

W E L C O M E T O  
*Prince Edward Island*

A G U I D E F O R  
N E W C O M E R S





**Welcome to Canada.....1**  
 First Things First  
 PEI Association for Newcomers to Canada  
 Social Insurance Number  
 Key Phone Numbers  
 Key Web Sites

**Money Matters.....3**  
 Canadian Money  
 Canadian Banks  
 Getting Paid  
 Taxes  
 Exchanging Currency  
 Assistance

**Winter.....6**  
 Winter Clothing  
 Winter Driving  
 Winter Storms  
 Preparing

**Finding a Place to Live.....7**  
 Renting  
 Utilities and Accessories  
 Buying

**Transportation.....10**  
 Driver's Licence  
 Insurance  
 Laws  
 Renting  
 Buying  
 Leasing  
 Public Transportation

**Food & Shopping.....13**  
 Buying Food  
 Cooking Food  
 Eating-Out  
 Community Gardens  
 Shopping

**Communication.....15**  
 Telephone  
 Computers / Internet  
 Television  
 Radio  
 Newspaper  
 Post (mail)

**Health Care.....18**  
 Health Card  
 What is (not) covered under the Health Plan  
 Family Doctors and Dentists  
 Additional Health Programs

**Education.....21**  
 Child Care  
 Public Schools  
 Post Secondary  
 Assessing Your English Ability

**Employment.....24**  
 Where to Find Work  
 Preparing for a Job  
 Services that Recognize Credentials and Education

**Laws and Legal System.....26**  
 The Canadian Human Rights Act  
 Police  
 Legal Advice

**Government.....27**  
 Associations  
 Entertainment  
 Sports and Recreation  
 Customs, Greetings and Rituals

**Map of Charlottetown.....30**

**Map of Summerside.....31**

**This guide has information from many sources. The information is not from official statements of policy or programming. The Government of Prince Edward Island is not responsible for information that changes between printings.**

We have taken care to be sure that the information in this guide is accurate and up-to-date. If you are aware of any errors, please contact us at:

**Population Secretariat  
94 Euston Street  
PO Box 910, Charlottetown  
PEI  
Canada, C1A 7L9**

**Email: [Populationsecretariat@gov.pe.ca](mailto:Populationsecretariat@gov.pe.ca)  
Phone: (902) 368-6300  
Fax: (902) 368-6255**

## IMPORTANT THINGS TO DO WHEN YOU ARRIVE

- Apply for a Social Insurance Number (SIN) with Service Canada, 161 St. Peters Road, Charlottetown. You will need a SIN card for employment and many government services. Service Canada is also called Human Resources Development Canada or HRSDC. More information on page 2.
- Register for a PEI Health Insurance Card. With this card you can receive health care that may be free. More information on page 18.
- Open a bank account at a bank or credit union. More information on page 3.
- Visit Access PEI to apply for your driver's licence. Having a drivers licence is a good idea even if you do not plan to own a car. More information on page 10.
- Phone the PEI Health Department at 368-6130 to put your name on the waiting list for a family doctor. More information on page 19.
- Visit The PEI Association for Newcomers to Canada (PEIANC) for helpful information and advice. More information on page 1.
- Improve your English. The Government will pay for 60 hours of tutoring for children under the age of 18 and enrolled in public school. If you are older than the age of 18 visit PEI Association for Newcomers for advice. More information on page 23.
- If you apply for employment or training, you may need your qualification documents assessed or translated. For more information see "Services That Recognize Credentials and Education" on page 25.
- If you need advice about applying for a job, see the information on page 24.

# WELCOME TO CANADA AND PRINCE EDWARD ISLAND

Canada is the second largest country in the world and has a population of more than 32 million people. It is divided into ten provinces and three territories, with Prince Edward Island (PEI) on the east coast in the Gulf of St Lawrence, part of the Atlantic Ocean.

PEI is the smallest province in Canada, with a population of 138,000. There are three counties in PEI: Prince, Queens and Kings. Charlottetown is the capital city and has a population of approximately 65,000. Other major centres in PEI are Summerside with a population of 15,000 and Montague with a population of 2,000.



## First Things First

This guide is written to help all newcomers to Prince Edward Island. Inside you will find contacts, phone numbers, tips and information to help you learn our customs, laws and way of life so you can enjoy life here.

## The PEI Association for Newcomers to Canada

Please contact the PEI Association for Newcomers to Canada if you have any questions, concerns or if you are wondering what your next step should be. The office is located at 25 University Avenue, Suite 400, Charlottetown. The phone number is 628-6009, e-mail is [info@peianc.com](mailto:info@peianc.com) or visit online at [www.peianc.com](http://www.peianc.com).

## The PEI Association for Newcomers to Canada can:

- Help immigrants and refugees settle in PEI
- Provide information, training and resources to newcomers
- Assist newcomers to become independent and help find employment
- Match adult volunteers with newcomers for support and friendship
- Work with social agencies, schools, community groups, and governments to help them understand the needs of refugees and immigrants
- Inform Islanders on the benefits of immigration, the current situation of refugees around the world, and the reasons why people leave their homelands

## Social Insurance Number

Everyone who lives in Canada needs to have a **Social Insurance Number (SIN)**. Each person has their own number. It is important to have your SIN for things like:

- opening a bank account
- receiving a Health Card
- employment forms

To apply, you can pick up a form at Service Canada.

The office is in the Sherwood Business Centre at 161 St. Peters Road, Charlottetown. You can also look on the internet at [www.gov.pe.ca](http://www.gov.pe.ca) and use the phrase “Social Insurance Number” in the search panel. When you apply you will need your permanent resident card and either your passport, refugee document, red cross document or single journey document for resettlement to Canada. If you do not have any of these documents or your permanent resident card, phone **1-800-206-7218**.



**Caution: only show your social insurance number to your employer, doctor, bank or government service if they ask for it. Do not give it to anyone else.**

## Important Phone Numbers

- “911” for all emergencies: Fire, Police, Poison, Ambulance
- “0” for Telephone Information
- “411” for Directory Assistance. Use this if you need help looking up a phone number - there may be a charge for this.
- 628-6009 for PEI Association for Newcomers

The area code in PEI is 902. If you need to call long distance, dial 1-902 and the seven digit phone number. Nova Scotia uses the same 902 area code. To call other places, check the phone book for the proper area code.

1-902-000-000 EXT. 103

|
|
|
|

Long Distance
Area Code
Local Distance
Extension Number

## Important Web Site Addresses

- Population Secretariat: [www.gov.pe.ca/popsec](http://www.gov.pe.ca/popsec)
- PEI Association for Newcomers to Canada: [www.peianc.com](http://www.peianc.com)
- Government of Prince Edward Island: [www.gov.pe.ca](http://www.gov.pe.ca)
- PEI Immigration: [www.gov.pe.ca/immigration/](http://www.gov.pe.ca/immigration/)
- Access PEI: [www.gov.pe.ca/accesspei](http://www.gov.pe.ca/accesspei)
- Service Canada: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)
- The City of Charlottetown: [www.city.charlottetown.pe.ca](http://www.city.charlottetown.pe.ca)
- The City of Summerside: [www.city.summerside.pe.ca](http://www.city.summerside.pe.ca)
- Citizenship and Immigration Canada: [www.cic.gc.ca](http://www.cic.gc.ca)
- Going To Canada information site for newcomers: [www.directioncanada.gc.ca](http://www.directioncanada.gc.ca)
- Health Canada: [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

## Canadian Money

In Canada we call paper money “bills”. We have bills printed for these amounts: \$5, \$10, \$20, \$50 and \$100 dollars.

## Canadian Coin



## Banks in PEI

- Bank of Montreal (BMO)
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce (CIBC)
- National Bank of Canada
- Presidents Choice Bank (PC Bank)
- Royal Bank (RBC)
- Toronto Dominion Bank (TD)

There are also 10 Credit Unions in PEI which have the same services as banks. Banks in PEI usually are open Monday to Friday from 10 am to 3 pm and closed on Saturday and Sunday. Some banks and credit unions operate on other hours. Automatic banking machines are usually open 24 hours per day.

## Opening a Bank or Credit Union Account

You should open an account as soon as possible after you arrive. There are two types of accounts, savings and chequing. Ask the bank which account would benefit you most. When you open an account you need a social insurance number and one other piece of picture identification such as your passport, driver’s licence or permanent resident card.

### Quick Fact

.....  
A good idea is to shred any bank information (statements, bills, old cards & receipts) when you are throwing them out.

## Saving Your Money

Most Canadians save part of their money each month in a bank or credit union. There are many reasons to save your money. Some of these are:

- in case of an emergency
- to help buy a house or car
- to have money when you retire

## Using Your Debit Card

When you open a bank account, the people at the bank will give a debit card, also called a “bank card.” You can use your debit card at Automatic Banking Machines (ABM), which are usually in the front entrance of your bank. There are other machines that are located in public places called Automatic Teller Machines (ATM). These often charge you money each time you use them. At an ATM you can only withdraw money. At an ABM you can make deposits and check your balance.



You can use your debit card to buy things at most stores. Some banks charge a small fee to use your debit card.

To use your debit card you need a Personal Identification Number (PIN). When you choose your PIN, think of one that no one else will know, but you will remember. Keep it confidential. Your bank will help you set your PIN number.



If you have any questions, concerns or complaints about your bank, talk to the people there. If you are still unsatisfied, contact the Canadian Bankers Association on the internet at [www.cba.ca](http://www.cba.ca).

**If you are using an ABM or ATM at night be aware of any suspicious people. If you need to withdraw a lot of money, we suggest you do it during daylight hours.**

### Credit Cards

A credit card allows you to buy something and pay for it at a later date. You should be careful using your credit card. You need to know your earnings and any other payments you need to make. Be certain you can afford to pay your credit card bill when it comes.

The major credit card companies are:

- Visa
- Master Card
- American Express
- Discovery

There are also credit cards from department stores and gas stations.

Credit card companies charge a high interest rate. The faster you pay off what you owe, the less you are charged. Although the companies suggest a minimum payment, this is usually a small amount and you will be charged a lot of interest over a longer period of time.

Write down the 1-800 number located on the back of the card in case the card goes missing.

