

British Columbia

# Newcomers' Guide

to Resources and Services

Victoria Edition



WelcomeBC



## Please note

**2015 Victoria Edition:** The information in this guide is up to date at the time of release. Names, addresses, telephone numbers, and web addresses (URLs) may change without notice. For more up-to-date information, please visit: [www.welcomebc.ca/newcomers\\_guide/newcomerguide.aspx](http://www.welcomebc.ca/newcomers_guide/newcomerguide.aspx)

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

## To order copies of the Provincial Newcomers' Guide

The *British Columbia Newcomers' Guide: Victoria Edition* is only available online. Please visit [www.welcomebc.ca](http://www.welcomebc.ca)

Print copies of the provincial guide are available free of charge while quantities last. The provincial guide is also available online in the following languages: Arabic, Chinese (Simplified), Chinese (Traditional), Farsi (Persian), French, Korean, Punjabi, Russian, Spanish and Vietnamese.

You can order copies of the provincial guide by filling in the resource order form at: [www.welcomebc.ca/newcomers\\_guide/newcomerguide.aspx](http://www.welcomebc.ca/newcomers_guide/newcomerguide.aspx). You can also request copies by telephone or e-mail. Please include your contact name, address, postal code and phone number with "B.C. Newcomers' Guide - English #7550001438" in the subject line.

Ministry of Jobs, Tourism and Skills Training  
PO Box 9189 Stn Prov Govt  
Victoria, B.C. V8W 9E6

Toll-free: 1 800 663-7867

E-mail: [DCVCustomerSer@gov.bc.ca](mailto:DCVCustomerSer@gov.bc.ca)

## Library and Archives Canada Cataloguing in Publication Data

Main entry under title:

British Columbia newcomers' guide to resources and services. – June 1999-

Irregular.

"Immigrant settlement".

Issued also in multiple other language eds.

Issued also on the Internet.

Imprint varies.

ISSN 1493-8065 = British Columbia newcomers' guide to resources and services

1. Human services - British Columbia. 2. Immigrants - Services for - British Columbia. I. British Columbia. Ministry Responsible for Multiculturalism and Immigration. II. British Columbia. Ministry of Community, Aboriginal and Women's Services. III. British Columbia. Welcome BC.

HV4013.B74

361.9711

C00-801748-4

## Acknowledgements

(2015 Edition)

- Rachel Abrams and Margaux Finlayson, Project Managers
- Barbara Carver, Baytree Communications, Project Coordinator and Editor
- Reber Creative, Design Update and Layout
- Carrie Davies, Fact Checker, Proofreader
- Photographs courtesy of the following:
  - BC Ambulance Service
  - BC Transit
  - Alan Bagshaw
  - Barbara Carver
  - Capital Regional District
  - Insurance Corporation of British Columbia
  - Jo-Anne Lacroix, Tourism Victoria
  - Law Courts Education Society of British Columbia
  - Natural Eye Institute
  - PictureBC
  - The Province
  - Tourism BC
  - Tourism Victoria
  - Tourism Vancouver
  - The Westcoast Reader
  - Vancouver Airport Authority
  - Vancouver Police Department

## Thank you

The *British Columbia Newcomers' Guide to Resources and Services: Victoria Edition* would not be possible without the help of all the individuals, agencies and government organizations who contributed to this guide. This includes:

- Meghan Mergaert, Development Manager, Inter-Cultural Association of Greater Victoria
- David Lau, Executive Director; Leanne Gislason and Danny Tes, Victoria Immigrant & Refugee Centre Society

British Columbia  
**Newcomers' Guide**  
to Resources and Services

**Victoria Edition**  
2015



WelcomeBC







WelcomeBC

Welcome to British Columbia!

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

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

To help you, we are happy to offer you the 2015 *British Columbia Newcomers' Guide to Resources and Services: Victoria Edition*. Previous editions of the Newcomers' Guide have helped many new immigrants over the years, and I know it will help you and your family find the information and services you need so that you can confidently settle in your new home – British Columbia.

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

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

Thank you for choosing British Columbia as your new home.

Honourable Shirley Bond

Minister of Jobs, Tourism and Skills Training and Responsible for Labour



# Table of Contents



Using the B.C. Newcomers' Guide 1



Chapter 1: About British Columbia and Victoria 2



Chapter 2: The First Few Days 11



Chapter 3: Finding a Place to Live 28



Chapter 4: Money and Banking 39



Chapter 5: Health Care 46



Chapter 6: Education 55



Chapter 7: Help for Individuals and Families 67



Chapter 8: Cars and Driving 84



Chapter 9: Employment and Business

95



Chapter 10: The Legal System

111



Chapter 11: Government and Citizenship

119



Chapter 12: Community, Culture and Sports

128



Chapter 13: Environment

135

Abbreviations and Acronyms

141

Index

142

Questionnaire

147

## Welcome to British Columbia and Victoria

Welcome to British Columbia (B.C.). Many people have come to B.C. from all over the world. They have settled and made new lives here. Newcomers have been very important in B.C.'s history, growth, and development.





## Using the B.C. Newcomers' Guide

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

Some of the information – for example, names, telephone numbers, and addresses – may have changed since this guide was published.

All websites are in English. Some may also be in other languages.

Please refer to the map of Metro Vancouver on page 2 or the map of British Columbia at the back of this guide for the city, town, or region names in English.

## Newcomers' Guide Videos



There are *Newcomers' Guide* videos on the WelcomeBC website. These videos have more information on some of the topics covered in this guide. The videos are available in 11 different languages. To view the videos online, go to: [www.welcomebc.ca](http://www.welcomebc.ca) or scan the Quick Response (QR) codes to view them on your smartphone. Learn more about QR codes below.



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



# Chapter 1: About British Columbia and Victoria

- Major cities
- Geography
- Time zones
- Climate
- Industry
- B.C.'s first people
- Settlers
- Where to go for information



Welcome to British Columbia (B.C.). Many people have come to B.C. from all over the world. They have settled and made new lives here. Newcomers have been very important in B.C.'s history, growth and development.

Canada has about 34 million people. About 4.6 million people live in British Columbia (B.C.). Canada has two official languages: English and French. In B.C. most people speak English.

B.C. is one of Canada's 10 provinces. It is a very large province—larger than many

countries in the world. For example, it is four times larger than Great Britain.

B.C. is on the west coast of Canada, between the Rocky Mountains and the Pacific Ocean. It has many mountains, rivers, lakes, and forests.

## **Major cities**

Metro Vancouver is the biggest city in British Columbia, and the third largest city in Canada. More than two million people live there, almost half of the population of the province. The Metro Vancouver area is made up of 24 separate communities, including Vancouver, North Vancouver, Richmond, Burnaby, Delta, Surrey, Coquitlam, Langley, and Maple Ridge. It is also called the Lower Mainland or Greater Vancouver.

Prince George is the largest city in northern British Columbia. It provides services to Northern B.C. About 84,000 people live in Prince George.

## **Map of Metro Vancouver**





Victoria is the capital city of B.C. It is on Vancouver Island. About 375,000 people live in and around Victoria, and the B.C. government meets here.

### Other communities in British Columbia:

- Kelowna, Penticton, and Vernon are in the Okanagan Valley in the interior of B.C. This part of B.C. is known for growing fruit and producing wine.
- Kamloops and Williams Lake are in the interior of B.C.
- Nanaimo is on Vancouver Island.
- Prince Rupert and Terrace are in northwest B.C.
- Fort St. John and Dawson Creek are in northeast B.C.
- Cranbrook and Trail are in southeast B.C.

# Chapter 1: About British Columbia and Victoria

## Geography

British Columbia is on the west coast of Canada, between the Rocky Mountains and the Pacific Ocean.

It is a land of mountains, rivers, forests, islands, and coastlines. The Pacific Ocean is to the west, the Rocky Mountains are in the east, and the United States of America is south. Forests cover most of the province, and much of British Columbia is wild country.



Most British Columbians live in the southern part of the province, close to the United States border. There are not many roads and towns in Northern B.C., and people must drive long distances from one town to another.

British Columbians call the area around Vancouver the “Lower Mainland” or “Metro Vancouver”. More than 2 million people—half the population of the province—live here.

### Symbols of British Columbia

British Columbia has its own flag. The Pacific Dogwood is B.C.’s provincial flower. The Spirit Bear, a white bear that lives along the coast, is the provincial mammal, and the Steller’s Jay is the provincial bird. The Western Red Cedar is the official tree of British Columbia.



Victoria is on the southern tip of Vancouver Island, which is next to the mainland coast of British Columbia. Victoria is called “The City of Gardens”. Flowers bloom here all year because of our mild climate.

Victoria is the capital city of British Columbia, where the provincial government meets and where there are many government offices. The city is known for heritage buildings, colourful gardens, and outdoor recreation. The Inner Harbour is the centre of the city and is always busy with seaplanes, ferries, yachts, and small boats. Olde Towne, Chinatown, Fisherman’s Wharf, Beacon Hill Park, and the residential areas of James Bay, Fairfield, and Rockland are all within walking distance of the Inner Harbour.



The City of Victoria is one of 13 municipalities that make up the Capital Regional District (CRD). The CRD includes the urban community around Victoria, rural communities outside the city, and the Gulf Islands.

## Time zones

Like most of B.C., Victoria is in the Pacific Time Zone. Most of B.C. is on daylight saving time (DST) in the spring and summer.

Daylight saving time begins on the second Sunday in March, when people turn their clocks forward one hour. DST ends on the first Sunday in November, when people turn their clocks back one hour.

The areas around Dawson Creek in northeast B.C. and around Cranbrook in southeast B.C. are on Mountain Time. They are one hour ahead of the rest of British Columbia. Dawson Creek and Fort St. John do not have daylight saving time.



# Chapter 1: About British Columbia and Victoria

## Climate

British Columbia has four seasons:

### Winter (December to February)



### Spring (March to May)



### Summer (June to August)



### Fall (September to November)

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

Victoria has the mildest winters in Canada. When the rest of the country has snow and freezing temperatures, Victoria and Vancouver have rain. It does not snow very often.

Because of this climate, many Canadians move here when they retire. Victorians can garden, bicycle, hike and play golf all year long.

For more information, visit the B.C. government's immigration website at: [www.welcomebc.ca](http://www.welcomebc.ca)



## Preparing for winter

Winters along the coast are usually very rainy. You will need an umbrella, raincoat, and rain boots. The temperature rarely goes below freezing during the daytime, and it does not snow very often.

In the interior and northern regions of B.C., winters can be very cold. It is important to wear warm winter clothing when you are outside. Most people wear thick coats or jackets, scarves, hats, and gloves or mittens. If it is snowing, boots will keep your feet warm and dry. Many people wear boots outside and take shoes to wear indoors at work or school. On very cold days, some people wear long underwear under their clothes to help them stay extra warm.

Children usually feel cold more easily than adults do. It is important to dress children warmly in winter.

## Industry

While natural resources continue to be the main part of B.C.'s economy, the information and knowledge-based industries are growing. These include green technology, digital media and life sciences. British Columbia is becoming a trade centre for goods, services and people travelling between North America and the Asia-Pacific. We are also developing the liquefied natural gas (LNG) sector and attracting investments for major projects across the province.

Small businesses (companies with fewer than 50 employees) make up 98 per cent of all businesses in B.C. In 2013, there were about 382,200 small businesses operating in the province, employing more than a million

British Columbians. The service sector (including health care, high tech and retail sales) employs nearly 80 per cent of British Columbians, and makes up more than 75 per cent of the economy.

It is expected that there will be approximately one million job openings in British Columbia by 2020.

There are expected to be strong job opportunities in:

- green technology, digital media and life sciences
- traditional industries such as natural resources (expected to grow through innovation)
- service industries.

Victoria's economy is based on government, tourism, and high technology. Many people retire here because of the mild climate. Canada's western naval base is in Esquimalt. Information technology is now one of the largest industries in the city. Victoria also has post-secondary educational institutions, including the University of Victoria, Royal Roads University, and Camosun College.

## B.C.'s first people

Aboriginal people have lived for thousands of years in the area that is now called British Columbia. Today, about 230,000 Aboriginal people live in B.C., 5 per cent of the population of the province.

There are three main groups of Aboriginal people in Canada: First Nations, Métis, and Inuit. They have many different cultures, languages, and traditions. Métis are people of mixed First Nation and European ancestry.

# Chapter 1: About British Columbia and Victoria

Culture and history are important parts of being Métis. Their language is Michif. Inuit people live in northern Canada. They speak Inuktitut.

Sixty per cent of First Nations languages in Canada are found in B.C. British Columbia has 32 First Nation languages and 59 dialects.

Before people came to B.C. from Europe, Aboriginal people had their own societies, cultures, lands, and laws. In the past, the federal and provincial governments tried to change the way of life of Aboriginal people. For example, children were taken away to schools, and were not allowed to see their families or speak their own language.

Now Aboriginal people live in cities, towns, and in their own communities. Aboriginal people and the governments of B.C. and Canada are working to make treaties (agreements) to keep Aboriginal rights and lands, and to improve education and health in their communities.

Many names of places in B.C. are named after Aboriginal words, for example: Nanaimo, Tsawwassen, Sooke, Esquimalt, Kamloops, and Chilliwack. The name of the country, Canada, is Aboriginal in origin. “Canada” is from the word “kanata” which in Huron-Iroquois language means “village” or “settlement”.

Aboriginal people have lived on southern Vancouver Island for thousands of years.

Before white people arrived in the Victoria area, the land was used by one Wakashan and nine Coast Salish First Nations. There are many families, languages, and dialects within these groups. The First Nations languages in



the area around Victoria include Straits Salish (Klallam, Sencoten, and Lekwungen), Island Hul’qumi’num, and Southern Wakashan (Nuu-chah-nuth, Nitihnaht). Today there are 10 First Nations with reserve lands within the region around Victoria: Tsartlip, Tsawout, Pauquachin, Tseycum, Malahat, Songhees, Esquimalt, T’Sou-ke, Scia’new and Pacheedaht.

Their heritage and culture are celebrated in many ways.

## Settlers

British and Spanish explorers came to the Pacific coast in the 1700s. The British explorer George Vancouver arrived in 1792. Vancouver Island and the city of Vancouver are named after him. Other European explorers came to the Pacific coast by river and on land. One of these early explorers was Simon Fraser. The Fraser River is named after him. Thousands of people came to B.C. to look for gold, and many people found gold along the Fraser River in 1857.

In 1867, the provinces of Ontario, Quebec, New Brunswick, and Nova Scotia joined together to form Canada. British Columbia



joined Canada in 1871. At that time, about 36,000 people lived in B.C. There were many more Aboriginal people than newcomers.

In 1885, the Canadian Pacific Railway was completed. The railway joined Canada from the east coast to the west coast, providing reliable transportation from British Columbia to the rest of Canada. The railway was largely built by Chinese immigrants.

Since 1885, B.C. has grown quickly. In the last 100 years, people from all over the

world have come here to live. In 2012, the population of B.C. was about 4.6 million.

Victoria is the oldest city in Western Canada. It started as a Hudson Bay Company trading post, and in 1852, was named after Queen Victoria. The city grew very quickly because it was a main port to reach the Fraser Valley gold rush. On August 2, 1862, it was incorporated as a city.

When British Columbia joined Canada in 1871, Victoria became the provincial capital.

## Where to go for information

### For more information about British Columbia:

- Go to the B.C. government's immigration website: [www.welcomebc.ca](http://www.welcomebc.ca)
- For general information about all provincial government services, contact Service BC:  
Service BC Contact Centre  
Tel: 250 387-6121  
[extranet.gov.bc.ca/forms/gov/contact/index.html](http://extranet.gov.bc.ca/forms/gov/contact/index.html)
- Visit the B.C. government website: [www.gov.bc.ca](http://www.gov.bc.ca)
- For statistics about B.C.: [www.bcstats.gov.bc.ca](http://www.bcstats.gov.bc.ca)
- For tourist information: [www.hellobc.com](http://www.hellobc.com)
- You can find information on Canadian laws, health care and how to get help settling in at: [www.cic.gc.ca/english/resources/publications/welcome/index.asp](http://www.cic.gc.ca/english/resources/publications/welcome/index.asp)

### Francophone settlement services:

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

Connection Centre for Francophone Immigrants (CCFI) / Agence francophone pour l'accueil des immigrants (AFAI)

228 – 1555 West 7th Avenue  
Vancouver, B.C. V6J 1S1

Tel: 604 630-0316

Toll-free: 1 877 492-2780

E-mail: [info@vivreencb.ca](mailto:info@vivreencb.ca)

[www.vivreencb.ca](http://www.vivreencb.ca)

# Chapter 1: About British Columbia and Victoria

## For information about Victoria:

Most communities in British Columbia have immigrant-serving organizations to help you get settled here. They are usually the best place to start when you have questions about settling in British Columbia. Many offer service and information in other languages. Their services are free, and they can help you with such things as:

- finding a job
- learning about getting your foreign credentials recognized
- improving your work skills and qualifications
- finding a place to live
- registering your children for school
- getting official documents and government services
- registering for free language classes to help you improve your English.

Inter-Cultural Association of Greater Victoria

930 Balmoral Road, Victoria

Tel: 250 388-4728

E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)

[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and Refugee Centre Society

637 Bay St, 3rd Floor, Victoria

Tel: 250 361-9433

[www.vircs.bc.ca](http://www.vircs.bc.ca)

For more information about Victoria, visit:

Victoria Visitor Centre

812 Wharf Street, Victoria

Tel: 250 953-2033

[www.tourismvictoria.com](http://www.tourismvictoria.com)

Capital Regional District

625 Fisgard Street, Victoria

Tel: 250 360-3000

[www.crd.bc.ca](http://www.crd.bc.ca)

City of Victoria

1 Centennial Square, Victoria

Tel: 250 385-5711

[www.victoria.ca](http://www.victoria.ca)

City of Colwood

3300 Wishart Road, Colwood

Tel: 250 478-5999

[www.colwood.ca](http://www.colwood.ca)

Township of Esquimalt

1229 Esquimalt Road, Esquimalt

Tel: 250 414-7100

[www.esquimalt.ca](http://www.esquimalt.ca)

City of Langford

877 Goldstream Avenue, Langford

Tel: 250 478-7882

[www.cityoflangford.ca](http://www.cityoflangford.ca)

District of Oak Bay

2167 Oak Bay Avenue, Oak Bay

Tel: 250 598-3311

[www.oakbay.ca](http://www.oakbay.ca)

District of Saanich

770 Vernon Avenue, Saanich

Tel: 250 475-1775

[www.saanich.ca](http://www.saanich.ca)

Town of View Royal

45 View Royal Avenue, View Royal

Tel: 250 479-6800

[www.viewroyal.ca](http://www.viewroyal.ca)

## Chapter 2: The First Few Days

- Help for newcomers
- To-do checklist
- Emergencies
- Safety tips
- Money
- Metric and imperial measurements
- Shopping
- Social customs
- Telephones and Internet
- Post office
- Transportation
- Transportation in Vancouver



### Help for newcomers at the airport

Most people immigrating to Canada and settling in British Columbia arrive at Vancouver International Airport. The Community Airport Newcomers Network (CANN) welcomes immigrants and refugees who arrive at the Vancouver International Airport. The service is located in the Immigration Landing Room at the airport's International Arrival area.

CANN provides orientation and information for newcomers in more than 20 languages.

#### Community Airport Newcomers Network

Tel: 604 270-0077

E-mail: [info@cannyvr.ca](mailto:info@cannyvr.ca)

[www.cannyvr.ca](http://www.cannyvr.ca)

### Agencies to help newcomers

Immigrant settlement agencies give free help to newcomers. Most of these agencies have interpreters and settlement workers. They can help newcomers look for housing, jobs, and English classes. They may also do translations. These agencies may help with immigration problems.

There are immigrant settlement agencies in most cities and towns in British Columbia.

Inter-Cultural Association of Greater Victoria  
930 Balmoral Road, Victoria

Tel: 250 388-4728

E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)

[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria

Tel: 250 361-9433

E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)

[www.vircs.bc.ca](http://www.vircs.bc.ca)

## Chapter 2: The First Few Days

### Translation and interpreting services

If you need to find a translator or interpreter, check the online directory of the Society of Translators and Interpreters of B.C. at [www.stibc.org](http://www.stibc.org). You can also look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Translators and Interpreters. These companies charge a fee.

### Visiting Vancouver

You might decide to visit Vancouver when you first arrive in British Columbia. More than 2 million people live in the Vancouver area, more than half the people in the province. Most of British Columbia's immigrants settle in Vancouver and the metropolitan area. There are many ethnic communities to explore, including Chinatown, the Punjabi Market and markets in Richmond, a suburb of Vancouver.

Visitors to Vancouver enjoy shopping, scenery and outdoor activities like golf, sailing, cycling, hiking, skiing and running. There are also many arts and cultural activities. For more information, see *Transportation in Vancouver* later in this section.

### Refugee claimants

Refugee claimants are people who live in Canada, but are waiting for a decision by the government to make them permanent residents. They are not eligible for all government benefits and programs for newcomers. For example, some refugee claimants may not have regular medical insurance (MSP). For more information, see Chapter 5. Refugee claimants can apply for a work permit and income assistance. Contact your local immigrant settlement agency. They can help you apply for government services.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and  
Refugee Centre Society  
637 Bay Street, Third Floor,  
Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

Contact Settlement Orientation Services at the Immigrant Services Society of BC for help with the refugee claim process. They can also help you apply for government services. Visit: [www.issbc.org/prim-nav/programs/Settlement-Services/settlement-orientation-services](http://www.issbc.org/prim-nav/programs/Settlement-Services/settlement-orientation-services)

The Interim Federal Health Program (IFHP) may provide temporary health insurance to refugees, protected persons, and refugee claimants and their dependants until they are eligible for provincial or territorial or private health plan coverage. Resettled refugees who already have provincial or territorial health insurance may receive extra health coverage through the IFHP for one year from the date they arrive in Canada. This includes emergency dental, vision, and pharmaceutical care. Coverage may be extended for people with special needs. For more information, visit: [www.cic.gc.ca/english/information/applications/guides/5568ETOC.asp](http://www.cic.gc.ca/english/information/applications/guides/5568ETOC.asp)

### Government-Assisted Refugees (GAR)

Government-assisted refugees are Convention Refugees Abroad whose resettlement in Canada is supported by the Government of Canada. Support can last up to one year from the date of arrival in Canada, or until the refugee is able to support himself or herself. It may include accommodation, clothing, food, and help in finding work.

Find out more about GARs on the CIC website: [www.cic.gc.ca/english/refugees/outside/resettle-gov.asp](http://www.cic.gc.ca/english/refugees/outside/resettle-gov.asp)



## Travelling to Victoria

Most people take the ferry from Vancouver to Victoria. The ferry ride takes 95 minutes, and the whole trip (including driving to and from the ferry terminal) will take 3–4 hours.

You can fly from Vancouver to Victoria International Airport. The Victoria airport is in Sidney, a 30-minute drive outside Victoria. You can also take a float plane or Helijet from Vancouver to downtown Victoria.

## Where to stay when you arrive

When you arrive in Victoria, you will need a place to stay. Many newcomers stay with relatives or friends when they first arrive. If you do not have friends or relatives in Victoria, you can stay in a hotel or motel until you find a home. Look in the telephone book's yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Hotels and Motels.

An immigrant settlement agency worker may be able to help you find a place to stay. In Victoria, contact the Victoria Immigrant and Refugee Centre Society or the Inter-Cultural Association of Greater Victoria.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and Refugee  
Centre Society  
637 Bay Street, Third Floor,  
Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)



### Ask the Expert

Do you have questions about living, working, or settling in B.C.?

Contact WelcomeBC's Ask the Expert. This service is FREE from the Government of British Columbia.

Visit: [www.welcomebc.ca](http://www.welcomebc.ca) and click on the Question (?) under the Search Box.

## Chapter 2: The First Few Days

### Checklist of things to do right away



- Contact workers at your local settlement agency. You can get information about your community, jobs, finding a place to live, and language training. Workers can help you fill out forms and register for services. Settlement services are often available in many languages.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and Refugee  
Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

- Apply for a Social Insurance Number (SIN). See Chapter 9.
- Register for the Medical Services Plan (MSP). You will not have MSP for up to three months. Make sure you buy private medical insurance for that time. See Chapter 5.
- Open a bank account. See Chapter 4.
- Find a place to live. Buy insurance for your home and belongings. See Chapter 3.
- Apply for the Canada Child Tax Benefit for children under 18 years old. See Chapter 4.
- Register children for school. See Chapter 6.
- Apply for a B.C. driver's licence. See Chapter 8.
- Register for English classes. See Chapter 6.
- Give your Canadian address to Citizenship and Immigration Canada so that you can receive your permanent resident card in the mail. Visit: [www.cic.gc.ca/english/information/change-address.asp](http://www.cic.gc.ca/english/information/change-address.asp)

#### Names

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



## Emergencies



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

In a small number of communities, the emergency phone number is not 9-1-1. You can confirm this by checking the number inside the telephone book, or asking town hall or the police department.

## Personal safety

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

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

### 9-1-1 Tips

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

# Chapter 2: The First Few Days

## Canadian money

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



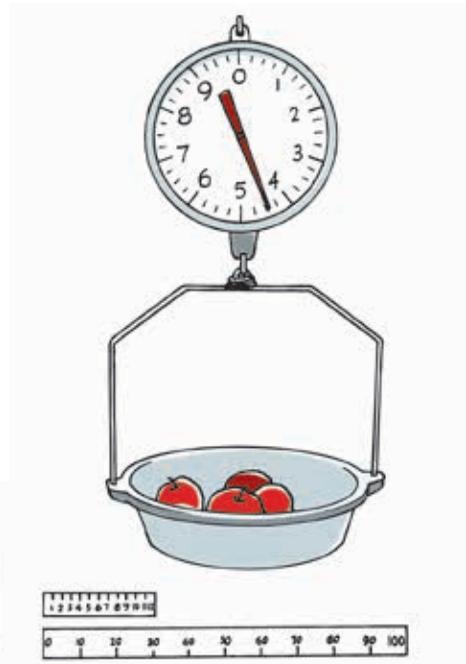
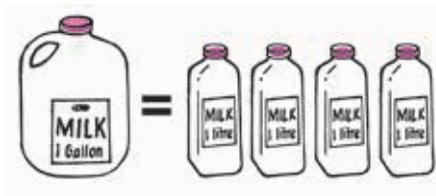
- nickel = five cents (\$0.05)
- dime = ten cents (\$0.10)
- quarter = 25 cents (\$0.25)
- loonie = one dollar (\$1.00)
- toonie = two dollars (\$2.00)

The Canadian Government stopped making pennies (one cent, \$0.01) in May 2012, but they are still included in the price. Stores will “round up” or “round down” the cost of the item to the nearest five cents.

- If the price tag says \$1.01 or \$1.02, you will pay \$1.00
- If the price tag says \$1.03 or \$1.04, you will pay \$1.05
- If the price tag says \$1.06 or \$1.07, you will pay \$1.05
- If the price tag says \$1.08 or \$1.09, you will pay \$1.10

## Metric and imperial measure

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





## Shopping



Most stores in the Victoria area open around 9 or 10 a.m. and close at 5:30 or 6 p.m. Some stores may be open late in the evening. Many stores are closed on Sundays, but most grocery stores and department stores are open. People do not bargain for a lower price in stores that sell new products.

In the Victoria area, you can shop in stores and major shopping malls. You can also shop in outdoor markets. You can buy crafts and fresh local food at the Moss Street Market in Victoria ([www.mossstreetmarket.com](http://www.mossstreetmarket.com)). From May to September, you can buy directly from farmers at the Langford Market, in Veterans Memorial Park ([goldstreamstationmarket.ca](http://goldstreamstationmarket.ca)).

For a list of markets in Victoria, visit: [www.victoria.ca/EN/main/departments/parks-rec-culture/culture/public-markets.html](http://www.victoria.ca/EN/main/departments/parks-rec-culture/culture/public-markets.html)

You will usually pay a 7 per cent Provincial Sales Tax (PST) and/or a 5 per cent federal Goods and Services Tax (GST) on most products and services you buy.

For information about the PST, visit the website at: [www.gov.bc.ca/pst](http://www.gov.bc.ca/pst)

For information about the GST, visit the website at: [www.cra-arc.gc.ca/tx/ndvdl/tpcs/gst-tps/menu-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/gst-tps/menu-eng.html)

### **Refunds and exchanges**

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

### **Second-hand stores**

Second-hand and consignment stores sell used clothing, furniture, and other household items, usually very cheaply. Churches and charities often have thrift stores. You can also donate things you no longer need.

Search for second hand stores in the yellow pages or at: [www.yellowpages.ca](http://www.yellowpages.ca)

Often, people will sell things they no longer need at a yard or garage sale at their home. Check the Classified Advertisements in the local newspaper and watch for small signs posted along the roadside. They are usually held on Saturday mornings. If you bargain, you can sometimes bring down the price.

Many people also sell used items online.

## **Social customs**

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

## Chapter 2: The First Few Days

You may feel confused or embarrassed. You can learn by watching how people behave together—for example, how close they stand when they speak to each other. Canadian society may have different values from yours. Canada is a multicultural society where all citizens are equal. Multiculturalism means all citizens can keep their identities, can take pride in their ancestry and have a sense of belonging. For more information about multiculturalism in Canada, visit: [www.cic.gc.ca/english/multiculturalism/citizenship.asp](http://www.cic.gc.ca/english/multiculturalism/citizenship.asp)

In Canada, marriage is a legal agreement between two people. It may or may not have a religious meaning. Marriage laws apply to everyone who lives in Canada and each person in a marriage is viewed as an equal partner under law. Marriages between people of the same sex are legal in Canada. Many people choose to live together without getting married. This is called a common-law relationship. After a period of time (except in Quebec), common-law couples receive a legal status that gives them the same rights and responsibilities as other married couples.

You do not have to be a Canadian citizen to divorce in Canada. Either partner can apply for a divorce. To start a divorce, people in Canada usually speak to a lawyer.

Many Canadians are in single-parent families (where children live with their mother or father) because the parents are separated or divorced. There are also blended families, where two parents and their children from previous relationships live together.

In B.C., it is against the law to smoke in public buildings. In public, you may drink alcohol only in places that have a liquor licence. Most of the time, Canadians are easy-going (informal) and polite. Usually people call each other by their first names. But this changes with the social situation. For example, you should call employers, clients, or doctors by their title (Mr. for a man, Ms. for a woman, Mrs. for a married woman, Dr. for a doctor). If you are comfortable with the person, you can ask if you can call them by their first name.

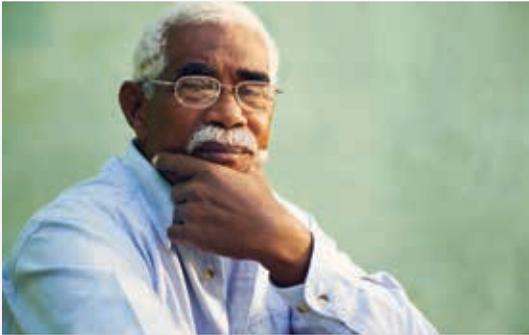
Canadians are serious about some things, such as time. If you have an appointment—for example, to see a doctor—you should be there on time.

If you have to cancel an appointment with a doctor or a dentist, you should call at least 48 hours before your appointment. Some places require 48 hours notice. You should check when you make the appointment. If you do not call to cancel, you may have to pay a fee.

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



## Adjusting to life in Canada



Most newcomers are excited about their new life when they first arrive in Canada. But after a short time they may feel worried and irritable because it is often difficult to find jobs, housing, and schools. Also, learning a new language is not easy. Newcomers may feel anxious or depressed. Some people may have difficulty sleeping, or they may have stomach problems or headaches. It may help to talk about these problems with family, friends, or a doctor. A worker at the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society can help.

