Library and Archives Canada
Cataloguing in Publication Data

Main entry under title:
British Columbia newcomers’ guide to resources and services.
-- June 1999-

Irregular.
“Immigrant settlement”.
Issued also in multiple other language eds.
Issued also on the Internet.
Imprint varies.
ISSN 1493-8065 = British Columbia newcomers’ guide to resources and services


HV4013.B74 361.9711 C00-801748-4
Please note

2012 edition: The information in this guide is up to date at the time of printing. Names, addresses and telephone numbers may change, and publications go out of print, without notice. For more up-to-date information, please visit: www.WelcomeBC.ca

This guide has been written using the Canadian Language Benchmark 4 (CLB 4) level to meet the needs of non-English speaking newcomers.

To order copies of this book

This book is available in a web version at www.WelcomeBC.ca. Print copies of this book are available free of charge while quantities last. The guide is also available in the following languages: Arabic, Chinese (Simplified), Chinese (Traditional), Farsi (Persian), French, Korean, Punjabi, Russian, Spanish and Vietnamese.

You can order copies of this book by filling in the resource order form at www.WelcomeBC.ca. You can also request copies by telephone, fax or e-mail. Please include your contact name, address, postal code and phone number with “B.C. Newcomers’ Guide - English #7550001438” in the subject line.

Ministry of Jobs, Tourism and Innovation
5th Floor – 605 Robson Street
Vancouver, B.C. V6B 5J3
Telephone: 604 660-2203 Fax: 250 952-4559
E-mail: DCVCustomerSer@gov.bc.ca

Acknowledgements
(2012 Edition)

• Timothy Tucker (Project Coordinator and Graphic Designer)
• Joan Acosta (Editor)
• Emily Hunter (Researcher)
• Joanna Li (Previous Edition Project Coordinator)
• Michael Szasz (Previous Edition Writer)
• June Dragman (Previous Edition Writer)

Thank you

This edition of the British Columbia Newcomers’ Guide to Resources and Services would not be possible without the help of all the individuals, agencies and government organizations who contributed to this book.

Special thanks are also extended to the following individuals and organizations for their hard work and dedication to this publication and its translations:

• Jody Johnson, School District #41 (Review and analysis)
• La Fédération des francophones de la Colombie-Britannique (Francophone content)
• The Provincial Language Service (Translation)

Newcomers’ Guide Advisory Committee Members:
Sandra Cabrera (Storefront Orientation Services), Sherman Chan (M.O.S.A.I.C.), Dominic Fung (Immigration and WelcomeBC Branch), Hye Soon Kim (Inter-Cultural Association of Greater Victoria), Donna Lo (Abbotsford Community Services & Chilliwack Community Services), Aurea Lucas (S.U.C.C.E.S.S.), Sharon Pannu (Immigrant & Multicultural Services Society of Prince George)

This project is made possible through funding from the Government of Canada and the Province of British Columbia.
Welcome to British Columbia!

Every year we welcome more than 40,000 new immigrants to beautiful British Columbia, a place where newcomers from around the world are choosing to live, work and raise their families.

In British Columbia we are putting families first, and part of our job is to ensure that you feel at home and have access to the resources and services that you need to thrive in our province.

To help you in your journey, we are happy to give you the 2012 version of the British Columbia Newcomers’ Guide to Resources and Services. Earlier versions of this guide have helped many new immigrants over the years, and I know it will help you and your family to find the information and services you need so that you can confidently settle in British Columbia.

Inside this guide you'll find important information about topics such as housing, banking, health care, education, driving, employment and business, the legal system, government, citizenship and much more.

Immigrants have an important role to play in British Columbia, and I am thrilled to welcome you to our province and wish you well in your journey to settle and adapt to your new life.

Thank you for choosing British Columbia as your new home.

Honourable Christy Clark
Premier of British Columbia
# Table of Contents

1. Using the B.C. Newcomers’ Guide  
2. British Columbia Facts  
3. Chapter 1: The First Few Days  
4. Chapter 2: Finding a Place to Live  
5. Chapter 3: Money and Banking  
6. Chapter 4: Health Care  
7. Chapter 5: Education  
8. Chapter 6: Help for Individuals and Families  
9. Chapter 7: Cars and Driving
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chapter 8</td>
<td>Employment and Business</td>
<td>73</td>
</tr>
<tr>
<td>Chapter 9</td>
<td>The Legal System</td>
<td>83</td>
</tr>
<tr>
<td>Chapter 10</td>
<td>Government and Citizenship</td>
<td>91</td>
</tr>
<tr>
<td>Chapter 11</td>
<td>Community, Culture and Sports</td>
<td>97</td>
</tr>
<tr>
<td>Chapter 12</td>
<td>Environment</td>
<td>101</td>
</tr>
<tr>
<td>Chapter 13</td>
<td>About British Columbia</td>
<td>107</td>
</tr>
<tr>
<td>Abbreviations and acronyms</td>
<td>110</td>
<td></td>
</tr>
<tr>
<td>Index</td>
<td>111</td>
<td></td>
</tr>
<tr>
<td>Questionnaire</td>
<td>116</td>
<td></td>
</tr>
</tbody>
</table>
Welcome to British Columbia (B.C.). Many people have come to B.C. from all over the world. They have settled and made new lives here. Newcomers have been very important in B.C.’s history, growth and development.

Using the B.C. Newcomers’ Guide

The British Columbia Newcomers’ Guide has information that will help you settle in B.C. in the first few months after you arrive. The guide begins with information you will need in the first few days after you arrive. Each chapter provides information and the names of agencies and services to help you settle in B.C. Look for chapter headings, such as Finding a Place to Live, Health Care, and Employment and Business. At the end of most chapters there is a list of agencies where you can get help or more information. Look in the index at the end of the guide to help you find specific information.
Newcomers’ Guide Videos

Newcomers’ Guide videos are now available online through the WelcomeBC website. These videos have more information on some of the topics covered in this guide. The videos are available in 11 different languages. To view the videos online, go to www.WelcomeBC.ca or scan the Quick Response (QR) codes to view them on your smartphone. Learn more about QR codes below.

Throughout the guide, you will see symbols like this one next to some topics. These are QR codes that you can scan with your smartphone using software such as ScanLife. When you scan a QR code, it will play the Newcomers’ Guide video for that topic on your smartphone. If you do not have a QR code reader on your smartphone, go to www.getscanlife.com from your mobile browser to download the free application. Standard data usage rates apply.
British Columbia

Canada has about 34 million people. About 4.5 million people live in British Columbia (B.C.). Most British Columbians live in the southern part of the province. About two million people live in Metro Vancouver (also called the Lower Mainland or Greater Vancouver. See map.) The capital of B.C. is Victoria, on Vancouver Island.

Canada has two official languages: English and French. In B.C. most people speak English.

B.C. is one of Canada’s ten provinces. It is a very large province—larger than many countries in the world. For example, it is four times larger than Great Britain. B.C. is on the west coast of Canada, on the Pacific Ocean. It has many mountains, rivers, lakes and forests.

Most of B.C. is in the Pacific time zone. Small areas near the Rocky Mountains are in the mountain time zone. Most of B.C. is on daylight saving time (DST) in the spring and summer. (Note: The area around Fort St. John is not on DST.) Daylight saving time begins on the second Sunday in March and ends on the first Sunday in November. In areas on DST, people turn their clocks back one hour in November. In March, they turn their clocks forward one hour.
British Columbia has four seasons:

**Winter (December to February)**

**Spring (March to May)**

**Summer (June to August)**

**Fall (September to November)**

The climate varies in different parts of B.C. The coast has a mild climate all year around. Summers on the coast are warm and winters are rainy and mild. The interior, or central area of the province, is usually cold and snowy in the winter and the summers are hot and sunny. In the north, winters are long and cold with lots of snow, and summers are short.

For more information, go to the B.C. government website at: [www>WelcomeBC.ca](http://www.WelcomeBC.ca)
Chapter 1: The First Few Days

Help for newcomers at the airport

The Community Airport Newcomers Network (CANN) welcomes immigrants and refugees who arrive at the Vancouver International Airport. It is inside the Immigration and Customs area at the airport. CANN helps newcomers get the information and services they need. It provides help in more than 20 languages.

Telephone: 604 270-0077
Website: www.success.bc.ca/cann
E-mail: cann@success.bc.ca

Refugee claimants

Refugee claimants are people who live in Canada, but are waiting for a decision by the government to make them permanent residents. They are not eligible for all government benefits and programs for newcomers. For example, some refugee claimants may not have regular medical insurance (CareCard). For more information, see Chapter 4. Refugee claimants can apply for a work permit and income assistance. Contact your local immigrant settlement agency. They can help you apply for government services.

Agencies to help newcomers

Immigrant settlement agencies give free help to newcomers. Most of these agencies have interpreters and settlement workers. They can help newcomers look for housing, jobs, and English classes. They may also do translations. These agencies may help with immigration problems. There are immigrant settlement agencies in most cities and towns in British Columbia. See the listing at the end of this chapter for an immigrant settlement agency in your area.
Translation and interpreting services
If you need to find a translator or interpreter, look in the yellow pages, under Translators & Interpreters. These companies charge a fee.

Where to stay when you arrive
Many newcomers stay with relatives or friends when they arrive in B.C. If they do not have relatives or friends here, they usually stay in hotels or motels. Most hotels and motels in city centres are expensive. Motels outside the city centre may be cheaper. There are also hostels, housing at universities and colleges during the summer, and the YMCA and YWCA in some cities. You can look in the telephone book's yellow pages, under any one of the following: Hostels, Hotels and Motels.

An immigrant settlement agency worker can help you find a place to stay.

Checklist of things to do right away

☐ Find a settlement agency close to your home. You can get information about your community, jobs, and language training. (There is a list of agencies at the end of this chapter.)

☐ Apply for a Social Insurance Number (SIN). (See Chapter 8.)

☐ Register for the Medical Services Plan (MSP). You will not have MSP for up to three months. Make sure you buy private medical insurance for that time. (See Chapter 4.)

☐ Open a bank account. (See Chapter 3.)

☐ Find a place to live. Buy insurance for your home and belongings. (See Chapter 2.)

☐ Apply for the Canada Child Tax Benefit for children under 18 years old. (See Chapter 3.)

☐ Register children for school. (See Chapter 5.)

☐ Apply for a B.C. driver's licence. (See Chapter 7.)
Emergencies

In most places in B.C., the emergency phone number for fire, police, and ambulance is 9-1-1. The 9-1-1 call is free, even from a pay phone. You can ask for help in your own language if you do not speak English. Learn to say the name of your language in English.

In a small number of communities, the number is not 9-1-1. It is different. Check for the number inside the front pages of your telephone book or ask your local police department.

Personal safety

In some places, especially large cities, there are many crimes. Be careful to protect yourself and your belongings. Criminals sometimes use other people’s personal information for crimes. This is called identity theft. Keep important documents and information—such as your passport, Social Insurance Number, credit cards, and bank account number—in a safe place.

Lock your home, car or bicycle. Do not leave extra keys outside. Do not leave valuable things where someone can see them and steal them.

Names

When you fill in forms for the government, jobs, schools, and other agencies, make sure your name is exactly the same as on your passport and other official documents.

9-1-1 Tips

- When the 9-1-1 call-taker answers, say which emergency service you need: fire, police or ambulance.
- Know your location (where you are calling from). Tell the call-taker the city, your address, the cross streets or other landmarks—for example: a gas station, school or store.
- Learn directions—north, south, east, and west, from where you are.
- If you call 9-1-1 by mistake, do not hang up. Stay on the line and tell them you do not need help. If you hang up, they will not know if you are okay and will send the police.
- Do not program your phone to dial 9-1-1 automatically.
- Teach your children how to make a 9-1-1 call and what to say.
Canadian money

Money is also called cash—coins and bills. There are 100 cents in one dollar. Common bills (paper money) are $5, $10, $20, $50, and $100. Coins used in Canada are:

- penny = 1 cent ($0.01)
- nickel = 5 cents ($0.05)
- dime = 10 cents ($0.10)
- quarter = 25 cents ($0.25)
- loonie = 1 dollar ($1.00)
- toonie = two dollars ($2.00)

Many people do not like to carry large bills—$50 and $100. Some stores and restaurants do not take large bills.

Metric and imperial measure

Canada’s official system is metric. People in Canada use both metric and imperial measurements, such as kilogram (kg) and pound (lb). Some stores have prices marked in both systems, and others use just one system. Distances and speed limits on roads are in kilometres (km) and gas is measured in litres (l). Canadians measure temperature in degrees Celsius (C).

Shopping

Most stores open around 9 a.m. or 10 a.m. and close by 6 p.m. Some stores may be open late in the evening. Many stores are closed on Sundays, but most grocery stores and department stores are open. People do not bargain for a lower price in stores that sell new products. You have to pay a 12% tax on most things you buy. It is called the Harmonized Sales Tax (HST).
Chapter 1: The First Few Days

Refunds and exchanges

If you buy something and later you decide you do not want it, you may be able to return or exchange the item. Stores do not have to take things back, but some stores will return your money or exchange items. Always keep your receipt and find out the rules about exchanges and refunds. Not all stores have the same rules.

Second-hand stores

Second-hand and consignment stores sell used clothing, furniture, and other household items, usually very cheaply. Sometimes you can bargain to bring down the price.

Social customs

When you leave your homeland and come to live in a new country, everything seems different. People here may seem strange to you because they speak and behave differently. They have different social customs. Sometimes misunderstandings happen because of these differences.

Then you may feel confused or embarrassed. Watch how people behave together—for example, how close they stand when they speak to each other, and so on.

Canadian society may have different values from your culture’s. Canada’s society is multicultural. By law, you have to respect other people’s lifestyles, beliefs, religion, and culture, and they have to respect yours.

In Canada, many couples live together without marriage (common law). This is also true of same-sex (gay, lesbian or transgendered) couples. Same-sex marriage is legal in Canada. Many Canadians live in single-parent families (mother or father only) because the parents are separated or divorced. Many others live in blended families where the children may be from previous relationships.

In B.C., it is against the law to smoke in public buildings. In public, you may drink alcohol only in places that have a liquor licence.

Most of the time, Canadians are easy-going (informal) and polite. Usually people call each other by their first names. But this changes with the social situation. For example, you should call employers, clients or doctors by their title (Mr., Ms., Mrs., Dr., etc.). If you know them, and know that they prefer being on a first-name basis, call them by their first name. If you are not sure, ask them.

Canadians are serious about some things, such as time. If you have an appointment—for example, to see a doctor—you should be there on time.
If you have to cancel a doctor’s or dentist’s appointment, you should call at least 24 hours before your appointment. Some places require 48 hours notice. You should check when you make the appointment. If you do not call to cancel, you may have to pay a fee.

Canadians usually respect privacy. You should not ask personal questions about how much money someone makes, who they live with, what their religion is, what their sexual orientation is, or what property they own, unless you are getting to know them well. These things depend on the social situation as well as individual differences. Try to learn more about Canadian social customs. Communicate and make friends. When you are not sure, ask friends, neighbours, and people at work. You can also talk to the people at your settlement agency.

Adjusting to life in Canada
Most newcomers are excited about their new life when they first arrive in Canada. But after a short time they may feel worried and irritable because it is often difficult to find jobs, housing, and schools. Also, learning a new language is not easy. Newcomers may feel anxious or depressed. Some people may have difficulty sleeping, or they may have stomach problems or headaches. It may help to talk about these problems with family, friends or a doctor. A worker at an immigrant settlement agency can also find help for you. See the listing at the end of this chapter.

Telephones
There are three kinds of telephones. Land lines are phones which work through a wire in your home. Cordless phones are attached to the wire in your home, but are portable around and near your home. For a phone in your home, you pay a fixed monthly fee for all local calls. Long distance calls are usually paid by the minute. Cell phones (mobile phones) are small, portable pocket phones you can take anywhere. Plans for cell phones can be expensive. Make sure you understand all the costs when you buy a cell phone.

Telephone Calls
When you make a telephone call, you usually have to dial 10 numbers. The first three numbers are the area code.

Local calls
604 or 778 + local number – in Metro Vancouver (the Lower Mainland)
250 + local number – in many communities in B.C.

Coin-operated pay phones cost 50 cents for a local call. You can talk as long as you wish. You can find pay phones on streets, in shopping malls, and in public buildings.

On private phones, there is no charge for local calls. At a hotel or motel, you may have to pay an extra charge for each call you make from your room. (For more information on private phones, see Chapter 2.)
Chapter 1: The First Few Days

**Long distance calls**

From a pay phone:
- 0 + 604, 778 + local number — in Metro Vancouver
- 0 + 250 + local number — everywhere else in B.C.
- 1 + area code + local number — Canada and the United States
- 01 + country code + city code + local number — overseas

The operator tells you how much money to put into the telephone. If you want the person you are calling to pay, tell the operator you want to make a collect call. You can also pay for long distance calls with a credit card or prepaid phone card.

From a private phone:
- 1 + 604, 778 + local number — in Metro Vancouver
- 1 + 250 + local number — everywhere else in B.C.
- 1 + area code + local number — Canada, United States, and the Caribbean
- 011 + country code + city code + local number — overseas

It is cheaper to dial directly from a private phone. It may also be cheaper to make long distance calls on weekends, weekday evenings, and on some holidays in North America. Look in the first pages of your telephone book for information about rates and types of calls. If there is something you do not understand, you can ask the operator for help. Dial 0 (zero) for the operator.

Some telephone numbers are toll-free. This means that you do not have to pay for the call. These numbers usually begin with 1-800, 1-866, 1-877 or 1-888.

Telephone numbers beginning with 1-900 are pay-per-call numbers. This means you will be charged for the call. These calls are often very expensive and cannot be made from a pay phone.

**Phone cards**

Companies in B.C. sell phone cards which let you make phone calls from public telephones or on cell phones. You can buy these cards in many drugstores, supermarkets, and convenience stores.

**Answering machines and voice mail**

Many people have answering machines or voice mail on their telephones. When you hear the message, wait for the beep. After the beep, leave your name, phone number, and a short message. Speak slowly and clearly.
Internet

If you need to use the Internet or send e-mail, most public libraries have computers you can use for free. Some coffee shops also have computers with Internet service. These are called Internet cafes. You usually have to pay to use their services. Many coffee shops and public places have wireless Internet. If you have a wireless portable computer (laptop), you can use it there for free. Many hotels and motels have free Internet service when you stay with them. (For Internet in your home, see Chapter 2.)

Telephone books

Telephone books can be very useful. They are divided into several sections.

- The front pages have emergency numbers, community information, and area codes.
- The white pages list the names, addresses, and phone numbers of people. They are listed in alphabetical order.
- The grey pages list the names, addresses, and phone numbers of businesses, schools, and some community services. They are listed in alphabetical order.
- The blue pages list government offices. The Government of Canada is listed first, then the Government of British Columbia, Health Authorities, then your city or town (municipal) government.
- The yellow pages—sometimes a separate book—list businesses under the type of business or work—for example, doctors, restaurants, and pharmacies.

Telephone books are available from telephone stores. If you live in an apartment building, ask the manager for a phone book. Libraries, settlement agencies, large stores, and offices will usually let you use their telephone books. You can call 1 800 268-5637 to order a copy of the yellow pages.

Telephone website

On the Internet, you can find phone numbers and addresses of people and businesses at: www.canada411.ca

Directory assistance

If you cannot find a number in the telephone book, you can call directory assistance. Dial 4-1-1 for local numbers. There is a fee for this service if you call from home or from your cell phone.

There are no phone books at most pay phones. Directory assistance is free from a pay phone within British Columbia—just dial 4-1-1.
Sending and receiving mail

You can send mail from a regular post office or a small post office in a store. You can put letters (with stamps on) in any red Canada Post mailbox on the street. You can also put letters in the outgoing slot of a community mailbox.

All addresses for Canada must have a postal code. If you do not know the postal code for an address, you can look up the postal code in a book at any post office or on the Canada Post website at: www.canadapost.ca.

Envelopes and parcels (packages) that are bigger, thicker, or heavier cost more to mail. Check the price at a post office or at: www.canadapost.ca

Parcels

If you mail a parcel to someone outside Canada, you have to fill in a customs form at the post office. Write what is in the parcel and the value of the item. If you are not at home when a parcel is delivered, the letter carrier may leave a note. It tells you where you can pick up the parcel. You will need photo ID to pick up the parcel.

Other services

There are different ways of sending letters and parcels. For example, you can pay extra to have your mail delivered sooner. For important documents, you should use Registered Mail, Xpress Post or Priority Post. You can also buy insurance for letters and parcels. You should insure packages with valuable items. Ask at your post office about these services.

Private courier companies (like UPS and Purolator) also deliver letters and packages quickly, but they are often more expensive. Look in the yellow pages, under Courier Service.
Transportation

Get a map and bus schedule for the city you are in. Bookstores, drugstores, and many grocery stores sell city maps. Public libraries also have maps. You can get B.C. road maps and travel information at the nearest tourist information office. In Metro Vancouver, call 604 683-2000 for travel information. Everywhere else in B.C., call 1 800 HELLO BC (1 800 435-5622). Or go to the Mapquest website at: www.mapquest.com

Learn how the streets go. In many B.C. cities, streets are numbered in increasing order from the centre of the city. For example, 18th Street is one block after 17th Street. Addresses of buildings and houses are also numbered in increasing order.

Buses

Most cities and towns in B.C. have a bus system. Get a local bus map and schedule. Buses pick up people at bus stops in most areas. People get on the bus at the front door and get off at the back door. If you want the bus driver to let you off at the next bus stop, pull the cord above your seat or push the red button on some of the poles.

In most cities, you need exact change in coins or a monthly pass to ride the bus. You will get a ticket from the driver when you pay your fare. Check the ticket to find out how long you can use it. In Metro Vancouver, your ticket is valid for up to 90 minutes.

If you take the bus a lot, it is cheaper to buy a pass or a book of tickets. Look for FareSaver tickets, Day Passes, and monthly FareCards. You can buy these tickets and passes at many grocery stores, drugstores, and convenience stores. Bus drivers do not sell books of tickets and passes.

In Metro Vancouver, if you have a monthly FareCard, you can bring one other person of any age and up to four children (13 years of age and under) with you for free on Sundays and holidays. Young children (under five years old) can ride free when they are with an adult.

Full-time students in schools, colleges, and universities can pay a lower price if they have a student pass, such as a GoCard or U-Pass. People with disabilities can also get a special pass. Seniors (people 65 years and older) pay a lower price by showing their gold CareCard (see Chapter 4) or any identification (ID) showing their age. You need to check with the bus company in your community to find out what passes are available.

Metro Vancouver has SkyTrain (rail) and SeaBus (boat) as well as buses. You can transfer from buses to SkyTrain or SeaBus, or from these services to buses, without paying again. The cost of your ticket depends on how
Chapter 1: The First Few Days

many zones you travel in. Longer trips (more than one zone) cost more during busy hours.

For information about bus service, routes, and costs in Metro Vancouver, call Translink: 604 953-3333. You can also use the trip planner on their website at: www.translink.ca. Or, go to: www.google.com/transit and look up Metro Vancouver addresses and click on Get Directions. For information about bus services outside Metro Vancouver, visit www.busonline.ca or look in the yellow pages, under Buses.

