

First Days Guide

A Newcomers' Guide to Their First
Two Weeks in Ontario

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Welcome to Ontario!

Moving to a new country can be difficult. Leaving behind friends and family can be hard. Many things – school, health care, jobs and even the law – might be different from the country you just left. Finding your way in Ontario can take a long time, especially if you don't have the right information and don't know what to do.



The First Days Guide was produced by the Ontario Council of Agencies Serving Immigrants (OCASI). OCASI manages Settlement.Org, a website for newcomers. Everyday, we help newcomers find information and we can help you take your first steps to make Ontario your new home.

Taking you step-by-step

This guide is organized into sections. Each section covers a topic. The Settlement.Org website is organized the same way. On the next page, you will find a checklist of things you need to do in your first weeks in Ontario. The sections of this guide explain each thing on the list in more detail. You will find links to longer articles on Settlement.Org, and information about where you can get help. You can download and print important forms from Settlement.Org.

The First Days Guide tells you what you need to know in your first 2 weeks in Ontario. It will help you with your first steps, but it will not answer all of your questions about living in Ontario. There are lots of other places where you can find information. We'll tell you about some of them in this guide. If you have access to a computer and the internet, visit Settlement.Org (www.settlement.org) for more information about anything you read in this guide or for any other questions you have.

This guide has a lot of information. It can be hard to know where to start. Take your time and read the guide carefully to make sure that you know which things are important for you and how to get started.

You might have friends here already who can help you with some of the important tasks. They can explain how some things work in Canada. This can be really helpful but you should still read this guide so that you understand all of these important things yourself. Even if you have a friend here, you must do many things for yourself. You can do many things before you come to Ontario that will help you.

In your first weeks in Canada, you have many things to do. You need to complete many government forms. These forms will help you get important cards and services such as your Social Insurance Number (SIN), Ontario Health Insurance Plan (OHIP), and the Canada Child Tax Benefit (CCTB). You do not have to pay for these forms. Often you can download them from the internet. You do not need to pay for help to fill out

the forms. You can get free help at settlement agencies. This guide will help you find a settlement agency in your city or town.

Welcome to Ontario

Continued

Here is a checklist of things to do in your first weeks. You can decide what to do first. You might not need to do all of these tasks. For example, if you do not have children, you do not need to find a school near your home. Some tasks you should do right away, such as like apply for your health card and your SIN.

If you have friends or family in the city where you want to live, they can be a great help to you. They can show you around and help you find a place to stay. They can help you learn about your new community.

Welcome to Canada Checklist

- Find a place to live
- Apply for a Social Insurance Number (SIN)
- Apply for a Health Card (OHIP)
- Apply for the Canada Child Tax Benefit (CCTB)
- Open a bank account
- Apply for a driver's licence
- Get information about finding a job
- Find a settlement agency close to your home
- Find a Community Health Centre close to your home
- Find an Employment Resource Centre (ERC) close to your home
- Find a public library close to your home
- Learn about your rights as an employee
- Learn about your rights as a tenant
- Find out how to register your children in school
- Get maps of streets and bus routes
- Find English classes for you and your family
- Find out where to shop

- Look for information on www.settlement.org

Welcome to Ontario


Continued

How much does it cost to settle in Canada?

It might cost more than you think. Citizenship and Immigration Canada (CIC) asks you to show “proof of funds” when you arrive. You have to prove that you have enough money to support yourself and your family after you arrive in Canada.

But the amount of money CIC wants you to have is probably not enough for you to have a life like you had before you came to Canada. Many newcomers do not find a job for many months. It will take time for you to make your new life here into the life you want.

When you rent an apartment or house, you must pay the first and the last month’s rent before you move in. Some rental apartments and houses have furniture, but most do not. You must buy furniture. You might have to buy winter clothes. You have to pay for transportation, telephone, food, medicine and entertainment.

The costs are not the same in all cities. To see some examples of how much it costs to live in Canada read *What does it cost for a family of three to live in Canada?* on Settlement.Org.  www.settlement.org/FD/01

You should find out how much it costs to live in the city where you want to live. Bring as much money as you can. That will make your first months easier.

Arriving in Ontario



When you go through Customs and Immigration, ask the Canadian immigration officer any questions you have about your immigration or visa status. If you wait until later, it might be harder to get the answers you need.

Before you arrive in Canada, read *What documents should I bring with me when landing in Canada as a new immigrant?*

 www.settlement.org/FD/02

If you land at Lester B. Pearson International Airport in Toronto, the Immigrant Reception and Information Services (IRIS) kiosk has a package of information to help you. The package has information about what you need to do first when you arrive in Ontario. It explains where you can find agencies that help new immigrants.

Staff at the information desk at the airport can tell you the best way to get to where you plan to stay. At airports, you can usually find buses, taxis and other ways to get to where you need to go. Some cost much more than others. It's a good idea to check the cost with airport staff or the bus or taxi company before you choose.

Getting to know your new city

You have a lot to do when you first arrive. You need to spend part of your time learning about your new city. A good way to do this is to act like a tourist!

Before you arrive, get tourist information about the city where you plan to live. When you arrive, spend a few days looking around the city in a car or on a bus. This will help you:

- Find schools, hospitals, banks, stores, community centres and parks.
- Find the best way to travel around the area.
- Learn what activities and services are available.
- See local attractions and landmarks.

It is a great way to relax and recover from your journey before you start all the work of settling into your new home.

About Ontario

Weather

Arriving in Ontario

Continued

Ontario is a large province. Temperatures vary from region to region. The temperature can be different within the same region. Usually, January is the coldest month of the year and July is the warmest. Radio and TV news give temperatures in degrees Celsius (C). Sometimes they also give the temperature in degrees Fahrenheit (F).

Ontario has 4 seasons:

Spring: March 20 - June 20

Spring is a rainy season in most of Ontario. Daytime temperatures rise throughout the season, but the nights are cool. The average temperature during the day is about 12°C in March, April and early May.

Summer: June 21 - September 21

Summer begins on June 21 but, to most Ontarians, July and August are the main months of summer. In summer, the weather is very warm in most parts of the province. In southern Ontario, daytime temperatures are usually above 20°C and often rise above 30°C. It can be hot and very humid in the summer. On TV and radio you will hear warnings about health problems caused by heat, sun and smog.

Fall (also called autumn): September 22 - December 20

Fall begins in September. The weather gets cool and the leaves on many trees change colour and fall to the ground. It can also be very rainy at this time of year. In some northern parts of Ontario, it can snow in late October. In these months, the average daytime temperatures are about 10°C - 12°C in most of the province. The temperatures get lower as winter approaches.

Winter: December 21 - March 19

In winter, it is cold and snows often. During the winter months (December, January and February), the temperature in most of the province is usually below 0°C, day and night. Temperatures in some parts of the province can drop below -25°C. In most of Ontario, snow can be on the ground from the middle of December until the middle of March. In the northern parts of Ontario, the winter is longer and colder than in Southern Ontario.

Winters in Ontario can be very cold and snowy. If you come from a warm country, you might be surprised by how cold it can get. Winter is a time for fun in the snow, but it is important to learn about the dangers of the cold and how to stay warm. Here are some of the winter clothes you will need:

- Thick, windproof coat
- Scarf – for around your neck or across your face
- Gloves or mittens
- Warm underwear
- Winter hat that covers your ears
- Warm boots that are lined and/or waterproof

You can find out about the weather in your area by listening to the radio, watching TV, reading the newspaper or visiting weather websites. For more information, read *How should I dress for winter in Ontario?*

 www.settlement.org/FD/24

Finding help

Settlement Agencies

Settlement agencies can help you start your life in Ontario. These agencies are community organizations that help new immigrants.

