

British Columbia

Newcomers' Guide

to Resources and Services

Vernon Edition



WelcomeBC



Please note

2014 Vernon Edition: The information in this guide is up to date at the time of printing. Names, addresses and telephone numbers may change, and publications go out of print, without notice. For more up-to-date information, please visit: www.welcomebc.ca

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 **Vernon** edition of the BC Newcomers' Guide is available online at www.welcomebc.ca. Print copies may be available through Vernon and District Immigrant Services Society www.vdiss.com

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. 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.

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Victoria, B.C. V8W 9J1

Metro Vancouver: 604 660-2421
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Thank you

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

The 2012 Vernon Edition was made possible due to the efforts and support of Kevin Poole, Manager of Economic Development, City of Vernon; Robert Miles, Planning Assistant, City of Vernon; Annette Sharkey, Executive Director, Social Planning Council for the North Okanagan.

Cover photo: Steve Austin Photography & Design

Acknowledgements

(2014 Edition)

- Shelley Motz and Timothy Tucker, Project Managers
- Barbara Carver, Baytree Communications, Project Coordinator and Editor
- Brigitt Johnson, 2014 Update Consultant
- Reber Creative, Design Update and Layout
- Andrea Scott, Big Red Pen, Proofreading
- Gillian Ruemke-Douglas and Nola Johnston, Illustrations

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

British Columbia
Newcomers' Guide
to Resources and Services

Vernon Edition
2014



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 2014 *British Columbia Newcomers' Guide to Resources and Services*. 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





On behalf of Vernon City Council, I would like to welcome you to our community. I believe you will find that Vernon is a pleasant, safe and exciting city to live and work. I have lived and worked as a family doctor in Vernon for over 20 years. I grew up in Saskatchewan, but my wife Betsy and I chose to raise our two children here in Vernon.

Vernon is a diverse community, made up of people from all over the world. You will find that there are many support services for new residents, including business services, job finding services and programs for families. Our community is ready to help you transition into this new life.

We offer a wide variety of housing types to choose from. Whether you are looking for an apartment in our vibrant city centre, a house with a view of the lake or something in between, you will find something that meets your needs in Vernon. We also have an excellent education system which includes post-secondary opportunities at the University of British Columbia Okanagan and Okanagan College. Health care in Vernon is easily accessed with your choice of doctors, and Vernon Jubilee Hospital is centrally located in town.

Recreational activities include water-based sports, golf, cycling, hiking and mountain biking. In winter, Silver Star and Sovereign Lake Nordic Centre provide world class alpine and nordic skiing. Vernon also offers a wide range of cultural amenities, including the Vernon and District Performing Arts Centre, a new Regional Library and a number of destinations that show off our vibrant artistic community and our rich history.










Very few places can offer our combination of climate, geography, education, lifestyle, multiculturalism, and business support services. I hope that you find it as great a place to live as I have.

Sincerely,
Rob Sawatzky

A handwritten signature in dark ink, appearing to be 'RS' or 'Rob Sawatzky' in a stylized, cursive script.

Mayor

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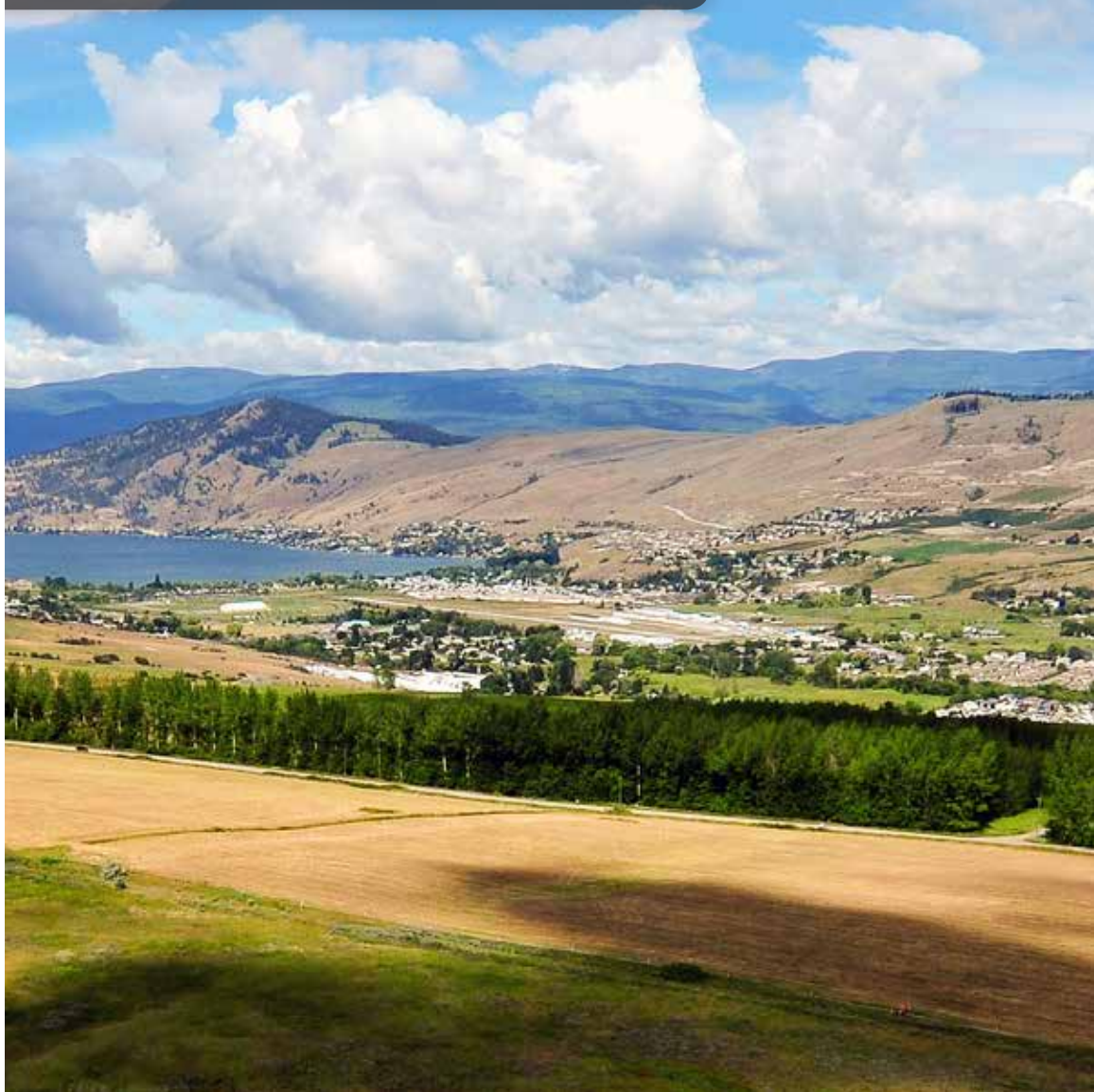
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Welcome to British Columbia

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.



Sky High Photography



Using the B.C. Newcomers' Guide

The *British Columbia Newcomers' Guide, Vernon 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.

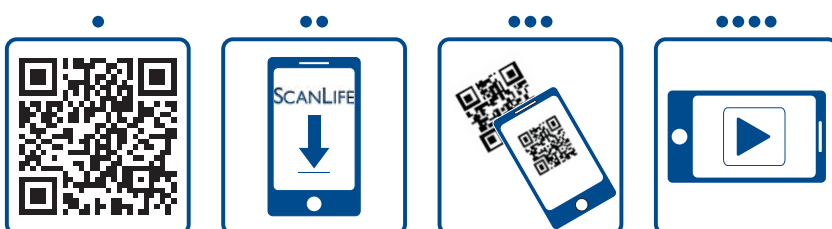
Newcomers' Guide Videos



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 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 from your mobile browser to download the free application. Standard data usage rates apply.



