample call below:

Receptionist	Hello, Doctor Green's office. How can I help you?
Mohammed	Hello, this is Mohammed Amari. I would like to make an appointment to see the doctor.
Receptionist	OK. Let me see... The doctor can see you next Tuesday at 10:30 am.
Mohammed	Next Tuesday at 10:30. That's great! Thank you very much.
Receptionist	You're welcome. Don't forget to bring your health card.
Mohammed	I won't. Goodbye.
Receptionist	Goodbye.

## Walk-in Clinics

- Many places in Canada have walk-in clinics for non-emergency health problems.
- There are some advantages, such as:
  - you may be able to see a doctor much faster
  - you do not need to make an appointment
  - they may be open on weekends and evenings

### Walk-in Clinics in Halifax

Bedford ScotiaMed Family Practice & Walk-in Clinic 961 Bedford Highway, Bedford, NS Tel: (902) 832-2380	Bedford Central Medical Clinic 1650 Bedford Highway, Bedford, NS Tel: (902) 835-4777
Ravines Medical Centre Walk-in Clinic 535 Larry Uteck Boulevard, Bedford, NS Tel: (902) 407-4380	Montebello Medical 249 Waverley Road, Dartmouth, NS Tel: (902) 406-4444
Tacoma Family Medicine and Walk-in 101-58 Tacoma Drive, Dartmouth, NS Tel: (902) 466-1531	The Family Focus Medical Clinic 240 Baker Drive, Dartmouth, NS Tel: (902) 420-6060

Community Link Medical Clinic 114 Woodlawn Drive, Dartmouth, NS Tel: (902) 462-7138	Solutions Family Medical Clinic & Walk-in 650 Portland Street, Dartmouth, NS Tel: (902) 477-7656
Medicine in Motion 121 Ilsley Avenue, Unit 5, Dartmouth, NS Tel: (902) 468-2774	Woodside Walk-in/Urgent Care Clinic 18 Acadia Street, Dartmouth, NS Tel: (902) 444-6600
Portland Medical Clinic 67 Portland Street, Dartmouth, NS Tel: (902) 406-3434	Clayton Park Medical Clinic 278 Lacewood Drive, Halifax, NS Tel: (902) 445-9600
The Family Focus Medical Clinic 3601 Joseph Howe Drive Halifax, NS Tel: (902) 420-6060	Bayers Lake Medical Clinic 210 Chain Lake Drive, Halifax, NS Tel: (902) 407-4012
Lacewood Medical Centre Walk-in Clinic 366 Lacewood Drive, Suite 103, Halifax, NS Tel: (902) 445-9400	The Family Focus Medical Clinic 5991 Spring Garden Road, Halifax, NS Tel: (902) 420-6060
Scotia Square Medical Clinic 5201 Duke Street, Level A, Halifax, NS Tel: (902) 431-1800	Spryfield Family Medicine Clinic 315 Herring Cove Rd. (902) 479-0025
Solutions Family Medical Clinic & Walk-In 279 Herring Cove Road, Halifax, NS Tel: (902) 477- 7656	Hammonds Plains Family Practice and Walk-in Medical Clinic 2120 Hammonds Plains Road Tel: (902) 832-9233

## Hospitals

- People go to hospitals for emergencies, tests, treatments or for scheduled surgery.
- Hospitals have visiting hours when you can visit patients.
- There are hospitals in each county, although patients must sometimes go to Halifax for some procedures.

### Local Hospitals

Queen Elizabeth II Health Sciences Centre Halifax Infirmery Building 1796 Summer Street, Halifax, NS Tel: (902) 473-2700	Queen Elizabeth II Health Sciences Centre Victoria General (VG) Building 1276 South Park Street, Halifax, NS
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(the emergency room is on Robie Street between Quinpool Road and Veterans' Memorial Lane.)	
IWK Health Centre (children under 16) 5850/5980 University Avenue, Halifax, NS Tel: (902) 470-8888 (the emergency room is located on South Street near Robie Street)	Dartmouth General Hospital 325 Pleasant Street, Dartmouth, NS Tel: (902) 465-8300
Cobequid Community Health Centre 40 Freer Lane, Lower Sackville, NS Tel: (902) 869-6100	Eastern Shore Memorial Hospital 22637, Highway #7, Sheet Harbour, NS Tel: (902) 885-2554
Twin Oaks Memorial Hospital 7702 Highway #7, Musquodoboit Harbour, NS Tel: (902) 889-2200	Musquodoboit Valley Memorial Hospital 492 Archibald Brook Road, RR#2, Middle Musquodoboit, NS Tel: (902) 384-2220

## Pharmacies

- You get **prescriptions** for medicine from your doctor.
- You must pay for your prescriptions.
- Take your prescription to a pharmacy such as Lawtons Drugs [www.lawtons.ca](http://www.lawtons.ca), Shoppers Drug Mart [www1.shoppersdrugmart.ca](http://www1.shoppersdrugmart.ca) or a grocery store and give it to the pharmacist.
- You should choose a pharmacy that is close to your home.
- Ask the **pharmacist** about how to take the medication.
- You can sometimes order a **refill** over the phone or online.
- Pharmacies also sell **over-the-counter medicines** for things, such as a cold, the flu, headache, upset stomach or diarrhea.

## Emergencies

- **Emergencies** are unexpected situations that you must handle immediately.
- If there is an emergency, you should call 911 as soon as possible.
- Try to be calm, tell them why you are calling and answer their questions.
- They will send an **ambulance** to your location. You may need to pay for the ambulance (\$142.30).





- In some situations, you may want to go to the **emergency room** of the closest hospital instead.
- The following are examples of medical emergencies:
  - chest pain or pressure with sweating and difficulty breathing
  - broken bones
  - bad cuts that won't stop bleeding
  - bad allergic reactions
  - serious burns
  - fainting/losing consciousness
  - difficulty breathing
  - eating or drinking something poisonous or taking too much medicine
  - not being able to see
  - not being able to feel or move part of your body (an arm, a leg, or one side of the body)
  - seizures or convulsions that do not stop
  - a sudden very bad headache, especially with neck pain or loss of consciousness

An example 911 call:

Operator	Emergency. What are you reporting?
Caller	I have a medical emergency. I think my mother is having a heart attack.
Operator	Where is your mother?
Caller	She is in my home at 4360 Chebucto Road. Please send an ambulance!
Operator	What is your name?
Caller	I am Mary Jones.
Operator	What is your mother's name?
Caller	Norma Jones.
Operator	Stay on the line. We are on the way.

# Home Safety

Here are 10 tips for making your home safe:

1. Install grab bars in the tub and shower. Use non-slip mats.
2. In the winter, shovel the snow and put salt on the ice.
3. Have bright lights over stairs and on landings. Keep stairs clear.
4. Have working smoke alarms and fire drills. If you build a new home, install fire sprinklers.
5. Don't leave candles alone.
6. Stay by the stove when cooking, especially when you are frying food. Use back burners and turn pot handles toward the back.
7. Keep your hot water at 48° Celcius to prevent burns.
8. Keep small objects away from babies.
9. Place babies to sleep on their backs, alone in their crib. Don't put pillows, blankets, comforters or toys in cribs.
10. When your children are in or near water, watch them very carefully. This includes bathtubs, toilets, pools and spas.

## First Aid Kits

- First aid is emergency treatment for a sick or injured person before professional medical care is available.
- You may want to take a first aid course.
- You should keep a first aid kit at home.
- You can buy a first aid kit at a pharmacy or from the Red Cross [www.redcross.ca](http://www.redcross.ca).
- You can also make your own. It should include things like bandages, scissors, soap, tape and tweezers.
- Go to [kidshealth.org/parent/firstaid\\_safe/home/firstaid\\_kit.html](http://kidshealth.org/parent/firstaid_safe/home/firstaid_kit.html) for instructions on how to make your own kit.



## Other Health Issues

### Private Health Insurance

- Many people buy private health insurance.
- It can help to pay things that are not covered by MSI, such as dental, prescriptions, glasses, private hospital rooms, travel insurance and alternative treatment.

- The cost of health insurance depends on many things, such as your plan, your age and your health.
- You may be able to receive health benefits through your job.
- The following companies offer private health insurance: Blue Cross [www.bluecross.ca](http://www.bluecross.ca), Manulife Financial [www.manulife.ca](http://www.manulife.ca) and Canada Protection Plan [www.cpp.ca](http://www.cpp.ca).

### Going to the Dentist

- It is a good idea to see a dentist twice a year for regular check-ups.
- Children should see a dentist by the time they turn 1.
- Dental services for children up to 14 are covered by MSI.
- Only some dentists accept new patients. You can find dentist offices in the Yellow Pages (under Dentists), online or ask you family and friends.
- Dentists offer a variety of services such as teeth cleaning, whitening, dental surgery, fillings, braces and dentures.



### Going to the Optometrist

- It is a good idea to see an optometrist every two years.
- **Vision** tests (every 2 years) for children up to 14 and those 65 and over are covered by MSI.
- Glasses and contact lenses are not covered by MSI.