**If your credit card is lost or stolen, immediately phone the 1-800 number that you have written down. If you do not have that number then call your bank.**

### Borrowing Money

When you borrow money be sure that you understand:

- When you have to pay it back
- Interest rates
- Fees
- What happens if you cannot make a payment

If you decide to buy a house or car, ask the bank a lot of questions. It is good to shop around at different banks and look for the best deal. Not all banks offer the same interest rate.

When you borrow money, use only secure financial institutions like the banks and credit unions listed previously. Avoid loan companies that are not banks.

### Accounting, Budgeting and Money Advice

If you want advice or have any questions about your finances call one of these organizations:

- Credit Counselling PEI - phone 892-2441
- Credit Counselling Service of Atlantic Canada - phone 1-888 753-2227
- National Credit Counsellors of Canada INC. - phone 1-888 777-0747
- or contact your bank

These services are free and are there to help you.

### Exchanging Currency

US currency is widely accepted in PEI, but the exchange rate can change a lot. We recommend that you exchange all your money at your bank. Canadian banks will accept most international currencies for exchange.

If you want to know how much your foreign money is worth in Canadian currency look on the internet for the currency converter at [www.bankofcanada.ca/en/rates/converter.html](http://www.bankofcanada.ca/en/rates/converter.html)

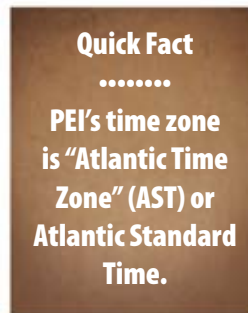
### Getting Paid

If you have a job, your employer will pay you your net pay, which is your full pay minus your deductions. Most people get paid every two weeks. Your pay will be by cheque or direct deposit into your bank account. In PEI the deductions from your pay could be:

- Income Taxes
- Canada Pension Plan (CPP)
- Employment Insurance (EI)
- Union Dues ( if you are in a union)
- Any other deductions from your pay cheque, such as an additional health plan or a savings plan.

### Income Tax

Income tax is deducted from each pay cheque. You must complete an Income Tax Return every year by April 30th. This tells the government how much you earned and how much tax you paid in the previous year. If you paid too much tax the government will



give you a refund. You must pay any taxes owing to the government. You can get an income tax guide and forms from any Post Office.

The Canada Revenue Agency (CRA) Volunteer Program can help you complete your income tax form for free.

If you find your tax form too difficult you can pay a company to complete it for you.

There are software programs for your computer that have step by step instructions so you can file the income tax yourself. You have to buy these programs each year because of changes in tax laws. If you have any questions, phone PEI Association for Newcomers to Canada at 628-6009.

### **Canadian Pension Plan (CPP)**

Another deduction from your pay is called the Canadian Pension Plan. This is money the government saves to give you a pension when you retire. It can also help your family if you die or become disabled.

### **Employment Insurance (EI)**

Another deduction is Employment Insurance (EI). If you lose your job and you worked long enough to qualify, you may receive money while you search for a new job. If you need to apply or have any questions, contact Service Canada (HRSDC). Look on the internet at [www.sdc.gc.ca](http://www.sdc.gc.ca) or phone 566-7723.

### **Sales Tax**

In PEI there are two sales taxes

- **Goods and Service Tax (GST)**  
GST is a 6% Federal tax. It is charged on most things, except groceries.
- **Provincial Sales Tax (PST)**

PST is a 10% Provincial tax. It is charged on most things except groceries, clothing and footwear.

When you buy something the GST is charged first. Then the PST is added which makes the total tax equal 16.6%. The actual price you pay for something is higher than the ticketed price. Usually tax is not included in the ticket price.

## **FINANCIAL ASSISTANCE**

### **Immigration Loans Program**

The Immigration Loans Program (ILP) is funded by the federal government. They may approve a loan for you according to your needs and ability to repay.

The loans may be used to pay for:

- the costs of medical examinations abroad
- travel documents
- transportation to Canada and the right of permanent residence fee.

Assistance loans are also available to disadvantaged newcomers to cover expenses such as:

- housing rental
- telephone deposits
- work tools

Interest is charged on these loans. They have to be paid back to the federal government.

If you need assistance or someone to talk to, phone the PEI Association for Newcomers to Canada at 628-6009.

### **Financial Help for Parents**

You might be able to get a monthly payment to help with child costs if you:

- are a permanent resident, a refugee, or a temporary resident who has lived in Canada for the previous 18 months, or
- became a Canadian citizen in the last 12 months, or
- became a new resident or returned as a resident of Canada in the last 2 years

You need to be paying income tax and living with a child under the age of 18. This monthly payment depends on your family's income. To find the forms look on the internet at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

The federal government may also pay you \$100 per month for each child under the age of six to help pay for child care. This is called the Universal Child Care Benefit.

If you apply for the Child Tax Benefit then you do not have to apply for the Universal Child Care Benefit. You will be automatically added to the program.

### **Life Insurance**

Life insurance provides money if you die or have an accident. This will provide your family money to help with funeral costs.

## WINTER IN CANADA

If you are from a warm country you may find our winters difficult. Harsh cold temperatures and strong winds can arrive suddenly. Here are some things to know.

**Temperature** - The average temperatures in PEI are not as cold as in many parts of Canada. The temperature does sometimes fall to -20 degrees Celsius. When it does, it is important to wear proper clothing when you are outdoors or driving.

**Wind Chill** - When the temperature is cold, the wind can make it feel even colder. This is called wind chill. The cold wind can give you frostbite if your skin is exposed for too long.

**Frostbite** - Frostbite is an injury to your skin. It happens when your skin is exposed too long to the harsh cold. If the temperature falls below minus(-) 20, you should not have exposed skin. If you get frostbite go to the hospital. If you cannot go to the hospital immediately then put your exposed skin in warm water and call someone to take you to the hospital.



**Winter Clothing** - When you go outdoors in the winter make sure you wear layers of warm clothes. You will need:

- winter jacket
- winter mitts or gloves
- a winter hat and scarf
- winter boots
- winter pants, also called snow pants

### Preparing for Winter

In the winter months there can be a lot of wind and snow. If the snow starts falling rapidly, it can be difficult to see. When winter storms arrive you should be prepared.

Prepare Your House - Keep:

- matches, candles
- flashlights and batteries
- warm blankets
- containers of water
- food that can be eaten without electricity or preparation
- battery operated radio
- corded phone
- dry wood - if you have a fireplace or wood stove

### Preparing Your Car

A snow storm can arrive with very little warning. Sometimes our roads are snow covered and it can be hard to see. Before you go for a drive in the winter, check the road conditions. Road conditions are usually reported on the radio. You can also look on the internet at [www.gov.pe.ca](http://www.gov.pe.ca) and use the phrase "Road Conditions" in the search panel. We recommend that you equip your car with winter windshield wipers and winter tires. Studded tires are best.

Things to keep in your car:

- matches and candles
- a flashlight
- warm blankets, winter hats and gloves
- water and dry food
- a phone
- booster cables
- a small shovel
- an ice brush and scraper
- a road map and compass
- a first aid kit

**Quick fact : Do you know what PEI's provincial bird is?**



**The Blue Jay - 1977 the Blue Jay became the provincial bird. The best time to spot this beautiful bird is during the crisp winter months.**

### Temporary Housing

When you arrive in PEI you need to find a place to live. You may need to find a temporary place to live while you look for a permanent residence. Some hotels offer weekly rates. Some offer housekeeping rooms which you can pay for daily, weekly or monthly. Housekeeping rooms usually have a microwave, kitchen sink, stove, oven and a small fridge. Bed and Breakfast rooms are usually cheaper but less private. Call around for the best price and location. Look in the yellow pages of the phone book under Motels or Hotels or Bed and Breakfast Accommodations. If you need help call PEI Association for Newcomers to Canada at 628-6009.

### Renting an Apartment or House

Finding a house or an apartment to rent can be stressful. You may be living in the place you rent for a long time, so choose one that you like. Here are some ideas for where to look for a place to rent:

- The classified ads in the local newspaper
- The Buy, Sell and Trade magazine. This can be found in many stores.
- Signs in windows of buildings and houses
- Look on the internet for [www.gov.pe.ca/immigration](http://www.gov.pe.ca/immigration) and click on "Settling to Prince Edward Island"

When you find an apartment or house that fits your budget and preference, see if the building is in good repair. If you notice holes in the walls or any damage before you move in, you must tell the landlord. You do not have to pay for the damage and you don't want to be held responsible.

### The Rental of Residential Property Act

This is a law that protects both the tenant and the landlord.

- The landlord may not enter your apartment or house without giving you 24-hour notice.
- The tenant must keep the property in clean condition.
- The landlord can ask you for a security deposit up to the value of one month's rent. You will get this back if you clean the apartment before you move

out, if there is no damage and all your payments have been paid.

- The landlord must keep the property in good repair and safe for the tenant.
  - The landlord can ask you to move if you fail to pay the rent, damage the apartment or house, too many people live there or you fail to obey the lease.
- For more details about the responsibility of landlords and tenants look on the internet at [www.irac.pe.ca](http://www.irac.pe.ca).

#### REMINDER

.....

**You are the tenant  
and the person that  
you are paying the  
money to is your  
landlord**

### Tenant Insurance

Most landlords do not require you to have tenant insurance. You may want to buy the insurance which will replace your belongings if they are destroyed in a fire or stolen.

You can find out more information at a local insurance company or look on the internet at [www.ibc.ca](http://www.ibc.ca)

### Your Lease

When you rent a house or apartment the landlord will probably want you to sign a lease. A lease is a legally binding document. It is an agreement that you are going to live in the house or apartment for a certain length of time, usually six months or one year.

The lease also includes information such as:

- when payments are due
- what pets are allowed
- if you are allowed a water bed
- how many people can live there
- what you are responsible for

Read the lease carefully. You and the landlord both sign the lease. If you move out early you might have to pay the rent until the time period of the lease is over.

### Pets

Many landlords do not allow pets in their houses or apartments. Read the lease and make sure you understand what it says about owning pets. Ask your landlord before you get an animal.

## Utilities and Accessories

- **Heat** - The cost of heating your apartment is usually part of your rent. If the apartment is advertised as "heated," this means the cost of heat is included in the rent. Make sure that you are aware if it is included or not.

