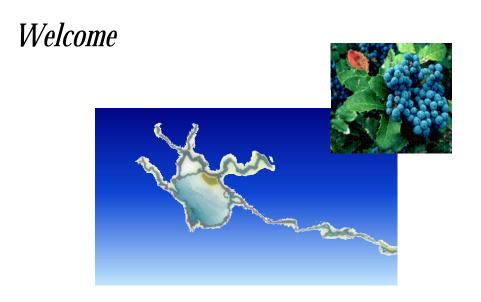


Information guide for immigrants



...to Saguenay—Lac-Saint-Jean



Partenaires financiers:

Immigration
et Communautés
culturelles

Québec * *

Avec la participation
d'Emploi-Québec

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To ensure that the information therein was correct and complete, we have put together a reading panel made up of: Louise-Hélène Bédard (MICC), Clara Demers (SEMO), Monique Desbiens (Communication-Québec), Andrée Duchesne (SEMO), Marlène Dumais (CRÉ), Jeanne-d'Arc Landry (volunteer), Francine Lemieux (SEMO), Eliecer Peña (volunteer), Jo-Ann Prébinski (Centre Linguistique) and Hubert Troestler (MICC). We wish to acknowledge the invaluable help provided by all these people who helped in the production of this guide.

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Last but not least, thanks to all of those who collaborated closely or by far in the conception and production of this guide. Have a good read!

The SEMO-Saguenay corporation team

N.B. In case there is a discrepancy, the French version of this guide will prevail.

1. Welcome

Dear friends,

It is a pleasure for me to join my voice with the people of my region to wish you the most cordial of welcomes to Saguenay—Lac-St-Jean.

You will no doubt encounter a warm and welcoming population here. Words like solidarity, warmth and mutual assistance conjugate in harmony and take on their full meaning. In order to help you discover this beautiful region, your new home and to experience its proverbial hospitality, original culture and to familiarize you with its exceptional nature, we have put together, for you, this Newcomer's guide.

You will find here a good deal of information and advice which will make your arrival easier. It will supply you with information on a wide range of services and government programs available and let you know how to obtain them.

You will also be able to get acquainted with the Canadian and Quebecois laws protecting you and your family.

You will get indications on how to access health services, educational and employment support programs or, if need be, on how to contact the various advisory services offered.

This simplified guide will answer your expectations...and much more. It provides the key to your new home, your new region. Keep it close by and use it, it can become invaluable to you.

Bernard Généreux

President Conférence régionale des élus (CRÉ) in Saguenay—Lac-St-Jean

2. ORGANIZATIONS PROVIDING SERVICES TO IMMIGRANTS

2.1 Ministère de l'Immigration et des Communautés culturelles (MICC)

2.1.1 Mission

For any questions concerning immigration or settlement in Québec, please contact a member of the *Ministère de l'Immigration et des Communautés culturelles* (MICC) office. The office is open from Monday to Friday, from 8:30 a.m. to 12 noon and from 1:00 p.m. to 4:00 p.m. It is better to call beforehand to make an appointment.

Saguenay-Lac-Saint-Jean office

3885, boulevard Harvey, bureau 206 Jonquière (Québec) G7X 9B1

Direction régionale de la Capitale-Nationale et de l'Est-du-Québec

Édifice Bois-Fontaine, 930, Chemin Ste-Foy, 1st floor

Québec (Québec) G1S 2L4

E-mail: direction.quebec@mrci.gouv.qc.ca www.immigration-quebec.gouv.qc.ca

2.1.2 Learning French

French is the official language of Québec. It is an essential tool for working, doing business, everyday life, participating in cultural, civic and social activities and to help your children to succeed.

The MICC offers French-language courses to immigrants. Registration in certain programs may qualify you for educational, child care or transportation allowances.

All immigrants have to send an application form by mail to register for French-courses. The forms are available at :

In French: http://www.immigration-quebec.gouv.qc.ca/francais/installation/cours-francais.html

In English: http://www.immigration-quebec.gouv.qc.ca/anglais/settlement/french-course.html

In Spanish : http://www.immigration-quebec.gouv.qc.ca/espagnol/

instalarse/curso frances.html

Those forms are also available at the MICC office. Once the form is completed, it should be sent to:

Ministère de l'Immigration et des Communautés culturelles (MICC)

Registraire central

800, boulevard de Maisonneuve Est, bureau 200 Montréal (Québec) H2L 4L8

2.1.3 Comparative evaluation for studies and work experience

The MICC can evaluate the studies completed outside Québec in order to help immigrants find work or continue their studies in Québec.

The Évaluation comparative des études effectuées hors du Québec (Comparative evaluation for studies done outside Québec) is a document that indicates a correspondence to the Québec educational system and its main diplomas (or benchmarks) for studies completed outside Québec. The Évaluation comparative is therefore a general comparison between two official educational systems. The Évaluation comparative des études effectuées hors du Québec is an expert opinion for information purposes only. It does not bind employers, professional orders or educational institutions, which may evaluate your education using their own methods and criteria.

The application forms to ask for an evaluation are available at the MICC office.

2.1.4 Information services provided by the SIPR

The *Ministère de l'Immigration et des Communautés culturelles* (MICC) has set up an Information service on regulated professions (*Service d'information sur les professions réglementées* - SIPR) to provide information and help immigrants in their process for admission in a professional order.

To contact the Information service on regulated professions : 255, boulevard Crémazie Est, 8e étage, bureau 8.01 Montréal (Québec) H2M 1M2

(514) 864-9191

www.immigration-quebec.gouv.qc.ca/francais/installation/service-sipr

2.1.5 Service d'accompagnement des nouveaux arrivants Coaching services for new immigrants (supportive care and attention)

The MICC is offering a personalized coaching service to all immigrants. This service provides an individual support suited to the needs of the newcomers in order to help and advise them on how to better take their own integration process into their hands.

The aim of the coaching service is to help the newcomer evaluate his or her needs in order to identify the means and tools they will need to reach their integration goals. The service also comprises of the possibility of a follow-up with the newcomer to make sure that their actions and integration process is going well and to support them (if need be). This service is offered in the MICC office.

2.1.6 Family class and sponsorship

If the requirements are met, a Canadian citizen or a landed immigrant residing in Québec who is at least 18 years of age may sponsor a close relative provided that he belongs to the family class, which is defined as, his or her spouse, common-law spouse or conjugal partner 16 years of age or over, a dependent child, a child whom the sponsor intends to adopt, his or her father, mother, grandfather or grandmother, his or her sister, brother, niece, nephew or grandchild provided that the latter is an orphan, under 18 years of age who is neither married nor a common-law spouse.

Once the sponsorship application is admitted by Citizenship and Immigration Canada, it is sent directly to the *Ministère de l'Immigration et des Communautés culturelles* (MICC), which will in turn send an undertaking agreement kit to the person applying for sponsorship.

It is possible to obtain more information on the sponsorship program at the MICC office.

2.2 Citizenship and Immigration Canada (CIC)

2.2.1 Customer service

For information about CIC services and programs, call:

1 888 242-2100 (in Canada only)

Bilingual (English and French) call centre agents are available to answer questions **Monday to Friday, 8 a.m. to 4 p.m.,** local time. Visit the website at **www.cic.gc.ca** for up-to-date information or **to order forms**.

The closest CIC office is located at:

320 rue St-Joseph Est RC-118 Québec (Québec) G1K 8G5

The CIC personnel will only answer questions on Mondays, Tuesdays and Thursdays between 10 a.m. and 12 noon. It is mandatory to make an appointment with an agent at any other time by calling:

1 1 888 242-2100

2.2.2 Permanent resident card

The permanent resident (PR) card is a wallet-sized, plastic status card that replaces the paper *IMM 1000 Record of Landing* document for travel purposes. On December 31, 2003, the permanent resident card became the proof of status document required by permanent residents seeking to re-enter Canada on a commercial carrier (airplane, boat, train or bus). Any permanent resident who obtained his permanent resident status before July 2002, can apply for it by sending the necessary forms and fees to CIC. It usually takes between 3 to 6 months to receive it. The application forms are available on the CIC website.

For more information about the Permanent resident card (PR card):

1 800 255-4541 (in Canada only)

2.2.3 Citizenship

The criterias to become a Canadian citizen are as follows:

- be 18 years of age or older;
- be a permanent resident of Canada;
- have lived in Canada for at least three of the four years before applying;
- be able to communicate in either English or French;
- ♣ know about Canada:
- know about the rights and responsibilities of citizenship.