Taxis

Taxis are convenient, but they can be expensive. Most cities and towns have taxi companies. You can order a taxi by telephone. Look in the yellow pages, under Taxicabs. At the end of your trip, the meter in the taxi shows how much to pay. People usually give the driver a tip, which is about 10 - 15% of the fare.

Transportation for people with disabilities

People in wheelchairs can get on most buses in B.C. In Metro Vancouver, people in wheelchairs can travel on all buses.

In many cities and towns, special vans called HandyDART pick up people with disabilities at their homes for a small fee. You have to register with HandyDART. You should phone three or four days before for a reservation. Look in the grey pages of the telephone book under HandyDART Custom Transit. You can also go to the BC Transit website at: www.busonline.ca or the TransLink website at: www.translink.ca for more information.

Some taxis take wheelchairs. You need to ask for wheelchair service when you call the taxi company.

Walking

You should cross streets only at a corner or a crosswalk, and obey traffic lights. It is against the law to cross in the middle of a block. This is called jaywalking. If the police see you jaywalking, you may have to pay a fine. Many corners have crosswalks. These are wide white lines painted on the road or a sign. Cars should stop at crosswalks to let people cross. Although people who are walking have the right of way, you should always be careful when crossing a street. Look left first, then right.

Bicycles

You do not need a licence to ride a bicycle. People on bicycles must ride on the road, not on the sidewalk. They must obey the same rules as car drivers. Only one person may ride a bicycle. A small child may ride in a special seat behind the adult rider. You must have a light in front and a red reflector on the back of your bicycle to ride at night.
The law says everyone who rides a bicycle must wear a helmet (except Sikhs who wear a turban for religious reasons). Where there is a bike lane, you should use it.

Some community centres and bicycle shops have free clinics to teach people how to ride safely. Most city buses have bicycle racks for two bicycles. You can take your bicycle on the SeaBus and on SkyTrain in Metro Vancouver during less busy hours. You can check the rules at: www.translink.ca.

Cars

In all of North America, people drive on the right side of the road. You need a licence and insurance to drive a car in B.C. For information on licences, buying a car, and getting car insurance, see Chapter 7.

Travel between cities

Airlines

You can travel by airplane to most cities in British Columbia. From Vancouver, major airlines fly to most cities around the world. Small airlines fly to smaller cities in British Columbia and western Canada. Phone an airline company or talk to a travel agent for information on air travel. Look in the yellow pages, under Airlines, Airline Ticket Agencies or Travel Agencies.

Buses

Buses travel between towns and cities throughout British Columbia. Greyhound travels to most cities in Canada and the United States. Pacific Coach Lines travels to and on Vancouver Island. To call about route and schedule information, look in the yellow pages, under Bus Lines.

Trains

Trains travel between many cities and towns in B.C. VIA Rail operates three railway passenger routes in B.C.:

• between Victoria and Courtenay on Vancouver Island
• east from Vancouver through Kamloops to Alberta and other provinces
• in Northern B.C., between Prince Rupert on the Pacific Coast and Jasper, Alberta

For information, call VIA Rail at 1 888 VIA-RAIL (1 888 842-7245). There is also railway service between Vancouver and Seattle, Washington. For information, call Amtrak at 1 800 USA-RAIL (1 800 872-7245).

Ferries

Ferries connect Vancouver with cities on Vancouver Island, such as Victoria and Nanaimo. Other ferries go to small coastal islands and the Sunshine Coast. On some routes, it is a good idea to have a reservation. Ferries also go to small coastal islands and the Sunshine Coast. For information, look in the yellow pages, under Ferries. For information on coastal ferries, call BC Ferries at 1 888 BC FERRY (1 888 223-3779). Visit their website at: www.bcferries.com.
Where to go for help

Here is a list of immigrant settlement agencies:

**Abbotsford**
Abbotsford Community Services
2420 Montrose Street
Abbotsford, B.C. V2S 3S9
Tel: 604 859-7681
Fax: 604 859-6334
E-mail: info@abbotsfordcommunityservices.com
www.abbotsfordcommunityservices.com

**Burnaby**
Immigrant Services Society of B.C. – Burnaby Office
#207 – 7355 Canada Way
Burnaby, B.C. V3N 4Z6
Tel: 604 395-8000
Fax: 604 395-8003
E-mail: settlement@issbc.org
www.issbc.org

Immigrant Services Society of B.C.
4845 Imperial Street
Burnaby, B.C. V5J 1C5
Tel: 778 861-8499
Fax: 604 684-2266
E-mail: settlement@issbc.org
www.issbc.org

Immigrant Services Society of B.C.
5021 Kingsway
Burnaby, B.C. V5H 4A5
Tel: 604 438-2100
Fax: 604 438-9100
E-mail: settlement@issbc.org
www.issbc.org

**Campbell River**
Campbell River and Area Multicultural and Immigrant Services Association
A114 – 740 Robron Road
Campbell River, B.C. V9W 6J7
Tel: 250 830-0171
Fax: 250 830-1010
E-mail: info@crmisca.ca
www.crmisa.ca
Chilliwack

Chilliwack Community Services
45845 Wellington Avenue
Chilliwack, B.C. V2P 2C7
Tel: 604 792-1631
Fax: 604 792-6575
E-mail: ccsinfo@comserv.bc.ca
www.comserv.bc.ca

Chilliwack Community Services
9214 Mary Street
Chilliwack, B.C.
Tel: 604 393-3251
Fax: 604 393-3250
E-mail: ccsinfo@comserv.bc.ca
www.comserv.bc.ca

Coquitlam

Immigrant Services Society of BC
#240A – 3020 Lincoln Avenue
Coquitlam, B.C. V3B 6B4
Tel: 778 284-7026
Fax: 604 942-1730
E-mail: settlementprograms@issbc.org
www.issbc.org

Immigrant Services Society of BC
740 Smith Avenue
Coquitlam, B.C. V3J 4E7
Tel: 778 284-7026
Fax: 604 931-4708
E-mail: settlementprograms@issbc.org
www.issbc.org

S.U.C.C.E.S.S. – Pinetree Way Office
2058 Henderson Place,
1163 Pinetree Way
Coquitlam, B.C. V3B 8A9
Tel: 604 468-6000
Fax: 604 464-6830
E-mail: settlement@success.bc.ca
www.successbc.ca

S.U.C.C.E.S.S. – North Road Office
435B North Road
Coquitlam, B.C. V3K 3V9
Tel: 604 936-5900
Fax: 604 936-7280
E-mail: settlement@success.bc.ca
www.successbc.ca

Courtenay

Immigrant Welcome Centre of Courtenay
/ Comox Valley Association
Unit C – 1001 Lewis Avenue
Courtenay, B.C. V9N 5R4
E-mail: info@crmisa.ca
www.crmisa.ca

Cranbrook

Community Connections Society of Southeast B.C.
32 – 13th Avenue South
Cranbrook, B.C. V1C 2V3
Tel: 250 426-2943 or 250 426-2976
Fax: 250 426-2978
E-mail: gnoble-cwrs@shaw.ca
Chapter 1: The First Few Days

Duncan
Cowichan Valley Intercultural and Immigration Aid Society
#205 – 394 Duncan Street
Duncan, B.C. V9L 3W4
Tel: 250 748-3112
Fax: 250 748-1335
www.cisduncan.ca

Fort St. John
S.U.C.C.E.S.S – Fort St. John Office (Located at Employment Connections)
#203 – 9711 100th Avenue
Fort St. John, B.C. V1J 1Y2
Tel: 250 785-5323
Fax: 250 785-5687
E-mail: settlement@success.bc.ca
www.successbc.ca

Kamloops
Kamloops-Cariboo Regional Immigrant Society
109 Victoria Street
Kamloops, B.C. V2C 1Z4
Tel: 250 372-0855 or 1 866 762-0855
Fax: 250 372-1532
E-mail: kis@telus.net

Kelowna
Kelowna Community Resources Society
#120 – 1735 Dolphin Avenue
Kelowna, B.C. V1Y 8A6
Tel: 250 763-8008
Fax: 250 763-7608
www.kcr.ca

Langley
Immigrant Services Society of BC
20621 Logan Avenue
Langley, B.C. V3A 7R3
E-mail: settlementprograms@issbc.org
www.issbc.org

Maple Ridge
Immigrant Services Society of BC
#320 - 22470 Dewdney Trunk Road
Maple Ridge, B.C. V2X 5Z6
Tel: 604 477-1153
E-mail: settlementprograms@issbc.org
www.issbc.org

Mission
Mission Community Services Society
33179 2nd Avenue
Mission, B.C. V2V 1J9
Tel: 604 826-3634
Fax: 604 820-0634
www.missioncommunityservices.com

Nanaimo
Central Vancouver Island Multicultural Society
#101 - 319 Selby Street
Nanaimo, B.C. V9R 2R4
Tel: 250 753-6911
Fax: 250 753-4250
E-mail: admin@cvims.org
www.cvims.org
New Westminster
Family Services of Greater Vancouver
321 6th Street
New Westminster, B.C. V3L 3A7
Tel: 604 731-4951
Fax: 604 733-7009
www.fsgv.ca

Immigrant Services Society of B.C. –
New Westminster Office
#200 – 620 Royal Avenue
New Westminster, B.C. V3M 1J2
Tel: 604 522-5902 or 604 522-5966
Fax: 604 522-5908
E-mail: settlement@issbc.org
www.issbc.org

MOSAIC – Centre of Integration
811 Carnarvon Street
New Westminster, B.C. V3M 1E9
Tel: 604 759-0240
Fax: 604 759-9202
Email: mosaic@mosaicbc.com
www.mosaicbc.com

MOSAIC – Fraserside Community Services Office
519 7th Street
New Westminster, B.C. V3M 6A7
Tel: 604 522-3722
Fax: 604 522-4031
Email: mosaic@mosaicbc.com
www.mosaicbc.com

North Vancouver / North Shore
Capilano University – Hot Spot Community Resource Centre
38027 Cleveland Avenue
Squamish, B.C. V0N 3G0
Tel: 604 815-4142
Email: hotspot@seatoskycommunity.org

North Shore Multicultural Society
#207 – 123 East 15th Street
North Vancouver, B.C. V7L 2P7
Tel: 604 988-2931
Toll-free: 1 866 907-5404
Fax: 604 988-2960
E-mail: office@nsms.ca
www.nsms.ca

Oliver
South Okanagan Immigrant & Community Services
(Penticton and District Multicultural Society)
35653 97th Street
Oliver, B.C. V2A 1T0
Tel: 250 498-4900
Fax: 250 498-4999
E-mail: oliver@soics.ca
www.soics.ca

Penticton
South Okanagan Immigrant & Community Services
(also known as Penticton and District Multicultural Society)
508 Main Street
Penticton, B.C. V2A 5C7
Tel: 250 492-6299
Fax: 250 490-4684
E-mail: admin@soics.ca
www.soics.ca
Chapter 1: The First Few Days

**Prince George**
Immigrant and Multicultural Services Society of Prince George
1633 Victoria Street (Redwood Square)
Prince George, B.C. V2L 2L4
Tel: 250 562-2900
Fax: 250 563-4852
E-mail: imss.pg@shawcable.com
www.imss.ca

**Richmond**
CHIMO Crisis Services
#120 – 7000 Minoru Boulevard
Richmond, B.C. V6Y 3Z5
Tel: 604 279-7077
Fax: 604 279-7075
E-mail: chimo@chimocrisis.com
www.chimocrisis.com

CHIMO Crisis Services – Park Village Centre
8151 Park Road
Richmond, B.C. V6Y 1S9
Tel: 604-279-7077
Fax: 604-279-7077

Immigrant Services Society of B.C.
#150-8400 Alexandra Road
Richmond, B.C. V6X 3L4
Tel: 604 233-7077 ext. 1352
E-mail: settlement@issbc.org
www.issbc.org

Richmond Multicultural Community Society
#210 – 7000 Minoru Boulevard
Richmond, B.C. V6Y 3Z5
Tel: 604 279-7160
Fax: 604 279-7168
www.rmcs.bc.ca

S.U.C.C.E.S.S. – Richmond Office
#200 – 7000 Minoru Boulevard
Richmond, B.C. V6Y 3Z5
Tel: 604 279-7180
Fax: 604 279-7188
E-mail: settlement@success.bc.ca
www.successbc.ca

**Surrey**
DIVERSEcity Community Resources Society
#1107 – 7330 137th Street
Surrey, B.C. V3W 1A3
Tel: 604 597-0205
Fax: 604 597-4299
E-mail: info@dcrs.ca
www.dcrs.ca

DIVERSEcity Community Resources Society
#306-10252 City Parkway
Surrey, B.C. V3T 1A3
Tel: 604-587-5628
Fax: 604-587-5629
E-mail: info@dcrs.ca
www.dcrs.ca

Options Community Services Society
13520 78th Avenue
Surrey, B.C. V3W 8T6
E-mail: info@options.bc.ca
www.options.bc.ca

Progressive Intercultural Community Services Society
#205-12725 80th Avenue
Surrey, B.C. V3W 8J6
Tel: 604 596-7722
Fax: 604 596-7721
E-mail: pics@pics.bc.ca
www.pics.bc.ca
The First Few Days

S.U.C.C.E.S.S. – Surrey Office
#206 – 10090 152nd Street
Surrey, B.C. V3R 8X8
Tel: 604 588-6869
Fax: 604 588-6823
E-mail: settlement@success.bc.ca
www.successbc.ca

Immigrant Services Society of B.C. –
Terminal Avenue Office
#501 – 333 Terminal Avenue
Vancouver, B.C. V6A 2L7
Tel: 604 684-2561
Fax: 604 684-2266
E-mail: iss@issbc.org
www.issbc.org

Vancouver
Collingwood Neighbourhood House
5288 Joyce Street
Vancouver, B.C. V5R 6C9
Tel: 604 435-0323
Fax: 604 451-1191
E-mail: info@cnh.bc.ca
www.cnh.bc.ca

Kiwassa Neighbourhood House
2425 Oxford Street
Vancouver, B.C. V5K 1M7
Tel: 604 254-5401
E-mail: info@kiwassa.ca
www.kiwassa.bc.ca

Immigrant Services Society of B.C. –
Drake Street Office
530 Drake Street
Vancouver, B.C. V6B 2H3
Tel: 604 684-7498
Fax: 604 684-5683
E-mail: settlement@issbc.org
www.issbc.org

Little Mountain Neighbourhood House
3981 Main Street
Vancouver, B.C. V5V 3P3
Tel: 604 879-7104
E-mail: info@lmnhs.bc.ca
www.lmnhs.bc.ca

Immigrant Services Society of B.C. –
Dunsmuir Street Office
#430 – 411 Dunsmuir Street
Vancouver, B.C. V6B 1X4
Tel: 778 328-8888 ext.26
Fax: 604 873-6620
E-mail: directservice_inland@vrsa.ca
www.issbc.org

MOSAIC – Grant Street Office
2nd Floor – 1720 Grant Street
Vancouver, B.C. V5L 2Y7
Tel: 604 254-9626
Fax: 604 254-3932
E-mail: mosaic@mosaicbc.com
www.mosaicbc.com

MOSAIC - Commercial Drive Office
2730 Commercial Drive
Vancouver, B.C. V5N 5PN
Tel: 604 684-8825
Fax: 604 684-8859
E-mail: mosaic@mosaicbc.com
www.mosaicbc.com
Chapter 1: The First Few Days

MOSAIC – Jewish Family Service Agency
305 – 1985 West Broadway
Vancouver, B.C. V6J 4Y3
Tel: 604 257-5151
Fax: 604 257-5148
Email: mosaic@mosaicbc.com
www.mosaicbc.com

MOSAIC – YWCA
955 Burrard Street
Vancouver, B.C. V6Z 1Y2
Tel: 604 689-9622
Fax: 604 699-9622
Email: mosaic@mosaicbc.com
www.mosaicbc.com

MOSAIC – Eduacentre
896 West 8th Avenue
Vancouver, B.C. V6Z 1E2
Tel: 604 708-5100
Fax: 604 708-5124
Email: mosaic@mosaicbc.com
www.mosaicbc.com

MOSAIC – La Boussole
612 East Broadway
Vancouver, B.C. V5T 1X6
Tel: 604 683-7337
Fax: 604 684-1565
Email: mosaic@mosaicbc.com
www.mosaicbc.com

Mount Pleasant Neighbourhood House
800 East Broadway
Vancouver, B.C. V5T 1Y1
Tel: 604 879-8208
E-mail: info@mpnh.org
www.mpnh.org

Multicultural Helping House Society
4802 Fraser Street
Vancouver, B.C. V5V 4H4
Tel: 604 879-3277
Fax: 604 879-3327
E-mail: info@helpinghouse.org
www.helpinghouse.org

Progressive Intercultural Community Services Society
#102 – 8157 Main Street
Vancouver, B.C. V5X 3L2
Tel: 778 371-8552
Fax: 604 324-7702
E-mail: pics@pics.bc.ca
www.pics.bc.ca

S.U.C.C.E.S.S. – Granville Street Office
#300 – 8268 Granville Street
Vancouver, B.C. V6P 4Z4
Tel: 604 323-0901
Fax: 604 323-0902
E-mail: settlement@success.bc.ca
www.successbc.ca

S.U.C.C.E.S.S. – Fraser Street Office
5834 Fraser Street
Vancouver, B.C. V5W 2Z5
Tel: (Main) 604 324-1900
(Chinese) 604 324-8300 ext 107 and 105
(Punjabi, Hindi) 604 324-8300 ext 106
Fax: 604 324-2536
E-mail: settlement@success.bc.ca
www.successbc.ca

S.U.C.C.E.S.S. – Pender Street Office
28 West Pender Street
Vancouver, B.C. V6B 1R6
Tel: 604 684-1628
Fax: 604 408-7236
E-mail: settlement@success.bc.ca
www.successbc.ca
Settlement Orientation Services (SOS)  
#430 – 411 Dunsmuir Street  
Vancouver, B.C. V6B 1X4  
Tel: 778 328-8888  
Fax: 604 873-6620  
www.vrsa.ca  
*Refugee claimants only

South Vancouver Neighbourhood House  
6470 Victoria Drive  
Vancouver, B.C. V5P 3X7  
Tel: 604 324-6212  
Fax: 604 324-6116  
E-mail: svnh@southvan.org  
www.southvan.org

Vernon  
Vernon and District Immigrant Services Society  
#100 – 3003 30th Street  
Vernon, B.C. V1T 9J5  
Tel: 250 542-4177  
Fax: 250 542-6554  
E-mail: vdiss@shaw.ca  
www.vdiss.com

Victoria  
Inter-Cultural Association of Greater Victoria  
930 Balmoral Road  
Victoria, B.C. V8T 1A8  
Tel: 250 388-4728  
Fax: 250 386-4395  
E-mail: info@icavictoria.org  
www.icavictoria.org

Saanich  
Inter-Cultural Association of Greater Victoria  
4636 Elk Lake Drive  
Saanich, B.C. V8Z 5M1  
Tel: 250 661-7811  
E-mail: saanich@icavictoria.org  
www.icavictoria.org

Sooke  
Inter-Cultural Association of Greater Victoria  
D-6625 Sooke Road  
Sooke, B.C. V9Z 0A3  
Tel: 250 388-4728  
E-mail: info@icavictoria.org  
www.icavictoria.org

Langford  
Inter-Cultural Association of Greater Victoria – Westshore Office  
#102 - 2220 Sooke Road  
Langford, B.C.  
Tel: 250 661-8306  
E-mail: westshore@icavictoria.org  
www.icavictoria.org

For up-to-date information, visit:  
www.WelcomeBC.ca/serviceproviders

French-speaking Immigrants  
French-speaking immigrants can receive information on settlement services and community support by contacting:

Connection Centre for Francophone Immigrants (CCFI) / Agence francophone pour l’accueil des immigrants (AFAI)  
1551 West 7th Avenue  
Vancouver, B.C. V6J 1S1  
Tel: 604 630-0316  
Toll Free: 1 877 492-2780  
Fax: 604 630-0317  
E-mail: info@vivreencb.ca  
www.vivreencb.ca
Chapter 2: Finding a Place to Live

Types of housing

An apartment or suite usually has one or more bedrooms. All apartments and suites have a kitchen, a bathroom, and a living room. Suites for rent may be in an apartment building or in a house. Studios or bachelor suites have one room with a kitchen area and a bathroom.

A duplex is a house divided into two separate apartments. It may be bought or rented.

A townhouse is a small house joined to other small houses. It may be bought or rented.
Finding a Place to Live

An apartment building has one owner for the whole building. In a condominium (condo or strata) building, each apartment is owned by one person or family.

A mobile home can be moved from one place to another. It is usually cheaper to buy than a house. You must also buy or rent the land to put a mobile home on.

A room for rent is usually in a shared house or apartment. Everyone shares the kitchen and bathroom.

Room and board means a room and meals. Furniture is included.

Subsidized and low-cost housing

B.C. Housing is a government agency. It has some subsidized (government-assisted) housing it rents to families with low incomes and to seniors. To rent from B.C. Housing, you must have lived in B.C. for at least a year and have an income below a certain level. There is usually a waiting list for subsidized housing.

B.C. Housing has a program called the BC Rental Assistance Program. It gives money to low-income working families with at least one child under 19 years old. B.C. Housing also has a program for low-income seniors called Shelter Aid for Elderly Renters (SAFER).

To find out if you qualify for subsidized housing, the BC Rental Assistance Program or SAFER, call B.C. Housing in Metro Vancouver at: 604 433-2218. Everywhere else in B.C., call: 1 800 257-7756. You may visit the B.C. Housing website at: www.bchousing.org/Options/Subsidized_Housing/Apply. B.C. Housing has information in English, Chinese, French, Punjabi, Spanish, and Vietnamese.

Housing cooperatives (co-ops) and some non-profit groups also provide low-cost housing. There is a waiting list for these places. For information on co-ops on the B.C. Mainland, call the Co-operative Housing Federation of B.C. in Metro Vancouver at: 604 879-5112. Everywhere else in B.C., call: 1 800 879-5111. For information on co-ops on Vancouver Island, call the Vancouver Island office (of the Co-operative Housing Federation of B.C.) at: 250 384-9444.
Renting
When you rent a place to live, you will be doing official business with the person who looks after the place. This person can be the landlord or landlady, the owner or a manager.

Where to look for housing

• Look in the advertising section in the newspaper. The classified section lists many kinds of things to buy, sell or rent. Look for Classifieds – Rentals.

• Look for Vacancy or For Rent signs in front of houses and apartment buildings.

• Look for advertisements on notice boards in your community.

• If you live in a community with a housing registry, they can give you information on housing. Look in the blue pages of the telephone book in the Municipalities & Regional Districts section, under Housing.

• You may search for places to rent on the RentBC website at: www.rentbc.com

Discrimination
A landlord cannot refuse to rent a place to people because of their race, skin colour, age, birthplace, religion, sex, marital status, sexual orientation, and physical or mental disability. This is discrimination, and it is against the law. A landlord usually cannot refuse to rent to people because they have children, unless it is an “adult-only” building. A landlord can refuse to rent to pet owners and people who smoke.