In PEI there are two common ways to heat buildings: heating with electricity, which is usually not included in the rent and heating with oil which is usually included.

- **Hot Water** - The cost of heating water is usually included in the rent price.
- **Lights/ Electricity** - Usually the tenant is responsible for paying for electricity. The cost will depend on how much you use. You will need to set up an account with Maritime Electric. Visit them at 180 Kent Street(Charlottetown)or phone 1-800-670-1012.

To pay less for your electricity, turn off your lights and appliances when you are not using them. Sometimes the electricity may shut off due to weather but usually only for a short time.

- **Telephone** - Most people in Canada have a telephone. It is useful in an emergency. The cost is not covered by the landlord. You will need to set up an account with a telephone company. More information on page 15
- **Cable Television** - Most people in Canada own a television. You may be able to receive two or three channels using a small antenna that sits on your TV. This costs about \$20.00. To receive more channels you will need an account with a cable TV service. To arrange an account, phone Eastlink at 367-2800 or Aliant at 1 800-565-4737.
- **Internet Service** - Many people in PEI have internet service in their homes. It is useful for information, entertainment, keeping in touch with friends and family and looking for a job. If you have a computer and want to connect to the internet you need an account with an internet service provider. There is more information on page 15.

## Room and Board

This is an arrangement where your landlord provides a bedroom, meals and most utilities. This is sometimes convenient for people who live alone.

## Subletting

You may be able to sublet an apartment or house from a tenant. A tenant may want to sublet if they:

- have a lease that is not finished, or
- they are leaving for some time and want to return later

Be sure to settle who pays what and what responsibilities you have. It is a good idea to have a written agreement which you both sign and date. This is a situation where you can sometimes barter the price.

## BUYING A HOUSE

There are benefits if you own a house. Buying a house is an investment and at the same time building equity for you and your family. In 2005, the average price for a home in Charlottetown was about \$140,000. The Canadian national average was about \$250,000. If you buy a house:

- A 1% tax will be added to the selling price. You will not be charged this tax if this is your first house and the price is under \$200,000.
- It is a good idea to get the home inspected. Look in the yellow pages under "Home Inspection Service." The inspector will look for things like cracks in the foundation, leaks, plumbing, and wiring. This inspection may cost about \$300.
- You will need a lawyer to make sure the purchase is legal. The lawyer will usually register the deed and mortgage. You can

compare prices at different law firms. The fees may be \$1000 or more.

- The seller is responsible for filling the oil tank but the price is added in to the house, unless you make a different arrangement.

### Quick Fact

.....

**Do you know how to answer the phone?**

**When the phone is ringing, you pick the headset up and say "Hello." The other person will ask a question like "Is Jeff there?" Then you might say "Yes, please hold for a moment." If Jeff was not there then you might say "No I am sorry he is not here at the moment, may I take a message?"**

- If the house has its own water supply, you need to have the water tested. You do not need the water tested if you are connected to the water supply of your city or town.
- There may be other fees like appraisal fees and mortgage insurance.
- When you buy a house you must first pay 5% of the price. This is called the “down payment.” Then you will have to make monthly mortgage payments.
- Each year you will have to pay property tax. The amount depends on the type of house and the location.

If you need advice contact a real estate agent. Look on the internet at [www.peirea.com](http://www.peirea.com) or in the yellow pages under “Real Estate.”

### Where to Find Houses for Sale

- The classified ad section in the newspaper.
- Look on the internet at [www.peirea.com/members.htm](http://www.peirea.com/members.htm) or [www.mls.ca](http://www.mls.ca)
- There are also houses for sale by the owner. You can find signs on properties or on bulletin boards in malls or public areas.
- The PEI Real Estate Guide is published each Thursday in The Guardian. It shows pictures, locations, descriptions and prices.

### Open Houses

Real estate agents often have an open house on Saturdays or Sundays. This is a good way to see inside the house and ask questions. Open houses are listed in the classified section of the newspaper or on the street near the home. Look for a sign that says “open house”.

### Utilities and Accessories

When you buy a house you will have to make your own arrangements for electricity, telephone, television, internet, and heating fuel.

### Garbage Disposal - Waste Watch Program

PEI has a “Waste Watch” program that requires everyone to sort their waste. The government supplies every house and apartment with outdoor bins for waste and compost. Paper, metal and glass go into blue bags. For complete instructions and dates of pick up, contact the Island Waste Management Corporation. Look on the internet at [www.iwmc.pe.ca](http://www.iwmc.pe.ca) or call 1-888-280-8111.

#### Quick Fact

.....

Remember when you are using the telephone the “pound” key is the one that looks like [#] and the “star” key looks like [\*].

### Fire Safety

Every house and apartment should have working smoke detectors. Some kinds detect both carbon monoxide and smoke. The fire marshal recommends buying this type. Smoke detectors cost from \$10 to \$60 and can be purchased at any department or hardware store.

You should have an escape plan in case of fire. Know all the exit points from your house or apartment. These are your windows as well as your doors. Some people have an escape ladder. During fall and spring is a good idea to change the batteries in the smoke detectors and practice using the ladder with your family.

### Home Insurance

If you have a mortgage you will be required to get home insurance. We recommend this to everyone. It protects you, your family and visiting guests. This insurance may protect your investments and protect your family from legal action if there is an accident. When you own a home, you are responsible for the safety of everyone on your property.

### Water Testing

PEI has a safe supply of drinking water, but problems can occur.

If you feel that your water may not be safe to drink you can have it tested. Call Access PEI toll-free at 1-866-368-5044.

#### Quick Fact

.....

When buying a house it is suggested that you conduct a water test.  
A bacteria test costs \$25.  
A test for chemicals costs \$50.

## TRANSPORTATION

Most people in PEI travel by car. This section of the guide has information if you want to drive.

### International Driver's License

- International Driver's Licenses (IDL) are valid in PEI for up to and including 120 days if you are not working or do not have a job. You can only use it with a valid driver's license from your home jurisdiction.
- If you are working or have a job your IDL is only valid for 10 days.
- If your original driver's license is from Canada, USA, Austria, Germany or Switzerland then you can get a PEI license without a driving test.
- If your original driver's license is not from those countries or if you never had a license then you must:
  - Take lessons from a driving school. This may lower the cost of your insurance. You can find the list of driving schools in the yellow pages or look on the internet at [www.gov.pe.ca](http://www.gov.pe.ca) and type "driving instruction programs" in the search panel. The driving schools will teach you about rules and emergency situations. Then there will be a driving test. When you pass the test you can get a PEI driver's license.
  - The other option is to contact Access PEI and complete a written test. When you pass the written test you can take a driving test. You will need to supply your own vehicle. When you pass the driving test you will get a PEI driver's license.

**Quick Fact:**  
There are 3 levels  
of Canadian  
Government:  
Federal, Provincial  
and Municipal.

*NOTE: These are guidelines and do not apply to everyone. Things like driving records and your age can change the rules about getting a PEI driver's license.*

There are benefits to having a PEI driver's license, some employers require it. We recommend that you get your driver's licence even if you don't plan to own a car.

### Registering Your Vehicle

If you own a vehicle then you must register it. When you register your vehicle you must:

- Be a resident of PEI
- Have the bill of sale. This is a document that states the price, make and model of the car, the serial number of the car and the seller's full name
- Show proof that you purchased vehicle insurance
- Show proof of inspection

Automobiles have to be registered every year on the owner's birthday.

### Insurance

Every vehicle must have insurance.

The basic insurance is called Third Party Liability. It has three parts:

- **Accident Benefits** - This insures you if you are driving your vehicle and you hit either a car, person or building. This insurance covers the damage that you caused but does not cover your vehicle. If you are in an accident that is not your fault, then your vehicle is covered.
- **Family Protection** - This insures you and all the passengers within the vehicle.
- **Uninsured Motorist** - This insures you, your passengers and your vehicle if another motorist who has caused the accident does not have insurance.

Another choice is comprehensive insurance. This protects you from fire, theft and collision. It will also pay to repair a chipped windshield.

*NOTE: If you purchase or lease a vehicle and are still making payments, you are usually required to have more insurance than the basic third party liability.*

If the vehicle you are driving is in a collision, you must show the other driver your home address, driver's licence number, registration and insurance. You should get the same information from the other driver and write it down. If anyone saw the accident, ask for their name and number as well. If you think the damage is over \$1,000 call the police. If someone is hurt, then call 911.

## Some Laws About Driving

- You must be 16 years or older to get a PEI driver's licence.
- Driving while you have been drinking is highly dangerous and not allowed. PEI takes this very seriously and there are penalties for this action. The legal limit for a youth under the age of 19 is zero. The level for an adult is .08% (this is the percent of alcohol in contrast with your blood). A general rule is to never have more than one drink per hour. A drink can be one beer, one ounce of spirits or one glass of wine. If you are in doubt, get someone else to drive or call a taxi.
- The speed limit for all road ways are posted on the right-hand side of the road. These signs are white with black numbers. They show the maximum legal speed in kilometres per hour.
- Wearing seatbelts is mandatory for every passenger.
- Every year vehicles must pass a safety inspection.
- If you see an ambulance, fire truck or police car approaching with flashing lights, reduce your speed to half the posted speed, or completely pull off the road and stop until the emergency vehicle passes.
- Do NOT pass a school bus with flashing lights.
- Babies must have a properly fitted baby seat until they weigh 40 lbs.

These are laws. If you break them you will have to pay a fine, your insurance will be more expensive and you will gain demerit points.

For more information on laws and traffic rules look on the internet for [www.gov.pe.ca](http://www.gov.pe.ca) and type "Driving On PEI" in the search panel.

## Demerit Points

If you break a traffic law you gain demerit points. If you gain six points you will receive a warning letter. After nine points you must have an interview with Highway Safety Department. If you get 12 demerit points you will lose your licence for three months and will be placed on probation for two years. More serious traffic violations earn more demerit points.

### Quick fact

.....

Did you know what PEI's flag represents? The lion represents the link to Britain and the three oak trees on the left represents the three counties. The large oak tree is the guardian (Canada) looking over Prince Edward Island.



## Renting An Car

If you have a valid driver's license and are at least 25 years old, you can rent a car.