A child (under 18 years of age) must be a permanent resident of Canada to apply for Canadian citizenship. To apply on behalf of a child at least one of the parents must either already be a citizen or apply for citizenship together

as a family. Children do not need to have lived in Canada for three years before applying.

Three importants steps to become a citizen of Canada:

- 1. Fill out an application form and pay the required fees. Parents must complete the form for their children. The application will come with instructions explaining how to complete the application form, how to pay the fee and what documents or photographs need to be provided.
- 2. Any person between the ages of 18 and 59 must pass a **citizenship test.** For more information on the citizenship test, read the on-line study guide *A Look at Canada* at:

www.cic.gc.ca/english/citizen/look/look-00e.html (in English) www.cic.gc.ca/francais/citoyen/regard/regard-00.html (in French)

3.The last step to becoming a citizen is to take the Oath of Citizenship and receive a certificate. This is done at a **citizenship ceremony**. A citizenship judge usually presides over the ceremony.

2.2.4 Sponsor a family member

Canadian citizens and permanent residents living in Canada, 18 years of age or older, may sponsor close relatives or family members who want to become permanent residents of Canada. Sponsors must promise to support the relative or family member and their accompanying family members for a period of three to 10 years to help them settle in Canada.

Anyone can sponsor relatives or family members from abroad if they are:

- spouses, common-law or conjugal partners 16 years of age or older;
- parents and grandparents;
- 4 dependent children, including adopted children;
- \$ children under 18 years of age whom are to be adopted by the sponsor;
- children under guardianship;
- brothers, sisters, nephews, nieces or grandchildren who are orphans; under the age of 18 and not married or in a common-law relationship; or
- It is also possible to sponsor one relative of any age if the sponsor does not have an aunt, uncle or family member from the list above whom he could sponsor or who is already a Canadian citizen, Indian or permanent resident.

A son or daughter is dependent when the child:

- is under the age of 22 and does not have a spouse or common-law partner;
- is a full time student and is substantially dependent on a parent for financial support since before the age of 22, or since becoming a spouse or common-law partner (if this happened before age 22); or
- is financially dependent on a parent since before the age of 22 because of a disability.

2.2.5 Transportation loans

Immigrants and refugees who received a transportation or medical loan from the CIC should have a copy of the agreement they made with the CIC. They have to begin reimbursing this loan 30 days after their arrival in Canada. The delays to repay the loan vary according to the amount of the loan and are as indicated below:

Loan amount	Delay to repay the loan from the date of arrival in Canada	Interest will be charged after
Less than 1 200 \$	12 months (1 year)	After 1 year
1 200 \$ - 2 400 \$	24 months (2 years)	After 2 years
2 400 \$ - 3 600 \$	36 months (3 years)	After 3 years
3 600 \$ - 4 800 \$	48 months (4 years)	After 3 years
4 800 \$ and more	60 months (5 years)	After 3 years

- It is recommended to send a photocopy of the loan agreement(s) with the first payment.
- Never send cash.
- CIC can not process pre-authorized payments from a bank account but will accept postdated cheques.
- It is very important to write down the loan agreement identification number (which is in the top, on the right-hand side) on each of the reimbursement cheques. Those should be made to the order of **General receiver of Canada**.

For more information, call **1800 667-7301** between 8 a.m. and 4:30 p.m., from Monday to Friday. Service is offered in English and French. The cheques should be sent to:

Citizenship and Immigration Canada Accounting services 300, Slater st., 3rd floor, Section D Ottawa (Ontario) K1A 1L1

2.3 Service externe de main d'œuvre (SEMO-Saguenay)

SEMO-Saguenay is a non-profit organization which has existed since 1982. Its mission is to offer personalized services to immigrants to help them prepare for employment or professional training and assist them in their efforts to secure employment. This organization is also responsible for helping refugees get established in the region since 1998.

SEMO-Saguenay can provide services to any permanent resident or to any immigrant who has a working visa and who resides in Saguenay—Lac-St-Jean.

Call us for an appointment!

To meet an agent, it is mandatory to make an appointment beforehand and to arrive on time in order to receive the best service.

Service externe de main d'oeuvre				
2655, boul. du Royaume, bureau 530 Jonquière (Québec) G7S 4S9 ☎ (418) 548-3906 ∄ (418) 548-1667	371, rue Racine Est Chicoutimi (Québec) G7H 1S8 ☎ (418) 543-3990 昼 (418) 543-2997	Projet SRILAC 100, rue St-Joseph Bureau 102 Alma (Québec) G8B 7A6 ☎ (418) 668-0481 ♣ (418) 668-0481		
	Office hours :			
From September to June		3:30 a.m. to 12 noon and from 1 to 4:30 p.m.		
		a.m. to 12 noon and from 1 to 4 p.m.		

Our agents speak French, English and Spanish.

2.3.1 Establishment services for refugees

- Helps refugees settle into their new environment;
- School and daycare centres registration;
- Registration in government programs (family allowances, *Sécurité du Revenu, Emploi-Québec* etc.);
- Information sessions about the laws in Québec and the different services offered by the government.

2.3.2 Employment services

SEMO-Saguenay provides services to help immigrants prepare and integrate into the Québec labour market :

- Individual evaluation of their needs;
- Preparation of a personalized and up-to-date *resume*;
- Counselling and interview training;
- Support and assistance in their job search;
- Individual coaching in the job search process;
- Access to information about the region's labour market;
- Visits to enterprises related to the job search, and observation days if necessary;
- 4 Group information sessions on how to find employment;
- Business sensitization.

2.3.3 Family-matching services

- Family-matching between immigrants and Quebecer's;
- This activity usually lasts for a year and its goal is to make it easier for immigrant families to integrate into the Québec society by giving them the opportunity to understand the culture and practice French.

2.3.4 Translation services

- Accompaniment, referral and interpreter services, if necessary;
- Translation of short documents, if necessary.

www.semo-saguenay.ca/

2.4 Learning French (francisation)

2.4.1 Ministère de l'Immigration et des Communautés culturelles (MICC) The MICC is offering the opportunity to study French for free to any permanent resident who has obtained their status less than five (5) years ago. For more information, call or visit the MICC office (address and telephone numbers can be found on page 9).

2.4.2 Le Centre linguistique du Collège de Jonquière

For over 30 years, the Centre Linguistique du Collège de Jonquière has been devoted to language teaching. Its highly devoted and qualified teaching staff has put together a wide range of courses to meet the various needs of individuals and groups.

Centre linguistique du Collège de Jonquière

2505, rue St-Hubert

Jonquière (Québec) G7X 7W2

 $\textbf{E-mail: centling@cjonquiere.qc.ca} \qquad \textbf{www.langues-jonquiere.ca}$

2.4.3 École de langue française et de culture québécoise de l'UQAC

Customized training designed to meet student needs and a unique, total immersion environment have all contributed to the school and its program enviable reputation since 1975.

École de langue française et de culture québécoise

Université du Québec à Chicoutimi

555, boulevard de l'Université

Chicoutimi (Québec) G7H 2B1

E-mail: elf@uqac.ca/

2.4.4 School boards

There are four (4) school boards in Saguenay–Lac-Saint-Jean (SLSJ). These organizations oversee public schools, from pre-school to secondary school inclusively, along with vocational training and continuing education centres. There are 146 schools and educational centers in the region.

Commission scolaire des Rives-du-Saguenay

36, rue Jacques-Cartier Est,

Chicoutimi (Québec) G7H 1W2

2 (418) 698-5000 **3** (418) 698-5262

www.csrsaguenay.qc.ca/

The Centre Laure-Conan is now offering French courses from Monday to Thursday, in the evening.

(418) 698-5170

Commission scolaire De La Jonquière

3644, rue Saint-Jules, C.P. 1600

Jonquière (Québec) G7X 7X4

www.csjonquiere.qc.ca/index1.html

The Centre de formation générale des adultes (CFGA) is now offering French courses a few hours a week.

2 (418) 547-4702 **3** (418) 547-3374

E-mail: cfga-jonquiere@csjonquiere.qc.ca

Commission scolaire du Lac-St-Jean

350, boul Champlain Sud

Alma (Québec) G8B 5W2

2 (418) 669-6000 **3** (418) 669-6016

www.cslacst-jean.qc.ca/

The Damase-Boulanger school, located in Alma, can offer French courses on request.

