

Welcome to

Queens

Resource Guide



Region of Queens Municipality

GENERAL INFORMATION

Weather (Climate)

Nova Scotia is located on the east coast of Canada and is almost entirely surrounded by the sea. The weather, also called climate, is moderated by the sea and makes Nova Scotia the warmest province in Canada. The average temperatures are:

During Spring in Nova Scotia - March 20 - June 20

Temperatures average in the 10 to 15 degrees Celsius range (50 to 60 degrees Fahrenheit).

During Summer in Nova Scotia - June 21 - September 21 Temperatures average in the 20 to 25 degrees Celsius range (70 to 80 degrees Fahrenheit).

During Fall, also called Autumn, in Nova Scotia - September 22 – December 20 Temperatures average 10 to 15 degrees Celsius range (50 to 60 degrees Fahrenheit) in October and early November and the 0 to 10 degrees Celsius range (30 to 50 degrees Fahrenheit) in late November and December.

During Winter in Nova Scotia - December 21 - March 19 Temperatures average from -1 to -15 degrees Celsius (0 to 30 degrees Fahrenheit).

Metric and Imperial Measure

Canada's official system is metric. People in Canada use both metric and imperial measurements, such as kilogram (kg) and pound (lb). Distances and speed limits on roads are in kilometres (km) and gas is measured in litres (l). Canadians measure temperature in degrees Celsius (C).

Shopping

Most stores open around 9 a.m. or 10 a.m. and close by 6 p.m. Some stores may be open late in the evening. People do not bargain for a lower price in stores that sell new products. When you buy an item, keep the receipt in case you want to return it.

You have to pay tax on most things you buy – The Harmonized Sales Tax (HST) is administered by the federal government. It combines the federal Goods and Services Tax (GST) of five per cent and Nova Scotia's value-added tax which is 10 per cent for a total of 15 per cent.

Social Customs

Nova Scotia is known as a vacation paradise, with its stunning scenic beauty, warm summer and fall weather, and outstanding outdoor recreational activities. The people are friendly and enjoy their laid back lifestyle. Canada's society is multicultural. By law, you have to respect other people's lifestyles, beliefs and culture, and they have to respect yours. In Nova Scotia, it is against the law to smoke in public buildings. In public, you may drink alcohol only in places that have a liquor license. Nova Scotians may be somewhat reserved and you may have to take the initiative in establishing friendships.



THE FIRST FEW DAYS

The First Few Days The First Few Days When You Arrive

- Exchange your money for Canadian currency
- Get a map of the area and find out about transportation in your area
- Find a place to live
- Have your utilities hooked up in your new home
- Buy insurance for your home and belongings
- Apply for a Social Insurance Number (SIN)
- Apply for a Nova Scotia Identification Card (ID Card)
- Register for the Nova Scotia Health Card (MSI)
- Open a bank account
- Apply for the Canada Child Tax Benefit for children under 18 years old
- Register children for school
- Apply for a Nova Scotia driver's license



FINDING A PLACE TO LIVE

Types of Housing

- An apartment or suite usually has one or more bedrooms. All apartments and suites have a kitchen with a stove and refrigerator, a bathroom and a living room. Suites/Rooms for rent may be in an apartment building or in a house. Studios or bachelor apartments have one room with a kitchen area and a bathroom. The average rent for a: bachelor studio apartment is \$450- \$550 a one bedroom apartment is \$600 - \$700 a two bedroom is \$700 - \$800 and a three bedroom apartment is \$800 - \$900. Rentals are usually listed in the local newspaper (www.lighthouse.ca , www.theadvance.ca) and online classified sites such as www.kijiji.ca/h-halifax/80010 .
- A duplex is a house divided into two separate apartments. It may be bought or rented.
- A townhouse is a small house joined to other small houses. It may be bought or rented.
- An apartment building has one owner for the whole building. In a condominium (condo or strata) building, each apartment is owned by one person or family.
- A mobile home can be moved from one place to another. It is usually cheaper to buy than a house. You must also buy or rent the land to put a mobile home on.
- A room for rent is usually in a shared house or apartment. Everyone shares the kitchen and bathroom.
- Room and board means a room and meals. Furniture is included.