As soon as you arrive in Ontario, find a settlement agency near you to help you settle into your new city. You may be staying in a hotel when you first arrive. Settlement agencies can help you find your first place to live. They can also help you learn about your new community.

You may hear people call these organizations ISAP agencies, multicultural centres, or immigrant-serving agencies. These settlement services are free and always confidential. At a settlement agency you can get:

- Help interpreting and translating documents
- Help filling out forms and applications
- Information about other resources in the community

Settlement agencies can also help you find:

- Somewhere to live
- English classes
- A job
- Training programs
- Places to buy food, clothes or furniture at a low cost

Arriving in Ontario

Continued

You can find a settlement agency or service when you arrive in your new community. You can also visit Settlement.Org's *Find Help Close to Home* section.

 www.settlement.org/FD/04

Newcomer Information Centres (NIC)

If you are in Toronto, Peel Region (Brampton, Caledonia, Mississauga) or Ottawa, you can go to a Newcomer Information Centre (NIC) when you first arrive. NICs refer you to the community agencies that can help you to settle in these areas. Visit Settlement.Org or check a phone book to find a NIC in your area.

Community Information Centres

If you are looking for information about community, social, health or government services, call your local Community Information Centre. The centre can help you find a free service in your area. This service is free and confidential. You do not need to give any personal information to use this service.

To find the nearest Community Information Centre, look in the blue pages of the phone book. Look up "Community Information." The phone book shows the phone number and street address of the centre. If you are not sure how to use the phone book, read the *Using the Telephone Book* section in the **Consumer Information** section of this guide.

In many areas you can dial 211 on your telephone to get community information.

Citizenship and Immigration Canada (CIC)

If you have questions about your immigration status after you arrive in Canada, call the Citizenship and Immigration Canada (CIC) Call Centre at **1-888-242-2100**.

You can get information from the recorded message, 24 hours a day, 7 days a week.

If you want to speak to a person, call from 8:00 a.m. - 4:00 p.m., Monday to Friday. You can get service only in English and French at this number.

Housing



Finding a place to live

If you can, arrange a place to stay for your first few nights in Ontario, before you arrive. You can contact a travel agent anywhere in the world to find and reserve a place to stay.

When you are in Canada or the U.S., you can call Tourism Ontario at 1-800-ONTARIO (1-800-668-2746). Tourism Ontario can help you to find a room and make a reservation. This service is free.

You can stay in a hotel, bed-and-breakfast, apartment hotel, travel hostel or a student residence in a university or college for a short time. You can stay in travel hostels or student residences for days, weeks, or months for less money than a hotel. A bed-and-breakfast is a room in a house where the owner gives you breakfast every day.

If you arrive at Lester B. Pearson International Airport in Toronto without a place to stay, look for the Immigrant Reception and Information Services (IRIS) sign or phone **905-672-3660**. They also have information about hotels and places to stay near the airport. The hotels near the airport are expensive, so you might want to find a hotel closer to the city.

Many homes in Ontario are expensive. Your first home may not be the one you want. You need time to learn about the rental and real estate markets and different neighbourhoods. Most newcomers do not find a job for many months. Keep this in mind when you decide how much you will spend on housing.

Most experts say you should not spend more than one-third (33.3%) of your total income before taxes on a place to live.

Housing options

You can save money if you share an apartment or house with other people.

Rent costs are different in different parts of the city. Usually, rent costs are higher near the centre of a major city. Learn as much as you can about the rental market before you arrive.

Ask yourself these questions before you rent a place:

- Is it close to a bus route or subway station?

- Is it close to other services? (schools, stores, laundromats, parks, playgrounds, community centres, medical clinics, places of worship)
- Is the apartment building or house quiet?
- What are the other tenants like?
- Is there a place to park a car? Do I have to pay extra for parking?
- Is the neighbourhood safe?
- Is it close to a school? (for people with children)
- Do I have to pay extra for heat and electricity?

Resources

Here are some places where you can find out more about housing before you come to Ontario.

Real Estate Rental Services: These services are also called Property Rental Management or Rental Locators. They are companies that help landlords find new tenants. They can help you find a place to live. They charge a fee for this.

Ask them what services they provide. Will they refund your money if you are not happy with their service? If they will not, **do not** pay any fees and do not use these services.

Relocate Canada: This is an online guide for people moving in Canada. You can look for the city you want and find information about housing, child care, weather, expenses and many other things. You can also download a telephone directory for many cities in Canada at:

 www.settlement.org/FD/03.

Yellow Pages: This is the section of a telephone book that lists business and professional firms in alphabetical order. The businesses are organized by categories. You can search for Real Estate Rental Services through the Yellow Pages on the internet at

 www.settlement.org/FD/18.

Classified Advertisements: Most newspapers in Ontario have a Classifieds section. Many landlords list places for rent in this section. Landlords usually list apartments 1-2 months before someone can move in.

Reading these ads can help you learn about the cost and availability of the type of home you want. You can find these housing classified ads on many Ontario newspaper websites.

Housing

Continued

Usually you will have to wait until you arrive to find a home here if you approach landlords yourself. You can also call a landlord before you arrive in Ontario. Most landlords want to meet you in person before they rent their apartment or house to you.

Settlement Agencies

Settlement agencies can refer you to Housing Help Centres in your area. They will let you know about your short and long-term housing options.

You can find a list of the agencies in the Settlement.Org Find Help Close to Home section.  www.settlement.org/FD/04

Housing Help Centres

Many communities have Housing Help Centres. These centres can help you find low cost housing. You can use this service only after you arrive in Ontario. This service is good for people who do not have much money. A settlement agency can help you find the Housing Help Centre in your city.

Here are some services you can get at a Housing Help Centre:

- Help looking for housing
- Information about legal services and about the law that protects tenants and landlords (the Residential Tenancies Act)
- Information about budgeting your money
- Help talking with social workers, legal aid providers, social housing providers and property managers
- Lists of private landlords
- Landlord information and education
- Help applying for subsidized housing
- Hostel or shelter information
- Help finding programs for food, clothing or health

Bulletin Boards


You can find bulletin boards at community centres, laundromats, grocery stores and other local businesses. These bulletin boards often have information about places to rent.

Most universities and colleges have housing bulletin boards, websites and housing offices to help their students find places to rent. If you are a student, check the bulletin boards at college and university housing services.

Sometimes you can see "**For Rent**" or "**Vacancy**" signs in front of apartment buildings or in windows of houses with rooms or apartments for rent. You can also ask superintendents at apartment buildings if any units will be vacant soon. You can ask them to put your name on a waiting list. You do not need to pay a fee or deposit to do this.

Your family and friends might know about places for rent. Tell them that you are looking for a place to live.

Look first in smaller buildings or look for landlords with apartments or rooms to rent in their homes. Some large rental companies want you to give them names of people in the city who know you. Or they may want you to pay a large deposit of money before they will rent to you.

Find out more with the Settlement.Org article *How can I find housing or an apartment to rent?*  www.settlement.org/FD/05

Documents and applications

When you fill out a rental application, you **may** need a:

- Letter from your employer stating your income
- Bank statement showing that you have enough money
- Credit check
- Person who promises to pay your rent if you cannot pay it (called a guarantor or co-signer), if your income is low, or if you do not have an income
- Personal references, such as a previous landlord, friend, settlement worker or language instructor

You may not have all these documents. Provide as many as you can.

Deposits

Housing

Continued

When you rent, you often have to pay first and last month's rent as a deposit. You can pay this with cash, certified cheque or money order. Your landlord must give you a receipt. Your landlord must pay you interest each year on the deposit. The landlord will pay you this interest when you move out. **This is the only type of deposit the law allows.**

Your landlord cannot ask you a "security deposit" to pay for possible damages or "key money" that is more than the cost to replace the keys. This is illegal.