Chapter 1: About British Columbia and Vernon

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



PictureBC

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.

Victoria is the capital city of B.C. It is on Vancouver Island. About 350,000 people live in and around Victoria, and the B.C. government meets here.

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





Vernon is a growing community in the Okanagan Valley. It is surrounded by grasslands, farms and orchards, forested hills and scenic lakes. About 38,150 people live in the city, and there are over 83,000 people in the region.

Other communities in British Columbia:

- Kelowna and Penticton 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.
- Victoria and Nanaimo are on Vancouver Island.
- Prince Rupert and Terrace are in northwest B.C.
- Fort St. John and Dawson Creek are in northeast B.C.
- Cranbrook is in southeast B.C.

Chapter 1: About British Columbia and Vernon

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.

The Okanagan Valley runs from Sicamous in the north to the U.S. border in the south. It is known for farming, especially fruit, and wineries.

Vernon is one of the oldest cities in the Okanagan Valley. All around there are dry grassland hillsides, forests, the Monashee Mountains and three lakes—Okanagan Lake, Kalamalka Lake and Swan Lake.

Vernon's City Centre is the heart of the community. It has shops, restaurants, offices, apartments and homes in the area.

Neighbourhoods like East Hill and Mission Hill have historic homes and are close to the City Centre. Harwood, Alexis Park, and South Vernon are close to schools and shopping destinations. There are many new neighbourhoods on the hillsides. They have views of the city and the lake.

There are smaller towns and cities around Vernon, including Coldstream, Armstrong, Enderby and Lumby.



Colin Baxter

Time zones

Like most of B.C., Vernon is in the Pacific Time Zone. The area 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.

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 area around Dawson Creek and Fort St. John, in northeast B.C., is not on daylight saving time.

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.

Vernon has one of the most pleasant climates in British Columbia. It receives almost 2,000 hours of sunshine every year, lots of snow in winter and warm weather in summer.

In January, the daytime temperatures usually range from 5°C to -10°C. In July, the temperature ranges from 20°C to 35°C. Sometimes it gets a little colder or a little hotter, but usually only for a few days at a time.

For more information, visit the B.C. government's immigration website at: www.welcomebc.ca

Chapter 1: About British Columbia and Vernon

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, 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.

In Vernon you will need warm clothes and boots for 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 2010, there were about

391,700 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.

Vernon has a very diverse economy. The main employers are in forestry and agriculture, as well as tourism, professional services, manufacturing and service sectors. Vernon has an educated and highly skilled workforce and the population is growing.

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., five 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. 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”.

For many thousands of years, the Interior Salish people lived in the Okanagan Valley. The Okanagan Indian Band is one of eight member communities of the Okanagan Nation Alliance. It has been here for thousands of years, before the first European settlers arrived. The Band’s history and culture are important in the community.

The language of the Okanagan Indian Band is Nsyilxcen. Way’ means “Welcome”.

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.

In 1811, fur traders began arriving in Vernon. In the fall, they would head north with winter supplies. In the spring, they would travel south with large shipments of furs. They would travel along the Hudson’s Bay Brigade trail on the west side of Okanagan Lake.

Thousands of people came to B.C. to look for gold, and many people found gold along the Fraser River in 1857. They also found gold at Mission Creek, Cherry Creek, and along the east arm of Okanagan Lake.

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.

Chapter 1: About British Columbia and Vernon

Where to go for information

For more information about British Columbia:

- Go to the B.C. government's immigration website: www.welcomebc.ca
- For general information about all provincial government services, contact Service BC:
Toll-free: 1 800 663-7867
www.servicebc.gov.bc.ca
- Visit the B.C. government website:
www.gov.bc.ca
- For statistics about B.C.:
www.bcstats.gov.bc.ca
- For tourist information: www.hellobc.com

For information about Vernon:

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.

In Vernon, contact:

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or, to find the immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp

Francophone settlement services:

For information on settlement services and community support, contact:

Connection Centre for Francophone Immigrants (CCFI) / Agence francophone pour l'accueil des immigrants (AFAI)
1551 West 7th Avenue
Vancouver, B.C. V6J 1S1
Tel: 604 630-0316
Toll-free: 1 877 492-2780
E-mail: info@vivreencb.ca
www.vivreencb.ca

You can also get information about Vernon from these places:

- Welcoming Communities Vernon
www.welcomevernon.ca
- Living and Working in Vernon BC
www.investvernon.ca/index.php/moving_to_vernon
- Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
www.tourismvernon.com
- City of Vernon
3400 30th Street
Tel: 250 545-1361
www.vernon.ca
- Community Futures Development Corporation-North Okanagan
3105 33rd Street
Tel: 250 545-2215
E-mail: info@futuresbc.com
www.futuresbc.com
- Vernon Branch
Okanagan Regional Library
2800 30th Avenue
Tel: 250 542-7610
www.orl.bc.ca/branches/vernon

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



Vancouver Airport Authority

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: cann@success.bc.ca

www.success.bc.ca/cann

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.

In Vernon, visit:

Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

Or, to find the immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp

The *Can We Help You?* Community Directory will help you find important community information and organizations.
www.canwehelpyou.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. You can also look in the yellow pages or search: 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.

Traveling to Vernon

Vernon is about 450 kilometres from Vancouver. Vernon has a regional airport. Commercial passenger airlines fly to Kelowna Airport, about 50 kilometres south of Vernon. The flight from Vancouver to Kelowna is an hour long. It takes about 5 hours to drive from Vancouver to Vernon. If you take a bus, it will cost under \$100.

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:

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or visit www.issbc.org

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

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



Where to stay when you arrive

When you arrive in Vernon, 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 Vernon, 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, under Hotels and Motels.

Vernon and District Immigrant Services Society staff can help you find a place to stay. Or to find the immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp

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 and click on the Question (?) under the Search Box.



Chapter 2: The First Few Days

Checklist of things to do right away

- ☐ Contact Vernon and District Immigrant Services Society. 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.



Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

Or, to find the immigrant settlement agency in your area, visit:

www.cic.gc.ca/english/newcomers/map/services.asp

- ☐ 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

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.



BC Ambulance Service

Emergencies



In Vernon 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.

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)

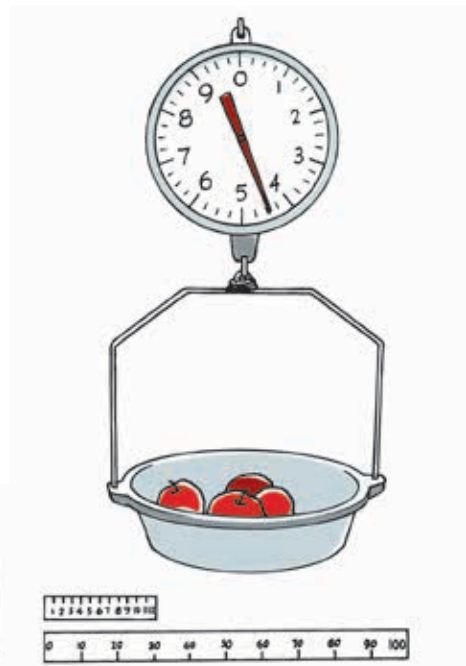
The Canadian Government stopped making pennies (one cent, \$0.01) in May 2012, but they are still included in the price. Stores will “round up” or “round down” the cost of the item to the nearest five cents.

- 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 Vernon 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.