Tenancy Agreement

Once you rent a place, you are then considered a tenant (someone who rents a room, an apartment or a house) and you will need to sign a tenancy agreement. This agreement gives you the rules for renting your home. Tenants are responsible for paying the rent on the first day of every month or on an agreed date, keeping the place clean, and not disturbing other tenants. If you have any questions, you can call 1-800-670-4357 or visit www.gov.ns.ca/snsmr/access/land/residential-tenancies.asp

Check for Damage

You usually have to pay some extra money when you move in. The landlord keeps this money until you move out. The landlord can use this money to pay for any damage you do. If there is no damage and the apartment is clean when you move out, the landlord will give you back the money plus interest.

References

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

Utilities

Utilities are electricity (hydro), fuel oil, telephone, cable and internet. In some cases, the landlord may pay for the heat and hot water or other utilities and you may have to pay for the rest of the utilities yourself. Sometimes you have to pay for all of the utilities and the cost to get them connected.

Electricity

Nova Scotia Power (NSP)

Telephone: 1-800-428-6230

Website: www.nspower.ca



Oils Propane

For a list of companies that provide home heating oil, please check the Yellow Pages in the phone book under Oils or Propane.

Insurance

Tenants should buy insurance for their belongings (the things you own). If there is a fire or a robbery in your home, the insurance company will pay for most of the cost of what you lose. Look in the yellow pages, under Insurance Agents and Brokers.

Buying a Home

Our region has a wide variety of real estate options. Residential properties within towns or along the countryside, coastal and farm acreage, condominiums and many other options can be found at a wide range of costs by visiting www.realtor.ca or www.mls.ca. When buying a home in Canada it is important to remember that the asking price is not always the price you will have to pay in order to make a purchase. It is important to research current home values that will help you make a fair offer.

IDENTIFICATION INFORMATION

Social Insurance Number

If you are a newcomer to Canada or a temporary resident, you need to apply for a Social Insurance Number (SIN). When you apply, you will receive a wallet-sized card with a 9-digit number (your unique SIN). You need this number in order to work in Canada or to have access to government programs and benefits. To learn about the SIN, apply for a SIN, learn about documentation needed, visit the Dawson B. Dauphinee Building, 77 Dufferin Street, Bridgewater, Nova Scotia or go to www.servicecanada.gc.ca

Identification Card

The launch of the new Identification Card is part of government's commitment to protect the personal safety and identity of all Nova Scotians. This initiative is part of an Atlantic provinces' joint venture to comply with changing national and international security standards relating to personal identification. These cards can be obtained at Service Nova Scotia or the Registry of Motor Vehicles office.

Health Card

Nova Scotia's Health Insurance Programs are designed to provide eligible residents with coverage for medically required hospital, medical, dental and optometric services with some restrictions.

The Medical Services Insurance Programs are administered by Medavie Blue Cross on behalf of the Nova Scotia government. The Department of Health and Wellness provides policy direction for the programs. The Hospital Insurance Program is administered directly by the Department of Health and Wellness. The cost of providing these services to Nova Scotians is met through the general revenues of the province. You pay no premiums. Contact 1-800-563-8880 or go to www.gov.ns.ca/health/msi



MONEY AND BANKING

Opening a Bank Account

Queens County offers several banks in which to do business. To open a bank account, you will need at least two pieces of identification such as your passport, social insurance number or personal identification card from Nova Scotia Access.

- Bank of Montreal: 1-877 225-5266 www.bmo.com
- Royal Bank of Canada: 1-800-769-2511 www.rbcroyalbank.com
- Scotiabank: 1-800-472-6842 www.scotiabank.com

Bank Machines

Bank machines are also referred to as automated teller machines (ATMs).