Inter-Cultural Association of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

You can also check Chapter 7, Help for Individuals and Families.

## Telephones and Internet

There are two kinds of telephones: land lines and cell phones.

- Land lines are phones which are connected to a wire in your home. Cordless phones are attached to the wire in your home, but they have a portable handset that you can use around and near your home. For a phone in your home, you pay a fixed monthly fee for all local calls. Long distance calls are usually paid by the minute. Some companies have special plans where you pay a set amount every month and can make unlimited calls to certain countries.
- Cell phones (mobile phones) are small, portable pocket phones you can take anywhere. Plans for cell phones can be expensive. Make sure you understand all the costs when you buy a cell phone.

### Telephone calls

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

There are four area codes in British Columbia: 236, 250, 604, and 778. The 604 area code is used in Metro Vancouver, the Fraser Valley and on the Sunshine Coast. In Victoria, phone numbers begin with 236, 250, or 778, and are followed by seven other numbers. In Metro Vancouver, all phone numbers begin with 236, 604 or 778.

Coin-operated pay phones can be paid for by either coin or calling card. Rates are posted on the phones. You can talk as long as you wish. You can find pay phones on streets, in shopping malls, and in public buildings.

## Chapter 2: The First Few Days

### Local calls

On private land line phones, there is no charge for local calls. At a hotel or motel, you may have to pay an extra charge for each call you make from your room. For more information on private phones, see Chapter 3.

### Long distance calls

*From a pay phone:*

To call Metro Vancouver – Dial 0 + the area code (236, 604 or 778) + the local number.

To call other places in B.C. – Dial 0 + the area code (236, 250 or 778) + the local number.

To call Canada and the United States – Dial 1 + the area code + the local number.

To call overseas – Dial 01 + the country code + the city code + the local number.

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

*From a private phone:*

To call Metro Vancouver – Dial 1 + the area code (236, 604, or 778) + the local number.

To call other places in B.C. – Dial 1 + the area code (236, 250, or 778) + the local number.

To call Canada, the United States and the Caribbean – Dial 1 + the area code + the local number.

To call overseas – Dial 011 + the country code + the city code + the local number.

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

Some telephone contracts include free long-distance calls to many countries around the world. If you will make a lot of long distance calls, check with different telephone companies to see who will give you the best deal.

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

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

### Phone cards

Companies in B.C. sell phone cards, which let you make phone calls from public telephones or on cell phones. You can buy these cards in many drugstores, supermarkets, and convenience stores. These cards can be used for both local and long-distance calls. Each company charges different rates for their phone cards.



### **Answering machines and voice mail**

Many people have answering machines or voice mail on their telephones. If they do not answer the phone, you can leave a message for them. You will usually be asked to leave a message after the beep. After the beep, leave your name, phone number, and a short message. Speak slowly and clearly.

### **Internet**

If you need to use the Internet or send e-mail, most public libraries have computers you can use for free. Some coffee shops also have computers with Internet service. These are called Internet cafes. You usually have to pay to use their services.

Many coffee shops and public places have wireless Internet. If you have a wireless portable computer (laptop), tablet, or smart phone, you can use it there for free. Many hotels and motels have free Internet service when you stay with them. For information about getting the Internet in your home, see Chapter 3.

### **Telephone books**

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

- The front pages have emergency numbers, community information, and area codes.
- The white pages list the names, addresses, and phone numbers of people. They are listed in alphabetical order.
- The blue pages list government offices. The Government of Canada is listed first, then the Government of British Columbia, Health Authorities, then your city or town (municipal) government.

- The yellow pages list businesses under the type of business or work—for example, doctors, restaurants, and pharmacies. Sometimes, the yellow pages are printed as a separate phone book.

If you live in an apartment building, ask the manager for a phone book. Libraries, settlement agencies, large stores, and offices will usually let you use their telephone books.

You can order copies of the phone book (white pages) and the yellow pages by visiting: [delivery.yip.ca/optins/address](http://delivery.yip.ca/optins/address) or calling 1 800 268-5637. You can also search the yellow pages online at: [www.yellowpages.ca](http://www.yellowpages.ca)

### **Find telephone numbers**

On the Internet, you can find phone numbers and addresses of people and businesses at: [www.yellowpages.ca](http://www.yellowpages.ca) or [www.canada411.ca](http://www.canada411.ca)

You can also get an application for your mobile phone at [mobile.yip.ca/applications/](http://mobile.yip.ca/applications/) or by texting YPAPP to 411411. Please note that normal text messaging charges based on your cellular plan will apply.

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

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

## Chapter 2: The First Few Days

### Sending and receiving mail



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

You can also put letters in the outgoing slot of a community mailbox. Sometimes, there are two mailboxes beside each other. Check the writing on the front. One is for local letters and the other is for mail being sent outside the area.

Find a post office near you by visiting the Canada Post website at: [www.canadapost.ca](http://www.canadapost.ca) and click the “Find a Post Office” link.

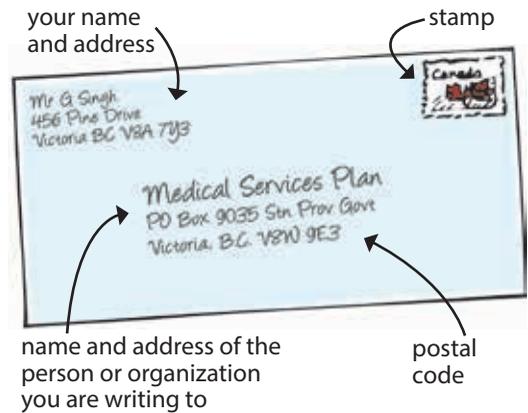
All letters mailed to addresses in Canada must have a postal code. If you do not know the postal code for an address, you can look up the postal code in a book at any post office or on the Canada Post website at: [www.canadapost.ca](http://www.canadapost.ca) and click the “Find a Postal Code” link.

Communities in this area use Victoria as their official mailing address. Even if you live in Esquimalt, Saanich, Oak Bay, View Royal, Colwood or Langford, your mailing address will be Victoria.

#### Postage on letters

Stamps for letters cost different amounts for Canada, the United States, and other countries. Postal rates sometimes go up. Check the price at a post office or at: [www.canadapost.ca/cpo/mc/personal/productsservices/send/postagestamps.jsf](http://www.canadapost.ca/cpo/mc/personal/productsservices/send/postagestamps.jsf)

You can buy Permanent stamps to mail a letter in Canada. The stamps have a “P” on them. They can help you save money. You can use P stamps even if the price of stamps goes up in the future.



Envelopes and parcels (packages) that are bigger, thicker, or heavier cost more to mail. Check the price at a post office or at: [www.canadapost.ca](http://www.canadapost.ca) and click the “Find a Rate” link.

#### Parcels

If you mail a parcel to someone outside Canada, you have to fill in a customs form at the post office. Write what is in the parcel and the value of the item.

For information about receiving mail, please see Chapter 3.





If you are not at home when a parcel is delivered, the letter carrier may leave a note. It tells you where you can pick up the parcel. You will need photo ID to pick up the parcel.

### Other services

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

Private courier companies (like UPS and Purolator) also deliver letters and packages quickly, but they are often more expensive. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Courier Service.

## Transportation

You can buy a map of Victoria at bookstores, drugstores, and many grocery stores. Public libraries also have maps. You can get city maps, road maps, and travel information at the nearest tourist information office.



Victoria Visitor Centre  
812 Wharf Street, Victoria  
Tel: 250 953-2033  
[www.tourismvictoria.com](http://www.tourismvictoria.com)

Order a free B.C. road map on the HelloBC website: [www5.hellobc.com/roadmap](http://www5.hellobc.com/roadmap)

You can visit map websites at:  
[www.mapquest.com](http://www.mapquest.com) or [maps.google.com](http://maps.google.com)

Learn how the streets go. In many B.C. cities, streets are numbered in increasing order from the centre of the city.

### Buses

BC Transit provides public transit for more than 50 communities outside Metro Vancouver. For information about bus service, routes, and costs in Victoria, visit the BC Transit website at: [www.bctransit.com](http://www.bctransit.com) or call 250 382-6161.

For a list of places that sell bus tickets and passes, visit [bctransit.com/victoria/fares](http://bctransit.com/victoria/fares) and click on “Where to Buy.” Most bus drivers carry schedules, and you can get information online at: [www.bctransit.com](http://www.bctransit.com)

You can get a bus schedule from any bus driver. You can also find schedules and routes online. For more information, contact BC Transit.

BC Transit  
520 Gorge Road  
Tel: 250 385-2551  
Customer information line: 250 382-6161  
[www.bctransit.com](http://www.bctransit.com)

All cash fares cost \$2.50. Children five or under are free. You can buy day and monthly passes and books of 10 tickets. Seniors over 65, young people under 18 and post-secondary students can buy passes and books of tickets at lower prices.

Bus tickets and passes are sold at many grocery stores, drugstores, and convenience stores. Bus drivers do not sell books of tickets or passes.

## Chapter 2: The First Few Days



For more information about fares, schedules, and where to buy tickets, contact BC Transit.

BC Transit Information Line  
Tel: 250 382-6161  
[www.bctransit.com/victoria](http://www.bctransit.com/victoria)

Buses pick up people at bus stops in most areas. If you want the bus driver to let you off at the next bus stop, pull the cord above your seat or push the red button on some of the poles.

If you need to take a long bus ride, you can ask for a transfer from the driver when you pay your fare. Check the transfer to find out how long you can use it.

### **Transportation in Vancouver**

If you travel to or visit Vancouver, here are some tips about public transit. Metro Vancouver has SkyTrain (rail) and SeaBus (boat) as well as buses. You can transfer from buses to SkyTrain or SeaBus, or from these

services to buses, without paying again. The cost of your fare depends on how many zones you travel in. Longer trips (more than one zone) cost more during busy hours.

For information about bus service, routes, and costs in Metro Vancouver, call TransLink: 604 953-3333. You can also use the trip planner on the website at: [www.translink.ca](http://www.translink.ca). Or, go to: [www.google.com/transit](http://www.google.com/transit) and look up Metro Vancouver addresses and click on Get Directions.

### **Taxis**

Taxis are convenient, but they can be expensive. Most cities and towns have taxi companies. You can order a taxi by telephone. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Taxis. At the end of your trip, the meter in the taxi shows how much to pay. People usually give the driver a tip, which is about 10–15 per cent of the fare.



### **Transportation for people with disabilities**

People in wheelchairs or scooters can get on all public transit buses in B.C.

In Victoria, special vans called handyDART pick up people with disabilities at their homes for a small fee. You must register with handyDART before you can book a ride.

handyDART

Tel: 250 727-7811

[bctransit.com/victoria/riderinfo/handydart](http://bctransit.com/victoria/riderinfo/handydart)

The government of British Columbia has a bus pass program for eligible low-income people with disabilities. For information, visit the Ministry of Social Development and Social Innovation at: [www.sd.gov.bc.ca/programs/bus-pass.html](http://www.sd.gov.bc.ca/programs/bus-pass.html) or phone: 1 866 866-0800.

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

### **Walking**

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

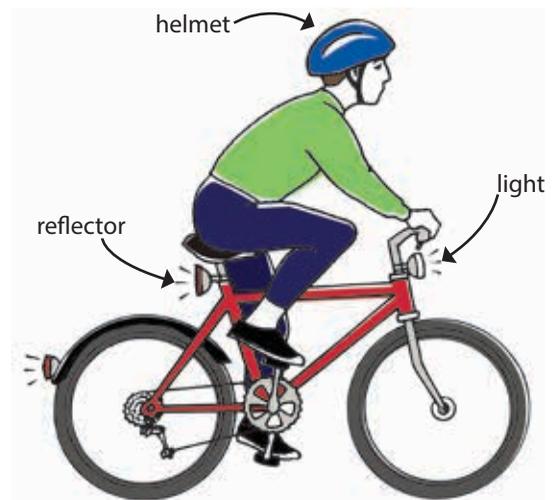
### **Bicycles**

You do not need a licence to ride a bicycle. People on bicycles must ride on the road, not on the sidewalk. They must obey the same rules as car drivers. Only one person may ride a bicycle. A small child may ride in a special seat behind the adult rider. You must have a light in front and a red reflector on the back of your bicycle to ride at night.

The law says everyone who rides a bicycle must wear a helmet (except Sikhs who wear a turban for religious reasons).

Bike lanes are special places on the road for bikes to ride. Where there is a bike lane, you should use it.

Cycling is very popular in the Victoria area, and many people cycle to and from work. Cyclists use bike lanes and trails (the Galloping Goose, the E&N Rail Trail, and the Lochside Trail) to ride across the region. You can also use trails to cycle all the way to Sidney and Sooke, which are 30–50 kilometres from Victoria.



## Chapter 2: The First Few Days

The Greater Victoria Cycling Coalition publishes cycling maps and *Cycle Therapy* magazine. It also holds recreational rides and cycling safety classes.

Greater Victoria Cycling Coalition  
[gvcc.bc.ca](http://gvcc.bc.ca)

The Capital Regional District has maps and information for cyclists using trails.

Capital Regional District  
625 Fisgard Street, Victoria  
Tel: 250 360-3000  
[www.crd.bc.ca/parks-recreation-culture/commuting-cycling](http://www.crd.bc.ca/parks-recreation-culture/commuting-cycling)

### Cars

In all of North America, people drive on the right side of the road. You need a licence and insurance to drive a car in B.C. For information on licences, buying a car, and getting car insurance, see Chapter 8.

### Travel between cities

#### Driving

Roads on Vancouver Island and in Metro Vancouver are usually ice-free, even in winter. However, sometimes the temperature will go below freezing. Many drivers here are not familiar with driving in ice and snow.

The Malahat Drive, on the road to Nanaimo, often freezes in winter even when it is mild in Victoria. Check the road conditions when you start a drive, even if the weather in Victoria is good.

Sometimes, the roads are in the mountains, and even though it does not look like a long distance, it could take a long time. Visit the DriveBC website ([www.drivebc.ca](http://www.drivebc.ca)) and find

out exactly how many hours it will take you to drive there. For example, it will take you about 90 minutes to drive from Victoria to Nanaimo. You can also find information about weather warnings and road conditions.

You can find driving routes for cities and regions across British Columbia at: [www.hellobc.com/british-columbia/transportation-maps/maps.aspx](http://www.hellobc.com/british-columbia/transportation-maps/maps.aspx)

### Airlines

Victoria International Airport is about 25 kilometres north of downtown Victoria, just outside the town of Sidney. There are more than 120 flights throughout North America every day. Visit the website for information about flight times, airlines, directions, parking, and transportation to and from the airport.

Victoria International Airport  
1640 Electra Boulevard, Sidney  
Tel: 250 953-7500  
Tel: 250 953-7533 (Red Coat Information Desk)  
[www.victoriaairport.com](http://www.victoriaairport.com)

Red Coat Airport Ambassadors are volunteers from the community who can help you at the airport. They are available Monday to Saturday from 8:30 a.m. – 5:30 p.m., and on Sunday from 10 a.m. – 4 p.m.

You can travel by airplane to most cities in British Columbia. Small airlines fly to smaller cities in B.C. and western Canada. Phone an airline company or talk to a travel agent for information on air travel. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Airlines, Airline Ticket Agencies, or Travel Agencies,



or search online for flight and travel information.

Find a list of airports across British Columbia at: [www.th.gov.bc.ca/airports/bcairports.htm](http://www.th.gov.bc.ca/airports/bcairports.htm)

### Buses

Buses travel between towns and cities throughout British Columbia. Greyhound travels to most cities in Canada and the United States.

To call about route and schedule information, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Bus Lines. You can also contact Greyhound Canada at 1 800 661-8747 (TRIP) or visit: [www.greyhound.ca](http://www.greyhound.ca)

Pacific Coach Lines travels between Victoria, Vancouver and Vancouver International Airport.

You can catch the bus in Downtown Victoria, and take it right into Downtown Vancouver. People who live in British Columbia will pay about \$50, which includes the ferry ride

Pacific Coach Lines  
Toll-free: 1 800 661-1725  
[www.pacificcoach.com](http://www.pacificcoach.com)

### Trains

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

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

There is currently no passenger train service from Victoria.

For information, call VIA Rail at 1 888 842-7245 (1 888 VIA-RAIL) or visit [www.viarail.ca](http://www.viarail.ca). There is also railway service between Vancouver and Seattle, Washington. For information, call Amtrak at 1 800 872-7245 (1 800 USA-RAIL) or visit [www.amtrak.com](http://www.amtrak.com)

### Ferries

Ferries connect Vancouver Island with the Lower Mainland (Tsawwassen or Horseshoe Bay), the Gulf Islands, Prince Rupert, Haida Gwaii/Queen Charlotte Islands, Quadra and Cortez Islands, and the Sunshine Coast.

There are also ferries on lakes in the B.C. interior. There is no fee for these ferries. For information, including a list of routes and phone numbers, visit: [www.th.gov.bc.ca/marine/ferry\\_schedules.htm](http://www.th.gov.bc.ca/marine/ferry_schedules.htm)

On some routes, it is a good idea to have a reservation. For information, call BC Ferries at 1 888 223-3779 (1 888 BC FERRY). Visit the website at: [www.bcferries.com](http://www.bcferries.com)



# Chapter 3: Finding a Place to Live

- Types of housing
- Renting
- Moving in: to-do checklist
- Telephone, internet, mail, garbage
- Moving out: to-do checklist
- Buying a home
- Where to go for help



## Types of housing

In Victoria, you can rent an apartment in a building with other apartments. You can also rent or buy a house with a yard. Ads in the local newspaper will show you some of the places that are available to rent or to buy. If you think you would like to buy a home, you can talk to a real estate agent.

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

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

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



Duplex



Townhouse



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

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

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

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

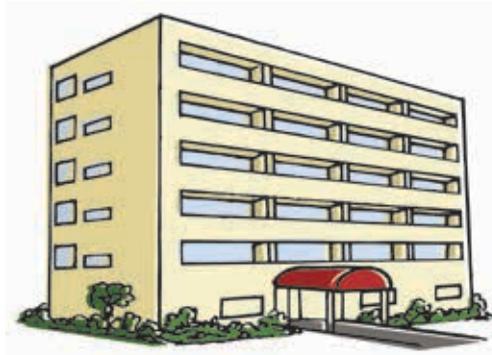
## Subsidized and low-cost housing

BC Housing is a government agency that has housing available to help people in greatest need. This includes subsidized (government-assisted) housing and help to pay for rent in private (non-government) apartments.

To qualify for BC Housing programs, you must have lived in British Columbia for 12 months. You can find information in other languages, and find out if you are eligible for programs.

BC Housing  
Toll-free: 1 800 257-7756  
[www.bchousing.org/Find](http://www.bchousing.org/Find)

BC Housing has a registry of long-term housing where rent is based on income. It is for permanent residents of B.C. whose household income is below a limit. For information, visit: [www.bchousing.org/Options/Subsidized\\_Housing/Listings](http://www.bchousing.org/Options/Subsidized_Housing/Listings). To see if there is BC Housing available in Victoria, see *Zone 8 – Vancouver Island South, Saanich and Victoria*.



Apartment



Mobile home

BC Housing  
201 – 3440 Douglas Street, Victoria  
Tel: 250 475-7550  
[www.bchousing.org](http://www.bchousing.org)

### Subsidized housing

Subsidized (government-assisted) housing is long-term housing where the amount of rent paid is based on how much money you earn. There are different types of housing for different people: adults who are single or in a couple, families, seniors, and people with disabilities. In order to be eligible for subsidized housing through BC Housing, you must permanently live in British Columbia, meet the residency requirements, and have a total household income below a certain amount. There is usually a waiting list for subsidized housing. For more information, visit: [www.bchousing.org/Options/Subsidized\\_Housing/Apply](http://www.bchousing.org/Options/Subsidized_Housing/Apply)

## Chapter 3: Finding a Place to Live

### **Rental Assistance Program**

The Rental Assistance Program provides low-income, working families with cash to help with their monthly rent payments. Families must have an annual household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. For more information, visit: [www.bchousing.org/Options/Rental\\_market/RAP](http://www.bchousing.org/Options/Rental_market/RAP)

### **Shelter Aid for Elderly Renters**

The Shelter Aid for Elderly Renters (SAFER) program offers seniors monthly cash payments to help with the cost of rent. To be eligible, you must be at least 60 years of age, meet citizenship requirements, and have lived in B.C. for the full 12 months before applying. For more information, visit: [www.bchousing.org/Options/Rental\\_market/SAFER](http://www.bchousing.org/Options/Rental_market/SAFER)

### **Co-ops**

Housing co-operatives (co-ops) and some non-profit groups are a “mixed-income” form of housing. They often started through a government funding program and some do provide a subsidy for low-income members or have a “rent-g geared-to-income” policy. Even the “market rate” rent at housing co-ops can be relatively low-cost compared to other rental housing. This varies depending on the co-op. Many co-ops have long waiting lists.

For more information on co-ops in Victoria, contact the Co-operative Housing Federation of BC.

Co-operative Housing Federation of BC  
330 – 1105 Pandora Avenue, Victoria  
Tel: 250 384-9444  
[www.chf.bc.ca](http://www.chf.bc.ca)

### **Renting**

When you rent a place to live, you will be doing official business with the person who looks after the place. This person can be the landlord or landlady, the owner, or a manager.

### **Where to look for housing**

- You can begin by contacting people who work at your local settlement agency. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society. They have information on rental listings, subsidized housing, and mortgages.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

- Search for websites that list homes and apartments for rent in your community.
- Look in the advertising section in newspapers. The classified sections of community newspapers list many things



you can buy or sell. You can also find apartments and houses to rent. Look for Classifieds – Rentals.

- Check BC Housing’s registry of long-term housing at: [www.bchousing.org/Options/Subsidized\\_Housing/Listings](http://www.bchousing.org/Options/Subsidized_Housing/Listings). See *Zone 8 – Vancouver Island South, Saanich and Victoria*.
- Look for Vacancy or For Rent signs in front of houses and apartment buildings.
- Look for advertisements on notice boards in your community.

## Finding a place to live

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

*How much is the rent?*

You usually pay rent on the first day of each month.

The landlord can only increase your rent once a year and only by a certain amount. The landlord must tell you in writing three months before the rent goes up.

*Are utilities included in the rent, or do I have to pay for them?*

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

*How much is the security (damage) deposit?*

You usually have to pay some extra money—not more than half of one month’s rent—when you move in. The landlord keeps this money until you move out.

The landlord can use this money to pay for any damage you do to the property. If you

do no damage, and clean the apartment when you move out, the landlord must give you back all the money plus interest. The landlord must do this within 15 days. If the landlord wants to keep some or all of the security deposit, you and the landlord should make an agreement in writing.

## Discrimination

A landlord cannot refuse to rent a place to people because of their race, skin colour, ancestry, birthplace, religion, sex, marital status, family status, sexual orientation, physical or mental disability, or lawful source of income. This is discrimination, and it is against the law.

A landlord usually cannot refuse to rent to people because they have children, unless it is an “adult-only” building, or reserved for people who are 55 and older. A landlord can refuse to rent to pet owners and people who smoke.

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

## Tenancy agreement

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



## Chapter 3: Finding a Place to Live

### Make a checklist before you move in

**Make sure you have a signed tenancy agreement**

When you agree to rent a house or apartment, you and the landlord are making a contract. It is called a tenancy agreement. The agreement should be in writing.



**Your tenancy agreement gives you the rules for renting your home**

Make sure you understand everything in the agreement before you sign it. If you are not sure, ask someone who can help you—for example, a settlement worker. You may need to have the agreement translated into your language. For more information on tenants' rights, go to the website: [tenants.bc.ca](http://tenants.bc.ca)

**Check for damage**

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

**Arrange for utilities**

If you have to pay for utilities, such as hydro (electricity) and gas, you have to get these connected. The cost of connecting is usually included in the first month's bill. To get these services, check with BC Hydro ([www.bchydro.com](http://www.bchydro.com)), FortisBC ([www.fortisbc.com](http://www.fortisbc.com)) or the companies that provide oil, gas, or hydro in your community. You can find their phone numbers listed in the telephone book. You can also find companies that provide oil or gas in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Gas Companies, and Oils–Fuel and Heating.

**Buy insurance**

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

**Arrange for phone and Internet service**



## References

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

## Application deposits are illegal

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

## Telephones

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

To get telephone service, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Telephone Service—Local.

## Internet

If you want to have Internet service in your home, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Internet Access

Providers. As with phone companies, there are many Internet companies in B.C. You may see advertising that says you can save money and get faster Internet. Do not sign a contract unless you understand what services you are getting, how much they cost, and how long the contract lasts.

## Mail

In Victoria, mail is delivered to your house or apartment building. Over the next few years, Canada Post will stop delivering mail to homes, and all residents will pick up letters and parcels at community mailboxes. For information about sending mail, please see Chapter 2.

## Garbage and recycling

The following municipalities will pick up garbage at your home. Please note that there are limits on the amount of garbage each household can place out for collection. For more information, check the website or phone the office of your municipality.

- Saanich: 250 475-5595  
[www.saanich.ca/services/garbage/index.html](http://www.saanich.ca/services/garbage/index.html)
- Victoria: 250 361-0400  
[www.victoria.ca/EN/main/departments/engineering/garbage-recycling.html](http://www.victoria.ca/EN/main/departments/engineering/garbage-recycling.html)
- Esquimalt: 250 414-7108  
[www.esquimalt.ca/municipalServices/garbageRecycling/Default.aspx](http://www.esquimalt.ca/municipalServices/garbageRecycling/Default.aspx)
- Oak Bay: 250 598-4501  
[www.oakbay.ca/municipal-services/garbage-recycling](http://www.oakbay.ca/municipal-services/garbage-recycling)

## Chapter 3: Finding a Place to Live

- View Royal: 250 479-6800  
[www.viewroyal.ca/EN/main/municipal/garbage-recycling-composting.html](http://www.viewroyal.ca/EN/main/municipal/garbage-recycling-composting.html)

Colwood and Langford do not provide garbage pickup services. Residents can look in the yellow pages under Garbage Collectors or Rubbish Removal to make arrangements. For more information, contact the Colwood and Langford municipalities directly.

- City of Colwood  
3300 Wishart Road, Colwood  
Tel: 250 478-5999  
[www.colwood.ca](http://www.colwood.ca)
- City of Langford  
877 Goldstream Avenue, Langford  
Tel: 250 478-7882  
[www.cityoflangford.ca](http://www.cityoflangford.ca)

You can also take your waste to the Hartland Landfill. It is 14 kilometres northwest of Victoria.

Hartland Landfill  
1 Hartland Avenue, Saanich  
Tel: 250 360-3030  
[crd.bc.ca/service/waste-recycling/hartland-landfill-facility](http://crd.bc.ca/service/waste-recycling/hartland-landfill-facility)

The Capital Regional District (CRD) manages recycling services for the Greater Victoria and southern Vancouver Island region.

Check the CRD website for information about recycling programs in the region. You can enter your address into the Blue Box web page to find out when your recycling will be collected. You can also get information about the Hartland Landfill, composting, hazardous waste, household waste, and recycling.

Capital Regional District  
625 Fisgard Street, Victoria  
Tel: 250 360-3000  
CRD Hotline: 250 360-3030  
[www.crd.bc.ca/service/waste-recycling](http://www.crd.bc.ca/service/waste-recycling)

For more information on recycling, see Chapter 13. You can also contact the Recycling Council of BC Hotline at 1 800 667-4321 or go to: [www.rcbc.ca](http://www.rcbc.ca)

### Water and sewer

If you buy a home, you will have to pay for water and sewer services. Some municipalities in the Victoria area include the cost in your property taxes. Others will send you a separate bill. Check the “utilities” section of your municipality’s website for details.

Some properties have wells and/or septic systems. Check with your municipality or realtor if you are buying a home.

Colwood, Langford and View Royal (water only)

- Capital Regional District  
Tel: 250 474-9600  
[www.crd.bc.ca/service/drinking-water](http://www.crd.bc.ca/service/drinking-water)
- Colwood (sewer only)  
Tel: 250 478-5999  
[www.colwood.ca/city-services/engineering/sewer-services](http://www.colwood.ca/city-services/engineering/sewer-services)

Oak Bay (water and sewer)  
Tel: 250 598-3311  
[www.oakbay.ca/municipal-services/taxes-utilities/utilities](http://www.oakbay.ca/municipal-services/taxes-utilities/utilities)

Saanich (water and sewer)  
Tel: 250 475-1775  
[www.saanich.ca/services/utilities/index.html](http://www.saanich.ca/services/utilities/index.html)



Victoria and Esquimalt (water)

Tel: 250 361-0400

[www.victoria.ca/EN/main/departments/engineering/water.html](http://www.victoria.ca/EN/main/departments/engineering/water.html)

Victoria (sewer)

Tel: 250 361-0400

[www.victoria.ca/EN/main/departments/engineering/sewer-drain.html](http://www.victoria.ca/EN/main/departments/engineering/sewer-drain.html)

If you rent a house, an apartment, or a condominium, ask your landlord if these utilities are part of the rent.

## Repairs

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

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

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

Contact the Residential Tenancy Branch to talk about repair problems, including no heat or no hot water. They can also help you settle a disagreement with your landlord.

Residential Tenancy Branch

Toll-free: 1 800 665-8779

E-mail: [HSRTO@gov.bc.ca](mailto:HSRTO@gov.bc.ca)

[www.gov.bc.ca/landlordtenant](http://www.gov.bc.ca/landlordtenant)

## Letting the landlord in

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

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

## Disagreements

For information on landlord or tenant rights and responsibilities, contact the Residential Tenancy Branch. The office can also help solve disagreements between landlords and tenants.

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

## Eviction

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

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

If you do not agree with the reasons the landlord gives, you can call the Residential Tenancy Branch, the Tenant Resource and Advisory Centre, or your local tenants' group. See the listings at the end of this chapter.

## Chapter 3: Finding a Place to Live

### Make a checklist before you move out

#### Give notice

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

November 30, 2015

To: Sun Realty  
Management

From: Kelvin Lee

I will be moving out of  
Apt. 2, 1234 Main Street  
on December 31, 2015.

*Kevin Lee*

#### Clean

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

#### Cancel telephone and utilities

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

#### Change your address

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

#### Arrange for a moving company or rent a truck

A moving company will send a truck and people to move your things. Look in the classified advertisements in the newspaper or in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Movers. You can also rent a truck or van and move things yourself. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Truck Renting and Leasing.



## Buying a home

In 2014, single-family, two-storey homes in the Victoria region sold for about \$560,000. The price may be higher or lower, depending on the size and age of the house, and how popular the neighbourhood is. For more information, contact the Victoria Real Estate Board.

Victoria Real Estate Board  
3035 Nanaimo Street, Victoria  
Tel: 250 385-7766  
[www.vreb.org](http://www.vreb.org)

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

Most people borrow money from a bank, credit union, or trust company to buy a

house. This is called a mortgage. Mortgage rates are not the same at all banks. Check around for the best mortgage you can get.

If you own your own home, you must buy insurance for it. You should also have insurance for your belongings. The insurance company will pay for most of the cost of what you lose in a fire or a robbery. Look in your phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Insurance Agents and Brokers.

If you intend to rent out your house and become a landlord, you must understand your rights and responsibilities. For more information on becoming a landlord, go to the Residential Tenancy Branch website at: [www.gov.bc.ca/landlordtenant](http://www.gov.bc.ca/landlordtenant). Look for the *Residential Tenancy Act: A Guide for Landlords & Tenants in British Columbia* under Tenancy Guides / View in other languages. This guide is available in English, Traditional Chinese, and Punjabi.