(418) 669-6238 **(418)** 669-6108

Commission scolaire du Pays-des-Bleuets

828, boulevard Saint-Joseph

Roberval (Québec) G8H 2L5

www.cspaysbleuets.qc.ca/

The Centre d'alphabétisation, located in St-Félicien, can offer French courses on request.

2 (418) 679-5737 **3** (418) 679-3857

2.5 Multicultural associations

2.5.1 Corporation Intégration Saguenay—Lac-St-Jean

The Corporation Intégration Saguenay-Lac-St-Jean is a non-profit organization whose aim is to help its members better their socio-economic integration into the Saguenay—Lac-St-Jean community by promoting networking and dialogue.

(418) 547-4257

2.5.2 Association des étudiants internationaux de l'UQAC (AEI)

The AEI is inviting anyone who studies at the *Université du Québec à Chicoutimi*, full or part-time, to be member of its organization, no matter where they come from.

For more information, visit the website: www.uqac.uquebec.ca/aeiuqac/

3. GOVERNMENT SERVICES

Consult **the blue pages of the phone book** to find the phone numbers of all government services and departments.

3.1 Information and Communication

3.1.1 Communication-Québec

To get information on Québec government programs and services, it's easy...

- ▶ By telephone : Information department : **2** 1800 363-1363 (toll free).
- Go to the closest office of Communication-Québec :
 - > 3950, boul. Harvey, 1st floor, Jonquière
 - ➤ 1209, boul. Sacré-Cœur, Saint-Félicien.
- Visit the Quebec government portal for the Saguenay–Lac-Saint-Jean region, www.saguenaylacsaintjean.gouv.qc.ca
- By mail on the Quebec government portal for the Saguenay–Lac-Saint-Jean region, www.saguenaylacsaintjean.gouv.qc.ca

The deaf, hard-of-hearing or mute can reach Communication-Québec by calling the following number: 1800 361-9596

3.1.2 Government of Canada

To get information on Canadian government programs and services, call:

1 800 O-Canada (622-6232)

The hearing impaired or mute can reach an agent by calling the following numbers: $1\,800\,465\text{-}7735$

www.canada.gc.ca

3.1.3 Finding information in the phone book

The phone book is divided into four sections:

- The introductory pages are where most of the emergency numbers can be found and also provides information on all the services offered by the telephone company. The country and city codes of most countries are also listed in the introductory pages. To make overseas calls, dial 011 + country code + city code + phone number.
- 2. The white pages list all residential and business phone numbers in alphabetical order. They are divided into two sections: Lac-Saint-Jean and Saguenay.
- 3. The blue pages provide the phone number of all government services, federal, provincial and municipal, by subjects, in alphabetical order.
- 4. The yellow pages are classified in alphabetical, general categories by product or service.

To ask for a phone number that is not listed in the phone book, it is possible to call the Directory assistance department by dialing **4-1-1**. Directory assistance calls are charged to the calling number.

Directory Assistance on the Internet: listings for both residence and business customers are provided free of charge at www.canada411.sympatico.ca

3.1.4 What to do in case of an emergency?

a) Police

« The mission of the police force and of each of their members is to maintain peace, order and public security, to prevent and suppress crime. » www.suretequebec.gouv.qc.ca/accueil/repertoire/saguenay.html

Service de police de Saguenay For the Saguenay territory	 Chicoutimi: 698-3300 Jonquière: 546-2000 La Baie: 697-5100
La Sûreté du Québec Anywhere else in Saguenay-Lac-Saint-Jean	310-4141

b) Emergency 9-1-1

For non-emergency ambulance, fire and police numbers, consult the white or blue pages of the phone book under *ambulance*, *pompiers* (*firemen*) and *police*.

To report a **life-threatening** emergency situation (for example a fire or an accident), dial: 9-1-1

In case you have any difficulty, dial «0» (zero) and press «0» (zero) again to ask the operator to be connected to the required emergency number.

c) Québec poison control Centre

The Center can be called at any time to deal with incidents involving individuals or communities. The staff, primarily toxicologists and nurses specializing in toxicology, offers consulting services.

1 800 463 5060

3.1.5 Postal services

There are many types of postal services available to send letters or parcels.

a) Canada Post

- To locate the nearest postal outlet, look under *Postes Canada* in the white pages of the phone book or under *Bureaux de poste* in the yellow pages.
- When a proof of delivery is needed, Canada Post offers a wide variety of mailing services.
- Messenger services are also available. Xpresspost is a shipping service for documents, packets and parcels that provides fast, guaranteed delivery in 1-2 days nationwide.
- For more details or to look for a postal code, visit the website www.postescanada.ca
- b) Local, national and international messenger services

Look under *Courrier – Service* in the yellow pages of the phone book.

3.2 Human rights

3. 2. 1 Commission des droits de la personne et des droits de la jeunesse (Province of Québec)

The *Commission* shall promote and uphold, by any appropriate measures, the principles enunciated in the *Charter of Human Rights and Freedoms*. Its main objective is to harmonize the citizens' relationship between themselves

and with their organizations, ensuring it respects human dignity.

Regional office

227, rue Racine Est, bureau 1.05 Chicoutimi (Québec) G7H 7B4

E-mail: chicoutimi@cdpdj.qc.ca www.cdpdj.qc.ca (English and French)

3.2.2 Canadian Human Rights Commission

The Canadian Human Rights Commission administers both the *Canadian Human Rights Act* and the *Employment Equity Act*, and ensures that the principles of equal opportunity and non-discrimination are followed in all areas of federal jurisdiction.

ATS: 1888 643-3304

www.chrc-ccdp.ca (English and French)

3.3 Consumer Protection Act

Under section 292 of the *Consumer Protection Act*, the *Office de la protection du consommateur* (OPC) has, among its mandates, to receive complaints from consumers and to educate and inform the population on matters of consumer protection.

To know more about the OPC or to make a complaint about a merchant, visit their website: **www.opc.gouv.qc.ca** or call their office.

The OPC regional office is located at:

3950, boul. Harvey, bureau 2.12 Jonquière (Québec) G7X 8L6

3.4 Legal aid

An individual who has a low income and who is seeking legal aid services may be eligible for gratuitous legal aid or contributory legal aid.

Legal aid is **granted** for the legal services specifically set out in the Act. For example, legal aid is granted for family matters, youth protection, the representation of young offenders, the prosecution of a criminal act, benefit claims

related to income support or employment assistance, automobile insurance, unemployment insurance and workman's compensation.

Legal aid is **sometimes granted** for summary procedures or certain administrative and civil recourses. The study of the file must lead the legal aid office to believe that it is necessary to provide the legal service requested. For summary procedures, these criteria are: the probability of imprisonment for the accused, the loss of his or her means of subsistence or the best interest of justice given the exceptional circumstances involved in the case, notably its gravity or its complexity.

Legal aid is **never granted** in certain matters, such as defamation or libel cases and defense procedures involving parking infractions.

www.csj.qc.ca/ (English and French)

In Saguenay	IN LAC ST-JEAN
Aide juridique Chicoutimi 267, rue Racine Est , 1 st floor C.P. 1510 Chicoutimi (Québec) G7H 5L4 (418) 543-7783 (418) 543-0901 E mail: bajchic@videotron.ca	Aide juridique Alma 530, rue Collard Ouest Alma (Québec) G8B 1N3 (418) 668-7917 (418) 668-0804 E mail: bajalma@al.cgocable.ca
Aide juridique Jonquière	Aide juridique Dolbeau-Mistassini
3639, boul. Harvey, bureau 102 C.P 397 Jonquière (Québec) G7X 7W3 ☎ (418) 547-2644 ♣ (418) 547-1433 E mail: aide.jur.jonq@videotron.ca	1341, boul. Wallberg, bureau 101 Dolbeau-Mistassini (Québec) G8L 1H3 ☎ (418) 276-3951 墨 (418) 276-8426 E mail: bajdolb@bellnet.ca
Aide juridique La Baie	Aide juridique Roberval
1000, rue Bagot La Baie (Québec) G7B 2N9 ☎ (418) 544-8211 墨 (418) 544-0160 E mail: bajbaie@royaume.com	31, avenue Roberval Roberval (Québec) G8H 1G9 ☎ (418) 275-3152 昼 (418) 275-6823 E mail: aidejuridique@cgocable.ca

4. EDUCATION

4.1 School registration

In Québec, according to the law, schooling begins at the age of 5 and is mandatory up to the age of 16. Under the Charter of the French Language, instruction is to be given in French at the preschool, elementary and secondary levels. However, some students who meet specific requirements of the Charter may receive their schooling in English. To register a child in primary or secondary school, contact the nearest school board (the list can be found on page 18) for information about which school to go to do so. The school year usually runs from the beginning of the month of September to the end of the month of June for primary and secondary schools.