You can buy fresh fruits and vegetables, locally made food, and crafts at the Vernon Farmers Market. It is held in the Kal Tire Place parking lot at 3445 43rd Avenue. For information, including the days and times the market is open, visit the website at: www.vernonfarmersmarket.ca

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

For information about the GST, visit the website at: 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

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

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.

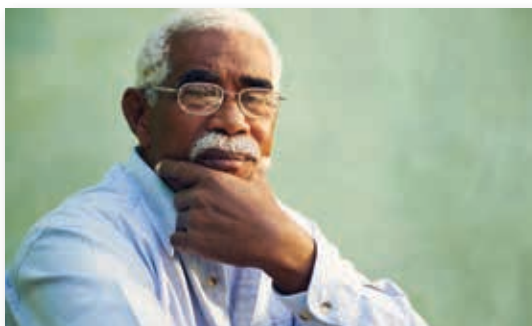
Canadians are serious about some things, such as time. If you have an appointment—for example, to see a doctor—you should be there on time.

If you have to cancel an appointment with a doctor or a dentist, you should call at least 24 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 Vernon and District Immigrant Services Society.



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. Workers at the Vernon and District Immigrant Services Society can help you.

Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

The *Can We Help You?* Community Directory website will help you find important community information and organizations at: www.canwehelpyou.ca

Or, to find an immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp. 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. Phone numbers in Vernon begin with 250 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.

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.

Chapter 2: The First Few Days

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.

If you live in Vernon, you will have to pay long distance rates to call Kelowna, Osoyoos, or Kamloops. Check the telephone book to see which communities you can call for free and which ones you will have to pay for. You can also Dial “0” and ask the operator about your local calling area.

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.ypg.com/en/US/Home/Index or calling 1 800 268-5637. You can also search the yellow pages online at: www.yellowpages.ca

Find telephone numbers

On the Internet, you can find phone numbers and addresses of people and businesses at: www.yellowpages.ca or www.canada411.ca

You can also get an application for your mobile phone at mobile.yp.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.

The main post office in Vernon is at 3101 32nd Avenue. Find a postal outlet near you by visiting the Canada Post website at: www.canadapost.ca and click the “Find a Post Office” link.

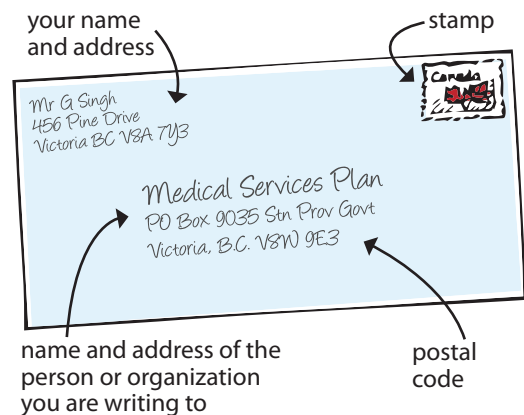
All letters mailed to addresses in Canada must have a postal code. If you do not know the postal code for an address, you can look up the postal code in a book at any post office or on the Canada Post website at: www.canadapost.ca and click the “Find a Postal Code” link.

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

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 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.

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, under Courier Service.

Transportation

You can download a map of Vernon from the Toursim Vernon website: www.tourismvernon.com/index.php/about



For maps of Vernon and area, road maps and travel information drop by the Vernon Visitor Centre.

Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
www.tourismvernon.com

Public libraries also have maps and you can find them on the internet at www.mapquest.com or maps.google.com

For travel information about other parts of B.C., call 1-800 HELLO BC (1-800 435-5622).

Learn how the streets go. In Vernon, as in many B.C. cities, streets are numbered in

increasing order from the centre of the city. For example, 18th Street is one block after 17th Street. Addresses of buildings and houses are also numbered in increasing order. In Vernon, the street numbers get higher as they go toward the north of the city. The city core begins near Polson Park (28th Avenue) and ends near Macdonald Park (41st Avenue).

Buses

BC Transit provides public transit for more than 50 communities outside Metro Vancouver. For information about bus service, routes, and costs in Vernon, visit: Vernon Regional Transit at www.bctransit.com/regions/ver or call 250 545-7221.

Most bus drivers carry schedules, or you can get information online at www.bctransit.com/regions/ver

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.

In the Okanagan, there are Bus Fare Zones. One Zone tickets cover travel inside a region, like Vernon/Coldstream or Enderby/Armstrong/Spallumcheen.

One Zone tickets cost \$2.00 for an adult, \$1.75 for a senior (65 years or older with identification), and \$1.75 for full time students up to Grade 12 (with identification). Children 5 or under are free.

It costs more to travel outside a region. For example, it costs \$2.50 for a Multi Zone ticket from Vernon to Kelowna, and \$2.25 to travel from Kelowna to Vernon.

Check the bus schedule or BC Transit website to find out the fee before you take the bus.

Chapter 2: The First Few Days

In Vernon, you need exact change in coins, or a ticket or monthly pass to ride the bus. You will get a ticket from the driver when you pay your fare. Check your ticket to find out how long you can use it.

If you have to travel on more than one bus to complete your trip, you will need to ask the driver for a transfer ticket when you pay the fare.

If you take the bus a lot, it is cheaper to buy a pass or a book of tickets. Full-time students (in schools, colleges, and universities), seniors (people 65 years or older) and people with disabilities can pay a lower price. You can buy bus tickets and passes, and get information at:

Vernon City Hall
3400 30th Street
Tel: 250 545-1361

Nolan's Pharmasave
3101 30th Avenue
Tel: 250 542-4181

Okanagan College
7000 College Way
Tel: 250 545-7291

Regional District of North Okanagan
9848 Aberdeen Road
Coldstream, V1B 2K9
Tel: 550-3700

For information about bus service, routes, and costs in Vernon, including travelling to Kelowna, the University of British Columbia or nearby towns, visit the BC Transit website at:
www.bctransit.com/regions/ver
or call Vernon Regional Transit at 250 545-7221.

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. Or, go to: 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, under Taxicabs. 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 Vernon and communities throughout B.C.

If you need a ride from your home, you can use the handyDART service. You need to register with the handyDART service to use it. Call 250 549-1366 or visit: www.bctransit.com. Choose Vernon and click on Rider Information.



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.mhr.gov.bc.ca/programs/other.htm or phone: 1 866 866-0800.

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

Walking

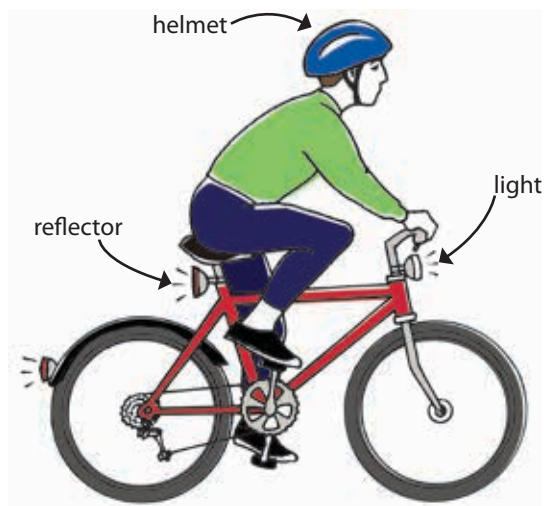
You should cross streets only at a corner or a crosswalk, and obey traffic lights. It is against the law to cross in the middle of a block. This is called jaywalking. If the police see you jaywalking, you may have to pay a fine. Many corners have crosswalks. These are wide white lines painted on the 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.



Sometimes, community centres and bicycle shops have free clinics to teach people how to ride safely.

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

While highways are very good in British Columbia, weather and mountains can make driving very difficult sometimes. In B.C., vehicles are required to use winter tires or carry tire chains on most major highways between October 1 and April 30.