You can also visit: [tenants.bc.ca/landlord-guide](http://tenants.bc.ca/landlord-guide) to download the *Landlord Guide*, available in English, Traditional Chinese, and Punjabi.

## Chapter 3: Finding a Place to Live

### Where to go for help

For more information on renting or buying a place to live, go to the B.C. government website at: [www.welcomebc.ca](http://www.welcomebc.ca)

People who work at your local settlement agency can help with information about finding a place to live. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

#### **Inter-Cultural Association of Greater Victoria**

930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

#### **Victoria Immigrant and Refugee Centre Society**

637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

#### **Tenant Resource & Advisory Centre (TRAC)**

Toll-free: 1 800 665-1185  
[tenants.bc.ca](http://tenants.bc.ca)

Tenant Survival Guide  
[tenants.bc.ca/tenant-survival-guide-2/](http://tenants.bc.ca/tenant-survival-guide-2/)

#### **Residential Tenancy Branch**

Toll-free: 1 800 665-8779  
E-mail: [HSRTO@gov.bc.ca](mailto:HSRTO@gov.bc.ca)  
[www.gov.bc.ca/landlordtenant](http://www.gov.bc.ca/landlordtenant)

#### **BC Human Rights Clinic**

300 – 1140 West Pender Street  
Vancouver, B.C. V6E 4G1  
Tel: 604 622-1100  
Toll-free: 1 888 685-6222  
[www.bchrc.net](http://www.bchrc.net)

You can watch videos about your rights in B.C. at: [www.justiceeducation.ca/resources/human-rights-in-bc](http://www.justiceeducation.ca/resources/human-rights-in-bc)

#### **BC Human Rights Tribunal**

1170 – 605 Robson Street  
Vancouver, B.C. V6B 5J3  
Toll-free: 1 888 440-8844  
E-mail: [BCHumanRightsTribunal@gov.bc.ca](mailto:BCHumanRightsTribunal@gov.bc.ca)  
[www.bchrt.bc.ca](http://www.bchrt.bc.ca)

#### **Canadian Human Rights Commission**

Toll-free: 1 888 214-1090  
[www.chrc-ccdp.ca](http://www.chrc-ccdp.ca)

## Chapter 4: Money and Banking

- Banks, credit unions, and trust companies
- Types of accounts
- Cash, cheques, and credit cards
- Sending money
- Loans and mortgages
- Taxes
- Financial help for seniors
- Investing money



### Banks, credit unions, and trust companies



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

in Victoria, check the yellow pages in your phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Banks.

### Types of accounts

- **Chequing accounts**  
Some chequing accounts charge you for each cheque you write. Some have monthly charges that include a bundle of services. Most chequing accounts do not pay interest.
- **Savings accounts**  
All savings accounts pay interest, but the amount of interest is not always the same. You cannot write cheques on some savings accounts.
- **Chequing-savings accounts**  
These accounts pay interest. You can also write cheques. The interest and charges are not the same at all banks.
- **Term deposits and Guaranteed Investment Certificates (GICs)**  
These accounts usually pay more interest than saving accounts but you have to leave your money in for a certain length of time (a term). You can take your money out of certain term deposits and GICs before the end of the term, but you may lose some or all of the interest you would have earned.

## Chapter 4: Money and Banking

### Paying by cash, cheque, credit card, or debit card

Cash is money—coins and bills. Cheques are sometimes used instead of cash. When you write a cheque, you are telling your bank to pay with your money. To pay by cheque, you must show the cashier some identification (ID). Most cashiers ask to see identification with your photo on it, such as a driver's licence. If you do not have a driver's licence, ask for a B.C. Identification card (BC ID) at a Driver Licensing Centre. To find a Driver Licensing Centre, see Driver's Licence in Chapter 8. Some stores do not take cheques. You should ask the cashier if they take cheques before shopping.

Credit cards let you buy things now and pay for them later. You can get bank credit cards such as VISA and MasterCard. You can also get credit cards from department stores or gas companies. If you do not pay the full amount of the credit card bill each month, you have to pay interest. The interest on some credit cards is higher than on others. If you won't pay the full credit card bill every month, be sure to check the interest rates carefully. There are many low interest-rate credit cards available.



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

Use your credit and debit cards safely, and keep them in a safe place. You should protect them the same way you protect your money.

Debit cards and most credit cards in Canada require you to key in a secret number (personal identification number or PIN) instead of a signature to use the card. Be sure to protect this PIN. Do not give your PIN to anyone else—even close family members. Memorize your PIN. Do not write your PIN on the card or keep it written down in your wallet or purse. If your card and wallet are stolen, the thief can take your money out of the bank.

### Bank machines



Banks, credit unions, and some trust companies have bank machines. They are called automated teller machines (ATMs). There are also bank machines in some stores and in other convenient places. Full-service ATMs are usually provided by banks and credit unions. You can take money out of your accounts or put money into them. You



can also pay bills and transfer money to other accounts. Other machines will only allow you to take out money. You can use bank machines any time, day or night.

Some banks and credit unions charge a service fee each time you use an ATM. Usually it costs more to use an ATM that is not from your own bank. The bank machine should let you know how much it will cost you to take out money.

To use bank machines, you need a debit card from your bank or credit union.

## Banking by phone, Internet, and smartphone

You may be able to do your banking on the Internet. To connect to your bank account, you need a computer and Internet service (see Chapter 3). Ask your bank or credit union about this service.

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

If you have a mobile phone or smartphone, you can also connect to your bank account through the Internet connection or by downloading an application or “app” from your bank or credit union. You can check your account and transfer money from one account to another.

## Sending money to other countries

Canadian banks and foreign exchange companies can send money to banks in most countries. You can also mail a money order (also called a draft) from a bank, foreign exchange company, or post office. Check first that the money order can be cashed in the country you are sending it to. Look for foreign exchange companies in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca). For money orders, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Money Order and Transfer. Compare the costs to find the best price.

## 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. Each month, you must pay back part of the money you borrowed (called the principal) and an extra fee (interest). To get a loan, you must be earning enough money to easily repay the borrowed money.

A mortgage is money you borrow to buy a house or apartment. Banks, credit unions, and mortgage companies give mortgages. See Chapter 3.

## Owing money

Sometimes people borrow money or buy things and plan to pay for them later. They may find that they cannot make the payments. If this happens to you, you should talk or write to the people you owe money to. Sometimes it is possible to make smaller payments.

## Chapter 4: Money and Banking

The Credit Counselling Society has counsellors who can help people with debt and credit problems at little or no cost to you. Call 1 888 527-8999 or go to: [www.nomoredebts.org](http://www.nomoredebts.org)

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

There are other companies that give advice to people on how to pay their debts. They charge a fee for these services. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Credit and Debt Counselling.

### Paying taxes

Governments get most of their money from taxes. Taxes pay for services such as roads, parks, community centres, medical care, welfare, schools, and universities.

#### **BC Sales Tax (PST)**

You pay 7 per cent provincial sales tax on many goods and services you buy in British Columbia. For information, go to: [www.gov.bc.ca/pst](http://www.gov.bc.ca/pst)

#### **BC Sales Tax (PST) Credit**

You may be able to claim a refundable tax credit when you file an income tax return. For more information, go to: [www.sbr.gov.bc.ca/individuals/Income\\_Taxes/Personal\\_Income\\_Tax/tax\\_credits/salestax.htm](http://www.sbr.gov.bc.ca/individuals/Income_Taxes/Personal_Income_Tax/tax_credits/salestax.htm)

#### **Goods and Services Tax (GST)**

You pay 5 per cent federal sales tax on many goods and services you buy in Canada. For information, go to: [www.cra-arc.gc.ca/tx/ndvdl/tpcs/gst-tps/menu-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/gst-tps/menu-eng.html)

#### **Goods and Services Tax (GST) Credit**

You may be able to claim a refundable tax credit when you file an income tax return. For more information, go to: [www.cra-arc.gc.ca/bnfts/gsthst/fq\\_qlfyng-eng.html](http://www.cra-arc.gc.ca/bnfts/gsthst/fq_qlfyng-eng.html)

#### **Income tax**

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

Even if you had no income in Canada, you should still fill out and send in a tax form. You also have to report any income from outside Canada. People who are not working must pay tax on any income from investments. Self-employed people and people who own businesses have to fill out and send in an income tax form by June 15. However, if you owe tax, you still have to pay it by April 30.



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

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

Every year, the Community Volunteer Income Tax Program helps more than half a million Canadians file their income tax returns. The program is provided by the Canada Revenue Agency and organizations in communities.

To find out if you are eligible for this program, visit [www.cra-arc.gc.ca/tx/ndvdl/vlntr/nd-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/nd-eng.html)

To find a tax clinic in Victoria, visit: [www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/victoria-bc-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/victoria-bc-eng.html)

You can also pay someone to help you—for example, an accountant or a tax preparation company. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Tax Consultants.

### **Child Tax Benefit**

The Canada Child Tax Benefit is a monthly payment to help families 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-arc.gc.ca/bnfts/cctb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html). You can also talk to a settlement worker at your local immigrant settlement

agency. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### **Property taxes**

Generally, everyone who owns a house, land, or buildings must pay property tax. Municipalities in the Victoria area will send you a bill once a year. If your property is in a rural area outside the city, the B.C. government will send you a bill.

### **Property tax assistance**

The Home Owner Grant Program reduces the amount of residential property tax eligible British Columbians pay on their principal residence. It provides a maximum reduction in residential property taxes of \$570. An additional \$275 may be available if you are 65 or over, permanently disabled, or an eligible veteran.

If you own a home in the Victoria area, you will receive an application form with your tax bill. If you live in rural areas outside Greater Victoria, in communities such as Sooke, the Highlands, North or Central Saanich, the B.C. government will send you an application form with your tax bill.

## Chapter 4: Money and Banking

If you live outside the Capital, Greater Vancouver, and Fraser Valley Regional Districts, an additional \$200 is available. The application for this amount is automatic when a homeowner applies for the homeowner grant. The homeowner grant must be applied for each year.

For more information, go to: [www.sbr.gov.bc.ca/individuals/Property\\_Taxes/Home\\_Owner\\_Grant/hog.htm](http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Home_Owner_Grant/hog.htm)

### **Property tax deferral programs**

Property tax deferral programs are low interest loan programs that allow qualifying residents to defer all or part of their property taxes until they sell or transfer ownership of their home, or it becomes part of an estate. Property tax deferral options are available for qualified individuals, including homeowners aged 55 and over, persons with disabilities, and families with children.

For information on property tax deferral, go to: [www.sbr.gov.bc.ca/individuals/Property\\_Taxes/Property\\_Tax\\_Deferral/ptd.htm](http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Property_Tax_Deferral/ptd.htm)

### **Property Transfer Tax**

When you buy or register a transfer of property in B.C. you must generally pay the Property Transfer Tax. The rate of tax is 1 per cent on the first \$200,000 of the value and 2 per cent on the rest. If you are buying your first home, you may not have to pay this tax.

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

## Financial help for seniors

### **Old Age Security Pension (OAS)**

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

### **Guaranteed Income Supplement (GIS)**

People who get OAS but have little or no other income may also qualify for the GIS.

How much you get depends on how much income you and your spouse (wife or husband) earn.

For more information, call the Canada Pension and OAS toll-free at: 1 800 277-9914.

For more information about OAS and GIS, see:

- Old Age Security program: [www.servicecanada.gc.ca/eng/services/pensions/oas/pension/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/pension/index.shtml)
- Old Age Security Pension: [www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml)
- Guaranteed Income Supplement: [www.servicecanada.gc.ca/eng/sc/oas/gis/guaranteedincomesupplement.shtml](http://www.servicecanada.gc.ca/eng/sc/oas/gis/guaranteedincomesupplement.shtml)
- Service Canada Publications: [www.servicecanada.gc.ca/eng/about/scpublications.shtml](http://www.servicecanada.gc.ca/eng/about/scpublications.shtml)



### **Seniors Supplement**

People who get OAS and GIS may also qualify for the provincial government's Seniors Supplement. You will receive the Seniors Supplement automatically if you are eligible. The amount depends on your income. For more information, call 1 866 866-0800, or visit the website: [www.mhr.gov.bc.ca/PROGRAMS/other.htm](http://www.mhr.gov.bc.ca/PROGRAMS/other.htm)

### **Investing money**

There are many ways to invest money. Banks and other financial companies sell investments such as term deposits, Guaranteed Investment Certificates (GICs), Canada Savings Bonds, and treasury bills. Talk to someone at your bank, credit union, or trust company. You can also talk with an investment counsellor or financial planner.



Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Financial Planning Consultants.

You can find information about banking in Canada at: [www.cba.ca/en/consumer-information](http://www.cba.ca/en/consumer-information)

## Chapter 5: Health Care

- B.C. health
- Private insurance
- Medical emergencies
- Doctors and dentists
- Public health units
- Prescription drugs
- HealthLink BC
- People with disabilities
- Mental health centres



### B.C. health

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

MSP pays for basic, medically required health costs—for example, some doctor visits, some medical tests, and treatments. Some health costs are not covered by MSP—for example, dentists and physiotherapists. Please contact Health Insurance BC (HIBC) for more information.

Health Insurance BC  
Toll-free: 1 800 663-7100  
[www2.gov.bc.ca/gov/theme.page?id=EC75F](http://www2.gov.bc.ca/gov/theme.page?id=EC75F)  
[D2ECA044D2C9CCB32361905348A](http://D2ECA044D2C9CCB32361905348A)

### Registering for MSP



All residents of British Columbia must register with MSP. You should register as soon as you arrive. There may be a waiting period. You may not be eligible for MSP coverage for up to three months. If you don't have medical coverage, medical costs can be very high. You should buy private medical insurance for this time. If you do not have MSP, you must pay the doctor or hospital yourself. Look for health insurance companies in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca)

When you apply for MSP, make sure that you give your name exactly as it is on other official documents. Phone Health Insurance BC to find out how to register.



## Get your BC Services Card

You will use the BC Services Card to access health care services. It can be used as identification anywhere you need to show government-issued identification.

To get your BC Services Card:

1. Complete and submit the BC Medical Services Plan enrolment form. This form can be found at [www.health.gov.bc.ca/exforms/msp.html#102](http://www.health.gov.bc.ca/exforms/msp.html#102)
2. After you've submitted the form and supporting documentation, you will receive a confirmation letter in the mail in approximately one month. Next you will need to take two pieces of identification and the letter to an ICBC driver licensing office. To find an ICBC office near you or learn more about the required identification, visit [www.icbc.com](http://www.icbc.com)
3. After visiting the ICBC office and verifying your identity, you should receive your BC Services Card in the mail within three weeks.

For more information, visit [www.BCServicesCard.ca](http://www.BCServicesCard.ca)

## Monthly medical premiums

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

- for a single person: \$72.00
- for a family of two: \$130.50
- for a family of three or more: \$144.00

Note: Premiums could change at anytime. For up-to-date information, please contact Health Insurance BC.

Health Insurance BC

Toll-free: 1 800-663-7100

[www2.gov.bc.ca/gov/topic.page?id=59DDCB8DB15241D899168C65EE095393](http://www2.gov.bc.ca/gov/topic.page?id=59DDCB8DB15241D899168C65EE095393)

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

## Premium assistance

If your income is low, you may be eligible for premium assistance. You may be able to pay less, or get free MSP coverage.

To be eligible for premium assistance, you must have lived in Canada for the last 12 consecutive months (one year) as a Canadian citizen or permanent resident. You need to fill out a form to apply for premium assistance.

Contact Health Insurance BC or your local settlement agency for information. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

## Chapter 5: Health Care

### Refugee claimants

If you are a refugee claimant, you need to contact Health Insurance BC to find out if you are eligible for MSP coverage. If you are not, ask Citizenship and Immigration Canada (CIC) about the Interim Federal Health Program (IFH).

Citizenship and Immigration Canada  
Toll-free: 1 888 242-2100  
[www.cic.gc.ca](http://www.cic.gc.ca)

### Private insurance

MSP does not cover all medical costs. You can buy third-party insurance from a private company to cover extra medical costs. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Insurance—Life and Health.

### Out-of-province coverage

Check with Health Insurance BC about your MSP coverage if you will be away from B.C. for any extended period of time.

### HealthLink BC

HealthLink BC provides access to free non-emergency health information and advice in British Columbia. You can get this information 24 hours a day, seven days a week by telephone, website, an app for Apple mobile devices, and printed information.

*All of HealthLink BC's 8-1-1 services are free. Translation services in more than 130 languages are available upon request.*

### Navigation Services

Call 8-1-1 to find health services close to where you live. A health service representative can forward your call to a health professional who can help you.

### Nursing Services

Call 8-1-1 to ask a registered nurse your health questions. Nurses are available 24 hours a day, every day of the year, to provide non-emergency health information, advice, and referrals.

### Pharmacist Services

Call 8-1-1 to speak to a licensed pharmacist about your medication. HealthLink BC's Pharmacist Services are available from 5 p.m. to 9 a.m. seven days a week.

### Dietitian Services

Call 8-1-1 to speak to a registered dietitian for information about nutrition and healthy eating. Dietitian Services are available from Monday to Thursday from 8 a.m. to 8 p.m. You can e-mail a dietitian with your nutrition questions by visiting: [www.healthlinkbc.ca/healthyeating/emaildietitian.html](http://www.healthlinkbc.ca/healthyeating/emaildietitian.html)

### [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca)

This website provides medically approved information on more than 5,000 health topics, symptoms, and over-the-counter and prescription drugs. You can find tips for a healthy lifestyle, check medical symptoms, and use a map to search for health services in or near your neighbourhood. Visit [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca)

### BC Health Service Locator App

The BC Health Service Locator App helps you find walk-in clinics, hospitals, emergency rooms, immunization locations, after-hours pharmacies, and laboratory services on an iPhone, iPad or iPod Touch. Visit: [www.HealthLinkBC.ca/app](http://www.HealthLinkBC.ca/app)



## BC HealthGuide Handbook

The free *BC HealthGuide Handbook* has information on common health topics including disease prevention, home treatment, emergencies, healthy lifestyle choices, and advice on when to go to a doctor or to hospital.

The Handbook is available in French, Chinese, and Punjabi. It can be found at health units, pharmacies, Service BC offices, and immigrant settlement agencies. It can also be ordered online at: [www.healthlinkbc.ca/servicesresources/bchealthGuidehandbook](http://www.healthlinkbc.ca/servicesresources/bchealthGuidehandbook), or by calling 8-1-1.

Health information is available in English at: [www.HealthLinkBC.ca](http://www.HealthLinkBC.ca)

## HealthLinkBC Files

HealthLinkBC Files are easy-to-read fact sheets on public health and safety topics including common illnesses, vaccinations, environmental health concerns, and health tips. Most information has been translated. Visit: [www.healthlinkbc.ca/servicesresources/healthlinkbcfiles/](http://www.healthlinkbc.ca/servicesresources/healthlinkbcfiles/) to download files in English, Chinese, Farsi, French, Punjabi, Spanish, and Vietnamese.

## Doctors

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

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

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

## Finding a family doctor

To find a family doctor:

- Talk to people at the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society. They may be able to help you find a doctor who speaks your language.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

- Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Physicians and Surgeons.
- Visit the website for the College of Physicians and Surgeons at: [www.cpsbc.ca](http://www.cpsbc.ca) for a list of doctors who are taking new patients.
- Ask your friends, neighbours, co-workers, or other people in your community.

## Chapter 5: Health Care

### Making an appointment

Before you go to the doctor, phone the doctor's office for an appointment. Always take your BC Services Card with you when you go to a doctor. Make sure you are on time.

If you are very late or miss an appointment, you may have to pay a fee. This fee is not covered by MSP.

### Medical emergencies

If you have a serious accident or suddenly get very sick, you should call 9-1-1 or go to the emergency department the nearest hospital.

- Victoria General Hospital  
1 Hospital Way, off Helmcken Road,  
View Royal  
Tel: 250 727-4212
- Royal Jubilee Hospital  
1952 Bay Street, Victoria  
Tel: 250 370-8000

If you take prescription medicine, bring it with you.



### Walk-in clinics

If you need medical attention but it is not an emergency, you may be able to go to a walk-in clinic.

These clinics have doctors and nurses. You do not need an appointment. Most large communities have walk-in clinics. Some clinics are open late. Many are open seven days a week.

There are many walk-in clinics in the Victoria area. For a list of clinics, visit: [www.healthlinkbc.ca/servicesresources](http://www.healthlinkbc.ca/servicesresources)

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

### Calling an ambulance

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

### Hospital costs

You do not have to pay for hospital costs if you have MSP coverage.



## Language assistance

The Provincial Language Service provides interpreters in 180 languages. Ask your doctor or the hospital to call the Provincial Language Service at 1 877 228-2557 to book an interpreter. Only a doctor or a hospital may book this service.

## Dentist

Dentists and dental hygienists take care of your teeth. To find a dentist, check with friends, an immigrant settlement agency, or look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Dentists. You can also go to the BC Dental Association website at: [www.bcdental.org/Find\\_a\\_Dentist](http://www.bcdental.org/Find_a_Dentist). Phone the dentist's office to make an appointment.

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

If your family is not covered by an employer's dental plan, children under 19 can get some dental care under the Healthy Kids Program.

This is only if your family already gets MSP premium assistance. Ask your dentist for more information. Some public health units have dental clinics. They give free dental checkups and cleanings to young children

### Healthy Kids Program

The B.C. Healthy Kids Program helps low-income families with the cost of basic dental care and prescription eyeglasses for children under 19 years. This help is for families who already get MSP premium assistance. For more information, go to: [www.hsd.gov.bc.ca/publicat/bcea/HealthyKids.htm](http://www.hsd.gov.bc.ca/publicat/bcea/HealthyKids.htm)

and low-cost dental care to older children and adults.

## Public health units

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

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

- Esquimalt Health Unit  
530 Fraser Street, Esquimalt  
Tel: 250 519-5311
- Saanich Health Unit  
3995 Quadra Street, Saanich  
Tel: 250 519-5100
- Victoria Health Unit  
1947 Cook Street, Victoria  
Tel: 250 388-2200
- West Shore Health Unit  
345 Wale Road, Colwood  
Tel: 250 519-3490

## Private specialized clinics

Some cities and towns have private clinics that provide special services, such as weight loss, and Chinese and other alternative medicine. You have to ask what services are covered by MSP. To find clinics in your

## Chapter 5: Health Care

area, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Clinics.

### Prescription drugs

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

You can buy some medicines without a prescription. These are called non-prescription drugs or over-the-counter drugs.

These are usually for less serious problems, such as common colds or headaches. If you have a question about over-the-counter drugs, ask the pharmacist or call 8-1-1 and ask to speak to a pharmacist about your medication.

You must buy prescriptions at drug stores or pharmacies. To find pharmacies, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), for Drugstores or Pharmacies.

### Getting coverage for prescription drugs: PharmaCare and Fair PharmaCare

PharmaCare is a B.C. government program that helps cover the costs of prescription drugs you buy in B.C. The program includes a number of specific drug plans, including Fair PharmaCare, which is based on your income.

As soon as you get your BC Services Card, you should register for Fair PharmaCare. The lower your income, the more help you may receive to cover the costs of prescription drugs. All B.C. families who have MSP coverage can register for Fair PharmaCare.

To register or to get more information, phone Health Insurance BC.

Health Insurance BC  
Toll-free: 1 800 663-7100  
[www2.gov.bc.ca/gov/topic.page?id=D1A5394E2B5F4A358A65C07D202E8955](http://www2.gov.bc.ca/gov/topic.page?id=D1A5394E2B5F4A358A65C07D202E8955)

### Eye exams and eyeglasses



If you need an eye examination, talk to your family doctor or look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Optometrists.

MSP pays for routine eye exams by an optometrist:

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

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



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

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

## People with disabilities



People with disabilities may need information about housing or jobs. They may also want to know what special programs are available in their communities.

For information and advice, call Disability Alliance BC.

Disability Alliance BC  
Toll-free: 1 800 663-1278  
[www.disabilityalliancebc.org/](http://www.disabilityalliancebc.org/)

## Mental health centres and community agencies

If you have a serious emotional problem, talk to your doctor and get help. If you do not have a family doctor, talk to a settlement worker at the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society. Do not feel ashamed or try to deal with the problem alone.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

Here is a list of phone numbers and websites you can visit for more information about mental health issues.

Mental health centres help people with problems, such as severe depression, paranoia, and schizophrenia.

Victoria Mental Health Centre  
Tel: 250 370-8175

The Canadian Mental Health Association  
Victoria Branch  
Tel: 250 216-4228  
Toll-free: 1 800 555-8222  
E-mail: [victoria.branch@cmha.bc.ca](mailto:victoria.branch@cmha.bc.ca)  
[www.victoria.cmha.bc.ca](http://www.victoria.cmha.bc.ca)

## Chapter 5: Health Care

Addictions and Substance Use  
Information and Inquiries  
Tel: 250 213-4444

For more information about adult mental health and substance use services, please visit the Island Health website at:  
[www.viha.ca/mhas/services](http://www.viha.ca/mhas/services)

You can contact the B.C. Mental Health Information Line.

B.C. Mental Health Information Line  
Toll-free: 1 800 661-2121

The BC Partners for Mental Health and Addictions Information website also has valuable information at:  
[www.heretohelp.bc.ca](http://www.heretohelp.bc.ca)

The BC Schizophrenia Society helps people with all types of psychotic illnesses and major depression. It also provides support for families of people with mental illnesses.

BC Schizophrenia Society  
Toll-free: 1 888 888-0029  
[www.bcss.org](http://www.bcss.org)

## Chapter 6: Education

- Education system
- Elementary and secondary schools
- Distance education
- Post-secondary education
- Costs and financial help
- English classes for adults
- Continuing education for adults



### Education system

Education is very important to most Canadians. The education system in Canada has three levels. Children usually go to elementary school from ages 5 to 12, and to secondary school (high school) from ages 13 to 17 or 18. After secondary school, students can go on to post-secondary study at colleges, technical schools, and universities.

In British Columbia, both the provincial government and local boards of education manage the public school system (kindergarten to Grade 12).

The provincial government funds the education system and sets the legislation, regulations, and policies that make sure every school meets provincial standards and every student receives a high-quality education.

For more information about the Ministry of Education, visit the website at: [www.gov.bc.ca/bced](http://www.gov.bc.ca/bced)

There are also 60 local boards of education (school boards) across the province. Trustees are elected to these boards to make local education decisions.

There are three school boards in the Victoria area:

Greater Victoria School District 61  
(Serves students in Victoria, Esquimalt,  
Saanich, Oak Bay, and View Royal)  
556 Boleskine Road, Saanich  
Tel: 250 475-3212  
[www.sd61.bc.ca](http://www.sd61.bc.ca)

## Chapter 6: Education

Sooke School District 62  
(Serves students in Colwood and  
Langford, and the nearby communities of  
Metchosin, Port Renfrew, and Sooke)  
3143 Jacklin Road, Langford  
Tel: 250 474-9800  
[www.sd62.bc.ca](http://www.sd62.bc.ca)

Saanich School District 63  
(Serves students in Saanich)  
2125 Keating Cross Road, Saanichton  
Tel: 250 652-7300  
[www.sd63.bc.ca](http://www.sd63.bc.ca)

If you want information about registering your child for school, learning assistance, ELL (English Language Learning), or have other questions, contact the Board of Education directly.

### Preschool

For children under five years old, there are free learning programs in schools called StrongStart BC. Parents and children attend these programs together.

Many schools offer Ready, Set, Learn programs for children who are three years old. Parents also attend. In these programs, children learn important skills through play activities, and parents get information about how to help their child learn.

For information, contact your local school or visit: [www2.gov.bc.ca/gov/theme.page?id=F2DF0F6E09AD8EB24078E5EEAA8DCC68](http://www2.gov.bc.ca/gov/theme.page?id=F2DF0F6E09AD8EB24078E5EEAA8DCC68)

### Elementary and secondary schools

In British Columbia, all children between the ages of 5 and 16 must go to school. Public elementary and secondary (high) schools are free. Some children go to independent (private) schools. Most independent schools charge fees.

Parents may also choose to teach their children at home. Students who learn at home can take courses on the Internet and can also have lessons sent to them by mail.

Children usually start elementary school in the same year that they turn five years old. This first year of elementary school is called kindergarten. Kindergarten is a full-day program in public schools. Independent schools also offer kindergarten for a fee.

For more information on kindergarten, visit: [www2.gov.bc.ca/gov/theme.page?id=1D321409279193982AF02BB22F985851](http://www2.gov.bc.ca/gov/theme.page?id=1D321409279193982AF02BB22F985851)

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



For a list of all elementary and secondary schools in the Victoria area, visit the websites listed below.

Greater Victoria School District 61  
(Victoria, Esquimalt, Saanich, Oak Bay,  
and View Royal)  
556 Boleskine Road, Saanich  
Tel: 250 475-3212  
[www.sd61.bc.ca/schools/school-map](http://www.sd61.bc.ca/schools/school-map)

Saanich School District 63  
(Saanich)  
2125 Keating Cross Road, Saanichton  
Tel: 250 652-7300  
[www.sd63.bc.ca/school-locator](http://www.sd63.bc.ca/school-locator)

Sooke School District 62  
(Colwood and Langford)  
3143 Jacklin Road, Langford  
Tel: 250 474-9800  
[www.sd62.bc.ca/Schools/  
CatchmentAreaMap.aspx](http://www.sd62.bc.ca/Schools/CatchmentAreaMap.aspx)

School districts 61, 62 and 63 have a program hosted by the Inter-Cultural Association of Greater Victoria called Settlement Workers in Schools (SWIS). These workers help the children of newcomers and their families to settle in their schools and communities.

For more information, contact a settlement worker at the Inter-Cultural Association of Greater Victoria.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

## Registering a child for public school

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

To register your child for public school, contact your local school district.

Greater Victoria School District 61  
(Victoria, Esquimalt, Saanich, Oak Bay,  
and View Royal)  
556 Boleskine Road, Saanich  
Tel: 250 475-3212  
[www.sd61.bc.ca/schools/school-map](http://www.sd61.bc.ca/schools/school-map)

Saanich School District 63 (Saanich)  
2125 Keating Cross Road, Saanichton  
Tel: 250 652-7300  
[www.sd63.bc.ca/school-locator](http://www.sd63.bc.ca/school-locator)

Sooke School District 62  
(Colwood and Langford)  
3143 Jacklin Road, Langford  
Tel: 250 474-9800  
[www.sd62.bc.ca/Schools/  
CatchmentAreaMap.aspx](http://www.sd62.bc.ca/Schools/CatchmentAreaMap.aspx)

## Chapter 6: Education

### English classes for children

Some students attend English Language Learning (ELL) classes. Most students who need help learning English receive extra help in the regular classroom. Some older students attend both regular classroom programs and ELL classes. The school will decide if your child needs ELL classes—you do not have to enroll them.

Special preschool programs can help young children learn English. To find out if there is an ELL preschool program in your area, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### Children with special needs

Some children need extra help. They may be visually impaired (blind) or hearing impaired (deaf), or have another physical disability. Some children may need help because they have a learning disability.

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

### Keeping your language

Many newcomers want their children to continue learning their native language. You may be able to find classes in your language on weekends or after school. You may have to pay fees for these classes. Some secondary schools may have a choice of language classes. For information, call the B.C. Heritage Language Association.

B.C. Heritage Language Association  
Toll-free: 1 866 444-2299  
[www.bchla.net](http://www.bchla.net)

### French programs

There are three kinds of French programs in Greater Victoria public schools:

- Students can take French Immersion programs to learn French and study all subjects in French. French Immersion is available for students from kindergarten through Grade 12.