Some rental agreements do not include the cost of utilities (such as heat and electricity). If these utilities are not part of the rent you pay, then you have to contact the utility company to open an account and start the services.

Lease

A lease is a contract between you (the tenant) and the person or company you rent from (the landlord). Sometimes a landlord will not ask you to sign a lease. You might have a verbal agreement instead. "Month-to-month" rentals are often verbal agreements.

You can choose to sign a lease or rent month-to-month. In both cases, you and your landlord must obey the law that governs rental housing in Ontario (the Residential Tenancies Act).

Read your lease. Make sure you understand and agree with everything in your lease before you sign it.

A lease states:

- The rental period (usually 12 months)
- How much you must pay for rent
- When the rent will increase
- What is included in the rent (for example, parking or utilities)
- Other information and rules about the apartment building, house or room

At the end of your lease, you can renew the lease. Or, you can start renting from month-to-month. You do not have to sign a new lease if you want to rent

month-to-month. If you want to move out, you must write a letter and give it to the landlord 60 days before the month you will leave.

Housing

Continued

As a tenant, you:

- Must pay your rent on time. Usually, the rent is due on the first day of each month. Your lease will tell you when your rent is due.
- Must keep your apartment clean and put garbage in the proper place.
- Cannot let extra people live in the apartment. Visitors may stay with you for a few days or weeks, but not for a long time.
- Cannot disturb other tenants.

As a tenant, you have the right to:

- A clean, well-maintained home with electricity, heat, running water and appliances (fridge and stove) that work.
- Privacy. Usually, a landlord must give you a letter 24 hours before entering your apartment. In an emergency, such as a fire or flood, your landlord may enter without notifying you.
- End your tenancy within the time allowed in the lease or by law.

It is a good idea to get tenant insurance for your household.

You can find more information about finding housing in Ontario in the Settlement.Org Housing section.

 www.settlement.org/FD/06

Health

The Government of Canada and the provincial governments collect taxes to pay for medical services and health insurance for Canadian citizens and permanent residents. The Ontario Health Insurance Plan (OHIP) pays for most basic and emergency health services for residents of Ontario.



Applying for the Ontario Health Insurance Plan (OHIP)



Your Health Card

OHIP is the Ontario Health Insurance Plan. It pays for most basic and emergency health care services.

OHIP does not pay for the cost of medication or dental services. Health care service providers, like doctors, hospitals and walk-in clinics, will check your Health Card (OHIP card) each time you visit. Always carry your Health Card so you can receive medical help when you need it.

You **CANNOT** get an OHIP card until after you have lived in Ontario for 3 months. You can apply for a Health Card as soon as you can show that you live in Ontario, but you will not receive your card until after the 3-month waiting period.

To apply, go to an OHIP office. Call the Ontario Ministry of Health and Long-Term Care and ask where the nearest office is. The phone number is **1-800-268-1153**. This is a free call from anywhere in Ontario. Call **416-327-4327** if you are calling from Toronto. You can also find a list of office locations at www.settlement.org/FD/27.

When you go to the OHIP office, you must complete an application form. You must also provide original documents that prove your immigration status and that you live in Ontario. If you have children 15 1/2 years old or older, they must go with you to the office. The staff at the OHIP office will take their picture for their card.

If your application is complete, OHIP will mail the card to you when you are eligible for coverage.

It is a good idea to buy health insurance from a private company right away, so you can have health care during the 3-month waiting period. Contact the Canadian Life and Health Insurance OmbudService (CLHIO) for information about insurance companies - **1-800-268-8099**, which is a free call from anywhere in Ontario.

Private Health Insurance

On Settlement.Org, you can find a list of private insurance companies that provide individual health insurance plans. It does not list all of the companies that offer this insurance. We do not support any particular company. It is best to talk to many companies to find the best insurance for you.

Usually, the coverage you want is for "visitors to Canada." Ask the insurance company if it provides coverage for new immigrants to Canada. Some insurance companies have **rules and deadlines for buying** insurance. For example, for some companies, you might have to buy insurance within a certain number of days after arriving in Ontario. Find out more in the Settlement.org article *Private Health Insurance for New Immigrants*.

 www.settlement.org/FD/07

It is important to know that:

- Insurance companies charge a daily premium for each person. Depending on your age and the insurance plan you get, your premium can be from \$2 per day to more than \$8 per day.
- Most private health insurance companies will not pay for treatment for health conditions you had before you got the insurance, even if you did not know about them.
- Often, you cannot make claims until after a short waiting period.
- Most insurance covers medical emergencies, necessary treatments, medical tests and medication prescribed by a doctor.
- Most temporary private health insurance plans for newcomers do not pay for "regular" check-ups and visits to a family doctor.

When you need health services, call the insurance company first and ask if your plan will pay for them.

Finding a doctor or a dentist

Doctor

A family doctor is also called a “family physician,” “general practitioner” or a “GP.” A family doctor is usually the first person you see when you do not feel well or when you are sick. You need to find a doctor who is taking new patients.

When you have a family doctor, you go to this doctor when you are sick, unless it is an emergency. Go to the hospital in an emergency. Your doctor keeps a record of your medical conditions and treatments and gets to know you and your family.

How to find a family doctor

Doctor Search Service: Use the Doctor Search service of the College of Physicians and Surgeons of Ontario to find a doctor in your area. You can call **416-967-2626** in Toronto or **1-800-268-7096 ext. 626** from anywhere else in Ontario.

Health Care Connect: This program refers you to a local doctor or nurse practitioner who is accepting new patients. You need to have OHIP to use this service. It is run by the Ministry of Health and Long-Term Care. To register, call **1-800-445-1822**.

Yellow Pages: You can also find a doctor in the Yellow Pages of your local telephone book. Look under “Physicians & Surgeons” for “Family Medicine,” “Family Practice” or “Family Physician.”

You can also ask your friends or relatives if their doctor is accepting new patients. Do not wait until you are sick to try to find a family doctor.

You may not be able to find a doctor in your area who takes new patients. You may need to go to a walk-in medical clinic. These clinics have doctors, nurses and other health care workers to help you. You do not need to make appointments to go to most walk-in clinics but you might have to wait for an hour or more to see a doctor.

To find a walk-in clinic near you, look in the Yellow Pages of your local telephone book. Look under “Clinics-Medical.” Some clinics have long hours, so you can visit a doctor in the evening and on weekends. Many hospitals have walk-in clinics for non-emergency health problems.

Dentist

Health

Continued

Find a Dentist service: Use the Find a Dentist service of the Ontario Dental Association to find a dentist in your area. To find a dentist in Ontario, outside of Toronto, call **416-922-3900**. There will be a cost if this is a long distance call for you.

To find a dentist in Toronto, call the Toronto Academy of Dentistry at **416-967-5649**.

Yellow Pages: You can also look in the Yellow Pages of your local telephone book under "Dentists."

Dental clinic programs

Some universities and colleges have dental clinic programs for the community. Trained dentists supervise the dental students who provide the service. The service is not free, but it costs less than going to a dentist.

The Ontario Health Insurance Plan (OHIP) does not pay for most dental services. OHIP will pay only if the patient's life is in danger and if hospital treatment is required.

In most cities in Ontario, the local Community or Public Health Department offers some free dental services. However, these services are only available to some people, such as eligible seniors and children. Contact your local Community or Public Health Department to learn what services are available in your community.

Find out more in the Settlement.Org article *How do I find a dentist?*

 www.settlement.org/FD/08

Community health centres

If you need health care but do not have a Health Card, you might be able to get help at a Community Health Centre (CHC). Services at Community Health Centres are free or cost a small fee. All services are confidential.