Sometimes, even though it does not look like a long distance, it could take a long time to drive to your destination. Visit the DriveBC website (www.drivebc.ca) and find out exactly how many hours it will take you to drive there. You can also find information about weather warnings and road conditions.

Chapter 2: The First Few Days

There is a distance chart at: www.th.gov.bc.ca/popular-topics/distances/calculator.asp

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

Airlines

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, 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

Buses

Buses travel between towns and cities throughout British Columbia. Greyhound travels to most cities in Canada and the United States. Pacific Coach Lines travels to and on Vancouver Island. To call about route and schedule information, look in the yellow pages or search: www.yellowpages.ca, under Bus Lines, or contact Greyhound Canada at 1 800 661-8747 (TRIP) or visit: www.greyhound.ca

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

For information, call VIA Rail at 1 888 842-7245 (1 888 VIA-RAIL).

Visit the website at: 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). Visit the website at: www.amtrak.com/home

Ferries

Coastal ferries connect Vancouver with Vancouver Island, the Gulf Islands and the Sunshine Coast. To take a ferry from Vancouver, you will have to travel to Tsawwassen or Horseshoe Bay. You can also catch a ferry between:

- Victoria and the Gulf Islands
- Nanaimo and Vancouver
- Campbell River, Quadra and Cortez islands
- Vancouver Island, Prince Rupert and Haida Gwaii/Queen Charlotte Islands.

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

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

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

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



Steve Austin Photography & Design

Types of housing

Vernon has different kinds of homes to live in. In Vernon you can rent a small 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. There are also many people you can talk to. Real estate agents sell homes, property management companies manage apartments and houses for rent. The Vernon and District Immigrant Services Society, community service organizations and government can help you find a place to live.

Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

The City of Vernon has more information here in the section about Housing:

www.investvernon.ca/documents/moving_to_vernon_english.pdf

You can also visit the *Can We Help You?* Community Directory website to find important community information and organizations. www.canwehelpyou.ca

Chapter 3: Finding a Place to Live

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.

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.



Duplex



Townhouse



Apartment



Mobile home



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

BC Housing
Toll-free: 1 800 257-7756
www.bchousing.org/Find

In Vernon, there is a Housing Outreach Program for people who are homeless or at risk of being homeless. An outreach worker connects people with little money with housing programs and services.

Housing Outreach Program
Tel: 250 545-9292

Also check the *Can We Help You?*
Community Directory at:
www.canwehelpyou.ca

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

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

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

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.

Chapter 3: Finding a Place to Live

Where to look for housing



- You can begin by contacting
Vernon and District Immigrant
Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com
Or, to find the settlement agency
near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp
- BC Housing has a registry of long-term housing where rent is based on income. It is intended for permanent residents of B.C. whose income is below a limit. Visit www.bchousing.org/Options/Subsidized_Housing/Listings. To see if there is BC Housing available in Vernon, see Zone 11– Southern Interior, Kamloops, Kelowna, Penticton and Vernon.
- The nearest BC Housing office is in Penticton.
BC Housing – Interior Region
290 Nanaimo Avenue West
Penticton, B.C.
Toll-free: 1 800 834-7149
www.bchousing.org
- Search for websites that list homes and apartments for rent in your community.
- Look in the advertising section in the local newspaper, *The Morning Star*. The classified section lists many kinds of things to buy, sell, or rent. Look for Classifieds–Rentals. You can also search for places to rent on line at the RentBC website at www.rentbc.com or at www.vernon.kijiji.ca.
- Look for Vacancy or For Rent signs in front of houses and apartment buildings.
- Look for advertisements on notice boards in your community.
- Visit the *Can We Help You?* Community Directory website. It can help you find important community information and organizations. www.canwehelpyou.ca

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 B.C. Human Rights Coalition or the Tenant Resource and Advisory Centre. If you want to make an official complaint, contact the B.C. 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.

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.

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: www.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), FortisBC (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, 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, under Insurance Agents and Brokers.

☐ **Arrange for phone and Internet service**



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, 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, 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 Vernon, mail is delivered to your house or apartment building. The main post office in Vernon is located at:

Canada Post
3101 32nd Avenue
Tel: 1-800 267-1177

Garbage and recycling

If you own a home in Vernon, you have to pay the City of Vernon charges for picking up garbage and recycling.

- For information about rates and payments go to: www.vernon.ca/services/finance/utilities.html
- For information about when payment is due go to: www.vernon.ca/services/finance/utilities.html
- To find out what day your residential garbage is collected visit: www.vernon.ca/services/operations/solid_waste/index.html

Or contact the City of Vernon and ask to speak with a utility clerk.

City of Vernon
3400 30th Street
Tel: 250 545-1361
E-mail: cutil@vernon.ca

The Regional District of North Okanagan picks up recycling. It must be kept separate from the garbage. For the most current information, including what can be recycled, how to recycle and pick up schedules, contact:

Regional District of North Okanagan
9848 Aberdeen Road
Coldstream
Tel: 250 550-3700
www.rdno.ca/index.php/services/engineering/solid-waste/recycling

City of Vernon
www.vernon.ca/services/operations/solid_waste/recycling.html

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

Chapter 3: Finding a Place to Live

Water and sewer

If you buy a home in Vernon, you will have to pay for water and sewer services. The City of Vernon will send you a bill every three months. For information contact:

City of Vernon

3400 30th Street

Tel: 250 545-1361

www.vernon.ca/services/finance/utility_user_rates.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

www.rto.gov.bc.ca

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.

For local assistance, you can contact:

Vernon Legal Advocacy Program

Tel: 250 558-3850 x214

www.vwts.ca/programs-services/justice-advocacy-programs/legal-advocacy-program/

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.



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, 2013

To: Sun Realty
Management

From: Kelvin Lee

I will be moving out of
Apt. 2, 1234 Main Street
on December 31, 2013.

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, under Movers. You can also rent a truck or van and move things yourself. Look in the yellow pages or search: www.yellowpages.ca, under Truck Renting and Leasing.

Chapter 3: Finding a Place to Live



Buying a home

In 2011, the average cost of a home in Vernon was \$355,000.

You can look in newspapers, and on the Internet at: 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 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.rto.gov.bc.ca. Look for the *Residential Tenancy Act: A Guide for Landlords & Tenants in British Columbia* under Publications. This guide is available in English, Traditional Chinese, and Punjabi. You can also visit: www.tenants.bc.ca/main/?publications to download the *Landlord Guide*, available in English, Traditional Chinese, and Punjabi.



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

Vernon and District Immigrant Services Society can help with information about finding a place to live. Or, to find the settlement agency near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp

Vernon and District Immigrant Services Society

#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Tenant Resource & Advisory Centre (TRAC)

Toll-free: 1 800 665-1185
www.tenants.bc.ca

Residential Tenancy Branch

Toll-free: 1 800 665-8779
E-mail: HSRTO@gov.bc.ca
www.rto.gov.bc.ca

B.C. Human Rights Coalition

1202 – 510 West Hastings Street
Vancouver, B.C. V6B 1L8
Toll-free: 1 877 689-8474
Newcomer Videos are posted on the website:
www.bchrcoalition.org

B.C. Human Rights Tribunal

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

Canadian Human Rights Commission

Toll-free: 1 888 214-1090
www.chrc-ccdp.ca

Service BC

3201 30th Street
Tel: 250 549-5511
www.servicebc.gov.ca/locations/vernon.html

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 Vernon, check the yellow pages in your phone book or search: www.yellowpages.ca under Banks, or visit the *Can We Help You?* Community Directory website at: www.canwehelpyou.ca. It will help you find important community information and organizations.