If you have a problem with discrimination and you want advice, call the B.C. Human Rights Coalition or the Tenant Resource and Advisory Centre. If you want to make an official complaint, contact the B.C. Human Rights Tribunal or the Canadian Human Rights Commission. See the listing at the end of this chapter.
Finding a place to live

When you find a place you like, ask these questions:

*How much is the rent?*
You usually pay rent on the first day of each month. The landlord can only increase your rent once a year and only by a certain amount. The landlord must tell you in writing three months before the rent goes up.

*Are utilities included in the rent, or do I have to pay for them?*
Utilities are electricity (hydro), gas or fuel oil. Sometimes you have to pay for utilities yourself. Sometimes the landlord includes all or some of the utilities in the rent. Ask the landlord about this so you know how much you will pay every month.

*How much is the security (damage) deposit?*
You usually have to pay some extra money—not more than half of one month’s rent—when you move in. The landlord keeps this money until you move out. The landlord can use this money to pay for any damage you do. If you do no damage, and clean the apartment when you move out, the landlord must give you back all the money plus interest. The landlord must do this within 15 days. If the landlord wants to use some or all of the security deposit, you and the landlord should make an agreement in writing.

Tenancy agreement

If you decide you want to rent the place, you will need to sign a tenancy agreement. It is a good idea to bring a cheque with you when you look at places to rent. Make sure you get a receipt for all payments to the landlord. Tenants are responsible for paying the rent on time, keeping the place clean, and not disturbing other tenants.

References

A landlord may ask you for references (letters from or phone numbers of people who can recommend you as a good tenant or employee). It is a good idea to have references with you when you look at places to rent.

Application deposits are illegal

Some landlords ask tenants to pay a deposit when they apply to rent a place. It is illegal for landlords to collect money unless you have both signed a tenancy agreement first. Some people who have paid these illegal application deposits were not able to rent and did not get their money back. Do not rent from a landlord who wants to charge an application deposit.
Make a checklist before you move in

☐ Make sure you have a signed tenancy agreement

When you agree to rent a house or apartment, you and the landlord are making a contract. It is called a tenancy agreement. The agreement should be in writing. Your tenancy agreement gives you the rules for renting your home. Make sure you understand everything in the agreement before you sign it. If you are not sure, ask someone who can help you—for example, a settlement worker. You may need to have the agreement translated into your language. For more information on tenants’ rights, go to the website: www.tenants.bc.ca

☐ Check for damage

Before you move in, make a list of any damage you find. You and the landlord should sign the list. This is to make sure you get your damage deposit back. You can also take photographs of any damage you find in the apartment or house. The law says that landlords and tenants each have certain rights and certain things they must do (responsibilities). A tenancy agreement cannot change the law.

☐ Arrange for utilities

If you have to pay for utilities, such as hydro (electricity) and gas, you have to get these connected. The cost of connecting is usually included in the first month’s bill. To get these services, phone B.C. Hydro, FortisBC or the company that provides oil or gas in your community. Look in the grey pages to find B.C. Hydro and FortisBC. Look in the yellow pages, under Gas Companies, and Oils–Fuel and Heating.

☐ Buy insurance

Both home owners and tenants can buy insurance. If you are a tenant, you should buy insurance for your belongings (the things you own). The insurance company will pay for most of the cost of what you lose in a fire or a robbery. Look in the yellow pages, under Insurance Agents and Brokers.

☐ Arrange for phone and Internet service
Telephones
There are many telephone companies in B.C. They offer different kinds of services. You may see advertising that says you can save money if you change phone companies. This may be true, but you need to be careful. Do not sign a sales contract unless you understand what services you are getting, how much they cost, and how long the contract lasts. With some companies, you have to pay a fine to get out of a contract.

To get telephone service, look in the yellow pages, under Telephone Service–Local.

Internet
If you want to have Internet service in your home, look in the yellow pages, under Internet Access Providers. As with phone companies, there are many Internet companies in B.C. You may see advertising that says you can save money and get faster Internet. Do not sign a contract unless you understand what services you are getting, how much they cost, and how long the contract lasts.

Mail
In most cities and towns, mail is delivered to your house or apartment building. If you live in an area without home delivery, call Canada Post at 1 866 607-6301 to get a community mailbox.

Garbage and recycling
Garbage is picked up once a week in most cities and towns. There may be a rule about how much garbage you can put out.

In many areas, people put things such as bottles, cans, paper, plastic, and newspapers in special boxes. These are picked up for recycling. If you live in a small community, you may need to take your recycling to a transfer station.

For information on garbage and recycling, call your city or town hall. Look in the blue pages of the telephone book, in the Municipalities & Regional Districts section, under Garbage or Recycling. You can also call the BC Recycling Hotline at 1 800 667-4321 or go to: [www.rcbc.bc.ca](http://www.rcbc.bc.ca) (For more information on recycling, see Chapter 12.)
Chapter 2: Finding a Place to Live

Repairs

What if the roof leaks, the toilet does not work, or there is no hot water? The law says the landlord must make these repairs quickly. The landlord must give you the name and phone number of someone who can make repairs in an emergency.

If a tenant or a tenant’s guests damage a rented house or apartment, the tenant must pay for the repairs.

You may want to make changes in the place you rent—for example, paint the walls a different colour or drill holes in the walls for shelves. You should get permission from your landlord in writing before doing this.

B.C. cities and towns also have laws about health and building standards. Phone your city or town hall to talk about repair problems, such as no heat or no hot water.

Letting the landlord in

A landlord must ask the tenant before coming into a rented house or apartment. The tenant can say no. However, the landlord can come in if he has a good reason and tells the tenant 24 hours before he comes in.

Emergencies are different. If there is an emergency, such as a fire or a broken water pipe, the landlord can come in without a tenant’s permission.

Disagreements

For information on landlord or tenant rights and responsibilities, contact the Residential Tenancy Branch. The office can also help solve disagreements between landlords and tenants. In Metro Vancouver, call 604 660-1020. In Victoria, call 250 387-1602. Everywhere else in B.C., call 1 800 665-8779.

Make sure you are prepared. Have your complaint in writing, with supporting documents such as the signed tenancy agreement, receipts, photos showing damage, and witnesses.

Eviction

The landlord can tell a tenant to move out. This is called an eviction.

The landlord must tell you in writing and give reasons. This is called giving notice.

If you do not agree with the reasons the landlord gives, you can call the Residential Tenancy Branch, the Tenant Resource and Advisory Centre or your local tenants group.
Make a checklist before you move out

☐ Give notice

When you plan to move out of a rented house or apartment, you must tell your landlord in writing. This is called giving notice. If you are renting month-to-month, you must give the notice to the landlord one month before you will move out. For example, if you plan to move out on December 31, you must give notice by November 30. December 1 is too late.

☐ Clean

You must clean your rented home before you move out. You must also clean the stove, fridge, bathrooms, and light fixtures. Check your tenancy agreement to see if you must clean the carpets or drapes.

☐ Cancel telephone and utilities

Call the telephone company to have the phone disconnected or transferred to your new address. If you do not do this, you may have to pay phone bills after you move out. If you pay for the electricity, gas or oil, phone the companies and tell them to disconnect your service.

☐ Change your address

Go to the post office and fill in a change-of-address card. The post office will send your mail from the old address to the new address. There is a fee for this service. Give your new address to your bank, employer, school, medical plan, Driver Licensing Centre, credit card companies, Canada Revenue Agency, cable TV company, and any other contacts. Phone them or mail them a change-of-address card. You can buy these cards at the post office.

☐ Arrange for a moving company or rent a truck

A moving company will send a truck and people to move your things. Look in the classified advertisements in the newspaper or in the yellow pages, under Movers. You can also rent a truck or van and move things yourself. Look in the yellow pages, under Truck Renting and Leasing.
Buying a home

You can look in newspapers, and on the Internet at: www.realtor.ca, to see what homes are for sale. However, to buy a house or an apartment, most people call a real estate company. Look in the yellow pages, under Real Estate. A real estate agent can help you find a house or apartment, bargain for a better price, and explain the legal papers. Many people pay a lawyer to help them with the legal papers to buy a house.

Most people borrow money from a bank, credit union or trust company to buy a house. This is called a mortgage. Mortgage rates are not the same at all banks. Check around for the best mortgage you can get.

If you own your own home, you must buy insurance for it. You should also have insurance for your belongings. The insurance company will pay for most of the cost of what you lose in a fire or a robbery. Look in the yellow pages, under Insurance Agents and Brokers.

If you intend to rent out your house and become a landlord, you must understand your rights and responsibilities. For more information on becoming a landlord, go to the Residential Tenancy Branch website at: www.rto.gov.bc.ca. Look for the Residential Tenancy Act: A Guide for Landlords & Tenants in British Columbia under Publications. This guide is available in English, Traditional Chinese, and Punjabi. You can also visit: www.tenants.bc.ca to download the Landlord Guide, available in English, Traditional Chinese and Punjabi.
Where to go for help

For more information on renting or buying a place to live, go to the B.C. Government website at: www.WelcomeBC.ca

Here are more resources:

**Tenant Resource & Advisory Centre (TRAC)**
Lower Mainland Tenants’ Rights Information Line/Tenant Hotline
In Metro Vancouver: 604 255-0546
Everywhere else in B.C.: 1 800 665-1185
www.tenants.bc.ca

**Residential Tenancy Branch offices**

Vancouver and Lower Mainland
400 – 5021 Kingsway
Burnaby, B.C. V5H 4A5
Tel: 604 660-1020

Vancouver Island
1st Floor, 1019 Wharf Street
Victoria, B.C. V8V 1X4
Tel: 250 387-1602

Interior and North
305 – 478 Bernard Avenue
Kelowna, B.C. V1Y 6N7

Call toll-free (except in Vancouver and Victoria): 1 800 665-8779
www.rto.gov.bc.ca

**B.C. Human Rights Coalition**
1202 – 510 West Hastings Street
Vancouver, B.C. V6B 1L8
Tel: 604 689-8474
Fax: 604 689-7511
Everywhere else in B.C.: 1 877 689-8474
www.bchrcoalition.org

**B.C. Human Rights Tribunal**
1170 – 605 Robson Street
Vancouver, B.C. V6B 5J3
Tel: 604 775-2000
Fax: 604 775-2020
Everywhere else in B.C.: 1 888 440-8844
E-mail: BCHumanRightsTribunal@gov.bc.ca
www.bchrt.bc.ca

**Canadian Human Rights Commission**
Tel: 1 888 214-1090
www.chrc-ccdp.ca
Chapter 3: Money and Banking

Banks, credit unions, and trust companies

You can open an account at a bank, a credit union or a trust company. Before you choose a place to bank, find out what kind of accounts it has. Ask questions about banking charges and interest on your money. Most banks pay you interest on the money in your accounts. A bank may charge you for the services it provides.

Types of accounts

- **Chequing accounts**
  
  Some chequing accounts charge you for each cheque you write. Some have monthly charges. Most chequing accounts do not pay interest.

- **Savings accounts**
  
  All savings accounts pay interest, but the amount of interest is not always the same. You cannot write cheques on some savings accounts.

- **Chequing-savings accounts**
  
  These accounts pay interest. You can also write cheques. The interest and charges are not the same at all banks.

- **Term deposits**
  
  These accounts usually pay more interest than saving accounts but you have to leave your money in for a certain length of time (a term).
Paying by cash, cheque, credit card or debit card

Cash is money—coins and bills. Cheques are sometimes used instead of cash. When you write a cheque, you are telling your bank to pay with your money. To pay by cheque, you must show the cashier some identification (ID). Most cashiers ask to see identification with your photo on it, such as a driver’s licence. If you do not have a driver’s licence, ask for a B.C. Identification card (BC ID) at a Driver Licensing Centre. (To find a Driver Licensing Centre, see Driver’s Licence in Chapter 7.) Some stores do not take cheques. You should check with the cashier if they take cheques before shopping.

Credit cards let you buy things now and pay for them later. You can get bank credit cards such as Visa and MasterCard. You can also get credit cards from department stores or gas companies. If you do not pay the full amount of the credit card bill each month, you have to pay interest. The interest on some credit cards is higher than on others. Check the interest rates carefully.

Debit cards can be used instead of a cheque or credit card to buy things in many stores. You get these cards from your bank or credit union. When you buy things with a debit card, the money comes out of your account immediately.

Use your credit and debit cards safely, and keep them in a safe place. If criminals get your card or number, they can steal your money.

Bank machines

Banks, credit unions, and some trust companies have bank machines. They are also called automated teller machines (ATMs). There are also bank machines in some stores and in other convenient places. You can take money out of your accounts or put money into them. You can also pay bills and transfer money to other accounts. You can use bank machines any time, day or night.

To use bank machines, you need a card from your bank or credit union. You will get a secret number (personal identification number or PIN) so that only you can use your card. Be careful. Do not give this number to anyone else or allow any person to see you use it. Some banks and credit unions charge a service fee each time you use one of these machines.

Debit cards can be used instead of a cheque or credit card to buy things in many stores. You get these cards from your bank or credit union. When you buy things with a debit card, the money comes out of your account immediately.

Use your credit and debit cards safely, and keep them in a safe place. If criminals get your card or number, they can steal your money.
Banking by phone and Internet

You may be able to do some of your banking from home with a touch-tone phone. For example, you can transfer money between accounts and pay your bills. Ask your bank or credit union about this service.

You may also be able to do your banking from home on the Internet. You need a computer and Internet service (see Chapter 2) to connect to your bank account. Ask your bank or credit union about this service.

Sending money to other countries

Canadian banks and foreign exchange companies can send money to banks in most countries. You can also mail a money order (also called a draft). You can get this at a bank, foreign exchange company or post office. Check first that the money order can be cashed in the country where you are sending it. To find a foreign exchange company, look in the yellow pages, under Foreign Exchange Brokers. For money orders, look in the yellow pages, under Money Order & Transfer.

Loans and mortgages

A loan is money you borrow from a bank or credit union. For example, some people get a loan to buy a car. You must pay back part of the money each month and also pay interest. To get a loan, you must be earning enough money to easily repay the borrowed money.

A mortgage is money you borrow to buy a house or apartment. Banks, credit unions, and mortgage companies give mortgages. (See Chapter 2.)

Owing money

Sometimes you borrow money or buy things and plan to pay later. Then you find it is not possible to make the payments. What if you can’t pay? You should talk or write to the people you owe money to. Sometimes it is possible to make smaller payments.

The Credit Counselling Society has counsellors who can help people with debt and credit problems. Call 1 888 527-8999 or go to: www.nomoredebts.org

You can also look in the blue pages, in the Government of Canada section under Bankruptcy. Or go to the federal government website at: www.osb-bsf.ic.gc.ca

There are companies that give advice to people on how to pay their debts. They charge a fee for these services. Look in the yellow pages, under Credit and Debt Counselling.

Paying taxes

Governments get most of their money from taxes. Taxes pay for services such as roads, parks, community centres, medical care, welfare, schools, and universities.
**Harmonized Sales Tax (HST)**

British Columbia has a Harmonized Sales Tax (HST) of 12%. You pay this tax on most products and services. Some products and services are exempt (no tax). For example, there is no tax on basic groceries and prescription drugs. To find out more about the HST, go to: [www.hstinbc.ca](http://www.hstinbc.ca)

**Income tax**

Everyone in B.C. has to fill in an income tax form each year and send it to the federal government by April 30. This form determines how much tax you pay on your income. It also determines if you qualify for tax credits. Employees have income tax taken off their paycheques. The government return some money because too much tax was taken off your paycheque—or you may have to pay more because not enough tax was taken off.

Even if you had no income in Canada, you must still fill out and send in a tax form. You also have to report any income from outside Canada. People who are not working must pay tax on any income from investments.

Self-employed people and people who own businesses have to fill out and send in an income tax form by June 15. However, if you owe tax, you still have to pay it by April 30.

You can send in your income tax form in different ways, such as by filling out a printed tax form, or by phone or Internet. But the first time you send in your income tax form, you must send a filled out printed tax form.

For income tax information, visit the Canada Revenue Agency or visit their website at: [www.cra.gc.ca](http://www.cra.gc.ca)

During March and April, many community organizations give free help with filling in income tax forms. You can also pay someone to help you—for example, an accountant or a tax preparation company. Look in the yellow pages, under Tax Consultants.

**BC HST Credit**

If you have a lower income, you may qualify for a B.C. HST credit. This means the government will send back money to you four times a year. To apply for this credit, you need to fill out and send in an income tax return. To get the forms, call 1 800 959-2221. For more information, go to: [www.cra.gc.ca](http://www.cra.gc.ca)

**Child Tax Benefit**

The Canada Child Tax Benefit is a monthly payment to families to help them with the cost of raising children under age 18. To qualify, at least one parent must be a resident of Canada and both parents must send in their income tax forms every year, even if they have no income to report. To apply, call 1 800 387-1193. For information, go to: [www.cra.gc.ca](http://www.cra.gc.ca). For help, you can also talk to a settlement worker at your local immigrant settlement agency.
**Property taxes**

Everyone who owns a house, land or buildings must pay property tax. Your city or town sends you a bill once (or twice) a year. If your property is outside a city, the B.C. government will send you a bill. You can also pay your property tax as part of your mortgage.

**Property Transfer Tax**

When you buy property in B.C. you must pay Property Transfer Tax. The rate of tax is 1% on the first $200,000 of the property’s value and 2% on the rest.

If you are buying your first home, you may not have to pay this tax.

For information on the Property Transfer Tax, go to: [www.sbr.gov.bc.ca/business/Property_Taxes/Property_Transfer_Tax/ptt.htm](http://www.sbr.gov.bc.ca/business/Property_Taxes/Property_Transfer_Tax/ptt.htm)

**Financial help for seniors**

**Old Age Security Pension (OAS)**

The federal and provincial governments give pensions to all seniors. It does not matter if you worked or not. You must apply for this pension when you are 65 years old. You must have lived in Canada for 10 years before you can apply. If you worked in a country that has a pension agreement with Canada, the time can be shorter than 10 years.

**Guaranteed Income Supplement (GIS)**

People who get OAS but have little or no other income may also qualify for the GIS. How much you get depends on you and your spouse’s (wife’s or husband’s) income. For more information, call the Canada Pension and OAS enquiry line at: 1 800 277-9914.

**Seniors Supplement**

People who get OAS and GIS may also qualify for the provincial government’s Seniors Supplement. You will receive the Seniors Supplement automatically if you are eligible. The amount depends on your income. For more information, call 604 682-0391 in Metro Vancouver. In Victoria, call 250 387-4331. Everywhere else in B.C., call 1 800 665-2656.

**Investing money**

There are many ways to invest money. Banks and other financial companies sell investments such as term deposits, Guaranteed Investment Certificates (GICs), Canada Savings Bonds, and treasury bills. Talk to someone at your bank, credit union or trust company. You can also talk with an investment counsellor or financial planner. Look in the yellow pages, under Financial Planning Consultants. You can find information about banking in Canada at: [www.cba.ca/en/consumer-information](http://www.cba.ca/en/consumer-information)
B.C. health insurance

The Government of British Columbia has a health insurance plan called the Medical Services Plan (MSP). It is only for British Columbia residents who are Canadian citizens, landed immigrants or government-assisted refugees. Post-secondary international students with study permits and people with work permits for six months or longer can also get MSP.

MSP pays for most health costs—for example, doctors, most medical tests, and treatments. Some health costs are not covered by MSP—for example, dentists and physiotherapists.

Registering for medical insurance

You should register for medical insurance as soon as you arrive in B.C. All residents must register with the Medical Services Plan (MSP). There is a waiting period. You will not get MSP coverage for up to three months. You should buy private medical insurance for that time. If you do not have medical insurance, you must pay the doctor or hospital yourself. Medical costs can be very high. Look in the yellow pages, under Insurance Companies–Other Than Life.

When you apply for health insurance, make sure that you give your name exactly as it is on other official documents. Phone Health Insurance BC to find out how to register. In Metro Vancouver, call 604 683-7151. Everywhere else in B.C., call 1 800 663-7100. Visit their website at: www.health.gov.bc.ca/insurance
When your MSP coverage begins, you will get a CareCard. People 65 and older get a gold CareCard. Each card has the person’s name and a personal health number on it. Sign your card and always take it with you when you go to a doctor, clinic or hospital. You will also need your CareCard for prescriptions and when you register children for school.

Medical insurance fees
MSP insurance coverage is not free. You must pay a monthly fee (premium). The costs per month are:

- for a single person: $60.50
- for a family of two: $109
- for a family of three or more: $121

Note: Premium costs could change. Phone Health Insurance BC to check the costs.

If you have a job, MSP premiums may be paid by your employer. Ask your employer about this.

Premium assistance
If your income is low, you may be eligible for premium assistance. You may be able to pay less, or get free MSP coverage. You must have lived in Canada for the last 12 months (one year) as a Canadian citizen or permanent resident. You need to fill out a form to apply for premium assistance. Contact Health Insurance BC or your local settlement agency for information.

Refugee claimants
If you are a refugee claimant, you need to contact Health Insurance BC to find out if you qualify for MSP coverage. If you do not qualify, ask Citizenship and Immigration Canada (CIC) about the Interim Federal Health Program (IFH). Phone the CIC call centre at: 1 888 242-2100 or see their website at: www.cic.gc.ca

Private insurance
MSP insurance does not cover all medical costs. For example, MSP does not cover regular dental or physiotherapy costs. You can buy extra insurance from a private company. Look in the yellow pages, under Insurance Companies–Other Than Life.

Out-of-province coverage
Check with MSP about your coverage if you will be away from B.C. for an extended period of time.

HealthLink BC
HealthLink BC provides free non-emergency health information and referral services. You can get help and information any time of the day or night, every day of the year. You can learn about health topics, check your symptoms, and find the health services you need.

By phone: 8-1-1
Speak to a health service representative
Call 8-1-1 to find health services close to where you live. A health service representative can forward your call to a health professional who can help you.
A representative can also help you understand the health system in B.C.

**Speak to a nurse**

Call 8-1-1 to ask a registered nurse your health questions. Nurses are available 24 hours a day, 7 days a week to help you with non-emergency health problems. They can refer (send) you to other services.

**Speak to a pharmacist**

Call 8-1-1 to ask questions about medication. You can speak to a pharmacist from 5 p.m. to 9 a.m. every day of the week.

**Speak to a dietitian**

Call 8-1-1 to speak to a registered dietitian for advice on healthy eating. Dietitians are available from Monday to Friday from 9 a.m. to 5 p.m. to answer questions about your diet.

The 8-1-1 services are free. Interpreting services are available in more than 130 languages.


Go to [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca). You can find information in English on over 5,000 health topics and on 5,000 health services. You can check your symptoms, read about health topics, and find the help and services you need close to where you live. You can also find information about prescription drugs and other medications.

**BC HealthGuide Handbook**

This handbook has information on common health problems and questions, home treatments, care choices, and when to see a doctor or nurse. You can also find information on seniors’ health, caregiving, nutrition, and exercise.