Emergencies and hospitals

You go to the hospital only for medical emergencies, surgery, to give birth or to have special tests or medical treatment. When you go to the hospital, you need to have your Health Card (OHIP card) with you.

Medical emergencies

Health

Continued

For medical emergencies, phone 911. If you or somebody in your family suddenly feels very sick (has severe pain, is unconscious, cannot breathe, is bleeding a lot, has a seizure or has a serious accident), call 911.

If you do not speak English, just say "Help!" and tell the operator the language you speak. They will get an interpreter who speaks your language. The ambulance, police and fire department will all come to help.

When you call 911, you will need to tell the operator:

- What is happening
- Where you are
- Your name, address and telephone number

Stay on the phone until the operator tells you to hang up.

If you go to the nearest hospital in an emergency, go to the Emergency Department or Emergency Room (ER). The ER is often very busy. Unless your life is in danger, it may be several hours before a doctor can see you.

If you do not have OHIP or private health insurance, the hospital will send you a bill for the ambulance transport and any other medical services you used.

Help in a Crisis

Crisis centres and distress centres give you free and confidential telephone counselling. These centres have people you can talk to, 24 hours a day, 7 days a week. Call a crisis centre if you:

- Are thinking about suicide
- Think someone else may be considering suicide
- Just need to talk

You can find Crisis/Distress phone numbers in the Settlement.Org *Find Help Close to Home* section.  www.settlement.org/FD/04

Telehealth Ontario

If you are sick but do not know if you need to go the hospital, call Telehealth Ontario.

Health

Continued

Telehealth Ontario is a free, confidential telephone service. You can call to get health advice from a registered nurse. It is available 24 hours a day, 7 days a week. You can get service in English and French, and translation for some other languages.

Call 1-866-797-0000 from anywhere in Ontario.

When you call Telehealth Ontario, you talk with a registered nurse. The nurse will ask you to describe your problem and answer questions about how serious your problem is. Then the nurse will give you advice about how to take care of yourself. That nurse can also tell you if you need to visit a doctor or give you the phone numbers of community resources near you.

Do not call Telehealth if you know it is an emergency. In an emergency, call 911.

Community or Public Health Departments

The Public Health Department focuses on the health of the public or the whole community. Public health professionals include doctors, dentists, nurses, nutritionists and many others. The Public Health Department provides service in 3 areas:

- Health protection (preventing disease)
- Early detection of health problems
- Health promotion (educating people on healthy ways to live)

Public health professionals give information and services in schools and workplaces. For example, a public health nurse in a school may vaccinate your children against disease or check all the children for head lice.

If Citizenship and Immigration Canada (CIC) gave you a Medical Surveillance Undertaking form, you need to visit your local public health department within 30 days after entering Canada.

Medication and Prescriptions

The Ontario Health Insurance Plan (OHIP) does not cover drug prescriptions.

Health

Continued


If your doctor gives you a prescription for medicine, you must take it to a pharmacist. Pharmacists are health care professionals who can give you the medication that your doctor prescribes. They work in drug stores or in pharmacies in larger stores, hospitals and community health centres.

Pharmacists:

- Check that the dosage (the amount) of your prescription is correct.
- Tell you about possible side effects.
- Check for reactions with other medicines you are taking.
- Explain how to take the medication.
- Answer any questions you may have about your medication.

Drug prescriptions can be very expensive.

Pharmacies usually charge you a dispensing fee. A dispensing fee is the amount you pay for the pharmacist to prepare your drug prescriptions. Ontario pharmacies charge dispensing fees ranging from \$1.99 to \$16.95. The pharmacist adds this fee to the cost of the medication.

Find more information about health care in Ontario in *Settlement.Org Health* section.  www.settlement.org/FD/09

Employment





Social Insurance Number (SIN)

You must have a Social Insurance Number (SIN) to work in Canada.

It is not legal for an employer to pay you without this number. You also use this number when you apply for government services or pay your taxes.

Applying for a SIN

To apply for a SIN, you need to go to a Service Canada Centre. Phone **1-800-206-7218** to find the centre nearest to you, or visit the Settlement.Org *Find Help Close to Home* section.  www.settlement.org/FD/04

At the Service Canada Centre, you must fill out an application and show documents to prove who you are and to confirm your immigration status. To find out which documents you can use and to download an application form, visit the Service Canada website at  www.settlement.org/FD/21 or phone **1-800-206-7218**. If your application is accepted, you will get your SIN card in the mail.

Showing your SIN card to your employer

Employers must ask to see your SIN card when you are hired. You must show your SIN card, or proof that you've applied for a SIN card, to the employer within 3 days of starting your job.

If your SIN starts with the number "9" it is a temporary SIN. Before an employer can hire you, you must also show your employment authorization (work permit) from Citizenship and Immigration Canada. However, foreign students do not need a work permit to work at an on-campus job.

You don't always have to show your SIN card

Many businesses ask to see SIN cards as identification or to check your credit rating.

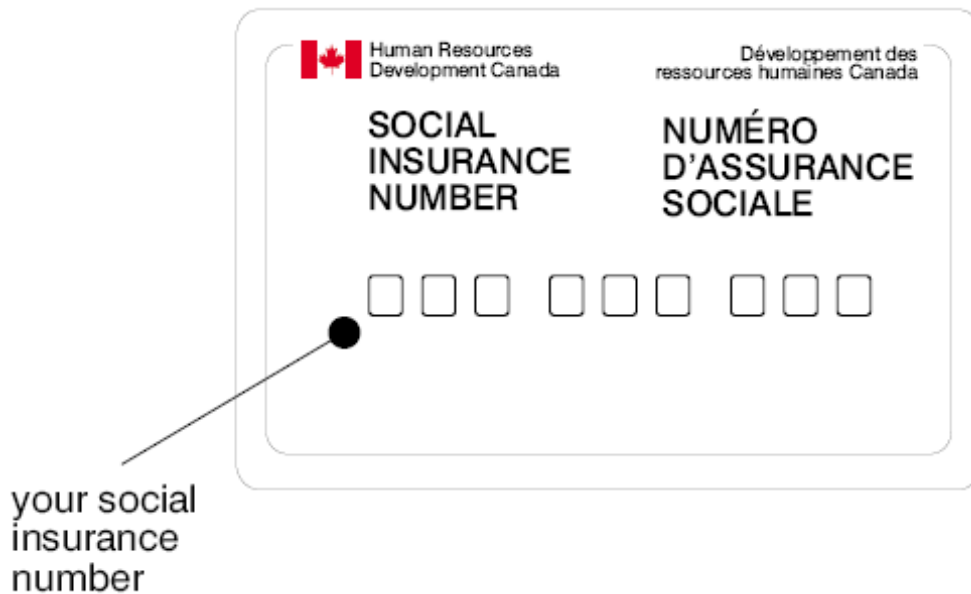
Your SIN card is not a piece of identification. Do not show your SIN card or give your number to people who do not require it. No law stops a business from asking you for your SIN, but you do not need to show it.

Some people use stolen or lost SIN cards to access important personal information or to steal from people, the government and businesses.

Employment
Continued

If somebody gets a job and uses your SIN, you have to pay taxes on that person's salary.

The law says you must show your SIN to government departments of all levels. You also have to show it to all institutions from which you earn income or interest (banks, credit unions).



Finding a Job

Many newcomers ask us, "Is it easy to find work in Ontario?" There is no simple answer. It is not always easy to find work in Canada that is right for your skills and experience.

You will often hear that employers want "Canadian experience." Why do they want Canadian experience? Some employers think it proves that you have good language and communication skills and that you understand Canadian business culture.