### Immunizations and Vaccinations

- Children must be immunized against certain diseases. Immunizations are free.
- If your children do not have the proper immunizations, they cannot go to school.
- Talk to your doctor if you have questions about immunizations for yourself or your child.
- Seasonal flu vaccinations are usually available for free.
- Travel vaccinations/immunizations are available from your family doctor or a **travel clinic**.
- You can find more information about immunizations at [www.phac-aspc.gc.ca/im/index-eng.php](http://www.phac-aspc.gc.ca/im/index-eng.php).

### Alternative Medicine

- Alternative medicine includes things like massage, meditation, acupuncture, naturopathy and homeopathy.
- Many clinics offer alternative medicine.
- MSI doesn't pay for alternative treatments. Private medical insurance usually pays for some.



### Personal Hygiene

- Canadians are very careful about personal hygiene - how they look and smell.
- Here are some suggestions:
  - take baths or showers often
  - wear clean clothes

- use deodorant - do not wear strong perfumes in public places because some people may be allergic
- wash your hands often
- brush and floss your teeth often

### **Staying Healthy**

- The Public Health Agency of Canada has information and guides that can help you stay healthy, such as:
  - Canada's Food Guide [www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php](http://www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php)
  - Get Active Tip Sheets [www.phac-aspc.gc.ca/hp-ps/hl-mvs/pa-ap/04paap-eng.php](http://www.phac-aspc.gc.ca/hp-ps/hl-mvs/pa-ap/04paap-eng.php)

# Unit 7 - Education



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## Public Education

- Each province in Canada has its own system.
- The Nova Scotia Department of Education [www.ednet.ns.ca](http://www.ednet.ns.ca) and local school boards manage Nova Scotia's education system.
- There are 7 regional public school boards in Nova Scotia.
- There are also the Conseil scolaire acadien provincial [csap.ednet.ns.ca](http://csap.ednet.ns.ca) which operates the Francophone schools and the First Nation School Board which operates the First Nation schools.
- The Halifax Regional School Board [www.hrsb.ns.ca](http://www.hrsb.ns.ca) operates the schools in Halifax.

Halifax Regional School Board  
 33 Spectacle Lake Drive  
 Dartmouth, NS, B3B 1X7  
 Tel: (902) 464-2000

- Public school is free. Parents pay for school supplies, some books, lunches and school activities.
- Children (5 – 16) must go to school.
- There are many **private schools** available. Parents must pay to send their children to a private school. Go to [www.sandyhines.com/schopriv.htm](http://www.sandyhines.com/schopriv.htm) to find a list of private schools in the HRM.
- Students can learn in English and/or French. Some schools offer French Immersion programs.
- Most schools go from 9:00 am to 3:00 pm Monday to Friday.
- The school year goes from early September to late June.
- Schools are closed on:
  - National Holidays (Remembrance Day, Easter, Labour Day, etc.)
  - Professional Development (PD) days/In-services
  - Christmas Break (2 weeks)
  - March Break (1 week)

### Levels of Education

Name	Grade Level	Approximate Age of Students
Elementary School	Primary to Grade 6	5-12
Junior High School	Grades 7 to 9	12-15
High School	Grades 10 to 12	15-18

## Registering a Child for School

- You must register a child at the local school or the Halifax Regional School Board Office.
- You can search for your child’s school by entering your address here: [www.hrsb.ns.ca/tools/addresslookup](http://www.hrsb.ns.ca/tools/addresslookup).
- A child’s grade depends on his/her age.
- If a child turns 5 before December 31, he/she can start school.
- To register a child for school, you need:
  - a birth certificate
  - a record of landing
  - a passport
  - medical and school records
  - emergency contact person
  - English as an Additional Language (EAL) student profile and language survey form



## Education Policies

### Equity for all Students

- Schools must provide an environment where all students are treated with respect and understanding.
- These policies are there to stop **discrimination** because of race, ancestry, place of origin, colour, ethnic origin, citizenship, religion, gender, sexual orientation, handicap or family status.

### Healthy Living

- Nova Scotia schools try to support healthy living by teaching students about nutrition, physical activity, youth sexual health, tobacco reduction, addiction and injury prevention.

### Safe Schools

- Parents, students and staff should not have to worry about safety at school.
- If you feel that your child is not safe at school, you should contact the school immediately.

### Reporting Possible Harm to Children

- If a school staff member believes that a child has been abused, mistreated or neglected or if a child reports any of these things, the school must inform Child Welfare Services.
- Child Welfare Services will then do an investigation.

### Immunizations

- All school children must be immunized against common childhood diseases.
- The school keeps an immunization record for each student.

- If your child has not received all of his or her immunizations, Public Health sends you a warning letter.
- When your children get the proper immunizations, your doctor gives you a yellow card to take to the school.

## School Policies

### Student Absences

- Students must go to school every day unless they have a good reason (sickness, doctor's appointment).
- Call the school before 9:00 am and leave a message if your child cannot come to school.
- If your child does not arrive on time and you have not called the school, the school will call you.

### Sample telephone message:

This is (name).  
 My child, (child's name) is sick today.  
 My child is in grade (child's grade).  
 My child's teacher is (child's teacher's name).  
 Thank you.

### If Your Child Gets Sick at School

- If your child gets sick or has an accident at school, someone will call you.
- You or your child's emergency contact person must pick up your child as soon as possible.
- If the accident or illness is serious, the school will call an ambulance and a staff member will go with your child to the hospital.

### Allergies or Health Problems

- You should tell the school if your child has any health problems or allergies.
- If your child needs to take medication during the school day, you will have to fill out a form from the school.

### Nut-Free Schools

- Some students have strong allergies to nuts and will get very sick if they eat or touch food containing nuts.
- Many schools have a "nut-free" policy. This means you should not give children products that contain nuts to take to school.



### Bad Weather/Storm Days

- Sometimes schools may be closed and/or bus service may be cancelled during the winter.
- These are called **storm days**.
- If schools are closed in the middle of the day, the school will call you and you must pick up your child at the school.
- To find out about school closures and bus service cancellations, you can listen to local radio stations, check the HRSB website or call (902) 464-4636.
- You can also sign up for email or text message notification on the HRSB website.

### Student Dress

- Students must wear proper clothes for the season. In winter they should wear warm clothes such as a winter jacket, boots, gloves and a hat.
- Elementary students usually play outside during recess and lunch breaks, except when it rains.
- Students should have two pairs of shoes, one for inside wear and one for outside. Students should have special clothes for physical education (gym) class including sneakers, shorts or sweat pants, and t-shirts.
- Most schools have a **dress code**. Contact your school to find out what clothes are acceptable.



## School Programs

### English as an Additional Language (EAL)

- Many schools have programs to help newcomer children improve their English.
- Contact your school if you think your child needs extra help with English.

### YMCA Newcomer School Support Program

- This program gives support to newcomer children and their families.
- It provides orientation, academic support, counselling and advocacy services.

### Programs for Students with Special Needs

- There are special programs for students with:
  - learning disabilities
  - physical disabilities
  - mental disabilities
  - emotional problems
- Contact your school for more information.

### Lunch Program

- If children cannot eat their lunch at home, they can eat it at school.
- In schools that have a **cafeteria**, children can buy a lunch.
- If there is no cafeteria, you must pack a lunch for your child.
- You should also give your child a snack for **recess**.
- Be sure to write your child's name on his or her lunch box or container.
- After lunch, students go outside to play until class begins again.

### Before and After-School Care

- The Excel Child Care Program <http://www.hrsb.ca/about-our-schools/parents/excel-child-care> provides supervised care before and after school at your child's school.
- This program is for children from grade primary to grade 6.
- There are many activities for students in this program.
- Parents must pay for this program.

### Breakfast Program

- Some schools have free breakfast programs that provide healthy food for children.
- Contact your child's school to find out if they have a program.

## Code of Conduct

- Every school has a code of conduct.
- The code of conduct is a list of school rules and regulations.
- It applies to everyone who participates in a school activity – parents, teachers, volunteers, school staff, etc.
- Contact your child's school to find out where to read their code of conduct.
- Here are some suggestions:
  - help your child learn the rules
  - teach your child about the consequences for bad behaviour
  - talk to the teacher about the rules and your child - tell them if you think the rules are unfair

## Punishment

- The following behaviours will result in punishment:
  - fighting or physical assault
  - threats
  - swearing at a teacher
  - selling or using drugs, weapons or alcohol

- theft
- vandalism
- sexual assault
- Depending on how serious the actions are, the student may receive the following mandatory consequences:
  - verbal or written warnings
  - detentions
  - suspensions
  - expulsions

## Parental Involvement

- Parental involvement is very important to your child’s education.
- Here are some ways that you can get involved:
  - talk about school with your children
  - help your child with homework
  - attend parent/teacher interviews
  - ask about notices from school
  - contact the teacher or **principal** if necessary.
  - Attend school functions such as plays, concerts, sports, fundraisers, etc.



## Helping Your Child Make Friends

- You can help your child “fit in” and make friends by:
  - participating in community programs (the YMCA or public library)
  - visiting “parenting centres” with young children
  - going with your child to the playground after school
  - organizing play dates for your children
  - encouraging your children to participate in extra-curricular activities (sports, drama, music, clubs, etc.)