For information about French Immersion programs, contact the school district.

Greater Victoria School District 61  
(Victoria, Esquimalt, Saanich, Oak Bay,  
and View Royal)  
556 Boleskine Road, Saanich  
Tel: 250 475-3212  
[www.sd61.bc.ca/programs/french-immersion](http://www.sd61.bc.ca/programs/french-immersion)

Saanich School District 63  
(Saanich)  
2125 Keating Cross Road, Saanichton  
Tel: 250 652-7300  
[www.sd63.bc.ca/programs/frenchimmersion](http://www.sd63.bc.ca/programs/frenchimmersion)



Sooke School District 62  
(Colwood and Langford)  
3143 Jacklin Road, Langford  
Tel: 250 474-9800  
[www.sd62.bc.ca/Programs/  
FrenchImmersion.aspx](http://www.sd62.bc.ca/Programs/FrenchImmersion.aspx)

- Students may also learn French as one of their regular subjects. Talk to your local school board for more information.
- Victoria has a kindergarten to Grade 12 Francophone program for students who speak French as their first language.

école Victor-Brodeur  
637 Head Street, Esquimalt  
Tel: 250 220-6010  
<http://brodeur.csf.bc.ca>

For more information about the francophone program, contact Conseil scolaire francophone de la Colombie-Britannique.

Conseil scolaire francophone de la Colombie-Britannique  
Toll-free: 1 888 715-2200  
[www.csf.bc.ca](http://www.csf.bc.ca)

## Getting involved

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

## Independent (private) schools

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

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

## Distributed (distance) Learning and Homeschooling

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

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

When parents are responsible for teaching their children at home, this is called Homeschooling. Parents have to prepare the lessons and make sure their children are

## Chapter 6: Education

learning. They must register their child with a school before they begin. You can find more information on Homeschooling at: [www.bced.gov.bc.ca/home\\_school](http://www.bced.gov.bc.ca/home_school)

To see the differences between Distributed Learning and Homeschooling, visit: [www.bced.gov.bc.ca/dist\\_learning/dl\\_vs\\_homeschool.htm](http://www.bced.gov.bc.ca/dist_learning/dl_vs_homeschool.htm)

Students in the Victoria area can take online distance education courses through the Greater Victoria School District's *The Link* program.

The Link

Tel: 250 360-4303

E-mail: [thelink@sd61.bc.ca](mailto:thelink@sd61.bc.ca)

<https://thelink.sd61.bc.ca>

South Island Distance Education School (SIDES) is a public, full-service online distance education school. It offers courses from kindergarten through Grade 12 to students across the province. SIDES also offers English as a Second Language (ESL) courses. Courses are free for all school-aged (19 and under) students who have not graduated from high school, and who are Canadian citizens or landed immigrants.

South Island Distance Education School (SIDES)

4575 Wilkinson Road, Saanich

Tel: 250 704-4979

E-mail: [sides@sides.ca](mailto:sides@sides.ca)

[www.sides.ca](http://www.sides.ca)

## Post-secondary education

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

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

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

The Victoria area has one public college and two public universities.

- At Camosun College, you can take university courses and upgrade your high school diploma. You can also get career and trades training and take community classes.

Camosun College

3100 Foul Bay Road, Saanich

Tel: 250 370-3000

[www.camosun.bc.ca](http://www.camosun.bc.ca)



- Royal Roads University offers bachelor degrees, graduate programs, and various certificate, diploma, and continuing studies programs. The school uses online learning so students can take courses while working or living in other communities.

Royal Roads University  
2005 Sooke Road, Colwood  
Tel: 250 391-2511  
[www.royalroads.ca](http://www.royalroads.ca)

- The University of Victoria offers undergraduate, graduate, and certificate and diploma programs, as well as continuing studies. Some programs are available through distance education.

University of Victoria  
3800 Finnerty Road, Saanich  
Tel: 250 721-7211  
[www.uvic.ca](http://www.uvic.ca)

For a list of colleges and institutes in British Columbia, see the end of this chapter or look in the yellow pages of the telephone book, under Schools–Academic–Colleges and Universities. The yellow pages and [www.yellowpages.ca](http://www.yellowpages.ca) list both public and private schools.

For a list of post-secondary institutions, go to: [www.aved.gov.bc.ca/publicpsed/welcome.htm](http://www.aved.gov.bc.ca/publicpsed/welcome.htm)

To help you choose a post-secondary school and program, see *Being an Informed Student* at: [www.aved.gov.bc.ca/informedstudent/welcome.htm](http://www.aved.gov.bc.ca/informedstudent/welcome.htm)

## Costs and financial help

At public universities, colleges, and institutes, the government pays for most of the cost of programs, but students also have to pay fees.

Each post-secondary school has different fees, and each program has different fees.

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

Parents can start a Registered Education Savings Plan (RESP) to save for their child's education after high school. You can open an RESP at many banks and credit unions. Your child needs a Social Insurance Number (SIN) to open an RESP. You may also be able to get a Canada Education Savings Grant. This is money that the Government of Canada deposits into your child's RESP. For more information, go to: [www.CanLearn.ca](http://www.CanLearn.ca) or call 1 888 276-3624.

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

## Chapter 6: Education

### Private post-secondary schools and colleges

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

Make sure that the private post-secondary school or college you want to attend is registered with the Private Career Training Institutions Agency (PCTIA). This means the school or college has passed tests for educational standards.

You can contact PCTIA to find out which schools are accredited.

Private Career Training Institutions Agency  
Toll-free: 1 800 661-7441  
[www.pctia.bc.ca](http://www.pctia.bc.ca)

### Learn English

There are many English as a Second Language (ESL) classes to help adults learn to speak, read, and write English. Adult immigrants who need to learn English can go to free government-sponsored ESL classes.

To find out more about this and other English language services, visit Citizenship and Immigration Canada:  
[www.cic.gc.ca/english/newcomers/after-education-language.asp](http://www.cic.gc.ca/english/newcomers/after-education-language.asp)

In many areas of B.C., trained tutors help newcomers learn English. The Inter-Cultural Association of Greater Victoria offers Language Instruction for Newcomers (LINC) courses. Adult newcomers to Canada can get English training for all levels. Childcare is available to parents or guardians taking LINC classes.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

The Victoria Immigrant and Refugee Centre Society offers English classes for adults. Daytime classes range from beginner to advanced levels. There is also an evening pronunciation workshop.

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### College and public school English classes

Adult immigrants can also attend a full-time or part-time English class at a college or public school. These schools may offer free ESL classes or charge fees for classes. The provincial government may help pay the fees for students with low incomes. For information on the Adult Basic Education Student Assistance Program, visit:  
[studentaidbc.ca/explore/grants-scholarships/adult-upgrading-grant](http://studentaidbc.ca/explore/grants-scholarships/adult-upgrading-grant)



### Community groups

Immigrant settlement agencies, community groups, and churches may also provide free or low-cost English classes in some areas. Ask your immigrant service agency for a list of English classes in your community. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### Private English schools and tutors

Many private English schools and private tutors also teach English. These classes may be more expensive than classes in public schools and colleges. Look for programs that have the Education Quality Assurance (EQA) designation. They meet quality standards recognized by the provincial government. You can see the Registry of EQA institutions here: [studentaidbc.ca/apply/designated#public](http://studentaidbc.ca/apply/designated#public)

Look in the yellow pages, under Language Schools, for a listing of ESL schools, or search on the Internet. For information on ESL classes, visit:  
[www.elsanet.org/esldirectory/index.php](http://www.elsanet.org/esldirectory/index.php)

## Continuing education for adults

Some adults in British Columbia want to start a new program or continue their studies. Adults can take courses to improve their reading or math skills, to finish secondary (high) school, to learn new job skills, or for enjoyment.

Many colleges, universities, and secondary schools offer full-time or part-time programs in the evening. Many adults attend full-time classes during the day. If you are working, you can study part-time and take classes in the evening.

Adults can take courses to complete their Grade 12 education. You can take courses at a public school, at a college, or on the Internet. You may have to pay to take these courses.

In the Victoria area, adults who want to continue their education or change their career can take continuing studies classes. School District 61, Camosun College, Royal Roads University, and the University of Victoria all have continuing studies classes. There are also several private education institutions that offer continuing education courses.

- Greater Victoria School District 61  
Continuing Education  
Tel: 250 360-4300, ext. 4  
[ce.sd61.bc.ca](http://ce.sd61.bc.ca)
- Camosun College  
3100 Foul Bay Road, Saanich  
Tel: 250 370-3550  
[www.camosun.ca/ce](http://www.camosun.ca/ce)

## Chapter 6: Education

- Royal Roads University  
2005 Sooke Road, Colwood  
Tel: 250 391-2513  
E-mail: [continuingstudies@royalroads.ca](mailto:continuingstudies@royalroads.ca)  
[cstudies.royalroads.ca](http://cstudies.royalroads.ca)
- University of Victoria Division of Continuing Studies  
3800 Finnerty Road, Saanich  
Tel: 250 472-4747  
E-mail: [register@uvcs.uvic.ca](mailto:register@uvcs.uvic.ca)  
[www.uvcs.uvic.ca](http://www.uvcs.uvic.ca)

For more information, visit the Ministry of Advanced Education website at: [www.aved.gov.bc.ca/abe/abesap.htm](http://www.aved.gov.bc.ca/abe/abesap.htm)

### Online and Open Learning for adults

Some adults want to study at home, or enrol in a program offered by a university that is in another part of the province. Colleges and universities in B.C. offer programs and classes you can take online. For information about distance education courses, contact the university or college directly. See the listing at the end of this chapter. For a list of all programs available online, visit: [coursesbc.ca](http://coursesbc.ca)

Thompson Rivers University offers B.C.'s open learning programming and manages the open learning education credit bank, which may give you university credit for your work experience. TRU-OL offers certificate, diploma and degree programs in many formats, including print, digital and online. Programs are tailored to each student's personal needs.

Thompson Rivers University Open Learning  
Toll-free: 1 800 663-9711  
[www.tru.ca/distance](http://www.tru.ca/distance)

## Universities, colleges, and institutes in British Columbia

### Universities

There are two universities in the Victoria area.

Royal Roads University  
2005 Sooke Road, Colwood  
Tel: 250 391-2511  
[www.royalroads.ca](http://www.royalroads.ca)

University of Victoria  
3800 Finnerty Road, Saanich  
Tel: 250 721-7211  
[www.uvic.ca](http://www.uvic.ca)

### Other Universities

**Capilano University**  
2055 Purcell Way  
North Vancouver, B.C. V7J 3H5  
Tel: 604 986-1911  
[www.capilanou.ca](http://www.capilanou.ca)

**Emily Carr University of Art and Design**  
1399 Johnston Street, Granville Island  
Vancouver, B.C. V6H 3R9  
Tel: 604 844-3800  
Toll-free: 1 800 832-7788  
[www.ecuad.ca](http://www.ecuad.ca)

**Kwantlen Polytechnic University**  
12666 72nd Avenue  
Surrey, B.C. V3W 2M8  
Tel: 604 599-2100  
[www.kpu.ca](http://www.kpu.ca)



### **Simon Fraser University**

8888 University Drive  
Burnaby, B.C. V5A 1S6  
Tel: 778 782-3111  
[www.sfu.ca](http://www.sfu.ca)

### **University of Northern British Columbia**

3333 University Way  
Prince George, B.C. V2N 4Z9  
Tel: 250 960-5555  
[www.unbc.ca](http://www.unbc.ca)

### **Thompson Rivers University**

900 McGill Road  
Kamloops, B.C. V2C 0C8  
Tel: 250-828-5000  
[www.tru.ca](http://www.tru.ca)

### **University of British Columbia**

Vancouver Campus  
2329 West Mall  
Vancouver, B.C. V6T 1Z4  
Tel: 604 822-2211  
[www.ubc.ca](http://www.ubc.ca)

Okanagan Campus  
3333 University Way  
Kelowna, B.C. V1V 1V7  
Tel: 250 807-8000  
Toll-free: 1 866 596-0767

### **University of the Fraser Valley**

33844 King Road  
Abbotsford, B.C. V2S 7M8  
Tel: 604 504-7441  
Toll-free: 1 888-504-7441  
[www.ufv.ca](http://www.ufv.ca)

### **Vancouver Island University**

900 Fifth Street  
Nanaimo, B.C. V9R 5S5  
Tel: 250 753-3245  
Toll-free: 1 888 920-2221  
[www.viu.ca](http://www.viu.ca)

### **Colleges**

#### **Camosun College**

3100 Foul Bay Road  
Victoria, B.C. V8P 5J2  
Tel: 250 370-3550  
[www.camosun.bc.ca](http://www.camosun.bc.ca)

#### **Other Colleges**

#### **College of New Caledonia**

3330 22nd Avenue  
Prince George, B.C. V2N 1P8  
Tel: 250 562-2131  
Toll-free: 1 800 371-8111  
[www.cnc.bc.ca](http://www.cnc.bc.ca)

#### **College of the Rockies**

Box 8500  
2700 College Way  
Cranbrook, B.C. V1C 5L7  
Tel: 250 489-2751  
Toll-free: 1 877 489-2687  
[www.cotr.bc.ca](http://www.cotr.bc.ca)

#### **Douglas College**

700 Royal Avenue  
New Westminster, B.C. V3M 2Z4  
Tel: 604 527-5400  
[www.douglas.bc.ca](http://www.douglas.bc.ca)

## Chapter 6: Education

### **Langara College**

100 West 49th Avenue  
Vancouver, B.C. V5Y 2Z6  
Tel: 604 323-5511  
[www.langara.bc.ca](http://www.langara.bc.ca)

### **Northern Lights College**

11401 8th Street  
Dawson Creek, B.C. V1G 4G2  
Tel: 250 782-5251  
Toll-free: 1 866 463-6652  
[www.nlc.bc.ca](http://www.nlc.bc.ca)

### **North Island College**

1685 Dogwood Street  
Campbell River, B.C. V9W 8C1  
Tel: 250 923-9700  
Toll-free: 1 800 715-0914  
[www.nic.bc.ca](http://www.nic.bc.ca)

### **Northwest Community College**

5331 McConnell Avenue  
Terrace, B.C. V8G 4X2  
Tel: 250 635-6511  
Toll-free: 1 877 277-2288  
[www.nwcc.bc.ca](http://www.nwcc.bc.ca)

### **Okanagan College**

1000 KLO Road  
Kelowna, B.C. V1Y 4X8  
Tel: 250 762-5445  
[www.okanagan.bc.ca](http://www.okanagan.bc.ca)

### **Selkirk College**

Box 1200  
301 Frank Beinder Way  
Castlegar, B.C. V1N 3J1  
Tel: 250 365-7292  
Toll-free: 1 888 953-1133  
[www.selkirk.bc.ca](http://www.selkirk.bc.ca)

### **Vancouver Community College**

1155 East Broadway  
Vancouver, B.C. V5T 4V5  
Tel: 604 871-7000  
[www.vcc.ca](http://www.vcc.ca)

### ***Institutes***

#### **British Columbia Institute of Technology**

3700 Willingdon Avenue  
Burnaby, B.C. V5G 3H2  
Tel: 604 434-5734  
Toll-free: 1 866 434-1610  
[www.bcit.ca](http://www.bcit.ca)

#### **Justice Institute of British Columbia**

715 McBride Boulevard  
New Westminster, B.C. V3L 5T4  
Tel: 604 525-5422  
Toll-free: 1 888 865-7764  
[www.jibc.ca](http://www.jibc.ca)

#### **Nicola Valley Institute of Technology**

4155 Belshaw Street  
Merritt, B.C. V1K 1R1  
Tel: 250 378-3300  
[www.nvit.bc.ca](http://www.nvit.bc.ca)

## Chapter 7: Help for Individuals and Families

- Employment and income assistance
- Food banks
- Crisis centres
- Emergency shelter
- Abuse and violence
- Seniors' programs and benefits
- Help for young people
- Support for gay, lesbian, and transgender people
- Help for families
- Child care



### Employment and income assistance (welfare)

If you do not have enough money to live on, you can apply for financial help from the provincial government. This help is called the B.C. Employment and Assistance (BCEA) Program. It is also called welfare or income assistance. It is only for permanent residents and refugee claimants.

When you apply, the government will check your financial situation (your income, expenses, and things you own) to decide if you are eligible. Contact an Employment and Assistance office at 1 866 866-0800 to talk about your application. Visit the website at: [www.sdsi.gov.bc.ca/bcea.htm](http://www.sdsi.gov.bc.ca/bcea.htm)

For more information, contact the Employment and Assistance office.

Employment and Assistance  
908 Pandora Avenue, Victoria  
Toll-free: 1 866 866-0800  
[www.eia.gov.bc.ca/publicat/bcea/BCEA.htm](http://www.eia.gov.bc.ca/publicat/bcea/BCEA.htm)

Employment and Income Assistance  
for people with disabilities

403 – 771 Vernon Avenue, Saanich  
Toll-free: 1 866 866-0800

A settlement worker at your local immigrant settlement agency may also be able to help you. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

## Chapter 7: Help for Individuals and Families

### Sponsorship breakdown

Some people are sponsored by a family member to come to Canada. Sometimes there are changes or problems in the family, such as a marriage breakdown. If this happens, the sponsor is still responsible for the relative. If the sponsored person gets income assistance (welfare), the sponsor is responsible for paying the money back to the provincial government.

For information about sponsorship breakdown, contact the B.C. Ministry of Social Development and Social Innovation at 1 877 815-2363, or visit: [www.sdsi.gov.bc.ca/factsheets/2005/Sponsorship\\_default.htm](http://www.sdsi.gov.bc.ca/factsheets/2005/Sponsorship_default.htm)

You can also contact your immigrant settlement agency. In Victoria, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### The Office of the Ombudsperson

If you feel that a provincial ministry or public agency has not treated you fairly and you have not been able to solve a problem, the B.C. Ombudsperson's Office may be able to help. The office is independent of government. It deals with complaints about ministries and agencies like WorkSafeBC and ICBC, colleges and universities, boards of education, health authorities and local governments.

The services are free and confidential. Professional interpretation services are offered in more than 180 languages.

B.C. Office of the Ombudsperson  
Toll-free: 1 800 567-3247  
[www.bcombudsperson.ca](http://www.bcombudsperson.ca)

### Food banks

There are two community food banks in the Victoria area to help people who need emergency food.

- The Mustard Seed Street Church and Food Bank runs the largest food bank on Vancouver Island. It also offers weekend meals. Mustard Seed staff provide counselling and addictions recovery services. The Mustard Seed has a weekday drop-in centre. People in need can go there for a haircut, medical care, and free clothing and household items. The drop-in centre also has a chapel.

The Mustard Seed Food Bank  
and Street Church  
625 Queens Avenue, Victoria  
Tel: 250 953-1575  
[mustardseed.ca](http://mustardseed.ca)



- The Goldstream Food Bank is in the basement of the Royal Canadian Legion Branch #91. It serves people who live in View Royal, Langford, and Colwood.

The Goldstream Food Bank  
761 Station Avenue, Langford  
Tel: 250 474-4443  
[www.islandnet.com/~foodbank](http://www.islandnet.com/~foodbank)

Food banks are not run by the government. People in the community donate the food. If you want to donate food, there are boxes in many food stores, churches, and other places. For information about food banks in B.C. visit: [www.foodbanksbc.com](http://www.foodbanksbc.com)

## Crisis centres

Some newcomers have problems adjusting to their new country. They get extremely sad or upset. Some people may even think about suicide. Most B.C. communities have crisis centres to help people in emotional crisis, such as depression, suicidal thoughts, or family and marriage problems.

If you are in a crisis, call the Distress Phone Services at 1 800 784-2433 (1 800 SUICIDE) or 1 866 661-3311. They are open 24 hours a day, seven days a week.

In the Victoria area there are several services to help people in crisis.

- The Vancouver Island Crisis Society provides the Vancouver Island Crisis Line service to all of Vancouver Island. Services include 24-hour crisis lines (providing crisis intervention, information, and referrals) and grief support group meetings.

The society also works with the Vancouver Island Health Authority to provide Mental Health and Addictions services.

Vancouver Island Crisis Line  
Toll-free: 1 888 494-3888

Suicide Crisis Line  
Toll-free: 1 800 784-2433 (1 800 SUICIDE)

Mental Health Support Line  
Tel: 310-6789 (no area code needed)

For more information, contact the Vancouver Island Crisis Society office.

Vancouver Island Crisis Society  
Tel: 250 753-2495  
Toll-free 1 877 753-2495 (non-crisis calls)  
[www.vicrisis.ca](http://www.vicrisis.ca)

- YouthSpace provides online and e-mail support to children and youth under 25 years old on Vancouver Island and the Gulf Islands. Trained volunteers provide service 24 hours a day. Visit: [youthspace.ca](http://youthspace.ca)
- Kids Help Phone provides support, counselling, and crisis services to children and youth. The Kids Help Phone line is open 24 hours a day, 365 days a year.

Kids Help Phone  
Toll-free: 1 800 668-6868  
[www.kidshelpphone.ca](http://www.kidshelpphone.ca)

## Chapter 7: Help for Individuals and Families

- The Victoria Pregnancy Centre helps both men and women before, during, and after unplanned pregnancies. The centre's free and confidential services include pregnancy tests, counselling, pregnancy education, support groups, maternity clothing, and baby supplies

The Victoria Pregnancy Centre  
112 – 826 North Park Street, Victoria  
Tel: 250 380-6883  
[www.victoriapregnancy.org](http://www.victoriapregnancy.org)

The S.U.C.C.E.S.S. Chinese Help Lines are for callers who speak Mandarin or Cantonese. The phone lines are open from 10 a.m. to 10 p.m., seven days a week.

- Tel: 604 270-8233 (Cantonese)
- Tel: 604 270-8222 (Mandarin)

For online chat support and information:

- Youth (12-24 years): [youthinbc.com](http://youthinbc.com)
- Adults: [crisiscentreachat.ca](http://crisiscentreachat.ca)

For more information, visit:

- [crisiscentre.bc.ca](http://crisiscentre.bc.ca)
- [crisislines.bc.ca](http://crisislines.bc.ca)

To find out about mental health issues, call 310-6789. You do not need to dial 250 first when calling this line.

## Homelessness and Outreach

If you experience violence in your family and need a new place to live in an emergency, please see Abuse in the family, below.

If you leave your home because of an emergency or because you are worried about your safety, you may need to find emergency shelter.

Contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society. They can help you find a place to stay.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

There are several organizations in downtown Victoria that provide help to people living on the street or who are in danger of losing their homes. Services for homeless or poor people include emergency housing, free meals, clothing, counselling, and more. Workers also help find housing, income support, and training in life skills, healthy living, and how to manage finances and a home.



Our Place Society offers housing for men and women who are homeless. The drop-in centre has hot meals, counselling programs, and a place to take a hot shower each day.

Our Place Society  
919 Pandora Avenue, Victoria  
Tel: 250 388-7112  
[www.ourplacesociety.com](http://www.ourplacesociety.com)

The Victoria Cool Aid Society offers emergency shelter and supported housing. People in need can also get dental care, mental health care, basic medical treatment, and employment services.

Victoria Cool Aid Society  
102 – 749 Pandora Avenue, Victoria  
Tel: 250 383-1977  
[www.CoolAid.org](http://www.CoolAid.org)

The Victoria Youth Empowerment Society (YES) offers services for youth and their families. Services include counselling, a system to help find missing youth, basic living supplies (shelter, food, clothing etc.), emergency crisis response, life skills training, education, and employment and housing services. They also offer help to people struggling with addictions, mental illness, and other health problems.

Victoria Youth Empowerment Society (YES)  
533 Yates Street, Victoria  
Tel: 250 383-3514  
E-mail: [office\\_manager@vyes.ca](mailto:office_manager@vyes.ca)  
[www.vyes.ca](http://www.vyes.ca)

### Emergency Shelter Program

BC Housing funds emergency shelters and drop-in centres to help people who are without a home with a temporary bed, food, and access to other support services.

Here is a list of emergency shelters near downtown Victoria:

- Rock Bay Landing  
535 Ellice Street, Victoria  
Tel: 250 383-1951
- Sandy Merriman House (women only)  
809 Burdett Avenue, Victoria  
Tel: 250 480-1408
- Next Steps Transitional Shelter (available by referral)  
2317 Dowler Street, Victoria  
Tel: 250 381-2159
- Cool Aid Seasonal Shelter (October – March)  
Tel: 250 383-1977  
[www.coolaid.org](http://www.coolaid.org)
- Salvation Army Addictions and Rehabilitation Centre (men only, 19 years and over)  
525 Johnson Street, Victoria  
Tel: 250 384-3396
- Vancouver Island Health Authority Sobering and Assessment Centre (for men and women who are under the influence of drugs or alcohol and at risk)  
1125 Pembroke Street, Victoria  
Tel: 250 213-4441  
[www.viha.ca/mhas/locations/victoria\\_gulf/vwms.htm](http://www.viha.ca/mhas/locations/victoria_gulf/vwms.htm)
- Victoria Youth Empowerment Society Kiwanis Emergency Youth Shelter (13–18 years)  
2117 Vancouver Street, Victoria  
Tel: 250 386-8282  
[www.vyes.ca/programs](http://www.vyes.ca/programs)

## Chapter 7: Help for Individuals and Families

- St. John the Divine Church  
Out of the Rain Youth Shelter,  
for young people between 15–25  
1611 Quadra Street, Victoria  
Tel: 250 383-7169

For more information, visit: [www.bchousing.org/Options/Emergency\\_Housing/ESP](http://www.bchousing.org/Options/Emergency_Housing/ESP) for a list of shelters.

### Extreme Weather Response Program

The Extreme Weather Response program provides people and families living on the street with access to a warm, dry place to sleep when the weather is very cold. The program is open from November 1 to March 31.

Here is a list of extreme weather shelters near downtown Victoria.

Salvation Army Addictions and Rehabilitation Centre (men only)  
525 Johnson Street, Victoria  
Tel: 250 384-3396

Our Place Society  
919 Pandora Avenue, Victoria  
Tel: 250 388-7112

Rock Bay Landing  
525 Ellice Street, Victoria  
Tel: 250 383-1951

For more information, visit:  
Victoria Extreme Weather Protocol  
<http://vewp.net>

### Help for victims of trauma

Some people may have suffered from grief or trauma before coming to Canada. For example, they may have experienced torture or the trauma of war. They may also have experienced the loss of loved ones.

The Vancouver Association for Survivors of Torture (VAST) provides support in English and other languages.

Vancouver Association for Survivors of Torture (VAST)  
Toll-free: 1 866 393-3133  
[www.vast-vancouver.ca](http://www.vast-vancouver.ca)

For more information, contact the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society.

Inter-Cultural Association of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### Abuse and violence

There are many forms of abuse, both physical and emotional. When one person assaults (attacks), hurts, mistreats, or threatens another person, it is called abuse. In Canada, all violence and threats of violence are against



the law. The police can arrest someone who assaults or threatens to attack another person. The person could get a fine or go to jail.

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

### **Sexual assault**

Sexual assault is any form of sexual contact without a person's consent. Sexual assault can range from unwanted sexual touching to forced sexual intercourse (sometimes called rape). Sexual assault is against the law, even if it is done by a spouse, a relative, or a friend. If you have been sexually assaulted, contact VictimLink BC. They will help you to see a doctor, talk to a counsellor, report to the police, and get other support services.

VictimLink BC

Toll-free: 1 800 563-0808

[www.victimlinkbc.ca](http://www.victimlinkbc.ca)

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

If you want to report a sexual assault, even if it happened in the past, use the non-emergency telephone number to call the police.

Non-emergency police phone numbers:

- Esquimalt and Victoria: 250 995-7654
- Oak Bay: 250 592-2424
- Saanich: 250 475-4321
- For Colwood, Langford and View Royal, call the West Shore RCMP:  
250 474-2264

There are other organizations that help women who have been sexually assaulted.

The Victoria Women's Sexual Assault Centre helps people affected by sexual assault and abuse. It operates a 24-hour crisis and information line.

The Victoria Women's Sexual Assault Centre  
201 – 3060 Cedar Hill Road, Victoria  
Business Line: 250 383-5545

24-hour Crisis and Information Line:  
250 383-3232

[www.vwsac.com](http://www.vwsac.com)

Vancouver Island Crisis Line

Toll-free: 1 888 494-3888

[www.viccrisis.ca](http://www.viccrisis.ca)

You can call the Women Against Violence Against Women (WAVAW) Rape Crisis Centre. The crisis line is available 24 hours a day.

Women Against Violence Against Women  
Rape Crisis Centre

Toll-free: 1 877 392-7583

[www.wavaw.ca](http://www.wavaw.ca)

### **Abuse in the family**

Abuse can happen in families. A family member can be a wife, husband, common-law wife or husband, or same-sex partner. Children, parents, grandparents, sisters, brothers, and in-laws are also family. There are many forms of abuse that can happen in a family:

- Physical abuse: hitting or kicking someone, or using a weapon to hurt someone
- Sexual abuse: forcing sex on someone
- Emotional abuse: threatening to take away a person's children, not letting someone talk to friends or family, not

## Chapter 7: Help for Individuals and Families

letting the person go out of the house, or threatening to take away immigration sponsorship

- Financial abuse: not letting a person get or keep a job, get job training, or have money
- Spiritual abuse: not letting someone practise his or her religion, or using religion as a reason to hurt or control someone

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

### ***If you need help***

- If you are in immediate danger, call 9-1-1.
- Call VictimLink BC at 1 800 563-0808 or go to: [www.victimlinkbc.ca](http://www.victimlinkbc.ca). They can give you information and referrals to agencies and services to help you. They also provide immediate support for victims of family and sexual violence. This service is available in 110 languages.
- Call a Transition House or Safe Home Program. Transition houses help women (with or without children). They are open 24 hours a day, seven days a week, and provide safe temporary shelter. You can get help to find counselling and medical help.

In the Victoria area, the Victoria Women's Transition House Society runs a crisis line for women who are experiencing

abuse or have experienced abuse in the past. The society also provides safe shelter, counselling, and support services. They can help women find housing, medical treatment, legal services, and financial aid.

The Victoria Women's  
Transition House Society  
100 – 3060 Cedar Hill Road  
Tel: 250 592-2927  
24-hour crisis line: 250 385-6611  
E-mail: [info@vwth.bc.ca](mailto:info@vwth.bc.ca)  
[www.transitionhouse.net](http://www.transitionhouse.net)

### ***Child abuse and neglect***

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

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

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

### ***Elder abuse and neglect***

Seniors are 65 years or older. Sometimes seniors are abused physically, emotionally, sexually, or financially. They may be neglected or they may neglect themselves.



If you or someone you know is being abused or neglected, call VictimLink BC.

VictimLink BC  
Toll-free: 1 800 563-0808  
[www.victimlinkbc.ca](http://www.victimlinkbc.ca)

You can also contact the Seniors Abuse and Information Line (SAIL) between 8 a.m. and 8 p.m. The line is open seven days a week, except for statutory holidays.

B.C. Centre for Elder Advocacy and Support  
Seniors Abuse and Information Line  
Toll-free: 1 866 437-1940  
[www.bcceas.ca](http://www.bcceas.ca)

### **Animal abuse**

Sometimes people abuse or neglect animals. They may be pets (such as dogs, cats, or birds), farm animals, or animals in zoos or game farms. Animal abuse is against the law.

If you think an animal is being abused or neglected, you should report it. Contact the BC Society for the Prevention of Cruelty to Animals (BCSPCA).

Animal Cruelty Reporting Hotline  
Toll-free 1 855 622-7722  
[www.sPCA.bc.ca](http://www.sPCA.bc.ca)

If you want to volunteer or adopt an animal, contact the Victoria Branch of the BC SPCA.