You need to learn how to show the value of your foreign education and work experience. Many employers do not know how to assess your experience, so you need to show them how it can be valuable to them.

Language Skills


If this guide is hard for you to read, you might not be ready to work in a professional or highly-skilled English-language workplace in Ontario.

Employment

Continued

English is the main language in Ontario. Fluent English will help you find work. It will make it easier for you to settle in your new community. Many communities are multilingual. You can probably find people who speak your first language. But if your goal is to immigrate to Ontario permanently, you must learn to speak, read and write English well.

Business Culture

The way that people work and do business in Ontario might be different than the country you left. You need to learn about Canadian workplace culture. You can find information about this in many places, such as in the Settlement.Org *Finding a Job* Section  www.settlement.org/FD/28

It is hard to accept, but you might not find your dream job right away. You may have to take a “survival job” when you first arrive. If you are lucky, this job may be in your profession or trade, but at a lower level than the job you had before you came. Many newcomers experience this. You are not alone.

Job Search

Newcomers have different experiences searching for work. Some find the same type of job they had before within months. For others, it can take years. Before you come to Canada, take time to learn about the Canadian job market. Find out what support is available to you and how you can find work in Ontario.

Job search methods in Ontario may be very different from those you have used before. Finding out that you have to search for a job may surprise you. You might have to learn how to write a résumé or create a portfolio of your work. Do you know the type of résumé employers in your industry expect you to provide? You might need help to get a job in Canada.

Getting Help

The government does not arrange jobs for people. It has programs that will help you to find a job, but these programs will not get a job for you. People who say they can guarantee you a job might want to sell you something. Be very cautious about giving anyone money.

Many community agencies provide employment services to help newcomers find jobs. These services are free.

Employment

Continued

It is not easy for newcomers to find jobs in Ontario. Why? Here are some things to think about:

- How do you find jobs that are not advertised?
- Are you sure that your English language skills are good enough for the job you want?
- Are you willing to start at a junior level for your first job, or to start in a small or mid-sized company?
- Do you understand Canadian work culture, and the importance of communication, teamwork and organizational skills?

You can't expect to know everything about Canadian work culture when you first arrive in Ontario. But you can get help. Settlement agencies can help you find a job.

Some community agencies can help you with one-on-one advice or can help you create your résumé and cover letter, and find local companies. Others have classroom programs about how to find work in your field in Canada.

These programs can help you find a job more quickly than if you search on your own.

Most settlement agencies in Ontario can give you some help to get started in your job search. To find agencies near you visit the *Settlement.Org Find Help Close to Home* section.  www.settlement.org/FD/04

These agencies can also tell you about employment services for groups such as:

- Internationally Educated Professionals and Trades people
- Women
- Youth
- Older workers

Many settlement agencies in Ontario provide free Job Search Workshops to help newcomers learn how to find work in Canada. The workshops take 3 or 4 days.

To attend, you must be a Permanent Resident who is legally able to work in Canada.

Employment

Continued

You may get upset or frustrated with your job search because you do not know why businesses do not want to hire someone with your skills. However, employers want much more than just the skills needed to do the job.

In some cases, you might need or want to learn new skills or upgrade your skills. There are many ways you can get help and training. Some training programs cost money. Some are free for certain groups of people. Settlement agencies can help you find out more about what training you can take.

Employment Standards

Federal and provincial labour laws protect your rights as a worker. The Ontario Employment Standards Act protects most workers in Ontario.

No one may discriminate against you because of your age, gender, religion, race or sexual orientation. Any employer who discriminates against you for these reasons is breaking the law.

Workers have responsibilities under the law too. You have to learn how the laws can keep you safe and healthy at work. If you want others to treat you fairly at work, you need to learn what your rights are under the law.

For more information on your rights and responsibilities at work, you can visit the *Settlement.Org Employment Standards* section.  www.settlement.org/FD/10

Evaluating education and work skills

If you apply for a job or an educational program, the employer or school may ask you for proof of your level of education or training. The employer or school might also want to know how your training compares to Canadian diplomas or certificates.

You may need to get a credential assessment

Credential assessment means getting your educational credentials compared to their Canadian equivalents. When you get your educational documents assessed, you will get a written report or letter that describes each of your certificates, diplomas or degrees. This letter should tell you what the Canadian equivalents are for your grades and documents.

Employment


Continued

If you want to work in certain professions and trades and use the professional title (such as Engineer or Hairdresser) you must have a licence or certificate. To get this licence, you need to register with the association that regulates your occupation. Like some schools, these groups have their own assessment processes.

Generally, you must pay for a credential assessment. Talk to the employer, school or regulatory association of your occupation about what kind of evaluation you need before you pay for an assessment.

An evaluation prepared for an employer might not be the same as one that is prepared for an educational program.

When you come to Canada, look at different evaluation services and their reports before you use their service. You may need assessments for employment, immigration, higher education, licensing and apprenticeship training. Since you have to pay a fee for each report, try to get one report that you can use for many purposes.

For more information about all of these areas, visit the *Settlement.Org* *Employment* section.  www.settlement.org/FD/11

Education



Registering your children in school

In Ontario, the law says all children from 6 to 18 years old must go to school. But most children begin school in a kindergarten class when they are 4 or 5 years old. Children begin grade 1 around age 6. Kindergarten to grade 8 is called elementary school. Grades 9-12 are called secondary school or high school.

You must register your children at your local school or school board. Call your local school board to find out where the nearest school is and how to register your child. Some high schools have special programs. If your child will start in high school, you can ask about these at your local school or school board.

Most children in Ontario attend public schools. Ontario has 2 public school systems: public and Catholic. Different local school boards manage the schools in each system. The school board can tell you the names of the schools that your child can attend.

All children can attend school, regardless of immigration status. The immigration status of children, their parents or legal guardian does not stop children from attending school. If you have problems enrolling a child because of immigration status, contact your local Community Legal Clinic for help.


The school year begins the day after Labour Day in September and finishes at the end of June. Each school board decides whether children can enter a school after the school year has started.

You can find information about the school system in the *Newcomers' Guides to Education in Ontario* on Settlement.Org.

 www.settlement.org/FD/12

Adult education and upgrading

You may also want to take courses or find a program of study that relates to your career. You can find information about what is available in the *Settlement.Org Education* section.

 www.settlement.org/FD/13

Learning English

Education

Continued

When you arrive, you might want to improve your English skills. If you can communicate easily in English, it will help you to find work and settle in Ontario.

Language Instruction for Newcomers to Canada (LINC) is a free English program for new immigrants to Canada.

To get into the LINC program in Ontario, you must be:

- A Permanent Resident (“landed immigrant”) of Canada or Convention Refugee
- **Or** a newcomer who is allowed to remain in Canada, to whom Citizenship and Immigration Canada (CIC) plans to give permanent resident status, and who is not yet a Canadian citizen

and

- 18 years old or older
- Tested at a Language Assessment Centre.

Some LINC classes have childcare services.

LINC classes are offered across Ontario at:

- Schools
- Community colleges
- Settlement agencies
- Community organizations

Registering for LINC

To register for LINC classes, you must go to a LINC Assessment Centre. The LINC Assessment Centre will test your language level and help you register with a LINC school.

Staff at the centre will test your listening, speaking, reading and writing. The test takes 1-3 hours. The higher your language level, the longer the test takes.

The centre will help you register for the right class. Call a settlement agency or a Community Information Centre and ask where the nearest LINC Assessment

Centre is. You must call the Assessment Centre to make an appointment for the test.

Education

Continued

You can find contact information for these organizations in the *Find Help Close to Home* section of Settlement.Org.  www.settlement.org/FD/04

Advanced English Training

You can also get more advanced training in English at:

- Universities
- Community colleges
- Private language schools
- Community organizations

Contact these schools and organizations for information about courses and fees. Some courses are free. But you must pay for many courses. Some can be expensive.