- Rental companies charge per day.
- You may have to pay extra if you drive more than a certain distance.
- Read the contract carefully and be aware of what additional fees can be charged.
- You may purchase additional insurance for a fee.

## Buying a Car

Many Canadians have their own car. Many employers require you to have your own transportation. You can find a car to buy from:

- Buy, Sell and Trade magazine. Look on the internet for [www.peibst.ca](http://www.peibst.ca)
- The Guardian newspaper in the classified section. Look on the internet for [www.theguardian.pe.ca](http://www.theguardian.pe.ca)
- Magic 93 virtual car lot. Look on the internet for [www.magic93.pe.ca](http://www.magic93.pe.ca)
- The Auto Trader. Look on the internet for [www.autotrader.ca](http://www.autotrader.ca)
- There are many new and used car dealerships in PEI. Look in the yellow pages under Automobile Dealers-New Cars. New car dealers also sell used cars.



### Leasing a Car

Leasing a car is different than buying a car. It is similar to renting a house compared to buying a house. There are two options: A “lease to own” and a “basic” lease. When you lease a car, you make monthly payments that usually last four years.

With the **lease to own** arrangement, the dealer still owns the car while you are making the payments. After the payments are finished you pay an amount of money and the car is yours. You agree to the amount at the beginning of the lease.

With a **basic lease**, after the payments are finished you return the car to the dealer.

### The Charlottetown Bus System

Charlottetown has a public bus system. You can get a schedule from a bus driver or look on the internet at [www.thebus.ca](http://www.thebus.ca). This is a cheap way to travel around Charlottetown. A ticket costs \$2.

### Taxis

Taxis or “cabs” are popular in PEI. You can phone for a taxi and it will come and pick you up. Look in the Yellow Pages under “Taxis”. Some places like hotels and shopping malls have a free phone for taxis. They are typically located by the pay phones.

### Shuttles

A shuttle is a van that transports a group of people. There are shuttles that go to the different national parks, tourist attractions and other communities. Look in the Yellow Pages under “Shuttle Service”.

### Bicycles

A bicycle is a cheap way to travel. You can buy one at a department store or a sports store. The Buy, Sell and Trade magazine often lists bicycles for sale. If you want to rent a bicycle, look on the internet for [www.gov.pe.ca](http://www.gov.pe.ca) and type “Bike Rentals and Tours” in the search panel.

When you ride a bicycle in PEI the law is you must wear a helmet.

When you ride a bicycle, use the same road rules as cars. Ride on the same side of the street as the cars and obey the traffic signs like they do. Avoid riding on the sidewalk.

### Travelling Off the Island

If you plan to travel, there are three ways to leave PEI: air plane, ferry or the Confederation Bridge.

#### •By Air

Charlottetown Airport is the only passenger airport in PEI. To contact the Charlottetown Airport look on the internet for [www.flypei.com](http://www.flypei.com). When this book was published there were flights to Halifax, Toronto, and Montreal in Canada, and Detroit in the USA. Prince Edward Air flies to other local airports and communities within eastern Canada. The closest international airport is the Moncton International Airport in New Brunswick.

#### •By Ferry Boat

PEI has two ferry ports.

- The Wood Islands Ferry sails to Nova Scotia. To see the schedule, look on the internet at [www.peiferry.com](http://www.peiferry.com), or you can phone 1-800-565-0201. The ferry crossing takes 65 - 75 minutes. The fare (fee for using the ferry) is paid on the PEI side only.
- The ferry crossing from Souris to Îles de la Madeleine takes five hours. The fares are paid going both ways. To see the schedule, look on the internet at [www.ctma.ca](http://www.ctma.ca) or you can phone 1-888-968-3278.

#### •By Confederation Bridge

The Confederation Bridge is the longest bridge in the world over ice covered waters. The bridge is 13km long. It runs from Borden-Carleton in PEI to New Brunswick. This fare is only charged when you leave the Island. To find out the fare, look on the internet at [www.confederationbridge.com](http://www.confederationbridge.com) or phone 1-888-437-6565.

### Choosing the Bridge or the Ferry

The bridge is faster and does not have schedules. The ferry charges a little more but you are not using your gasoline or putting kilometres on your car. The ferry also gives you to a break from driving.

## Buying Food

- There is no Provincial Sales Tax (PST) on groceries in PEI. Some things that do have tax are: candy, soda, paper plates, food wrap, take-out food or food in a restaurant.
- Large supermarkets like the Atlantic Super Store, Sobey's, Co-op Foods, Save Easy, IGA, and Price Choppers are often cheaper than the specialized or convenience stores.
- Specialized stores have products from other countries. They may be more expensive. Some of these stores are:
  - Pin Yuan Canada on Belvedere Avenue (Asian, Chinese, Thai) 892-8888
  - Brighton Clover Farm on Century Terrance (Lebanese, Middle Eastern) 894-8874
  - Bulk Barn, 465 University Ave 894-7400
  - Root Cellar, 34 Queen St. 892-6227

Most large supermarkets have some products from other countries.

- Convenience stores or corner stores sell a variety of products. They are open late and may be close to home, but their prices are usually higher than large stores.
- Farmers Markets offer local food and crafts. You can find fresh grown foods. The markets usually only operate on Saturdays. Look in the Yellow Pages under "Farmers Markets".

## Cooking and Storing of Food

Meat and seafood you buy in Canada is inspected for safety. If you are not going to cook the meat the same day you buy it, we recommend that you freeze it. When you defrost the meat we recommend that you defrost it overnight in the refrigerator. Many products have a label with safe cooking temperatures and storing conditions.

## Operating Appliances

It is important to know how to use your kitchen appliances. If you are not sure, ask at the store where you bought the appliance. You can also ask PEI Association for Newcomers to Canada.

## Restaurants

When you choose to eat at a restaurant, the final bill can add up quickly. The menu prices do not include the 16.6% tax. Some restaurants have a menu outside so you can see the prices before you go in.

It is also normal to tip your server. On the bill there is a subtotal before tax. Most people tip 10% to 20 % of the subtotal. If you did not like the service then you can tip a smaller amount or nothing at all. At restaurants where you take the food out to eat it is not normal to tip. This is also true at "fast food" restaurants.

In PEI there are restaurants with food from different countries and cultures like:

- Asian
- Cantonese
- Chinese
- Italian
- Japanese
- Lebanese
- Mexican
- Scottish
- Szechuan
- Thai
- African

## Community Gardens

Community gardens are areas of land where you can grow your own fruits and vegetables free of charge. Contact your city hall or community hall for the nearest community garden.

### Quick Fact

.....

**In PEI you have to sort your garbage. There are two cans and two bags. Green can (compost), black can (waste), blue bag (1) paper, (2) metal, plastic, glass.**

## Shopping

Remember, sales taxes are charged on most items. The final price is higher than the price on the box or shelf.

- **Sales** - Most stores have sales. A sales price can mean a percentage off (for example, 20% off), a dollar amount off (\$10 off), buying multiple items (buy three get one free) or no tax.
- **Bargaining** - In Canada when you buy something in a store it is not normal to bargain or barter the price. You can barter if you are buying:
  - a car
  - a house
  - a used item outside of a store, for example at a flea market, yard sale or from the Buy, Sell and Trade magazine.
- **Advertising** - Advertisements can be misleading. Ask questions about any additional fees or additional parts that must be bought.
- **Receipts** - When you buy something you get a receipt. It is a proof of purchase that shows what, when, where, and how much you paid for an item. It is important to keep your receipts. If you need to return your purchase bring your receipt and all the packaging to the store. In most places you may return your item if it is unused within ten days. This may change from store to store. If the item breaks or if it is faulty, it probably has a one year warranty. Ask where you bought the item.
- **Used Goods Stores** - These are also called second hand stores. These stores sell many products like clothes and appliances at a large discount. The products may not be as good as new ones but many stores offer warranties. Some of these stores are Frenchies, Cash Converters, Value Village and Froggies.
- **Flea Markets** - Flea markets are places where people sell used products. They are usually on Sundays. Watch local newspapers for times and locations.

## Shopping Hours

In PEI stores usually open around 8 or 9 am and close at 5 or 6 pm.

The larger stores or supermarkets close at 9 or 10 pm. Stores are closed on Sundays except a few speciality or convenience stores and pharmacies.

Most stores are closed on these holidays:

- New Years Day
- Good Friday
- Victoria Day
- Canada Day
- Labour Day
- Thanksgiving Day
- Remembrance Day
- Christmas Day
- Boxing Day



### Quick Fact

.....

**Did you know most children believe in a tooth fairy? When a child's tooth falls out, they put it under their pillow when they go to bed. The Tooth Fairy (You) will, in the middle of the night, take the tooth and place a small amount of money where the tooth was.**

**Telephone**

•**Emergency Phone Numbers** - Call 911 for emergencies. **Do not call 911 for inquiries.** Call 911 if:

- there is a serious car accident
- someone is hurt or being hurt
- if there is a serious crime
- if there is a house on fire.

The Queen Elizabeth Hospital Emergency number is 894-2200. For hospital emergency numbers outside of Charlottetown look in blue pages in the phone book. There is a place at the front of the telephone book for you to write down local emergency numbers.

•**Toll-free Numbers** - When you use a toll-free number there is no long distance charge. They begin with 1-800, 1-888, 1-877 and 1-866.

•**Numbers that Charge** - Numbers that charge above the normal rate start with 1-900. There is also a charge for directory assistance 411. You can call directory assistance and pay a small fee if you cannot find a number in the phone book.

•**Telephone Companies** - In PEI there are three telephone service providers: Aliant, Island Service Network and Eastlink. You can check the rates that best suit you.

•**Prepaid Calling Cards** - Calling cards offer cheap long distance rates. You buy a prepaid calling card and can call until the time is used up. You can buy these cards at most stores.

•**Cell Phones** - Cell phones or “mobile phones” do not use wires and can be used anywhere. There are two types of cell phones: prepaid cell phones and contract cell phones. *Prepaid cell phones* operate by buying a prepaid-card. When you use your phone you are charged for each call. You do not have a monthly payment. For someone that does not use the phone a lot this may be the best choice.