SPCA Victoria Branch  
3150 Napier Lane, Victoria  
Tel: 250 388-7722  
[www.sPCA.bc.ca/victoria](http://www.sPCA.bc.ca/victoria)

## **Problems with alcohol, drugs, and gambling**

If you need information and support for addiction, there is information online in Punjabi, Arabic, Chinese, Farsi/Dari, Korean, Russian, Spanish, Japanese, Vietnamese, and French at:  
[www.heretohelp.bc.ca/other-languages](http://www.heretohelp.bc.ca/other-languages)

The Alcohol and Drug Information and Referral Line can help you find an agency in your community that helps with alcohol and drug problems. This service is available in several languages, and the phone line is open 24 hours a day.

Alcohol and Drug Information  
and Referral Line  
Toll-free: 1 800 663-1441  
[www.bc211.ca/help-lines/#adirs](http://www.bc211.ca/help-lines/#adirs)

The Vancouver Island Health Authority offers the following mental health and addiction services:

- screening and referral services
- acute and short-term services, including withdrawal management
- long-term services to manage illness and support recovery
- crisis counselling through the 24-hour Vancouver Island Crisis Line

Mental Health Access and Crisis Services  
Tel: 250 519-3485  
[www.viha.ca/mhas/locations/victoria\\_gulf/cms.htm](http://www.viha.ca/mhas/locations/victoria_gulf/cms.htm)

Vancouver Island Crisis Line  
Toll-free: 1 888 494-3888

## Chapter 7: Help for Individuals and Families

Addictions Outpatient Treatment provides services to adults aged 19 and over who are experiencing drug and alcohol problems. Services are also available for family members.

Addictions and Substance Use  
Information and Inquiries  
Tel: 250 213-4444

Alcoholics Anonymous (AA) is for people who want to stop drinking alcohol.

For information about AA, visit:  
[www.bcyukonaa.org](http://www.bcyukonaa.org)

You can find a list of meetings in the Victoria area on the website: [aavictoria.ca/meetings.html](http://aavictoria.ca/meetings.html)

Alcoholics Anonymous Greater Victoria  
8 – 2020 Douglas Street, Victoria  
24-hour help line: 250 383-7744  
E-mail: [vicintgpc@shaw.ca](mailto:vicintgpc@shaw.ca)  
[www.aavictoria.ca](http://www.aavictoria.ca)

Al-Anon and Alateen are programs for people who are affected by someone else's drinking. For more information and to find a meeting near you, contact Al-Anon.

Al-Anon, Alateen  
2 – 2020 Douglas Street, Victoria  
Tel: 250 383-4020  
Toll-free: 1 888 425-2666  
[www.bcyukon-al-anon.org](http://www.bcyukon-al-anon.org)

Narcotics Anonymous is a program for people who want to stop using drugs.

Narcotics Anonymous  
[www.bcrna.ca](http://www.bcrna.ca)

For gambling problems, call the Problem Gambling Help Line at 1 888 795-6111. This service is available in several languages.

You can also look in the blue pages of the telephone book, in the Government of British Columbia section, under Addiction Services.

### Seniors' programs and benefits

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

BC Housing also has programs for seniors with low incomes. For information on low-cost housing for seniors, see Chapter 3, under Low-cost housing.

### Supports for seniors

The Seniors Health Care Support Line is a single provincial telephone number to help seniors and their families to report concerns about care. It provides direct support and timely follow-up.

You can use the Support Line to order a free copy of the *BC Seniors' Guide*. The guide is available in English, French, Chinese, and Punjabi and contains information on resources, services, and programs for older adults. You can also download a PDF file from: [www.gov.bc.ca/seniorsguide](http://www.gov.bc.ca/seniorsguide)

Seniors Health Care Support Line  
Toll-free: 1 877 952-3181

For more information about government programs and services including benefits, health care, financial and legal matters, housing, transportation, elder abuse and more, visit the SeniorsBC website.

SeniorsBC  
[www.seniorsbc.ca](http://www.seniorsbc.ca)



People's Law School also has information in easy English and some other languages. The guides are called: *When I'm 64: Services*, *When I'm 64: Benefits*, and *When I'm 64: Controlling Your Affairs*. Search the Publications pages at: [www.publiclegaled.bc.ca/category/people-focused/seniors/](http://www.publiclegaled.bc.ca/category/people-focused/seniors/)

## Seniors' groups



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

Seniors Serving Seniors Association  
 109 – 1022 Pandora Avenue, Victoria  
 Tel: 250 382-4331  
 E-mail: [info@seniorsservingseniors.bc.ca](mailto:info@seniorsservingseniors.bc.ca)  
[www.seniorsservingseniors.bc.ca](http://www.seniorsservingseniors.bc.ca)

Silver Threads Service offers events, services, and programs to seniors. They have two centres and several outreach locations across the Capital Regional District.

- Silver Threads – Saanich Centre  
 286 Hampton Road, Victoria  
 Tel: 250 382-3151

- Silver Threads – Victoria Centre  
 2340 Richmond Road, Victoria  
 Tel: 250 388-4268  
[www.silverthreads.ca](http://www.silverthreads.ca)

## Help for young people

Many communities have agencies with special counsellors to help young people. Counsellors can answer questions and give advice about pregnancy, drugs, sexually transmitted diseases (STDs), and other problems.

There are also community agencies to help children and young people. Big Sisters and Big Brothers match an adult and a child. The adult acts like an older sister or brother to the child.

Big Brothers Big Sisters of  
 Victoria Capital Region  
 230 Bay Street, Victoria  
 Tel: 250 475-1117  
[www.bbbsvictoria.com](http://www.bbbsvictoria.com)

Boys and Girls Clubs also help young people—for example, the clubs have many after-school programs. Children can play team sports and learn new skills.

Boys and Girls Club Services  
 of Greater Victoria  
 301 – 1195 Esquimalt Road, Esquimalt  
 Tel: 250 384-9133  
[www.bgcvic.org](http://www.bgcvic.org)

The Victoria Youth Empowerment Society (YES) offers services for youth and their families throughout the Capital Region.

Services include youth and family counselling, community outreach, a missing youth system, meeting basic needs (shelter, food, clothing, hygiene etc.), emergency crisis response,

## Chapter 7: Help for Individuals and Families

independent living support, and life skills training. They also offer support with issues related to addictions, physical and mental health, employment, housing, and education.

Victoria Youth Empowerment Society (YES)  
533 Yates Street, Victoria  
Tel: 250 383-3514  
[www.vyes.ca](http://www.vyes.ca)

The Victoria Youth Clinic provides confidential health services to youth aged 12 to 24, including sexual health services such as testing and birth control. The clinic has a doctor, clinical nurse, counsellor, psychiatrist, and outreach worker.

Downtown Clinic  
533 Yates Street, Victoria  
Tel: 250 383-3552  
[www.victoriayouthclinic.ca](http://www.victoriayouthclinic.ca)

Island Sexual Health Society has a sexual health clinic providing a variety of services and information for people of all ages.

Island Sexual Health Society  
101 – 3960 Quadra Street, Saanich  
Tel: 250 592-3479  
[www.islandsexualhealth.org](http://www.islandsexualhealth.org)

For more information, contact  
Options for Sexual Health.

Options for Sexual Health  
Toll-free: 1 800 739-7367  
[www.optionsforsexualhealth.org](http://www.optionsforsexualhealth.org)

The Kids Help Phone, at 1 800 668-6868, is a 24-hour help line for children and youth. You can get immediate help and information. You do not have to tell them your name. The information you give them is confidential

(they do not tell anyone else). In B.C. you can also call the Helpline for Children at 310-1234 (no area code required).

The Youth Against Violence Line, 1 800 680-4264, is a 24-hour help line. You do not have to tell them your name and the information you give them is confidential. Young people can report crimes and violence, and get help. Anyone can call for information about gangs, bullying, and other problems young people may have. This service is available in 130 languages.

### Support for gay, lesbian, and transgender people

There are agencies where gay, lesbian and transgender people can go for information and advice.

B.C.'s Queer Resource Centre (Qmunity)  
Toll-free: 1 800 566-1170  
[www.qmunity.ca](http://www.qmunity.ca)

Gay and lesbian youth can get help and advice at the Pride Education Network website:

E-mail: [info@pridenet.ca](mailto:info@pridenet.ca)  
[www.pridenet.ca](http://www.pridenet.ca)

In Greater Victoria, The Victoria Pride Society provides support and education for people who are—or think they may be—gay, lesbian, bisexual, or transgender (GLBT). The society organizes an annual Pride Parade to celebrate diversity.

Victoria Pride Society  
E-mail: [info@victoriapridesociety.org](mailto:info@victoriapridesociety.org)  
[www.victoriapridesociety.org](http://www.victoriapridesociety.org)



The Inter-Cultural Association of Greater Victoria also provides support and resources.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Parents of gay and lesbian children can get help and advice at PFLAG (Parents, Families, and Friends of Lesbians and Gays).

PFLAG Canada  
Toll-free: 1 888 530 6777  
[www.pflagcanada.ca](http://www.pflagcanada.ca)

## Help for families

In Canada, parents are legally responsible for their children up to the age of 19. You must not leave children under age 12 alone at home or in a car, even for a short time.

The Parent Support Services Society is a non-profit group that offers education, workshops, resources and support circles for parents and grandparents throughout the province.

Parent Support Services Society  
Toll-free: 1 877 345-9777  
[www.parentsupportbc.ca](http://www.parentsupportbc.ca)

There are also resources for grandparents raising grandchildren.

Grandparents Raising Grandchildren  
Toll-free: 1 855 474-9777 (Monday, Tuesday, Thursday, and Friday from 11 a.m. to 3 p.m.)  
E-mail: [GRGline@parentsupportbc.ca](mailto:GRGline@parentsupportbc.ca)  
[www.parentsupportbc.ca/grandparents\\_raising\\_grandchildren](http://www.parentsupportbc.ca/grandparents_raising_grandchildren)

## Benefits for families with children

You can apply for the Canada Child Tax Benefit for children under 18 years old. The federal government sends monthly cheques to some families. The cheque is usually sent to the mother. For more information, call 1 800 387-1193 or visit the website at: [www.servicecanada.gc.ca/eng/goc/cctb.shtml](http://www.servicecanada.gc.ca/eng/goc/cctb.shtml)

If you are a low-income working family with children, you may be eligible for the B.C. Family Bonus Program. For more information, visit [www2.gov.bc.ca/gov/topic.page?id=406FD5D227AA4BAEB741A49AFBEDD485](http://www2.gov.bc.ca/gov/topic.page?id=406FD5D227AA4BAEB741A49AFBEDD485)

You can also talk with a worker at the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society for information.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

## Chapter 7: Help for Individuals and Families

### Child care

#### Types of child care

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



#### Licensed child care

The B.C. Ministry of Health sets out the health and safety requirements, licence application requirements, staffing qualifications, and program standards for licensed child care settings.

- *A group child care centre* (day care) is usually in a community centre, church or school. It takes babies and children up

to 12 years old. The workers have special training. Child care centres are usually open all day. For more information, visit: [www.mcf.gov.bc.ca/childcare/](http://www.mcf.gov.bc.ca/childcare/)

- *A licensed family day care* takes babies and children of all ages. It can take up to seven children. This kind of care is located in the caregiver's home.
- *Pre-school programs* are usually for children from 3 to 5 years old. They provide learning activities and games for children for up to four hours a day.
- *Out-of-school care* is usually for children from 5 to 12 years old. The program operates before and after school and on school holidays. It is usually held at or near the school.
- To find a licensed child care centre near you, visit: [www.mcf.gov.bc.ca/childcare/programs\\_map.htm](http://www.mcf.gov.bc.ca/childcare/programs_map.htm)

#### Unlicensed child care

- The B.C. government does not check babysitters or unlicensed child care.
- Unlicensed or Licence-not-required (LNR) child care providers can only care for two children or one group (brothers and sisters) of any age at one time, in addition to their own children.
- Unlicensed child care providers may or may not have formal child care training or experience.
- They set their own hours of operation, fees, and operating policies.
- Parents must judge the quality of care provided in any unlicensed child care arrangement.



LNR child care providers are encouraged—but not required—to register with their local Child Care Resource and Referral (CCRR) program. If they have registered, it means they have met important requirements, such as:

- criminal record check (for everyone over age 12 living in the home)
- character references
- home safety assessment
- physician's report on their physical and emotional capacity to care for children
- first aid training
- child care training courses or workshops

For more information about the Child Care Resource and Referral Centre, visit: [www.crrr.bc.ca](http://www.crrr.bc.ca)

You can also speak to someone by calling the Child Care Program and Services Call Centre toll-free at: 1 888 338-6622.

For information about licensed child care providers in the Victoria area, contact the Vancouver Island Health Authority Licensing Office.

Vancouver Island Health Authority  
Licensing Office  
201 – 771 Vernon Avenue, Saanich  
Tel: 250 519-3401  
[www.viha.ca/mho/licensing](http://www.viha.ca/mho/licensing)

## Choosing child care

*Parents' Guide to Selecting and Monitoring Child Care in BC* is a booklet that can help you decide what kind of child care you need. You can get the booklet on-line at: [www.mcf.gov.bc.ca/childcare/publications.htm](http://www.mcf.gov.bc.ca/childcare/publications.htm)

For more information, visit the Ministry of Children and Family Development website at: [www.mcf.gov.bc.ca/childcare/subsidy/index.htm?WT.svl=Body](http://www.mcf.gov.bc.ca/childcare/subsidy/index.htm?WT.svl=Body)

## Finding child care

The B.C. government has Child Care Resource and Referral offices that help parents find child care. For information, visit the website at: [www.crrr.bc.ca](http://www.crrr.bc.ca)

In Greater Victoria, contact Victoria Child Care Resource and Referral.

Victoria Child Care Resource and Referral  
2001A Douglas Street, Victoria  
Tel: 250 382-7000  
E-mail: [referrals@childcarevictoria.ca](mailto:referrals@childcarevictoria.ca)  
[www.childcarevictoria.org](http://www.childcarevictoria.org)

You can also:

- Ask a worker at the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society to help you.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

## Chapter 7: Help for Individuals and Families

- Talk to someone at the Ministry of Children and Family Development. Call the Child Care Program and Services Call Centre toll-free at: 1 888 338-6622. Look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca), under Child Care, Day Care or Preschool Centres.
- Get advice from friends and neighbours.
- Look in the classified advertisements in the newspaper for babysitters and child care (day care) centres.
- Look for advertisements on notice boards in your community.

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

### **Child care costs**

Child care is expensive. The provincial government may pay for part of the cost for low-income families. This is called a child care subsidy. For more information, speak to someone at the Child Care Subsidy Service Centre. You can call the Child Care Programs and Services Call Centre at: 1 888 338-6622. If you do not speak English, ask for someone who speaks your language. You can also visit the website at: [www.mcf.gov.bc.ca/childcare/subsidy/index.htm?WT.svl=Body](http://www.mcf.gov.bc.ca/childcare/subsidy/index.htm?WT.svl=Body)

To find out if you are eligible for the Child Care Subsidy, visit: [www.mcf.gov.bc.ca/childcare/subsidy/eligibility.htm](http://www.mcf.gov.bc.ca/childcare/subsidy/eligibility.htm)

Contact Service BC for information and forms.

Service BC

Toll-free: 1 800 663-7867

Families using a Registered Licence-not-required child care provider are eligible for a higher Child Care Subsidy rate than a non-registered Licence-not-required.

For more information about subsidy rates, call toll-free: 1 888 338-6622.

For help filling out the forms, contact Victoria Child Care Resource and Referral.

Victoria Child Care Resource and Referral  
2001A Douglas Street, Victoria

Tel: 250 382-7000

E-mail: [referrals@childcarevictoria.ca](mailto:referrals@childcarevictoria.ca)

[www.childcarevictoria.org](http://www.childcarevictoria.org)

You can also contact the Inter-Cultural Association of Greater Victoria.

Inter-Cultural Association  
of Greater Victoria

930 Balmoral Road, Victoria

Tel: 250 388-4728

E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)

[www.icavictoria.org](http://www.icavictoria.org)

The Canada Child Tax Benefit is a monthly payment to help families 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-arc.gc.ca/bnfts/cctb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html)

You will need receipts from your child care centre. If you pay an individual for child care, you will also need receipts that contain their full name and their Social Insurance Number.



### **Children who need extra support**

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

Some child care centres can give your child extra care to be able to participate in a regular child care setting. To learn more about the Supported Child Development program, visit: [www.scdp.bc.ca](http://www.scdp.bc.ca) and [www.childcarechoices.ca](http://www.childcarechoices.ca). You can also speak to someone at the Child Care Resource and Referral office. You can reach them by calling the Child Care Programs and Service Call Centre at: 1 888 338-6622.

If you are approved for a child care subsidy, you may also apply for the Special Needs Supplement. For more information, visit: [www.mcf.gov.bc.ca/childcare/operating.htm](http://www.mcf.gov.bc.ca/childcare/operating.htm) to download the *Child Care Subsidy Rate Table*.

### **Starting your own child care program**

What if you want to start a child care centre? You need a licence to take care of more than two children who are not your own. You do not need a licence to look after one or two children. For more information, visit: [www.health.gov.bc.ca/ccf/child\\_care.html](http://www.health.gov.bc.ca/ccf/child_care.html)

You can also contact the licensing officer in Greater Victoria at the Vancouver Island Health Authority Licensing Office.

Vancouver Island Health Authority  
Licensing Office  
201 – 771 Vernon Avenue, Saanich  
Tel: 250 519-3401  
[www.viha.ca/mho/licensing](http://www.viha.ca/mho/licensing)

## Chapter 8: Cars and Driving

- Driving in B.C.
- Insurance
- Driver's licence
- Traffic laws
- Car crashes
- Buying a car
- Winter and summer driving



### ICBC

In B.C., the Insurance Corporation of British Columbia (ICBC) is responsible for:

- basic vehicle insurance (called Autoplan)
- driver licensing and B.C. Identification Cards
- claim service if you have a crash

ICBC is owned by the B.C. government.

ICBC's website ([www.icbc.com](http://www.icbc.com)) has a lot of useful information about driving in British Columbia. Some information is available in Chinese and Punjabi.

ICBC

Toll-free: 1 800 950-1498

[www.icbc.com](http://www.icbc.com)

ICBC has two driver licensing offices in Greater Victoria.

- 955 Wharf Street, Victoria
- 1 – 1150 McKenzie Avenue, Saanich

### Driving in B.C.

- In Canada, people drive on the right side of the road.
- You must have a valid licence and vehicle insurance to drive in B.C.
- You must respect the rights of cyclists and pedestrians (people walking), and stop for pedestrians crossing the street.
- You must not leave young children alone in a car.



## Basic insurance

You must not drive a car without insurance. Every car registered in B.C. must have basic Autoplan insurance. Basic insurance pays for the damage to someone else's car if you cause a crash. It also pays costs for anyone hurt in the crash.

You can buy Autoplan insurance for your vehicle at any Autoplan broker office.

Autoplan brokers are independent business partners of ICBC that sell vehicle insurance for ICBC. To find registered Autoplan brokers, visit the ICBC website at: [www.icbc.com](http://www.icbc.com)

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

## More protection



When you go to the Autoplan office, ask about more protection. A bad crash may cost more than your basic insurance covers. You can also buy other kinds of insurance—for example, collision insurance in case you damage your own car. You do not have to buy these other kinds of insurance, but it is a good idea to get as much protection as possible. You must buy insurance before you have a crash or damage your car.

If you were a safe driver in your country, you can ask your insurance company in that country to write a letter about your insurance claims record. This must be an official letter.



It must be in English on the company's letterhead. If the letter is not in English, you must get it translated. Take the letter with you when you buy your insurance. You may get a safe driving discount.

You can find more information about this lower rate (discount) at: [www.icbc.com](http://www.icbc.com)

## Driver's licence

If you have a driver's licence from another country:

- You can use your valid driver's licence from another province or country for up to 90 days after you move to B.C. Visit a driver licensing office and apply for your B.C. driver's licence well within 90 days of moving here.
- If you are visiting B.C. but do not live here, you can drive for up to six months as long as you have a valid driver's licence from outside B.C. After six months, you need a valid B.C. driver's licence to drive here.
- The process for getting a B.C. driver's licence depends on the country where you already have your licence. You may be able to get a B.C. driver's licence right away, or you may need to pass some tests

## Chapter 8: Cars and Driving

first, such as knowledge, vision, or road tests. Go to the Driver Licensing section of the ICBC website ([www.icbc.com](http://www.icbc.com)) to find out what you need to do.

- If your current driver's licence isn't in English, you'll need to provide a translation by an approved translator. You can find a list of approved translators at: [www.icbc.com](http://www.icbc.com)
- You will need to give up your out-of-province licence.

If you are a student, you do not need to get a B.C. driver's licence if:

- you have a valid driver's licence from another country, and
  - you are registered as a student in a designated educational institution.
- For more information, visit: [www.icbc.com](http://www.icbc.com)

Remember to carry your school ID and your driver's licence with you, in case a police officer asks to see them.

If you are a temporary foreign worker in the Seasonal Agricultural Workers Program:

- you can use your valid driver's licence from another country for up to one year before getting a B.C. driver's licence.

You can find guides and other supports to help you prepare for these tests at: [www.icbc.com](http://www.icbc.com). You can also visit a B.C. driver licensing office. To find the phone numbers and locations of these offices, go to: [www.icbc.com](http://www.icbc.com) or look in the white pages of the telephone book under ICBC–Driver Licensing Services. Many ICBC services are

available in Chinese and Punjabi, and driver licensing offices have telephone translation services in more than 170 languages.

To find out what the signs, signals, and lane markings along the roads in B.C. mean, visit: [www.icbc.com](http://www.icbc.com) and download Chapter 4 of the *Learn to Drive Smart* guide. You can also take a practice test at: [www.icbc.com](http://www.icbc.com)

### **Applying for a driver's licence**

- In B.C. you need different types of licences to drive a motorcycle, bus, large truck, or taxi.
- To apply for a B.C. driver's licence, you must be 16 years of age or older.
- If you are under 19 years of age, a parent or guardian (someone who is responsible for you) must sign the application.
- You can apply for a driver's licence at an ICBC driver licensing office. To find a driver licensing office near you, visit: [www.icbc.com](http://www.icbc.com)
- You will need to take two pieces of identification (ID).
- For information about applying for a driver's licence in B.C., visit: [www.icbc.com](http://www.icbc.com)

ICBC has two driver licensing offices in Greater Victoria.

- 955 Wharf Street, Victoria
- 1 – 1150 McKenzie Avenue, Saanich



### Knowledge test

To get a driver's licence, you must know the driving rules in British Columbia. You can find the *Learn to Drive Smart* guide at: [www.icbc.com](http://www.icbc.com). The guide has information about learning to drive, B.C.'s traffic laws, the rules of the road, and how to drive safely. When you have studied the guide, you can find practice tests at: [www.icbc.com](http://www.icbc.com). They will help you get ready for the test.

When you are ready to take the knowledge test, visit an ICBC driver licensing office. There are two driver licensing offices in Greater Victoria.

- 955 Wharf Street, Victoria
- 1 – 1150 McKenzie Avenue, Saanich

You will take the test on a computer. You must answer at least 40 out of 50 questions correctly to pass. You will also take a vision test. If you use glasses or contact lenses, wear them to take the vision test. Knowledge tests are available in English, Arabic, Croatian, Farsi (Persian), French, Punjabi, Russian, Simplified and Traditional Chinese, Spanish, and Vietnamese. If you need a translator, check with the ICBC driver licensing office.

### Road test

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

You will have to make an appointment to take a road test. To book a road test in the Victoria area, visit the ICBC website. [www.icbc.com/driver-licensing/visit-dl-office/Pages/Book-a-road-test.aspx](http://www.icbc.com/driver-licensing/visit-dl-office/Pages/Book-a-road-test.aspx)

You can also book a road test by phone. Toll-free: 1 888 715-7775

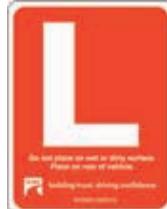
There are fees for the knowledge test, road test, and to get a driver's licence. For more information, visit: [www.icbc.com](http://www.icbc.com)

### Graduated Licensing Program

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

If you have had a driver's licence for at least two years, you may not need to go through the Graduated Licensing Program. See: [www.icbc.com](http://www.icbc.com) for more information on what documents you will need to prove your driving experience.

### Learner stage



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

You can practise driving with this licence, but you must always have someone sitting next to you who is 25 years of age (or older) and who has a full-privilege driver's licence. Your car must have a sign with the letter "L" (for learner) on it. You can find a list of all restrictions at: [www.icbc.com](http://www.icbc.com)

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

## Chapter 8: Cars and Driving

### Novice stage



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

You can have only one passenger in the car with you—unless there is a licensed driver 25 years or older beside you, or the passengers are close family members (parents, spouse, brother, or sister). You must not drive after consuming any alcohol. You can find a list of all restrictions at: [www.icbc.com](http://www.icbc.com)

After 24 months of the novice stage, you can take a second road test and get a full-privilege licence.

ICBC Driving Testing and Vehicle Information  
Toll-free: 1 888 715-7775  
[www.icbc.com](http://www.icbc.com)

### Driving schools

Driving schools can help you learn to drive. You may be able to find a teacher who speaks your language. Check the yellow pages in your phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Driving Schools to find a list of schools in your area. Make sure it is an ICBC-licensed driving school.

To find ICBC-licensed driving schools go to: [www.dtcbc.com/resources/locations/default.asp](http://www.dtcbc.com/resources/locations/default.asp)

## Traffic laws

### Speeding

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

### Seat belts

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

### Child safety seats

Choose an approved car seat. When you are buying or using a seat, make sure

- it meets Canada Motor Vehicle Safety Standards.
- the seat is not too old. Check the seat for an expiry date.
- the seat is Canadian. If you buy a car seat outside of Canada, even if it is a Canadian company, it does not comply with Canada's safety regulations.
- A baby or a young child under nine years old must sit in a special safety seat. A child must not sit on an adult's lap.
- All babies from birth to one year *and* weighing up to 9 kg (20 lb.) must be in a child car seat that looks towards the back of the car (rear-facing).



- Never put a child car seat in the front passenger seat.
- Children over one year and weighing 9 kg to 18 kg (20 to 40 lb.) can be in a rear or forward-facing car seat, depending on the child's weight. The car seat manufacturer will provide the weight limits for the seat.
- Forward facing seats must always be used with a tether, so the seat is attached to the frame of the car.
- All children weighing more than 18 kg (40 lb.) must use a booster seat until they are nine years old, or until they are at least 145 cm (4 ft. 9 in.) tall.
- All children over nine years old must use regular seat belts.
- For more information, visit: [www.bcaa.com/road-safety/child-passenger-safety/1-4-years-old](http://www.bcaa.com/road-safety/child-passenger-safety/1-4-years-old)
- Children under 12 years old should ride in the back seat of a car. In a car crash, an airbag can seriously injure a child sitting in the front seat.

Check with an expert to find out if you have put in your child car seat correctly. For information and help, call the BCAA Road Safety Foundation at 1 877 247-5551 or visit: [www.bcaa.com/road-safety/child-passenger-safety/overview](http://www.bcaa.com/road-safety/child-passenger-safety/overview)

You can find details about child safety seats in the Road Safety section of: [www.icbc.com](http://www.icbc.com). Some information is available in Chinese and Punjabi.

You can also find details about child safety seats at Transport Canada: [www.tc.gc.ca/eng/motorvehiclesafety/safedrivers-childsafety-car-time-stages-1083.htm](http://www.tc.gc.ca/eng/motorvehiclesafety/safedrivers-childsafety-car-time-stages-1083.htm)

BCAA has information in English, Arabic, Chinese (simplified) Punjabi, Somali, and Spanish at: [www.bcaa.com/road-safety/child-passenger-safety/resources](http://www.bcaa.com/road-safety/child-passenger-safety/resources)

### **Drinking and driving**

British Columbia has very strict laws about driving after you have been drinking alcohol. If the police stop you after you have been drinking alcohol, you could have your vehicle taken away, lose your driver's licence, pay fines, and go to jail.

For more information about impaired driving laws, see: [www.pssg.gov.bc.ca/osmv/prohibitions/impaired-driving.htm](http://www.pssg.gov.bc.ca/osmv/prohibitions/impaired-driving.htm)

### **Traffic tickets**

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

## Chapter 8: Cars and Driving

You do not pay the police officer who gives you the ticket. You can pay by bringing your ticket and payment to one of these locations:

- any ICBC driver licensing office
- most Autoplan brokers
- any ICBC claim centre
- provincial court registry

You can also pay the fine by sending a cheque to the address on the back of the ticket or by phone using a credit card. Go to [www.icbc.com](http://www.icbc.com) for more information about paying traffic tickets.

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

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

### **Special lanes**

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

### **Parking**

In the Victoria area, each municipality has its own parking laws.

In most places, drivers can park on the street for free. There may be a time limit—usually up to two hours. Be sure to check the signs on the street. In some places, you can only park at certain times of the day.

You cannot park in front of a fire hydrant (which firefighters use to get water to a fire),

or at places where public buses stop to pick up passengers.

In Victoria, you have to pay to park downtown. You can park in parking spots on the street for up to two hours. You must pay for parking at stations on the sidewalk. You can pay by coin or by credit card. You can also buy a parking card from the City of Victoria. If you use this card, you will pay to park for two hours. If you return early, the unused time will be refunded to your card.

It is free to park in a City parkade downtown for:

- the first hour any time of day
- after 6 p.m.
- all day Sundays and statutory holidays.

For more information about parking meters, buying a parking card, city parkades, and paying parking tickets, contact the City of Victoria.

City of Victoria Parking Services

Tel: 250 361-0260

[www.victoria.ca/EN/main/departments/engineering/parking.html](http://www.victoria.ca/EN/main/departments/engineering/parking.html)

If you park in a no-parking zone or if you do not put enough money in a parking meter, you may get a ticket and have to pay a fine.

Be sure to check the signs on the street. In many places, you can only park at certain times of the day. For example, some signs and parking meters say “no parking between 3 p.m. and 6 p.m.” If you park in a parking spot during restricted times, your car may get a ticket and be towed away. Your car could also be ticketed and towed if you park in a parking lot for too long.



In many communities, you will have to pay more money (a late fee or a penalty) if you do not pay the ticket within 14 days.

### Disabled parking

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



### Car crashes

If you have a crash, you must:

1. Dial 9-1-1 if anyone is hurt.
2. Write down this information:
  - name, address, and phone number of each driver
  - driver's licence number of each driver
  - car licence plate number of each driver
  - insurance information for vehicles not insured by ICBC
  - police file number if it is a serious crash
  - date, time, and location of the crash
  - weather conditions
  - what direction you and each other driver were travelling
  - where your vehicle was, and where the other vehicle was
3. Give your information to the other driver.
4. Get the name, address, and phone number of anyone who saw the crash (a witness).

If it is not an emergency, call the police non-emergency number.

- Esquimalt and Victoria: 250 995-7654
- Oak Bay: 250 592-2424
- Saanich: 250 475-4321
- Colwood, Langford and View Royal: West Shore RCMP at 250 474-2264

### Reporting to ICBC

You can call ICBC 24 hours a day, seven days a week.

Dial-a-Claim

Toll-free 1 800 910-4222

(B.C., Canada, and the United States)

You can also report some claims (collision, theft, and vandalism) online at: [www.icbc.com](http://www.icbc.com)

ICBC will tell you how to get an estimate of the damage (how much it will cost to repair your vehicle), and what to do if you are injured in a crash.