You can get a free BC HealthGuide handbook in English, French, Chinese, or Punjabi. Handbooks in English are available at pharmacies or Service BC offices across B.C. Chinese and Punjabi handbooks are available at many immigrant settlement agencies. For more information, call 8-1-1 or view the online order form at: [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca)

**HealthLink BC Files**

HealthLink BC Files are fact sheets on public health and safety topics. You can get these fact sheets at public health units and on the Internet at: [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca). Some fact sheets are available in Chinese, Farsi (Persian), French, Punjabi, Spanish, and Vietnamese. See translated HealthLink BC Files at: [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca)

**Types of doctors**

There are two types of doctors in British Columbia: family doctors (general practitioners or GPs) and specialists.

Family doctors take care of most medical problems. You can also talk to your family doctor about emotional problems, nutrition, and family planning.

Specialists treat special health problems, such as heart disease. If you are sick, go to a family doctor first. Your family doctor may refer (send) you to a specialist. If you think you need to see a specialist, you must talk to your family doctor first and ask for a referral.
Chapter 4: Health Care

Finding a family doctor
To find a family doctor:

- Ask your friends, neighbours, co-workers or other people in your community.
- Talk to people at an immigrant settlement agency. You may be able to find a doctor who speaks your language.
- Some hospitals have a list of doctors who are taking new patients.
- Look in the yellow pages, under Physicians and Surgeons.
- Visit the website for the College of Physicians and Surgeons at: www.cpsbc.ca to find a list of doctors who are taking new patients.

Making an appointment
Before you go to the doctor, phone the doctor’s office for an appointment. Always take your CareCard with you when you go to a doctor. Make sure you are on time. If you are very late or miss an appointment, you may have to pay a fee. This fee is not covered by MSP.

Medical emergencies
If you have a serious accident or suddenly get very sick, you should go to the emergency department of a hospital. Many of these are open 24 hours a day. If you are taking prescription medicine, take it with you.

Walk-in clinics
If your medical emergency is not very serious, you can go to a walk-in clinic. These clinics have doctors and nurses. You do not need an appointment. Most large communities have walk-in clinics. Some clinics are open late. Many are open seven days a week. Look in the yellow pages, under Clinics.

What if you need to go to a walk-in clinic before you have received your CareCard? If you have completed your waiting period, but have not yet received your CareCard, you must pay for the visit. Keep your receipt. MSP may pay for part of the cost of the visit.

Calling an ambulance
If you need an ambulance, call 9-1-1 or the emergency phone number in your area. This number is usually at the front of the telephone book. Ask for an ambulance. The ambulance will take you to the emergency department of a hospital. MSP will not pay for the ambulance. If you go in an ambulance, you do not have to pay right away. You will get a bill later. If you have a low income, you may get assistance.
Hospital costs
You do not have to pay for hospital costs if you have MSP coverage.

Language assistance
You may be able to get help from an interpreter at hospitals in Metro Vancouver and in some other areas of B.C. Ask your doctor to call the Provincial Language Service at 1 877 228-2557 to book an interpreter.

Finding a dentist
To find a dentist, check with friends, an immigrant settlement agency or look in the yellow pages, under Dentists. You can also go to the BC Dental Association website at: www.bcdental.org/Find_a_Dentist. Phone the dentist’s office to make an appointment.

MSP will not pay for dental services. If you have a job, your employer may have a dental plan that you can join. MSP will pay if you go to a hospital for dental surgery.

If your family is not covered by an employer’s dental plan, children under 19 can get some dental care under the Healthy Kids Program. This is only if your family already gets MSP premium assistance. Ask your dentist for more information.

Some public health units have dental clinics. They give free dental checkups and cleanings to young children and low-cost dental care to older children and adults.

Healthy Kids Program
The B.C. Healthy Kids Program helps low-income families with the cost of basic dental care and prescription eyeglasses for children under 19 years. This help is for families who already get MSP premium assistance and who are not covered by an employer’s health insurance plan. For more information, go to: www.hsd.gov.bc.ca/publicat/bcea/HealthyKids.htm
Public health units

Many communities have public health units. These are medical offices where nurses and doctors give free health care information. You will need your CareCard to visit a public health unit.

If you have a serious, ongoing health problem, a public health nurse may be able to help you in your home. These nurses can also help women prepare for a new baby and visit them at home after the baby is born. They will also give immunizations to babies and children to prevent diseases, such as polio and measles.

To find a public health unit in your area, look in the blue pages of the telephone book, in the Health Authorities section under Public Health Units. In Metro Vancouver, look in the blue pages, under Health Authorities. Find your region’s health authority and look under Public Health Units or Community Health Centres.

Private specialized clinics

In some cities and towns there are private specialized clinics such as weight-loss, and Chinese and other alternative medicine. You have to ask what services are covered by MSP.

To find clinics in your area, look in the yellow pages, under Clinics.

Prescription drugs

You must have a doctor’s prescription (written permission) to buy prescription drugs (medicines) at a pharmacy (drugstore). The pharmacist will explain how often and how long you must take the medicine.

You can buy some medicines without a prescription. These are called non-prescription drugs or over-the-counter drugs. These are usually for less serious problems, such as common colds or headaches. If you have a question about over-the-counter drugs, ask the pharmacist.

Registering for prescription drug insurance: PharmaCare and Fair PharmaCare

As soon as you get your CareCard, you should register for prescription drug insurance with PharmaCare. It is a B.C. government program. It may pay some of the cost for prescription drugs you buy in B.C. You have to be a permanent resident of B.C. and have MSP coverage.

Fair PharmaCare is for all B.C. families. The lower your income, the more help you will get to pay for prescription drugs.

To register or get more information, phone Health Insurance BC. In Metro Vancouver, call 604 683-7151. Everywhere else in B.C., call 1 800 663-7100. Or go to the Health Insurance BC website at: www.health.gov.bc.ca/pharmacare
Eye exams and eyeglasses

If you need an eye examination, talk to your family doctor or look in the yellow pages, under Optometrists.

MSP pays for routine eye exams by an optometrist:

• for children and youth 18 years and younger
• for adults 65 years and older

Note: MSP covers up to $46.17 for an eye exam. Some optometrists may charge more than $46.17. Be sure to ask your optometrist about costs before your eye exam.

MSP also pays for other visits to an optometrist. The plan pays for people of all ages with a medical need. For example, a visit to remove an object from an eye or visits for people with eye diseases.

Some people have benefit plans at work. These plans might help pay for eye exams, glasses, and contact lenses. Ask your employer.

People with disabilities

People with disabilities may need information about housing or jobs. They may also want to know what special programs are available in their communities. For information and advice, call the B.C. Coalition of People with Disabilities at 1 800 663-1278, or visit their website: www.bccpd.bc.ca.

Mental health centres and community agencies

If you have a serious emotional problem, talk to your doctor and get help. If you do not have a family doctor, talk to a settlement worker at your local immigrant settlement agency to find help. Do not feel ashamed or try to deal with the problem alone.

There are also mental health centres in most B.C. communities. Mental health centres help people with problems, such as severe depression, paranoia, and schizophrenia. To find the mental health centre near you, call the Mental Health Information Line in Metro Vancouver at 604 669-7600. Everywhere else in B.C., call 1 800 661-2121.
Chapter 5: Education

Education system
Education is very important to most Canadians. The education system in Canada has three levels. Children usually go to elementary school from ages five to 12, and to secondary school (high school) from ages 13 to 17 or 18. After secondary school, students can go on to post-secondary study at colleges, technical schools and universities.

Preschool
For children under 5 years old, there are free learning programs in schools called StrongStart BC. Parents and children attend these programs together. For information, contact your local school or go to: www.bced.gov.bc.ca/early_learning/strongstart_bc

Many schools offer Ready, Set, Learn programs for children who are 3 years old. Parents also attend. Children learn important skills through play activities, and parents get information about how to help their child learn. For information, contact your local school or go to: www.bced.gov.bc.ca/early_learning/rsl

Elementary and secondary schools
In British Columbia, all children between the ages of five and 16 must go to school. Public elementary and secondary (high) schools are free. Some children go to independent (private) schools. Most independent schools charge fees.
Parents may also choose to teach their children at home. Students who are taught at home can take courses on the Internet and can also have lessons sent to them by mail.

Children usually start elementary school (Kindergarten to Grade 6 or 7) in the same year that they turn 5 years old. This first year of elementary school is called kindergarten. Kindergarten is a full-day program in public schools. Independent schools also offer kindergarten for a fee. For more information on kindergarten, go to: www.bced.gov.bc.ca/early_learning/fdk

Children usually attend the public school closest to their home. In some elementary schools, students study in multi-grade classes. For example, one class may have students in grades 1, 2, and 3. Some school districts have middle schools for students in grades 6 to 8. Secondary schools are for students in grades 8 to 12, or grades 9 to 12. Most students finish secondary school by age 18. When they graduate from secondary school in B.C., they get a graduation certificate.

Some school districts have a program called Settlement Workers in Schools (SWIS). These workers help the children of newcomers and their families to settle in their schools and communities. See the end of this chapter for a list of school districts that have SWIS workers.

**English classes for children**

Some students attend English as a Second Language (ESL) classes. Most students who need help learning English receive extra help in the regular classroom. Some older students attend both regular classroom programs and ESL classes.

Special preschool programs can help young children learn English. To find out if there is an ESL preschool program in your area, ask an immigrant settlement agency. There is a list of settlement services agencies at the end of Chapter 1.

**Registering a child for public school**

To register a child for public school, phone your local board of education (school district) office. Look in the yellow pages, under Schools or ask at a school near your home. To contact your local school district office, check the website at: www.bced.gov.bc.ca/apps/imcl/imclWeb/Home.do
Chapter 5: Education

When you register your child at school, you will need to show official documents with your child’s date of birth, your resident status in British Columbia, and the address where you live. You will also need to show your child’s immunization record. This is a paper that lists the vaccinations against diseases that your child has received.

Getting involved

If you have a child in school, talk often with your child’s teachers. Go to the parent-teacher meetings during the year. You can also go to school meetings and volunteer in the school. Your children will sometimes bring home letters and notices from school. Make sure you read them to know what is happening at your child’s school.

Keeping your language

Many newcomers want their children to continue learning their native language. In some places, there may be a preschool with classes in your language. There may also be classes after school or on Saturdays for elementary school students. You may have to pay fees for these classes. Many secondary schools have a choice of language classes. For information, call the B.C. Heritage Language Association at 604 298-4526 or visit their website at: www.bchla.net

Children with special needs

Some children need extra help. They may be blind or deaf or have another physical disability. Some children may need help because they have a learning disability.

In British Columbia, children with special needs attend regular classes. Contact your local school to talk about your child’s special needs, and to learn about programs and services to help your child.

French programs

There are three different kinds of French programs in B.C. public schools. There are programs for students who speak French as their first language. There are also French Immersion programs where students learn French and study all other subjects in French. In all other public schools, students can learn French as one of their regular subjects. Talk to your local school for more information.

Independent (private) schools

Some independent schools have religious programs, such as in Catholic or Muslim schools. Others may have different teaching methods. Most independent schools charge fees. For a list of independent schools, call the office of the Federation of Independent School Associations at 604 684-6023 or 604 684-7846 in Metro Vancouver. For more information visit their website at: www.fisabc.ca

You can also look for independent schools in the yellow pages of the phone book, under Schools—Academic—Elementary and Secondary. The B.C. Ministry of Education has information on independent schools on their website at: www.bced.gov.bc.ca/independentschools
Distributed (distance) Learning and Homeschooling

Some children in British Columbia do not go to regular schools. These children may live far from school, be too sick to travel to school or their parents may prefer to teach them at home. They can do this in two ways—by Distributed Learning or by Homeschooling.

Taking courses online or by correspondence (sent by mail) is called Distributed Learning. You can find out about Distributed Learning schools and courses at: www.learnnowbc.ca/schools

When parents are responsible for teaching their children at home, this is called Homeschooling. Parents have to prepare the lessons and make sure their children are learning. They must register their child with a school before they begin. You can find more information on Homeschooling at: www.bced.gov.bc.ca/home_school

Post-secondary education

After Grade 12, many students continue their education. There are public (government-funded) and private (not government-funded) universities, colleges, and institutes in British Columbia.

People can study many different subjects at university. Universities offer programs such as arts, education, sciences, medicine, and law. It takes about four years of full-time study to complete a Bachelor's degree. If you continue at university, you can get a post-graduate degree such as a Master’s or a Doctorate/Ph.D.

Colleges and institutes offer first- and second-year university courses. Then you can transfer to a university. Colleges and technical institutes also have job training programs for example, chef training, computer technology or auto mechanics.

For a list of colleges and institutes, see the end of this chapter or look in the yellow pages of the telephone book, under Schools–Academic–Colleges and Universities. The yellow pages have both public and private schools. For a list of public post-secondary institutions, go to: www.AVED.gov.bc.ca/institutions

To help you choose a post-secondary school and program, see Being an Informed Student at: www.AVED.gov.bc.ca/informedstudent/welcome.htm

Costs and financial help

At public universities, colleges, and institutes, the government pays for most of the cost of programs, but students also have to pay fees. Each post-secondary school has different fees, and each program has different fees.

The B.C. government lends money to many students who need financial help. Some students with low-incomes may get help to pay their fees and some of their living expenses. To get this help, students must have lived in B.C. for 12 months before their
program starts. For information, talk to the financial aid office at the college, institute or university you plan to attend. You can also get information at the B.C. Government website at: www.aved.gov.bc.ca/studentaidbc

Parents can start a Registered Education Savings Plan (RESP) to save for their child’s education after high school. You can open an RESP at many banks and credit unions. You need a Social Insurance Number (SIN) to open an RESP. You may also be able to get a Canada Education Savings Grant. This is money that the Government of Canada deposits into your child’s RESP. For more information, go to: www.CanLearn.ca or call 1 800 622-6232.

Many students work part-time or work in the summer to earn money for their education.

**Private post-secondary schools and colleges**

British Columbia has many private post-secondary colleges, business schools, technical schools, and language schools. The fees are sometimes higher than at public colleges, and they may have different programs.

Make sure that the private post-secondary school or college you want to attend is accredited with the provincial government. Accredited means the school or college has passed tests for educational standards.

You can contact the Private Career Training Institutions Agency (PCTIA) to find out which schools are accredited. In Metro Vancouver, call 604 660-4400. Everywhere else in B.C., call 1 800 661-7441. The PCTIA website is: www.pctia.bc.ca

To find private post-secondary schools and colleges, look in the yellow pages, under Schools.

**English classes for adults**

There are many English as a Second Language (ESL) classes to help adults learn to speak, read, and write English.

**English Language Services for Adults (ELSA)**

Adult immigrants who need to learn English can go to free government-sponsored ESL classes. These free classes are called English Language Services for Adults (ELSA). Some ELSA classes have child care. (For other child care services, see Chapter 6.) Find out more about this, and other English language services at: www.WelcomeBC.ca/LearnEnglish

Language assessment (testing) centres also give information about ELSA classes. In Metro Vancouver, there are two language assessment centres:

- In Vancouver, Burnaby, Richmond, New Westminster, North Vancouver, and West Vancouver, call Western ESL Services at: 604 876-5756.
- In Surrey, Coquitlam, Port Coquitlam, Port Moody, Maple Ridge, and the Fraser Valley, call Surrey Language Assessment Centre at: 604 507-4150.
Everywhere else in B.C., call or go to an immigrant settlement agency in your area. (There is a list of immigrant settlement agencies at the end of Chapter 1.)

**ESL Settlement Assistance Program (ESL SAP)**

In many areas of B.C., trained tutors help newcomers learn English. To find an ESL SAP Tutoring Centre, go to: www.WelcomeBC.ca/LearnEnglish

**College and public school English classes**

Adult immigrants can also attend a full-time or part-time English class at a college or public school. These schools often charge fees, but the provincial government may help pay the fees for many students with low incomes. For information on the Adult Basic Education Student Assistance Program, go to: www.aved.gov.bc.ca/adulteducation/abesap.htm

**Community groups**

Immigrant settlement agencies, community groups, and churches may also provide free or low-cost English classes in some areas.

**Private English schools and tutors**

Many private English schools and private tutors also teach English. These classes may be more expensive than classes in public schools and colleges, and are not always accredited with the provincial government. Look in the yellow pages, under Language Schools for a listing of ESL schools. Find out if they are accredited by the government. For information on ESL classes, go to: www.elsanet.org/esldirectory/index.php

**Continuing education for adults**

Some adults in British Columbia want to start a program or continue their studies. Adults take courses to improve their reading or math skills, to finish secondary (high) school, to learn new job skills or for enjoyment. Many adults attend full-time classes during the day.

Some working people study part-time. Many colleges, universities, and secondary schools offer full-time or part-time programs in the evening.

Adults can take upgrading courses to Grade 12 free of charge. You can take courses at a public school, a college or on the Internet. For information about adult education programs, phone your local community college or go to the website: www.aved.gov.bc.ca/abe/abesap.htm
Chapter 5: Education

To find your local public community college, go to: [www.aved.gov.bc.ca/institutions](http://www.aved.gov.bc.ca/institutions). You can also call a school district office. To find your local office, go to: [www.bced.gov.bc.ca/apps/imcl/imclWeb/Home.do](http://www.bced.gov.bc.ca/apps/imcl/imclWeb/Home.do)

### Distributed (distance) Learning for adults

Some adults want to study at home or cannot go to classes. Many colleges and universities offer classes on the Internet, by correspondence (by mail) and by telephone. You can get information from Thompson Rivers University Open Learning at 1 800 663-9711. Visit their website at: [www.tru.ca/distance](http://www.tru.ca/distance). You can also look online for post-secondary courses at: [www.bccampus.ca](http://www.bccampus.ca)

### Where to go for help

Settlement Workers in Schools (SWIS) are in these school districts:

- **Abbotsford** – School District 34  
  Tel: 604 859-4891

- **Burnaby** – School District 41  
  Tel: 604 664-8441

- **Central Okanagan** – School District 23  
  Tel: 250 860-8888

- **Chilliwack** – School District 33  
  Tel: 604 792-1321

- **Conseil scolaire francophone** –  
  School District 93  
  Tel: 604 214-2600

- **Coquitlam** – School District 43  
  Tel: 604 939-9201

- **Delta** – School District 37  
  Tel: 604 946-4101

- **Langley** – School District 35  
  Tel: 604 534-7891

- **Maple Ridge-Pitt Meadows** –  
  School District 42  
  Tel: 604 463-4200

- **Mission** – School District 75  
  Tel: 604 826-6286

- **Nanaimo-Ladysmith** – School District 68  
  Tel: 250 754-5521

- **New Westminster** – School District 40  
  Tel: 604 517-6227

- **North Vancouver** – School District 44  
  Tel: 604 903-3444

- **Okanagan-Similkameen** – School District 53  
  Tel: 250 498-3481

- **Peace River North** – School District 60  
  Tel: 250 262-6000

- **Prince George** – School District 57  
  Tel: 250 561-6800

- **Richmond** – School District 38  
  Tel: 604 668-6000

- **Surrey** – School District 36  
  Tel: 604 596-7733
Vancouver – School District 39  
Tel: 604 713-5000

Victoria – School District 61  
Tel: 250 475-3212

West Vancouver – School District 45  
Tel: 604 981-1000

For the most up-to-date information, visit:  
www.WelcomeBC.ca

For more information on public post-secondary education, see the following:

**Universities**

**Capilano University**  
2055 Purcell Way  
North Vancouver, B.C. V7J 3H5  
Tel: 604 986-1911  
Fax: 604 984-4985  
www.capilanou.ca  
There are also campuses in Sechelt and Squamish.

**Emily Carr University of Art and Design**  
1399 Johnston Street, Granville Island  
Vancouver, B.C. V6H 3R9  
Tel: 604 844-3800  
Fax: 604 844-3801  
www.ecuad.ca

**Kwantlen Polytechnic University**  
12666 72nd Avenue  
Surrey, B.C. V3W 2M8  
Tel: 604 599-2100  
Fax: 604 599-2068  
www.kwantlen.bc.ca  
There are also campuses in Langley and Richmond.

**Royal Roads University**  
2005 Sooke Road  
Victoria, B.C. V9B 5Y2  
Tel: 250 391-2511  
Fax: 250 391-2500  
www.royalroads.ca

**Simon Fraser University**  
8888 University Drive  
Burnaby, B.C. V5A 1S6  
Tel: 604 291-3111  
Fax: 604 291-4860  
www.sfu.ca

**Thompson Rivers University**  
Main Campus  
PO Box 3010  
900 McGill Road  
Kamloops, B.C. V2C 5N3  
Tel: 250 828-5000  
www.tru.ca

**University of British Columbia**  
2329 West Mall  
Vancouver, B.C. V6T 1Z2  
Tel: 604 822-2211  
Fax: 604 822-3134  
www.ubc.ca

**University of the Fraser Valley**  
33844 King Road  
Abbotsford, B.C. V2S 7M8  
Tel: 604 504-7441  
Fax: 604 855-7558  
www.ufv.ca  
There are also campuses in Abbotsford, Agassiz, Chilliwack, Hope and Mission.
Chapter 5: Education

University of Northern British Columbia
3333 University Way
Prince George, B.C. V2N 4Z9
Tel: 250 960-6300
Fax: 250 960-6330
Toll-free: 1 888 419-5588
www.unbc.ca

University of Victoria
Box 1700
Victoria, B.C. V8W 2Y2
Tel: 250 721-7211
Fax: 250 721-7212
www.uvic.ca

Vancouver Island University
900 – 5th Street
Nanaimo, B.C. V9R 5S5
Tel: 250 753-3245
Fax: 250 755-8725
www.viu.ca
There are also campuses in Cowichan, Parksville and Powell River.

Colleges

Camosun College
3100 Foul Bay Road
Victoria, B.C. V8P 5J2
Tel: 250 370-3000
Fax: 250 370-3660
www.camosun.bc.ca

College of New Caledonia
3330 – 22nd Avenue
Prince George, B.C. V2N 1P8
Tel: 250 562-2131
Toll-free: 1 800 371-8111
www.cnc.bc.ca
There are also campuses in Burns Lake, Fort St. James, Fraser Lake, Mackenzie, Quesnel, Valemount and Vanderhoof.

College of the Rockies
Box 8500
2700 College Way
Cranbrook, B.C. V1C 5L7
Tel: 250 489-2751
Toll-free: 1 877 489-2687
Fax: 250 489-8253
www.cotr.bc.ca
There are also campuses in Creston, Fernie, Golden, Invermere and Kimberley.

Douglas College
Box 2503
New Westminster, B.C. V3L 5B2
Tel: 604 527-5400
Fax: 604 527-5095
www.douglas.bc.ca
There are also campuses in Coquitlam and Maple Ridge.

Langara College
100 West 49th Avenue
Vancouver, B.C. V5Y 2Z6
Tel: 604 323-5511
Fax: 604 323-5555
www.langara.bc.ca
North Island College
2300 Ryan Road
Courtenay, B.C. V9N 8N6
Tel: 250 334-5000
Fax: 250 334-5018
www.nic.bc.ca
There are also campuses in Campbell River, Port Alberni and Port Hardy; and learning centres in Bella Coola, Cortes Island, Gold River and Ucluelet.