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.



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.

Chapter 4: Money and Banking

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 where you are sending it. Look for foreign exchange companies in the yellow pages or search: www.yellowpages.ca. For money orders, look in the yellow pages or search: 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.

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

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

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, 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



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

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

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

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

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. To find a clinic near you visit: www.cra-arc.gc.ca/tx/ndvdl/vlntr/menu-eng.html

During March and April, many community organizations give free help with filling in income tax forms. Contact volunteers at:

The People Place
3402 27th Avenue
Tel: 250 558-6585

Seniors can contact the NexusBC Community Resource Centre for help.

NexusBC-Seniors Services
#102-3201 30th Street
Tel: 250 545-0585

www.northokanaganaseniors.ca

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, 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,

Chapter 4: Money and Banking

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. You can also talk to a settlement worker at your local immigrant settlement agency. To find the settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp

Property taxes

Generally, everyone who owns a house, land, or buildings must pay property tax. Property taxes cover a full year, from January 1 to December 31. The notices (bills) are mailed to homeowners in the last week of May, and payment is due on the first business day in July.

By law, cities and towns must charge a penalty (late fee) on taxes that are paid late. The City of Vernon charges a 10% penalty on the first working day after taxes are due.

You can pay by cash, cheque, money order or debit card at Vernon City Hall. You can also arrange with your bank to pay it as part of your mortgage. If you mail your payment, make sure you mail the cheque early.

For more information visit:

City of Vernon
3400 30th Street
Tel: 250 545-1361
www.vernon.ca/services/finance/property_tax_faq.html

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.

For more information about the grants contact:

City of Vernon
3400 30th Street
Tel: 250 545-1361
www.vernon.ca/services/finance/property_tax_faq.html

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

Property tax deferment programs

Property tax deferment 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 deferment, go to: www.sbr.gov.bc.ca/individuals/Property_Taxes/Property_Tax_Deferment/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

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:

- www.servicecanada.gc.ca/eng/sc/oas/pension/oldagesecurity.shtml
- www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml

- www.servicecanada.gc.ca/eng/sc/oas/gis/guaranteedincome supplement.shtml
- www.servicecanada.gc.ca/eng/isp/pub/oas/gismain.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

For local assistance, resources and programs to help seniors contact NexusBC Community Resource Centre.

NexusBC - Seniors Services
#102-3201 30th Street
Tel: 250 545-0585
E-mail: seniors@nexusbc.ca
www.northokanagan seniors.ca

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, under Financial Planning Consultants.

You can find information about banking in Canada at: 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
www.health.gov.bc.ca/insurance

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

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.

In Vernon, you can also visit Service BC at 3201 30th Street or contact Vernon and District Immigrant Services Society at #100-3003 30th Street.



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 enrollment form. This form can be found at www.health.gov.bc.ca/msp
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
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

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: \$69.25
- for a family of two: \$125.50
- for a family of three or more: \$138.50

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

Toll-free: 1 800 663-7100

www.health.gov.bc.ca/msp/infoben/premium.html

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 Vernon and District Immigrant Services Society for information.

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

Or, to find a settlement agency near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp

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

Chapter 5: Health Care

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, 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, 7 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 also e-mail a dietitian with your nutrition questions by visiting: www.HealthLinkBC.ca/healthyeating/emaildietitian.html

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 and use a map to search for health services in or near your neighbourhood. Visit: 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

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. Handbooks in English are available at the Service BC office in Vernon. Other languages may be available at Vernon and District Immigrant Services Society. It can also be ordered online at: www.HealthLinkBC.ca, or by calling 8-1-1.

Service BC
3201 30th Street
Tel: 250 549-5511

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Health information is available in English at: 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/ 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 Vernon and District Immigrant Services Society. They may be able to help you find a doctor who speaks your language.

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

- Look in the yellow pages or search: www.yellowpages.ca, under Physicians and Surgeons.
- Phone Vernon Jubilee Hospital at 250 545-2211.
- Visit the website for the College of Physicians and Surgeons at: 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.

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.

Chapter 5: Health Care

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



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If you have a serious accident or suddenly get very sick, you should call 9-1-1 or go to the emergency department of Vernon Jubilee Hospital. The emergency department is open 24 hours a day, 7 days a week.

Vernon Jubilee Hospital
2101 32nd Street
Tel: 250 545-2211

If you take prescription medicine, bring it with you. People who do not speak English should try to bring someone to help translate.

Walk-in clinics

If you need medical attention but it is not an emergency, some communities have walk-in clinics.

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.

Walk-in clinics in Vernon are:

Gartree Medical Clinic
4400 32nd Street
Tel: 250 545-9112

North Okanagan Medical Clinic Ltd.
(Superstore)
5001 Anderson Way
Tel: 250 545-8338

Vernon Family Doctors Medical Clinic
3101 Highway 6
Tel: 250 545-8332

The Vernon Downtown Primary Care Clinic provides free doctor and nurse practitioner services for those in need who do not have medical insurance.

Vernon Downtown Primary Care Clinic
2902 29th Avenue
Tel: 250 541-1097

To find the walk-in clinic nearest you, visit: www.healthlinkbc.ca/servicesresources/. Put “walk-in clinics” and the name of your community in the search area.

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.

If you need help filling out MSP forms, someone at Vernon and District Immigrant Services Society (250 542-4177) or Service BC (250 549-5511) can help you.

Vernon Jubilee Hospital has a list of translators who can help people who do not speak English. If you have an appointment at the hospital, call (250) 545-2211 and ask if a translator can be with you at your appointment.

Dentist

Dentists and dental hygienists take care of your teeth. To find a dentist, check with friends, Vernon and District Immigrant Services Society, #100-3003 30th Street, phone 250 542-4177, or look in the yellow pages or search: www.yellowpages.ca, under Dentists. You can also go to the BC Dental Association website at: 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.

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

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

In Vernon, "Lift the Lip" is a program for young children from one to three years old. Call the Vernon Health unit at 250 549-5700 to make an appointment for your child.

The Community Dental Access Centre in Vernon is a low cost dental clinic for low income families. Contact them at 778 475-7779 for information.

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.

Chapter 5: Health Care

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.

North Okanagan Health Unit
1440 14th Avenue
Tel: 250 549-5700

Child Health Clinic
1440 14th Avenue
Tel: 250 549-5721

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 area, look in the yellow pages or search: 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, 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
www.health.gov.bc.ca/pharmacare

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, 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 the B.C. Coalition of People with Disabilities.

B.C. Coalition of People with Disabilities
Toll-free: 1 800 663-1278
www.bccpd.bc.ca

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 Vernon and District Immigrant Services Society to find help. Do not feel ashamed or try to deal with the problem alone.

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

There are also mental health centres in most B.C. communities. Mental health centres help people with problems, such as severe depression, paranoia, and schizophrenia. To find the mental health centre near you, call the Mental Health Information Line.

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

In Vernon you can also contact:

Canadian Mental Health Association
Vernon & District Branch
3100 28th Avenue
Tel: 250 542-3114
E-mail: vernon@cmha.bc.ca
www.vernon.cmha.bc.ca

Interior Crisis Line
Tel: 1 888 353-2273

Interior Health
Mental Health and Substance Abuse
1440 14th Avenue
Tel: 250 549-5737

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
E-mail: prov@bcss.org
www.bcss.org

Mental Illness Family Support Centre
(Vernon)

BC Schizophrenia Society
3402 27th Avenue (People Place)
Tel: 250 260-3233
E-mail: bcssvernon@shaw.ca
www.mifsc.ca

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



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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

There are also 60 local boards of education (school boards) across the province. Vernon is part of School District 22. Trustees are elected to these boards to make local education decisions.