## Dealing with Anxiety

- Anxiety is very common in children, especially when they need to start school in a new country.
- Symptoms include stomachaches, headaches, tiring easily, aggressiveness, sadness, silence and denial of changes.
- Some suggestions are:
  - talk with your children about their feelings
  - share your feelings with them
  - encourage your child to talk about school
  - tell your child's teacher how he/she is feeling

## Bullying and Harassment

- **Bullying** is repeated aggressive behaviour meant to hurt another person.
- Bullying and **harassment** can be big problems in Canadian schools.
- Schools have policies against bullying and harassment that apply on and off the school **premises**.
- Victims are often afraid of telling on the bully.
- Some suggestions are:
  - talk about bullying with your child
  - call the school if your child is being bullied or harassed

## English Language Training

- There are many places that offer classes in English as an Additional Language (EAL).
- There are a number of different types of classes available to you at no charge.



## CLB Assessments

- In order to take English classes you must first have a Canadian Language Benchmark Assessment (CLBA).
- This is a test of your ability to speak, listen, read and write in English.

- When you complete the test, you will get a score for each of these skills between 1 and 12.
- For more information, go to [www.language.ca/](http://www.language.ca/).

### CLB Assessment Centres in Halifax

Language Assessment Services of NS  
Suite 206-6169, Quinpool Road, Halifax, NS  
Tel: (902) 431-8879

## Language Instruction for Newcomers to Canada

- The Language Instruction for Newcomers to Canada (LINC) is a free program for permanent residents.
- It is only for adults.
- It is community focused - you will build language skills for banking, shopping, housing and getting a job.
- Halifax has classes for LINC 1-6 as well as literacy classes.
- If you cannot attend LINC classes, you may be able to study at home in the LINC Home Study program [www.tcet.com/linc\\_homestudy/homestudy-canada.php](http://www.tcet.com/linc_homestudy/homestudy-canada.php). Ask your CLB assessor about this program or contact the schools that offer LINC classes.
- You can take LINC classes at the following places:
  - ISANS [www.isans.ca](http://www.isans.ca)
    - You can take the LINC home study program if you cannot come to classes.
  - Halifax Regional School Board (HRSB) Adult EAL [www.hrsb.ns.ca](http://www.hrsb.ns.ca) offers classes at 1326 Bedford Highway, Bedford, and St. Agnes Church, 6903 Mumford Road, Halifax and at the Forsyth Adult Learning Centre, 136 Pinecrest Drive, Dartmouth.
    - HRSB also offers outreach programs for people who cannot go to classes.

## Tutoring

- Free tutoring services are available from Halifax Public Libraries <http://www.halifaxpubliclibraries.ca/services/learning/ell.html>
- Students meet one-on-one with a teacher.
- Meetings are usually 2 hours per week at the library.
- The library also offers conversation groups and computer training.
- Call or go to your local library to register.

## Workplace and Profession Specific Language Programs

- These classes help immigrants to find jobs in Nova Scotia.
- You may need a high level of English to take these classes.
- The following programs are offered at ISANS:
  - English for the Workplace
  - English for Healthcare Professionals
  - English for Engineers
  - Pronunciation at Work
  - Work Start

## English for Academic Purposes (EAP)

- English for Academic Purposes is an intensive course for immigrants hoping to complete post-secondary studies in Canada.
- You must have a high level of English to take this course (CLBA 6/6/6/6).
- It is offered by the Nova Scotia Community College (NSCC) [www.nsccl.ca](http://www.nsccl.ca).
- There is no fee for this program, but you must pay for medical benefits and membership to the student association.

### EAL Programs in Halifax

Immigrant Services Association of NS (ISANS) 6960 Mumford Road, Suite 2120, Halifax, NS Tel: (902) 423-3607 Website: <a href="http://www.isans.ca">www.isans.ca</a> Email: <a href="mailto:info@isans.ca">info@isans.ca</a>	Halifax Regional School Board Adult EAL Program Various Locations Tel: (902) 421-7779 Website: <a href="http://www.hrsb.ns.ca">www.hrsb.ns.ca</a> Email: <a href="mailto:kellya@hrsb.ca">kellya@hrsb.ca</a>
Halifax Public Libraries Various locations in Halifax, Dartmouth, Bedford Tel: (902) 490-5990 Website: <a href="http://www.halifaxpubliclibraries.ca">www.halifaxpubliclibraries.ca</a>	Nova Scotia Community College (NSCC) Institute Technology Campus PO Box 2210, 5685 Leeds Street, Halifax, NS Tel: (902) 471-4650 Website: <a href="http://www.nsccl.ca">www.nsccl.ca</a>

## High School Diploma/GED Test

- The Nova Scotia School of Adult Learning (NSSAL) [www.gonssal.ca](http://www.gonssal.ca) offers a high school diploma program to adults who do not have a high school diploma.
- It is free for adults 19 and over.
- Classes are offered through regional school boards and the Nova Scotia Community College.
- You can attend after completing LINC 3.
- Some adults who don't have a high school diploma choose to write a General Education Development Test (GED).
- NSSAL also offers GED preparation classes.
- For more information about these programs, you can contact:
  - Adult Education Office at (902) 424-5162
  - Halifax Regional School Board at (902) 864-7508
  - Nova Scotia School of Adult Learning at 1-877-466-7725

## Post-Secondary Education

- If you want to go to a university or college, you will need a high school diploma and a high level of English.
- All post-secondary institutions charge **tuition fees**. Tuition fees depend on how many classes you take, what school you attend and what program you are in.
- **Student loans, scholarships** and **bursaries** may be available.
- Some students choose to get a student line of credit at a bank to help pay for tuition.
- There are different kinds of post-secondary schools in Canada, such as:
  - Private Career Colleges
  - Community Colleges
  - Universities

### Private Career Colleges

- Private career colleges offer courses in:
  - Information Technology
  - Flight Attending
  - Massage Therapy
  - Digital Arts
  - Tourism, Travel and Hospitality
  - Business
  - Early Childhood Education

- For a list of private career colleges in Halifax go to [www.canadian-universities.net/Career-Colleges/Nova\\_Scotia-Halifax.html](http://www.canadian-universities.net/Career-Colleges/Nova_Scotia-Halifax.html) or you can check the Yellow Pages under “Schools-Academic-Colleges & Universities”.

**Community College**

- Nova Scotia Community College (NSCC) [www.nsc.ca](http://www.nsc.ca) has 13 locations across Nova Scotia.
- They offer 1 and 2 year full-time diploma programs.
- They also offer apprenticeship and co-op programs, where you work while you study.
- Part time programs and certificate programs are also available.

**NSCC Campuses in Halifax**

Institute of Technology Campus 5685 Leeds Street, Halifax, NS, Tel: (902) 491-6722	Waterfront Campus 80 Mawioni Place, Dartmouth, NS Tel: (902) 491-1100	Akerley Campus 21 Woodlawn Road, Dartmouth, NS Tel: (902) 491-4900
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**Universities**

- Universities in Canada offer Bachelor’s, Master’s and Doctorate degrees.
- They may also offer diploma and certificate programs.
- To go to university in Canada, you will need:
  - High school diploma
  - Transcripts from high school, and/or post-secondary institutions
  - Non-native English speakers must take the **TOEFL** test (Test of English as a Foreign Language) or another English language test or complete an academic bridging program.



**Universities in Halifax**

Dalhousie University Halifax, NS, Tel: (902) 494-2211 Website: <a href="http://www.dal.ca">www.dal.ca</a>	Saint Mary’s University 923 Robie Street, Halifax, NS Tel: (902) 420-5400 Website: <a href="http://www.smu.ca">www.smu.ca</a>
Mount Saint Vincent University 166 Bedford Highway, Halifax, NS Tel: (902) 457-6117 Website: <a href="http://www.msvu.ca">www.msvu.ca</a>	Nova Scotia College of Art and Design 5163 Duke Street, Halifax, NS Tel: (902) 444-9600 Website: <a href="http://nscad.ca">nscad.ca</a>



# Unit 8 - Employment



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## Working in Canada

- Some newcomers find it difficult to enter the job market.
- Recent immigrants to Canada with a university education are more than four times more likely to be unemployed than Canadian-born workers with a university degree.
- You may have to start with jobs that are below your skill level.
- After you get some Canadian work experience, it is easier to find a job.
- You need a Social Insurance Number  
<http://www.servicecanada.gc.ca/eng/sc/sin/> to work in Canada.
- The government of Canada lists resources for newcomers looking for work on the Working in Canada website at [www.workingincanada.gc.ca](http://www.workingincanada.gc.ca).



## Labour Standards

- The government has laws that protect employers and workers.
- There are laws regarding minimum wage, hours worked, holidays, vacations, equality, leaves of absence, employment of children, ending employment, deductions, etc.
- You can find more information on the Nova Scotia Labour and Advanced Education website at [www.gov.ns.ca/lae](http://www.gov.ns.ca/lae).

### Minimum Wage Levels

- **Minimum wage** is the lowest amount that you can be paid.
- Each province has a different minimum wage.
- Nova Scotia's minimum wage is \$10.60 (\$10.10 for inexperienced employees) (2015).
- Most minimum wage jobs are for people with low skills and training such as fast food jobs, retail jobs, manual labour, etc.