Northern Lights College
11401– 8th Street
Dawson Creek, B.C. V1G 4G2
Tel: 250 782-5251
Fax: 250 782-6069
www.nlbc.ca
There are also campuses in Atlin, Chetwynd, Dease Lake, Fort Nelson, Fort St. John, Hudson's Hope and Tumbler Ridge.

Northwest Community College
5331 McConnell Avenue
Terrace, B.C. V8G 4X2
Tel: 250 635-6511
Fax: 250 638-5432
www.nwcc.bc.ca
There are also campuses in Hazelton, Houston, Kitimat, Prince Rupert, Queen Charlotte City, Masset, Nass Valley, Smithers and Stewart.

Okanagan College
1000 KLO Road
Kelowna, B.C. V1Y 4X8
Tel: 250 762-5445
www.okanagan.bc.ca/site15.aspx
There are also campuses in Kelowna, Penticton, Salmon Arm and Vernon.

Selkirk College
Box 1200
301 Frank Beinder Way
Castlegar, B.C. V1N 3J1
Tel: 250 365-7292
Fax: 250 365-6568
www.selkirk.bc.ca
There are also campuses in Grand Forks, Kaslo, Nakusp, Nelson and Trail.

Vancouver Community College
1155 East Broadway
Vancouver, B.C. V5T 4V5
Tel: 604 871-7000
Fax: 604 871-7100
www.vcc.ca

Institutes

British Columbia Institute of Technology
3700 Willingdon Avenue
Burnaby, B.C. V5G 3H2
Tel: 604 434-5734
Fax: 604 434-6243
Toll-free within B.C.: 1 800 667-0676 (1 – 4 p.m.)
www.bcit.ca

Justice Institute of British Columbia
715 McBride Boulevard
New Westminster, B.C. V3L 5T4
Tel: 604 525-5422
Fax: 604 528-5518
www.jibc.ca

Nicola Valley Institute of Technology
4155 Belshaw Street
Merritt, B.C. V1K 1R1
Tel: 250 378-3300
Fax: 250 378-3332
www.nvit.bc.ca
Employment and income assistance (welfare)

If you do not have enough money to live on, you can apply for financial help from the provincial government. This help is called B.C. Employment and Assistance (BCEA), or welfare or income assistance. It is only for permanent residents and refugee claimants. When you apply, the government will check your financial situation (your income, expenses, and things you own). They will decide if you are eligible. Contact the Employment and Assistance Centre at 1 866 866-0800 to talk about your application. Visit their website at: www.hsd.gov.bc.ca.

You may also contact Service BC at 1 800 663-7867 for the nearest office in your area. Service BC staff provide government information and services. For information, go to: www.servicebc.gov.bc.ca.

You can also contact your local immigrant settlement agency for help.

Sponsorship breakdown

Some people are sponsored by a family member to come to Canada. Sometimes there are changes or problems in the family, such as a marriage breakdown. If this happens, the sponsor is still responsible for the relative. If the sponsored person gets income assistance (welfare), the sponsor is responsible for paying the money back to the provincial government.
For information about sponsorship breakdown, contact the B.C. Ministry of Social Development at 1 877 815-2363, or go to: www.eia.gov.bc.ca/factsheets/2005/Sponsorship_Default.htm

For help in cases of abuse or to find an emergency shelter, see Abuse and Emergency shelter later in this chapter, or contact your local immigrant settlement agency for help.

Food banks

Many communities in B.C. have food banks for people who need emergency food. Each food bank has its own rules. Check before you go. To find a food bank in your area, look in the grey pages of the telephone book under Food Bank, or in the yellow pages, under Food Banks.

Food banks are not run by the government. People in the community donate the food. If you want to donate food, there are boxes in many food stores, churches, and other places. There is a list of B.C. food banks on the Internet at: www.foodbanksbritishcolumbia.ca

Crisis centres

Some newcomers have problems adjusting to their new country. They get extremely sad or upset. Some people may even think about suicide. Most B.C. communities have crisis centres to help people in emotional crisis, such as depression, suicidal thoughts or family and marriage problems. The crisis centre number is on the inside front cover pages of the white pages of the telephone book or go to: www.crisiscentre.bc.ca

Emergency shelters

If you leave your home because of an emergency or because you are worried about your safety, you may need to find emergency shelter. Contact your local immigrant settlement agency. They can help you find a place to stay.

B.C. Housing also has a program for people who have no home. It is called the Emergency Shelter Program. For homeless shelter information after 4:30 p.m., call their After Hours information line. In Metro Vancouver, call 604 660-3194. Everywhere else in B.C., call 1 866 660-3194. Visit their website at: www.bchousing.org

Help for victims of trauma

Some people may have suffered from grief or trauma before coming to Canada. For example, they may have experienced torture or the trauma of war. They may also have experienced the loss of loved ones. There are groups that give help and counselling to these people and their families. For information, call Immigrant Services Society of British Columbia. In Metro Vancouver, call 604 684-7498. Website: www.issbc.org. You can also phone the Vancouver Association for Survivors of Torture (VAST) at 604 299-3539. This service is available in other languages. Website: www.vast-vancouver.ca. Or you can phone DIVERSEcity Community Resources Society at 604 597-0205. Website: www.dcrs.ca
Abuse and violence

There are many forms of abuse, both physical and emotional. When one person assaults (attacks), hurts, mistreats or threatens another person, it is called abuse. In Canada, all violence and threats of violence are against the law. The police can arrest you if you assault or threaten to attack another person. You could get a fine or go to jail.

Abuse is always wrong. If someone abuses you, it is not your fault. You can get help to get away from the person who abuses you.

Rape

Rape is a form of sexual assault. Rape is against the law even if it is done by a spouse, a relative or a friend. If you have been raped, call VictimLink BC right away at 1 800 563-0808. They will help you to see a doctor, talk to a counsellor, and get other support services. You should also call the police.

There are other organizations that help women who have been raped. In Metro Vancouver, call Vancouver Rape Relief and Women’s Shelter crisis line at 604 872-8212; website: www.rapereliefshefster.bc.ca. You can also call the Women Against Violence Against Women (WAVAW) Rape Crisis Centre. Their crisis line is available 24-hours. In Metro Vancouver, call 604 255-6344. Everywhere else in B.C., call 1-877-392-7583. The WAVAW Rape Crisis Centre website is: www.wavaw.ca

Abuse in the family

Abuse can happen in families. A family member can be a wife, husband, common-law wife or husband, or same-sex partner. Children, parents, grandparents, sisters, brothers, and in-laws are also family. There are many forms of abuse that can happen in a family. For example, hitting or kicking someone, or using a weapon to hurt someone, is physical abuse. Forcing sex on someone is sexual abuse. Threatening to take away their children, not letting someone talk to friends or family, or not letting the person go out of the house are forms of emotional abuse. Threatening to take away immigration sponsorship is also abuse. Not letting a person get or keep a job, get job training, or have money, are forms of financial abuse. Not letting someone practise their religion is spiritual abuse. Using religion as a reason to hurt or control someone is also abuse.

If you are a permanent resident of Canada, you will not be deported if you leave an abusive family situation. Your sponsorship cannot be taken away after you become a permanent resident. If you are not yet a permanent resident, Citizenship and Immigration Canada (CIC) will carefully evaluate your special case before making a decision.

If you need help

- Call VictimLink BC at 1 800 563-0808 or go to: www.victimlinkbc.ca. They can give you information and referrals to agencies and services to help you. They also provide immediate support for victims of family and sexual violence. This service is available in 110 languages.

- Call a Transition House or Safe Home Program. Transition houses help women (with or without children). They are open
24 hours a day, seven days a week. They give safe temporary shelter, usually up to 30 days. You can get help to find counselling and medical help. In smaller communities, Safe Home Programs offer shelter and support services. Look in the grey pages of the telephone book, under Transition House or go to: www.bchousing.org/programs/transition_housing

- If you are in immediate danger, call 9-1-1.

**Child abuse and neglect**

Sometimes parents do not take proper care of their children. They may hit or neglect their children—for example, they may leave young children under 12 years old at home alone. There are laws to protect children in these situations.

If you think a child needs help, call the Helpline for Children. Dial 310-1234 from anywhere in B.C. No area code is needed. You can phone this number 24 hours a day. The government may send a social worker to check on a child.

If social workers think the child is in danger, they can take the child out of the home to a safe place. If this happens, the parents should get legal help immediately. If you believe that a child is in danger, abused or neglected, the law says you must report it.

**Elder abuse and neglect**

Seniors are people 65 years or older. Sometimes seniors are abused physically, emotionally, sexually or financially. They may be neglected or they may neglect themselves. If you, or someone you know, is being abused or neglected, call VictimLink BC or talk to someone at the BC Centre for Elder Advocacy and Support (BCCEAS). In Metro Vancouver, call 604 437-1940. Everywhere else in B.C., call 1 866 437-1940. The BCCEAS website is: www.bcceas.ca

**Animal abuse**

Sometimes people abuse or neglect animals. They may be pets (such as dogs, cats or birds), farm animals, or animals in zoos or game farms. Animal abuse is against the law. If you think an animal is being abused or neglected, you should report it. Contact the BC Society for the Prevention of Cruelty to Animals (BCSPCA). In Metro Vancouver, call 604 681-7271. Everywhere else in B.C., call 1 800 665-1868. Visit their website at: www.spca.bc.ca

**Problems with alcohol, drugs and gambling**

To find an agency in your community that helps with alcohol and drug problems, call the Alcohol and Drug Information and Referral Line. In Metro Vancouver, call 604 660-9382. Everywhere else in B.C., call 1 800 663-1441. This service is available in other languages. You can phone these numbers 24 hours a day. For gambling problems, call the Problem Gambling Help Line at 1 888 795-6111. This service is available in other languages. You can also look in the blue pages of the telephone book, in the Government of British Columbia section, under Addiction Services.

There are also prevention programs to help people before drugs and alcohol become a problem. Schools have special programs
and counsellors. Many community agencies such as Boys and Girls Clubs have support groups. To find an agency in your community, call the Alcohol and Drug Information and Referral Service or Alcoholics Anonymous. Look in the grey pages of the telephone book.

**Seniors’ programs and benefits**

Most communities in B.C. have seniors’ groups. These groups usually have programs and activities for seniors. Some have special services such as counselling, medical clinics, and legal advice.

B.C. Housing has programs for seniors with low incomes. (For information on low-cost housing for seniors, see Chapter 2, under Low-cost housing.)

For other information on seniors’ programs, contact the Health and Seniors Information Line at 1 800 465-4911. Ask for their free booklet: *Helping Seniors Live Well: BC Seniors’ Guide*. This booklet is also available on the Internet in English, Chinese, Punjabi, and French at: www.seniorsbc.ca/guide

The Legal Services Society of B.C. also has a free booklet in easy English and some other languages. It is called *Benefits and Services for Seniors*, and is available on the Internet at: www.lss.bc.ca

**Help for young people**

Many communities have agencies with special counsellors to help young people. Counsellors can answer questions and give advice about pregnancy, drugs, sexually transmitted diseases (STDs), and other problems. For help, contact the nearest public health unit. Look in the blue pages of the telephone book after the Government of British Columbia section, under Health Authorities.

There are community agencies to help children and young people. Big Sisters and Big Brothers match an adult and a child. The adult acts like an older sister or brother to the child. Boys and Girls Clubs also help young people—for example, the clubs have many after-school programs. Children can play team sports and learn new skills.

The Kids Help Phone, at 1 800 668-6868, is a 24-hour help line for children and youth. You can get immediate help and information. You do not have to tell them your name. The information you give them is confidential (they do not tell anyone else). In B.C. you can also call the Helpline for Children at 310-1234 (no area code required).
The Youth Against Violence Line, 1 800 680-4264, is a 24-hour help line. You do not have to tell them your name and the information you give them is confidential. Young people can report crimes and violence, and get help. Anyone can call for information about gangs, bullying, and other problems young people may have. This service is available in 130 languages.

Support for gay, lesbian, and transgendered people

There are agencies where gays and lesbians can go for information and advice in their own language. In Metro Vancouver, call Qmunity (B.C.’s Queer Resource Centre) at 604 684-5307 or their helpline at 604 684-6869. Everywhere else in B.C., call 1 800 566-1170. Visit their website at: www.qmunity.ca. You can also contact a community health unit or an immigrant settlement agency in your area.

Gay and lesbian youth can get help and advice at the Pride Education Network website: www.galebc.org. E-mail: info@pridenet.ca

Parents of gay and lesbian children can get help and advice at PFLAG (Parents, Families, and Friends of Lesbians and Gays). Visit their website at: www.pflagcanada.ca

Benefits for families with children

You can apply for the Canada Child Tax Benefit for children under 18 years old. The federal government sends monthly cheques to some families. The cheque is usually sent to the mother. If you are a low-income working family with children, you may be eligible for the B.C. Benefits Family Bonus. To find out about these benefits, call 1 800 387-1193 or visit the website at: www.servicecanada.gc.ca. You can also talk with a settlement worker to get more information.

BC211

People in the Vancouver, Squamish, and Fraser Valley areas, can call 2-1-1 for information about community, government and social services. This service is available in 130 languages.

Child care

Types of child care

Parents who work or go to school may need someone to take care of their children. If you do not have a family member to take care of your children, there are two different kinds of child care available:
Chapter 6: Help for Individuals and Families

licensed child care and unlicensed child care. The B.C. government checks all licensed child care centres. For more information, contact the licensing officer at your local Community Care Licensing Program. You can look up the Health Authority Community Care Licensing Programs at: www.health.gov.bc.ca/ccf. Babysitters and unlicensed family day cares are not checked.

Licensed child care

• A group child care centre (day care) is usually in a community centre, church or school. It takes children between 18 months and five years old. The workers have special training. Child care centres are usually open all day.

• A licensed family day care takes babies and children of all ages. It can take up to seven children. This kind of care is in the caregiver’s home. You can take your child there every day.

• A pre-school program provides learning activities and games for children for up to four hours a day. Pre-school programs are usually for children three to five years old.

• Out-of-school care is a program for school-age children at or near their school. It is before and after school and on school holidays. These programs are usually for children five to 12 years old.

Unlicensed child care

• A babysitter is an adult or teenager who comes to your home. This person may take care of your child all day or for a shorter time. A nanny takes care of your child full-time. Nannies often live with the family.

• An unlicensed family day care is in the caregiver’s home. It may only take care of one or two children. It may take more children if they are from the same family.

Choosing child care

Health units provide a booklet called Parents’ Guide to Selecting Child Care. It can help you decide what kind of child care you need. To find a health unit near you, look in the blue pages of the telephone book, under Health Authorities. It is after the Government of British Columbia section. You can also get the booklet on-line at: www.mcf.gov.bc.ca/childcare/publications.htm

Finding child care

The B.C. government has Child Care Resource and Referral offices. They are local agencies in communities. They help parents find child care.

To find a referral office in your area:

• Go to: www.childcarechoices.ca
• Call the Ministry of Children and Family Development at 1 888 338-6622.


• Ask a worker at your local immigrant settlement agency to help you.

To find child care, you can also:

• Look in the yellow pages, under Day Care Centres or Pre-School Centres.

• Get advice from friends and neighbours.

• Look in the classified advertisements in the newspaper for babysitters and child care (day care) centres.

• Look for advertisements on notice boards in your community.

You may need to talk with several people and visit several places to find child care you like.

**Child care costs**

Full-time child care is expensive. The provincial government may pay for all or part of the cost for some low-income families. This is called a child care subsidy. For more information, call the Child Care Subsidy Service Centre at 1 888 338-6622. If you do not speak English, ask for someone who speaks your language. Website: [www.mcf.gov.bc.ca/childcare/contact_subsidy.htm](http://www.mcf.gov.bc.ca/childcare/contact_subsidy.htm)

To check if you are eligible for the Child Care Subsidy, go to: [www.mcf.gov.bc.ca/childcare/eligibility.htm](http://www.mcf.gov.bc.ca/childcare/eligibility.htm)

Contact your local immigrant settlement agency to get help with the application form.

You can claim some of the money you spend for child care on your income tax form. You will need your receipts and your babysitter’s Social Insurance Number. For more information, contact Canada Revenue Agency at: [www.cra-arc.gc.ca/contact/menu-e.html](http://www.cra-arc.gc.ca/contact/menu-e.html)

**Children who need extra support**

Some children need special care. They may have a physical disability or a learning problem. For information on programs that may be available for your child with special needs, visit: [www.bced.gov.bc.ca/my_childs_special_needs.htm](http://www.bced.gov.bc.ca/my_childs_special_needs.htm) or call 250 952-6044.

Some child care centres can give your child extra care to be able to participate in a regular child care setting. To learn more about the Supported Child Development program, visit [www.scdp.bc.ca](http://www.scdp.bc.ca), or call a Child Care Resource and Referral office at 1-888-338-6622 ([www.childcarechoices.ca](http://www.childcarechoices.ca)).

**Starting your own child care program**

What if you want to start a child care centre? You need a licence to take care of more than two children who are not your own. You do not need a licence to look after one or two children. For more information, contact the licensing officer at your local Community Care Licensing Program. You can look up the Health Authority Community Care Licensing Programs at: [www.health.gov.bc.ca/ccf](http://www.health.gov.bc.ca/ccf)
Basic insurance

You must not drive a car without insurance. Every car in B.C. must have basic Autoplan insurance. Basic insurance pays for the damage to someone else’s car if you cause a crash. It also pays costs for anyone hurt in the crash. You buy this insurance from the Insurance Corporation of British Columbia (ICBC). ICBC is a company owned by the B.C. government. It provides vehicle insurance and handles crash claims.

Many things affect the cost of your car insurance—for example, where you live, the type of car you have, if you use your car for work or just for pleasure, and your driving record.

More protection

When you go to the Autoplan office, ask about more protection. A bad crash may cost more than your basic insurance covers. You can also buy other kinds of insurance—for example, if you damage your own car. You do not have to buy these other kinds of insurance, but it is a good idea to get as much protection as possible.
If you were a safe driver in your country, you can ask your insurance company in that country to write a letter about your insurance claims record. This must be an official letter. It must be in English on the company’s letterhead. If the letter is not in English, you must get it translated. Take the letter with you when you buy your insurance. You may get a safe driving discount.

**Driver’s licence**

All drivers in British Columbia must have a valid (legal) driver’s licence. If you have a valid driver’s licence from your country or from another province of Canada, you can use your licence for 90 days. You must apply for a B.C. licence within 90 days.

If you are a visitor, you can drive in B.C. for up to six months with a valid driver’s licence from your country.

If you have a licence from the United States, Austria, Australia, France, Germany, Guernsey, Jersey, Isle of Man, New Zealand, United Kingdom, Switzerland, Japan, South Korea or another province of Canada, you may not need to take the knowledge test or road test. You can apply for a B.C. licence right away.

If your driver’s licence is from anywhere else, you will need to take a knowledge test and a road test. ICBC Driver Licensing Centres have free books you can study for the knowledge test. They are in English only.

For more information, go to a B.C. Driver Licensing Centre. To find the phone numbers and locations of these offices, look in the grey pages of the telephone book, under ICBC—Driver Licensing Services or go to: [www.icbc.com](http://www.icbc.com). Many ICBC services are available in Chinese and Punjabi. Some Vancouver area BC Driver’s Licensing Centres have translation services in more than 170 languages. Check the ICBC website at: [www.icbc.com](http://www.icbc.com)

**Applying for a driver’s licence**

In B.C. you need different types of licences to drive a motorcycle, bus, large truck or taxi.

To apply for a B.C. driver’s licence, you must be 16 years old or older. If you are under 19 years old, a parent or guardian (someone who is responsible for you) must sign the application.

You can apply for a driver’s licence at an ICBC Driver Licensing Centre. You will need to take two pieces of identification (ID).

To find out what ID documents you need, and to find out how much you will need to pay, go to [www.icbc.com](http://www.icbc.com)
Chapter 7: Cars and Driving

Knowledge test

To get a driver’s licence you must know the driving rules in British Columbia. Ask for the free Learn to Drive Smart Study Guide. This booklet has information about learning to drive, B.C.’s traffic laws, the rules of the road, and safe driving. You can get it from any ICBC Driver Licensing Centre or from the Internet at: www.icbc.com

After you have studied the booklet, you must take a knowledge test. The test is on a computer. You must answer at least 40 out of 50 questions correctly to pass. The ICBC website has practise questions in English and Punjabi, so you can practice before you take the test. You will also have a vision test. If you use glasses or contact lenses, wear them to take the vision test.

Knowledge tests are available in English, Arabic, Croatian, Farsi (Persian), French, Punjabi, Russian, Simplified and Traditional Chinese, Spanish, and Vietnamese. If you need a translator, check with the ICBC Driver Licensing Centre.

Graduated Licensing Program

If you have never had a driver’s licence before, you will have to go through B.C.’s Graduated Licensing Program.

If you have had a driver’s licence for at least two years, you may not need to go through the Graduated Licensing Program. You must bring original documents to show how long you have been driving.

Learner stage

When you pass the knowledge and vision tests, you will get a learner’s licence. This licence is good for two years and has certain restrictions.

You can practise driving with this licence, but you must always have someone 25 years old (or older), who has a full privilege driver’s licence, sitting next to you. Your car must have an “L” sign (for learner) on it.

You can find a list of all restrictions at: www.icbc.com

If you have never had a driver’s licence, you may want to take driving lessons or an ICBC-approved course from a driving school. You may take the road test 12 months after getting your learner’s licence.

Novice stage

When you pass the road test, if this is your first driver’s licence, your car must have an “N” sign (for novice) on it for 24 months.

You can have only one passenger with you—unless there is a licensed driver 25 years or older beside you or the passengers are close family members (parents, spouse, brother or sister). You must not drive after consuming any alcohol. You can find a list of all restrictions at: www.icbc.com
After 24 months of the novice stage, you can then take a second road test and get a full-privilege licence.

Road test
During the road test, an ICBC driver examiner will come with you to test how safely you drive. If you pass the road test, you will get a B.C. driver’s licence. If you fail the test, you will need to practise more. Ask when you can take the test again.

There are fees for the knowledge test, road test, and driver’s licence.

Driving schools
Driving schools can help you learn to drive. You may be able to find a teacher who speaks your language. Look in the yellow pages, under Driving Schools, to find a list of schools in your area. Make sure it is an ICBC-licensed driving school.

Traffic laws

Seat belts
Seat belts can protect you from injuries or death. In British Columbia, all drivers and passengers must wear seat belts. The police can give you a ticket, and you will have to pay a fine if you, or other people in your car, are not wearing a seat belt.

Child safety seats
A baby or a young child under nine years old must sit in a special safety seat. A child must not sit on an adult’s lap.

All babies from birth to 1 year AND up to 9 kg (20 lb.) must be in a rear-facing child car seat. Never put a child car seat in the front passenger seat.

All children over 1 year AND 9 kg to 18 kg (20 to 40 lb.) must be in a forward-facing child car seat.

All children over 18 kg (40 lb.) must use a booster seat until they are 9 years old, or until they are at least 145 cm (4 ft. 9 in.) tall.