It is mandatory to bring the birth certificate of the child, all the immigration documents, the passport and previous school results if it is available.

Québec's education system has four levels:

elementary (which also includes preschool).

secondary (which includes general education divided into two cycles and vocational education).

college (which offers two-year pre-university programs and three-year technical programs).

university (divided into three levels).

To be admitted into a college or a university, it is necessary to complete an application form for each institution selected. Those who want to attend courses in the fall (beginning in August) must generally send their application forms by March 1st and to attend courses in winter (beginning in January), the application forms should be sent by November 1st. It is necessary to comply with all the admission requirements.

For more information about Québec's education system, visit the *Ministère de l'Éducation* website : **www.meq.gouv.qc.ca** (English and French).

4.2 Aide financière aux études (AFE) - Loans and bursaries

The AFE's main objective is to improve access to education by providing financial assistance through a system attuned to students' needs. Its mission is to also award

adequate financial assistance in order to prevent insufficient financial resources from becoming an obstacle for individuals who wish to study full-time and have the ability to do so.

It is possible to complete the application for financial assistance online on the AFE website or you may also obtain a paper version of the form and schedule from the financial assistance office located in the educational institution.

For information about the AFE (Loans and bursaries), visit the website : **www.afe.gouv.qc.ca**/ (English and French).

4.3 Child daycare centres

In Québec, child care is under the authority of the *Ministère de l'Emploi*, *de la Solidarité sociale et de la Famille et de l'Enfance* (MESSF), which insures that the *Règlement sur les centres de la petite enfance* is respected. There are three types of childcare services.

- **4.3.1** Centre de la Petite Enfance (CPE): The 'centres de la petite enfance' offer educational daycare services in a facility to children aged between 0 and 4. It supervises the in-home services offered by the educators associated with it. The CPE offers government subsidized rates.
- **4.3.2** *In-Home Daycare*: These daycare services are offered by educators who take care of up to seven children or more in their home. They must be approved by a CPE.
- **4.3.3** School daycare services: Each school board is responsible for school daycare services offered in its territory. It is usually open before and after school hours and during noon break.

In order to get a place in a subsidized daycare centre for a child, it is not uncommon that the parent should register the child with many CPE, even before its birth. As soon as a place is available, the CPE contacts the person at the top of the waiting list.

To look for the nearest childcare centres, consult the yellow pages of the phone book under *Garde d'enfants et Garderies d'enfants* or visit the MESSF website at www.messf.gouv.qc.ca/ — under Childcare establishment locator.

5. EMPLOYMENT

5.1 Services offered by the Québec government

5.1.1 Centre local d'emploi (CLE)

The Centre local d'emploi (CLE) is where Emploi-Québec and the Sécurité du revenu services are offered.

The CLE offers a variety of employment-assistance services, including placement services for the employed and unemployed and to employers looking for qualified staff.

a) Emploi-Québec

Emploi-Québec is an integral part of the *Ministère de l'Emploi et de la Solidarité sociale* (MESS). Its services include job-search help, development of the employability profile, training, apprenticeship and professional qualification, self-employment, and the reclassification of collectively licensed workers.

Any person looking for employment can go to Emploi-Québec to receive job placement and labour market information, as well as diversified and personalized services.

Emploi-Québec provides services online: LMI (Labour market Information) and Placement. LMI Online (www.emploiquebec.net) groups all information that could prove useful for people who are looking for a job, who must make a career choice, or who want to improve their current job situation. LMI Online will answer questions about trades and occupations (for example, which trade or which occupation is most in demand in my area? what are the employment conditions and wages?), training programs (for example, this training program leads to what type of occupation, what type of trade?) and the sectors of activity (for example, Which sectors of activity have generated the most new jobs in a particular region?). Online Placement Service (www.emploiquebec.net) is a service that Emploi-Québec offers to both job seekers and employers to support them in their respective processes. This service is for everyone and is free.

www.emploiquebec.net (English and French)

b) Sécurité du revenu (Employment assistance)

The Sécurité du revenu is also an integral part of the *Ministère de l'Emploi et de la Solidarité sociale* (MESS). The services offered fall into two categories : income support system and assistance to beneficiaries.

The income support system offered by the Sécurité du revenu administrates the last-resort financial assistance and helps individuals and families with low-income to find a job and prevents them from depending on the income support system. The assistance to beneficiaries program of the Sécurité du revenu supports the individuals in their activities directed towards becoming financially independent.

www.messf.gouv.qc.ca (French and English)

In Saguenay	IN LAC ST-JEAN
CLE Chicoutimi 237, rue Riverin Chicoutimi (Québec) G7H 7W7 (418) 698-3592 / 1 800 267-3592 (418) 698-3698	CLE Lac-Saint-Jean-Est 725, rue Harvey Ouest, 2 nd floor Alma (Québec) G8B 1P5 ☎ (418) 668-5281 / 1 800 668-5281 摄 (418) 668-7758
CLE Jonquière 3885, boul. Harvey, 3 rd floor Jonquière (Québec) G7X 9B1 ☎ (418) 695-7898 / 1 800 567-9262 昼 (418) 695-8499	CLE Roberval 755, boul. Saint-Joseph, bureau 213 Roberval (Québec) G8H 2L4 ☎ (418) 275-5442 / 1 800 567-7493 禹 (418) 275-4405
CLE La Baie 782, rue Victoria La Baie (Québec) G7B 3M7 (418) 544-3378 (418) 544-0008	CLE Maria-Chapdelaine 1500, rue des Érables Dolbeau-Mistassini (Québec) G8L 2W7 ☎ (418) 276-3560 / 1 800 268-3560 ♣ (418) 276-9531

5.1.2 Commission des normes du travail (Labour standards in Québec)

The Act respecting Labour standards establishes the minimum conditions of employment in the absence of better conditions provided for in collective agreement, a contract of employment or a decree. The *Commission des normes du travail* is the organization responsible for the application of this Act. **The Commission's services are free!**

The staff of the Information service can provide services in some ten languages that are among the most widely used in the various cultural communities living in Québec. This service is offered from Monday to Friday, from 8:00 a.m. to 5:00 p.m.

Finally, it is possible to listen to the information capsules on the Act respecting Labour Standards thanks to the electronic telephone information

service, 24 hours a day, 7 days a week.

1 800 265-1414

www.cnt.gouv.qc.ca, click on Request for information.

Regional office

Direction générale du Saguenay–Lac-Saint-Jean Faubourg Sagamie 2655, boul. du Royaume, bureau 101 Jonquière (Québec) G7S 4S9

(418) 548-1145 or 1 800 567-1940

■ (418) 548-1162

Office hours: from Monday to Friday, from 8:30 a.m. to 4:30 p.m.

5.1.3 Commission de la santé et de la sécurité du travail (CSST)

The Commission de la santé et de la sécurité du travail (CSST) is the organization to whom the Québec government has given the mandate to administer the 'régime de santé et de sécurité du travail', which is an insurance for employees who have work-related injuries and occupational diseases. To this end, it supervises the application of these two Acts:

- The Loi sur la santé et la sécurité du travail aims towards the elimination of anything that could be hazardous for the security, the health and the physical integrity of the workers directly in their workplaces;
- The Loi sur les accidents du travail et les maladies professionnelles aims towards the atonement towards those who suffer from professional injuries and its consequences. The CSST also collects the necessary funds to finance this program from the employers.

In case of an industrial accident or an occupational disease which is jobrelated, the CSST is also acting as a public insurer for the workers and the employers. The claim forms are available at the CSST office.

Place-du-Fjord 901, boul. Talbot, C.P. 5400 Chicoutimi (Québec) G7H 6P8

2 (418) 696-5200

1 800 668-0087 (sans frais)

(418) 545-3543

www.csst.qc.ca

Complexe du Parc 1209, boul. Sacré-Coeur

6th floor, C.P. 47

St-Félicien (Québec) G8K 2P8

1 (418) 679-5463

1 800 668-6820 (sans frais)

418 (418) 679-5931

5.2 Services offered by the Canadian government

Visit the **Human Resources and Skills Development Canada (HRSDC)** to apply for a **Social insurance number** or for **unemployment insurance benefits.**

5.2.1 Social insurance number

The Social Insurance Number (SIN) is a nine-digit number used in the administration of various government programs. It is mandatory to have a SIN to work in Canada or to receive government benefits.