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

Banking by Internet

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

Establishing a Credit History in Canada

Even if you had good credit in your home country, you will need to build your credit in Canada. Start to build your credit as soon as you arrive. You can get a secured credit card from a bank. With a secured credit card, you will deposit money into your bank account and get a credit card for that amount (for example \$500 or \$1,000). You will then use the credit card to buy things. It is best if you pay off your credit card every month so you don't get any interest charges and you build a good credit history.

Loans and Mortgages

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

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

Paying Taxes

Personal Tax: In Canada we pay tax to both the federal and provincial governments. Taxes pay for services such as roads, parks, community centres, medical care, welfare, schools and universities.

Even if you had no income in Canada, you must still fill out and send in the tax form. You also have to report any income from outside of Canada. www.cra-arc.gc.ca/tx/nrsdnts/ndvds/nwcmr-eng.html



For income tax information: Canada Revenue Agency 1-800-959-8281 or visit their website at www.cra.gc.ca . The Nova Scotia Tax Services office is located at: 1557 Hollis Street, Halifax, Nova Scotia.

Corporate Tax: Profits reported by companies in Canada are taxed at the corporate level. After, tax profits may be distributed to share holders as dividends which are then assessed at the tax rate of the individual.

Sales Tax: The federal government levies a multi-stage sales a 5% called the Goods and Services Tax (GST) and in some provinces, including Nova Scotia, the Harmonized Sales Tax (HST). Our provincial sales tax is harmonized with the GST. The total rate charged is 15%.

Property Tax: The municipal government is funded mostly by charging property on residential, industrial and commercial properties.

For income tax information: Canada Revenue Agency 1-800-959-8281 or visit their website at www.cra.gc.ca . The Nova Scotia Tax Services office is located at: 1557 Hollis Street, Halifax, Nova Scotia.

Child Tax Benefit

The Canada Child Tax Benefit is a monthly payment to families to help them with the cost of raising children under age 18. To qualify, at least one parent must be a resident of Canada and both parents must send in their income tax forms every year, even if they have no income to report. To apply, call 1-800-387-1193. For information, go to: www.cra.gc.ca .

HEALTH CARE

All residents of Canada are provided with necessary medical care based on need, even if you cannot pay. Health care in Canada is publicly funded by both the federal and provincial governments. Nova Scotia's Medical Services Insurance (MSI) is the provincial plan that pays for many medical services.

You need to register for the Nova Scotia Health Card (MSI).

Call for free: 1 800 563-8880 or visit www.gov.ns.ca/health/msi

Hospital

Queens General Hospital
175 School Street
Liverpool, NS
902-354-3436

Finding a Family Doctor

South Shore Health is aggressively recruiting for family physicians and we are hopeful that we will be able to attract new physicians to the area in the near future. Until that time, some residents will be without Family Doctors. Primary care can be obtained through the walk-in clinics. For more information visit www.doctorsns.com .



Calling an Ambulance

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

HealthLink 811

You can get non-emergency health information by dialing 811 on your phone. A Registered Nurse will give you the advice and information on all kinds of general health issues and questions. If you or a family member does not speak English, HealthLink 811 can provide services in French and many other languages. Services in other languages are offered through a third party interpretation service.

EDUCATION

Register your children for school

Public education in Nova Scotia is free and available to every child. Usually children start going to school when they are five-years old and must go to school until they are 15 or 16 years old. Classes start at the Grade Primary Level (P) and continue to graduation at the completion of Grade 12.

The South Shore Regional School Board (SSRSB) is the public school board responsible for the administration of elementary, junior high, and high school education in Queens County. 130 North Park Street, Bridgewater 1-888-252-2217, (902) 543-2468 Fax: (902) 541-3051, <http://ssrsb.ca>.