For more information about English classes, visit the *Settlement.Org English as a Second Language (ESL)* section.  www.settlement.org/FD/14

Immigration and Citizenship



Permanent Resident (Maple Leaf) Card

You will get your Permanent Resident (PR) Card in the mail after you arrive in Canada. When you enter Canada and go through immigration, you should give a Canadian mailing address to the immigration officer.

If you did not give your mailing address to Citizenship and Immigration Canada (CIC) at your point of entry, you should do this as soon as you can. Visit the CIC website or call the PR Card Call Centre to give your address.

**For information on immigration and citizenship including the PR Card call the Citizenship and Immigration Canada (CIC) Call Centre
1-888-242-2100**

If you do not receive your PR Card within 30 days after you send CIC your address, call the Citizenship and Immigration Canada PR Call Centre.

If CIC does not receive your address within 180 days of the date you arrived in Canada, you will need to apply again for your PR Card and pay a fee.

The PR Card is an identity document and it gives proof of your Permanent Resident status.

For any questions about the Permanent Resident Card, phone the PR Card Call Centre.

Residency requirements

You can travel outside Canada after you arrive. However, you must be physically present in Canada for 730 days (2 years) in every 5-year period to keep your status as a Permanent Resident.

This means that you can spend up to 3 years outside of Canada during a 5-year period. But, if you leave the country for a long visit, you need to prove to Citizenship and Immigration Canada that you plan to continue to live in Canada.

Rights and restrictions of permanent residents

Immigration and Citizenship

Continued

Rights of permanent residents

- Human Rights
- Right to live and work anywhere in Canada
- Right to Legal Aid (help for people who do not have money to pay for a lawyer)
- Right to provincial health insurance
- Right to social services benefits such as Ontario Works, low cost housing and daycare, shelters, free food and clothing programs, counselling and other types of assistance from community agencies.
- Right to education (elementary and secondary school)
- Right to work and to laws protecting workers:
 - Health and Safety
 - Employment Standards
 - Employment Insurance
 - Collective Bargaining
 - Workers' Compensation

Restrictions on Permanent Residents

Citizenship and Immigration Canada (CIC) can refuse to let you stay in Canada if:


- You had false documents and gave false information when you applied for permanent residence or when you landed.
- You did not obey the conditions of your permanent resident status (if you had any).
- You are convicted of a criminal offence.
- Authorities believe you have been involved in espionage, organized crime or have committed war crimes.

Permanent residents cannot vote in elections or be a candidate for political office.

Immigration and Citizenship

Continued

Immigration questions

If you have any questions about immigration, your status, or services you can access, contact a settlement agency. You can find a list of these agencies in the *Settlement.Org Find Help Close to Home* section.  www.settlement.org/FD/04

You can also phone the Citizenship and Immigration Canada (CIC) Call Centre free from anywhere in Ontario.

You can get information from a recorded message, 24 hours a day, 7 days a week.

If you want to speak to a person, phone from 8 a.m.-4 p.m., from Monday to Friday. The Call Centre offers service only in English and French.

Legal Services

Human Rights

In Canada, men and women are equal and have the same rights. These rights are described in the Canadian Charter of Rights and Freedoms. Any type of abuse - physical, mental or financial - of any person is illegal.

Many community agencies work to educate people about the rights of all Ontarians, including newcomers and their families. The Ontario Human Rights Code protects people against discrimination.

Discrimination means being treated unfairly because of your:

- Age
- Disability
- Ancestry
- Race
- Marital status
- Family status
- Country of origin
- Record of offences (criminal record)
- Dependence on public assistance
- Religion
- Citizenship
- Ethnic origin
- Sex
- Sexual orientation



The Ontario Human Rights Code says that everyone has the right to freedom from discrimination when seeking services, goods and facilities, housing, contracts, employment and membership in groups.

Legal Services

Continued

Police

In Canada, the police are separate from government and from the military. Ontario has 3 levels of police:

- Local (or municipal) police
- Provincial police: Ontario Provincial Police (OPP)
- National police: Royal Canadian Mounted Police (RCMP)

Most police forces now use a community policing approach. Community policing means that police officers work with residents of each community to prevent crime and to increase safety.

When the police stop you, search you, arrest or detain you, they must follow very strict rules. Police officers must:


- Tell you why they are detaining you.
- Inform you of all of your rights.
- Make sure that you understand your rights.

If you are arrested or charged with an offence, you have the right to a lawyer. You have the right to choose your lawyer and you have the right to get legal advice in your first language.

Getting a Lawyer

Finding the right lawyer is very important. Here are a few ways to start:

- Ask friends, colleagues and family if they know a lawyer they can recommend.
- Ask a settlement worker or another worker at a social service agency for suggestions.
- Look in the Yellow Pages of the telephone book under "Lawyer."

- Contact the Lawyer Referral Service run by the Law Society of Upper Canada.
- Search for a certified specialist in the Law Society of Upper Canada's online directory:
 www.settlement.org/FD/29

Legal Services

Continued

Lawyer Referral Service (LRS)

Lawyer Referral Service (LRS)

1-900-565-4577

Calling this number has a service charge of \$6 per referral.

The Lawyer Referral Service (LRS) can give you the phone number of a lawyer in your area who practises the type of law related to your situation. You can also ask the LRS for a lawyer who speaks your first language.

This service costs \$6 per referral. This fee is added to your phone bill.

You can call the LRS lawyer for a free consultation of 30 minutes maximum. You can decide not to hire this person as your lawyer, but you cannot ask the LRS for another referral for the same legal problem.

Community Legal Clinics

If you cannot pay for a lawyer yourself, you may also be able to get legal help at a community legal clinic. Usually, you must live in the area the clinic serves.

Clinics provide services in specific areas of law. These include:

- Landlord and tenant disputes
- Workers' Compensation
- Employment Insurance
- Social assistance
- Canada Pension Plan
- Refugee and immigration law
- Employment law
- Human rights

Usually, clinics do not provide criminal or family law services. For these services, you need a private lawyer and a Legal Aid certificate.

Legal Services

Continued

You do not need a Legal Aid certificate to get help at community legal clinics.

For more information, visit Settlement.Org's *Legal Services* section:

 www.settlement.org/FD/22

Community and Recreation



Get out into the community

You will spend a lot of your time finding a place to live, learning or improving your English and finding a job. But you will settle more quickly into your new community in Ontario if you take part in recreational and community activities. You will also meet new people and build contacts to help you in your job search.

Most cities in Ontario have community and recreation programs and facilities that you can use. Often, these are free or cost very little to use.

During the summer school holidays, many parents want to find sports or fun activities for their children. These include day camps, summer camps or summer programs. You can often find information about these at your local community centre.

You can find recreational programs for you and your family all year round. You can look for activities for all ages in fitness, arts and crafts, or social groups. Each season has different activities, such as ice skating in the winter and swimming in the summer.

Go to a community information centre or a settlement agency to learn about programs and activities in your area. You can also contact the Parks and Recreation Department in your community.

Libraries

The library is an important public place in your community. Libraries have something for people of all ages. You need to get a library card to borrow books or use computers at your library. To get a card, bring a piece of identification (for example, a driver's licence or your Permanent Resident Card) and a piece of mail that shows your address (for example, a phone bill). The library needs proof of your identity and your local address. The card is free if you live in the community.

Here are some of the programs and services you may find at the library:

Usually, clinics do not provide criminal or family law services. For these services, you need a private lawyer and a Legal Aid certificate.

Legal Services

Continued

You do not need a Legal Aid certificate to get help at community legal clinics.

