



you're saving

HEALTH CARE

Our number one priority

PLANNING YOUR

RETIREMENT 2002:

75 years of public pensions in Canada

INVEST IN YOUR KIDS'

EDUCATION Check out the Canada Education Savings Grant

INTERNET RESOURCES

Information for school projects, shopping and running your business

Printing and distribution cost: 32¢ per unit







08 HEALTHY FINANCES



19 INTERNET RESOURCES



10 HEALTHY AND SAFE COMMUNITIES

Find out what we can do for you:

1 800 O-Canada canada.gc.ca



Call

Click

🔐 Visit

Canadä

Government of Canada Services for You offers practical information on health, the environment, finances, learning and living. At the end of each story, there is a phone number or a web site where you can go to find out more about what matters to you. You are only a telephone call, a visit or a few clicks of your mouse from using the programs and services that the Government of Canada has developed for you.

"IT" partnerships are clicking



Information technology (IT) are two words that spell success for the future. In Nova Scotia, the Information Economy Initiative, a federal, provincial and community effort, has more than doubled the number of access sites to the Internet across the province. Schools, libraries and community colleges now have high-speed Internet connections. The Community Access Program

gives residents of rural, remote and urban communities across Canada affordable access to the Internet. This program provides Canadians with a new way to communicate, learn and do business in today's knowledge-based economy. For more information:

1 800 575-9200

ap.ic.gc.ca



At work in Nova Scotia

Give us a call, entrepreneurs

The Canada-Nova Scotia Business Service Centre and its network provide free access to resources for establishing a new business or expanding an existing one. Want to know how to complete a business plan? Find the office nearest you:

1 800 668-1010

For the best interactive plan: \(\bigcolor{1}{0}\) www.cbsc.org/ibp



Sharing business advice.

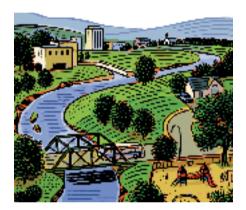
"Green" projects improve water systems

Across Nova Scotia — from Annapolis Royal to Glace Bay communities are improving their drinking water and wastewater systems, thanks to the Canada-Nova Scotia Infrastructure Program. Working with municipalities and the province, the Government of Canada will invest more than \$65 million in

Nova Scotian communities to upgrade their infrastructures, with a focus on "green" projects. Other program priorities include local transportation, roads and bridges, affordable housing and cultural and recreational facilities.



www.tbs-sct.gc.ca/ino-bni (Click on "Partners")



Food sleuths get the truth in Nova Scotia

Nutrition information

Ingredients: whole wheat,

egetable oil shortening, salt

For those of us who are careful about our diet, reading nutritional labelling on food products has become second nature. For staff at the Dartmouth

laboratory, it's their job. The Canadian Food Inspection Agency's network of 22 labs across the country is responsible for verifying the truth of nutritional labelling on all processed food products consumed in Canada. The Agency's labs conduct more than 500,000 tests each year to protect the safety of Canada's food supply.

1 serving = 15 g = approx. 5 crackers Energy We all have a role in food safety Polyunsaturates Saturates Cholesterol Carbohydrate Potassium

Health Canada sets food safety standards. The Canadian Food Inspection Agency, provinces and municipalities enforce them. As consumers, we also have a role to play:

- Clean: Wash hands, utensils and surfaces with hot soapy water before, during and after preparing foods.
- Separate: Keep raw meats and poultry away from other foods during storage and preparation.
- Cook: Cook food thoroughly and serve immediately so foods don't linger at room temperature where bacteria can grow.
- Chill: Refrigerate or freeze food and leftovers within two hours. Make sure your refrigerator is set at 4°C and the freezer at -18°C.
- 1 800 442-2342 www.inspection.gc.ca

Piping plover finds protection



The piping plover is an endangered, small shorebird, slightly larger than a sparrow, whose habitat is the same sandy beaches we all love to invade in the summer. Human disturbance of the nesting plover is one of the main causes of its decline. A 1996 international census counted fewer than 6,000 piping plovers in the world, 7% of which used Atlantic Canada beaches to raise their young. The Nova Scotia Piping Plover Guardian Program, a community-based organization, is actively working with other groups, the province of Nova Scotia and the Government of Canada, to protect this species and its habitat. Scientists are closely studying plover behaviour and identifying key areas such as flight patterns and nesting sites that are critical to its survival.

What you can do

- Respect any fenced areas protecting wildlife.
- Keep all-terrain vehicles off the beach.
- Make sure your trash goes home with you.



- At the beach, keep your pets on a leash.
- If you know of a nesting area, report it to the Canadian Wildlife Service.
- Become a piping plover guardian by contacting The Nova Scotia Piping Plover Guardian Program at 1 902 860-1263.
- www.atl.ec.gc.ca /wildlife/plover/

Shellfish make a comeback in Bras d'Or Lakes

Partnership is key to keeping our coastal waters safe and it's the approach the Eskasoni First Nations, working with community groups, the Government of Canada and the province, is taking to revive the Bras d'Or Lakes area. The result? A net increase of approved shellfishgrowing areas since 1998 and the creation of the Eskasoni First Nations Guardians and the River Denys Watershed Group, who help monitor the quality of shellfish water in the area.

www.ns.ec.gc.ca/epb/sfish/sfish.html



Monitoring water quality in Bras d'Or Lakes.