If you want information about registering your child for school, learning assistance, ELL (English Language Learning), or have other questions in Vernon, contact School District 22.

School District 22 (Vernon)
1401 15th Street
Tel: 250 542-3331
www.sd22.bc.ca



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

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

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 public schools in Vernon, contact School District 22.

School District 22 (Vernon)

1401 15th Street

Tel: 250 542-3331

E-mail: info@sd22.bc.ca

www.sd22.bc.ca

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.

In Vernon, Mission Hill Elementary School offers ELL classes (Tel: 250 545-0639).

W.L. Seaton offers ELL classes at the secondary school level (Tel: 250 542-3661).

For information contact School District 22.

Special preschool programs can help young children learn English. To find out if there is an ELL preschool program in your area, ask Vernon and District Immigrant Services.

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Families new to English with children ages 3 to 5 years can participate in the free IPALS program at Mission Hill Elementary School. It is a chance to play, listen to stories, learn and meet other families.

For information, contact:

IPALS
Mission Hill Elementary School
Tel: 250 545-0639

School District 22 has staff in all schools that will help children learn English. For more information, call the school district at 250 542-3331.

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, in Vernon contact School District 22.

School District 22 (Vernon)
1401 15th Avenue
Tel: 250 542-3331
E-mail: info@sd22.bc.ca
www.sd22.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
Metro Vancouver: 604 298-4526
Toll-free: 1 866 444-2299
www.bchla.net

French programs

There are three kinds of French programs in B.C. public schools:

- Students can take French Immersion programs to learn French and study all subjects in French.
- Students can learn French as one of their regular subjects.
- To find out more about French Immersion programs and French classes in Vernon, contact School District 22 at 250 542-3331 or visit www.sd22.bc.ca
- Students who speak French as their first language may qualify for the francophone program. Contact the Conseil scolaire francophone de la Colombie-Britannique for more information.

Toll-free: 1 888 715-2200
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 Metro Vancouver. For more information visit the website at: 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

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

In Vernon, for information about the programs offered, contact School District 22 or visit: www.altsch.sd22.bc.ca

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 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

To see the differences between Distributed Learning and Homeschooling, visit: www.bced.gov.bc.ca/dist_learning/dl_vs_homeschool.htm

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

Chapter 6: Education

institutes also have job training programs, for example, chef training, computer technology, or auto mechanics.

Many post-secondary courses and programs are available in Vernon through:

- University of British Columbia Okanagan
3333 University Way
Tel: 250 807-8000
www.ok.ubc.ca/welcome.html
- Okanagan College Vernon Campus
7000 College Way
Kelowna, B.C. V1V 1V7
Tel: 250 545-7291
Toll Free: 1-800 289-8993
www.okanagan.bc.ca/campus_and_community/our.campuses/vernon.campus.html

For a list of colleges and institutes, 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 list both public and private schools. For a list of public post-secondary institutions, go to: www.aved.gov.bc.ca/institutions

To help you choose a post-secondary school and program, see Being an Informed Student at: 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

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 or call 1 888 276-3624.

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

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

In many areas of B.C., trained tutors help newcomers learn English. Your immigrant settlement agency will be able to help you find tutors and classes.

The Vernon and District Immigrant Services Society provides language assessment, testing and free basic and intermediate English language training to adults.

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

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:

www.aved.gov.bc.ca/studentaidbc/explore/grants-scholarships/adult-basic-education

Okanagan College offers English courses at all levels teaching grammar, listening, speaking, reading and writing. For more information, visit the website: www.okanagan.bc.ca/ok/calendar/search.aspx, select International Education, then select English As A Second Language.

The Okanagan Campus of the University of British Columbia offers an English Foundation Program for students who meet the University's admission requirements but do not meet its English Language Admission Standards. For more information visit: www.ubc.ca/okanagan/students/efp/welcome.html

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. You will find the list of agencies at: www.cic.gc.ca/english/newcomers/map/services.asp

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, and are not always accredited with the provincial government. Look in the yellow pages, under Language Schools, for a listing of ESL schools, or search on the Internet. Find out if they are accredited by the government. For information on ESL classes, visit: www.elsanet.org/esldirectory/index.php

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In Vernon, contact the Vernon and District Immigrant Services Society for information.

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 free of charge. You can take courses at a community college, a public school or on the Internet. For more information, visit: www.aved.gov.bc.ca/abe/abesap.htm

Okanagan College offers many adult education and upgrading programs. For more information visit: www.okanagan.bc.ca/departments/foundational.html

Online and Open Learning for adults

Some adults want to study at home, or enrol in 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

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



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Universities, colleges, and institutes in British Columbia

Universities

University of British Columbia Okanagan Campus

The University of British Columbia has a campus in the Okanagan, in Kelowna. Students can take a wide range of undergraduate and graduate university programs.

Okanagan Campus
3333 University Way
Kelowna B.C., V1V 1V7
Tel: 250 807-8000
www.ok.ubc.ca/welcome.html

Other B.C. Universities

Capilano University

2055 Purcell Way
North Vancouver, B.C. V7J 3H5
Tel: 604 986-1911
www.capilanou.ca

There are also campuses in Sechelt and Squamish.

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

Kwantlen Polytechnic University

12666 72nd Avenue
Surrey, B.C. V3W 2M8
Tel: 604 599-2100
www.kwantlen.bc.ca
There are also campuses in Langley, Richmond, Cloverdale, and Surrey.

Royal Roads University

2005 Sooke Road
Victoria, B.C. V9B 5Y2
Tel: 250 391-2511
www.royalroads.ca

Simon Fraser University

8888 University Drive
Burnaby, B.C. V5A 1S6
Tel: 778 782-3111
www.sfu.ca

Thompson Rivers University

Main Campus
900 McGill Road
Kamloops, B.C. V2C 0C8
Tel: 250 828-5000
www.tru.ca

University of British Columbia

Vancouver Campus
2329 West Mall
Vancouver, B.C. V6T 1Z4
Tel: 604 822-2211
www.ubc.ca

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
There are also campuses in Chilliwack and Mission.

University of Northern British Columbia

3333 University Way
Prince George, B.C. V2N 4Z9
Tel: 250 960-5555
www.unbc.ca
There are also campuses in Terrace, Quesnel, Fort St. John, and Gitwinksihlkw.

Chapter 6: Education

University of Victoria

Box 1700
Victoria, B.C. V8W 2Y2
Tel: 250 721-7211
www.uvic.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

There are also campuses in Cowichan, Parksville, and Powell River.

Colleges

Okanagan College

7000 College Way
Tel: 250 545-7291
Toll Free: 1-800 289-8993
www.okanagan.bc.ca

There are also campuses in Penticton, Salmon Arm, and Kelowna.

Okanagan College offers over 120 programs in a wide range of areas including academic, vocational, trades, apprenticeship and continuing education.

Other B.C. Colleges

There are colleges across B.C. where you can take career training and university transfer courses, on campus or online.

Camosun College

3100 Foul Bay Road
Victoria, B.C. V8P 5J2
Tel: 250 370-3000
www.camosun.bc.ca

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

There are also campuses in Burns Lake, Fort St. James, Fraser Lake, Mackenzie, Quesnel, Valemount, and Vanderhoof.

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

There are also campuses in Creston, Fernie, Golden, Invermere, and Kimberley.

Douglas College

700 Royal Avenue
New Westminster, B.C. V3M 2Z4
Tel: 604 527-5400
www.douglas.bc.ca

There are also campuses in Coquitlam and Maple Ridge.