### Buying a new or used vehicle (car or truck)

#### Buying from a licensed dealer

Automobile dealers sell new and used vehicles. If you are buying a used vehicle, a licensed dealer must tell you the history of the vehicle and make sure it meets the minimum requirements of the *Motor Vehicle Act*.

To be sure the dealer is licensed by the Motor Vehicle Sales Authority of B.C. (VSA), visit: [publicregistry.mvsabc.com](http://publicregistry.mvsabc.com). You can watch videos about buying vehicles in English, Cantonese, Mandarin, and Punjabi. The VSA may also help if you have a problem or a complaint after you buy a vehicle.

## Chapter 8: Cars and Driving

Check the yellow pages in a phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Automobile Dealers–New Cars or Automobile Dealers–Used Cars to find car dealers in your community. Most dealers also have a website with prices and information about their vehicles.

### **Buying a used vehicle from another person**

You can also buy a car directly from its owner. These vehicles are advertised in

newspapers, special magazines like *Autotrader*, and on the Internet.

Be careful: Many people who say they are selling their own vehicle are actually unlicensed dealers called curbers. They may have lower prices, but you take a lot more risk. For example, the car may not be safe or it may not belong to them. Curbers do not have the same legal requirements as licensed dealers and you will not be able to get help from the VSA if you have problems.

### **Checklist of things to do before you buy**

- Before you start looking, know how much money you can spend and what kind of vehicle you need. It's a good idea to look on the Internet or go to a number of dealers to compare prices before you buy. You can also negotiate with the salesperson for a lower price.
- Check the history of the vehicle to find out if it has been in a crash or has other problems. You can get history reports at: [www.icbc.com](http://www.icbc.com) or [www.carproof.com](http://www.carproof.com). There is a fee for both services, but the money you spend could save you from making a big mistake. Licensed dealers often have these reports for you to read.
- Always test drive a vehicle before you buy it. Bring someone who knows about cars with you. Remember, some people may try to sell you a car with problems. For tips about buying used vehicles, visit the Consumer Resources section of the Motor Vehicle Sales Authority of B.C. website at: [www.mvsabc.com/consumer-resources](http://www.mvsabc.com/consumer-resources), or ICBC at: [www.icbc.com](http://www.icbc.com)
- Sometimes, a private seller may still owe money on their car. If you buy the car, you might have to pay the money still owed on it. This is called a lien. It is important to ask for or do a lien search. For more information, visit the BC Registry Services website at: [www.bcregistryservices.gov.bc.ca/bcreg/pprpg/ppsearch.page](http://www.bcregistryservices.gov.bc.ca/bcreg/pprpg/ppsearch.page). You will need the year, make (model), and serial number of the vehicle. There is a fee for this service. This service is included in a CarProof report. Licensed dealers must not sell vehicles with liens.



## Warranties

New cars have a warranty from the company that made them. If you buy a used vehicle from a dealership, it may also have a warranty. Having a warranty means the dealer will replace or repair certain parts for free or at a lower price. There are many types of warranties. Some warranties cover only certain things. Before you buy a car, find out what the warranty covers and how long it lasts.

## Getting a loan

If you are borrowing money to buy a vehicle, you can ask a bank or credit union for a loan. A dealer may also have loans available. Check several places to see what the interest rate will be for your loan.

## Before you sign or drive away

Be sure that everything the salesperson and dealer says is written into the purchase agreement. Get copies of anything you sign. Do not leave a dealership with a vehicle if the terms of the loan or the purchase agreement are not final.

## Vehicles from outside B.C.

If you buy or bring in a vehicle from outside of B.C. you must pay to have it inspected before you can register it and get insurance. Only government-approved garages can do this inspection. For more information, call any B.C. Autoplan broker.

## Safe driving

Visit [www.drivebc.ca](http://www.drivebc.ca) or [shifintowinter.ca](http://shifintowinter.ca) for up-to-date road conditions and driving tips. You can also find driving routes for cities and regions across British Columbia. Plan Your Route ([www.driveBC.ca/directions.html](http://www.driveBC.ca/directions.html)) will tell you how far away other cities and towns are, and how long it will take to drive there. For example, Victoria is 109 kilometres away from Nanaimo and it usually takes 90 minutes to drive there.

## Winter driving

Some areas of B.C. have a lot of snow and very cold temperatures in the winter. While this is generally not the case in the Victoria area, conditions can change quickly. For example, the Malahat mountain pass on the way to Nanaimo gets much more snow and ice than the rest of the highway around southern Vancouver Island.

It is important to get your car ready for winter driving.

- Have the correct tires on your vehicle. If your vehicle has all-season tires and you live in or travel to areas where it snows regularly, you should change all four tires to winter tires.
- Some roads outside cities have lots of snow and ice. You may need to have snow tires or chains to travel on these roads.

## Chapter 8: Cars and Driving

- Make sure your battery is in good condition.
- Keep antifreeze in the radiator. Have your radiator tested to make sure it will not freeze in very cold weather.
- Make sure your windshield wipers are in good condition, and that the tank (reservoir) that holds your windshield washer fluid is full.
- Some roads outside cities have lots of snow and ice. The police may require your car to have snow tires or chains to travel on these roads.
- Keep an emergency kit in your car. Put warm clothing, dry food, water, a blanket, a shovel, and a flashlight in the kit.

You can talk to the people at your garage, service station, or dealership for information and advice about winter car care. For daily information about road conditions across B.C. visit: [www.drivebc.ca](http://www.drivebc.ca)

### Summer driving

Some areas of the province can have very hot temperatures in the summer. This is not generally the case in the Victoria area and the rest of Vancouver Island. However, on warm days, the temperature inside a parked car can be very high.

Here are some tips:

- Never leave children or pets in a parked car on a warm day.
- Bring lots of drinking water with you in the car.
- Before going on a long trip, take your car in for a safety check. Your local garage or the service department at your car dealership can help you. They should check the tires, engine, brakes, and radiator.

## Chapter 9: Employment and Business

- Social Insurance Number
- Economy
- Applying for a job
- Discrimination
- Foreign Qualifications Recognition
- Working
- Getting paid
- Losing your job
- If you get hurt at work
- Starting your own business
- Where to go for help



### Social Insurance Number



To work in Canada or to have access to government programs and benefits, you need a Social Insurance Number (SIN). When you arrive in Canada, you must apply for your SIN in person. For information on how to apply and what documents you will need, please call 1 800 622-6232 (1 800 O-Canada) or visit the Service Canada website: [www.servicecanada.gc.ca/eng/sc/sin/index.shtml](http://www.servicecanada.gc.ca/eng/sc/sin/index.shtml)

If you do not speak English or French, you may want to bring an interpreter with you.

Remember that your SIN is confidential and has important information about you. Visit this website to read the Social Insurance Number Code of Practice: [www.servicecanada.gc.ca/eng/about/reports/sin/cop/toc.shtml](http://www.servicecanada.gc.ca/eng/about/reports/sin/cop/toc.shtml)

### Victoria economy

There are more than 17,000 businesses operating in the Greater Victoria region.

Advanced technology is a leading industry. There are jobs in education, government, construction, health, retail, and agriculture. The Victoria area also has many jobs in the tourism and hospitality industry.

Victoria is the seat of the provincial government. About 23,000 people work for the federal, provincial, municipal and aboriginal governments. Approximately 12,000 people work in the elementary, secondary, and post-secondary education system. The Canadian Forces Base Esquimalt is home to Canada's Pacific Naval Fleet, and about 6,000 people work here.

## Chapter 9: Employment and Business

### Finding a job

#### *Where to look for a job*

The Employment Program of British Columbia (EPBC) is for unemployed British Columbians who are looking for a job and are eligible to work here. The program offers services that help people upgrade their job skills, and find and keep a job. It is for unemployed people who are legally eligible to work in British Columbia, including:

- immigrants
- new Canadians
- visible minority Canadians
- refugee claimants who have a valid work permit.

Any person in B.C. looking for a job can visit WorkBC Employment Services Centres. Unemployed British Columbians who are legally eligible to work in B.C. can use the additional services offered through WorkBC.

There are several WorkBC Employment Services Centres serving Greater Victoria. To find which WorkBC Employment Services Centre serves your community, click on [www.workbc.ca/WorkBC-Centres.aspx](http://www.workbc.ca/WorkBC-Centres.aspx) and enter your address.

GT Hiring Solutions (WorkBC)  
[www.gthiringsolutions.ca](http://www.gthiringsolutions.ca)

- 201 – 3962 Borden Street, Saanich  
Tel: 250 479-9675
- 201 – 1483 Douglas Street, Victoria  
Tel: 250 388-0858
- 102 – 415 Gorge Road East, Victoria  
Tel: 250 388-5627

WorkLink Employment Society (WorkBC)  
[www.worklink.bc.ca](http://www.worklink.bc.ca)

- 202 – 3179 Jacklin Road, Langford  
Tel: 250 478-9525
- Unit D – 6625 Sooke Road, Sooke  
Tel: 250 642-3685

For more information about WorkBC and the EPBC, visit [www.workbc.ca](http://www.workbc.ca)

The Inter-Cultural Association of Greater Victoria and the Victoria Immigrant and Refugee Centre Society offer workshops, employment counselling, credentials assistance, help writing résumés, and information about living and working in Canada.

The Inter-Cultural Association of Greater Victoria provides services to people who live in Victoria, Saanich, Colwood and Langford.

The Victoria Immigrant and Refugee Centre Society provides services to people who live in Colwood and Langford, as well as the nearby communities of Metchosin, Sidney, Sooke and the Gulf Islands. Call these organizations directly to find out which office you should visit.

Inter-Cultural Association of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)



## Other helpful resources:

- To find job postings in B.C., visit the WorkBC website at: [www.workbc.ca](http://www.workbc.ca)
- Visit the Job Bank website at: [www.jobbank.gc.ca](http://www.jobbank.gc.ca) to find jobs and explore careers.
- [www.vircs.bc.ca/job\\_links.php](http://www.vircs.bc.ca/job_links.php) is a collection of job-related websites maintained by the Victoria Immigrant and Refugee Centre Society.
- BC Public Service Job Postings are at: [www.gov.bc.ca/myhr/employment](http://www.gov.bc.ca/myhr/employment)
- Look in the classified advertisements in newspapers and on the Internet.
- Do an online search for job postings in your city or town
- Tell many people that you are looking for a job. Friends, relatives, teachers, neighbours, and counsellors may know about jobs.
- Check notice boards in your community for job advertisements.
- Look for help-wanted signs outside businesses and stores.
- Apply at the human resources department of hospitals, hotels, and large companies.
- Phone or visit companies that might hire you. Some companies have jobs, but they do not advertise them. Use the yellow pages or Internet to find where to go. For example, if you are a car mechanic, look under Automobile Repair and Service for your community.



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

## How to apply for a job

### Application forms

Many companies have application forms. Bring all the information you need to fill in the form or take the application form home to complete. This may include your address, phone number, work history, previous employers and their contact information. Government and large companies may have their application forms on the Internet.

### References, criminal record, and health checks

Employers usually want references (names, addresses, and phone numbers of people who can recommend you for the job). Some employers may also want a criminal record check (an official paper from the police which shows that you have no criminal record) or a health check.

### Résumés

Many companies ask for a résumé. This is a written summary of your work experience and education. Some companies want you to send your résumé by e-mail. Some employers may also ask for a short cover letter that explains why you are applying for the job in their company.

## Chapter 9: Employment and Business

WorkBC Employment Services Centres, the Inter-Cultural Association of Greater Victoria, and the Victoria Immigrant and Refugee Centre Society can help you write a résumé.

GT Hiring Solutions (WorkBC)  
[www.gthiringsolutions.ca](http://www.gthiringsolutions.ca)

- 201 – 3962 Borden Street, Saanich  
Tel: 250 479-9675
- 201 – 1483 Douglas Street, Victoria  
Tel: 250 388-0858
- 102 – 415 Gorge Road East, Victoria  
Tel: 250 388-5627

WorkLink Employment Society (WorkBC)  
[www.worklink.bc.ca](http://www.worklink.bc.ca)

- 202 – 3179 Jacklin Road, Langford  
Tel: 250 478-9525
- Unit D – 6625 Sooke Road, Sooke  
Tel: 250 642-3685

For more information about WorkBC and the EPBC, visit [www.workbc.ca](http://www.workbc.ca)

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

There are also businesses that can write résumés for you. They charge a fee. Look in the yellow pages, under Résumé Service.

You can find information about writing résumés and cover letters, and tips for job interviews at: [www.workbc.ca/Job-Seekers/Build-Your-Career/Finding-a-Job/Getting-Ready-for-Your-Job-Search.aspx](http://www.workbc.ca/Job-Seekers/Build-Your-Career/Finding-a-Job/Getting-Ready-for-Your-Job-Search.aspx)

### Job interviews



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

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

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

You may want to learn about the company before your interview. Visit: [www.workbc.ca/Job-Search-Tools/Pages/Prepare-For-Interviews.aspx](http://www.workbc.ca/Job-Search-Tools/Pages/Prepare-For-Interviews.aspx) to find out what information you can research as you get ready for the interview.



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

You can find information about writing résumés and cover letters, and tips for job interviews at: [www.workbc.ca/Job-Search-Tools/Pages/Job-Search-Tools.aspx](http://www.workbc.ca/Job-Search-Tools/Pages/Job-Search-Tools.aspx)

## Employment programs

There are courses to teach you how to look for a job. There are also job-training courses. In many of these programs, you are paid while you learn new skills.

For information about training programs in your area, contact one of the WorkBC Employment Services Centres.

GT Hiring Solutions (WorkBC)  
[www.gthiringsolutions.ca](http://www.gthiringsolutions.ca)

- 201 – 3962 Borden Street, Saanich  
Tel: 250 479-9675
- 201 – 1483 Douglas Street, Victoria  
Tel: 250 388-0858
- 102 – 415 Gorge Road East, Victoria  
Tel: 250 388-5627

WorkLink Employment Society (WorkBC)  
[www.worklink.bc.ca](http://www.worklink.bc.ca)

- 202 – 3179 Jacklin Road, Langford  
Tel: 250 478-9525
- Unit D – 6625 Sooke Road, Sooke  
Tel: 250 642-3685

For more information about WorkBC and the Employment Program of British Columbia (EPBC), visit [www.workbc.ca](http://www.workbc.ca)

The Skills Connect for Immigrants program helps internationally trained professionals move more quickly into jobs that match their experience and background. Services include credentials assessment and information, connection to employers and mentors, individual career planning and coaching, and financial assistance for professional training and education. Learn more about the Skills Connect for Immigrants program at: [www.welcomebc.ca/skillsconnect](http://www.welcomebc.ca/skillsconnect)

The Skills Connect Health Program helps immigrants prepare for and find work in the 12 priority health occupations for B.C.'s economy. For more information about this program, contact Back in Motion Rehab Inc. at: [www.skillsconnect.ca](http://www.skillsconnect.ca)

You can also contact a settlement agency for information about employment programs.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

## Chapter 9: Employment and Business

### Discrimination

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

If you have a problem with discrimination, and you want advice, call the BC Human Rights Clinic. If you want to make an official complaint, contact the BC Human Rights Tribunal. You can get guides and complaint forms at: [www.bchrt.bc.ca](http://www.bchrt.bc.ca)

If the employer is federal—for example, banks, the Government of Canada, Canada Post, or airlines—contact the Canadian Human Rights Commission.

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

### Have your qualifications assessed

How your qualifications are assessed in B.C. depends on whether your occupation is regulated.

#### *Regulated occupations*

More than 280 occupations in B.C. are regulated. In order to work in these occupations, you need to be certified.

Each regulated occupation has different standards to become certified. A regulatory authority establishes and upholds these standards, and assesses the qualifications of internationally trained applicants.

If your occupation is regulated, find out what you will need to become certified. The first step is to contact your regulatory authority to learn what information you must provide, how long it will take, how much it will cost, and other requirements. Many regulatory authorities post the requirements on their websites.

Find out which regulatory authority is responsible for your occupation. Visit: [www.welcomebc.ca/Work/fqr/fqr-assessment.aspx](http://www.welcomebc.ca/Work/fqr/fqr-assessment.aspx) to download the list.

You may be asked to:

- Complete an application form and provide documents. This usually includes educational transcripts, reliable references, employment history, a résumé, and a completed application form. The regulatory authority will tell you what documents you will need to provide.
- Have your educational credentials assessed. Some regulatory authorities will assess your educational credentials themselves, and others will use an outside organization. The International Credential Evaluation Service (ICES) will assess your education credentials on a fee-for-service basis. Before paying to have your credentials assessed by ICES, contact the regulatory authority to find out what they require. You may not need an ICES assessment.



As part of the assessment process, you may be required to take exams and pay fees. The cost of the assessment will vary, depending on the occupation and the regulatory authority. You can expect to pay anywhere from a few hundred to several thousand dollars. You may qualify for program and financial support for an assessment. For more information, visit these websites:

- [www.welcomebc.ca/skillsconnect](http://www.welcomebc.ca/skillsconnect)
- [www.fcrloan.ca](http://www.fcrloan.ca)

Regulatory authorities may:

- contact your work references to verify your experience
- ask for a practical assessment of job-related skills
- ask to interview you
- ask you to provide more documents or information

It could take anywhere from a few weeks to several months to verify your credentials.

### **Non-regulated occupations**

Employers in non-regulated occupations will decide if they will recognize your qualifications. Many employers will ask for an assessment of your educational credentials and/or previous work experience.

You can ask the employer you wish to work for if they require an independent assessment of your educational credentials and past work experience. They will tell you what they expect for a position with the organization.

### **Upgrading**



You may need to upgrade your qualifications in order to become certified and/or employed.

- Regulatory authorities often have links with specialized educational or “bridging” programs to help people with international qualifications.
- Sign up for an English as a Second Language (ESL) program to improve your language skills. See Chapter 6 for more information. If your occupation is regulated, make sure you have the language level needed for certification. The Canadian Language Benchmarks program is used to teach and test language learning for adults. For more information visit: [www.language.ca](http://www.language.ca). You can also check with the regulatory authority to make sure you are taking the right course.
- Find post-secondary institutions that offer upgrading programs for your career. You can contact them directly. See Chapter 6 for a list of post-secondary institutions in British Columbia. For regulated occupations, check with the regulatory authority to make sure that the program is recognized.

## Chapter 9: Employment and Business

- The Skills Connect for Immigrants program helps internationally trained professionals move more quickly into jobs that match their experience and background. Services include credentials assessment and information, connection to employers and mentors, individual career planning and coaching, and financial assistance for professional training and education. Learn more about the Skills Connect for Immigrants program at: [www.welcomebc.ca/skillsconnect](http://www.welcomebc.ca/skillsconnect)

You can also talk to the people at the Victoria Immigrant and Refugee Centre Society about programs to help newcomers find jobs.

Victoria Immigrant and Refugee Centre Society  
637 Bay Street, Third Floor  
Tel: 250 361-9433 ext 222  
[www.vircs.bc.ca/skilled\\_immigrants.php](http://www.vircs.bc.ca/skilled_immigrants.php)

- Contact the Skilled Immigrants InfoCentre at: <http://pwp.vpl.ca/siic/>

If you require upgrading in order to work in your occupation, you should look for a program as soon as possible. This includes ensuring that your English language ability meets the standards required for certification and/or employment.

### Questions?

Many of your questions may be answered in the WelcomeBC Job Profiles. These profiles will also help you understand how your occupation is practiced in B.C. New guides are regularly being added, so if there is no guide for your occupation, please come back and visit the page again.

Go to: [www.welcomebc.ca/Work/find-a-job/occupational-guides.aspx](http://www.welcomebc.ca/Work/find-a-job/occupational-guides.aspx)

To learn more, you can also contact:

- International Credential Evaluation Service (ICES) at: [www.bcit.ca/ices](http://www.bcit.ca/ices)
- Canadian Information Centre for International Credentials at: [www.cicic.ca/2/home.canada](http://www.cicic.ca/2/home.canada)
- Skills Connect for Immigrants Program at: [www.welcomebc.ca/skillsconnect](http://www.welcomebc.ca/skillsconnect)
- Skilled Immigrant InfoCentre at: <http://pwp.vpl.ca/siic>

## Working

### Laws about working

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



For information about the *Employment Standards Act*, call 1 800 663-3316.

You can also visit the website at:  
[www.labour.gov.bc.ca/esb](http://www.labour.gov.bc.ca/esb)

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

### Hours of work and overtime

Full-time workers in British Columbia usually work up to 8 hours a day and 40 hours a week. If an employer asks you to work more than this, they must pay you more money. This is called overtime pay, and is one-and-a-half times your regular hourly pay.

For more information, check with the BC Employment Standards Branch:  
[www.labour.gov.bc.ca/esb](http://www.labour.gov.bc.ca/esb)

If an employer asks you come into work, you must be paid for at least two hours of work. This is true even if there is no work to do or if you work fewer than two hours.

If you work less than 40 hours a week (two or three days a week, or a few hours every day), you are a part-time worker.

### Time off

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

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

Within a work week, you should have one break that lasts at least 32 hours. If your

employer asks you to work during this time, you must receive one-and-a-half times your hourly pay.

### Getting paid

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

### Deductions

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

- Canada Pension Plan (CPP): When you work in Canada, some money is deducted from your paycheque. This money goes to the CPP (a contribution). If you have an employer, you pay half the contribution and your employer pays the other half. If you are self-employed, you pay the whole contribution. No matter how often you change jobs or where you work in Canada, your contributions may help you or your family become eligible for a retirement pension, post-retirement benefit, disability benefits or benefits after a death.



## Chapter 9: Employment and Business

- **Employment Insurance (EI):** It is possible that you could lose your job. If your job had insurable earnings, you may qualify for Employment Insurance benefits (money) from the government while you look for a new job.
- **Income tax:** This money helps to pay the costs of government expenses, such as health care, roads, and education.  
**Taxable benefits:** Your employer may pay some or all of the premiums for some benefits, such as a dental plan. The amount the employer pays is a taxable benefit. This means you will pay tax on it.
- **Union dues:** If you are in a union, and the union has an agreement with your employer, some money will be deducted to pay for the union dues.
- **Voluntary deductions:** A worker may give the employer written permission to deduct money for other things, such as additional hospital or life insurance, charitable donations, or Canada Savings Bonds.

### **Minimum wage**

Effective September 15, 2015, the general minimum wage in British Columbia will be increased from \$10.25 per hour to \$10.45 per hour. On the same date, the liquor server wage will also be increased from \$9.00 to \$9.20 per hour. Future increases for both the general minimum wage and the liquor server wage will be indexed to B.C.'s Consumer Price Index (CPI). Both full-time and part-time workers must get at least the minimum wage. For more information on the minimum wage, visit: [www.labour.gov.bc.ca/esb/facshts/min-wage.htm](http://www.labour.gov.bc.ca/esb/facshts/min-wage.htm)

Some workers are not paid by the hour—for example, farm workers picking fruits and vegetables by hand are often paid a piece rate (how much they pick). Ask how you will be paid before you start work.

### **Children and work**

Children under 15 years old cannot work during school hours. To hire them when they are not in school, an employer must get permission in writing from the parents. Children under 12 years old must have a permit of employment from the Employment Standards Branch. But children are allowed to do small jobs before or after school, such as delivering newspapers or babysitting.

### **Joining a union**

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

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

### **Vacations**

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



### Holidays

In British Columbia, there are 10 statutory (by law) holidays. Employers must give workers the following statutory holidays:

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

If you have worked for your employer for one month or more, and if you have worked at least 15 of the 30 days before the holiday, you should get an average day's pay for that holiday. Also, if you work on any of these days, your employer must pay you overtime pay.

For more information about being paid for working statutory holidays, visit: [www.labour.gov.bc.ca/esb/facshts/statutory\\_holidays.htm](http://www.labour.gov.bc.ca/esb/facshts/statutory_holidays.htm). You can also contact the Employment Standards Branch for more information. See the listing at the end of this chapter.

### Maternity and parental leave

A working pregnant woman may take 17 weeks maternity leave from work without pay. This can start up to 11 weeks before the baby is born. She may also take up to 35 weeks of parental leave after the baby is born. The maternity and parental leave can be a total of 52 weeks off work. She may apply for money from Employment Insurance during her maternity leave. The father of a baby, or a parent who adopts a child, may take up to 37 weeks of parental leave. For more information, visit: [www.servicecanada.gc.ca/eng/ei/types/maternity\\_parental.shtml](http://www.servicecanada.gc.ca/eng/ei/types/maternity_parental.shtml)

### Compassionate care leave

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

### Sickness Leave

The Employment Insurance program offers temporary financial help to unemployed workers who are unable to work because of sickness, injury or quarantine and who meet the entitlement and qualifying conditions. If you cannot work because of sickness, injury or quarantine, but you would be otherwise available for work, you could be eligible to receive up to a maximum of 15 weeks of EI sickness benefits. For more information, visit: [www.servicecanada.gc.ca/eng/ei/types/sickness.shtml](http://www.servicecanada.gc.ca/eng/ei/types/sickness.shtml)

## Chapter 9: Employment and Business

### **Parents of Critically Ill Children**

There are Employment Insurance benefits for Parents of Critically Ill Children (PCIC). You may receive EI benefits for up to 35 weeks if you have to be absent from work to provide care or support to your critically ill or injured child and meet entitlement and qualifying conditions. If you are unemployed and already receiving EI benefits, you can also apply for PCIC benefits. For more information, visit: [www.servicecanada.gc.ca/eng/sc/ei/pcic/index.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/pcic/index.shtml)

### **Losing your job**

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

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

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

EI is money the government may pay to someone who loses a job through no fault of their own – due to a shortage of work, or seasonal or large layoffs, for example. When you work in insurable employment and you lose your job, you could receive Employment Insurance benefits while you are looking for a new job.

You must have worked a certain number of hours and meet some conditions, such as being available for work and actively seeking employment to get EI. You may not get EI if you are fired or if you quit your job. For more information, call: 1 800 206-7218, or visit the website at: [www.servicecanada.gc.ca/eng/sc/ei/](http://www.servicecanada.gc.ca/eng/sc/ei/)

### **Income assistance**

If you continue to be unemployed after your EI payment stops you may then qualify for help from the provincial government.

This help is called B.C. Employment and Assistance, income assistance, or welfare. To find out if you are eligible, contact the Ministry of Social Development and Social Innovation.

Ministry of Social Development  
and Social Innovation  
Toll-free: 1 866 866-0800  
[www.sd.gov.bc.ca](http://www.sd.gov.bc.ca)

The Victoria Employment and Assistance office is at 908 Pandora Avenue.



### ***If you get hurt at work***



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

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

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

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

### **Harassment at work**

If you are treated badly at work for no reason, this is called harassment. If an employer or other workers call you racist or offensive names, this is called discrimination. It is against the law. If an employer or other workers make unwelcome sexual advances, this is called sexual harassment. It doesn't matter if you are a man or a woman, it is still against the law.

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

## Chapter 9: Employment and Business

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

For advice, you can contact the BC Human Rights Clinic. To make an official complaint, contact the BC Human Rights Tribunal. You can get guides and complaint forms at: [www.bchrt.bc.ca](http://www.bchrt.bc.ca). If you work for a federal employer—for example, banks, the Government of Canada, Canada Post, or airlines—you should contact the Canadian Human Rights Commission, visit [www.chrc-ccdp.ca](http://www.chrc-ccdp.ca)

You can watch videos about harassment, discrimination, and human rights in English, Mandarin, and Punjabi at: [www.justiceeducation.ca/resources/human-rights-in-bc](http://www.justiceeducation.ca/resources/human-rights-in-bc)

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

## Starting your own business



Victoria is a great place to start or expand a business. For more information about starting and running a business in the Victoria area, contact the Greater Victoria Development Agency.

Greater Victoria Development Agency  
100 – 852 Fort Street, Victoria  
Toll-free: 1 888 573-8181  
[www.gvda.ca](http://www.gvda.ca)

You can also visit Business Victoria.

Business Victoria  
915 Fort Street, Fifth Floor, Victoria  
Tel: 250 384-2432  
[www.businessvictoria.net](http://www.businessvictoria.net)

There are many rules for starting a business. Businesses must be registered, and in some cases licensed, by the government.



You will need a licence from your municipality to operate a business here. Contact your city hall, listed here, or visit the website.

- City of Victoria  
1 Centennial Square, Victoria  
Tel: 250 385-5711  
[www.victoria.ca](http://www.victoria.ca)
- City of Colwood  
3300 Wishart Road, Colwood  
Tel: 250 478-5999  
[www.colwood.ca](http://www.colwood.ca)
- Township of Esquimalt  
1229 Esquimalt Road, Esquimalt  
Tel: 250 414-7100  
[www.esquimalt.ca](http://www.esquimalt.ca)
- City of Langford  
877 Goldstream Avenue, Langford  
Tel: 250 478-7882  
[www.cityoflangford.ca](http://www.cityoflangford.ca)
- District of Oak Bay  
2167 Oak Bay Avenue, Oak Bay  
Tel: 250 598-3311  
[www.oakbay.ca](http://www.oakbay.ca)
- District of Saanich  
770 Vernon Avenue, Saanich  
Tel: 250 475-1775  
[www.saanich.ca](http://www.saanich.ca)
- Town of View Royal  
45 View Royal Avenue, View Royal  
Tel: 250 479-6800  
[www.viewroyal.ca](http://www.viewroyal.ca)

You can also visit BizPal, where you can get permits and licences online.

[www.bizpal.ca/en/](http://www.bizpal.ca/en/)

If you are starting, moving or expanding your business, you can fill out all the forms online. Visit the OneStop Business Registry at: [www.bcbusinessregistry.ca](http://www.bcbusinessregistry.ca)

Small Business BC can give you information and resources to start a business. It offers seminars on more than 50 different subjects, including regulations, government help, and training. Business advisors can help you get started. Advisory services are available in French.

Small Business BC

Toll-free: 1 800 667-2272

E-mail: [askus@smallbusinessbc.ca](mailto:askus@smallbusinessbc.ca)

[www.smallbusinessbc.ca](http://www.smallbusinessbc.ca)

There is also good information at: [www.workbc.ca/Workplace-Resources/Pages/Workplace-Resources.aspx](http://www.workbc.ca/Workplace-Resources/Pages/Workplace-Resources.aspx)

Some universities and community colleges offer courses to help you start your own business. See the listing at the end of Chapter 6.