### Working Hours

- **Overtime** hours are usually 1.5 times regular pay.
- Employees must get regular breaks.
- Employees must get 24 hours of rest every 7 days.
- If an employee gets called in to work, he/she is paid for at least 3 hours.
- If an employee works for 5 hours, he/she has at least a 30 minute break.

### Vacations and Holidays

- Employees get 2 weeks of vacation after 12 months of work.
- Employees must earn 4% vacation pay (unless they are offered paid vacation).
- Employees may have a paid day off for **statutory holidays** or earn overtime wages if they work.

- There are six statutory holidays in Nova Scotia: New Year's Day, Heritage Day, Good Friday, Canada Day, Labour Day and Christmas Day
- There is a separate law that covers Remembrance Day.

### **Health and Safety Standards**

- There are many laws that help to make workplaces in Nova Scotia safer.

### **Leave and Sick Days**

- Employees can take time off for things like parental leave, sickness, jury duty, long-term health leave or bereavement leave if a family member dies.

### **Human Rights Laws**

- Human rights laws protect against unfair treatment based on gender, age, race, religion, disability or sexual orientation
- All employees should be paid and treated equally regardless of these factors.

## **Labour Unions**

- A **labour union** is an organization that serves its members' interests with respect to wages and working conditions.
- Almost 30% of workers in Canada belong to a union.
- Unions use collective bargaining.
- Union members must pay union dues.
- You can speak to your union if you have a problem with your employer.

## **Education/Credential Assessment Services**

- Some professions in Canada are regulated.
- You may have to have your credentials (degrees, licences, certificates) assessed to work in a particular field.
- An ISANS employment counsellor can help you with this.
- For more information, go to:
  - Foreign Credentials Referral Office [www.credentials.gc.ca](http://www.credentials.gc.ca)
  - Canadian Information Centre for International Credentials [www.cicic.ca/en/index.aspx](http://www.cicic.ca/en/index.aspx)

## Important Documents

- You should have the following original documents when you apply for jobs in Canada:
  - education: degrees, diplomas, certificates, transcripts, program/course descriptions
  - work experience: letters from employers, job descriptions, employment records, employee evaluations, descriptions of training
- You may need to get the documents translated into English.

## Volunteering

- Working as a volunteer can be a great way to get Canadian experience, learn new skills and make contacts.
- You can find places to volunteer by looking in the Yellow Pages or by looking at the Halifax city website <http://www.halifax.ca/volunteerservices/VolunteerOpportunities.php>.
- Some organizations such as Feed Nova Scotia, the Red Cross and the Nova Scotia SPCA are always looking for volunteers.

## Finding a Job

### Networking

- Networking is a common way to find a job in Canada.
- Many jobs are not advertised.
- One way to learn about these jobs is to talk to friends, relatives, classmates, neighbors or other people you meet.
- They may know about a job that you can apply for.
- There may be networking events that you can attend.

### Classified Advertisements

- Many jobs are listed in newspapers such as the Chronicle Herald.
- Look in the classified advertisement section under “Help Wanted” and “Careers.”
- These jobs are also available online at <http://cream.thechronicleherald.ca/>

### Help Wanted Signs

- Businesses that are looking for employees sometimes put a sign in their window saying “Help Wanted” or “Now Hiring.”
- You should talk to someone who is working there and ask to speak to the manager about the job.



### **Internet Job Sites**

- Many people find a job on the internet.
- Many companies advertise jobs on their company website under “Jobs,” “Careers” or “Employment.”
- Other websites where you can find work include:
  - Service Canada Job Bank - [www.jobbank.gc.ca](http://www.jobbank.gc.ca)
  - Kijiji - [www.kijiji.ca](http://www.kijiji.ca)
  - Nova Scotia Job Shop - [novascotiajobshop.ca](http://novascotiajobshop.ca)
  - Monster - [www.monster.ca](http://www.monster.ca)
  - Career Beacon - [www.careerbeacon.com](http://www.careerbeacon.com)

### **Cold Calling**

- Cold calling means that you contact a company directly to ask if they have any jobs available.
- You may choose to telephone them or go to them in person.
- Even if the company is not hiring now, they may be hiring in the future.
- This could be a way to “get your foot in the door.”

## **Employment Counselling**

ISANS offers free employment counselling services that can help you find a job.

They can also help you:

- identify your short term and long term career goals
- navigate your way to become licensed in your occupation
- make a professional, Canadian-style resume
- practice for interviews
- seek opportunities to meet with perceptive employers
- find out about employment requirements
- connect with professional associations or other useful organizations
- get information about the labour market in your field
- learn how to job search in Canada
- learn how to connect with employers in your field
- become an independent job seeker

## Resumes

- You will need a resume to apply for most jobs.
- A resume is a short document that you give to an employer that tells about your work experience, education and skills.
- You should include the following things in your resume:
  - **Heading:** Include your full name, address, telephone numbers and email address.
  - **Objective:** State briefly what you want to do and the position you are interested in.
  - **Summary of Skills:** Include three or four bulleted statements highlighting your skills.
  - **Work History:** Include your work history that is related to the work you are applying for - include the name of your past employers, location, title, dates of employment, your duties and your major contributions and accomplishments (list the most recent first).
  - **Education:** List all of your relevant education, training, and certifications - include degrees awarded, schools attended, periods of attendance or year of graduation/completion (list the most recent first).
  - **Hobbies and Interests:** List a few of your hobbies and interests - choose positive hobbies and interests; for example: studying, reading or traveling.
  - **References:** Indicate that these are available upon request (prepare a list of references on a separate piece of paper) - include the person's name, job title, phone number, name, and address of the organization (try to get some local references such as former employers, doctors or teachers).

## Activity: Resumes

- Read the sample resume on the next page.
- Answer the following questions:
  1. What is the applicant's name?
  2. What is her objective?
  3. Where did she work in 2007?
  4. What were her job duties?
  5. What is her education level?

**Monica Matos**

1334 King Street, Halifax, NS, B3B 2L2

Tel: (902) 427-6639, Email: [mmatos@gmail.com](mailto:mmatos@gmail.com)

Objective

To work as a front desk clerk in your hotel and to develop my skills and abilities in an interesting work environment.

Summary

- Good working knowledge of computer programs including Microsoft Word and Excel
- Experience in reception work and working in a hotel
- Reliable, hard working and friendly

Work Experience

Cleaner 2010- present

Delta Hotel, Halifax

- cleaned guest rooms
- interacted with guests

Kitchen Assistant 2009-2010

Swiss Chalet Restaurant, Halifax

- prepared salads and desserts
- cleaned and organized the kitchen

Secretary 1999- 2007

Tendi Business Corporation, Philippines

- organized meetings
- supervised junior clerical staff
- prepared business correspondence

Education

LINC classes (currently in LINC 4) 2007 - Present

Immigrant Settlement Association of Nova Scotia

High School Diploma 1997

Sacred Heart School, Philippines

Hobbies and Interests

Cooking, painting and hiking

References

Available upon request

- Answers:
  1. Her name is Monica Matos.
  2. Her objective is to work as a front desk clerk in a hotel and to develop her skills and abilities in an interesting work environment.
  3. She worked at the Tendi Business Corporation in the Philippines in 2007.
  4. She organized meetings, supervised junior clerical staff and prepared business correspondence.
  5. She is a high school graduate. She is also studying English in LINC level 4.

## Resume Mistakes

The following are common mistakes in resumes:

- **Poor appearance:** Choose a standard font such as Times New Roman and make the size 12pt. Check your spacing and margins carefully.
- **Errors:** Avoid spelling, grammar and punctuation errors - have a native English speaker correct your resume.
- **Disorganized:** The employer should be able to find your information quickly.
- **Too long:** Resumes should be no longer than two pages - don't include unnecessary information. Use point form instead of long sentences and paragraphs.
- **Too short:** Be sure to give enough information including job duties, skills and accomplishments.
- **Wrong resume:** Make sure the information you include fits the job you apply for.
- **Contact information is missing:** Don't forget your name, mailing address, email or telephone number.
- **Contains personal information:** Do not include information about age, marital status, gender, nationality or physical characteristics.
- **No cover letter:** You should always attach a cover letter to your resume or it may be sent to the wrong person.

## Cover Letters

- You should write a cover letter when you apply for a job in Canada.
- A cover letter is your chance to make a good first impression.
- You should highlight your skills and experience and explain why you should get the job.
- Remember to use formal language and check it carefully for mistakes before sending it.



## Job Interviews

Here are some tips for job interviews:

- bring a copy of your resume and cover letter
- prepare for the interview by making and answering questions
- do research about the company before the interview
- prepare some questions that you would like to ask about the job or company
- dress up
- use formal language
- have good body language and make eye contact
- be confident but not overconfident
- talk to people who work there if possible
- don't ask about salary during the first interview



### Job Interview Questions

Here are some common questions asked in job interviews:

1. Tell me about your previous work experience.
2. What major challenges and problems did you face in your last job? How did you handle them?
3. What was your biggest accomplishment?
4. Why did you leave your last job?
5. What are your greatest strengths/weaknesses?
6. How do you handle stress and pressure?
7. Tell me about yourself?
8. Do you prefer to work independently or as part of a team?
9. Why do you want this job?
10. Why are you the best person for this job?