It is advisable to apply for a SIN in person at one of the HRSDC offices. This process is faster and more convenient, as it does not require to part with valuable identity documents, it is also possible to apply by mail.

The application form is available on the web at:

www100.hrdc.gc.ca/forms/nas2120e.pdf (in English) www100.hrdc.gc.ca/forms/nas2120f.pdf (in French).

It is mandatory to provide a primary document that proves one's identity and status in Canada, as well as a supporting document, if the name on the primary document is different from the one used currently. It is important that documents are originals and that they are written or translated in English or French.

The HRSDC offices are open from Monday to Friday, usually from 8:15 a.m. to 4 p.m. and are usually closed from 12 noon to 1 p.m. Contact the nearest office to inquire about their schedule.

VERY IMPORTANT

The social insurance number is confidential. It should be given only to the people authorized to ask for it as a way of confirming your identity (for example, governments, employers, financial institutions etc.).

5.2.2 Employment insurance benefits (EI)

Someone can apply for EI benefits if that person has paid into the EI account and is unemployed.

- **Regular benefits** can be paid if someone lost his job through no fault of his own (for example, due to shortage of work, seasonal or mass lay-offs).
- It is possible to receive **maternity**, **parental and/or sickness benefits** if pregnant, caring for a newborn or adopted child or sick.
- Somebody can also receive **compassionate care benefits** if it is necessary to be away from work temporarily to provide care or support to a family

member who is gravely ill with a significant risk of death.

To find out if a person can receive EI benefits, it is necessary to submit an application for EI on-line or in person at the local HRSDC office.

It is mandatory to request a Record of Employment (ROE) from the last employer. If someone has the ROE from the last employer, it is best to apply immediately. If someone did not receive the last ROE within 14 days of the last day of work, it is mandatory to submit the application as soon as the 14 days are over, along with proof of employment (for example, pay stubs). If one or more ROE covering periods prior to the last employment are missing, it is still mandatory to submit the claim for benefits.

To learn more about the requirements to receive those benefits, visit the Human Resources and Skills Development Canada website under **Employment Insurance on-line service**: www.hrsdc.gc.ca

6. INCOME TAX, TAXES AND BENEFITS

6.1 Revenu Québec

6.1.1 Income tax return

The Québec and canadian tax systems are based on the principle of self-assessment. This means that taxpayers are responsible for calculating, reporting and remitting to the *Ministères* their contributions and amounts collected within the prescribed deadlines. Fiscal year of individuals usually runs from January 1st to December 31. The deadline for sending the personal income tax return to the *Ministère du Revenu* is April 30 of each year.

If the income tax return is filed after this date, the *Ministère* may charge a 5% penalty on the balance not paid by April 30. It may charge an additional 1% penalty for every complete month the return was sent late (maximum of 12 months).

Copies of the general and simplified income tax return can be found at any **office of the** *Ministère* or in most *Caisses Desjardins*. It is also possible to print the returns from the Internet site of the *Ministère*. The income tax return may also be filed by Internet. Visit the website for more details about Québec's income tax: **www.revenu.gouv.qc.ca**/

Ministère du Revenu

2154, rue Deschênes Jonquière (Québec) G7S 2A9 **(418)** 548-4322 ou 1 800 267-6299

6.1.2 QST credit

The Québec sales tax (**QST**) is a tax that applies to the supply of most goods and services in Québec. It helps individuals and families with low and modest incomes offset all or part of the QST that they pay.

In order to receive the different allowances (housing and child benefits etc...) from the Quebec government or to be entitled to the QST credit, it is mandatory to file an income tax return to the *ministère du Revenu*.

The *Ministère* calculates the amount to which this person is entitled taking into account the total family income. If somebody has a spouse on December 31 for the year the credit is claimed, only one of the spouses may ask for the credit.

The credit will be paid in two instalments: one in August, and one in December. Please note that, in order to be entitled to an amount in August and December, it is mandatory to be a resident of Québec at the beginning of the month concerned.

6.2 Canada revenue agency (CRA)

6.2.1 Income tax return

The Canada Revenue Agency (CRA) administers tax laws for the Government of Canada. In general, individuals must submit their income tax return by April 30 for the year ending the previous December 31st.

From February to the end of April, the General income tax and benefit package are available from any postal outlet. It is possible to view and print the General Income Tax and Benefit Return online, or to download the files onto a computer's hard drive.

To learn more about the canadian income tax system, visit the CRA website at **www.cra-arc.gc.ca**/ (English and French).

It is also possible to call the Information service: **1 800 959-7383** or to go to the Customer Service located in the *Centre fiscal de Jonquière* to get details about or to modify the income tax return.

Centre fiscal de Jonquière

2251 Boul René-Lévesque Jonquière (Québec) G7S 5J2

6.2.2 GST credit

The Goods and services tax (**GST**) is a tax that applies to the supply of most goods and services in Canada. The **GST credit** is a tax-free quarterly payment

that helps individuals and families with low and modest incomes offset all or part of the GST that they pay.

To receive the GST credit, it is necessary to apply for it each year by **filing an Income tax return and Benefit**, even if one has no income. To ensure that one gets the full GST credit, it is important to clearly indicate the following information on page 1 of the income tax and benefit return: the spouse's social insurance number, if any, his or her first name and his or her net income, even if it is zero.

GST credit payments are issued four times a year : in July, in October, in January and in April and are calculated according to the total family income.

For information about the GST credit, call **2 1 800 959-1954** or visit the website www.cra-arc.gc.ca/

6.3 Family Allowances

6.3.1 Canada Child Tax Benefit (CCTB)

The Canada Child Tax Benefit is a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18. To be eligible to receive the CCTB, a person has to live with the child and be a resident of Canada for income tax purposes. The CCTB is usually paid on the 20th of each month.

For more information or to get an application form, visit the website: http://www.cra-arc.gc.ca/benefits/childbenefit-e.html or call

1 800 387-1194

6.3.2 Family allowance from the Régie des rentes du Québec (RRQ)

The family benefits program, which provides for the payment of a family allowance, is intended to cover the basic needs of children under age 18 in low-income families. It is necessary to be eligible for the Canada Child Tax Benefit paid by the federal government to receive this allowance. The family allowance varies from one family to another. It is calculated on the basis of the net family income, the number of dependent children under age 18 and the family situation (single-parent or two-parent).

For more information, call **2** 1 800 463-5185 or visit the website: www.rrq.gouv.qc.ca/an/famille/10.htm

7. HEALTH AND SOCIAL SERVICES

7.1 Régie de l'assurance-maladie du Québec (RAMQ)

7.1.1 Health insurance card (carte-soleil)

The health insurance card gives access to insured healthcare services, it is mandatory to present it whenever one needs to receive such services.

To be eligible for the Québec Health Insurance Plan, a person must reside in Québec and spend at least 183 days per year in Québec and be either a canadian citizen or a permanent resident or be in one of these two situations:

- A person who, while in Canada, is authorized to submit an application for permanent residence under the *Immigration and Refugee Protection Act*.
- A person who holds a temporary resident permit issued by the Canadian immigration authorities for an eventual granting of permanent residence.

Certain temporary residents of Québec may be eligible for the Québec Health Insurance Plan if they meet the requirements of the regulatory provisions.

For more details, call the Health Insurance Infoline at **1 800 561-9749** or visit the website www.ramq.gouv.qc.ca/ (English and French)

7.1.2 Prescription Drug Insurance

Since 1997, prescription drug insurance coverage has been compulsory for all Quebecers. Two types of insurance plans offer this coverage: private plans, often available through employment and the public plan, administered by the *Régie de l'assurance maladie du Québec*.