## Chapter 9: Employment and Business

### Where to go for help

Immigrant settlement agencies have very useful information. In Victoria, contact:

#### **Inter-Cultural Association of Greater Victoria**

930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

#### **Victoria Immigrant and Refugee Centre Society**

637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

#### **BC Human Rights Clinic**

300 – 1140 West Pender Street  
Vancouver, B.C. V6E 4G1  
Tel: 604 622-1100  
Toll-free: 1 888 685-6222  
[www.bchrc.net](http://www.bchrc.net)

#### **BC Human Rights Tribunal**

1170 – 605 Robson Street  
Vancouver, B.C. V6B 5J3  
Toll-free: 1 888 440-8844  
[www.bchrt.bc.ca](http://www.bchrt.bc.ca)

#### **Canadian Human Rights Commission**

Toll-free: 1 888 214-1090  
[www.chrc-ccdp.gc.ca](http://www.chrc-ccdp.gc.ca)

#### **B.C. Federation of Labour**

200 – 5118 Joyce Street  
Vancouver, B.C. V5R 4H1  
Tel: 604 430-1421  
[bcfed.ca](http://bcfed.ca)

#### **Employment Standards Branch**

2nd Floor, 6475 Metral Drive  
Nanaimo, B.C. V9T 2L9  
Tel: 250 390-6186  
Toll-free: 1 800 663-3316  
[www.labour.gov.bc.ca/esb/](http://www.labour.gov.bc.ca/esb/)

---

#### **GT Hiring Solutions (WorkBC)**

[www.gthiringsolutions.ca](http://www.gthiringsolutions.ca)

- 201 – 3962 Borden Street, Saanich  
Tel: 250 479-9675
- 201 – 1483 Douglas Street, Victoria  
Tel: 250 388-0858
- 102 – 415 Gorge Road East, Victoria  
Tel: 250 388-5627

#### **WorkLink Employment Society (WorkBC)**

[www.worklink.bc.ca](http://www.worklink.bc.ca)

- 202 – 3179 Jacklin Road, Langford  
Tel: 250 478-9525
- Unit D – 6625 Sooke Road, Sooke  
Tel: 250 642-3685

For more information about WorkBC and the Employment Program of British Columbia (EPBC), visit: [www.workbc.ca](http://www.workbc.ca)

## Chapter 10: The Legal System

- Canada's legal system
- Human rights
- The courts
- The police
- Going to court
- Assault, sexual assault, and abuse
- Finding a lawyer



### Canada's legal system

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

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

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

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

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

Read the Charter of Rights and Freedoms at: [laws.justice.gc.ca/eng/const/page-15.html](https://laws.justice.gc.ca/eng/const/page-15.html)

## Chapter 10: The Legal System

### Human rights

Canada and British Columbia have human rights laws to protect people from many kinds of discrimination. Generally, discrimination happens if someone does not give you a job or a place to live because of your colour, ancestry, place of origin, political belief, religion, marital status, family status, physical or mental disability, sex, sexual orientation, or age. It is also unlawful not to hire someone because of a prior criminal conviction that is not related to the job for which they are applying.

Generally, discrimination happens when hotels, restaurants, or other businesses that are open to the public refuse service. However, there are some exceptions. For example, bars cannot serve people under 19 years old; there can be separate bathrooms for men and women; and seniors' housing may not rent to people under 55 years of age.

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

If your problem is with a provincial government department or agency, a landlord, or a local business or service, contact the BC Human Rights Clinic. See the listing at the end of this chapter. To make an official complaint, contact

the BC Human Rights Tribunal. You can get guides and complaint forms from the website at: [www.bchrt.bc.ca](http://www.bchrt.bc.ca). See the listing at the end of this chapter.

For more information on human rights, visit: [www.ag.gov.bc.ca/human-rights-protection](http://www.ag.gov.bc.ca/human-rights-protection). You can watch videos about human rights in English, Mandarin, and Punjabi at: [www.justiceeducation.ca/resources/human-rights-in-bc](http://www.justiceeducation.ca/resources/human-rights-in-bc)

### Freedom of Information and Protection of Privacy Act

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

### Gay, lesbian, and transgender people

In Canada, gay, lesbian (homosexual), bi-sexual or transgender people are socially and legally accepted. They can get married, adopt children, and be on their same-sex spouse's medical and pension plans. For information on agencies and support groups, see Chapter 7.



## The courts

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

- Supreme Court of Canada
- B.C. Court of Appeal
- B.C. Supreme Court
- Provincial Court of B.C. This court has five divisions:
  - criminal court, for most criminal cases except very serious crimes. These are dealt with by the B.C. Supreme Court.
  - traffic court, for traffic tickets
  - family court, for divorce, custody of children, and adoptions
  - youth court for young people from 12 to 17 years old
  - small claims court for disagreements about business and money under \$25,000



Victoria Court Services  
(Provincial and Supreme Courts)  
850 Burdett Avenue, Second Floor, Victoria  
Tel: 250 356-1478

## Being a witness

A person who sees something happen, such as a car crash or a crime, is called a witness.

Witnesses are very important in Canadian law. The information a witness gives may help the police find a criminal or find out who caused a car crash. If you are a witness, it is your duty to inform the police and go to court if required.

If you see a car crash, give your name and phone number to the driver who may require a witness.

## Help for victims of crime

The person who is hurt in a crime is called a victim of crime. If you are a victim of crime, you can get information and support from a victim service worker.

In Greater Victoria, you can contact the Greater Victoria Police Victim Services.

Greater Victoria Police Victim Services  
Tel: 250 995-7351  
[www.gvpvs.org](http://www.gvpvs.org)

You can also contact VictimLink BC directly, 24 hours a day.

VictimLink BC  
Toll-free: 1 800 563-0808  
[www.victimlinkbc.ca](http://www.victimlinkbc.ca)

## The police

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

### Calling the police

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

## Chapter 10: The Legal System



If you or someone else is in danger, or if a serious crime has just happened, call 9-1-1. The 9-1-1 call is free, even from a pay phone. You can ask for help in your own language. Learn to say the name of your language in English to tell the operator. In some communities, the emergency number is not 9-1-1. It is different. Look in the front pages of the telephone book for the number in those areas. Call the police non-emergency number if no one is in danger or if time has passed since the crime happened. Look in the front pages of the telephone book for this number. If you are not sure which number to call, call the emergency number. Tell the police what is happening. They will help you. You can call the police any time, day or night.

For more information on emergencies, visit: [www.ecomm911.ca](http://www.ecomm911.ca)

- Esquimalt is served by Victoria City Police  
500 Park Place, Esquimalt  
Tel: 250 995-7654 (non-emergencies)  
[www.vicpd.ca](http://www.vicpd.ca)

- Oak Bay Police Department  
1703 Monterey Avenue, Oak Bay  
Tel: 250 592-2424 (non-emergencies)  
[www.oakbay.ca/public-safety/police-department](http://www.oakbay.ca/public-safety/police-department)
- Saanich Police  
760 Vernon Avenue, Saanich  
Tel: 250 475-4321 (non-emergencies)  
[www.saanichpolice.ca](http://www.saanichpolice.ca)
- Victoria Police Department  
(also serves Esquimalt)  
850 Caledonia Avenue, Victoria  
Tel: 250 995-7654 (non-emergencies)  
[www.vicpd.ca](http://www.vicpd.ca)
- West Shore RCMP serves Colwood, Langford, and View Royal  
698 Atkins Avenue, Langford  
Tel: 250 474-2264 (non-emergencies)  
[westshore.rcmp-grc.gc.ca/ViewPage.action?siteNodeId=563](http://westshore.rcmp-grc.gc.ca/ViewPage.action?siteNodeId=563)

### **Police arrests**

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

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

If you do not know a lawyer or cannot afford one, you can ask the police for the legal aid phone number.



The police officer must give you the legal aid phone number and let you call them. For more information about legal aid, see *Using a lawyer* at the end of this chapter.

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

If you have a complaint against the municipal police, you have a right to say what happened. You can contact the Office of the Police Complaint Commissioner. Call 1 877 999-8707, or visit: [www.opcc.bc.ca](http://www.opcc.bc.ca)

If you have a complaint against the RCMP, you can contact the Commission for Public Complaints Against the RCMP (CPC).

Commission for Public Complaints  
Against the RCMP  
Toll-free: 1 800 665-6878  
[www.cpc-cpp.gc.ca](http://www.cpc-cpp.gc.ca)

## Going to court

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

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

## Hate crimes

It is against the law if someone hurts you, or says they will hurt you, because of your skin colour, religion, national origin, sex, or sexual orientation. You can contact your local police department for help.

- Esquimalt and Victoria: 250 995-7654
- Oak Bay: 250 592-2424
- Saanich: 250 475-4321
- Colwood, Langford and View Royal: West Shore RCMP at 250 474-2264

You can also contact VictimLink BC at 1 800 563-0808.

## Assault, sexual assault, and abuse

If someone hits or hurts you, it is called assault. If someone says he or she will hit you or hurt you, and you believe that person will do it, it is also assault. It is against the law for someone to assault you. Sexual assault is any form of sexual contact without a person's consent. Sexual assault can range from unwanted sexual touching to forced sexual intercourse (sometimes called "rape"). If you have been assaulted or sexually assaulted, call the police. You can also call VictimLink BC at 1 800 563-0808, or the Women Against Violence Against Women Rape Crisis Centre at 1 877 392-7583.

When one person hurts, mistreats, or threatens another person or an animal, it is called abuse. In Canada, abuse is against the law. See Chapter 7 to find out about agencies and services that can help you.

## Chapter 10: The Legal System

### Young people and the law

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

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

Families with children in trouble with the law can get advice from probation officers or youth workers. These government services have different names in different areas. You can also contact an immigrant settlement agency about these services. Ask the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre Society about these services.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### Families and the law

Parents in B.C. who are going through separation or divorce can get help from Family Justice Centres. The centres have counsellors who help couples to make an agreement about their children and support money. These agreements can often be reached without going to court.

For information on family law in B.C., visit the Legal Services Society's family law website at: [www.familylaw.lss.bc.ca](http://www.familylaw.lss.bc.ca)

You can also visit the Justice BC website at: [www.justicebc.ca/en/fam](http://www.justicebc.ca/en/fam)

In the Victoria area, contact the Victoria Justice Access Centre for help and advice with family law issues.

Victoria Justice Access Centre  
225 – 850 Burdett Avenue, Victoria  
Tel: 250 356-7012  
[www.ag.gov.bc.ca/justice-access-centre/victoria/index.htm](http://www.ag.gov.bc.ca/justice-access-centre/victoria/index.htm)

### Using a lawyer

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

### How to find a lawyer

- Ask your friends.
- Contact people at the Inter-Cultural Association of Greater Victoria, or the Victoria Immigrant and Refugee Centre Society.
- Check the yellow pages in your phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Lawyers–Referral and Regulation.



- Contact the Lawyer Referral Service. This service will give you the name of a lawyer who will talk to you for up to 30 minutes for \$25 plus taxes. The service is run by the Canadian Bar Association.

Lawyer Referral Service  
Toll-free: 1 800 663-1919  
[cbabc.org/For-the-Public/Lawyer-Referral-Service](http://cbabc.org/For-the-Public/Lawyer-Referral-Service)

## Help if you cannot afford a lawyer

### **Legal Services Society**

Legal aid is a free service for people who have a legal problem but cannot afford to hire a lawyer. People at Legal Aid can help with criminal law, family law, and some areas of immigration law.

Legal Services Society  
Toll-free: 1 866 577-2525  
[www.lss.bc.ca](http://www.lss.bc.ca)

For Legal Aid in the Victoria area, contact the Legal Services Society.

Legal Services Society  
218 – 852 Fort Street, Victoria  
Tel: 250 388-4516  
[www.lss.bc.ca](http://www.lss.bc.ca)

### **Access Pro Bono Society of B.C.**

Volunteer lawyers give free help to people with low incomes.

Toll-free: 1 877 762-6664  
[www.accessprobono.ca](http://www.accessprobono.ca)

## For more legal information

### **BC Centre for Elder Advocacy and Support**

Legal assistance is available for older adults (55 years and older) who are experiencing elder abuse. See Chapter 7 for information about elder abuse.

Toll-free: 1 866 437-1940  
[bceas.ca](http://bceas.ca)

### **Clicklaw**

Clicklaw is a website with legal information and education for the public from more than 25 organizations: [www.clicklaw.bc.ca](http://www.clicklaw.bc.ca)

### **Dial-a-Law**

Call the Canadian Bar Association's Dial-a-Law for free information about the law. This is a library of recordings by lawyers. Some information is available in Simplified Chinese and in Punjabi.

Toll-free: 1 800 565-5297  
[www.cbabc.org/For-the-Public/Dial-A-Law](http://www.cbabc.org/For-the-Public/Dial-A-Law)

### **Justice Education Society of BC**

If you want to know how the court system in B.C. works or to get information about the court system, contact the Justice Education Society of BC.

Justice Education Society – Head Office  
260 – 800 Hornby Street  
Vancouver, B.C. V6Z 2C5  
Tel: 604 660-9870  
[www.justiceeducation.ca](http://www.justiceeducation.ca)

## Chapter 10: The Legal System

### ***Immigrant Public Legal Education & Information (PLEI) Consortium Project***

The Immigrant PLEI Consortium Project helps deliver public legal education and information for immigrants. The website has information about employment, residential tenancy (renting a place to live), family law and domestic violence. Go to:

[www.immigrantlegal.ca](http://www.immigrantlegal.ca)

### ***Multilingual Legal Glossary***

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

### ***Multilingual Legal website***

The Multilingual Legal website has legal information in different languages for community workers and newcomers. Visit: [www.mosaicbc.com/multilingual-legal-publications](http://www.mosaicbc.com/multilingual-legal-publications)

### ***People's Law School***

People's Law School produces publications in easy English, Chinese, Punjabi, French and Spanish. These booklets explain how Canadian and B.C. laws work and where to go for help if you have a legal problem. People's Law School also offers free public seminars on different legal topics and provides referral service to people looking for legal assistance. People's Law School does not give legal advice but can provide information about other resources that may be available in the community.

People's Law School  
150 – 900 Howe Street  
Vancouver, B.C. V6Z 2M4  
Metro Vancouver: 604 331-5400  
[www.publiclegaled.bc.ca](http://www.publiclegaled.bc.ca)

### ***PovNet***

PovNet has information about poverty law problems at: [www.povnet.org](http://www.povnet.org)

## **For more information**

### **BC Human Rights Clinic**

300 – 1140 West Pender Street  
Vancouver, B.C. V6E 4G1  
Tel: 604 622-1100  
Toll-free: 1 888 685-6222  
[www.bchrc.net](http://www.bchrc.net)

### **BC Human Rights Tribunal – Vancouver**

1170 – 605 Robson Street  
Vancouver, B.C. V6B 5J3  
Toll-free: 1 888 440-8844  
[www.bchrt.gov.bc.ca](http://www.bchrt.gov.bc.ca)

### **Canadian Human Rights Commission**

Toll-free: 1 888 214-1090  
[www.chrc-ccdp.ca/default-eng.aspx](http://www.chrc-ccdp.ca/default-eng.aspx)

# Chapter 11: Government and Citizenship

- Government: federal, provincial, municipal
- Multiculturalism
- Citizenship and Immigration Canada
- Permanent Resident Card
- Sponsoring a relative
- Becoming a Canadian citizen
- Rights and responsibilities



## Government

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

### Federal government: Government of Canada

The capital city of Canada is Ottawa, Ontario, where the federal government is based. The federal government is responsible for immigration, national defence, foreign affairs, Employment Insurance, money, banking, postal services, shipping, railways, telephones, pipelines, and criminal law. The names and telephone numbers of federal government departments are listed in the blue pages of the telephone book, under Government of Canada.

If you do not know which federal government department to call, contact Service Canada. Call 1 800 622-6232 (1 800 O-Canada) for information on how to contact all federal government

departments and agencies. You can also get this information in English and French online or by visiting a Service Canada Centre.

Service Canada – Victoria  
1401 Douglas Street, Victoria  
Toll-free: 1 800 622-6232  
[www.servicecanada.gc.ca/cgi-bin/sc-dsp.cgi?rc=5916&ln=eng](http://www.servicecanada.gc.ca/cgi-bin/sc-dsp.cgi?rc=5916&ln=eng)

### *Federal elections*

Canadians vote in elections for the people they want to represent them in the House of Commons. Members of the House of Commons are also known as members of Parliament or MPs.

Federal elections must be held on the third Monday in October every four years following the most recent general election.

## Chapter 11: Government and Citizenship

The last federal election was on May 2, 2011. The Prime Minister may ask the Governor General to call an earlier election.

There are 42 federal ridings in British Columbia. Each riding elects one Member of Parliament (MP). The MP has an office in the community called a constituency office. MPs also work in Ottawa, where Parliament meets. If you have a problem that relates to the federal government, such as immigration or citizenship, your MP may be able to help you.

The Victoria area has four federal ridings:

- Victoria
- Saanich–Gulf Islands
- Esquimalt–Saanich–Sooke
- Cowichan–Malahat–Langford

You can use your postal code (part of your mailing address) to find your MP at this website: [www.parl.gc.ca/Parlinfo/Compilations/HouseOfCommons/MemberByPostalCode.aspx?Menu=HOC](http://www.parl.gc.ca/Parlinfo/Compilations/HouseOfCommons/MemberByPostalCode.aspx?Menu=HOC)

For more information about voting in federal elections, contact Elections Canada.

Elections Canada  
30 Victoria Street  
Gatineau, Quebec  
K1A 0M6

Toll-free: 1 800 463-6868  
[www.electionscanada.ca](http://www.electionscanada.ca)

You can also visit the Service Canada office.

Service Canada – Victoria  
1401 Douglas Street, Victoria  
Toll-free: 1 800 622-6232  
[www.servicecanada.gc.ca/cgi-bin/sc-dsp.cgi?rc=5916&ln=eng](http://www.servicecanada.gc.ca/cgi-bin/sc-dsp.cgi?rc=5916&ln=eng)

### Provincial government: Government of British Columbia

There are 10 provinces and three territories in Canada. Each province and territory is led by a Premier and has its own elected legislature. It has the power to change its laws and manage its own lands. Provincial and territorial governments are responsible for education, health care, and road regulations. Sometimes, federal and provincial governments share power over such things as agriculture, natural resources, and immigration.

The names and telephone numbers of B.C. government departments are listed in the blue pages of the telephone book under Government of British Columbia. You can also visit the Government of British Columbia website at: [www.gov.bc.ca](http://www.gov.bc.ca)

If you need to talk to a government office in another part of the province, call Service BC's toll-free number. Operators can transfer your call so you do not need to pay long distance costs.

Service BC  
Toll-free: 1 800 663-7867  
[www.servicebc.gov.bc.ca](http://www.servicebc.gov.bc.ca)

### Provincial elections

British Columbia has a scheduled date for provincial elections: every four years on the second Tuesday in May. The last election was on May 14, 2013.

There are 85 provincial ridings (constituencies) in British Columbia. Registered voters in each riding elect one Member (MLA) to represent them in the Legislative Assembly. The MLA



has an office in the community called a constituency office. MLAs also work in Victoria, where the Legislature meets. If you have a problem that relates to the provincial government, such as health or education, your MLA may be able to help you.

The Victoria area has seven provincial ridings:

- Victoria–Beacon Hill
- Victoria–Swan Lake
- Saanich South
- Saanich North and the Islands
- Oak Bay–Gordon Head
- Esquimalt–Royal Roads
- Juan de Fuca

Find your MLA at this website:

[www.leg.bc.ca/mla/3-1-1.htm](http://www.leg.bc.ca/mla/3-1-1.htm)

To vote in a provincial election, you must be registered. You can register to vote if:

- you are a Canadian citizen
- you are 18 or older
- you have lived in B.C. for the past six months
- you are not disqualified from voting

Register to vote at: [www.elections.bc.ca/ovr](http://www.elections.bc.ca/ovr)

For more information about voter registration, the provincial electoral process, or voting in provincial elections, please contact Elections BC.

Elections BC  
 PO Box 9275 Stn Prov Govt  
 Victoria, B.C. V8W 9J6  
 Toll-Free: 1 800 661-8683  
 E-mail: [electionsbc@elections.bc.ca](mailto:electionsbc@elections.bc.ca)  
[www.elections.bc.ca](http://www.elections.bc.ca)

## Local government, regional districts, and school boards

Cities, towns, villages (municipalities), and regional districts in British Columbia are known as local governments. Municipalities are governed by a mayor and council, and regional districts are governed by a board. There are 162 municipalities and 27 regional districts in British Columbia.

Local governments generally provide fire protection, garbage collection, drinking water, sewers, and recreation (parks and community centres). There are 13 local governments in and around Victoria. This guide provides information about the seven communities that make up Greater Victoria. Telephone numbers for all municipalities in the Victoria area are listed in the blue pages of the telephone book, under Municipalities and Regional Districts.

- City of Victoria  
 1 Centennial Square, Victoria  
 Tel: 250 385-5711  
[www.victoria.ca](http://www.victoria.ca)
- City of Colwood  
 3300 Wishart Road, Colwood  
 Tel: 250 478-5999  
[www.colwood.ca](http://www.colwood.ca)
- Township of Esquimalt  
 1229 Esquimalt Road, Esquimalt  
 Tel: 250 414-7100  
[www.esquimalt.ca](http://www.esquimalt.ca)

# Chapter 11: Government and Citizenship

- City of Langford  
877 Goldstream Avenue, Langford  
Tel: 250 478-7882  
[www.cityoflangford.ca](http://www.cityoflangford.ca)
- District of Oak Bay  
2167 Oak Bay Avenue, Oak Bay  
Tel: 250 598-3311  
[www.oakbay.ca](http://www.oakbay.ca)
- District of Saanich  
770 Vernon Avenue, Saanich  
Tel: 250 475-1775  
[www.saanich.ca](http://www.saanich.ca)
- Town of View Royal  
45 View Royal Avenue, View Royal  
Tel: 250 479-6800  
[www.viewroyal.ca](http://www.viewroyal.ca)

Every municipality in British Columbia is a member of a regional district. Municipalities generally provide services in urban areas (cities, towns, and villages) and regional districts provide services to areas outside municipalities.

In the Victoria area, the Capital Regional District provides services such as water and sewer, regional parks, and recycling.

Capital Regional District  
625 Fisgard Street, Victoria  
Tel: 250 360-3000  
[www.crd.bc.ca](http://www.crd.bc.ca)

## Local government elections

Municipalities and regional districts hold elections every four years, in October. Voters will elect mayors, councillors, and regional district directors. The next election will be in 2018.

When voters elect their local government representatives, they also elect school board trustees. There are three school districts in the Victoria area.

## School Districts

- Greater Victoria School District 61 (for students in Victoria, Esquimalt, Saanich, Oak Bay, and View Royal)  
556 Boleskine Road, Saanich  
Tel: 250 475-3212  
[www.sd61.bc.ca](http://www.sd61.bc.ca)
- Sooke School District 62 (for students in Colwood and Langford, and the nearby communities of Metchosin, Port Renfrew, and Sooke)  
3143 Jacklin Road, Langford  
Tel: 250 474-9800  
[www.sd62.bc.ca](http://www.sd62.bc.ca)
- Saanich School District 63 (Saanich)  
2125 Keating Cross Road, Saanichton  
Tel: 250 652-7300  
[www.sd63.bc.ca](http://www.sd63.bc.ca)

For more information about school districts, see Chapter 6.

## Vital statistics

For birth, death, and marriage certificates, and name changes, call the Service BC general information phone number.

Victoria: 250 952-2681  
Toll-free: 1 888 876-1633  
[www.vs.gov.bc.ca](http://www.vs.gov.bc.ca)



## Multiculturalism



Canada has a long tradition of recognizing language, cultural, and religious differences. Multiculturalism encourages Canadians to keep family and cultural traditions that are close to Canadian values, such as human dignity and equality before the law. The government encourages people to take pride in their language, religion, and culture. It also encourages all Canadians to treat each other with respect.

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

People living in Canada have a responsibility to take part in Canadian society. You can start by taking part in your community.

Here are some ways you can do this:

- Meet your neighbours.
- Join in neighbourhood activities.

- Go to meetings in your community or at your children's school.
- Volunteer in your community. For more information on how to volunteer, see Chapter 12.

## Citizenship and Immigration Canada (CIC) help centre

Answers to questions about Citizenship and Immigration, including applying, application status, permanent resident cards, sponsoring your family, citizenship, and work permits, are available on the CIC Help Centre website at: [www.cic.gc.ca/english/helpcentre/index-featured-can.asp](http://www.cic.gc.ca/english/helpcentre/index-featured-can.asp)

If you can't find the information you are looking for, you can call the CIC Help Centre at 1 888 242-2100. The Help Centre can answer questions about Citizenship and Immigration (CIC) services and programs, or applications in process inside Canada. Service is available in both English and French. If you have a touch-tone telephone, you can listen to pre-recorded information about CIC programs, order application kits, and check the status of your application.

Citizenship and Immigration Canada  
Help Centre

Toll-free: 1 888 242-2100

[www.cic.gc.ca/english/helpcentre/index-featured-can.asp](http://www.cic.gc.ca/english/helpcentre/index-featured-can.asp)

# Chapter 11: Government and Citizenship

## Permanent Resident Card

The Permanent Resident Card is a wallet-sized plastic card. It is the official proof of your status as a permanent resident in Canada. All permanent residents who want to come back to Canada on a commercial carrier (airplane, boat, bus, or train) must show this card. You can also use your Permanent Resident Card as identification to request other government documents (health card or Social Insurance Number), to use government services, or to open a bank account.

If you are a new permanent resident, you will automatically receive your card by mail at your address in Canada. If you do not have a Canadian mailing address before you arrive in Canada, you must give your new address to Citizenship and Immigration Canada (CIC) as soon as possible.

If you change your Canadian address before you receive your card in the mail or at any time while you are here, you must tell CIC your new address. You can do this online at: [www.cic.gc.ca/english/information/change-address.asp](http://www.cic.gc.ca/english/information/change-address.asp)

If your Permanent Resident Card is expired (outdated), lost, or stolen, you can apply for a new one.

For further information and questions on the Permanent Resident Card, go to: [www.cic.gc.ca/english/information/pr-card](http://www.cic.gc.ca/english/information/pr-card)

You can also contact Service Canada.

Service Canada – Victoria  
1401 Douglas Street, Victoria  
Toll-free: 1 800 622-6232  
[www.servicecanada.gc.ca/cgi-bin/sc-dsp.cgi?rc=5916&ln=eng](http://www.servicecanada.gc.ca/cgi-bin/sc-dsp.cgi?rc=5916&ln=eng)

## Sponsoring a spouse or partner, child, or relative

If you are a Canadian citizen or a permanent resident of Canada, you can sponsor your spouse, conjugal or common-law partner, dependent child (including adopted child) or other eligible relative to become a permanent resident under the Family Class.

Sponsored spouses or partners must now live together in a legitimate relationship with their sponsor for two years from the day they receive permanent residence status in Canada. If you are a spouse or a partner being sponsored to come to Canada, this applies to you if:

- you are being sponsored by a permanent resident or Canadian citizen
- you have been in a relationship for two years or less with your sponsor
- you have no children in common
- your application was received on or after October 25, 2012

For more information about sponsoring family members, visit: [www.cic.gc.ca/english/immigrate/sponsor/index.asp](http://www.cic.gc.ca/english/immigrate/sponsor/index.asp)



## Becoming a Canadian citizen



If you decide you want to become a Canadian citizen, the government will want to check your immigration status, verify that you qualify, and make sure that you meet the requirements.

Your application may take several months. Be sure that the Call Centre always has your correct address while your application is being processed.

The CIC website has all the information you need to find out if you qualify, and to help you prepare your application. Visit it at: [www.cic.gc.ca/english/citizenship/become-eligibility.asp](http://www.cic.gc.ca/english/citizenship/become-eligibility.asp)

You can also download *Discover Canada: The Rights and Responsibilities of Citizenship Study Guide* at: [www.cic.gc.ca/english/resources/publications/discover/download.asp](http://www.cic.gc.ca/english/resources/publications/discover/download.asp)

### **Citizenship classes**

You may want to join a citizenship class to help you prepare for the citizenship test. For information, call the Inter-Cultural Association of Greater Victoria or the Victoria Immigrant and Refugee Centre.

Inter-Cultural Association  
of Greater Victoria  
930 Balmoral Road, Victoria  
Tel: 250 388-4728  
E-mail: [info@icavictoria.org](mailto:info@icavictoria.org)  
[www.icavictoria.org](http://www.icavictoria.org)

Victoria Immigrant  
and Refugee Centre Society  
637 Bay Street, Third Floor, Victoria  
Tel: 250 361-9433  
E-mail: [info@vircs.bc.ca](mailto:info@vircs.bc.ca)  
[www.vircs.bc.ca](http://www.vircs.bc.ca)

### **Citizenship test**

Most people have to take a citizenship test before they can become Canadian citizens. The test has questions about Canada's history, traditions, symbols, and government. The questions are based on Canada's citizenship study guide, called *Discover Canada: The Rights and Responsibilities of Citizenship*. Everyone who applies for citizenship gets this guide. Study the guide before you take the test. You can also practise sample questions on the Internet. For more information, visit: [www.cic.gc.ca/english/resources/publications/discover/questions.asp](http://www.cic.gc.ca/english/resources/publications/discover/questions.asp)

Only people between 18 and 54 years old have to take the citizenship test. If you are 17 or younger, or 55 years or older, you do not have to take the test.

# Chapter 11: Government and Citizenship

## **Citizenship hearings**

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

## **International students**

There are B.C. immigration programs for graduates and post-graduate international students through the Provincial Nominee Program (PNP).

For more information, visit:  
[www.welcomebc.ca/PNP](http://www.welcomebc.ca/PNP)

## **Leaving Canada and keeping your permanent resident status**

Your permanent resident status allows you to live in Canada, but there is also a time limit on how long you can live outside the country. To keep your status as a permanent resident, you must live in Canada for at least two years within a five-year period.

For more information, visit this CIC website:  
[www.cic.gc.ca/english/newcomers/about-pr.asp](http://www.cic.gc.ca/english/newcomers/about-pr.asp)

## **Rights and responsibilities**

Canadian citizens have rights and responsibilities. Some of our rights include:

- freedom of conscience and religion
- freedom of thought, belief, opinion, and expression, including freedom of speech and of the press
- freedom of peaceful assembly
- freedom of association.

In 1982, the Canadian Charter of Rights and Freedoms set out additional rights, including:

- Mobility – Canadians can live and work anywhere they choose in Canada, enter and leave the country freely, and apply for a passport.
- Aboriginal Peoples – The rights guaranteed in the Charter will not adversely affect any treaty or other rights or freedoms of Aboriginal peoples.
- Official Language Rights and Minority Language Educational Rights – French and English have equal status in Parliament and throughout the government. Multiculturalism – Canadians celebrate the gift of one another’s presence and work hard to live in harmony.
- The Equality of Women and Men – Men and women are equal under the law. Spousal abuse, “honour killings”, female genital mutilation, forced marriage, or other violence based on a person’s gender (male or female) is not tolerated. People guilty of these crimes are severely punished under Canada’s criminal laws.

Citizens are responsible for:

- Obeying the law – Individuals and governments are regulated by laws. No person or group is above the law.
- Taking responsibility for oneself and one’s family – Getting a job, taking care of one’s family and working hard in keeping with one’s abilities are important Canadian values.



- Serving on a jury – When called to do so, you are legally required to serve on a jury. A jury is an impartial group of citizens who decide if someone is innocent or guilty of committing a crime.
- Voting in elections – The right to vote comes with a responsibility to vote in federal, provincial, or territorial and local elections.
- Helping others in the community – Millions of volunteers freely donate their time to help others without pay—helping people in need, assisting at your child’s school, volunteering at a food bank or other charity, or encouraging newcomers to integrate. Volunteering is an excellent way to gain useful skills and develop friends and contacts.
- Protecting and enjoying our heritage and environment – Every citizen has a role to play in avoiding waste and pollution while protecting Canada’s natural, cultural, and architectural heritage for future generations.

## Deportation

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

Here are some reasons why people may be deported:

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

If the Canadian government decides to deport someone, that person should get information about immigration laws from CIC. There are also lawyers who specialize in immigration laws. To find a lawyer, check the yellow pages in your phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Lawyers, or see Chapter 10.

## Chapter 12: Community, Culture and Sports

- Cultural activities
- Volunteering
- Community centres
- Seniors' programs
- Libraries
- Sports and outdoor activities
- Parks



### Cultural activities

British Columbia has many places for people to enjoy cultural activities. You can go to community and recreation centres, museums, art galleries, public parks and gardens, and historical sites. Some of these are free. Some places cost money to visit, but on certain days they may be free or give a discount (cost less money). You can also go to movies, plays, concerts, and sports events. There are often public events at universities, colleges, and schools.