## Getting Paid

- Employers can pay workers every week, every two weeks or once a month.
- Employers can pay by cheque, through direct deposit to your bank account or in cash.
- Employers must give you a pay stub that shows how much money you earned. It includes how much money you pay (deductions) such as federal and provincial taxes, pension plans, employment insurance and other items.

## Working for Yourself

- An **entrepreneur** is someone who starts and runs their own business.
- The Business Start-up Assistant [www.canadabusiness.ca](http://www.canadabusiness.ca) gives important information about starting a business in Canada.
- You can find out about things like business names, business plans, getting a loan, hiring employees and more.
- An ISANS business counsellor can help you with this as well.
- Other useful links are:
  - Canada Business Service Centre - [www.canadabusiness.ca](http://www.canadabusiness.ca)
  - Industry Canada - [www.strategis.gc.ca](http://www.strategis.gc.ca)
  - Business Development Bank of Canada - [www.bdc.ca](http://www.bdc.ca)
  - Atlantic Canada Opportunities Agency - [www.acoa-apeca.gc.ca](http://www.acoa-apeca.gc.ca)

## Income Tax Returns

- Workers in Canada should file an income tax return every year with the government.
- The deadline for income tax returns is April 30<sup>th</sup> of the next year.
- Your income tax return will determine whether you must pay more tax to the government or whether you get an income tax **refund**.
- There are a number of ways to complete a tax return. You can go to a private tax company or do your taxes yourself.
- Be careful if you do it yourself because you might make a mistake.
- ISANS offers free income tax workshops and will help you do your tax return for free.
- Provincial and federal tax rates are available on the Canada Revenue Agency website at [www.cra-arc.gc.ca/tx/ndvdl/fq/txrts-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/fq/txrts-eng.html).

# Unit 9 - Canadian Law



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# Canada's Justice System

- The law is a set of rules for society that the government makes.
- The law is designed to protect our basic rights and freedoms and make sure that everyone is treated fairly.
- It is important to understand how the law affects our daily lives.
- We need to know about our legal rights and responsibilities.
- We also need the confidence to face the justice system if necessary.
- Canadian laws come from various European systems.
- The laws in Canada are always changing.

## Types of Laws

- There are many laws that affect our everyday lives. There are laws about:
  - Employment: hours of work, minimum wage, employee rights, worker's compensation, etc.
  - Housing: renting, building a house, buying or selling a house, etc.
  - Family: abuse (children, spouse and seniors), marriage, divorce, etc.
  - Health: how food is packaged and sold, the health care system, etc.
  - Transportation: driving laws, garbage collection and recycling, etc.
  - Crime: laws against stealing, assault, murder, etc.

## Information for Newcomers

- Laws apply to everyone equally – including the police and government officials.
- Ignorance of the law is not an excuse for breaking it.
- There are people and places to get help with legal matters.
- The following organizations can provide information or assistance:
  - Department of Justice websites [www.justice.gc.ca](http://www.justice.gc.ca) or [www.gov.ns.ca/just](http://www.gov.ns.ca/just) contain information about Canada's laws and justice system
  - The Legal Information Society of Nova Scotia [www.legalinfo.org](http://www.legalinfo.org) offers legal information on its website, a lawyer referral service at 1-800-665-9779, a legal information line at (902) 455-3135 and a Dial-a-Law service at (902) 420-1888
  - Dalhousie Legal Aid [www.dal.ca/faculty/law/dlas.html](http://www.dal.ca/faculty/law/dlas.html) offers legal assistance to people with low incomes - call (902) 423-8105 or email [legalaid@dal.ca](mailto:legalaid@dal.ca) for more information
  - ISANS offers a free legal workshop series about different issues related to the law

# Your Rights and Freedoms

- Many laws come from the **Canadian Charter of Rights and Freedoms**.
- The Charter protects:
  - **Fundamental Freedoms:** These include freedom of conscience and religion, freedom of thought, belief, opinion and expression, including freedom of speech and of the press, freedom of peaceful assembly and freedom of association.
  - **Democratic Rights:** Every citizen of Canada has the right to vote in an election of members of the House of Commons or of a legislative assembly and can run for election.
  - **Mobility Rights:** Canadians can live and work anywhere they choose in Canada, enter and leave the country freely, and apply for a passport.
  - **Equality Rights:** Every individual is equal under the law without discrimination based on race, national or ethnic origin, colour, religion, sex, age or mental or physical disability.
  - **Language Rights:** French and English have equal status in Parliament and throughout the government.
  - **Aboriginal Rights:** The rights guaranteed in the Charter will not adversely affect any treaty or other rights or freedoms of Aboriginal peoples.
  - **Legal Rights:** See below.



# Your Legal Rights

Every person in Canada has the following legal rights:

- you can challenge being detained by the police
- you are presumed innocent until proven guilty
- police cannot do searches and take your things unless they have a good reason
- you cannot be detained without a reason – the police must tell you why you are being arrested or detained.
- police are not allowed to use “excessive force”
- You can speak with a lawyer without delay
- a court must determine if the detention is lawful within 24 hours
- you have the right to an interpreter
- you cannot be subjected to any cruel and unusual punishment
- you can be tried by a **jury** for serious charges

## How New Laws are Made

- Canada's Parliament in Ottawa makes and changes the law.
- Once a law is suggested, the Members of Parliament (MPs) vote on it.
- There are also local laws created by each province or territory's legislature. These laws may be called **statutes, legislation** or **acts**.
- Local governments can also create laws. These are called **bylaws**.



## Purposes of the Law

- The purposes of the law are:
  - to provide order
  - to provide a peaceful way to settle disputes
  - to express the values and beliefs of Canadian society

## Public Laws

- Public laws affect society as a whole.
- It includes criminal, constitutional and administrative laws.
- Public cases are brought before the courts by **the Crown** (the government) against the accused (an individual or group).
- A **criminal case** involves prosecution by the Crown under a public-law statute, such as the Criminal Code or the Controlled Drugs and Substances Act.

## Private Laws

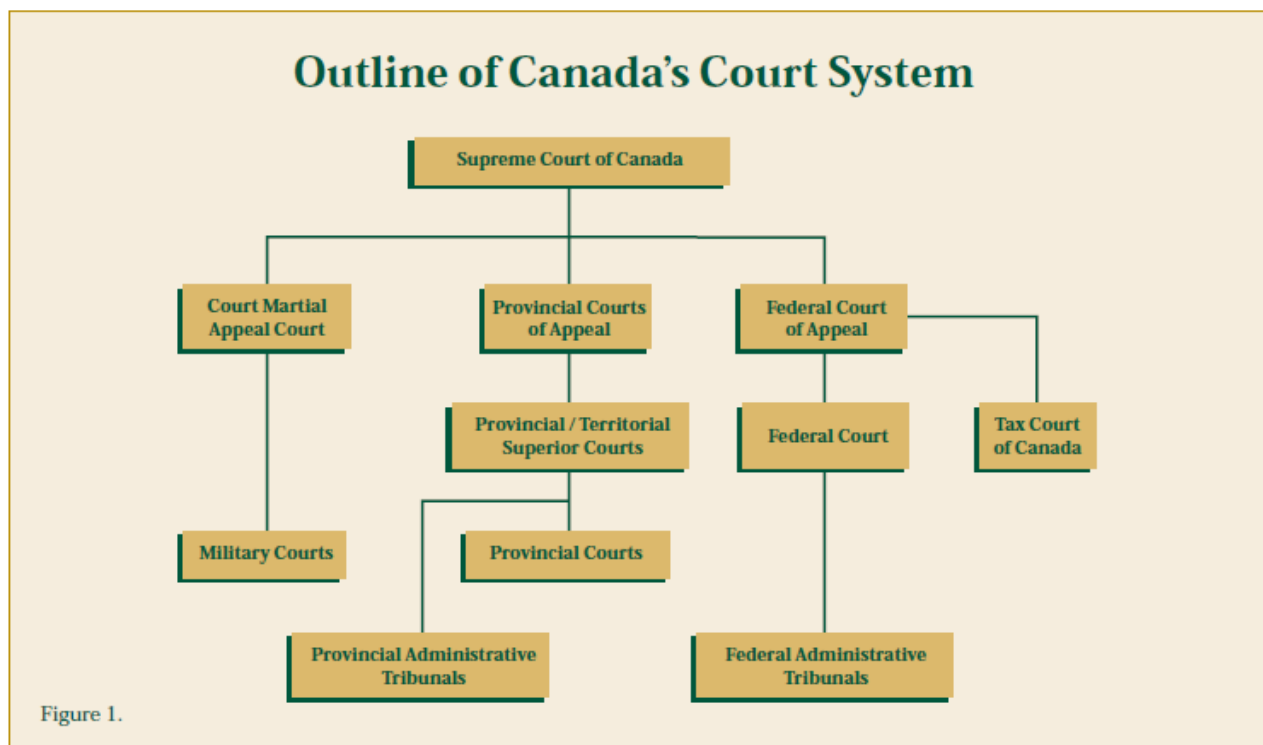
- Private laws are also called **civil laws**.
- They deal with the relationship between people and are used to settle private disputes.
- They deal with things like contracts, property ownership, the rights and obligations of family members and damages to personal property.
- A **civil case** is an action between private parties to settle private disputes; for example, a landlord sues a tenant for breaking a housing contract.