**Quick Fact**  
.....  
**On street signs or on personal address(mail) you might see (St, Dr, Rd, Av, Crt, Ln, Cr, Cir, Terr) These are different types roadways. Example: (Street, Drive, Road, Avenue, Court, Lane, Crescent, Circle or Terrace).**

*Contract cell phones* offer discounts but you have to sign a contract. You will have monthly bills for the term of the contract. The longer the contract the bigger the savings on the purchase price of the phone. These phones usually have certain times of day that are free to use.

•**Pay phones** - Pay phones or “phone booths” are on city corners and in shopping centres. In PEI, the pay phones cost 25 cents to use. You can use 5, 10 or 25 cent coins as long as they add up to 25 cents for local calls. If you need to call long distance numbers or call collect, dial “0” and the operator will help you.

•**Phone Book** - The PEI phone book is divided into three sections: White Pages, Blue Pages and Yellow Pages.

**White Pages** are sorted by the peoples last names in alphabetical order. The first two sections of the white pages are Charlottetown then Summerside. After these sections the communities are sorted alphabetically. If you cannot find the community you are looking for, look at the community index at the front of the book. This index suggests what town to look in. Smaller communities are sometimes grouped together in one community.

**Blue Pages** are government listings. Most services that the government provides are listed.

**Yellow Pages** list most of the businesses and services in PEI. You can also see the yellow pages on the internet. Look for [www.yellowpages.ca](http://www.yellowpages.ca)

**Computer**

The internet is one of the fastest growing ways to communicate. Almost every service or store has a website. Employers may ask you to apply on-line or by e-mail for jobs. Everyone should know how to use the internet and computers.

• **E-Mail or Electronic Mail** - This is the fastest and least expensive way to send mail. Most people have a personal e-mail address. You may sign up for a free e-mail address and

e-mail website. Look for [www.hotmail.com](http://www.hotmail.com) or [www.yahoo.ca](http://www.yahoo.ca). With e-mail you can send pictures, videos and letters. A typical e-mail address looks like [info@peianc.com](mailto:info@peianc.com)

- **Internet and Computer Training** - There are many computer and internet courses for children and adults in PEI. Holland College offers basic computer training and internet workshops ([www.hollandc.pe.ca](http://www.hollandc.pe.ca)). Look in the yellow pages under "Computer Training."
- **Computer Access Program (CAP sites)** - The government provides Computer Access Points to promote internet learning for everyone. The CAP sites offer computer and internet training. They also offer free internet use to everyone. Most people in PEI are less than 12 kilometres away from a site. For a list of the locations of the CAP sites contact the Atlantic Technology Centre - 566-7600
- **Wireless Internet** - If you buy a laptop or notebook computer you can find free internet service in several places without using a cable. This is sometimes called "wi-fi." Some cafes offer free wi-fi. For a map of free wi-fi internet locations look on the internet for [www.wificharlottetown.org](http://www.wificharlottetown.org)
- **Internet Service** - In PEI there are three internet providers: Aliant, Eastlink and Island Service Network. High speed internet service is better if it is available where you live. It costs more than the slower "dial-up" service. The cost of internet service can be from \$15 to \$45 per month. If you want phone and/or television with your internet service, then you can save money with a "bundle" plan. These bundles are cheaper than buying all your services separately.
- **Television** - If you have a television in PEI you can usually receive at least two channels. Almost all areas in PEI have access to cable TV. Cable TV allows you to see many other Canadian and American stations. There are two providers of cable television: Aliant and Eastlink. Remember to ask questions about any hidden fees, and about discounts for bundled services. Instead of cable TV, you can get a satellite dish. They are offered from two companies: Starchoice and Bell Express VU.
- **Radio** - Many people listen to radio to hear music, advertisements, news, weather and entertainment.

Radio is free. If the power is cut off in a winter storm you can still use a battery radio to hear news updates and music. Radios can operate on two different bands called AM and FM. Most stations use the FM signal because it has a clearer sound. There are still stations on the AM dial.

#### **Local Radio Stations - Charlottetown**

- CBAF French 88.8 FM
- Magic 93.1 FM
- CFCY 95.1 FM
- CBC Radio One 96.1 FM
- Ocean 100.3 FM
- CBC Radio Two 104.7 FM
- K Rock 105.5 FM

#### **Local Radio Station - Summerside**

- C102 FM

### **Newspapers**

In PEI there are several newspapers from different regions. Many of the newspapers offer home delivery. You can phone the newspaper to see if you live in the delivery area.

- **The Guardian** - The Guardian is the largest newspaper on the Island. The Guardian is produced in Charlottetown from Monday to Saturday. This paper includes local, national and international news, sports, weather, a community section, entertainment and the classifieds. You can buy this paper daily or have a subscription.
- **The Journal-Pioneer** - This is the second largest newspaper on the Island. It is produced in Summerside but is available across the Island. This paper has the same sections as The Guardian.
- **The Eastern Graphic and The West Prince Graphic** - These are smaller community newspapers. They are published each Wednesday.
- **La Voix Acadienne** - This is the only french newspaper in PEI. It is printed on Wednesday.
- **The Northern Star** - This is a social newspaper published in North Rustico.
- **The Buzz** - This is a free monthly paper. It features entertainment, festivals, bands and other information about the Island. You can get it in many places in PEI.

- **Buy, Sell and Trade** - This magazine lists items which people want to buy, sell or trade. You can place an ad for free. For information look on the internet for [www.peibst.com](http://www.peibst.com).
- **The Penny Saver** - This monthly magazine is published in Prince County. You can place an ad to sell things or promote your services. This is a free magazine to pick up but it does cost to place an ad. Look on the internet for [www.pennysaver.ca](http://www.pennysaver.ca)

You can buy other national and international newspapers throughout the Island.

**Post (Mail)**

A stamp for a basic letter to anywhere in Canada costs 51 cents plus tax. This price goes up every few years. The price also goes up if you want to send larger and heavier items. Ask at the Post Office.

You can also send packages by courier. Look in the yellow pages under “Courier Service.” Faster shipping costs more.

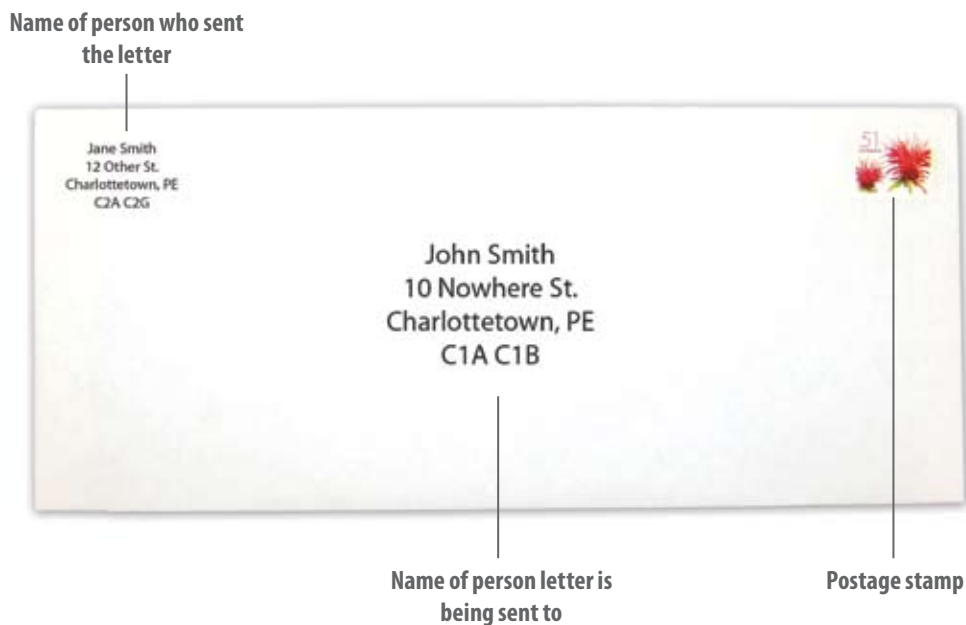
You will find two large red mail boxes in some public areas. One is for PEI mail, the other for mail going off-Island. The Island box indicates different postal codes.

Putting an address on your envelope:

- **First Line** - The person’s first and last name
- **Second Line** - The person’s street number and street name
- **Third Line** - If there is a PO Box number
- **Forth Line** - The city and province or state
- **Fifth Line** - The country and postal code or zip code

Put a stamp on the top right corner of the envelope. Write your name and address in the top left corner so it will be returned to you if the post office can not deliver it.

Mail is delivered Monday to Friday. There is no mail delivery on Saturday, Sunday or government holidays.



## HEALTH CARE

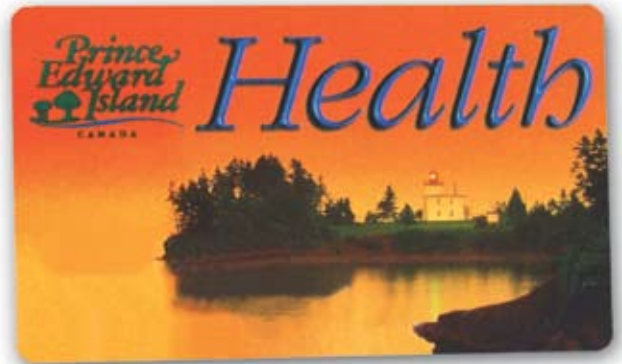
In Canada health care is paid for using our tax money. To get health care in PEI, you need a health card. It lets you get most health care services for free. When you arrive in PEI, it is very important to apply for this card as soon as possible. When you get it, carry this card with you at all times.

To apply for your PEI Health Card, you can get an application from:

- a doctor's office
- a pharmacy
- an immigrant serving organization
- or call the Health Department at 368-6130

When you complete the form, you will need to show your:

- birth certificate
- passport
- confirmation of permanent residence (IMM 5292)
- or permanent residence card



Your Health Card is only for you. Each member of your family needs their own card. You can not exchange it with anyone else. If you let someone use your card or use another person's card you could lose your health benefits. You could face criminal charges and be asked to leave Canada.