The Public Prescription Drug Insurance Plan is a government insurance plan offering basic prescription drug coverage to Quebecers who have no access to private group insurance. **To benefit from the Public Plan, a person must register for it.** It is possible to do so by calling the RAMQ and having the Health Insurance Card on hand. Generally speaking, persons covered by the public plan must pay a premium, whether or not they purchase prescription drugs. The premium is collected every year by the *ministère du Revenu du Québec* when income tax returns are filed. For more details, call

1 800 561-9749 or visit the website: http://www.ramg.gouv.gc.ca

7.2 Hospitals

HOSPITALS EMERGENCY—24 HOURS A DAY, 7 DAYS A WEEK		
IN SAGUENAY	IN LAC ST-JEAN	
Centre de santé et de services sociaux de Chicoutimi Complexe hospitalier de la Sagamie 305 av. Saint-Vallier Chicoutimi (Québec) G7H 5H6 (418) 541-1000 (418) 541-1144	Centre de santé et de services sociaux du Piekouagami Pavillon de l'Hôtel-Dieu d'Alma 300 boul. Champlain Sud Alma (Québec) G8B 5W3	
Carrefour de Santé de Jonquière 2230 rue de l'Hôpital Jonquière (Québec) G7X 7X2 ☎ (418) 695-7700 島 (418) 695-7729	Centre de santé et de services sociaux Domaine-du-Roy Hôtel-Dieu de Roberval 450 Rue Brassard Roberval (Québec) G8H 1B9	
CH. CHSLD. CLSC Cléophas-Claveau Hôpital de La Baie des Ha! Ha! 1000 rue du Docteur-Desgagné La Baie (Québec) G7B 3P9 (418) 544-3381 (418) 544-0770	Centre Maria-Chapdelaine Centre de service Dolbeau 201 boul. des Pères Dolbeau-Mistassini (Québec) G8L 5K6 (418) 276-1234 (418) 276-8589	

7.3 Local community Health Centres — Centre locaux de services communautaires (CLSC)

7.3.1 Info-Health Line

The Info-Health/CLSC line gives access to a qualified nurse 24 hours a day to get information and counselling about health problems for oneself or for a family member. If necessary, the nurse might suggest that the person be seen by a doctor.

INFO-HEALTH LINE One number for all of Saguenay—Lac-St-Jean 310-2477

7.3.2 Health services provided by the CLSC

- Medical consultations with and without appointments and home visits;
- Services provided by qualified nurses with and without appointments;
- Prenatal and postnatal services and vaccination;
- Preventive interventions in school environments (elementary and secondary schools and colleges);
- At home nursing services.

CLSCs are generally open from Monday to Friday, from 8 a.m. to 4 p.m.

7.3.3 Info-Social line

When somebody needs to talk about a difficult situation related to solitude, distress, anxiety or who has domestic problems or would like to denounce any type of violence, it is possible to call the Info-Social line at any time to talk **confidentially** to a social worker. To talk about one's problem is the first step to solving it.

INFO	-ടവ	ΊΔΙ.	LINE

Sector La Baie:544-7316Sector Chicoutimi:543-2221Sector Jonquière:695-2572Sector Lac-St-Jean Est:668-4563Sector Maria-Chapdelaine:276-2572Sector Domaine-Du-Roy:679-5270

7.4 Other health services

7.4.1 Medical clinics, dentists & optometrists

In the yellow pages of the telephone book, look under:

- Cliniques médicales and Médecins & Chirurgiens to get an appointment with a doctor.
- *Dentistes* to locate the nearest dentist office. Some of them offer emergency services, 24 hours a day.
- Opticiens d'ordonnances and Optométristes to get an appointment with an optometrist.

7.4.2 Family planning

The Centre régional de planification familiale team, which includes qualified nurses, doctors and social workers, can give information about contraception,

sexually transmitted diseases (STD), abortions and family planning.

Centre régional de planification familiale (located in the Jonquière hospital—Carrefour de santé de Jonquière)

2230, rue de l'Hôpital, c.p. 1200

Jonquière (Québec) G7X 7X2

(418) 695-7732

It is also possible to talk to a doctor or to go to the nearest CLSC (section 7.3.2) to get information about family planning.

7.4.3 La Leche league

La Leche League is a voluntary organization which offers information and support to women who want to breastfeed their babies. Any woman may call to get information. Monthly meetings are held in Chicoutimi and Jonquière. Free of charge or voluntary donations.

1-866-allaitez (255-2483)

7.4.4 Jonquière-Medic

Jonquière-Médic provides medical home visits by a doctor to the people residing in the Jonquière area. Call **☎ 699-6030**

7.5 Youth Protection Act — Director of Youth protection (DYP)

7.5.1 Youth centres—Centres jeunesse

The *Youth Protection Act* is intended to protect children whose parents do not provide for their care, maintenance or education or whose mental, emotional or physical development is threatened by the lack of appropriate care. If a person is aware of such a problem, it is that person's responsability to contact the DYP, 24 hours a day, by calling:

In Saguenay	543-3006	D -
In Lac-St-Jean	662-6641	
Anywhere else — free of charge	1 800 463-9188	

The Youth centres' (*Centres jeunesse*) mission is to provide the psychosocial services that are required by the child or teenager's situation in compliance with the *Youth Protection Act*.

For the complete list of the region's *Centres jeunesse*, visit the website: www.rrsss02.qc.ca/Centres jeunesse.html (French only)

7.5.2 Youth shelters

IN LAC ST-JEAN Auberge de l'amitié de Roberval

Case postale 306

Roberval (Québec) G8H 2N7

275-4574 — **(418) 275-5731**

IN SAGUENAY

Centre amical de La Baie

1320, 1st Avenue c.p. 245

La Baie (Québec) G7B 3R4

2 (418) 544-4626 — **3** (418) 544-0489

Maison de l'espoir du Saguenay/Lac-Saint-Jean

3170, chemin du Plateau

Ville de La Baie (Québec) G7B 3N8

2 (418) 545-9274 — **3** (418) 545-8358

Helps and provides teenagers and their family with support, advice or assistance in order to return to the family home or to school.

Maison d'hébergement — S.O.S jeunesse

2797, rue Hocquart

Jonquière (Québec) G7S 1X7

☎ (418) 548-1558 — **愚** (418) 548-1883

Provides support, assistance and advice to girls under 18 who needs help.

The Secrétariat à la jeunesse, in cooperation with various organizations, has prepared a guide entitled At your Service! Youth, which addresses many of the most frequently raised questions and concerns of young people. It also lists most of the places where young people can find assistance or obtain guidance.

Visit the website at: www.mce.gouv.qc.ca/l/html/l2467002.html

7.6 Other social services

7.6.1 Domestic violence

Where to ask for help when a person is victim of violence?

- Centres locaux de services communautaires (CLSC page 35)
- ₩ Women's centres—shelters (page 39)
- **♣** *SOS violence conjugale* (1-800-363-9010)
- Centres d'aide aux victimes d'actes criminels (CAVAC)
 (418) 543-9695 1 877 543-9695 ♣ (418) 543-5289
 www.cavac.qc.ca
- Police services (9-1-1)

www.msss.gouv.qc.ca/en/sujets/prob sociaux/domestic violence.html

DID YOU KNOW THAT ? VIOLENCE MAY NOT ALWAYS BE STRIKING, BUT IT ALWAYS HURTS.

- Violence against women is most often associated with physical abuse. However, violence may take many forms including psychological abuse, verbal abuse and sexual abuse. Financial domination is another form of violence. For example, a man who controls the expenses and income of his partner without her consent is engaging in financial abuse.
- Children also suffer from the negative effects of the situation even when the violent behaviour is not directed towards them. They also are victims of violence.
- Violence has serious human, social and economic consequences both for the women who endure it and for society as a whole. Violence is detrimental to women's personal and financial independence and can do serious damage to their physical and mental well-being.
- Society must refuse and denounce all types of violence (zero tolerance).
- Domestic violence is criminal. The agressors are responsible for their violent behaviour. They must recognize their responsability and assume it.

7.6.2 Women's centres—Shelters

LA CHAMBRÉE Jonquière ☎ (418) 547-7283	CENTRE FÉMININ DU SAGUENAY Chicoutimi ☎ (418) 549-4343
AUBERGE DE L'AMITIÉ Roberval ☎ (418) 275-4574	HALTE-SECOURS Dolbeau-Mistassini
	ASSERELLE Alma 8) 668-4671

7.6.3 Help lines

7 days a week 24 hours a day Every day, Kids Help Phone and Parent Help Line counsellors answer calls and online questions from across Canada. No matter what the problem or concern, the counsellors are there to provide imme- diate and caring support, information and, if necessary, referral to a local communi- ty or social service agency. www.kidshelp.sympatico.ca/	Kids help Parent Help Line ☎ 18006686868
7 days a week From 4.p.m. to 12 midnight. Anyone who wants to talk about his or her difficulties can communicate with Tel-Aide. It is confidential.	TEL-AIDE 2 695-2433 698-2433 1-888-600-2433
When someone is going through a diffi- cult time and does not know how to get out of it When someone is tired, overwhelmed by a situation www.cps02.org/	Centre de prévention du suicide 02 Chicoutimi 1 866 277-3553

8. LIVING IN SAGUENAY—LAC ST-JEAN

Before choosing a place to live, it is better to estimate the maximum amount of rent one can reasonably afford in addition to the family's current expenses. When calculating other related costs, take into account costs for essential services (electricity, heat, insurance, telephone) as well as optional expenses such as transit costs, cable television, and parking. Some apartments are equipped with a fridge and stove, but usually the tenant has to provide his own appliances. Before renting or buying, it is important to make sure that one's income will allow to meet the monthly financial obligations.