## Civil Law

- A civil case involves two individuals or groups that cannot reach an agreement.
- Some examples of civil cases involve personal injury, contracts and divorce.
- In a civil case there is a **plaintiff** (the person who is suing) and a **defendant** (the person being sued).
- Civil cases involve paying money or damages, not going to jail.
- Not all civil disputes are settled in court. Sometimes the two parties are able to agree upon a resolution together. This is called **negotiation**.
- In other instances, parties have the matter decided through **arbitration**.

## How the Courts are Organized

- Both the federal and provincial governments are responsible for the court system in Canada.



### Provincial Courts

- Provincial courts are divided into two levels: the lower level (provincial courts) and the upper level (superior courts).
- Provincial courts deal with most criminal offences, and in some provinces, with civil cases involving a small amount of money.

- Provincial courts may also include specialized courts, such as youth courts, family courts and small claims courts.
- Superior Courts are the highest courts in a province.
- They can review or change the actions of the lower courts.
- Superior court judges are appointed and paid by the federal government.
- Superior courts are divided into two levels, a **trial** and an **appeals** level.

**Federal Courts**

- Federal courts consist of a Trial and Appeal divisions, a Tax Court and the Supreme Court of Canada.
- The Supreme Court of Canada is the highest court in the country. It hears appeals from the decisions of the appeal courts in all the provinces and territories.
- The Supreme Court also decides on important issues concerning the constitution, and controversial or complicated areas of private and public law.
- The Supreme Court’s decisions are final.



**Getting Legal Help**

- If you have a legal problem, you should contact a lawyer.
- If you cannot pay for a lawyer, you can apply for legal aid.
- Legal aid gives low income people access to legal services.
- There are also lawyers called duty counsel who can give immediate, legal assistance to low-income people who appear in court without a lawyer.
- Contact Nova Scotia Legal Aid at [www.nslegalaid.ca](http://www.nslegalaid.ca) to apply or for more information.

**Legal Aid Offices in Halifax**

Nova Scotia Legal Aid (Adult Criminal) 400-5475 Spring Garden Road Halifax, NS, B3J 3T2 Tel: (902) 420-6583, 1-877-777-6583 Fax: (902) 420-1260	Nova Scotia Legal Aid 2830 Agricola Street Halifax, NS, B3K 4E4 Tel: (902) 420-3450, 1-866-420-3450 Fax: (902) 420-2873
HRM Youth and Duty Counsel Nova Scotia Legal Aid 401-5475 Spring Garden Road Halifax, NS, B3J 3T2 Tel: (902) 420-7800 Fax: (902) 428-5736	Supreme Court Family Division Duty Counsel 3380 Devonshire Avenue Halifax, NS, B3K 5M6 Tel: (902) 424-5616 Fax: (902) 424-0562
Nova Scotia Legal Aid 300-99 Wyse Road	



Dartmouth, NS, B3A 4S5 Tel: (902) 420-8815, 1-877-420-8818 Fax: (902) 420-6562	
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## Criminal Law

- In Canada there are many different laws.
- Crimes are either **summary conviction offences** or **indictable offences**. Summary conviction offences are less serious and the punishment is less than indictable offences.
- If you break a criminal law, there are different punishments. Punishments depend on the crime committed, the history of the defendant and other factors such as age.
- Punishments include:
  - paying a fine
  - paying for the damage you have done (restitution)
  - probation: release with certain conditions
  - community service
  - being sent to prison

## Examples of Crimes

- Here are some examples of crimes in Canada:
  - it is illegal to drive without a driver's licence, registration and insurance
  - it is illegal to drive if you have been drinking alcohol
  - it is illegal to hit your spouse or children
  - it is illegal to use, buy or sell marijuana, heroin, cocaine or other illegal drugs
  - it is illegal to destroy or steal someone else's property
  - it is illegal to make sexual comments or advances if the other person does not like them
  - it is illegal to force someone to have sex with you
  - it is illegal to try to give money to (bribe) a police officer



## Being Arrested

- A person can be arrested if the police witness the person committing a crime.
- If you are questioned or arrested, cooperate with the police; for example, you should tell them your name.

- If you are arrested, you have the right to speak to a lawyer before talking to the police.
- You have the right to know what you are being charged with and the right to appear before the court within 24 hours.
- If the police decide not to arrest you, they may give you an **appearance notice** to go the police station and a **summons to appear** in court.

## Trials

- In Canada, people who are arrested have the right to a trial before a judge and/or **jury** before they are punished for a crime.
- Once the person, who is accused of a crime, has a trial and is found guilty of the crime, then the courts decide the punishment.
- If you are **charged** with a crime, you may be released on **bail** until you are **sentenced**.
- In Canada a person accused or arrested is not guilty until proven beyond a reasonable doubt in a court of law.
- Sometimes Canadians are asked to serve on a jury. They receive a letter in the mail saying where and when to attend court.

## Youth and the Law

- Youth in Canada who commit a crime are held accountable for their actions, but they are not punished the same way as an adult.
- The punishment is usually much less severe.
- The law for young offenders is called the Youth Criminal Justice Act.
- It is very important that your young children know about the law.



## The Police

- The police in Canada protect people and make sure they follow the laws.
- If you need help or protection you can call the police.
- You should call 911 if it is an emergency and you need the police. This is for situations when someone is hurt or is in immediate danger.
- If it is not an emergency, you can call the regular police number (see below).
- Halifax is policed by the Halifax Regional Police and the Royal Canadian Mounted Police (RCMP). The Halifax Regional Police department is responsible for policing Halifax, Dartmouth, Bedford and all communities extending from Bedford to the Sambro Loop. The Halifax District RCMP

department is responsible for policing Tantallon, Lower Sackville, Cole Harbour, Musquodoboit Harbour, Middle Musquodoboit, Sheet Harbour and the Halifax Stanfield International Airport.

### Police Services in Halifax

Halifax Regional Police 1975 Gottingen Street, Halifax, NS Non-emergency: (902) 490-5020 Incident reporting: (902) 490-5016 Website: <a href="http://www.halifax.ca/police">www.halifax.ca/police</a>	Halifax District RCMP 1975 Gottingen Street, Halifax, NS Tel: (902) 244-7208/ 1-800-803-7267 Website: <a href="http://www.rcmp-grc.gc.ca">www.rcmp-grc.gc.ca</a>
Tantallon RCMP Detachment 1 Eleanor Lane, Upper Tantallon, NS Tel: (902) 244-7208	Lower Sackville RCMP Detachment 711 Old Sackville Road, Lower Sackville, NS Tel: (902) 244-7208
Cole Harbour RCMP Detachment 1171 Cole Harbour Road, Dartmouth, NS Tel: (902) 244-7208	Musquodoboit Harbour RCMP Detachment PO Box 280, Musquodoboit Harbour, NS Tel: (902) 244-7208
Sheet Harbour RCMP Detachment Sheet Harbour, NS Tel: (902) 885-2510	

- If the police come to your home, they can only come in if:
  - you say they can come in
  - they have a warrant - a warrant is a piece of paper from a judge saying they have the right to enter your home
  - they are chasing someone and they believe the person is in your home
  - they think a serious crime or an emergency is taking place in your home

## Witnessing and Reporting a Crime

- If you know about or witness a crime, you should:
  - call 911 right away if there is an emergency
  - call the non-emergency number if it is not an emergency
  - wait for the police to arrive - the police will want to talk to witnesses about their personal information and what they saw - if the witness does not speak English, they will call an interpreter
- The police will ask the witness his/her name, address, telephone number and what he/she saw.
- Witnesses may be asked to testify in a court.

## Personal Safety

The following personal safety tips come from the Halifax Regional Police Department:

1. Be alert and aware of your surroundings. Stay in well-lit, busy areas. Pay attention to everything and everyone around you.
2. Make your home less inviting to criminals. Try to get rid of hiding places for intruders. Make sure your front entrance is bright and consider installing motion activated exterior lights.
3. Lock your doors and windows when leaving your home or when you go to bed.
4. Always close your curtains at night and make sure people can't see valuable items from outside.
5. Don't let strangers into your home. Ask for identification from sales and service people. You can ask someone to wait outside while you contact their employer to confirm it's a real service call.
6. Never leave valuable items unattended. If you leave wallets, cell phones, backpacks and laptop computers in a public area they may be stolen.
7. Keep your vehicle locked and take out all items, especially phones, computers and music players.
8. Never provide bank, credit card or other personal information to anyone who contacts you by phone or email.
9. Get to know your neighbors and agree to look out for each other. Consider joining a Neighbourhood Watch group. See [www.halifax.ca/Police/Programs/neighbourhoodwatch.html](http://www.halifax.ca/Police/Programs/neighbourhoodwatch.html) for more information.
10. Report suspicious activity to police immediately. If you have information about a crime, you can contact Crime Stoppers at 1-800-222-8477.