All children over 9 years old must use regular seat belts.

Driving
In most cities the speed limit is 50 kilometres per hour (km/h). Outside cities, the speed limit is usually higher. Watch for speed limit signs. Near parks and schools, the speed limit is usually 30 kilometres per hour (km/h). The fines for speeding (driving faster than the speed limit) can be very expensive. If you do not pay the fine, you will not be able to renew your driver’s licence.
Chapter 7: Cars and Driving

**Children in cars**

Children under 12 years old should ride in the back seat of a car. In a car crash, an airbag can seriously injure a child sitting in the front seat.

Check with an expert to find out if you have put in your child car seat correctly. For information and help, call the BCAA/ICBC Child Seat Information Line at 1 877 247-5551 or go to: www.childseatinfo.ca

**Drinking and driving**

British Columbia has very strict laws about driving after you have been drinking alcohol. If the police stop you after you have been drinking alcohol, they can take away your driver’s licence. You may have to pay a fine or go to jail.

**Traffic tickets**

You have to pay a fine if the police catch you breaking traffic laws, such as driving through a red light or using handheld devices, such as cell phones or iPods while driving. If the police stop you for breaking a traffic law, stay in your car. The police officer will come to your car to talk to you.

You do not pay the police officer who gives you the ticket. You can pay the fine by cheque. Send your cheque to the address on the ticket or pay in person at a Service BC office. To find a Service BC office in your area, call 1 800 663-7867 or visit: www.servicebc.gov.bc.ca. You can also pay the ticket on the Internet with a credit card. Look for the website on the ticket.

If you disagree with the ticket, you can go to court. The judge will decide if you have to pay.

Drivers who get many tickets may have to pay an extra premium to ICBC, or they may even have to give up their licence.

**Special lanes**

In some cities and on some highways, there are special lanes for buses. In some cities there are special lanes for bicycles. On some highways there is a special lane for cars with two or more people. It is called a high-occupancy vehicle (HOV) lane. You must pay attention to these special lanes. You can get a traffic ticket if you drive in the wrong lane.

**Parking tickets**

You have to pay a fine if you get a ticket for parking in a no parking area or if you do not put enough money in a parking meter. Be sure to check the signs on the street. In many places, you can only park at certain times of the day. For example, some parking meters say: “No Parking Between 3 p.m. and 6 p.m.” If you park at these meters between those hours, your car will get a ticket and will be towed away. You can also get a ticket and be towed from parking lots if you have not paid enough money.

**Disabled parking**

Some parking places have a special sign. These parking places are reserved for people with a physical disability. You must not park there unless you have a special permit. Talk to your doctor if you need a disabled parking permit.
Car crashes
If you have a crash, you must:

1. Dial 9-1-1 if anyone is hurt

2. Write these down:
   - name, address, and phone number of each driver
   - driver’s licence number of each driver
   - car licence plate number of each driver
   - date, time, and location of the crash
   - insurance information for vehicles not insured by ICBC
   - police file number if it is a serious crash

3. Give your information to the other driver.

4. Get the name, address, and phone number of anyone who saw the crash (a witness).

Reporting to the police
If you need the police to come, call 9-1-1 or the emergency number in your area.

Reporting to ICBC
You should phone ICBC as soon as possible after a crash.

ICBC’s Dial-a-Claim Centre is open 24 hours a day. In Metro Vancouver (Lower Mainland) call 604 520-8222; everywhere else in B.C. or outside of B.C., call 1 800 910-4222.

Some claims can be reported online. Go to: www.icbc.com and click on “New Claim?” ICBC has claims translations in over 170 languages.

Buying a new or used vehicle (car or truck) from a dealer
Car dealers sell new and used vehicles. Before you start looking, know how much money you can spend and what kind of vehicle you need. It is a good idea to go to several dealers to compare prices before you buy. You can bargain with the salesperson to get a lower price.

If you are buying a used vehicle, the dealer is responsible for giving you its history and for making sure the vehicle is safe. You should test drive the vehicle and make sure that all promises the dealer makes are written into the sales agreement. The dealer must give you a copy of the agreement.

Make sure the dealer you buy your car from is registered with the Motor Vehicle Sales Authority of B.C (VSA) This agency has information about buying a car. It also may be able to help if you have a problem or complaints. Go to their website at: www.vehiclesalesauthority.com

Dealers who are not registered are called curbers. They may have lower prices but you take more risks—for example, the car may not be safe.

The names of dealers are in the yellow pages, under Automobile Dealers–New Cars or Automobile Dealers–Used Cars.
Warranties

New cars have a warranty. If you buy a used vehicle from a dealership, it may also have a warranty. This means the dealer will replace or repair certain parts for free. Each warranty may cover only some things. Before you buy a car, find out what the warranty covers and how long it lasts.

Getting a loan

If you are borrowing money to buy a car, ask a bank or credit union for a loan with a low interest rate. A car dealer may also have loans available. Check at several places.

Buying a used car from another person

You can buy a car directly from an owner. Check the classified advertisements in the newspaper or look at special newspapers, such as the Auto Trader. Always test drive a car before you buy it. Take along someone who knows about cars for advice. Remember, some people may try to sell you a car with problems. ICBC has tips for buying used vehicles at: www.icbc.com

You should check the history of the car before you buy it to find out if it has been in a crash or has other problems.

You can ask for history reports at: www.icbc.com or www.carproof.com. There is a fee for both services.

If possible, get a mechanic to check the car before you buy it. For a fee, a mechanic from British Columbia Automobile Association (BCAA) will check a car. Look in the grey pages of the telephone book, under British Columbia Automobile Association–Vehicle Inspection Service. You can also use this service when buying a car from a dealer.

If you buy a used car from outside of B.C., or if you buy a car that has been modified (changed), you must pay to have it inspected (checked) before you can register it. Only government-approved garages can do this inspection. Look in the yellow pages, under Vehicle Inspection Service. For more information, call any B.C. Autoplan broker. Look in the yellow pages, under Insurance Agents and Brokers. Look for a Service BC office in communities that do not have these services. To find a Service BC office, call 1 800 663-7867 or visit: www.servicebc.gov.bc.ca

Checking for liens

Sometimes the seller has the ownership papers but still owes money on the car. If you buy the car, you may have to pay the money that is owed on it. This is called a lien. It is important to ask for a lien search to check this. Service BC Centres do lien searches. You will need the year, make, and serial number of the car. There is a fee for this service.

Registration and insurance

You must register your car, buy licence plates, and buy car insurance. You can do this at any Autoplan (insurance broker) office. Autoplan offices are listed in the yellow pages, under Insurance Agents and Brokers.
AirCare program
Air pollution is a big problem in some areas of B.C. More than 75% of this pollution comes from cars. The B.C. government has a program to test cars for pollution. It is called the AirCare program. Older cars and light trucks in some areas of B.C. must be tested before owners can renew their car insurance. If your car does not pass the test, you must get it repaired or you will not be able to get your insurance renewed.

For more information, look in the grey pages of the telephone book, under AirCare Information Line or go to: www.aircare.ca

Winter driving
Some areas of B.C. have a lot of snow and very cold temperatures in the winter. It is important to get your car ready for winter driving. To winterize your car, you need to do these things:

• Check the battery.

• Keep antifreeze in the radiator. Have your radiator tested to make sure it will not freeze in very cold weather.

• Use winter windshield wiper fluid. It will not freeze in cold weather.

• Get a block heater put in your car if you do not already have one. This heater warms up your engine before you start the car.

• Get good tires. Snow tires are best for deep snow. Many people use all season tires for hard snow on city streets. You can use these tires all year. Some roads outside cities have lots of snow and ice. The police may require your car to have snow tires or chains to travel on these roads.

• Keep an emergency kit in your car. Put warm clothing, dry food, water, a blanket, a shovel, and a flashlight in the kit.

You can talk to the people at your garage, service station or dealership for information and advice about winter car care.

Summer driving
Some areas of the province can have very hot temperatures in the summer. If it is hot outside, the temperature inside a parked car can be very high. Here are some tips:

• Never leave pets in a parked car on a warm day. They could die.

• Bring lots of drinking water with you in the car.

• Before going on a long trip, take your car in for a safety check. Your local garage or the service department of your car dealer can help you. They should check the tires, engine, brakes, and radiator.
Social Insurance Number

To work in Canada, you need a Social Insurance Number (SIN). Apply for your SIN card as soon as possible after you arrive in Canada. To apply for a card, call 1 800 206-7218 or go to: www.servicecanada.gc.ca

You can go to a Service Canada Centre to apply for a SIN card. Service Canada Centres provide federal government information and services. If you do not speak English or French, take an interpreter with you. Take your documents (passport and landing papers) with you. To find an office in your area, look in the blue pages of the telephone book in the Government of Canada section, under Employment–Service Canada Centres.
Finding a job

Where to look for a job

- Go to an immigrant settlement agency. They may have employment counsellors, information on jobs, and can help you with your credentials (diplomas and certificates), and job applications.

- Go to an Employment Assistance Services (EAS) office. Look at the job listings on the bulletin boards or on the computer. Talk to the people who work there. To find an EAS office in your area, go to the B.C. Government’s Employment and Labour Market Services website: www.labourmarketservices.gov.bc.ca. Find the EAS Directory and interactive map. There is also a job listing website at: www.jobbank.gc.ca

- Look in the classified advertisements in newspapers and on the Internet.

- Tell many people that you are looking for a job. Friends, relatives, teachers, neighbours, and counsellors may know about jobs.

- Check notice boards in your community for job advertisements.

- Look for help wanted signs outside businesses and stores.

- Apply at the human resources department of hospitals, hotels, and large companies.

- Phone or visit companies that might hire you. Some companies have jobs, but they do not advertise them. Use the yellow pages to find where to go. For example, if you are a car mechanic, look under Automobile Repairing and Service.

- Look in the yellow pages for private employment agencies. An employment agency must not charge you a fee for finding you a job.

How to apply for a job

Application forms

Many companies have application forms. Bring all the information you need to fill in the form or take the application form home to complete. Government and large companies may have their application forms on the Internet.

References

Employers usually want references (names, addresses, and phone numbers of people who can recommend you for the job). Some employers may also want a criminal record check (an official paper from the police which shows that you have no criminal record). Some employers may ask you for a health check.
Résumés
Many companies ask for a résumé. This is a written summary of your work experience and education. Some companies want you to send your résumé by e-mail. Some employers may also ask for a short cover letter that explains why you are applying for the job in their company.

Friends or workers at an immigrant settlement agency may be able to help you write a résumé. There are also businesses that write résumés for you. They charge a fee. Look in the yellow pages, under Resume Service.

Job interviews
At a job interview, the employer will ask questions about your education, skills, and work experience. Often employers ask questions such as:

- Why do you want to work here?
- Why do you think you are the best person for the job?
- Tell me about yourself.

Employers want you to explain your skills. They expect you to show interest in their business. Practise answering questions before the interview.

At the interview, you can also ask the employer questions about the job. For example, ask about the duties, the salary, and the hours of work. Also ask about benefits, such as medical and dental insurance, and vacation time.

Employment programs
There are courses to teach you how to look for a job. There are also job training courses. In many of these programs, you are paid while you learn new skills. Go to an Employment Assistance Services office or an immigrant settlement agency to get more information about training programs in your area.

You can find information about writing résumés and cover letters, and tips for job interviews at: www.youth.gc.ca/eng/topics/jobs/interview.shtml

Discrimination
There are laws to protect workers from unfair treatment. For example, an employer must hire employees on the basis of qualifications. Employers cannot refuse to hire you because they do not like your skin colour or your religion. This is discrimination. Other kinds of discrimination are also against the law. It is discrimination if someone does not give you a job because of your sex, age, marital status, disability or sexual orientation.

If you have a problem with discrimination, and you want advice, call the B.C. Human Rights Coalition. If you want to make an official complaint, contact the B.C. Human Rights Tribunal. You can get guides and complaint forms at: www.bchrt.bc.ca

If the employer is federal—for example, government, post office or airlines—contact the Canadian Human Rights Commission.

See the listing for human rights organizations at the end of this chapter.
Credentials

Newcomers to Canada often have credentials (qualifications, diplomas, certificates) from their countries. Many credentials from other countries are accepted in Canada. Some credentials are not accepted. To get a job or more education, your credentials may have to be translated and evaluated.

The British Columbia Institute of Technology (BCIT) operates the International Credential Evaluation Service (ICES). ICES will assess foreign secondary and post-secondary certificates for employment. There is a fee for this service.

To contact ICES, call 604 432-8800 in Metro Vancouver. Everywhere else in B.C., call 1 866 434-9197 or visit their website at: www.bcit.ca/ices

Most professions such as teachers, doctors, and architects have their own standards and organizations. Ask an immigrant settlement agency where to get information about your profession.

Working

Laws about working

In British Columbia, there is a law to protect most workers. It is called the *Employment Standards Act*. Both workers and employers have responsibilities under this Act. If your employer is not obeying these laws, discuss the problem with your employer. If you still have a problem, phone the Employment Standards Branch. If you belong to a union, the Employment Standards Branch cannot help you. You must talk to someone in your union.

For information about the *Employment Standards Act*, call 1 800 663-3316, or 250 612-4100 if you are in Prince George, or visit: www.labour.gov.bc.ca/esb

If you are an employer, it is important for you to obey the laws of the *Employment Standards Act*.

Hours of work and overtime

Workers in British Columbia usually work eight hours a day and 40 hours a week. If employers ask you to work more than this, they must pay you more money. This is called overtime pay. It is at least one-and-a-half times your hourly pay. This is called time and a half.

If you go to work as your employer asks you to do, you must be paid for at least two hours of work. This is true even if there is no work to do or if you worked fewer than two hours. Students under 18 years old must be paid for at least two hours if they work on a school day.
**Time off**

After you have worked for five hours, your employer has to give you a 30-minute break. The employer does not have to pay you for the time of your break.

You may work a split shift (for example, in the morning, and then again in the evening). The time between when you start work in the day and the time you stop work cannot be more than 12 hours.

In a work week, you should have a break of at least 32 hours. If your employer asks you to work during the 32 hours, you must receive one-and-a-half times your hourly pay.

**Getting paid**

Most workers get paid by cheque every two weeks or twice a month. Your employer must give you a pay slip with every cheque. The pay slip should show the hours you worked, including overtime, your rate of pay, the amount you were paid, and deductions from your pay.

**Deductions**

The law says that an employer must deduct money from your paycheque to pay for the following:

- **Canada Pension Plan (CPP):** When you work in Canada, some money is deducted from your paycheque each month. The money goes to the federal government so when you retire, you get a government pension cheque every month. CPP is only for people who worked in Canada. You can get CPP at age 60 (before you are officially a senior).

- **Employment Insurance (EI):** You pay money into this insurance each month that you work. If you lose your job, you may receive money from the government while you look for a new job.

- **Income tax:** This money helps to pay the costs of government expenses, such as health care, roads, and education.

- **Taxable benefits:** Your employer may pay some or all of the premiums for some benefits, such as a dental plan. The amount the employer pays is a taxable benefit. This means you will pay tax on it.

- **Union dues:** If you are in a union, and the union has an agreement with your employer, some money will be deducted to pay for the union dues.

- **Voluntary deductions:** A worker may give the employer written permission to deduct money for other things, such as additional hospital or life insurance, charitable donations or Canada Savings Bonds.

**Minimum wage**

As of May 1, 2011, the minimum wage in British Columbia is $8.75 per hour. It will increase to $9.50 per hour on November 1, 2011, and then to $10.25 on May 1, 2012. Both full-time and part-time workers must get at least the minimum wage.

Some workers are not paid by the hour—for example, farmworkers. Ask how you will be paid before you start work.
Children and work
Children under 15 years old cannot work during school hours. To hire them when they are not in school, an employer must get permission in writing from the parents. Children under 12 years old must have a permit of employment from the Employment Standards Branch. But children are allowed to do small jobs before or after school, such as delivering newspapers or babysitting.

Joining a union
A union is a group of employees who join together to talk about wages and working conditions with the employer. Everyone has the right to belong to a union at work. In some jobs, all employees must join the union.

If you have a problem with your employer, tell someone in the union. That person will speak to the employer about your problem. For more information about unions, contact the B.C. Federation of Labour. (See the listing at the end of this chapter.)

Vacations
All workers must get at least two weeks of paid vacation every year. If you leave your job before you take your vacation, your employer must give you some extra money (vacation pay). It is at least 4% of your earnings. After five years of work, you should get three weeks of vacation and 6% vacation pay.

Holidays
In British Columbia, there are nine statutory (by law) holidays. Employers must give workers the following statutory holidays:

• New Year’s Day (January 1)
• Good Friday (Friday before Easter Sunday)
• Victoria Day (Monday before May 24)
• Canada Day (July 1)
• B.C. Day (first Monday in August)
• Labour Day (first Monday in September)
• Thanksgiving (second Monday in October)
• Remembrance Day (November 11)
• Christmas Day (December 25)

If you have worked for your employer for 1 month or more, and if you have worked at least 15 of the 30 days before the holiday, you should get that holiday off with pay. Also, if you work on any of these days, your employer must pay you overtime pay. Contact the Employment Standards Branch for more information. (See the listing at the end of this chapter.)
Maternity and parental leave
A working pregnant woman may take 17 weeks maternity leave from work without pay. This can start up to 11 weeks before the baby is born. She may also take up to 35 weeks of parental leave after the baby is born. The maternity and parental leave can be a total of 52 weeks off work. She may apply for money from Employment Insurance (EI) during her maternity leave. The father of a baby or a parent who adopts a child may take up to 37 weeks of parental leave.

Compassionate care leave
If a close member of your family is very ill or dying, your employer must give you a leave from work. By law you can take up to eight weeks of compassionate care leave without pay in a six-month period. Some employers will give you a leave with pay for a shorter time. For more information go to: www.labour.gov.bc.ca/esb

Losing your job
If you have worked for an employer for three months or less, your employer can let you go without giving you notice or extra pay. Giving notice means telling you in writing before your job ends. If you have worked for more than three months, your employer must give you one week’s notice or pay you one week’s pay. If you have worked for a year, your employer must give you two weeks’ notice or pay you two weeks’ pay. In extreme cases, an employer may have “just cause” to fire an employee without notice or pay. If your employer says they do not need to give you notice or pay, you should talk to the Employment Standards Branch. (See the listing at the end of this chapter.)

When you leave a full-time job, your employer must give you a record of employment. You need this paper to apply for Employment Insurance (EI). If you are fired or if you quit your job, you may not be able to get Employment Insurance.

Employment Insurance (EI)
EI is money the government gives to someone who loses a job. When you work, some money is deducted from your paycheque each month. Then if you are laid off, you may get money each month while you are looking for a new job.

You must have worked a certain number of hours to get EI. You may not get EI if you are fired or if you quit your job. You can call Employment Insurance at 1 800 206-7218, or go to the website at: www.servicecanada.gc.ca

Income assistance
If you have been unemployed for a year, your EI payments may stop. You may then qualify for help from the provincial government. This help is called B.C. Employment and Assistance, income assistance or welfare. To find out if you are eligible, call the employment and assistance centre at 1 866 866-0800 to talk about your application. You may also call Service BC at 1 800 663-7867, or visit: www.servicebc.gov.bc.ca, to find out the nearest office in your area.
If you get hurt at work

WorkSafeBC is an agency that works with companies and workers to prevent injuries at work. It also helps workers who get hurt at work. If you cannot work because you got hurt or sick at work, you may get compensation (money) from WorkSafeBC for medical care and lost wages. Employers, not workers, have to pay for WorkSafeBC coverage.

If you have an accident at work, get help right away. Call or go to the first aid attendant, if there is one. You must go to your supervisor right away and bring a witness (someone who saw the accident). You have to fill out a report form, and the witness and supervisor need to sign it. Also, take the form with you if you need to see a doctor. If you miss work because of your injury or sickness, call the WorkSafeBC claim line at 1 888 WORKERS (1 888 967-5377).

Employers and workers have responsibility for safety. Your employer must make sure you get the proper training and have the information you need to stay safe. As a worker you must follow safety instructions, use proper safety equipment, and wear the right kind of clothing.

For more information, call WorkSafeBC at 1 888 WORKERS (1 888 967-5377), or go to: www.worksafebc.com. Workers who call WorkSafeBC can get help in more than 170 languages. There are also printed materials on different subjects in Traditional Chinese, Simplified Chinese, Korean, Vietnamese, Spanish, and French.

Harassment at work

If an employer or other workers call you racist or offensive names, this is called harassment. It is against the law. If an employer or other workers treat you badly, because you are a woman or because you are a man, this is called sexual harassment. It is also against the law.

If someone is harassing you, you should report it. Many disputes get settled before they become official. Make sure you write down what happened and have witnesses, if possible. If you belong to a union, talk to them. If you do not know who to talk to, contact an immigrant settlement agency for information.

For advice, you can contact the B.C. Human Rights Coalition. To make an official complaint, contact the B.C. Human Rights Tribunal. You can get guides and complaint forms at: www.bchrt.bc.ca. If you work for a federal employer—for example, government, post office or airlines—you should contact the Canadian Human Rights Commission.

See the listing for human rights organizations at the end of this chapter.
Starting your own business

There are many rules for starting a business. Businesses must be registered and, in some cases, licensed by the government. There are government programs that can help you start a business.

Small Business BC can give you information and advice about regulations, government help, and training. In Metro Vancouver, call 604 775-5525. Everywhere else in B.C., call 1 800 667-2272. You may also visit their website at: www.smallbusinessbc.ca

Some community colleges offer courses to help you start your own business. See the listing at the end of Chapter 5.

Where to go for help

B.C. Human Rights Coalition
1202 – 510 West Hastings Street
Vancouver, B.C. V6B 1L8
Tel: 604 689-8474
Fax: 604 689-7511
Everywhere else in B.C: 1 877 689-8474
www.bchrcoalition.org

B.C. Human Rights Tribunal
Vancouver:
1170 – 605 Robson Street
Vancouver, B.C. V6B 5J3
Tel: 604 775-2000

Everywhere else in B.C.: Tel: 1 888 440-8844
www.bchrt.bc.ca

Canadian Human Rights Commission
Tel: 1 888 214-1090

B.C. Federation of Labour
200 – 5118 Joyce Street
Vancouver, B.C. V5R 4H1
Tel: 604 430-1421
www.bcfed.com

Employment Standards Branch Offices

Dawson Creek
1201 – 103rd Avenue
Dawson Creek, B.C. V1G 4J2
Tel: 250 784-2390
Kelowna
102 – 1690 Powick Road
Kelowna, B.C. V1X 7G5
Tel: 250 861-7404

Langley
A207 – 20159 88 Avenue
Langley, B.C. V1M 0A4
Tel: 604 513-4622

Nanaimo
2nd Floor, 6475 Metral Drive
Nanaimo, B.C. V9T 2L9
Tel: 250 390-6186

Nelson
310 Ward Street
Nelson, B.C. V1L 5S4
Tel: 250 354-6550

Prince George
102 – 1577 7th Avenue
Prince George, B.C. V2L 3P5
Tel: 250 565-6120

Richmond
250 – 4600 Jacombs Road
Richmond, B.C. V6V 3B1
Tel: 604 660-4946

Terrace
108 – 3220 Eby Street
Terrace, B.C. V8G 5K8
Tel: 250 638-6525

Victoria
2nd Floor, 880 Douglas Street
Victoria, B.C. V8W 2B7
Tel: 250 952-0469

Administration Office
2nd Floor, 880 Douglas Street
Victoria, B.C. V8W 2B7
Tel: 250 387-3300

Mailing Address
PO Box 9570 Stn Prov Govt
Victoria, B.C. V8W 9K1

www.labour.gov.bc.ca/esb
Chapter 9: The Legal System

Canada’s legal system

Newcomers to Canada often bring ideas about the law and legal system (how the laws works) from their own countries. It is important to understand the laws and the legal system in Canada.