For more information, visit Settlement.Org's *Legal Services* section:

 www.settlement.org/FD/22

Consumer Information



Exchanging money

It is a good idea to get some Canadian money before you arrive in Ontario. You might need some Canadian money as soon as you arrive. You might get a better exchange rate in the country you are coming from.

At Toronto Pearson International Airport, you can exchange money at the currency exchange booths between 5 a.m. and 11p.m., 7 days a week. However, you will likely get a better exchange rate outside of the airport.

You can also find currency exchange services at banks, travel agencies and in downtown areas of most cities. Hotels will exchange small amounts of money, but the exchange rate might be poor. In Ontario, banks are often the best place to exchange money.

Using the telephone

Getting phone service at home

Bell and Rogers are the 2 major home telephone providers; however many companies provide similar services. You might want to buy a "bundle," in which a single company provides many services, such as telephone, television and internet services. Usually, you pay a standard monthly fee for a phone line, and are charged extra for calls you make outside of your local area. Most companies have long-distance savings plans.

In many cases, you will already have a phone line at your place of residence; you just need to choose a telephone company to make your calls. However, if you need to put in a phone line, you should talk to a telephone provider to find out how to do this and the cost of this service.

Cellular or Mobile phones

Cell phones are very popular in Canada. There are many confusing plans to choose from. You can find out a lot about the types of cell phone plans on the internet, before you arrive. Here is a helpful website -

 www.settlement.org/FD/19

The services here may be different from the country you are coming from. Learn about the different costs, plans and types of phones available before you sign a contract with a cell phone provider.

Consumer Information

Continued

Public Pay Phones

You can find public telephones in the airport, bus and train stations, restaurants, stores, shopping malls and on some street corners. These phones are also known as “pay phones.”

Making local calls

Local calls from your home phone are free, but it costs 50 cents to make a local phone call from a pay phone. It will cost more to make a long distance call.

To make a call within a city or town, lift the receiver, deposit 50 cents and dial the number.

Most telephones accept 5, 10, 25 cent and \$1 coins. You may not get change if you use a \$1 coin.

You might need to dial the area code first in some areas. For example, in Toronto and surrounding areas, you need to dial 416, 647, or 905 before the rest of the phone number – in these areas, a local phone number has 10 digits.

Long distance calls

You can get a long distance plan for your home phone or you can choose to use prepaid phone cards. Prepaid long distance calling cards can be much cheaper than dialing long distance at home. They are definitely cheaper than paying for a long distance call with money or a credit card at a payphone.

When you buy a prepaid phone card you can find out if are getting the best rate for the country you will be calling. Ask the sales staff for a comparison chart. Compare the 1-minute rates for the country you are calling for different calling cards.

You can also make “collect calls.” A collect call means that the person you are calling will pay for the call. To make a collect call, dial “0” then the area code and the phone number and follow the instructions from the automated system.

Toll-free numbers

Some long distance numbers are called toll-free numbers. You do not pay any fee if you call one of these numbers. They start with the numbers 1-800, 1-866, 1-877 or 1-888.

Government offices, community agencies and many businesses have toll-free numbers.

1-900 and 1-976 numbers are **not** toll-free. You pay a fee for each minute you are on the phone. These fees can be very expensive.

Consumer Information

Continued

Using the telephone book

You can find a telephone book or phone directory at most public telephones.

The White Pages telephone book has four sections:

1. Emergency numbers (and customer guide)

This section gives you telephone numbers you need to dial in a crisis such as the police. It also gives you information about using the phone.

2. White pages

This section lists people and businesses in the city. It includes their phone number and street addresses. People are listed by their last name. Both people and businesses are listed in alphabetical order. In some bigger cities, like Toronto, the White Pages has 2 parts – personal phone numbers in the front and business phone numbers in the second half.

3. Blue pages

This section is printed on blue paper. It lists government offices and gives you the phone numbers you need to contact them. It also lists government services by subject. For example, to find the Ministry of Health and Long Term Care, look up “Health” in the blue pages.

4. The Yellow Pages telephone directory

This is printed on yellow paper. It lists businesses by subject. For example, to find a restaurant to order pizza, look up “Pizza” in the yellow pages and select a store nearby. The yellow pages are a separate book in large cities, including Toronto.

In large cities, the white and blue pages, and yellow pages are often printed in two separate telephone books. In small cities, all these sections are in one book. You can find telephone instructions and emergency numbers at the beginning of all telephone books.

Consumer Information

Continued

Sending and Receiving Mail

Mailing a letter or parcel

To send a letter or parcel, you have to pay postage. Postage is the amount it costs to send your letter or package.

Postal services are available at post offices and at postal outlets in stores such as Shoppers Drug Mart. To find a post office, look for the red and blue Canada Post sign in store windows. You can also use the telephone book to find the post office closest to you.

The cost of sending a letter or parcel depends on its size and weight. The cost also depends on where you want to send it and on how fast you want it to get there. Usually, the farther the parcel has to travel, the more it will cost.

If you are sending a parcel to a different country, you must complete a customs form. You can get a customs form at the post office. The form describes what is in the parcel. It also describes how much the parcel is worth and how much it weighs. A worker at the post office can help you to fill out this form.

Getting a mailing address

After you find a place to live, people can send mail directly to your home or post office box. Before you find a place to live, you can receive mail in 3 different ways:

- Ask if you can use the mailing address of a relative or friend. Tell people to send mail to you "care of" (c/o) your relative or friend.
- Ask for general delivery service at the post office. This service is known worldwide as "poste restante." General

YOUR NAME
c/o FRIEND/RELATIVE'S NAME
1234 MAIN STREET
GUELPH, ON N2R 5H2

YOUR NAME
GD STN MAIN
TORONTO, ON M2R 5H2

Delivery or Poste restante mail is held for pickup at the local main post office. In large cities with more than one large post office, one of the post offices in the area is listed as the pickup point for General Delivery or Poste restante mail.

Consumer Information

Continued

- Rent a mailbox at the post office or a store that sells business services. This will give you an address where you can receive mail. If you receive a package that is too big to fit in your mailbox, the store will leave you a note and you can collect it from the counter.

name of person who sent the letter



postage stamp



name of person letter is being sent to

Transportation

Driving

If you live in Ontario and want to drive, you must have an Ontario driver's licence. The Ontario Ministry of Transportation (MTO) website provides driver and vehicle licensing in the province. Find out more in the Settlement.org article *How can I get an Ontario driver's licence?*

 www.settlement.org/FD/16

You can use a foreign driver's licence for 60 days after you arrive in Canada. After that, you will need to take a driving test and get an Ontario driver's licence. Contact the Ontario Ministry of Transportation for information about licences and driving rules at **1-800-387-3445**.

Consumer Information

Continued


You must register your car with the provincial motor vehicle licensing agency. You also have to get car insurance. It is illegal to drive without car insurance. Car insurance can be costly, but it protects you and other drivers in case of an accident.

If you do not have a car, you can rent one (for a day, a week or longer) from a car rental company. Most car rental companies can give you information about driving rules.

Car rental companies charge you a fee based on the amount of time you have the car and the distance you travel in the car. You will also need to buy accident insurance from the rental company and pay for the gas you use.

Getting around – public transportation

Most large and medium-sized cities in Ontario have public transit systems of buses. Toronto also has a system of streetcars and subways. Most systems provide free transit maps.

The Toronto Transit System (TTC) has information in more than 20 languages on their phone system – call **416-393-4636**. You can also find information on the TTC website.  www.settlement.org/FD/17

To use public transit, you can pay cash for each trip. You must have the exact amount of money for the buses because the drivers cannot give you change. If you use public transit often, you can buy tickets, tokens or a daily or monthly pass. It costs more if you pay cash for each trip. You can buy tickets, tokens and passes at bus or subway stations and in some stores.