The Newcomer's Guide to Nova Scotia Schools will provide in depth information on the Nova Scotia school system. <http://novascotiainmigration.ca/sites/default/files/Newcomers-Guide.pdf>

List of Schools

Dr. John C. Wickwire Academy	P to 5	Liverpool	www.djcwa.ednet.ns.ca
Greenfield Elementary	P to 6	Greenfield	www.greenfieldele.ednet.ns.ca
Liverpool Regional High	9 to 12	Liverpool	www.lrhs.ednet.ns.ca
North Queens Elementary	P to 6	Caledonia	www.nqrhs.ednet.ns.ca
North Queens High	7 to 12	Caledonia	www.nqrhs.ednet.ns.ca
South Queens Middle School	6 to 8	Liverpool	www.sqms.ednet.ns.ca

Nova Scotia Community College

There are 13 Nova Scotia Community College campuses in Nova Scotia offering a variety of programs. The Lunenburg campus is located at: 75 High Street, Bridgewater, Nova Scotia B4V 1V8 Phone: (902) 543-4608 lunenburg.info@nsc.ca www.nsc.ca



Nova Scotia Universities

There are 11 University campuses in Nova Scotia. While some are within driving distance from Queens (1.5 - 2 hours) all offer on campus living.

Acadia University	Wolfville	www2.acadiau.ca/
Atlantic School of Theology	Halifax	www.astheology.ns.ca
Cape Breton University	Sydney	www.cbu.ca
Dalhousie University	Halifax	www.dal.ca
University of King's College	Halifax	www.ukings.ca
Mount Saint Vincent University	Halifax	www.msvu.ca
Nova Scotia Agricultural College	Bible Hill	www.nsac.ca
NSCAD University	Halifax	www.nscad.ca
Saint Francis Xavier University	Antigonish	www.stfx.ca
Saint Mary's University	Halifax	www.smu.ca
Université Sainte-Anne	Church Point	www.usaintanne.ca

Learn English

Teaching Immigrants English (TIE) offers ESL instruction to newcomers in Nova Scotia who are living outside of metro Halifax. TIE provides ESL classes or one-on-one tutoring, depending on the needs of the learners and the community. <http://www.lasns.info/tie.html>

Immigrant Services Association of Nova Scotia (ISANS) offers various online learning options for newcomers who have achieved a basic level of English. <http://www.isans.ca/>

Adult Learning

To get a job or to improve on skills you already have, you may need to upgrade your education. In Canada, it is common for adults to go to school throughout their lives. This is called Lifelong Learning or continuing education.

Queens Learning Network

108 College St., P.O. Box 1156, Liverpool, NS B0T 1K0,
902-354-3635

Professional Accreditations and Licensing

You may have educations, professional or technical qualifications from your country of origin that may be acceptable for practice in Nova Scotia or may require upgrading to meet Canadian or Nova Scotia practicing standards. There are a number of associations in Canada that can assess your skills and training to determine their Canadian equivalent, which is helpful when applying for schooling or work.

- **Service Canada:** 1-888-854-1805 or at www.credentials.gc.ca
- **World Education Services – Canada (WES- Canada):** www.wes.org/ca
- **Canadian Information Centre for International Credentials:** www.cicic.ca
- **Immigrant Services Association of Nova Scotia:** <http://www.isans.ca/>



Libraries

Public Libraries provide free services such as preschool story times to encourage early literacy, or book clubs to encourage appreciation of literature in adults. Public libraries typically allow users to take books and other materials off the premises temporarily; they also have non-circulating reference collections and provide computer and Internet access to patrons. There are two locations In Queens:

Liverpool: Thomas H. Raddall Library, 145 Old Bridge Street, 902-354-5270

Greenfield: Alean Freeman Library, 5060 Highway 210, Greenfield , 902-685-5400

Additionally, a mobile service is available. Visit www.southshorepubliclibraries.ca for information.

C@P Sites

The Community Access Program (C@P) sites provide Canadians with free or affordable public access to the Internet and the skills to use it effectively. Queens County has 5 sites.