### What Is Covered Under "The Canada Health Act"

The health system provides services like:

- most physicians' services and supplies
- necessary nursing services
- necessary surgery and supplies
- hospital room / food and supplies
- most therapies
- most drugs administered in the hospital
- obstetrical services, including pre-natal and post-natal care, newborn care or any complications of pregnancy such as miscarriage or caesarean section

For the complete list or other information phone the PEI Health Department at 368-6130.

### What Is Not Covered Under "The Canada Health Act"

The health system will not pay for:

- crutches and other such appliances
- semi-private or private rooms in hospitals
- certain drugs for use outside the hospital
- ambulance user fees or travel expenses
- emergency air evacuation user fees
- eye glasses or lenses or other appliances such as hearing aids, artificial limbs or other devices
- immunizations, flu shots or travel vaccines
- dentist services

There are other things that are not included. For more information contact the PEI Health Department at 368-6130.

## Finding a Family Doctor

First apply for your Health Card.

To get a family doctor you will be put on a waiting list. To get your name on the waiting list contact the PEI Health Department at 1-902-838-0916. Tell them you would like to be placed on the family doctors waiting list. You can also tell them if you prefer a male or a female doctor.

## While on the Waiting List

While you are on the waiting list, you can still get medical help. Below are some medical centres that offer walk-in clinics

- Charlottetown - Boardwalk Professional Centre  
- 368-2004
- Charlottetown - Polyclinic Professional Centre  
- 629-8810
- Central Queens Family Health Centre - 621-3050
- Cornwall - Cornwall Medical Centre - 566-2117
- Crapaud - Wholeness Family Clinic - 658-2000
- Hunter River Medical Centre - 613-3050
- Parkdale Pharmacy - 894-4447
- Sherwood - Sherwood Medical Centre - 566-4734
- Souris Family Health Clinic - 687-7033
- Summerside Medical Clinic - 432-8181

These clinics are not for life threatening situations. Use one if you cannot wait for your family doctor OR you do not have a family doctor.

## Emergency Treatment

If you have an emergency, require stitches, have a broken bone or need urgent medical attention go to the hospital. If it is very urgent call 911.

Note: To use these services you need your health card. Keep your health card with you at all times.

### Quick Fact

.....

**There are many types of counselling such as: Career, credit & debt, marriage, family, individual, management, mental health, pregnancy, psychologists, social and stress. For contact information look in the yellow pages under Counselling Service**

## Additional Health Insurance

You can buy additional health insurance from a private company. This may help pay for the things that the Canada Health Act does not cover. You can buy additional insurance or medical plans that give you a discount on medication. Depending on your level of insurance you can get help with eye glasses, dental services, medical supplies or medical travel costs. You can find the insurance companies listed in the yellow pages under "Insurance".

## Other Health Care Services

- School Health Program
- Immunization Program
- Pre-natal Classes
- Children's Dental Care Program
- Mental Health Clinics
- Organizations that help with drug, smoking and alcohol problems
- Community Support Services

For more information about these and other services, contact either PEI Association for Newcomers to Canada at 628-6009 or look in the blue pages under



“Health.”

### Interim Federal Health Program (IFHP)

The Interim Federal Health Program (IFHP) provides emergency and essential health care coverage to refugees. If you are a refugee and you do not have provincial health care coverage, IFHP may help with:

- emergency dental care
- eye exams and glasses
- some prescription medicines
- medical examinations
- contraceptives

If you are a refugee you should apply to the IFHP as soon as you arrive. The wait time may be 8 to 12 weeks. Go to the Immigration Office at 134 Kent Street (Charlottetown) or call 1-888-242-2100. They will give you a photo identification and a medical document. When you go to the doctor and pharmacist, you must bring the identification and document with you.

Refugees are still eligible for partial health care benefits after they qualify for PEI health care.

The IFHP will not reimburse you if you already paid for the medical services. You must bring the medical document and photo with you to each visit.

### Having a Child in PEI

If you are expecting a child, plan ahead and remember the hospital is there to help you.

The health care system covers the cost of pre-natal (before birth) and post-natal (after birth) care. When the baby is born you will need to:

- register the birth
- get a Birth Certificate
- apply for a social insurance number for the baby

Within 30 days of the birth of a child in PEI, the birth must be registered with Vital Statistics. This is usually done in the hospital after the baby is born. After the birth is registered, a follow-up letter is sent to the parent(s). This letter is called a Confirmation of Birth. If it is returned within 30 days of the birth, the parent can make changes to the information on this form. The letter also gives you a chance to request a Birth



Certificate.

**Pregnancy Counselling** - If you have questions or concerns about you or your baby you can phone Birthright PEI at 628-6028 or look on the internet at [www.birthright.org](http://www.birthright.org). Another group is Magical Child Pregnancy & Birth Support at 629-4833.

### Becoming A Canadian Citizen

After you live in Canada for three years, you may be eligible to become a Canadian citizen if:

- You have lived in Canada for three years with a permanent resident card.
- You are 18 years of age or older. If you are under 18 you may either apply at the same time as your parents. If your parents are already Canadian citizens you may apply right away and do not have to wait three years.
- You know English or French
- You write and pass a test about Canada's history, geography and political system. If you are under 18 you do not have to write the test.

For complete information, guidelines and forms look

## EDUCATION

### Child Care

Children less than 12 years of age must never be left alone. It is the law.

Many parents that have young children are working. Here are some choices for child care:

- Take your child to a child care centre
- Hire a babysitter that comes into your house
- Take your child to a babysitter's house.

### Schools

If you are a resident of PEI, public school is free. Children may attend if they are 6 years old on or before:

- October 31 for the school season of 2006-2007;
- September 30 for the school season of 2007-2008; and
- August 31 for the school season of 2008-2009

The law requires children from 7 to 16 years old to attend school. The Government pays for school from grade 1 to grade 12.

The PEI school system has three levels of schools:

- elementary school - grades 1 to 6
- junior high school - grades 7 to 9
- high school - grades 10 to 12

In PEI there are 65 public English schools and 5 public French schools.

### Where Should My Child Go to School?

In PEI there are three school boards. The Eastern School Board is for people in Queens and Kings County. The Western School Board is for people in Prince County. The French Language School Board is for the French schools in PEI.

Call one of the School Boards and ask for suggestions about where your children should go to school. The phone numbers are in the blue pages under "Schools."

Boys and girls go to the same school and usually eat lunch on location. Some one has to make their lunch at home before the children go to school and send it to school with them.

The school season runs from September to June. The school day starts around 8:00 or 8:30 am and ends at 2:30 or 3:15 pm Monday to Friday. The schools have two extended holidays: December Break and March Break.

### Things to Know About Schools in Canada

- Schools are less strict in Canada than in many other countries.
- Teachers are forbidden to use physical punishment.
- Teachers do not normally have any physical contact with students.
- Teachers are friendly and informal with students.
- Teachers like to meet with the parents.
- Students are allowed to express their own opinions and thoughts.
- There is a high degree of respect for teachers and learning.
- Immigrant children are entitled to English or French language instruction.
- It is illegal not to send your children to school in Canada

*Note: The government may pay for 60 hours of tutoring for children under 18 who are enrolled in public school. If you are older than 18 the government may pay for Language Instruction for New Canadians (LINC). First you should visit PEI Association for Newcomers for a free English language assessment.*

### French Schools

There are choices for your child if he or she wants to learn French. PEI has five French schools. If your child does not want to learn completely in French, the English schools offer some French programs.

### Information for Parents

If your child needs to miss one or more classes, write a note to the teachers explaining why. Do not keep your child home unless he or she is sick, has a doctor or dentist appointment or there has been a family emergency.

Contact your child's teacher if your child:

- is unhappy at school
- needs more help with English
- does not understand the school work
- finds the work too easy or too hard
- has problems with other children

It is good to keep in contact with the teacher. You do not have to wait until problems start.

### School in the Winter Months

During the winter months snow storms or other harsh conditions may delay school opening or close it for the day. Usually you will hear about a snow storm approaching on the radio. The radio will tell you about school cancellations. The radio will not say your children's school name. It will say a school board or a family of schools is closed or delayed. You may have to arrange child care if school is cancelled.



### Organizations to Help Parents and Children

Here are some organizations that help parents and children:

- **The Home and School Federation** - This is a volunteer program for parents. This organization is concerned with children and their needs at school and home. Anyone can join.
- **Ears and Eyes Neighbourhood Watch Program** - This program is for residents of a neighbourhood. They keep their ears and eyes open, for crime or other concerns. This group keeps in touch with the local police departments. If you would like to join, contact your local police department.
- **Crime Stoppers** - If you see a person committing a crime phone 1-800-222-8477. Your identity will be kept confidential and you could be eligible for a cash payment.

### Parents Should Know

- where their children are at all times
- their children's friends
- their location and surrounding area

### Immunization Program

This is a program for children up until grade nine. Immunization gives your children vaccines to protect against diseases like measles, mumps, rubella, polio, tetanus and diphtheria.

### IMPORTANT Things Your Children Should Know

Teach your children:

- to know their first and last names and your first and last names
- to know their address and telephone number
- where to go in an emergency
- to never talk to strangers
- to never ever get into a stranger's car even if the stranger says they know their parents
- to never accept candy or gifts from strangers
- to always play in a safe place
- to walk in groups, whenever possible
- to always tell you where they are
- to never play with matches or use the stove or oven

## POST SECONDARY EDUCATION

### Adult Education

There are many choices for adult education programs in PEI. They range from basic language training to advanced studies. For a list of schools look for “School-Academic-Colleges & Universities” or “Schools - Language” in the yellow pages.

If you have any questions ask the PEI Association for Newcomers.

### Some programs that specialize in English Second Language (ESL):

- LINC (Language Instruction for New Canadians) - phone 566-9628
- Study Abroad Canada - phone 628-2379 or visit 51 University Ave, Charlottetown
- Holland College - phone 1-800-446-5265
- The University of Prince Edward Island - phone 628-4353 or visit 550 University Ave, Charlottetown
- Canadian Centre for Language Training - phone 628-1664 or visit 51 University Ave, Charlottetown
- Linden English Tutoring Services - phone 393-4915
- Spell Read Canada P.A.T. Learning Systems Inc. phone 892-9645 or visit in the Confederation Mall, Queen St, Charlottetown

### Quick Fact

The electric voltage in Canada is 110/120V 60Hz. Appliances from other countries may require a converter.