Sometimes you need to change from one bus, streetcar or train to another to get where you want to go. When this happens, you need a transfer. A transfer is a piece of paper that tells the driver that you do not have to pay again. Ask the driver for a transfer when you get on the first bus or streetcar, or get one at the subway station where you start your trip.

Traveling between cities

Most cities and towns in Ontario have a bus or train station. At the station, you can learn where the bus or train goes, what days and times it travels and what it costs. You can call a travel agent to find out about schedules and fees for flights between cities.

Consumer Information

Continued

Taxi

If your area does not have public transit or you need to go somewhere quickly, you can take a taxi or cab. You can call a taxi company and ask for a taxi to come to the address you provide. You can even call ahead of time and ask for a taxi to come to get you at a specific time.

You can also hail a taxi on busy downtown streets. Stand on the sidewalk and hold your hand high to wave at a taxi that has no passengers in it. Getting a taxi on the street is not easy in every city. Only a car with a lighted roof sign can pick you up.

The price for a taxi ride appears on a meter in the front beside the driver. The meter will display a minimum charge when you get in the car. You can ask the driver to estimate how much the trip will cost before you get in the car.

Walking and road rules

Pedestrian signals appear at all street corners with stoplights. The signals tell you when it is safe to cross the street. You can also cross the street at crosswalks with yellow lights overhead.

Money and Finances

Opening a bank account

It is a good idea to open a bank account as soon as you can. Decide what your banking needs are and compare services at several banks before you open an account.

Any bank in Ontario is a safe place to keep your money and makes it easier to manage. A bank account also helps to give you a credit history, which will be helpful if you need to borrow money or get a credit card.

Banks, trust companies and credit unions are types of financial institutions where you can open savings and chequing accounts. All of these provide free

information about their services, including debit and credit cards. You can walk into any bank and ask about their services.

Consumer Information

Continued

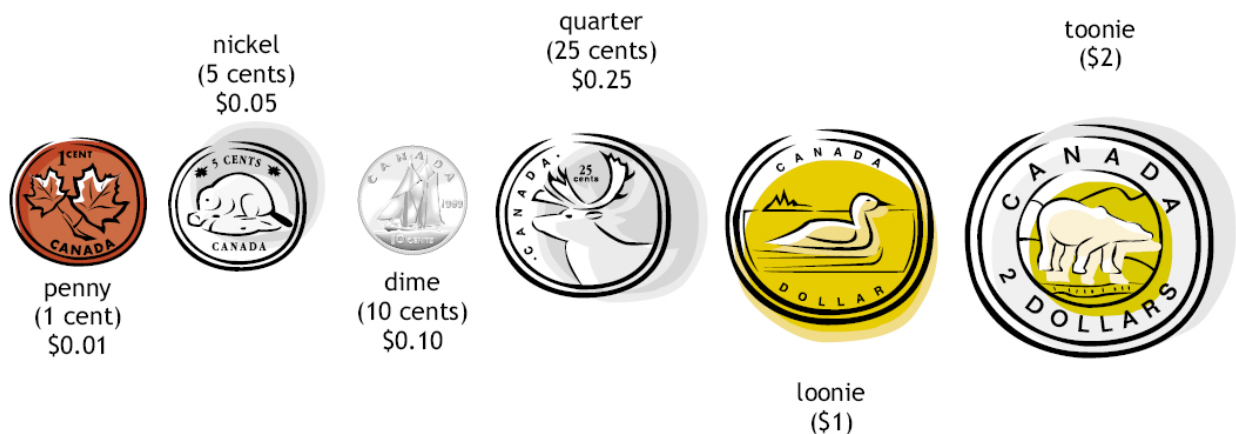
You will need 2 pieces of identification to open an account at a bank, trust company or credit union. Usually, 1 piece must have your photo on it. You do not need to deposit a certain amount of money to open an account. You do not have to be employed to open an account. You do not need to have a Social Insurance Number (SIN) to open an account.

Using a bank machine

When you open a bank account, you will receive a bank card, also called a debit card. This card lets you do your banking at a bank machine instead of going to the bank. You can use the bank machines to deposit money, withdraw money and pay bills. These machines are called Automated Banking Machines (ABMs) or Automated Teller Machines (ATMs).

You must choose a Personal Identification Number (PIN) to use with the card. This is a security number that prevents others from using your card. Memorize the number. Do not tell others your PIN. You must enter the PIN every time you use your bank card.

If you use the ABM of another bank, you will have to pay a fee. The fee is even higher when you use a private ABM. These machines are found in corner stores, restaurants and other places. They often charge you a lot of money just to take out money. It is cheaper to use the machines owned by one of the banks or credit unions.



Credit cards and building credit

Even if you had many years of credit history with worldwide credit card companies such as VISA and MasterCard, you may not be able to these credit cards in Canada.

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If possible, do not cancel your credit cards before you come to Canada. You might need them because you might not be able to get a credit card here right away.

To build your credit history in Canada, apply for a credit card. Talk to the staff at your local bank. Your bank may be willing to give you a credit card with a smaller spending limit or a secured credit card.

To obtain a secured card, you will need to deposit a sum of money with the credit card issuer. The security deposit for a secured card will depend on the credit limit you request. If you pay back your monthly credit fees and build up a good credit history, you will get the deposit back with interest. You can then get a regular credit card.

In many stores you can pay for items using store credit cards. These cards often have very high interest rates. If you do not pay the entire balance each month, you will have to pay a lot of interest.

Prices and tax

In Ontario, you pay the amount marked on the price tag, plus tax. It is not common to barter for lower prices.

When you pay for the item, the tax will be added to the total. For most items, the total tax will be 13% of the price. The 13% includes the 5% federal Goods and Services Tax (GST) and the 8% Provincial Sales Tax (PST).

You do not have to pay GST on all things you buy. For example, there is no GST on basic groceries and drugs prescribed by a doctor. If you order alcohol in a restaurant, a 10% liquor tax will also be added.

Tax Credits

Goods and Services Tax (GST) credit

The GST is the tax you pay on most goods and services sold in Canada. The GST/HST Credit is a tax-free payment made every 3 months to some individuals

and families with low and modest incomes. It gives back all or part of the GST or HST that they pay.

To receive the GST/HST payments you must meet eligibility requirements and you have to file income tax and benefit returns every year.


You can get more information by calling the GST Information line at **1-800-959-1953**.

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Canada Child Tax Benefit (CCTB)

If your children are under 18 years of age, you be eligible for the Canada Child Tax Benefit (CCTB). The CCTB is a monthly payment from the Canadian government that helps with the cost of raising children.

You can get an application form from the Canada Revenue Agency (CRA) website at  www.settlement.org/FD/20. You should apply for the CCTB as soon as you arrive and settle in your new home.

The CRA decides the amount of your payment based on the number of children you have, their ages, the province you live in, and your family's net world income for the past 3 years.

Next Steps

We hope this guide has helped answer the many questions you have about beginning your new life in Ontario. There are many things to do and you may not know where to begin.

Welcome to Canada Checklist

The Welcome to Canada checklist (on page 2) of this guide is a good start. Check off the items that don't apply to you or that you have already done. The guide has information on how to complete the steps you still have to do. If you need help there are many agencies that are happy to answer your questions and help you fill out the necessary forms, often for free. Click on the links in each section to find the services you need in your area.

Settlement.Org

Settlement.Org is a great place to find more information, locate services, download forms and communicate with other newcomers. We hope you visit our site and get involved in the discussion forum.



Good luck!
We wish you a successful future in Ontario.