Alean Freeman Library	5060 Highway 210, Greenfield	902-685-5400
Coastal Queens Place	8100 Highway 103, Port Mouton	902-947-3140
Heritage House Museum	25 West Caledonia Road, Caledonia	902-682-2638
Riverbank General Store & Restaurant	8 Medway River Road, Mill Village	902-677-2013
Thomas H. Raddall Library	145 Old Bridge Street, Liverpool	902-354-5270

Child Care

There are different options for parents who cannot always be home to care for children. Child Care Centres are licensed facilities that operate during the day and early evening for parents who work during the day. All employees of child care centres must meet qualification requirements as outlined by the government. <http://novascotiaimmigration.ca/immigrants/living-here/childcare>

There are many others that offer after school programs, day time care, meal programs and much more. Child Care Connection Nova Scotia provides a listing of all registered child care centres in Nova Scotia. www.cccns.org/directory.html. The Nova Scotia Department of Community Services also has a listing of registered daycares. <http://gov.ns.ca/coms/families/childcare/directories/FacilitySearch.aspx> You can also look in the Yellow Pages under Child Care Services



Cars and Driving

In order to drive a vehicle (car or truck) in Nova Scotia, you need to have a Nova Scotia driver's licence. In some cases, licenses from other countries are recognized in Nova Scotia. Please contact the Registry of Motor Vehicles to find out if your license is accepted. If it is, you can use it for 90 days and then you will have to apply for a Nova Scotia license. If it is not accepted, a written test and a road test are required.

People who have a valid regular Driver's License from another province or territory of Canada, or from the United States, the U.K., or Germany, can usually exchange their license for a Nova Scotia Driver's License, and they do not have to take a road test (Driving Examination).

Drivers License information:

www.gov.ns.ca/snsmr/rmv/licence

1-800-898-7668 (toll-free)

1-902-424-5851

Registry of Motor Vehicles

249 White Point Road Liverpool

Hours of operation: Tuesday & Wednesday 8:30 am – 3:30 pm

www.gov.ns.ca/snsmr/rmv

You will need to study to be prepared to take your driver's test. The Nova Scotia Driver's Handbook will give you information that you need to know in order to pass your driver's test. Nova Scotia Driver's Handbook: www.gov.ns.ca/snsmr/rmv/safe/handbook.asp

Employment

Finding employment in Canada may be a different process. Employers require resumes and cover letters to screen for candidates. If they are interested in talking to you, they may invite you to come in for an interview.

Necessary Documents

There are some documents that you may need to secure a job:

1. Social Insurance Number (Mandatory) www.servicecanada.gc.ca
2. Educational diplomas, degrees or certifications
3. Trade or professional certifications and qualifications
4. Letters of recommendation (personal and professional)
5. Birth Certificate or passport
6. Driver's License
7. Permanent Resident Card or Confirmation of Permanent Residence

Job Search Tools

1. Resume. A resume in Canada may look different than in other parts of the world. Keep your information on a professional level – work experience, education, volunteer, technical and other training. Do not include a photo of yourself, your date of birth or information about your religious beliefs, political views or personal lifestyle choices.
2. Cover Letter. This is like “an introduction” to the employer. It should tell the employer why you want to work for them, how you found out about their company and the position, an overview of what will be found in your resume and will ask for an interview.
3. Interview Skills – There are many ways to prepare for an interview and lots of information available about how to prepare. Employers will choose who to interview based on their resume and cover letter. Most interviews are only one hour so it’s important to be prepared.

Career Resource Centres - can help you with your job search. They offer assistance with developing the proper tools and preparing for an interview.

South Shore Opportunities Liverpool 902-354-2616 <http://southshoreopportunities.com>

Job Searching

Some employers will post jobs on-line. It is important to only apply for job in the manner they have requested (email, fax, in person, etc).