Victoria calls itself the City of Festivals. There are festivals celebrating art, dance, food, music, history, theatre, sports, and the environment. One of the most famous festivals is the Victoria Symphony Splash. It is one of the largest symphony events in North America. About 40,000 people attend every year.

The Victoria Symphony performs from a floating stage in the Inner Harbour in downtown Victoria on Sunday of the first weekend in August. The concert ends with a fireworks show. For more information about the Victoria Symphony Splash, visit: [www.victoriasymphony.ca/splash](http://www.victoriasymphony.ca/splash)

Another famous and popular event is the annual TD Art Gallery Paint-In. The Art Gallery of Greater Victoria invites artists to display their work along Moss Street, near downtown Victoria. The gallery also hosts an open house and publishes maps to other Victoria area art galleries. Every year, more than 30,000 people attend. For more information about the Paint-In, visit the website: [aggv.ca/events/td-art-gallery-paint](http://aggv.ca/events/td-art-gallery-paint)

Both the Symphony Splash and the Art Gallery Paint-In are free to attend.



The following websites are a good source of information about the many cultural activities and events in Greater Victoria:

Tourism Victoria events calendar  
[www.tourismvictoria.com/events/calendar](http://www.tourismvictoria.com/events/calendar)

Arts Victoria  
[www.artsvictoria.ca](http://www.artsvictoria.ca)

Community Arts Council of Greater Victoria  
[www.cacgv.ca](http://www.cacgv.ca)

City of Victoria events calendar  
[downtownvictoria.ca/events](http://downtownvictoria.ca/events)

## Volunteering

Volunteering is an important part of Canadian life. It is a good way to meet new people, learn new skills, and get Canadian work experience. A volunteer helps people without getting paid. Most communities need volunteers. You can help at your children's school, at a local hospital, or at a community agency. You can also check the yellow pages in your phone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Volunteer Services.

Contact an organization directly if you are interested in volunteering for it.

In the Victoria area, contact Volunteer Victoria.

Volunteer Victoria  
 306 – 620 View Street, Victoria  
 Tel: 250 386-2269  
[www.volunteervictoria.bc.ca](http://www.volunteervictoria.bc.ca)

## Community centres

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

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

For more information, check the “recreation” or “parks and recreation” section of your municipality’s website.

- City of Victoria  
 1 Centennial Square, Victoria  
 Tel: 250 385-5711  
[www.victoria.ca](http://www.victoria.ca)
- City of Colwood  
 3300 Wishart Road, Colwood  
 Tel: 250 478-5999  
[www.colwood.ca](http://www.colwood.ca)
- Township of Esquimalt  
 1229 Esquimalt Road, Esquimalt  
 Tel: 250 414-7100  
[www.esquimalt.ca](http://www.esquimalt.ca)
- City of Langford  
 877 Goldstream Avenue, Langford  
 Tel: 250 478-7882  
[www.cityoflangford.ca](http://www.cityoflangford.ca)
- District of Oak Bay  
 2167 Oak Bay Avenue, Oak Bay  
 Tel: 250 598-3311  
[www.oakbay.ca](http://www.oakbay.ca)

## Chapter 12: Community, Culture and Sports

- District of Saanich  
770 Vernon Avenue, Saanich  
Tel: 250 475-1775  
[www.saanich.ca](http://www.saanich.ca)
- Town of View Royal  
45 View Royal Avenue, View Royal  
Tel: 250 479-6800  
[www.viewroyal.ca](http://www.viewroyal.ca)

### Seniors' programs

Seniors are people 65 years or older. Most communities in B.C. have seniors' groups. They usually accept people 55 years or older. These groups have programs and activities for seniors. Call your local community centre for information on seniors' groups and activities in your area.

Seniors may get a discount or get in free in many places if they show their BC Services Card—for example, in provincial parks, art galleries, museums, movies, theatres, hotels, and restaurants. Seniors may also get special low prices on buses, ferries, trains, and airplanes.

The Seniors Serving Seniors Association has a directory of programs and services for seniors. The directory has more than 500 listings. You can find it at:  
[www.seniorsservingseniors.bc.cadirectory.asp](http://www.seniorsservingseniors.bc.cadirectory.asp)

Seniors Serving Seniors Association  
109 – 1022 Pandora Avenue, Victoria  
Tel: 250 382-4331  
[www.seniorsservingseniors.bc.ca](http://www.seniorsservingseniors.bc.ca)

### Libraries



You can borrow books, magazines, CDs, DVDs, eBooks, eReaders and video games from the Greater Victoria Public Library. Libraries have books for adults and children. Some have books, magazines, and newspapers in different languages.

Ask your library what online services it subscribes to. You may be able to use the library website to read foreign-language newspapers and magazines for free. Libraries also have resources to help you learn English or other languages.

The library offers learning materials, computer skills classes, literacy and ESL classes, and other community classes. There are also story times and reading clubs for children.

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

The Greater Victoria Public Library has 10 branches across the Victoria region. The Central Branch is in downtown Victoria.

Greater Victoria Public Library  
Central Branch  
735 Broughton Street, Victoria  
Tel: 250 382-7241  
[www.gvpl.ca](http://www.gvpl.ca)

- Branch locations and hours: [www.gvpl.ca/using-the-library/branches-hours](http://www.gvpl.ca/using-the-library/branches-hours)
- Adult literacy services: [www.gvpl.ca/audiences/literacy-esl](http://www.gvpl.ca/audiences/literacy-esl)
- Community resources: [www.gvpl.ca/about-the-library/gvpl-s-community](http://www.gvpl.ca/about-the-library/gvpl-s-community)

## Ethnic media

To find out about newspapers, radio, and TV programs in your language, visit your local library. You can also visit: [www.bcethnicmedia.ca](http://www.bcethnicmedia.ca)

## Sports and outdoor activities

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

People can also join private sports clubs. For information on private sports clubs, look in the yellow pages of your telephone book or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Clubs.

Students play sports at school. Community centres have many low-cost sports programs. People can also join private sports clubs.



The Victoria area has lakes, ocean beaches, mountains and forests. With the mildest climate in Canada, you can enjoy outdoor activities such as hiking, boating, cycling, jogging, and walking all year round. Victoria also has sports arenas, community centres, curling rinks, sports fields, tennis courts, and golf courses.

In the Victoria area, you can enjoy sports such as soccer, hockey, baseball, rugby, football, figure skating, track and field, golf, gymnastics, swimming and diving, curling, cycling, boating, sailing, fishing, canoeing and kayaking. There are also many public runs and walks, including the annual Times-Colonist 10K (kilometre) run.

Almost every recreation activity is available in the Capital Region, except skiing. The nearest downhill skiing is at Mount Washington in the Comox Valley, about a three-hour drive north of Victoria. There is also downhill skiing in Vancouver and Whistler.

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

## Chapter 12: Community, Culture and Sports

For information about sports and outdoor activities, check these websites:

- Tourism Victoria  
[www.tourismvictoria.com/things-to-do/outdoors](http://www.tourismvictoria.com/things-to-do/outdoors)
- GreaterVictoria.com  
[www.greatervictoria.com/things-to-do/recreation](http://www.greatervictoria.com/things-to-do/recreation)
- City of Victoria  
[www.victoria.ca/EN/main/departments/parks-rec-culture/recreation.html](http://www.victoria.ca/EN/main/departments/parks-rec-culture/recreation.html)
- City of Colwood  
[www.westshorerecreation.ca](http://www.westshorerecreation.ca)
- Township of Esquimalt  
[www.esquimalt.ca/parksRecreation](http://www.esquimalt.ca/parksRecreation)
- City of Langford  
[www.cityoflangford.ca/EN/meta/departments/parks-and-recreation.html](http://www.cityoflangford.ca/EN/meta/departments/parks-and-recreation.html)
- District of Oak Bay  
[www.oakbay.ca/parks-recreation](http://www.oakbay.ca/parks-recreation)
- District of Saanich  
[www.saanich.ca/parkrec/recreation](http://www.saanich.ca/parkrec/recreation)
- Town of View Royal  
[www.viewroyal.ca/EN/main/discover/parks-recreation.html](http://www.viewroyal.ca/EN/main/discover/parks-recreation.html)



### *Hunting and fishing*

There are many opportunities for hunting and fishing in and around Greater Victoria. There are several lakes for freshwater fishing, including Elk/Beaver Lake, Langford Lake, and Thetis Lake.

Saltwater fishing from boats is also popular. If you don't own your own boat, you can charter one from a company. People also fish for salmon from the shore.

There are many rules and regulations for hunting and fishing in British Columbia. You need to get a licence from the provincial government for hunting deer or elk and to fish in fresh water (lakes and rivers). You need a licence from the federal government to hunt birds and to fish in salt water (the ocean). Hunting is only allowed at specific times in specific areas.

For information about hunting regulations, visit: [www.env.gov.bc.ca/fw/wildlife/hunting/regulations](http://www.env.gov.bc.ca/fw/wildlife/hunting/regulations)

If you want to buy a hunting licence, visit: [www.env.gov.bc.ca/fw/wildlife/hunting/resident/#Intro](http://www.env.gov.bc.ca/fw/wildlife/hunting/resident/#Intro)

For information about the rules and to buy a freshwater fishing licence online, visit: [www.fishing.gov.bc.ca](http://www.fishing.gov.bc.ca)

For information about the rules and to buy a saltwater fishing licence online, visit: [www.pac.dfo-mpo.gc.ca/fm-gp/rec/licence-permis/index-eng.htm](http://www.pac.dfo-mpo.gc.ca/fm-gp/rec/licence-permis/index-eng.htm)

Freshwater fishing licences and provincial game hunting licences are also available from some private sellers. To find one, visit: <http://a100.gov.bc.ca/pub/lvs/>

Licences to hunt birds are called permits. They can be purchased through Canada Post outlets and some other businesses. For more information about where you can get these permits, call Canada Post customer service at 1 866 607-6301 or visit: [www.ec.gc.ca/rcom-mbhr/default.asp?lang=En&n=182D8E96-1](http://www.ec.gc.ca/rcom-mbhr/default.asp?lang=En&n=182D8E96-1)

## Parks

### *Municipal parks*



The Victoria area has many parks, playgrounds, playing fields, and trails for residents to enjoy. For information about parks in municipalities, see the parks section of your municipality's website. You will find them listed earlier in this chapter.

The Capital Regional District (CRD) protects and manages 33 regional parks and trails on southern Vancouver Island and the Gulf Islands. They cover more than 13,000 hectares of natural areas. Elk/Beaver Lake and Thetis Lake are among the most popular.

CRD Regional Parks and Environmental Services  
490 Atkins Avenue  
Tel: 250 478-3344  
[www.crd.bc.ca/parks](http://www.crd.bc.ca/parks)



### *Provincial parks*

British Columbia has more than 1,000 provincial parks and protected areas, and seven national parks. Many of these are very large and have beautiful forests, rivers, mountains, and lakes. People can visit provincial and national parks for hiking, camping, skiing, boating, and fishing. Visitors should keep parks clean and safe. You should put all garbage in garbage cans. If there are no cans nearby, take your garbage home with you.

There are 10 provincial parks within 35 kilometres of downtown Victoria. Goldstream, Sooke Potholes and French Beach are among the most popular.

## Chapter 12: Community, Culture and Sports

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

You can also visit the BC Parks website at: [www.env.gov.bc.ca/bcparks](http://www.env.gov.bc.ca/bcparks)

The closest national park to Greater Victoria is Pacific Rim National Park Reserve on the west coast of Vancouver Island. It takes about five hours to drive to the park from Victoria. The park also includes the West Coast Trail, a famous 75-kilometre backpacking route. Learn more about Pacific Rim National Park Reserve at: [www.pc.gc.ca/eng/pn-np/bc/pacificrim/index.aspx](http://www.pc.gc.ca/eng/pn-np/bc/pacificrim/index.aspx)

For information on national parks, call 1 888 773-8888 or visit the website at: [www.pc.gc.ca](http://www.pc.gc.ca)

### ***Campgrounds and picnic sites***

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

You can reserve a campsite in some parks. To reserve a campsite in a provincial park, call 1 800 689-9025 or visit: [www.discovercamping.ca](http://www.discovercamping.ca)

To reserve campsites in national parks call 1 877 737-3783 or visit: [www.pccamping.ca](http://www.pccamping.ca)

There are also private campgrounds in all parts of the province. People can usually make reservations for a private campground. Most have services such as laundromats and grocery stores. Private campground fees are usually higher than fees at provincial or national campgrounds. To find private campgrounds, look in the yellow pages or search: [www.yellowpages.ca](http://www.yellowpages.ca) under Campgrounds and Recreational Vehicle Parks. You can also visit: [www.campingrvbc.com](http://www.campingrvbc.com)

### ***Back country recreation sites and trails***

While many beautiful parts of British Columbia are in parks, there is much more to explore. Recreation sites and trails are on Crown land (owned by the B.C. government). You can usually only reach them by driving on gravel (unpaved) roads. Basic services (toilets, fire rings, and picnic tables) are provided. For more information, visit: [www.sitesandtrailsbc.ca](http://www.sitesandtrailsbc.ca)

### ***Campfires***

Most campsites have firepits where you can make a small fire for cooking and entertainment. When the weather is very dry, you may not be allowed to light a fire. For information about campfires and wildfires in British Columbia, visit the Ministry of Environment's wildfire website: [bcwildfire.ca/Prevention/prevent\\_wildfires.htm](http://bcwildfire.ca/Prevention/prevent_wildfires.htm)

## Chapter 13: Environment

- Garbage and recycling
- Saving energy
- Saving water
- Programs to save energy and money



### Environment

B.C. has beautiful mountains, rivers, lakes, beaches, and forests. We need to protect them. We are using up our natural resources, such as water, forests, and energy, and the climate is changing.

The earth is warming up because of greenhouse gas, which comes from industry, farming, and cars. The government, environmental organizations, communities, and industry are working together to reduce greenhouse gas.

Every British Columbian can help protect our environment. Everything we do affects the environment. For example, how much electricity, water, natural gas, or gasoline we use; what we buy; and what we throw away as garbage.

When you are shopping, travelling, and using water or energy, think about your choices. Think about the environment.

## Chapter 13: Environment

### Recycling

You can reduce what you throw away as garbage. If you buy food and other things with less packaging, there will be less garbage. For more information about garbage, see Chapter 3.

You can also reuse things. This means using things like plastic bags and food containers over again, and not putting them in the garbage.

You can also reduce garbage by recycling.

The Capital Regional District (CRD) manages recycling for Greater Victoria and southern Vancouver Island. It operates a Blue Box recycling program. You can put paper, cardboard, glass, tin cans and most plastics in the Blue Box and leave it at the curb for collection. Find out about the Blue Box program at: [www.crd.bc.ca/service/waste-recycling/reduce-reuse-recycle](http://www.crd.bc.ca/service/waste-recycling/reduce-reuse-recycle). You can enter your address to find out when your Blue Box will be picked up.

If you live in Oak Bay, contact City Hall for information.

District of Oak Bay  
2167 Oak Bay Avenue, Oak Bay  
Tel: 250 598-3311  
[www.oakbay.ca/municipal-services/garbage-recycling/collection-service-schedule](http://www.oakbay.ca/municipal-services/garbage-recycling/collection-service-schedule)

The CRD also operates the Hartland Landfill, composting and household hazardous waste.

Capital Regional District  
625 Fisgard Street, Victoria  
Tel: 250 360-3000  
[www.crd.bc.ca](http://www.crd.bc.ca)

- CRD Waste & Recycling  
[www.crd.bc.ca/service/waste-recycling](http://www.crd.bc.ca/service/waste-recycling)  
[www.Myrecyclopedia.ca](http://www.Myrecyclopedia.ca)
- CRD Blue Box Program  
[www.crd.bc.ca/service/waste-recycling](http://www.crd.bc.ca/service/waste-recycling)
- CRD Hotline and Hartland Landfill  
Tel: 250 360-3030

For information about recycling in B.C., you can call the BC Recycling Hotline.

BC Recycling Hotline  
Toll-free: 1 800 667-4321  
[www.rcbc.ca](http://www.rcbc.ca)

When you buy drinks in bottles and cans, you pay a small amount of money (a deposit). You can return the empty bottles and cans to the store where you bought them, or to recycling depots for a refund (get your money back).

It is against the law to litter (throw garbage on the ground). You may have to pay a fine of up to \$2,000 for littering.

When you travel, do not throw garbage by the road. There are garbage cans in most public places, such as parks, malls, stores, and highway rest areas. Some public places have recycling.

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



## Wild Animals

You should be very careful around bears, cougars and other wild animals. Every year in B.C., many animals must be killed because of problems between people and wildlife. Most of these problems begin when people let wild animals find food near their home. Make sure your garbage bins are tightly closed, don't leave pet food outside, and clean your barbeque every time you use it. For more information, visit the WildSafeBC program at: [wildsafebc.com](http://wildsafebc.com)

## Paying for energy

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

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

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

## Saving energy

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



### *Saving energy in your home*

#### Lighting

- Change your regular (incandescent) light bulbs to low-energy compact fluorescent light bulbs (CFLs).
- Put light where you need it, with lamps or work lights.
- Turn off lights when there is enough natural light and when you leave the room, even if it's only for a few minutes.
- Use timers, dimmer switches, and motion sensors. Motion sensors turn the lights on when you walk into a room, and off when you leave. They will help you use only as much electricity as you need to light your home.

#### Heating

- Turn the thermostat down overnight or when you are not home. Turning the thermostat down can save 5 to 10 per cent of your heating costs.
- Change furnace filters at least every three months. Clogged filters cut the airflow, making your furnace work harder.
- Seal gaps and cracks with caulking and weather stripping to cut heat loss by up to 10 per cent.

# Chapter 13: Environment

## Appliances (for example: stove, refrigerator, dishwasher)

- Use smaller appliances, such as a microwave or toaster oven instead of the regular oven.
- Only turn on the dishwasher when it is full, and use the “no heat” dry button. This means water will drip off your dishes, instead of heating them up to dry.
- Save energy when washing your clothes by using cold water.
- Hang your clothes to dry instead of using a clothes dryer.

For more information and tips, visit:  
[www.bchydro.com/guides\\_tips](http://www.bchydro.com/guides_tips) or  
[www.livesmartbc.ca](http://www.livesmartbc.ca)

## Saving water

We need to save water and keep it clean. Do not put harmful chemicals such as motor oil and gasoline down toilets or drains. It all goes back into the water system.

### Kitchen

- Do not let the water run while cleaning fruits and vegetables. Rinse them in a pot and use the leftover water for your plants.
- Compost leftover food, fruit and vegetable peelings, and other food waste instead of throwing them into the garbage or using a garbage disposal (garburator). Composting means letting the unused fruits and vegetables rot, and using it as fertilizer in the garden.
- Buy low-phosphate or phosphate-free detergents. Read the labels before you buy.



### Bathroom

- You save more water and energy by taking quick showers instead of baths. Use a timer to help take shorter showers.
- Use a low-flow showerhead that uses only nine litres of water per minute. It will save you money because you do not need to heat as much water.
- Replace old toilets with dual-flush or low-flush toilets. They use six litres of water or less per flush.
- Check your toilet and taps for leaks. Even a small leak can waste hundreds of litres of water a year. It is easy and cheap to replace a washer (rubber ring) in a water tap.
- Do not leave the faucet running when brushing your teeth, washing your face, or shaving.



## Laundry

- Wash a full load of clothes whenever possible. For small loads, change water levels to match the amount of clothes.
- Don't use the "permanent press" wash cycle. It uses as much as 20 litres more water to rinse the clothes an extra time.

## Outdoors

You use a lot of water when you wash your car or water your garden and lawn. Municipalities in the Capital Regional District save water by limiting how many days people can use water outdoors from May 1 through September 30 each year.

- Homes with even street numbers (2, 4, 6, 8, 10, etc.) are allowed to use water outdoors on Wednesdays and Saturdays between 4 and 10 a.m. or between 7 and 10 p.m.
- Homes with odd street numbers (1, 3, 5, 7, 9, etc.) are allowed to use water outdoors on Thursdays and Sundays between 4 and 10 a.m. or between 7 and 10 p.m.
- If you hand-water your plants using a hose with an automatic shut-off device or a drip irrigation system, there is no restriction. You can water on any day at any time. Watering with a sprinkler is allowed on any day, but only between 4 and 10 a.m. or between 7 and 10 p.m.

For more information on water services and water restrictions in the CRD, contact the Capital Regional District.

Capital Regional District

- Water Services Department  
Tel: 250 474- 9600
- CRD Water Conservation Information Line  
Tel: 250 474-9684  
[www.crd.bc.ca/education/water-conservation/at-home/watering-schedules](http://www.crd.bc.ca/education/water-conservation/at-home/watering-schedules)

Here are some ways to save water:

- Use a system that drips water instead of sprinkling it in the air to water your garden.
- Set timers for your watering system so it turns off automatically.
- If you use sprinklers, set them up so that water goes on the plants, not the driveway or patio.
- If you use a hose to water, use one with a water-saving water spray head and shut-off nozzle.
- Use a rain barrel to collect rain water.
- Include a pond or other water feature in your garden to use as a water reservoir.
- Let your grass grow a little longer. This allows the roots to be more shaded so that they hold water better. Set your mower blades to five to eight centimetres.

For more information on ways to save water at home, visit: [www.waterbucket.ca](http://www.waterbucket.ca), or visit the website of your local government or water utility.

# Chapter 13: Environment

## Saving energy at work

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

For more information and tips, visit:  
[www.bchydro.com/worksmart](http://www.bchydro.com/worksmart)

## Energy Star products



Look for products with the Energy Star label. They use

less energy, save money, and help protect the environment. For more information, go to the website: [www.nrcan.gc.ca/energy/products/energystar/12519](http://www.nrcan.gc.ca/energy/products/energystar/12519)

## Programs to help you save energy and money

There are programs to help you save energy and money. For example, you can get help from utility companies and from the government to make energy-saving improvements in your home.

You can also get a company to look at your house or apartment. This is called an energy audit. They will tell you what kind of changes you can make to use less energy.

### For more information

#### Natural Resources Canada (Government of Canada)

Toll-free: 1 800 387-2000  
[www.nrcan.gc.ca/](http://www.nrcan.gc.ca/)

#### LiveSmartBC (Government of B.C.)

[www.livesmartbc.ca](http://www.livesmartbc.ca)

#### BC Hydro

Toll-free: 1 800 224-9376  
[www.bchydro.com](http://www.bchydro.com)

#### FortisBC

Toll-free: 1 866 436-7847  
[www.fortisbc.com](http://www.fortisbc.com)

#### BC Ministry of Environment [www.env.gov.bc.ca](http://www.env.gov.bc.ca)

#### BC Sustainable Energy Association [www.bcsea.org](http://www.bcsea.org)

## Abbreviations and Acronyms

In Canada, many people use short forms made from the first letters of the words in a group of words. Sometimes we say these letter by letter. For example, we say “E-S-L” for English as a second language. These abbreviations are pronounced letter by letter:

**ATM** Automated Teller Machine  
**B.C.** British Columbia  
**BCEA** British Columbia Employment and Assistance  
**BCSPCA** BC Society for the Prevention of Cruelty to Animals  
**CPP** Canada Pension Plan  
**CIC** Citizenship and Immigration Canada  
**CPR** Canadian Pacific Railway  
**EAS** Employment Assistance Services  
**EI** Employment Insurance  
**ESL** English as a Second Language  
**GAR** Government Assisted Refugee  
**GIC** Guaranteed Investment Certificate  
**GIS** Guaranteed Income Supplement  
**ICBC** Insurance Corporation of British Columbia  
**ID** Identification  
**MSP** Medical Services Plan  
**OAS** Old Age Security  
**RCMP** Royal Canadian Mounted Police  
**RESP** Registered Educational Savings Plan  
**RRSP** Registered Retirement Savings Plan  
**TV** Television  
**WCB** Workers’ Compensation Board/WorkSafeBC  
**YMCA** Young Men’s Christian Association  
**YWCA** Young Women’s Christian Association

Sometimes we pronounce these short forms as a word. For example, we say the word CANN for Community Airport Newcomers Network. These acronyms are pronounced as words:

**ABESAP** Adult Basic Education Student Assistance Program  
**CANN** Community Airport Newcomers Network  
**ICES** International Credential Evaluation Service  
**PIN** Personal Identification Number  
**SAFER** Shelter Aid for Elderly Renters  
**SIN** Social Insurance Number

# Index

## Symbols

9-1-1 15

## A

Aboriginal people 7

Abuse 72

Airlines 26

Ambulance 50

Apartment 29

Assault 73

## B

Banking 41

Bank machines 40

BC HealthGuide 49

B.C. health insurance 46

BC Health Services 48

B.C. Identification card 40

BC Services Card 47

Bicycles 25

Buses 23, 27

Business, starting your own 108

## C

Canada Pension Plan (CPP) 103

Canadian citizenship 123

Canadian money 16

Cars 26

Cash 16, 40

Charter of Rights and Freedoms 111

Cheque 40

Children and work 104

Child safety seats 88

Child Tax Benefit 43

Citizenship and Immigration Canada (CIC) 123

Climate 6

Colleges

Continuing education 63

English 62

List of colleges 65

Online and Open Learning for adults 64

Community centres 129

Compassionate care leave 105

Condominium 29

Continuing education 63

Court 113

Credentials 100

Credit card 40

Credit unions 39

Crisis centres 69

Cultural activities 128

## D

Debit card 40

Deductions 103

Dentist 51

Deportation 127

Discrimination

Housing 31

Job 100

Distributed (distance) learning 59

Doctors 49

Drinking and driving 89

Driver's licence 85

Driving schools 88

Duplex 28

## E

Education system 55

Elementary school 56

Emergencies

Calling police 15

Medical emergencies 50

Emergency shelter 71

Employment and income assistance (welfare) 67

- Employment Insurance (EI) 106
    - Deductions 104
  - Employment services 96, 98, 99
  - Energy 137
    - Saving energy 137, 140
  - English
    - English classes for adults (ESL) 62
    - English classes for children 57
  - Environment 135
  - Ethnic media 131
  - Eviction 35
  - Eye exams and eyeglasses 52
- F**
- Family Bonus Program 79
  - Federal government 119
  - Ferries 27
  - Food banks 68
  - Freedom of Information and Protection of Privacy Act 112
  - French
    - Francophone settlement services 9
    - French and Francophone education programs 58
- G**
- Garbage and recycling 33, 136
  - Gay, lesbian and transgender people 78
  - Geography 4
  - Goods and Services Tax (GST)
    - And banking 42
    - And shopping 17
  - Government 119
  - Government-assisted refugees (GAR) 11, 12
  - Graduated Licensing Program 87
  - Guaranteed Income Supplement (GIS) 44
- H**
- handyDART 25
  - Harassment 107
  - Hate crimes 115
  - Health
    - Health insurance 46
    - HealthLink BC 48
  - Help
    - For addictions 75
    - For food and housing emergencies 69
    - For legal problems 117
    - For victims of abuse and violence 72, 73
    - For victims of crime 113
  - Holidays 105
  - Hospital 50
  - Hours of work 103
  - Housing
    - Finding housing 30
    - Types of housing 28
  - Human rights 112
    - Gay, lesbian and transgender people 112
- I**
- Immigrant settlement agencies 11, 13
  - Income assistance 67
  - Income tax 42
  - Independent schools 59
  - Institutes (educational) 66
  - Insurance
    - Car 85
    - Health 46
    - House 37
  - Internet
    - Banking by internet 41
    - Getting internet service 33
- J**
- Job
    - Finding a job 96
    - Losing a job 106
- L**
- Landlord 30, 31, 35
  - Law 111
  - Lawyer 116
  - Legal System 111

# Index

Libraries 130  
Loans 41  
Losing your job 106  
Low-cost housing 29

## M

Mail 33  
Maternity and parental leave 105  
Medical insurance 46  
Medical Services Plan (MSP)  
  Coverage 50  
  Fees and assistance 47  
  Register 46  
Metric and imperial measure 16  
Minimum wage 104  
Mobile home 29  
Money 16  
  Banking 39  
  Borrowing and owing money 41  
  Sending money 41  
Mortgage 41  
Multiculturalism 123  
Municipal government 121

## N

Nurse 48

## O

Old Age Security Pension (OAS) 44  
Online and Open Learning for adults 64  
Optometrists 52  
Owing money 41

## P

Parental leave 105  
Parks 133  
People, Aboriginal 7

People with disabilities  
  Health care 53  
  Property tax deferral 44  
  Subsidized housing 29  
  Transportation 25  
Personal safety 15  
PharmaCare and Fair PharmaCare 52  
Pharmacist 52  
Police 113  
  And reporting car accidents 113  
  And traffic laws 88  
  And victims of crime 72  
  Arrests 114  
  Complaints against police 115  
Post office 21  
Post-secondary education 60  
  List of post-secondary institutions 64  
Premium assistance for MSP 47  
Prescription drugs 52  
Private insurance 48  
Private schools. *See* Independent schools  
Property taxes 43

## R

Rape  
  Rape, sexual assault and the law 115  
  Victim services 73  
Recycling  
  Recycling and the environment 136  
  Recycling services 33, 136  
Refugee claimants 12  
  Citizenship and Immigration Canada (CIC) 123  
  Health care 48  
  Income assistance 67  
Registered Education Savings Plan (RESP) 61  
Renting 30

## S

Seat belts 88  
Secondary schools 56

Seniors' programs and benefits 76  
 Seniors Supplement 45  
 Service BC 9  
 Service Canada 95  
 Settlers 8  
 Shopping 17  
 Social customs 17  
 Social Insurance Number (SIN) 95  
 Special needs (children in school) 58  
 Sponsoring 124  
 Sponsorship breakdown 68  
 Sports 131  
 Subsidized housing 29

## T

Taxable benefits 104  
 Taxes 42  
 Taxis 24  
 Telephone books 21  
 Telephones  
   Banking by telephone 41  
   Getting telephone service 33  
 Tenancy agreement 31  
 Townhouse 28  
 Traffic laws 88  
 Trains 27  
 Transportation 23  
 Trust companies 39

## U

Unions 104  
   And laws about working 102  
   Union dues 104  
 Universities  
   Continuing education 63  
   List of universities 64  
   Online and Open Learning for adults 64  
 Utilities  
   And renting a place to live 31  
   Utility services 36

## V

Vacations 104  
 Victims  
   Help for victims of crime 107, 113  
 Voluntary deductions 104  
 Volunteering 129

## W

Walk-in clinics 50  
 Walking 25  
 Winter  
   Driving 93  
   Preparing for winter 7  
 Witness 113  
 Working 102  
 WorkSafeBC 107





**1. How did you find out about the B.C. Newcomers' Guide?**

- Family
- Friend
- Internet
- Immigrant settlement agency
- Employer
- Other (please specify)

---

**2. What information in this guide did you find helpful? (for example, education, health care, legal system)**

---

---

---

---

---

---

---

---

**3. What do you think we could do to improve this guide?**

---

---

---

---

---

---

---

---

**4. Did you read the guide:**

- In print
- On the Internet
- Both

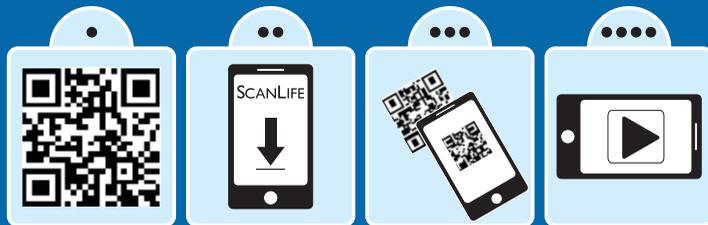


# Map of British Columbia





WelcomeBC



Canada



BRITISH  
COLUMBIA