8.1 The Lease

In Québec, a rental agreement (lease) or purchase agreement (deed of sale) is usually a proper contract, which both parties must sign and respect.

A lease is a contract concluded between a landlord and a tenant that defines their respective commitments concerning a dwelling.

The lease form of the *Régie du logement* is **mandatory**. It must be used for any new residential lease whether it is a room, an apartment, a condominium, a house, etc.

The lease is usually signed for a period of 12 months and is automatically renewed if the tenant does not advise the landlord of his intention to leave the apartment. If that is the case, the tenant must advise the landlord in writing from three to six months before the end of the lease agreement.

Choosing an apartment

- Most landlords advertize their apartment for rent in the classified ads sections of the newspaper. They may be classified according to their location, the number of rooms or other advantages.
- The amount of the rent may vary depending on who will be in charge of paying the public services, either the tenant or the landlord. The lease form of the *Régie du logement* also stipulates who will be responsible for shoveling the snow in winter in the common and private areas. It is best to understand one's obligations before signing any agreement!
- It is advisable to inquire with the local electricity service about the cost of electricity and/or heating of any chosen apartment by giving the address to the agent who takes your call.

The lease is usually to be paid the 1st of each period (week, month) and the landlord must pick-up the rent except in the case where there is an agreement that

says otherwise or if both of them are used to act differently The landlord may ask that the lease be cancelled if the tenant frequently pays the rent late.

There are only 3 specific situations where the lease can be cancelled during its term:

- a tenant is allocated a dwelling in low-rental housing;
- a tenant can no longer occupy his dwelling because of a handicap;
- an elderly person is admitted <u>permanently</u> to a residential and long-term care centre or to a foster home.

8.2 Moving into a new apartment / a new house

8.2.1 Gas, electricity and heating oil expenses

Energy costs are usually paid by the tenant unless the lease stipulates that the landlord will cover them. In each region, a single provider supplies either electricity or gas. To find out about monthly costs and how to become a customer, just call Customer Service at the local electric (usually Hydro-Québec) or gas company (more often than not, *Gaz Métropolitain*). If the apartment is heated with oil, there are many oil companies and independent distributors who can provide it. It is better to select the company that offers the best maintenance service for the lowest price.

Before moving, contact the local electricity service to open an account. When moving, the account holder remains responsible for paying the electricity bills until the contract is formally terminated. This means that it is important to advise the electricity service of the moving date as soon as possible.

Hydro-Québec		
Regional office 1 800 463-9800 (418) 545-7711	Sector Jonquière Hydro-Jonquière ☎ (418) 546-2210	

A 21-days delay is given from the billing date to pay the bill in full. If the bill is not paid in full by the due date or if a financial institution returns a cheque, an administrative fee will be charged. It is also possible to pay with the Equalized Payments Plan (without any enrolment or service fees). This spreads the annual electricity costs over 12 months. The monthly amount is based on an estimate of the consumption. An account holder can sign up for

the EPP anytime, as long as his or her account is paid in full.

Call Hydro-Québec at \$\alpha 1 800 790-2424\$ to report an outage and, to the best of one's knowledge, the cause and extent of it (damaged pole, severed line, tree down on a line, etc.). www.hydroquebec.com/

Those residing in the sector Jonquière must contact Hydro-Jonquière at \$\gquad 546-2210\$ for electricity services.

8.2.2 Telephone Service

Bell Canada is the only telephone company offering residential services in Saguenay—Lac-St-Jean. Contact the Customer Service at \$\mathbb{\alpha}\$310-2355 from Monday to Friday on normal business hours to open an account or to advise of a change of address or complete the required form on their website at **www.bell.ca** in the **Customer service** section.

Many telecommunication companies offer a monthly flat rate for all long distance calls made between certain hours. It is better to do some research to find the programs that best suit the family needs.

For more information, look under *Interurbain—Service téléphonique* in the yellow pages of the phone book.

The phone numbers starting with 1 800, 1 888, 1 877 and 1 866 are all toll free.

Look under *Téléphones cellulaires & sans fil – Service* in the yellow pages of the phone book for all products and services related to wireless (cellular) phones.

8.2.3 Internet service

Look under *Internet – Produits et services – Fournisseurs* in the yellow pages of the phone book

8.2.4 Television Cable Service

Look under *Cablôdistributeurs* in the yellow pages of the phone book.

8.3 La régie de logement (RDL)

Contact an agent from the *Régie du logement* for any questions concerning the rights and obligations of both tenants and landlords. **www.rdl.gouv.qc.ca**

RÉGIE DU LOGEMENT : ONE PHONE NUMBER 1 800 683-2245			
3950 boul Harvey 1 st floor, bureau 10 Jonquière (Québec) G7X 8L6	725 rue Harvey Ouest Alma (Québec) G8B 1P5	755 boul St-Joseph Bureau 2.13A Roberval (Québec) G8H 2L4	

8.4 The Société d'habitation du Québec (SHQ)

The Société d'habitation du Québec is the government agency responsible for housing throughout Québec. Its mission is to facilitate access to appropriate housing, based on the varying financial resources and needs of the Québec population. More specifically, the Société d'habitation du Québec works with low- and middle-income households to help them find suitable accommodation and improve their housing conditions. It provides financial assistance for rent relief and makes subsidized housing available at affordable rents, through private property owners and non-profit housing organizations.

Visit their website at **www.habitation.gouv.qc.ca**/ to learn more about the financial assisstance programs offered.

8.4.1 Low-rental Housing—Habitations à loyer modique (HLM)

This program was established under the Act respecting the *Société* d'habitation du Québec. It provides subsidized housing for low-income households selected on the basis of their income and the condition of the dwelling they occupy.

The basic rental charge is equal to 25% of a household's total income for the calendar year preceding the signing of a lease. Although this amount includes the cost of heating, certain charges are added to cover the cost of electricity, parking and air conditioning.

A person or a family must have resided at least twelve consecutive months in the city in which an application form is filed. It is the *Office Municipal d'Habitation*—Municipal Housing Bureau (OMH) which administers the public HLMs. Look in the white pages of the phone book to find the address and phone number of the local Office.

8.4.2 Shelter-allowance program — Allocation-logement

The *Shelter Allowance Program* is a financial assistance program designed to help low-income households that are forced to spend too much of their budget on rent.

To receive an allowance, it is mandatory to have filed a Québec income tax return for the year preceding the year of the application. Payment of the allowance may start in the month following receipt of the application form by the *Ministère du Revenu*.

www.habitation.gouv.qc.ca/en/programmes/allocation_logement.html

8.5 Home and property Insurance

Although it is not mandatory to insure furniture, an apartment or a house, it is strongly recommended to do so. Otherwise, a person might be in a disastrous situation if his belongings are lost in a theft or fire. Furthermore, if someone is responsible for a fire in a building where he lives, he could be required to pay the cost of the damage caused to the property and to the property of the other tenants.

Premiums can vary considerably for the same general coverage. However, it is possible to reduce the premium by increasing the deductible amount. It is recommended to take the time to find out everything about the different options available before signing an insurance policy.

Visit www.insurancekit.ca/ It may be worthwhile!

Look under Assurances in the yellow pages of the phone book.

8.6 Moving? — change of address

To make a change of address! The Service québécois de changement d'adresse (SQCA) makes it easier for those who are moving to notify six departments and bodies of the Québec government of their new address in a single step and in a very secure way. The Service québécois de changement d'adresse website can be accessed from the Québec government portal, Saguenay–Lac-Saint-Jean region at www.saguenaylacsaintjean.gouv.qc.ca (in French only), in the Comment changer d'adresse section.

Quebecers who do not have access to Internet may go to any public area where

they may use Internet to make their change of address: libraries, postal outlet, education institutions, cybercafé. They can also use the computer stations made available to the public in the *Communication-Québec* offices and get help from an agent if necessary.