# Unit 10: Recreation



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# Recreation

## What is recreation?

- Recreation is all about activities, pastimes and experiences that are freely chosen. These activities are taken at free times. And they usually produce feelings of satisfaction, enjoyment and relaxation



## Why is recreation important?

- Leisure, sport and recreation can provide:
  - a healthy lifestyle
  - a way to lower stress
  - the chance to spend time with your friends and family
  - the chance to make new friends and feel like part of the community
  - activities for your children to do
  - the chance to learn about dance, music, games, foods and cultural and religious festivals
  - chances to practice your English

# Holidays and Celebrations

The following are holidays and celebrations that take place in Canada:

- New Year's Day - January 1
- Valentine's Day - February 14
- Heritage Day – the Third Monday in February
- Easter - between March 22 – April 25
- Mother's Day - second Sunday in May
- Victoria Day - the Monday on or before May 24
- Father's Day - the 3rd Sunday in June
- Canada Day - July 1
- Natal Day - the 1st Monday in August
- Labour Day - the 1st Monday in September
- Thanksgiving Day - the 2nd Monday in October
- Halloween - October 31
- Remembrance Day - November 11
- Christmas - December 25
- Boxing Day - December 26
- New Year's Eve - December 31

# Types of Activities

## Summer Activities

- In the summer, Canadians participate in many outdoor sports and recreational activities during the long days and warm weather.
- Many parents register their children for sporting and recreational activities.
- Be sure to wear appropriate clothes, such as hats and sunglasses as well as sunscreen and bug spray and drink lots of liquids.

## Winter Activities

- Canadians enjoy many different winter activities.
- During the winter, it is important to get outside and be active.
- When we are active, it creates body heat. If we just sit or stand when we are outside, our bodies immediately begin to feel cold.
- Be sure to dress properly for winter activities. You should wear gloves, a hat, a winter jacket or snowsuit and winter boots.

## Examples of Activities

Summer Activities	Winter Activities	Year-Round Activities
<ul style="list-style-type: none"> <li>– soccer</li> <li>– baseball</li> <li>– tennis</li> <li>– golf</li> <li>– football</li> <li>– frisbee</li> <li>– canoeing</li> <li>– kayaking</li> <li>– fishing</li> <li>– biking</li> <li>– camping</li> <li>– going to the beach</li> <li>– basketball</li> </ul>	<ul style="list-style-type: none"> <li>– ice skating</li> <li>– hockey</li> <li>– sledding</li> <li>– making snowmen and snow angels</li> <li>– having snowball fights</li> <li>– downhill or cross-country skiing</li> <li>– ice fishing</li> <li>– shoveling snow</li> </ul>	<ul style="list-style-type: none"> <li>– sightseeing</li> <li>– hiking</li> <li>– walking</li> <li>– jogging</li> <li>– bird watching</li> <li>– bowling</li> <li>– exercise classes</li> <li>– going to the gym</li> <li>– window shopping</li> <li>– swimming</li> <li>– playing pool</li> <li>– going to museums and galleries</li> <li>– going to libraries</li> <li>– going out with friends and family</li> </ul>

# Festivals and Events

- There are many festivals and events that take place in Halifax and all around Nova Scotia.
- These attract visitors from all over the world.
- You can search for events in Halifax at [visitors.halifax.ca/events.shtml](http://visitors.halifax.ca/events.shtml).

## Halifax Events

- The **RBC Multicultural Festival** takes place during late June or early July at the Halifax Seaport. You can find music, dance, food and items for sale from many countries. You need to pay admission. More information at [www.multifest.ca](http://www.multifest.ca).
- **Canada Day celebrations** are on July 1 all around Canada. In the HRM, there is a free pancake breakfast, free concerts, parade, children's events and fireworks at night.
- The **TD Atlantic Jazz Festival** is in July. Concerts take place in many locations around the HRM. Concerts during the day at the main tent are free. You need to pay for concerts at night. More information at [www.jazzeast.com](http://www.jazzeast.com).
- The **Royal Nova Scotia International Tattoo** takes place in July at the Scotiabank Centre. It includes military demonstrations, dancing, music and many other things. You need to buy tickets to attend. More information at [www.nstatattoo.ca](http://www.nstatattoo.ca).
- The **Halifax International Busker Festival** happens every August on the Halifax waterfront. Performers come from all over the world. You can see gymnastics, juggling, dancing and other amazing performances. It is free to attend, but you should give them some money at the end of the performance. More information at [www.buskers.ca](http://www.buskers.ca).
- The **Halifax Tall Ships Festival** takes place in July some years. Ships from many countries come to the event. You can walk along the waterfront, see the ships and even go on some of them.



## Festivals and Events in Nova Scotia

- Scotiabank Blue Nose Marathon (Halifax) - [www.bluenosemarathon.com](http://www.bluenosemarathon.com)
- Annapolis Valley Apple Blossom Festival - [www.appleblossom.com](http://www.appleblossom.com)
- Privateer Days (Liverpool) - [www.privateerdays.ca](http://www.privateerdays.ca)
- Stan Rogers Folk Festival (Canso) - [www.stanfest.com](http://www.stanfest.com)
- Antigonish Highland Games - [www.antigonishhighlandgames.ca](http://www.antigonishhighlandgames.ca)
- Pictou Lobster Carnival - [www.pictoulobstercarnival.ca](http://www.pictoulobstercarnival.ca)
- TD Halifax Jazz Festival (Halifax) - [www.jazzeast.com](http://www.jazzeast.com)
- Yarmouth Seafest - [www.seafest.ca](http://www.seafest.ca)
- Halifax Pride Week Festival - [www.halifaxpride.com](http://www.halifaxpride.com)
- Festival de l'Escaouette
- Festival Acadien de Clare - [www.festivalacadiendeclare.ca](http://www.festivalacadiendeclare.ca)
- New Glasgow Riverfront Jubilee - [www.newglasgow.ca](http://www.newglasgow.ca)
- Natal Day Festival (Halifax) - [www.natalday.org](http://www.natalday.org)



- Digby Scallop Days - [www.digbyscallopdays.com](http://www.digbyscallopdays.com)
- Lunenburg Folk Harbour Festival - [www.folkharbour.com](http://www.folkharbour.com)
- Dutch Mason Blues Festival (Truro) - [www.dutchmason.com](http://www.dutchmason.com)
- Wild Blueberry Harvest Festival - [www.wildblueberryfest.com](http://www.wildblueberryfest.com)
- Nova Scotia Fall Wine Festival - <http://winesofnovascotia.ca/events/fall-wine-festival/>
- Hike the Highlands (Ingonish) - [www.hikethehighlandsfestival.com](http://www.hikethehighlandsfestival.com)
- Atlantic Film Festival (Halifax) - [www.atlanticfilm.com](http://www.atlanticfilm.com)
- Deep Roots Music Festival (Wolfville) - [www.deeprootsmusic.ca](http://www.deeprootsmusic.ca)
- Valley Pumpkin Fest (Annapolis Valley) - <http://www.annapolis-valley-vacation.com/valley-pumpkin-festival.html>
- Celtic Colours International Festival (Cape Breton) - [www.celtic-colours.com](http://www.celtic-colours.com)
- Halifax Pop Explosion - [www.halifaxpopexplosion.com](http://www.halifaxpopexplosion.com)
- Molson Canadian Nova Scotia Music Week (Yarmouth) - [www.musicnovascotia.ca](http://www.musicnovascotia.ca)
- Father Christmas Festival (Mahone Bay) - [www.mahonebay.com](http://www.mahonebay.com)
- Parade of Lights (Halifax)
- New Year Celebrations

## Events for Newcomers

- There are a number of events that are for newcomers to the Halifax.
- These are a great way to meet people and to get to know your new home.
- All of these events are free to attend.
- **Supper Nova** is a potluck party with entertainment and activities for children. It takes place 4 times a year. It is in the Saint Benedict Church at 45 Radcliffe Drive, Halifax in Halifax. Call (902) 406-8637 for more information.
- The **Newcomer Bus Tour** takes EAL clients around Halifax to show them important places such as parks, hospitals and recreation centres. You must be in Halifax for less than 6 months to go on the tour. Bus tours happen in November and July.
- The **Annual Welcome Barbecue** happens every year in July. Newcomers and residents of Halifax enjoy food, music and activities together. It takes place on the Halifax Commons.



# Parks

## Halifax Parks

- **Point Pleasant Park** is a great place to have a picnic, go for a walk or take a swim. It is in the South End (about 2.5 kilometers from downtown Halifax). You can enter at the south end of Tower Road and the south end of Point Pleasant Drive.
- The **Halifax Public Gardens** are a National Historic site in the downtown Halifax area. They were created in 1836 and are one of the only Victoria gardens left in the world. You can enter at the corner of Spring Garden Road and South Park Street.
- The **Halifax Common** or “the Commons” is a large park in Central Halifax. It has softball fields, tennis courts, a swimming pool, a soccer field, a skateboard park and a playground for children. In the winter, there is a skating oval where you can skate for free. It is close to downtown, between Robie Street and North Park Street.
- Other Parks:
  - Seaview Park/Africville
  - Sir Sanford Fleming Park
  - Hemlock Ravine Park
  - Long Lake Provincial Park
  - McNabs and Lawlor Islands
  - Dartmouth Ferry Terminal Park
  - Shubie Park
  - Dartmouth Common



# Beaches & Lakes

- The HRM has a large number of beaches and lakes.
- Trained lifeguards supervise many of the beaches from June 30 to August 30 from 11 am to 5 pm.
- You can call the beach line at (902) 429-0635 for conditions.