Langara College

100 West 49th Avenue
Vancouver, B.C. V5Y 2Z6
Tel: 604 323-5511
www.langara.bc.ca

North Island College

2300 Ryan Road
Courtenay, B.C. V9N 8N6
Tel: 250 334-5000
Toll-free: 1 800 715-0914
www.nic.bc.ca

There are also campuses in Campbell River, Port Alberni and Mount Waddington, and a learning centre in Ucluelet.

**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

There are also campuses in Atlin, Chetwynd, Dease Lake, Fort Nelson, Fort St. John, and Tumbler Ridge.

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

There are also campuses in Hazelton, Houston, Kitimat, Prince Rupert, Queen Charlotte Village, Masset, Nass Valley, Smithers, and Skidegate (Kaay Llnagaay).

Vancouver Community College

1155 East Broadway
Vancouver, B.C. V5T 4V5
Tel: 604 871-7000
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

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

Nicola Valley Institute of Technology

4155 Belshaw Street
Merritt, B.C. V1K 1R1
Tel: 250 378-3300
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

For more information contact:

Vernon and District Immigrant
Services Society
#100-3003 30th Avenue
Tel: 250 542-4177
www.vdiss.com

Or, to find the settlement agency in your area, visit www.cic.gc.ca/english/newcomers/map/services.asp

You can also contact:

Vernon Employment and
Income Assistance Office
Ministry of Social Development
and Social Innovation
2600 48th Avenue
Tel: 1-866 866-0800



Service BC
3201 30th Street
Tel: 250 549-5511
www.servicebc.gov.bc.ca

The *Can We Help You? Community Directory* website can help you find important community information and organizations:
www.canwehelpyou.ca

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

For help, contact:

Vernon and District Immigrant
Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or, to find a settlement agency near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp

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

Food banks

People who need help can get free emergency food at a food bank.

The Vernon food bank is located at The Salvation Army-House of Hope, on the corner of 32nd Avenue and 33rd Street. It is open from Monday to Friday, from 9:30 a.m. to 12:00 p.m. and 1:30 p.m. to 3:00 p.m.

The Salvation Army – House of Hope
& Food Bank
3303 32nd Avenue
Tel: 250 549-4111 or 250 549-1314
www.vernonbcfoodbank.com

The Upper Room Mission will provide a free meal 6 days per week and clothing to the homeless or to people in need.

Upper Room Mission
3403 27th Avenue
Tel: 250 549-1231
www.vernonurm.org

Chapter 7: Help for Individuals and Families

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.ca

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 1 866 661-3311 or 1 800 784-2433 (1 800 SUICIDE). It is open 24 hours a day, 7 days a week.

You can also visit the Crisis Centre website at: www.crisiscentre.bc.ca

For online chat support and information, young people (ages 12-24) can visit: www.YouthInBC.com. Adults (people 25 years old and older) can visit: www.CrisisCentreChat.ca

In Vernon, you can call the Interior Health Crisis Line Network for people in emotional distress. You can call 24 hours a day, seven days a week. Toll-free: 1 888 353-2273

Vernon Women's Transition House Society staff are available 24 hours a day, 7 days a week including holidays.

Vernon Women's Transition House Society
Tel: 250 542-1122
E-mail: transition@telus.net
www.vwts.ca

The Family Resource Centre offers counselling services and programs for individuals, couples and families.

Family Resource Centre Society for the North Okanagan
#201-3402 27th Avenue
Tel: 250 545-3390
E-mail: info@vernonfrc.ca
www.vernonfrc.ca

Can We Help You? Community Directory
www.canwehelpyou.ca

Homelessness and outreach

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

The Vernon and District Immigrant Services Society can help you find a place to stay.

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

There is a Housing Outreach program for people in Vernon who are homeless or at risk of being homeless. An outreach worker connects people who have little money with housing, programs, and services.

To talk to an outreach worker, phone 250 542-9292.

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



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.

In Vernon, John Howard Society North Okanagan/Kootenay operates shelters for men and women with access to showers and laundry.

For men:

Howard House-John Howard Society
2307 43rd Street
Tel: 250 542-4041
E-mail: info@jhsnok.ca
www.jhsnok.ca

For men and women:

Gateway Shelter-John Howard Society
2800 33rd Street
Tel: 250 260-2786 Women's Services
Tel: 250 260-2792 Men's Services
E-mail: info@jhsnok.ca
www.jhsnok.ca

Staff at Vernon Women's Transition House Society are available 24 hours a day, 7 days a week including holidays.

Vernon Women's Transition House Society
Mail: Box 625, Vernon BC, V1T 6M6
Tel: 250 542-1122
E-mail: transition@telus.net
www.vwts.ca

For free meals, clothing, blankets and sleeping bags contact:

Upper Room Mission
3403 27th Avenue
Tel: 250 549-1231
www.vernonurm.org

You can also visit:

Can We Help You? Community Directory
www.canwehelpyou.ca

For more information, visit: 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.

In Vernon, the John Howard Society North Okanagan/Kootenay operates the extreme weather shelter program.

Gateway Shelter-John Howard Society
2800 33rd Street
Tel: 250 260-2786 Women's Services
Tel: 250 260-2792 Men's Services
www.jhsnok.ca

For more information, visit: www.bchousing.org/Options/Emergency_Housing/EXR

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. Contact:

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

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Or, to find the immigrant settlement agency in your area, visit www.cic.gc.ca/english/newcomers/map/services.asp

Specialized Victims Assistance Program
#303-3402 27th Avenue
Tel: 250 542-3322

Canadian Mental Health Association
3100 28th Avenue
Tel: 250 542-3114
www.vernon.cmha.bc.ca

Family Resource Centre Society for the North Okanagan
#201-3402 27th Avenue
Tel: 250 545-3390
E-mail: info@vernonfrc.ca
www.vernonfrc.ca

Can We Help You? Community Directory
www.canwehelpyou.ca

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

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

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, call the Vernon RCMP at 250 545-7171.

Royal Canadian Mounted Police
3400 30th Street
Tel: 250 545-7171 Non-emergency

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



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 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. 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). The Vernon Women's Transition House Society staff are available 24 hours a day, seven days a week, and provide safe temporary shelter. You can get help to find counselling and medical help. They have an Outreach Services Program for women leaving or living with abuse.

If you need help contact:

Vernon Women's Transition House Society

Mail: Box 625, Vernon BC, V1T 6M6

Tel: 250 542-1122

E-mail: transition@telus.net

www.vwts.ca

North Okanagan RCMP Victim

Assistance Program

3402 30th Street

Tel: 250 260-7171

www.rdno.ca/services/victims/index.php

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.

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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

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

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. If you want a pet, or want to volunteer with animals and help them find a new home, contact the Vernon SPCA.

Vernon SPCA

4800 Haney Road

Tel: 250 549-7297

E-mail: vernon@spca.bc.ca

www.spca.bc.ca/branches/Vernon/

You can also contact the BC Society for the Prevention of Cruelty to Animals (BCSPCA).
Toll-free Animal Hot Line: 1 855 622-7722

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

Your settlement agency may also be able to help. Some offer multicultural support groups and education programs in schools. To find a settlement agency near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp

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 other 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/adirs2.html

For gambling problems, call the Problem Gambling Help Line at 1 888 795-6111. This service is available in other languages. You can also look in the blue pages of the telephone book, in the Government of British Columbia section, under Addiction Services.



In Vernon, contact:

Vernon Mental Health & Substance Use
Services
1440 14th Avenue
Tel: 250 549-5737

Your settlement agency may also be able to help. Some offer addiction and counselling services, multicultural support groups and education programs in schools.