The Mail redirection options offered by Canada Post might also be an interesting option: a visit to the local Post Office at least two weeks before the move date to fill out a *Change of Address Notification Form* is all it takes for Canada Post to forward the addressed mail to the new home, within Canada, for six months. To inquire about the fee, visit the local postal outlet or visit the Canada Post website at **www.canadapost.ca**

9. DRIVING IN QUÉBEC

9.1 The société d'assurance-automobile du Québec (SAAQ)

9.1.1 Driver's licence

Anyone who wants to drive in Québec must hold a driver's licence. To **get**, **modify**, **cancel** or **verify an appointment** for a driver's test, call the following phone number:

1 888 667-8687

For new residents who hold a driver's licence issued by a country other than Canada or the USA

New residents who hold a valid driver's licence issued by their jurisdiction of origin may drive the corresponding class of vehicle their licence authorizes: a passenger car (class 5), a motorcycle (class 6), or a moped (class 6D) for up to **ninety days** after settling in Québec. Past that, new residents must obtain a licence from the *Société de l'assurance automobile du Québec*. Terms of exchange vary according to the country that issued your driver's licence. For more detailed information, visit the SAAQ website. **www.saaq.gouv.qc.ca**

General conditions for obtaining a Québec driver's licence

- to operate a moped or motorized scooter: be at least 14 years of age;
- other types of vehicle (automobile, motorcycle, truck, taxi etc.): be at least age 16;
- Written consent from the father, mother or guardian is needed for those under 18:
- payment for licence tests and fees.

To find out the other steps in getting a driver's licence, contact the SAAQ or visit their website.

www.saaq.gouv.qc.ca/permis/classes/index.html (in French only)

9.1.2 Vehicle registration

In Québec, the owner of a motor vehicle is required to register the vehicle unless he or she has an exemption under the Highway Safety Code. Exemptions apply to vehicles stored at businesses, farm machinery or recreational vehicles that come under the regulation. Vehicle registrations are renewed each year during the same period. This period is determined on the basis of the owner's name or type of vehicle.

9.2 Mandatory liability insurance

Under the Automobile Insurance Act, the owner of a motor vehicle on Québec roads must hold a liability insurance contract of at least \$50,000.

Look under *Assurances*, in the yellow pages of the phone book, to request a quote for auto insurance that suits your needs.

9.3 Driving schools

To register for some driving lessons, look under *Écoles de conduite* in the yellow pages of the phone book.

10. MUNICIPAL SERVICES

10.1 Services offered by the municipality

Municipalities are responsible for public works and services of its territory. This usually includes general maintenance of all municipal property, notably roads, water and sewer systems, parks and public areas, municipal buildings and vehicles, snow removal, street lighting, pick-up of household garbages and recycling, fire department etc.

Look in the *Municipalités* section of the phone book blue pages to find the phone numbers of the differents departments or in case there is an abnormal situation that needs to be signalled.

10.2 Recreation and culture services

To learn more about the recreation and cultural activities offered in a municipality, look under *Service des loisirs* in the *Municipalités* section of the phone book blue pages.

10.3 Public libraries

There are more than 55 public libraries in all of Saguenay—Lac-St-Jean. Consult the **Municipalités** section of the phone book blue pages to know where they are located or visit the website **www.crsbpslsj.biblio.qc.ca/carte-frame.html** (In French only).

11. TRANSPORTATION SERVICES

11.1 Public transportation

The Société de transport du Saguenay (STS) provides service in almost all of Ville Saguenay. Reduced fares are offered to those under 18 and to senior citizens aged 65 or more. It also is possible to buy monthly passes or bus tickets in many corner stores

For information about buses' routes, contact the STS's Customer service at

(418) 545-2487.

The three main terminals are located in the Chicoutimi, Jonquière and La Baie sectors.

11.2 Bus

Intercar offers bus routes coming from and going to Québec, Montréal, Lac St-Jean, Charlevoix and the Côte Nord.

Look under **Intercar** in the white pages of the phone book to find the address of the nearest bus terminal or visit the website **www.intercar.qc.ca**

11.3 Carpooling

Allo-Stop is a professional link-up service for passengers and drivers who share a destination. Anyone can register by stopping by one of their offices with official pieces of identification. Passengers and drivers will pay a minimal fee for yearly membership.

One phone number for the region:

1 (418) 695-2322

Two offices in Saguenay—Lac St-Jean:

2370 rue St-Dominique in Jonquière (Le Soleil Le Vent) 25, rue St-Joseph Sud in Alma (la Boîte à Bleuets)

www.allostop.com

11.4 Train

Contact Via Rail Canada at **1 888 842-7245** or visit their website at *www.viarail.ca* to inquire about their schedules and fares.

11.5 Plane

THERE ARE TWO AIRPORTS IN THE REGION		
Bagotville airport	Alma airport	
7000, de l'Aéroport	350, ch. de l'aéroport	
La Baie (Québec)	Alma (Québec)	
2 (418) 677-2651	2 (418) 669-5104	

12, FINANCIAL SERVICES

12.1 Buying an insurance

Before buying *home insurance*, have a look at page 44 of this guide.

Automobile insurance

Under Québec's public automobile insurance plan, all residents are covered for **injury or death** due to an automobile accident, regardless of who is at fault and wherever in the world the accident occurs. As for property damage, they must be covered by a private insurer. The Automobile Insurance Act requires that the owner of a motor vehicle operated on Québec roads carry liability insurance of at least \$50,000 covering property damage caused by the vehicle to another party in the event of an accident. To cover for property damages, there are many insurers and options. In the auto insurance market, competition is fierce and it can really pay to shop around.

Look under *Assurances-agents* and *Assurances-courtiers* in the yellow pages of the phone book.

12.2 Financial institutions

Look under *Banques* or *Caisses populaires* in the yellow pages of the phone book.

12.3 Budget services

In case a person needs help in balancing his budget, there are many organizations that may lend a hand. Look under *Services sociaux & humanitaires—Organismes* in the yellow pages of the phone book.

12.4 Second-hand furniture

In the yellow pages of the phone book, look under Meubles usagés.

13. PREPARING FOR WINTER

Because of its latitude and its location, the Saguenay—Lac-St-Jean knows a continental climate characterized by rigorous winters and relatively hot summers. The majority of newcomers underestimate the rigours of the Québécois winter. Indeed, it is not rare to record temperatures from -25 to -30 $^{\circ}$ C and snow is generally abundant.

In winter, it is important to be covered suitably, that is, to be dressed warmly. It is recommended to wear pullovers, warm jackets, scarves, gloves or mittens, warm and preferably waterproof boots, and to protect the head well from the cold.

13.1 Snow clearance

The municipalities are in charge of clearing the snow in the streets. In winter, it is prohibited to park any car in the streets at night in order to facilitate the maintenance and snow clearance operations. Generally between midnight and 7 a.m.

13.2 Car maintenance

Here are some advices to help prepare the car for winter:

- Have someone check the battery and the inductive charging device to make sure there will be sufficient energy to start the car in the cold mornings of winter;
- 1 Test the heating system to be certain that it generates enough hot air;

- Choose an antifreeze which can support very rigorous winter temperatures;
- Choose good winter tires to avoid finding oneself unprepared when the first snow will fall (usually at the end of October);
- \ Make provision of windshield washer for extreme temperatures and keep an extra container in the trunk of the car.

13.3 House maintenance

In autumn, it is necessary to prepare the apartment or the house for winter, which is a very demanding season for any building. First of all, one must make sure that the air intakes and the floor drains inside and outside are not blocked by snow or rubbish.

It is mandatory to replace the mosquito nets of the windows by auxiliary sashes and make sure that the windows and light wells (if any) close in a tight way.

Moreover, if a tenant is responsible for the payment of heating, it is recommended to ask the owner advices on the way the windows could be insulated.

14, FAITH AND RELIGION

In the yellow pages of the phone book, look under *Églises*.

People of muslim faith meet on Fridays to pray at 555, rue Bégin in Chicoutimi.

15. INTERESTING WEBSITES

Quebec government portal, Saguenay-Lac-Saint-Jean region

To be aware of what is going on in the region and to get access to information about the services offered to all the residents of Saguenay—Lac-St-Jean which may be be provided by governmental and paragovernmental institutions.

www.saguenaylacsaintjean.gouv.qc.ca/ (in French only)

www.gouv.qc.ca, the Québec government portal, in English and French.

Tourisme-Québec

Québec government official tourist site In French, English, Spanish, German and Japanese. www.bonjourquebec.com/