Creating and sharing opportunity

Canada's success in today's world — and our quality of life — depends on the contribution of all of us. The Government of Canada is committed to focussing on our shared priorities: a strong and innovative economy, children, health care, safe communities and a clean environment.

Health care is a priority

Our quality of life depends on a strong health care system that helps us stay well and cares for us when we are ill. The Government of Canada is working with provinces and territories to meet the challenges of ensuring that Canadians have a top-quality health care system. There's also a lot each one of us can do to be healthy.



Eat well, live well

Eating well and staying physically active are essential to good health, disease prevention and getting the most out of life. *Canada's Food Guide to Healthy Eating* offers practical guidelines you can use daily to make healthy food choices.

1 800 O-Canada

Canada's Physical Activity Guide to Healthy Active Living is available to help all Canadians become more physically active.

1 888 334-9769

www.hc-sc.gc.ca

Health information you can trust

The Canadian Health Network links you to some 10,000 Internet-based sources of health information, including more than 700 non-profit organizations, other federal departments, provincial and territorial governments, as well as community-based organizations, libraries and universities.

www.canadianhealth-network.ca

Get in the know

How safe is your cellular phone? Can you protect your family from food poisoning? *It's Your Health* fact sheets provide you with practical tips and health advice on a wide variety of important issues —

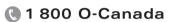
ing water to the proper use and storage of household cleaners.

www.hc-sc.gc.ca

from safer drink-

Invest in children, invest in the future

One of the best ways to help our children is to start saving for their post-secondary education as soon as possible. The Canada Education Savings Grant is a special grant that is paid into a child's Registered Education Savings Plan (RESP). The Government of Canada will contribute an additional 20% on top of your annual RESP contributions to a maximum of \$400 a year until the child turns 17.







Young Canadians — this tool's for you!

Youth Link is an excellent tool to help youth find the program that fits their needs. There are over 230 programs, services and resources to help you plan your career, find work experience, get a summer job, and select the perfect training opportunity.

1 800 935-5555

www.youth.gc.ca

Children first

Family breakdown is never easy, but you can reduce conflict and tension if you know what to expect. The Government of Canada has several publications about divorce law and child support.

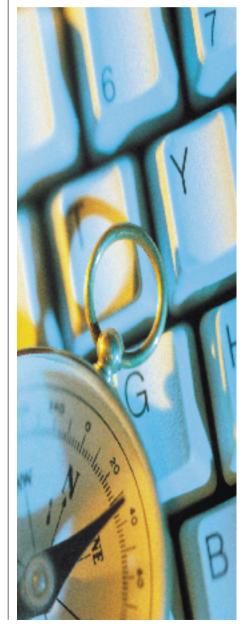
www.canada.justice.gc.ca (Click on "Programs and Services")

Services for children

Order your guide to more than 100 services for children and their families, from financial benefits to information on nutrition and safety.

- (1 800 O-Canada
- canada.gc.ca (Click on "Publications")







SchoolNet makes the grade

SchoolNet is a one-stop-shop for students writing reports, teachers looking for resources, and parents wanting to be involved in their children's education.



Surf safely

- Ask your kids to use a nickname when they chat online.
- Make sure they know they should never arrange to meet a friend they have made on the Internet without your involvement.
- Make a list of fun web sites and kid-friendly search engines and keep it next to the computer.

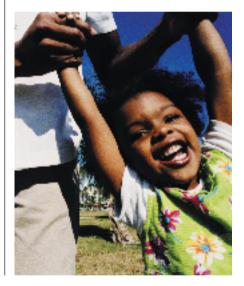
Illegal and Offensive Content on the Internet: The Canadian Strategy to Promote Safe, Wise and Responsible Internet Use has lots of tips to help you surf safely and wisely.

www.connect.gc.ca/cyberwise

Have you applied for the Canada Child Tax Benefit?

The Canada Child Tax Benefit is a tax-free monthly payment to help families with the cost of raising children under 18. To receive it, you must apply to the Canada Customs and Revenue Agency, and both spouses have to file income tax returns. Don't forget to tell us if you move so we can keep the payments coming, even if you use direct deposit.

- 1 800 387-1193
- www.ccra.gc.ca/benefits



Fighting terrorism and acting to protect Canadians

As a result of the tragic events of September 11, 2001, the Government of Canada has undertaken further measures to fight terrorism and better protect Canadians. You may be affected. For example, if you plan to travel, you should be prepared for longer waits and more thorough security checks at airports and border points because officers are exercising extra vigilance. Other measures include new laws to fight terrorism, more funding for law enforcement and intelligence gathering, and working internationally and militarily with other governments. If you would like to know more:

- (1 800 O-Canada
- canada.gc.ca



Tax cuts for Canadians



The Government of Canada has introduced a \$100-billion five-year tax reduction plan — the largest tax cut in Canada's history.