Canada’s legal system and political system came from Britain. We got our ideas of personal rights and freedoms from the British system. In Quebec, parts of the legal system also came from France.

In Canada, the courts are separate from the government. Canadians elect their governments. The governments make the laws.

There are three levels of government: federal (for all of Canada), provincial, and municipal (for towns and cities). Each level of government makes laws. The courts enforce the law, but they are separate from the government.

Canada has a law called the Canadian Charter of Rights and Freedoms. These rights and freedoms are very important to Canadians. They include the right to free speech, freedom of religion, freedom to live and work anywhere in Canada, and the right to participate in peaceful political activities.
Human rights

Canada and British Columbia have human rights laws to protect people from many kinds of discrimination. Generally, it is discrimination if someone does not give you a job or a place to live because of your race, sex, age, religion, skin colour, disability or sexual orientation.

Generally, it is also discrimination for hotels, restaurants or other businesses to refuse service. Some examples of exceptions are: bars cannot serve people under 19 years old, female-only gyms will not admit men, and seniors housing may not rent to people under a certain age.

You can get help if you have a problem with discrimination. If your problem is with a federal government department, bank, telecommunications company (telephone, Internet, TV or radio) or transportation company (airline or train), contact the Canadian Human Rights Commission. (See the listing at the end of this chapter.)

If your problem is with a provincial government department or agency, a landlord or local business or service, contact the B.C. Human Rights Coalition. (See the listing at the end of this chapter.) To make an official complaint, contact the B.C. Human Rights Tribunal. You can get guides and complaint forms from their website at: www.bchrt.bc.ca. (See the listing at the end of this chapter.)

For more information on human rights, go to: www.ag.gov.bc.ca/human-rights-protection. You can get information in several languages.

Freedom of Information and Protection of Privacy Act

The law in B.C. protects your privacy. People and agencies cannot get or use your personal information, such as your name, address, birthdate or Social Insurance Number without your permission. The law also gives you the right to see information about yourself—for example, your medical records. You also have the right to see any reports about you—for example, by teachers, employers or the police.

Gay, lesbian, and transgendered people

In Canada, it is socially and legally acceptable to be gay or lesbian (homosexual). Gays and lesbians have the same rights and freedoms as all Canadians. They can get married, adopt children and be on their same-sex spouse’s medical and pension plans. (For information on agencies and support groups, see Chapter 6.)
The courts

Different courts deal with different kinds of legal problems. The main courts are:

• Supreme Court of Canada
• B.C. Court of Appeal
• B.C. Supreme Court
• Provincial Court of B.C.

This court has five divisions:

° Criminal court, for most criminal cases except very serious crimes (These are dealt with by the B.C. Supreme Court.)
° Traffic court, for traffic tickets
° Family court, for divorce, custody of children, and adoptions
° Youth court for young people from 12 to 17 years old
° Small claims court for disagreements about business and money under $25,000

Being a witness

A person who sees something happen, such as a car crash or a crime, is called a witness. Witnesses are very important in Canadian law. The information a witness gives may help the police find a criminal or find out who caused a car crash. If you are a witness, it is your duty to inform the police and go to court if required. If you see a car crash, give your name and phone number to the driver who may require a witness.

Help for victims

The person who is hurt in a crime or a car crash is called a victim. If you are a victim and have to be a witness in court, you can get information and support from a victim service worker. To find a victim service program in your community, call VictimLink BC at 1 800 563-0808.

The police

Some larger cities in British Columbia have their own (municipal) police. But in most communities, the Royal Canadian Mounted Police (RCMP) is the only police. The RCMP is Canada’s national police force.

Role of the police in Canada

In Canada, the police are separate from the government and the army. The police are part of the community. Their duty is to protect the people in the community.
Calling the police

Many cities and towns have two telephone numbers for the police. One is an emergency number and the other is a non-emergency number.

Call the emergency number if you or someone else is in danger, or if a serious crime has just happened. In most areas of B.C., the emergency number is 9-1-1. The 9-1-1 call is free, even from a pay phone. You can ask for help in your own language. Learn to say the name of your language in English to tell the operator. In some communities, the emergency number is not 9-1-1. It is different. Look in the front pages of the telephone book for the number in your area.

Call the police non-emergency number if no one is in danger or time has passed since the crime happened. Look in the front pages of the telephone book for this number. If you are not sure which number to call, call the emergency number. Tell the police what is happening. They will help you. You can call the police any time, day or night.

For more information on emergencies, go to the website: www.ecomm911.ca

Police arrests

There are rules for the police when they are arresting people. Police officers have to say who they are and show their identification document or badge. They must explain why they are arresting you and tell you what your rights are.

When the police arrest you or ask you questions about a crime, the officers must let you phone a lawyer right away. They have to let you talk to a lawyer alone.

If you do not know a lawyer or cannot afford one, you can ask the police for the legal aid phone number. The police officer must give you the legal aid phone number and let you call them. (For more information about legal aid see the listing at the end of this chapter.)

When the police officer asks, you should give your name and address. You do not have to say anything more until after you talk to a lawyer. Within 24 hours, the police must take you to court or let you go.

If you have a complaint against the municipal police, you have a right to say what happened. You can contact the Office of the Police Complaint Commissioner. In Victoria, call 250 356-7458. Everywhere else in B.C., call 1 877 999-8707, or visit: www.opcc.bc.ca
Chapter 9: The Legal System

If you have a complaint against the RCMP, you can contact the Commission for Public Complaints Against the RCMP (CPC). Anyone with concerns about the conduct of an RCMP officer may call the CPC at: 1 800 665-6878 and talk about these concerns with one of the CPC staff. You can also make an online complaint by visiting their website at: www.cpc-cpp.gc.ca

**Going to court**

In Canada, laws are made by the federal and provincial governments, and by past decisions of the courts. The courts uphold the law but they are separate from the government. Everyone must obey Canada's laws. Members of the police, the army, and the government must also obey the law.

If you go to court and you do not speak enough English, you can ask for an interpreter who speaks your language. It is your responsibility to ask for an interpreter. For a criminal trial, people who speak French can ask for the whole trial to be in French. They must do this before the trial begins.

**Hate crimes**

It is against the law if someone hurts you, or says they will hurt you because of your skin colour, religion, national origin, sex or sexual orientation. Call the police for help. You can also contact VictimLink BC at 1 800 563-0808.

**Assault, rape and abuse**

If someone hits or hurts you, it is called assault. If someone says he or she will hit you or hurt you, and you believe that person will do it, it is also assault. It is against the law for someone to assault you. Rape is also a form of assault. It is sexual assault. If you have been assaulted, call the police.

When one person hurts, mistreats, or threatens another person or an animal, it is called abuse. In Canada, abuse is against the law. (See Chapter 6 to find out about agencies and services that can help you.)

**Young people and the law**

Sometimes children break the law. In Canada, there is a special law for children 12 to 17 years old. It is called the *Youth Criminal Justice Act*. Young people do not go to the same court as adults. They go to a youth court. (This is also true for an older person who was under 18 years old at the time of the crime.) The judge in youth court will make sure the young person gets a lawyer.

People 18 years or older who break the law are considered adults under Canadian law. They have to go to adult court.

Families with children in trouble with the law can get advice from probation officers or youth workers. These government services have different names in different areas. Ask your local immigrant settlement agency about these services. (See the end of Chapter 1 for a list of immigrant settlement agencies.)
Families and the law

Families in B.C. who are going through separation or divorce can get help from Family Justice Centres. The centres have counsellors who help couples to make an agreement about their children and support money. The counsellors may help couples reach an agreement without going to court.

To find the Family Justice Centre nearest you, call Enquiry BC. In Victoria, call 250 387-6121. In Metro Vancouver, call 604 660-2421. Everywhere else in B.C., call 1 800 663-7867.

For information on family law in B.C., go to the Legal Services Society’s family law website at: www.familylaw.lss.bc.ca

Finding a lawyer

If you have a legal problem, you may need a lawyer. Sometimes a lawyer can help you solve a problem before you go to court.

How to find a lawyer:

- Ask your friends.
- Talk to the people at an immigrant settlement agency. (See the listing at the end of Chapter 1.)
- Call the Lawyer Referral Service. This service will give you the name of a lawyer who will talk to you for up to 30 minutes for $25 plus taxes. The service is run by the Canadian Bar Association. In Metro Vancouver, call 604 687-3221. Everywhere else in B.C., call 1 800 663-1919. This service is listed in the yellow pages, under Lawyers Referral and Regulation.

Help if you cannot afford a lawyer

Legal aid

Legal aid is a free service for low income people with legal problems. People at Legal aid can help with criminal law, family law, and some areas of immigration law. Legal aid is run by the Legal Services Society of B.C. Look in the grey pages of the telephone book, under Legal Aid–Legal Services Society. In Metro Vancouver, call 604 601-6000. Everywhere else in B.C., call 1 866 577-2525.

Pro Bono Law BC

Pro Bono Law BC can help you find free legal advice. In Metro Vancouver, call 604 893-8932 or go to: www.probononet.bc.ca

Access Justice Pro Bono Society of B.C.

Chapter 9: The Legal System

For more legal information

\section*{UBC Law Students Legal Advice Program}

Law students, supervised by lawyers, give free law information in many communities in Metro Vancouver. They can help you in small claims and family court. Call 604 822-5791.

\section*{Dial-a-Law}

You can phone Dial-a-Law for free information about the law. This is a library of recordings by lawyers. In Metro Vancouver, call 604-687-4680. Everywhere else in B.C., call 1 800 565-5297.

\section*{Multilingual Legal Website}

The Multilingual Legal website has legal information in different languages for community workers and newcomers. Go to: www.mosaicbc.com/multilingual-legal-publications

\section*{Multilingual Legal Glossary}

You can look up Canadian legal terms online. The definitions are in simple English. They are also translated into Chinese, Farsi (Persian), Korean, Punjabi, Russian, Spanish, and Vietnamese. Go to: www.legalglossary.ca

\section*{Justice Education Society of B.C.}

If you want to know how the court system in B.C. works or get information about the court system, call the Justice Education Society of BC. School classes and other groups can ask for a tour of their nearest courthouse. In Metro Vancouver, call 604 660-9870 for information. Everywhere else in B.C., go to: www.justiceeducation.ca

\section*{People’s Law School}

The People’s Law School has free classes and workshops to help newcomers understand Canadian and B.C. laws. Check the online calendar at: www.publiclegaled.bc.ca for workshops in your community.

The People’s Law School also has free publications in easy English and in some other languages. For more information, call 604 331-5400 or visit their website: www.publiclegaled.bc.ca
For more information

**B.C. Human Rights Coalition**
1202 – 510 West Hastings Street
Vancouver, B.C. V6B 1L8
Tel: 604 689-8474
Fax: 604 689-7511
Everywhere else in B.C.: 1 877 689-8474
www.bchrcoalition.org

**B.C. Human Rights Tribunal**
Vancouver:
1170 – 605 Robson Street
Vancouver, B.C. V6B 5J3
Tel: 604 775-2000

Everywhere else in B.C.: 1 888 440-8844
www.bchrt.gov.bc.ca

**Canadian Human Rights Commission**
Tel: 1 888 214-1090
www.chrc-ccdp.ca
Chapter 10: Government and Citizenship

Government

Canada has three levels of government: federal, provincial and municipal. These governments are all elected by the citizens of Canada.

**Federal government: Government of Canada**

The federal government has responsibilities such as immigration, defence, and trade with other countries. The names and telephone numbers of federal government departments are listed in the blue pages of the telephone book, under Government of Canada.

If you do not know the department to call, there is a toll-free number on the first page of the Government of Canada section: 1 800 622-6232. You can get information on how to contact federal government departments and agencies. You can get this information in English and French at: www.canada.gc.ca

**Provincial government: Government of British Columbia**

Canada is divided into 10 provinces and three territories. Each province and territory has its own government. The responsibilities of provincial governments include education, highways, and hospitals. The names and telephone numbers of provincial government departments are listed in the blue pages of the telephone book, under Government of British Columbia.
You can get information about provincial government departments at Enquiry B.C. In Metro Vancouver, call 604 660-2421. In Victoria, call 250 387-6121. Everywhere else in B.C., call 1 800 663-7867. Operators at this toll-free number can transfer you to government offices so you do not need to pay long distance costs. The provincial government’s homepage is at: www.gov.bc.ca

In some communities, you can go to a Service BC office for government services, such as applying for income assistance, paying traffic tickets, and buying government licences. To find a Service BC office in your area, call 1 800 663-7867 or visit their website at: www.servicebc.gov.bc.ca

**Vital statistics**
For birth, death and marriage certificates, and name changes, call 250 952-2681 (in Victoria), or go to the website: www.vs.gov.bc.ca

**Regional districts**
Most municipalities belong to one of 28 regional districts in British Columbia. These regional districts are responsible for services such as water, sewage, and garbage collection.

**Multiculturalism**
Canada is a multicultural country. People have come to Canada from many different countries and cultures. The government encourages people to take pride in their language, religion, and culture. It also encourages all Canadians to treat each other with respect.

Canada has a culture of acceptance and diversity (accepting people who are different from you). Canadian law upholds individual rights and freedoms, such as freedom of speech and religion, and same-sex marriage. (See Human Rights in Chapter 9.)
Chapter 10: Government and Citizenship

People living in Canada have a responsibility to take part in Canadian society. You can start by taking part in your community. Here are some ways you can do this:

- Meet your neighbours.
- Join in neighbourhood activities.
- Go to meetings in your community or at your children’s school.
- Volunteer in your community. (For more information on how to volunteer, see Chapter 11.)

Citizenship and Immigration Canada (CIC) call centre

You can get general information about citizenship and immigration from the CIC call centre. On a touch-tone telephone, you can listen to recorded information about permanent residence and refugee claims. You can also hear information about visiting Canada, working or studying in Canada, and sponsoring a relative. Information on becoming a Canadian citizen is also available from the call centre.

To contact the call centre from everywhere in B.C., call 1 888 242-2100. If you need more information, you can speak to someone in English or French. The CIC website is: www.cic.gc.ca

Permanent resident card

The permanent resident (PR) card is a wallet-sized card, like a CareCard or a driver’s licence. It is proof of your permanent resident status in Canada. You can apply for your PR card by mail, but you must pick up the card in person at your local CIC office. You will need to show identification when you pick up your card. You need the card when you return to Canada from abroad. Your permanent resident card is good for five years. After that, you need to renew it.

For more information, call the CIC call centre at 1 888 242-2100 or go to: www.cic.gc.ca/english/information/pr-card/index.asp

Sponsoring a relative

If you are a permanent resident or a Canadian citizen, you may sponsor (help) a relative to come to live in Canada. To do this, you must be 18 years or older. You must prove that you have enough money to take care of your relatives while they settle in Canada. When you sponsor relatives, you must give them basic support—for example, medical and financial support. You are responsible for them for up to 10 years.

For information on which relatives you can sponsor, and the application costs, contact the CIC call centre at 1 888 242-2100, or see their website at: www.cic.gc.ca/english/immigrate/sponsor/index.asp
Becoming a Canadian citizen

After three years in Canada, permanent residents may apply for Canadian citizenship. Permanent residents who become citizens have the same rights as citizens who were born in Canada.

The Canadian government allows dual citizenship. This means you can be a Canadian citizen and a citizen of another country. However, some countries do not allow you to keep your nationality if you become a Canadian citizen. Before you apply, check with officials of the country of your current nationality.

Citizenship requirements

To become a Canadian citizen:

• You must be 18 years old or older.

• You must be a permanent resident.

• You must have lived in Canada as a permanent resident for at least three years in the past four years before you apply for citizenship.

• You must know English or French.

• You must know about Canada’s history, institutions, and traditions as well as the rights and responsibilities of citizens.

There are some reasons that you cannot become a citizen. For example:

• You cannot have been convicted of certain types of serious crimes.

For more information about becoming a Canadian citizen, go to: www.cic.gc.ca/english/citizenship/become-eligibility.asp

A parent, adoptive parent or legal guardian must apply for children who are under 18 years old. Parents can apply for citizenship for themselves and their children at the same time.
Applying for Canadian citizenship

To apply for Canadian citizenship, call CIC call centre at 1 888 242-2100 or go to: www.cic.gc.ca

Ask for the application for citizenship forms. You will need an application form for each adult and child in your family. Complete the application form(s), attach all the necessary documents and fees, and mail the application to the Citizenship Case Processing Centre. The address is on the forms. If you need more information, go to: www.cic.gc.ca or call the CIC call centre.

Citizenship test

Most people have to take a citizenship test before they can become Canadian citizens. The test has questions about Canada’s history, traditions, symbols, and government. The questions are based on Canada’s citizenship study guide. Everyone who applies for citizenship gets this guide, it is called *Discover Canada: The Rights and Responsibilities of Citizenship*. You will receive a copy of the guide after you apply. Study the guide before you take the test. You can practise sample questions on the internet at: www.cic.gc.ca/english/citizenship/cit-test.asp

You do not have to take the citizenship test if you are 55 years or older.

Citizenship Hearings

You may be asked to have an interview with a citizenship judge if the judge needs more information about your application. The information that you give will help the judge make a decision.

Citizenship classes

You may want to join a citizenship class to help you prepare for the citizenship test. For information, call your local immigrant settlement agency, school, community college or library.
Rights and responsibilities

Canadian citizens, permanent residents, and people who have just arrived in the country as new immigrants all have both rights and responsibilities. For example, you have the right to:

• express your beliefs and opinions
• get together peacefully with other people
• live anywhere in Canada
• receive services from the federal government in either English or French

As a citizen of Canada, you also have responsibilities. For example:

• to obey the laws of Canada
• to pay taxes if you work
• to serve on a jury
• to vote in federal, provincial, and municipal elections

You can also find out more about the rights and responsibilities of citizenship and the Canadian Charter of Rights and Freedoms at: http://laws-lois.justice.gc.ca/eng/charter

Leaving Canada

To remain a permanent resident, you must live in Canada for two of the last five years. If you live outside Canada longer, you may lose your permanent resident status and receive a removal order. A removal order means you must leave Canada permanently. Check with Citizenship and Immigration Canada to find out if you need to renew your permanent resident card.

You can leave Canada for short holidays or family visits. When one parent leaves Canada with children, the other parent must write a note giving permission for the children to travel.

Deportation

Sometimes the Canadian government orders a permanent resident to leave Canada permanently. This is called deportation. Deportation means that once you leave Canada, you cannot return.

Here are some reasons why people may be deported:

• They were convicted of a serious crime before they came to Canada and they did not tell Citizenship and Immigration Canada about it.
• They were convicted of a serious crime while in Canada.
• They lied or used false documents to enter Canada.
• They were involved in organized crime.
• They were involved in terrorism.

If the Canadian government decides to deport someone, that person should get information about immigration laws from CIC. There are also lawyers who specialize in immigration laws. To find a lawyer, look in the yellow pages, under Lawyers, or see Chapter 9.
Cultural activities

British Columbia has many places for people to enjoy cultural activities. You can go to community centres, neighbourhood houses, museums, art galleries, and historical sites. Many of these are free. Some places cost money to visit, but on certain days they may be free or give a discount (cost less money). You can also go to movies, plays, musicals, concerts, operas, and ballets.

Some communities have their own special events such as festivals and fairs. These are often free and give you a chance to learn about your community. You can get information about cultural activities in your area from newspapers, libraries, tourist information offices, arts councils, and municipal parks boards.

For tourist information, call Tourism B.C. at 1 800 435-5622 or visit: www.hellobc.com. Your area may also have a tourist information office: for example, Tourism Vancouver at 604 683-2000; website: www.tourismvancouver.com

Many towns and cities have community arts councils. They can give you information on local arts and cultural groups, and events. To find your local community arts council, call the Assembly of BC Arts Councils at 1 888 315-2288, or go to the website: www.assemblybcartscouncils.ca

You can also look in the yellow pages, under Arts and Cultural Organizations.
Volunteering
Volunteering is an important part of Canadian life. It is a good way to meet new people, learn new skills, and get Canadian work experience. A volunteer helps people without getting paid. Most communities need volunteers. You can help at your children's school, at a local hospital or at a community agency. You can also look in the yellow pages, under Volunteer Services. In Metro Vancouver, call 604 873-5877 or go to the Volunteer BC website at: www.volunteerbc.bc.ca

Community centres
Most cities and towns have community centres. They usually have swimming pools, ice rinks, tennis courts, and playgrounds. Community centres have classes in arts and crafts, dancing, physical fitness, computers, and English as a Second Language (ESL).

Each season, community centres usually publish a flyer (a special newspaper) with a list of programs, their times and how much they cost. Community centre programs are usually not expensive.

To find a community centre in your area, call your local parks and recreation board or recreation commission. Look in the blue pages of the telephone book in the Municipalities & Regional Districts section. Look for the municipality you live in. Then look for words such as Parks, Recreation or Leisure.

Seniors’ programs
Seniors are people 65 years or older. Most communities in B.C. have seniors’ groups. They usually accept people 55 years or older. These groups have programs and activities for seniors. Call your local community centre for information on seniors’ groups and activities in your area. You can also call the Health and Seniors Information Line at 1 800 465-4911. Seniors may get a discount or get in free in many places if they show their gold CareCard—for example, in provincial parks, art galleries, museums, movies, theatres, hotels, and restaurants. Seniors may also get special low prices on buses, ferries, trains, and airplanes.

For a list of seniors’ centres and activities, go to the website: www.senioryears.com/bc.html

Libraries
Most communities have public libraries. You can borrow books, magazines, tapes, CDs, and DVDs from libraries. Libraries have books for adults and children and easy-reading books. Some libraries have books, magazines, and newspapers in different languages.
Many libraries have special services for people with disabilities—for example, a library may have talking books for blind people. Most libraries have activities for children, such as storytelling, reading programs, and crafts. Libraries may also offer workshops for adults and often have guest speakers.

Library staff can help you find information on almost any topic. Libraries also have computers you can use to find information, write letters or send e-mail. Some library services are available to you on your own computer.

Public libraries are free to use. You need a library card to borrow books or other items. You can apply for a card at your local library. Bring some identification (ID) with your name and address on it. You can also borrow books from other public libraries in B.C. with your local library card and ID.

To find a public library in your area, look in the grey pages of the telephone book for the name of your library—for example, Vancouver Public Library. Or look in the yellow pages, under Libraries. You can also look in the blue pages in the Municipalities & Regional Districts section, under Libraries.