### Quick Fact

Did you know if you want to buy a pet, there are pets in shelters looking for homes. ([www.peihumanesociety.com](http://www.peihumanesociety.com)) These pets were left by their owners and looking for homes. The pets are in good health, all needles and vaccinations are complete. But, you may buy from pet stores as well.

Remember, you usually have to pay for adult education. Sometimes you can get financial help. You can ask about this at the PEI Association for Newcomers.

### Colleges and Universities

If you are interested in post secondary education you can look for information about:

- University of Prince Edward Island (UPEI) - look on the internet at [www.upei.ca](http://www.upei.ca) or phone 1-800-606-8735
- Holland College - look on the internet at [www.hollandc.pe.ca](http://www.hollandc.pe.ca) or phone 1-800-446-5265
- Société éducative de l'Île-du-Prince-Édouard, collège communautaire de langue française de l'Î.-P.-É. [www.socedipe.org](http://www.socedipe.org) 1-877-854-3010

For post secondary education there are different kinds of financial aid:

- Scholarships
- Grants
- Student loans
- Bursaries

You can ask about financial aid at the office of the school you plan to attend.

### Assessing Your English Language Ability

You may have your English skills assessed at the PEI Association for Newcomers. They can measure skills in four areas: listening, speaking, reading, and writing.

### Public Libraries

Public libraries are good places to learn, read, study and meet people. Most public libraries offer internet service for research and e-mail. You can become a member for free. You will receive a library card so you can take books, CDs and DVDs home. You need to return them within a certain period of time.

PEI has many libraries. To find one look in the blue pages under “Libraries” or look on the internet at [www.library.pe.ca](http://www.library.pe.ca).

## EMPLOYMENT

**Where to Look for a Job**

Here are some suggestions about where to look for jobs:

- **Newspaper** - In the back of the newspaper is a section called “Classifieds.” Look for “Help Wanted.”
- **Job Bank** - The Government of Canada has a website with a list of jobs. Look on the internet at [www.jobbank.gc.ca](http://www.jobbank.gc.ca)
- **Service Canada, also called HRSDC** - They can help you:
  - prepare for and locate a job
  - learn interview skills
  - complete an application and a résumé

The office is at 161 St. Peters Road, Charlottetown. Phone 1-800-O-CANADA (1-800-622-6232) or look on the internet at [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

- **Signs on Windows or Help Wanted Signs** -

Some employers put signs on their windows and buildings. When you see a “Help Wanted” sign you should write down the name of the business with the phone number and call it during normal business hours. You can also go in, ask for the manager and introduce yourself. You should only do this if you are dressed appropriately.

- **Job Posting Web Sites** - Some jobs are posted on the internet. Look on the internet at [www.monster.ca](http://www.monster.ca) and [www.workopolis.com](http://www.workopolis.com). When you are using a job posting web site, never give out your Social Insurance Number (SIN).

- **Immigration Web Site** - Look on the internet at [www.gov.pe.ca/immigration](http://www.gov.pe.ca/immigration) and use the phrase “Working in PEI” in the search panel. You will find more hints and tips about where to find jobs.
- **The PEI Association for Newcomers to Canada** - They have employment counselors to help you.

**Quick Fact**  
.....

**Traditional industries of PEI are agriculture, tourism and fisheries. Industries like manufacturing, aerospace technology, renewable energy and bio-science are rapidly expanding.**

- **Friends and Family** -

Ask your friends and family if they have seen any signs or if they have heard of anyone that is hiring.

- **Jobs of Interest** -

You can apply to places that interest you, especially if you have knowledge or experience with that kind of business.

- **The Employment Journey** - This newspaper is printed every two months. It has information about available jobs and the work force. Look on the internet at [www.employmentjourney.com](http://www.employmentjourney.com)

**Quick Fact**  
.....

**Look on the internet at [www.labourmarketinformation.ca](http://www.labourmarketinformation.ca) for information on training and jobs available in PEI.**

**Volunteering**

One way to get experience and references is to volunteer. Although you do not get paid, it is a good way to:

- feel like part of the community
- get experience
- meet new people

**Preparing for a Job**

Here are some steps to prepare for work:

- **Your Application**

The application is a form that you fill out for your potential employer. You may take it home to fill it out. The application will ask you about past employment, education, volunteer experience, and references. Often there is a section where it might ask you to briefly talk about yourself. You should fill it out as neatly as possible. You should send it back with a cover letter and résumé.

- **Your Cover Letter**

This briefly highlights your achievements and experiences. It should only be one page long or less. We suggest you address it to the employer, and then write four paragraphs:

- The first paragraph is a short introduction about yourself and what job you are applying for.

- The second paragraph should be about your qualifications and education.
- The third paragraph should be about your relevant work experiences.
- The fourth paragraph is the conclusion. Thank the person for their time. Tell how the employer might get in touch with you by e-mail or phone.

#### • Your Résumé

Your résumé is a document that lists your experiences, education and training, accomplishments and your future goals. This document is important. It is a chance for you to show why you are a good person for the job. You can ask for help from Service Canada (HRSDC) or The PEI Association for Newcomers.

When you deliver your application or a résumé:

- dress appropriately
- be well groomed
- do not smoke or chew gum in or around the building where you are going to meet with the employer.
- be polite and positive
- do research - if you have a meeting or interview, you should get some information about the company. Find out what they do and who their customers are.

#### • Your Interview

After the employer reviews your résumé he or she may decide to call you for an interview. During the interview try to remain calm, be attentive, show eye contact, listen and ask questions. Asking questions shows that you are interested.

Remember, being nervous is normal.

If you would like tips and hints on what to ask in the interview and what kinds of questions you may be asked call Service Canada or look on the internet at [www.monster.ca](http://www.monster.ca) and click on “Career Centre.”

#### Quick Fact

.....

**If you are pregnant you have the right to take maternity leave. You may take a leave from your employer for a set period of time. For more information check the employment standard act at [www.gov.pe.ca](http://www.gov.pe.ca) keyword: employment standards**

### Minimum Wage

Since August 1, 2006, the minimum wage in PEI is \$7.15 per hour. The government changes this from time to time.

### Services that Recognize International Credentials and Education

It is important to be able to use the education and training that you had in your home country. You can consult one of these foreign credential recognition companies:

- Academic Credentials Assessment Service.  
Look on the internet at [www.gov.mb.ca/labour/immigrate/ewcomerservices/7a.html](http://www.gov.mb.ca/labour/immigrate/ewcomerservices/7a.html)
- International Credential Evaluation Service. Phone toll-free 1-866-434-9197 or look on the internet at [www.bcit.ca/ices](http://www.bcit.ca/ices)
- International Qualifications Assessment Service. Phone toll-free 1-800-427-2655 or look on the internet at [www.advancededucation.gov.ab.ca/iqas/iqas.asp](http://www.advancededucation.gov.ab.ca/iqas/iqas.asp)
- World Education Services, Canada, phone toll-free 1-866-343-0070 or look on the internet at [www.wes.org/ca](http://www.wes.org/ca)

Canadian Information Centre for International Credentials gives references for all these services. Look on the internet at [www.cicic.ca/evaluation/services.en.stm](http://www.cicic.ca/evaluation/services.en.stm)

### Red Seal Program

This program sets Canadian standards for most trades. If someone is Red Seal certified they can work in their trade all across Canada. For information look on the internet at [www.red-seal.ca](http://www.red-seal.ca).

### Trades That Require Credentials in PEI

In PEI many trades require training and diplomas. For a list of trades look on the internet at [www.gov.pe.ca](http://www.gov.pe.ca) and use the phrase “Careers in Designated Trades” in the search panel.

## LAW S AND LEGAL A D V I C E

### The Canadian Human Rights Act

The purpose of this act is to promote equality and prohibit discrimination. In this law discrimination can include race, nationality or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, disability and conviction for which a pardon has been granted.

At work, no one should be held back from a promotion, be refused employment, or have their employment ended because of discrimination.

If you feel you have been a victim of discrimination contact the PEI Human Rights Commission at 1-800-237-5031.

### Your Legal Will

A Personal Will is a document that says who gets your belongings after you die. This is a very important document. It also says who the guardian of your children will be. You should contact a lawyer to prepare your will.

### Legal Advice

If you need legal advice you can contact the Law Society of Prince Edward Island at 566-1666.

You can also call the Community Legal Information Association at 892-0853 or look on the internet at [www.isn.net/clipei](http://www.isn.net/clipei)

If you want to know if something is legal or not, contact your local police or RCMP.

DO NOT call 911 unless there is an emergency.

### Quick Fact

.....

**Police Officers are never to accept money. If you get pulled over by a police officer and he or she asks for money, do not pay. As soon as you can report this. This is very rare and is just a reminder**

### Alcohol, Tobacco and Drugs

Some laws in PEI are:

- You must be 19 years of age or older to purchase, consume or possess alcohol or cigarettes
- Drinking and driving is highly illegal, regardless of age
- The consumption or possession of drugs, that are not purchased at a pharmacy or prescribed by a doctor, is illegal.

### Police

If the police arrest someone, they must:

- Identify themselves as police officers
- Tell the person they are under arrest and give the reason for the arrest
- Tell person they have the right to speak to a lawyer and supply a phone book if necessary.

The person arrested has the right not to answer any questions until a lawyer is present.

## GOVERNMENT

In Canada there are three levels of government: Federal, Provincial and Municipal.



**Federal Government** is the highest level. It is responsible for:

- Defense
- Criminal law
- Employment Insurance
- Postal service
- Census
- Copyrights
- Trade regulation
- External relations
- Money and banking
- Transportation
- Citizenship and Indian affairs

**Provincial Government** is responsible for:

- Property and civil rights
- Administration of justice
- Natural resources and the environment
- Education
- Health
- Social Assistance
- Waste collection
- Libraries
- Roads
- Ambulance Services

**Municipal Government** is the governing body of a city, town or community. It is responsible for:

- Water and sewage
- Public transit
- Land use planning
- Emergency services
- Animal control

### Religions and Churches

PEI has a diverse culture with people of different religions. To find a church look in the yellow pages under “Churches” or look on the internet at [www.gov.pe.ca](http://www.gov.pe.ca) and use the phrase “Churches” in the search panel.