## Supervised Beaches and Lakes in Halifax

Albro Beach 199 Albro Lake Road, Dartmouth	Birch Cove Beach Lake Banook, Dartmouth
Campbell Point Beach Hatchet Lake, Halifax	Chocolate Beach Chocolate Lake, Halifax
Clam Harbour Beach	Crystal Crescent Beach

158 Beach Road, Clam Harbour	223 Sambro Creek Road, Sambro Creek
Cunard Beach William's Lake Road, Halifax	Dollar Lake 5265 Old Guysborough Rd, Wyse Corner
Kearney Beach 23 Saskatoon Avenue, Halifax	Kidston Beach 94 Fieldstone Street, Halifax
Kinsmen Beach First Lake, Sackville	Lake Echo Beach Lake Echo, Eastern Shore
Lawrencetown Beach Lawrencetown	Long Pond Beach Long Pond, Halifax
Mallay Falls Sheet Harbour	Martinique Beach Musquodoboit Harbour
Oakfield Provincial Park 366 Grand Lake, Grand Lake	Penhorn Beach 70 Penhorn Drive, Dartmouth
Queensland Beach Highway 3, Queensland	Rainbow Haven Beach Dartmouth
Sandy Lake Sandy Lake, Bedford	Saunders Beach Paper Mill Lake, Bedford
Shubie Beach Lake Charles, Dartmouth	Springfield Beach Springfield Lake, Sackville

## Swimming Pools

- There are a number of indoor and outdoor swimming pools open to the public in Halifax.
- Some pools may offer swimming lessons.
- All children under 8 years must swim with an adult in the water.

### Swimming Pools

Canada Games Centre 26 Thomas Raddall Drive, Halifax Tel: (902) 490-2400 Website: <a href="http://halifax.ca/canadagamescentre/home">halifax.ca/canadagamescentre/home</a>	Centennial Pool 1970 Gottingen Street, Halifax Tel: (902) 490-7219 Website: <a href="http://www.centennialpool.ca">www.centennialpool.ca</a>
Needham Pool 3372 Devonshire Avenue, Halifax Tel: (902) 490-4633	Spryfield Wave Pool 10 Kidston Road, Spryfield Tel: (902) 477-7665

YMCA 1565 South Park St, Halifax Tel: (902) 423-9622 Website: <a href="http://www.ymcahrm.ns.ca">www.ymcahrm.ns.ca</a>	YMCA 21 Woodlawn Avenue, Dartmouth Tel: (902) 469-9622 Website: <a href="http://www.ymcahrm.ns.ca">www.ymcahrm.ns.ca</a>
Dartmouth Sportsplex 110 Wyse Road, Dartmouth Tel: (902) 464-2600	Cole Harbour Place 51 Forest Hills Parkway, Cole Harbour Tel: (902) 464-5100
Sackville Sports Stadium 409 Glendale Drive, Sackville Tel: (902) 869-4141	Bedford Lions Pool 36 Holland Avenue, Bedford Tel: (902) 490-4682
Commons Pool Central Commons, Halifax	Isleville Street Playground Spray Pool 3460 Isleville Street, Halifax
George Dixon Centre Spray Pool 2502 Brunswick Street, Halifax	Westmount School Spray Pool 6700 Edward Arab Avenue, Halifax

## Water Safety Tips

- Always watch children near water. Do not leave them alone, even for a moment.
- Use a fence to keep children away from pools or other bodies of water.
- Teach children to swim when they are ready, usually after age 4.
- Teach children to never run, push or jump on others around water.
- Teach children never to swim alone.

## Museums and Historical Attractions

- Nova Scotia has many interesting museums and historic attractions.
- You can buy a Nova Scotia Museum Pass [museum.gov.ns.ca](http://museum.gov.ns.ca) for 27 museums in Nova Scotia. The cost of a family pass (2 adults and 2 children) is \$90 for one year. It is \$45 for an adult pass.
- You can visit the following websites to find museums and historic attractions in Nova Scotia:
  - [www.novascotia.com](http://www.novascotia.com)
  - [museum.gov.ns.ca](http://museum.gov.ns.ca)
  - [novascotiaheritage.ca](http://novascotiaheritage.ca)



### Museums in Halifax

<p>Maritime Museum of the Atlantic 1675 Lower Water Street, Halifax, NS Tel: (902) 634-1963 / 1-800-763-1963 Website: <a href="https://maritimemuseum.novascotia.ca/">https://maritimemuseum.novascotia.ca/</a></p>	<p>Nova Scotia Museum of Natural History 1747 Summer Street, Halifax, NS Tel: (902) 424-7353 Website: <a href="https://naturalhistory.novascotia.ca/">https://naturalhistory.novascotia.ca/</a></p>
<p>Art Gallery of Nova Scotia 1723 Hollis Street, Halifax, NS Tel: (902) 424-7542 Website: <a href="http://www.artgalleryofnovascotia.ca">www.artgalleryofnovascotia.ca</a></p>	<p>Halifax Citadel National Historic Site Citadel Hill, Sackville Street, Halifax, NS Tel: (902) 426-5080 Website: <a href="http://www.pc.gc.ca/lhn-nhs/ns/halifax/index.aspx">www.pc.gc.ca/lhn-nhs/ns/halifax/index.aspx</a></p>
<p>Canadian Museum of Immigration at Pier 21 1055 Marginal Road, Halifax, NS Tel: (902) 425-7770 Website: <a href="http://www.pier21.ca/home">www.pier21.ca/home</a></p>	<p>Black Cultural Centre for Nova Scotia 1149 Main Street, Dartmouth, NS Tel: (902) 434-6223/1-800-465-0767 Website: <a href="http://www.bccns.com">www.bccns.com</a></p>
<p>Dalhousie Art Gallery 6101 University Avenue, Halifax Tel: (902) 494-2403 Website: <a href="http://artgallery.dal.ca">artgallery.dal.ca</a></p>	<p>Discovery Centre 1593 Barrington Street, Halifax, NS Tel: (902) 492-4422 Website: <a href="http://www.discoverycentre.ns.ca">www.discoverycentre.ns.ca</a></p>

## Halifax Recreation Programs

- Halifax Recreation offers classes, day camps, summer camps and summer programs for children.
- Check for the latest edition of **Halifax Recreation Guide**, available from recreation centres in Halifax or you can go to [www.halifax.ca/rec/ProgramsandActivities.html](http://www.halifax.ca/rec/ProgramsandActivities.html) to see the catalogue online.
- You can register for programs online at <https://eservices2.halifax.ca/reconnect/Start/start.asp> by phone at (902) 490-6666 or at a recreation centre.

## Restaurants

- Halifax has a wide range of restaurants where you can eat food from many different countries.
- To find restaurants, you can ask other people, look in the telephone book or go to the following websites:
  - [www.halifaxdining.ca](http://www.halifaxdining.ca)
  - [ns.edining.ca](http://ns.edining.ca)
  - [www.thecoast.ca](http://www.thecoast.ca)

## Other Things to Do

There are many other things to do in Halifax, including:

- see a movie at Cineplex - [www.cineplex.com](http://www.cineplex.com)
- go bowling Bowlarama - [www.bowlarama.ca](http://www.bowlarama.ca)
- go to a concert - [www.ticketatlantic.com](http://www.ticketatlantic.com)
- go to a play at Neptune Theatre - [www.neptunetheatre.com](http://www.neptunetheatre.com)
- see a hockey or basketball game - [www.ticketatlantic.com](http://www.ticketatlantic.com)
- go hiking - [www.hikenovascotia.ca](http://www.hikenovascotia.ca)
- go to the casino - [www.casinonovascotia.com](http://www.casinonovascotia.com)

## Top 10 Things to do in Halifax

1. Go to RBC Nova Scotia Multicultural Festival
2. Go to Canada Day Events
3. Go to the Halifax International Busker Festival
4. Walk in Point Pleasant Park
5. Go to a play at Neptune Theatre
6. Go to a Mooseheads hockey game at the Scotiabank Centre
7. Go to the Alfresco Movie Festival
8. Visit the Farmer's Market
9. Go to the Museum of Natural History
10. Walk on the Halifax waterfront

## Around Nova Scotia

Nova Scotia offers a wide range of activities, such as:

- camping
- hiking
- whale watching
- golf
- museums and historic sites
- fishing
- restaurants
- amusement parks
- theatres
- skiing

## Getting More Information

The following resources are useful for finding out about recreation and travel in Nova Scotia:

### Visitor Centres

Tourism Nova Scotia Visitors Centre 1655 Lower Water Street, Halifax Tel: (902) 424-4248	Tourism Nova Scotia Visitor Centre Halifax Stanfield International Airport
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### Publications

- Greater Halifax Visitor Guide
- Doers and Dreamers Guide
- Festivals and Events Guide
- Tourism Regions Map

### Newspapers

- Metro - [www.metronews.ca/halifax](http://www.metronews.ca/halifax)
- The Chronicle Herald - [thechronicleherald.ca](http://thechronicleherald.ca)
- The Coast - [www.thecoast.ca](http://www.thecoast.ca)

### Websites

- [www.destinationhalifax.com](http://www.destinationhalifax.com)
- [www.novascotia.com](http://www.novascotia.com)
- [www.explorenovascotia.com](http://www.explorenovascotia.com)