For a list of public libraries in B.C., go to: www.bcpl.gov.bc.ca/public/contacts.php. For a list of public libraries by region, go to: www.bclibrary.ca/home/bc-libraries

Many British Columbians enjoy sports, such as running, in-line skating, swimming, golf, tennis, skiing, boating, cycling, hiking and mountain climbing. Team sports such as hockey, baseball, basketball, soccer, and curling are also popular.

Students play sports at school. Community centres have many low-cost sports programs. People can also join private sports clubs. For more information on private sports clubs, look in the yellow pages, under Clubs.

Ethnic media
To find out about newspapers, radio and TV programs in your language, go to: www.bcethnicmedia.ca

Sports and outdoor activities
There are regulations for hunting and fishing. You need to get a licence from the government. You need a licence for both freshwater and salt water fishing. You can get a licence online at: www.fishing.gov.bc.ca or from a Service BC Centre.

Parks

**Municipal parks**

Parks in cities and towns often have a sports field for baseball and soccer, a playground for children, and sometimes places for picnics. For large groups, you need to reserve a picnic area. Contact your local municipal parks board. Look in the blue pages of the telephone book, in the Municipalities & Regional Districts section, under Parks.

**Provincial parks and national parks**

British Columbia has nearly 900 provincial parks and protected areas, and seven national parks. Many of these are very large and have beautiful forests, rivers, mountains, and lakes. People can visit provincial and national parks for hiking, camping, skiing, boating, and fishing.

Visitors should keep parks clean and safe. You should put all garbage in garbage cans. If there are no cans nearby, take your garbage home with you.

For more information on provincial parks, look in the blue pages of the telephone book in the Government of British Columbia section.

Look under Environment–Ministry of, Environment–Provincial Parks Only. See their website at: www.env.gov.bc.ca/bcparks

For more information on national parks, call 1 888 773-8888 or visit their website at: www.pc.gc.ca

**Campgrounds and picnic sites**

Many national and provincial parks have campgrounds and picnic sites. Campgrounds usually have campsites with a picnic table, a firepit, and space for a tent or camper. People can camp overnight for a fee. Picnic sites can be used only during the day. They are usually free.

To reserve a campsite in a provincial park, call 1 800 689-9025 or go to: www.discovercamping.ca. You can reserve campsites in some national parks. To reserve, call 1 877 737-3783 or go to: www.pccamping.ca

There are also private campgrounds in all parts of the province. People can usually make reservations for a private campground. Most have services such as laundromats and grocery stores. Private campground fees are usually higher than fees at provincial or national campgrounds. To find private campgrounds, look in the yellow pages, under Camping Grounds and Recreational Vehicle Parks.
Chapter 12: Environment

Environment

B.C. has beautiful mountains, rivers, lakes, beaches, and forests. But we are using up our natural resources, such as water, forests, and energy. Our environment (air, water, land, forests) is changing. It is becoming more polluted.

The climate is changing. The earth is warming up. This happens because of gases from industry, farming, and cars. These are called greenhouse gases. The government and environmental organizations are working with communities and industry to reduce these gases.

British Columbians need to protect their environment. You can do your part. Everything you do affects the environment. For example, how much electricity, water, natural gas or gasoline you use; what you buy and what you throw away as garbage.

When you are shopping, travelling, and using water or energy, think about your choices. Think about the environment.
Garbage and recycling
You can reduce what you throw away as garbage. If you buy food and other things with less packaging, there is less garbage.

You can also recycle. This means collecting things that can be reused, and not putting them in the garbage. In many towns and cities in B.C., people put things such as bottles, cans, paper, plastic, and newspapers in special blue boxes. These are picked up for recycling. For information on garbage and recycling, look in the blue pages of the telephone book in the Municipalities & Regional Districts section, under Garbage or Recycling.

Most cities and town have limits on how much garbage you can put out each week— for example, two garbage cans. Check with your municipality for rules about garbage.

If you live in a small community, you may need to take items for recycling to a transfer station or recycling depot.

You can also call the BC Recycling Hotline at 604 732-9253 in Metro Vancouver. Everywhere else in B.C., call 1 800 667-4321 or go to: www.rcbc.bc.ca

Many things can be harmful to wild animals and the environment. For example, plastics, used motor oil, paints, and other chemicals can kill birds, fish, and animals. Find out where these things can be recycled properly in your area by calling the recycling hotline.

When you travel, do not throw garbage by the road. There are garbage cans in most

public places, such as parks, malls, stores, and highway rest areas. Some public places have recycling. Do not leave garbage for bears and other wild animals. It is dangerous for both people and animals.

It is against the law to litter (throw garbage on the ground). You may have to pay a fine of up to $2000 for littering.

Paying for energy
In British Columbia, most energy for heating and lighting homes and businesses comes from electricity, oil or natural gas companies. These companies are called energy utility companies (utilities).

You have to pay each month for the gas and electricity you use. How much you pay depends on how much you use. If you rent your home, your utility costs may be included in your monthly rent. If you own a house or apartment, you will receive a bill by mail or e-mail each month from the utility company.

You can pay your bill by mail, on the Internet or at your bank or credit union.
Chapter 12: Environment

Saving energy
You can save money and help the environment by using less energy. Here are some ways of saving energy.

Saving energy in your home

Lighting
• Change your regular light bulbs to low-energy compact fluorescent light bulbs (CFLs).
• If you do not need to light the whole room, use a lamp.
• Turn off lights when you leave the room.
• Keep light bulbs and lamps clean.
• Use dimmer switches to lower the light.

Heating
• Turn the thermostat down overnight or when you are not home. Turning the thermostat down can save 5% to 10% of your heating costs.
• Change furnace filters every three to four months. Your furnace will run better.
• Do not heat places that do not have insulation, such as a garage or storage shed.

Appliances (for example: stove, refrigerator, dishwasher)
• When possible, use smaller appliances, such as a microwave or toaster oven instead of the regular oven.
• Do not use the microwave to defrost food.
• Do not preheat the oven for too long or open the oven door more often than you have to.
• Only use the dishwasher when it is full, and do not use the heat setting to dry dishes in the dishwasher.

For more information and tips go to:
www.bchydro.com/guides_tips or www.livesmartbc.ca
Save energy at work

- Turn off lights in areas that you are not using and when there is enough light from outside.
- Turn off your computer monitor when you are not using it.
- Turn off office machines, such as photocopiers and printers, when you are not using them.
- Adjust window blinds to keep heat out in the summer and in during the winter.

For more information and tips go to: www.bchydro.com/worksmart

Use less water in your home

Indoors

- Check your toilet and taps for leaks. Even a small leak can add up to hundreds of litres of water a year. It is easy and cheap to replace a washer (rubber ring) in a water tap.

Kitchen

- Wash fruit and vegetables in a pan, not under running water. Use the water from the pan for your garden.
- A kitchen garbage disposal unit (garburator) uses a lot of water and flushes nutrients down the drain. Put your food scraps in a garden compost instead.
- Buy low phosphate or phosphate-free detergents. Read the labels before you buy.
- Turn the dishwasher on only when it is full and do not rinse your dishes under a running tap.

Bathroom

- Take shorter showers. You can save up to 19 litres of water every minute. This adds up to thousands of litres per year.
- Use a low-flow showerhead that uses only nine litres of water per minute. It will save you money because you do not need to heat as much water.

We need to save water and keep it clean. Do not put harmful chemicals such as motor oil and gasoline down toilets or drains. It all goes back into the water system.
Chapter 12: Environment

- Replace your toilet with a low-flow model that uses less water. If you can’t replace your toilet, you can save water by putting a brick in your tank.
- Do not use your toilet for garbage.
- Turn off the tap while shaving or brushing your teeth. You will save up to 20 litres a minute.

Laundry

- Use a water-efficient washing machine. These use less energy and water and are gentler on your clothes, so you will save money.
- Buy low-phosphate or phosphate-free detergents, and do not use too much.
- Wash full loads of clothes. If you need to wash just a couple of things, use the sink instead of the machine.
- Wash clothes in cold water when possible.
- Clothes dryers use a lot of electricity. Hang your clothes outside in warm weather or use a clothes rack indoors.

Outdoors

You use a lot of water when you wash your car or water your garden and lawn. Obey any watering restrictions in your area.

Here are some ways to save water

- Put your sprinkler in the right place so you do not water the driveway or the sidewalk.
- Watering the garden twice a week for less than an hour should be enough.
- Water the roots of the plants, not the leaves.
- Water the garden when it is cool, in the morning or evening. Do not water when it is windy or hot.
- Put mulch (crushed tree bark) on your garden beds. You will have healthier plants, fewer weeds, and less need to water your garden.
- Let your grass grow longer. Leave the clippings when you mow the grass. Your lawn will need less water and fertilizer.
- Use the right amount of fertilizer—too much fertilizer will cause pollution.

For more information on ways to save water at home, go to: www.waterbucket.ca, or the websites of your local government or water utility.
Energy Star products
Look for products with the Energy Star label. They use less energy, save money, and help protect the environment. For more information, go to the website: http://oee.nrcan.gc.ca/energystar

Programs to help you save energy and money
There are programs to help you save energy and money. For example, you can get help from utility companies and the government to make energy-saving improvements in your home.

You can also get a company to look at your house or apartment. They will tell you what kind of changes you can make to use less energy. This is called an energy audit. See the listing at the end of this chapter.

For more information
Natural Resources Canada (Government of Canada)
Tel: 1 800 387-2000
www.oee.nrcan.gc.ca
www.ecoaction.gc.ca

LiveSmartBC (Government of B.C.)
www.livesmartbc.ca
www.env.gov.bc.ca/OurEnvironment

BC Hydro
In Metro Vancouver: 604 224-9376
Everywhere else in B.C: 1 800 224-9376
www.bchydro.com

FortisBC
Tel: 1 866 436-7847
www.fortisbc.com

BC Ministry of Environment
www.env.gov.bc.ca/cas

BC Sustainable Energy Association
www.bcsea.org
History

B.C.’s first people

Aboriginal people have lived for thousands of years in the area that is now called British Columbia. Today, about 200,000 Aboriginal people live in B.C. About five percent of people in B.C. are Aboriginal.

There are three main groups of Aboriginal people in Canada: First Nations, Métis and Inuit. They have many different cultures, languages, and traditions. 60% of First Nations languages in Canada are found in B.C. British Columbia has 32 languages and 59 dialects.

Métis are people of mixed Aboriginal and European ancestry. Culture and history are important parts of being Métis. Their language is Michif. Inuit people live in northern Canada. They speak Inuktitut.

Before people came here from Europe, Aboriginal people had their own societies, cultures, lands, and laws. In the
past, the federal and provincial governments tried to change the way of life of Aboriginal people. For example, children were taken away to schools, and were not allowed to see their families or speak their own language. Now Aboriginal people live in cities, towns, and in their own communities. Aboriginal people and the governments of B.C. and Canada are working to make treaties (agreements) to keep Aboriginal rights and lands, and to improve education and health in their communities.

Many names of places in B.C. are named after Aboriginal words. For example: Nanaimo, Tsawwassen, Sooke, and Esquimalt. The name of the country, Canada, is Aboriginal in origin. Canada is derived from the word “kanata” which in Huron-Iroquois language means “village” or “settlement”.

**Settlers**

British and Spanish explorers came to the Pacific coast in the 1700s. The British explorer George Vancouver arrived in 1792. Vancouver Island and the city of Vancouver are named after him. Other European explorers came to the Pacific coast by river and on land. One of these early explorers was Simon Fraser. The Fraser River is named after him. People found gold along the Fraser River in 1857. Thousands of people came to B.C. to look for gold.

In 1867, the provinces of Ontario, Quebec, New Brunswick and Nova Scotia joined together to form Canada. British Columbia joined Canada in 1871. At that time, it was estimated that about 36,000 people lived in B.C. There were many more Aboriginal people than newcomers.

Between 1880 and 1885, workers built the Canadian Pacific Railway (CPR) across Canada. The CPR joined the country from east to west.

Since 1885, B.C. has grown quickly. In the last 100 years, people from all over the world have come here to live. In 2006, the population of B.C. was about 4.1 million.

**Geography**

B.C. is on the Pacific coast of Canada. It is a land of mountains, rivers, and forests. The Rocky Mountains are in the eastern part of the province. The Coast Mountains are near the Pacific Ocean. Forests cover large areas of the province. Much of British Columbia is rugged and wild, with not many roads and towns. In many areas, people must drive long distances from one town to another. Most British Columbians live in the southern part of the province, close to the border with the United States.
The area from West Vancouver south to the U.S. border, and east to the town of Hope, is called Metro Vancouver and the Fraser Valley, or the Lower Mainland.

**Major cities**

Vancouver is Canada’s third-largest city. It is an important port and business centre. More than 2 million people live in and around Vancouver.

Victoria is the capital city of the province. It is on Vancouver Island. The B.C. government meets in Victoria.

Kelowna is in the interior of the province. This city, on Okanagan Lake, is the centre of a large fruit-growing and wine-producing area.

Prince George is in the north. It is an important centre for B.C.’s forest industry.

Some other B.C. cities are Kamloops, Penticton, Vernon, Nanaimo, Fort St. John, and Cranbrook.

**Industry**

Service industries make up three-quarters of B.C.’s economy. Service industries include finance (banks, credit unions, trust companies, and mortgage companies), insurance, real estate, transportation (trucks, buses, taxis), retail and wholesale trade, tourism, and health services (nurses, doctors, technicians).

Forestry, construction, mining, fishing, and farming are also important.

**Preparing for winter**

Winters along the coast are usually very rainy. You will need an umbrella, raincoat, and rain boots. In the interior and northern regions, winters can be very cold. It is important to wear warm winter clothing when you are outside. Most people wear thick coats or jackets, scarves, hats, and gloves or mittens. If it is snowing, boots will keep your feet warm and dry. Many people wear boots outside and take shoes to wear indoors at work or school.

On very cold days, some people wear long underwear under their clothes. This special underwear is made from warm materials. Children usually feel cold more. It is important to dress children warmly in winter.

**Where to go for information**

To get more information about British Columbia:

- Go to the B.C. government website: [www.WelcomeBC.ca](http://www.WelcomeBC.ca)
- Ask at your local library for books and maps of B.C.
- Contact Service BC at 1 800 663-7867 or visit: [www.servicebc.gov.bc.ca](http://www.servicebc.gov.bc.ca) for the nearest office in your area
- For statistics about B.C.: [www.bcstats.gov.bc.ca](http://www.bcstats.gov.bc.ca)
- For tourist information: [www.hellobc.com](http://www.hellobc.com)
Abbreviations and acronyms

In Canada, many people use short forms made from the first letters of the words in a group of words. Sometimes we say these letter by letter. For example, we say “E-S-L” for English as a second language. These abbreviations are pronounced letter by letter:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
</tr>
<tr>
<td>B.C.</td>
<td>British Columbia</td>
</tr>
<tr>
<td>BCEA</td>
<td>British Columbia Employment and Assistance</td>
</tr>
<tr>
<td>BCSPCA</td>
<td>BC Society for the Prevention of Cruelty to Animals</td>
</tr>
<tr>
<td>CPP</td>
<td>Canada Pension Plan</td>
</tr>
<tr>
<td>CIC</td>
<td>Citizenship and Immigration Canada</td>
</tr>
<tr>
<td>CPR</td>
<td>Canadian Pacific Railway</td>
</tr>
<tr>
<td>EAS</td>
<td>Employment Assistance Services</td>
</tr>
<tr>
<td>EI</td>
<td>Employment Insurance</td>
</tr>
<tr>
<td>ESL</td>
<td>English as a Second Language</td>
</tr>
<tr>
<td>GAR</td>
<td>Government Assisted Refugee</td>
</tr>
<tr>
<td>GIC</td>
<td>Guaranteed Investment Certificate</td>
</tr>
<tr>
<td>GIS</td>
<td>Guaranteed Income Supplement</td>
</tr>
<tr>
<td>HST</td>
<td>Harmonized Sales Tax</td>
</tr>
<tr>
<td>ICBC</td>
<td>Insurance Corporation of British Columbia</td>
</tr>
<tr>
<td>ID</td>
<td>Identification</td>
</tr>
<tr>
<td>MSP</td>
<td>Medical Services Plan</td>
</tr>
<tr>
<td>OAS</td>
<td>Old Age Security</td>
</tr>
<tr>
<td>RCMP</td>
<td>Royal Canadian Mounted Police</td>
</tr>
<tr>
<td>RESP</td>
<td>Registered Educational Savings Plan</td>
</tr>
<tr>
<td>RRSP</td>
<td>Registered Retirement Savings Plan</td>
</tr>
<tr>
<td>TV</td>
<td>Television</td>
</tr>
<tr>
<td>WCB</td>
<td>Workers’ Compensation Board/WorkSafeBC</td>
</tr>
<tr>
<td>YMCA</td>
<td>Young Men’s Christian Association</td>
</tr>
<tr>
<td>YWCA</td>
<td>Young Women’s Christian Association</td>
</tr>
</tbody>
</table>

Sometimes we pronounce these short forms as a word. For example, we say the word CANN for Community Airport Newcomers Network. These acronyms are pronounced as words:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABESAP</td>
<td>Adult Basic Education Student Assistance Program</td>
</tr>
<tr>
<td>CANN</td>
<td>Community Airport Newcomers Network</td>
</tr>
<tr>
<td>ELSA</td>
<td>English Language Services for Adults</td>
</tr>
<tr>
<td>ICES</td>
<td>International Credential Evaluation Service</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
</tr>
<tr>
<td>SAFER</td>
<td>Shelter Aid for Elderly Renters</td>
</tr>
<tr>
<td>SIN</td>
<td>Social Insurance Number</td>
</tr>
</tbody>
</table>
## Index

### A
- Aboriginal people 107
- Abuse 58, 60, 87
- AirCare 72
- Airlines 16
- Ambulance 7, 43
- Apartment 26
- Assault 87

### B
- Banking 35, 36
- Bank machines 36
- Banks 35
- B.C. Benefits Family Bonus 62
- B.C. health insurance 40
- B.C. Identification card (BC ID) 36
- Bicycles 7, 15, 16, 69
- Buses 14, 16
- Business 81
- Business immigrants 81

### C
- Canada Pension Plan (CPP) 77
- Canadian citizenship 95
- CareCard 5, 41, 43, 45, 98
- Cars 16, 65
- Cash 8, 36
- Charter of Rights and Freedoms 83
- Cheque 36
- Child care 62, 63, 64
- Child care centre (day care) 63
- Child safety seats 68
- Child Tax Benefit 38, 62
- Citizenship and Immigration Canada (CIC) 41, 93, 96
- Colleges 55
- Community Airport Newcomers Network (CANN) 5
- Community centres 98
- Compassionate care leave 79
- Condominium 26
- Court 85, 87
- Credentials 76
- Credit card 36
- Credit unions 35
- Crisis centres 58
- Cultural activities 97

### D
- Debit card 36
- Dentist 44
- Deportation 96
- Discrimination 27, 75
- Distance education 50
- Distributed (distance) learning 53
- Doctors 9, 10, 12, 40, 42, 43, 45, 46, 69, 76, 80, 109
- Driver’s licence 66
- Driving schools 68
- Duplex 25
E
Education system 47
Elementary school 47
Emergencies 7, 43
Emergency shelters 58
Employment and income assistance (welfare) 57
Employment Insurance (EI) 77, 79
Energy 102, 103, 106
English as a Second Language (ESL) 51
Environment 101
Ethnic media 99
Eviction 31
Eye exams and eyeglasses 46

H
HandyDART 15
Hate crimes 87
HealthLink BC 46
Healthy Kids Program 44
Help (victims, young people and families) 58, 61, 62
History 107
Holidays 78
Hospital 40, 41, 43
Housing 25
Human rights 84

I
Immigrant settlement agencies 5, 17
Income assistance 79
Income tax 38, 77
Independent schools 49
Industry 109
Institutes 56
Insurance (car) 65, 71
Insurance Corporation of British Columbia (ICBC) 65, 70
Insurance (house) 29
Insurance (medical) 40
Internet 12, 30, 37

J
Job 74

L
Landlord 27, 28, 29, 31, 32, 33
Law  83, 87, 88
Lawyer  88
Legal System  83
Libraries  98
Loans  37, 71
Low-cost housing  26

M
Mail  13, 30
Maternity leave  79
Medical insurance  40
Medical Services Plan (MSP)  40, 41, 43, 44, 46
Mental health centres  46
Metric and imperial measure  8
Minimum wage  77
Mobile home  26
Money  8, 35, 37
Mortgage  33, 37
Multiculturalism  92
Municipal government  92

O
Old Age Security Pension (OAS)  39
Optometrists  46

P
Parental leave  79
Parks  100
People with disabilities  15, 46
Permanent resident card  93
Personal safety  7
PharmaCare and Fair PharmaCare  45
Police  7, 59, 68, 69, 70, 72, 85, 86, 87
Post-secondary education  50, 51
Premium assistance  41
Prescription drugs  45
Private insurance  41
Private schools  47. See also Independent schools
Private specialized clinics  45
Property taxes  38
Provincial government  91
Public health units  45

R
Rape  58, 87
Recycling  30, 102
Refugee claimants  5, 41
Registered Education Savings Plan (RESP)  51
Renting  27

S
Seat belts  68
Secondary schools  47
Seniors’ programs and benefits  61, 98
Seniors supplement  39
Service BC  57, 69, 71, 79, 92, 100, 109
Service Canada  73
Settlers  108
Shopping  8
Social customs  9
Social Insurance Number (SIN)  51, 73
Special needs 49
Sponsoring 93
Sponsorship breakdown 57
Sports 99
Subsidized housing 26

T
Taxable benefits 77
Taxes 37
Taxis 15
Telephone books 12
Telephones 10, 11, 12, 30, 32
Tenancy agreement 28, 29, 31
Townhouse 25
Traffic laws 68
Trains 16
Transportation 14
Trust companies 35

W
Walk-in clinics 43
Witness 85
Working 76
WorkSafeBC 80

U
Union dues 77
Universities 54
Utilities 28, 29, 32, 102

V
Vacations 78
Victims 58, 85
Voluntary deductions 77
Volunteering 98
1. **How did you find out about the B.C. Newcomers’ Guide?**
   - Family
   - Friend
   - Internet
   - Immigrant settlement agency
   - Employer
   - Other (please specify)

2. **What information in this guide did you find helpful? (for example, education, health care, legal system)**

3. **What do you think we could do to improve this guide?**

4. **Did you read the guide:**
   - In print
   - On the Internet
   - Both
5. If you read the guide both in print and on the Internet, which way was more useful?

________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________

6. Do you have any suggestions for other information you would like to see included?

________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________

Thank you for your feedback!

Please send your questionnaire to:

Mail: B.C. Newcomers’ Guide Feedback
     800 - 360 West Georgia St.
     Vancouver, B.C. V6B 6B2

Email: WelcomeBC@gov.bc.ca

Fax: 604 660-4092

Please include “B.C. Newcomers’ Guide Feedback” in the subject line.