### Programs to Help Newcomers

It can be difficult when you arrive in a new country with new customs. There are some organizations and businesses that can help you:

- **Population Secretariat** - phone 368-6300 or look on the internet at [populationsecretariat@gov.pe.ca](mailto:populationsecretariat@gov.pe.ca)
- **Provincial Nominee Program** - phone 566-7377 or 1-800-668-1010
- **PEI Association for Newcomers** - phone 628-6009, 25 University Avenue, Suite 400, e-mail [info@peianc.com](mailto:info@peianc.com)
- **Citizenship and Immigration Canada** - phone 1-800-242-2100
- **Study Abroad Canada** - phone 628-2379 or look on the internet at [www.studyincanada.ca](http://www.studyincanada.ca)
- **International Tea House** - phone 892-1002
- **International Friendship Association** - phone 892-1002
- **Welcome Wagon** - The Welcome Wagon welcomes if you are new to the area. Look on the internet at [www.welcomewagon.ca](http://www.welcomewagon.ca)
- **Ethnic Culture Association**- There is a list of over 60 different ethnic cultural communities in PEI. Contact Thilak Tennekone, phone 368-4184, or look on the internet at [www.gov.pe.ca/diversity](http://www.gov.pe.ca/diversity), or e-mail [ttennekone@gov.pe.ca](mailto:ttennekone@gov.pe.ca)



## Special Days in Canadian Culture

*February 14 - Valentine's Day* - This is a day where people express love to the people they care about.

*March 17 - St. Patrick's Day* - This is a social day when many people wear green clothing, shamrocks and Irish hats to celebrate Irish culture.

*April - Easter* - Easter has a religious history but it also has a tradition where children wake up in the morning and hunt for chocolate eggs.

*May (the second Sunday in May) - Mother's Day* - This is a celebration and a recognition of mothers.

*May (the Monday before May 25) - Victoria Day* - A holiday to celebrate the Queen's Birthday.

*June (the third Sunday in June) - Father's Day* - A celebration and a recognition of fathers.

*July 1 - Canada Day* - A celebration of Canada, with music, fireworks and food.

*August - Gold Cup Day* - A holiday where everyone stands along streets in Charlottetown and watches the Gold Cup and Saucer Parade.

*September (the first Monday of September) - Labour Day* - A holiday to pay tribute to working men and women.

*October (the second Monday of October) - Thanksgiving Day* - A day where we give thanks to everyone in our lives. Canadians usually have a traditional meal of turkey and vegetables.

*October 31 - Halloween* - A special day for children. They dress up in costumes and go to peoples' homes to collect treats.

*November 11 - Remembrance Day* - This day we remember and honour veterans and members of armed forces.

*December 25 - Christmas* - Christmas is a religious holiday but it is also a celebration of giving and receiving gifts. People buy a Christmas tree and put lights and decorations on it.

*December 31 - New Year's Eve* - New Year's Eve is when people gather to celebrate the new year.

## Entertainment

Each year in PEI there are many events and festivals. To find out more:

- read the Buzz magazine
- listen to the radio
- visit the Tourist Information Centres
- look on the internet at PEI's tourism website [www.gov.pe.ca/visitorsguide](http://www.gov.pe.ca/visitorsguide) and click on the link "What's Happening This Month"
- read the newspaper

To see the festivals and events calendar, look in the PEI Visitor Information Guide or look on the internet at [www.gov.pe.ca/visitorsguide](http://www.gov.pe.ca/visitorsguide)

## Sports and Recreation

For a list of sport organizations, activities and clubs contact Sport PEI at 368-4110 or look on the internet at [www.sportpei.pe.ca](http://www.sportpei.pe.ca).



## Starting a Business

If you want to start a business in PEI here are some useful contacts:

- **Canada Business Service Centre** - phone 368-0771. The Centre will help you with research, investment ideas and lists of other businesses in your area of interest.
- **Prince Edward Island Business Development Inc.** - phone 368-6300. This department will help you with development and expansion of your business ideas. Ask them about:
  - Marketing Assistance
    - Financial Assistance
    - Web Base Assistance
    - Winter Production Assistance
    - Assistance in Craft Development
    - Entrepreneur Programs
- **Charlottetown Chamber of Commerce** - phone 628-2000. The Chamber will not help you start up of a business but you can make useful contacts there.

### If Someone in Your Family Dies

First:

- inform other family members of the death
- consider any religious rites
- contact a funeral home

Your funeral director will:

- arrange the transfer of the body to the funeral home
- explain the funeral preparation process
- help you arrange the funeral

You will need to provide this information about the

person who died:

- full name
- date and place of birth
- address
- social insurance number
- occupation
- next of kin
- parent's names
- date and place of death

This information is needed to register the death with the Government.

### NOTES:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---





# City of Charlottetown

Charlottetown  
Harbour

Town of  
Stratford

CHARLOTTETOWN WATERFRONT

Canadian Heritage River

Hillsborough (East)

SOUTHPORT

EAST ROYALTY

SHERWOOD

HILLSBOROUGH PARK

PARKDALE

LEWIS POINT

North (Yorke) River

BRIGHTON SHORES

Victoria Park

DUCHESS POINT

OLD BATTERY POINT

YORK POINT

ROSE BANK POINT

Stewarts Cove

BUNBURY

KELLYS POINT

Kellys Cove

Hillsborough Bridge

Cotton Memorial Park

FERRY POINT

University of  
Prince Edward Island

Atlantic Veterinary  
College

Antiquarian  
National Historic Site

Experimental  
Farm

Charlottetown  
Driving Park  
Horseshoe Racing

Charlottetown  
Civic Centre

Peeler's Wheel  
Shops  
Exposition  
Centre

Charlottetown  
Yacht Club

Bramsonfield  
Horticulture  
Foundation

SHERBROOKE

2

Prince County Hospital

# City of Summerside

121

11

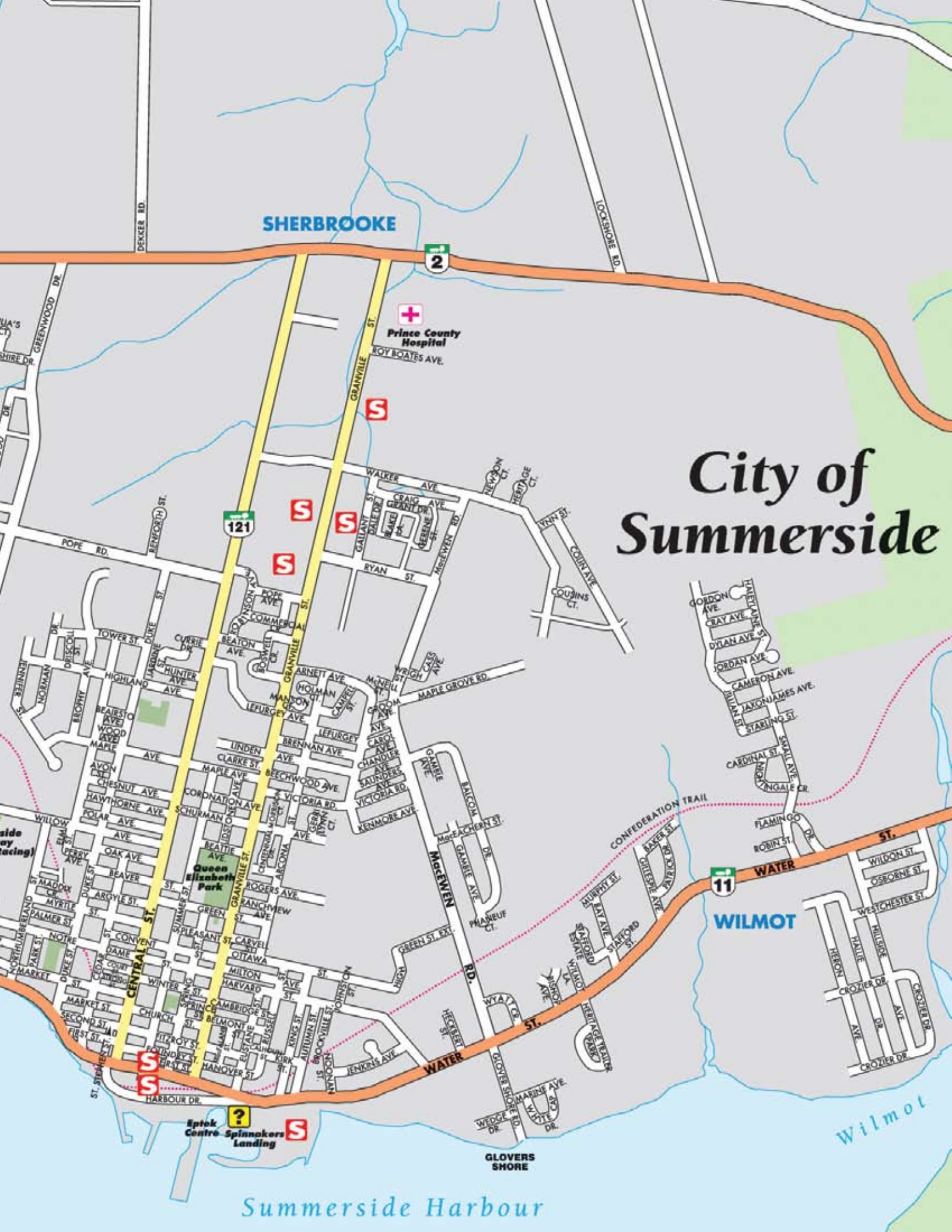
WILMOT

Wilmot

Summerside Harbour

Spinnakers Landing

GLOVERS SHORE



## CONTACT NUMBERS AND INFORMATION

	Name	Number	Address
Dentist			
Doctor			
Walk-In Clinic			
Emergency	Police	911	
	Fire	911	
	Ambulance	911	
	Poison Control	911	
Non-Emergency	RCMP		
	City Police		
Bank			
Credit Card			
PEI Association for Newcomers to Canada	PEI ANC	628-6009	25 University Ave Suite 400
Children's School			
Church			
Taxi			
Parent's Work			
Neighbour			





WELCOME TO THE  
PROVINCE OF PRINCE EDWARD ISLAND