- a. www.jobbank.gc.ca
- b. www.careerbeacon.com
- c. www.monster.ca

Note: if you are living in this region, the jobs you are looking for will be in: Lunenburg or Queens County – communities may also include Liverpool, Bridgewater, Mahone Bay, Lunenburg, Chester.

Many employers will not advertise a job externally at all. The best way to find employment in your field of interest is to check on the company’s website to see if they’ve posted any jobs there. Even if nothing is posted, you can prepare a resume and go there to see if there are any job openings. You can also ask your friends and relatives to see if they know whether that business is hiring. (this is called networking).

Terms of Employment

There are various terms you may see associated with employment in Nova Scotia:

Full-time: Approximately 8 hours per day/5 days per week. Some businesses work on 12 hour shifts, but will not likely exceed 40 hours per week.

Part-time: 25 hours per week or less. Often times there is no consistency in the days or hours you would work.

Permanent: The job would have no end date – meaning that both you and the employer intend for the job to go on indefinitely.

Temporary or Term: There is a specific period of time that the job will last.

Shift Work: this company may be open 24 hours per day and employees would be scheduled to work at various times throughout that 24 hour period.

Employee Rights and Employer Responsibilities

Nova Scotia has labour laws to protect all workers. These laws can be found in document called Labour Standards Code” at <http://www.gov.ns.ca/lae/employmentrights>



BUSINESS

Starting a Business - Getting Started

If you are interested in starting a business, there are many organizations and resources to help you.

Acadia Entrepreneurship Centre

Provides counseling and training services for small businesses in Southwest Nova Scotia.
1-902-543-1067 in Bridgewater, www.acadiaentrepreneurshipcentre.com

South Shore Opportunities

A Community Business Development Corporation (CBDC) CBDC provides counselling, technical, and financial assistance to qualified business projects.
902-354-2616 located in Liverpool and Bridgewater, <http://southshoreopportunities.com>

The Immigrant Services Association of Nova Scotia (ISANS) in Halifax has created “Connections- An Immigrants Guide to Starting a Business in Nova Scotia.” This is a great resource with information on starting a business.

Access Nova Scotia

www.gov.ns.ca

Canada Business Network

www.canadabusiness.ca.

Becoming a Canadian Citizen

If you are at least 18 years old, a permanent resident of Canada and have lived in Canada for three years in the past four years, you may be eligible to become a Canadian Citizen. You will need to fill out an application and take a Citizenship test in order to become a Canadian Citizen.

The best website to get information on this process is Citizenship and Immigration Canada website at www.cic.gc.ca. Among other important information, this site will help you find out about :

- Becoming a Canadian Citizen
- Applying for Canadian Citizenship
- Studying for the test



Quick Reference Guide

- Canada's Citizenship and Immigration www.cic.gc.ca
- Canada Revenue Agency 1-800-959-8281 www.cra.gc.ca
- Department of Health and Wellness..... 1-800-563-8880 ... www.gov.ns.ca/health/msi
- Doctors Nova Scotia www.doctorsns.com
- Employee Rights and Employer Responsibilities <http://www.gov.ns.ca/lae/employmentrights>
- HealthLink 811 You can get non-emergency health information by dialling 811 on your phone
- Immigrant Services Association of Nova Scotia (ISANS) www.isans.ca
- Canada Business Network www.canadabusiness.ca
- Newcomer's Guide to Nova Scotia Schools
..... <http://novascotiainmigration.ca/sites/default/files/Newcomers-Guide.pdf>
- Registry of Motor Vehicles www.gov.ns.ca/snsmr/rmv/licence
- Tenancy Agreement 1-800-670-4357
..... www.gov.ns.ca/snsmr/access/land/residential-tenancies.asp
- Service Canada 1-888-854-1805 www.credentials.gc.ca
- South Shore Opportunities..... 902-354-2616
..... www.southshoreopportunities.com
- South Shore Regional School Board (SSRSB)..... 902-543-2468 <http://ssrsb.ca>