In 2001 alone:

• A single-earner family of four with an income of \$40,000 is saving about \$1,100.

• A two-earner family of four earning \$60,000 is saving about \$1,000.

By the time the plan is fully in place in 2004, personal income taxes will be down by an average of 21%. Families with children will save even more — about 27% on average.

How much money are you saving?

Find out using the online tax calculator.

www.fin.gc.ca (Click on "Taxes and Tariffs")



Are you missing out on your GST/HST credit?

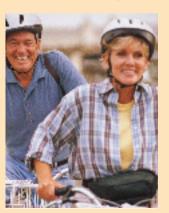
If you have a modest income, you can offset all or part of the Goods and Services Tax (GST) you pay. You can receive credit payments for GST or Harmonized Sales Tax (HST) for yourself, your spouse and your children, but first, you have to file a tax return, whether or not you have any income. Make sure you complete the GST/HST credit application section of the return.

- **1** 800 959-1953
- www.ccra.gc.ca/benefits

Plan for your best years

Canada's Old Age Security program provides most seniors with a secure base of retirement income. It also provides additional benefits to eligible low-income pensioners and their spouses or common-law partners in the form of the Guaranteed Income Supplement and the Allowance. The Canada Pension Plan (CPP) pays a monthly retirement pension to people who have worked and contributed to the CPP. It also protects workers and their families against loss

of income due to disability and death.



Did you know?

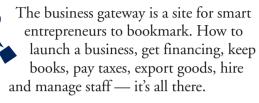
- 2002 marks 75 years of public pensions in Canada.
- Canada's public pension system extends benefits and obligations to same-sex common-law partners.
- Your Canada Pension Plan and Old Age Security benefits are not started automatically. You must apply for them.
- (1 800 277-9914 or 1 800 255-4786 (TTY/TDD)
- www.hrdc-drhc.gc.ca (Click on "Seniors")

canada.gc.ca

TTY/TDD: 1800465-7735







businessgateway.ca

Your Internet Business: Earning Consumer Trust tells you how to build a consumer-friendly web site to sell your goods or services.

http://strategis.gc.ca
(Click on "Using Electronic Commerce")

E-Commerce training is available from the Student Connection Program — a great way to help your business and a student.

scp-ebb.com

Tomorrow's innovators find support

University students and graduates in a wide variety of fields can find financial support through scholarships, fellowships and awards offered by the Natural Sciences and Engineering Research Council and the Social Sciences and Humanities Research Council.

www.nserc.ca

www.sshrc.ca

Canadians click: our Internet advantage

By early 2001, more than one in two Canadians were using the Internet. We go online from our homes, our schools and libraries, and our workplaces. We talk to each other, we learn, we get information, and we buy goods and services — all at the click of a mouse. Through the Community Access Program, almost 10,000 sites across Canada get you online at no (or nominal) charge.



- **Q 1 800 575-9200** to find the centre near you or visit
- **cap.ic.gc.ca** (Click on "CAP communities")

Smart consumers click to know

Shoppers can go online to get the information they need to make smart decisions. Find out what you need to know before you renovate your house, clear ice from your roof, plan an overseas vacation, or buy a car seat for your child.

www.consumerinformation.ca



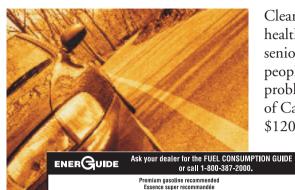
Tips for shopping online

- Get detailed product information.
- Read and print out terms and conditions of sale.
- Make sure the merchant has a secure transaction system to protect your personal and financial information.

This is just some of the advice available for cybershoppers in *Shopping on the Internet: Get Informed.*

strategis.gc.ca/pics/ca/consumer.pdf

Canadian action clears the air



CITY / VILLE

10.1 / 28

Cleaner air makes for better health — especially for seniors, children and people with lung and heart problems. The Government of Canada has a 10-year, \$120 million action plan

> to reduce pollution from cars and track pollutants and polluters.

What you can do: read the label

The EnerGuide label on new vehicles helps

you choose wheels that save you money and pollute less. The Fuel Consumption Guide can also help you choose an environmentally friendly car.

HIGHWAY / ROUTE 6.1 / 46

http://autosmart.nrcan.gc.ca/home e.htm

Canada Demandez le GUIDE DE CONSOMMATION DE CARBURANT à votre concessionnaire ou composez le 1-800-387-2000.



Think about today's **Canadian Forces**

Looking for a full-time or parttime job that will get you out of the nine to five routine and into a real adventure?

You'll find more than 100 job choices in the Canadian military - from dental technician to information technology specialist to infantry soldier to engineer. You'll learn a lot. And you'll discover even more about yourself. Think about us.

- **1** 800 856-8488
- www.forces.ca



Calling rural Canadians

Whether you're looking for business advice, a cultural exchange experience or a boating safety program, the Pocket Directory of Rural Programs and Services was designed for you. The directory lists about 200 federal programs and services for individuals and businesses.

1 800 O-Canada www.rural.gc.ca

(Click on "Publications")