In Vernon, contact:

Vernon and District Immigrant
Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or, to find a settlement agency near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp

Alcoholics Anonymous (AA) is for people who want to stop drinking alcohol. For more information and to find a meeting near you, contact AA.

For meeting information in Vernon, call 250 545-4933
E-mail: info@bcyukonaa.org

You will find a list of meeting locations for Vernon at: www.bcyukonaa.org/_pub/meetings/districts/dist_70.php

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.

Toll-free: 1 888 425-2666
E-mail: afgcentraloffice@shaw.ca
www.bcyukon-al-anon.org

Narcotics Anonymous is a program for people who want to stop using drugs. It has information about addiction and holds meetings across British Columbia.

Narcotics Anonymous
Regional phone numbers and e-mail:
www.bcrna.ca/main/contact.php
www.bcrna.ca

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.

In Vernon, NexusBC Community Resource Centre provides services for seniors, their families, caregivers and the community to help seniors stay independent. They can assist with filling out forms for government programs, connect low income seniors to volunteer services, help with income tax forms, and provide an updated list of housing facilities.

NexusBC Community Resource Centre
Seniors Services
#102-3201 30th Street
Tel: 250 545-0585
E-mail: seniors@nexusbc.ca
www.northokanaganaseniors.ca

Can We Help You? Community Directory
www.canwehelpyou.ca

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Interior Health's Lifeline Program provides 24 hour home monitoring and personal emergency response. For more information, contact:

4000 25th Avenue

Tel: 250 558-1334

www.interiorhealth.ca/YourCare/HomeCommunityCare/Lifeline/Pages/default.aspx

B.C. Housing also has programs for seniors with low incomes. For information on low-cost housing for seniors, see Chapter 3, under Low-cost housing.

The *BC Seniors' Guide* is available in English, French, Chinese, and Punjabi and contains information on resources, services, and programs for older adults. You can order a free copy by calling the number below, or download a PDF file from:

www.gov.bc.ca/seniorsguide

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.

BC Seniors' Guide

Toll-free: 1 877 952-3181

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/products_categories/publications/

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.

In Vernon, there are many activities for seniors. For more information, contact:

NexusBC Community Resource Centre-
Seniors Services

#102-3201 30th Street

Tel: 250 545-0585

E-mail: seniors@nexusbc.ca

www.nexusbc.ca

Halina Senior Citizen's Centre

3310 37 Avenue

Tel: 250 542-2877

Schubert Centre

3505 30th Avenue

Tel: 250 549-4201

www.schubertcentre.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. For help, contact the nearest public health unit. Look in the blue pages of the telephone book after the Government of British Columbia section, under Health Authorities.

Boys & Girls Club of Vernon provides a supportive place for children and youth to experience new opportunities and develop confidence.



Boys & Girls Club of Vernon
3300 37th Avenue
Tel: 250 542-3121
E-mail: vernon@boysandgirlsclubs.ca
www.boysandgirlsclubs.ca

Teen Junction provides youth (ages 13-18) with a safe, non-judgemental, substance-free environment. It also provides healthy dinners and snacks to hungry Vernon youth 5 days per week.

Teen Junction
3104 37th Avenue
Tel: 250 275-3117
E-mail: info@junctionyouth.ca
www.teenjunctionyouthcentre.ca

For counselling and support services for youth, individuals and families, contact:
North Okanagan Youth and Family Services Society
3100 32nd Avenue
Tel: 250 545-3572
E-mail: reception@noyffs.org
www.noyffs.org

Big Brothers Big Sisters of the Okanagan matches a child with an adult. The adult acts like an older brother or sister.

Big Brothers Big Sisters of the Okanagan
3402 27th Avenue
Tel: 250 545-7568
www.bigs.bc.ca

For information on programs and services for young children and their families, contact:
North Okanagan Early Childhood Development Coalition
www.noecdcoalition.ca

Can We Help You? Community Directory
www.canwehelpyou.ca

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.

Options for Sexual Health operates sexual and reproductive health clinics in communities across British Columbia. For information, call toll-free: 1 800 739-7367 or visit: www.optionsforsexualhealth.org

Support for gay, lesbian, and transgender people

There are agencies where gays and lesbians, and transgender people can go for information and advice in their own language.

B.C.'s Queer Resource Centre (Qmunity)
Toll-free: 1 800 566-1170
www.qmunity.ca
www.gayokanagan.net

Gay and lesbian youth can get information and advice at the Pride Education Network website:
E-mail: info@pridenet.ca
www.pridenet.ca

Parents of gay and lesbian children can get information and advice at PFLAG (Parents,

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Families, and Friends of Lesbians and Gays).
Visit the website at: 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.

In Vernon, there are many organizations that support families.

Family Resource Centre Society for the North Okanagan
#201-3402 27th Avenue
Tel: 250 545-3390
E-mail: info@vernonfrc.ca
www.vernonfrc.ca

North Okanagan Youth and Family Services Society
3100 32nd Avenue
Tel: 250 545-3572
E-mail: reception@noyfss.org
www.noyfss.org

Boys & Girls Club of the Okanagan
3300 37th Avenue
Tel: 250 542-3121
E-mail: vernon@boysandgirlsclubs.ca
www.boysandgirlsclubs.ca

Can We Help You? Community Directory
www.canwehelpyou.ca

Parent Support Services Society

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

There are also support groups for grandparents raising grandchildren.

Grandparents Raising Grandchildren
Toll-free: 1 877 345-9777 (Monday, Tuesday, Thursday, and Friday from 11 a.m. to 3 p.m.)
E-mail: GRGline@parentsupportbc.ca

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. If you are a low-income working family with children, you may be eligible for the B.C. Benefits Family Bonus. To find out about these benefits, call 1 800 387-1193 or visit the website at: www.servicecanada.gc.ca/eng/goc/cctb.shtml. You can also talk with a settlement worker at Vernon and District Immigrant Services Society to get more information. Or, to find a settlement agency near you, visit: www.cic.gc.ca/english/newcomers/map/services.asp

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 out 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.health.gov.bc.ca/ccf/faq.html
- *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.

For more information about licensed child care, contact the licensing officer:

Community Care Licensing Branch
Interior Health Authority – Licensing
Program Office

Tel: 250 549-5707

E-mail: licensingdirect@interiorhealth.ca
www.health.gov.bc.ca/ccf/licensing_offices.html

To find a licensed child care centre near you, visit: 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

In Vernon, contact:

Vernon Child Care Resource and Referral
3300 37th Avenue

Tel: 250 542-3121 extension 111

E-mail: crrrvernon@boysandgirlsclubs.ca
www.childcarechoices.ca/main/Interior/Vernon/

Chapter 7: Help for Individuals and Families

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 or at the Vernon Health Unit.

Vernon Health Unit
1440 14th Avenue
Tel: 250 549-5700

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.ccr.bc.ca

In Vernon, the Child Care Resource and Referral Program can help you find childcare and help answer your questions.

Vernon Child Care Resource and Referral
3300 37th Avenue
Tel: 250 542-3121 extension 111
E-mail: ccrrvernon@boysandgirlsclubs.ca
www.childcarechoices.ca/main/Interior/Vernon/

You can also:

- Ask a settlement worker at your immigrant service agency for help. To find the immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp
- 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, 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_promo.htm

To find out if you are eligible for the Child Care Subsidy, visit: www.mcf.gov.bc.ca/childcare/eligibility.htm

Contact Service BC for information and forms. 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 or visit the website: www.mcf.gov.bc.ca/childcare/rates.htm



In Vernon, contact:

Vernon Child Care Resource and Referral
3300 37th Avenue
Tel: 250 542-3121 extension 111
E-mail: crrvernon@boysandgirlsclubs.ca
www.childcarechoices.ca/main/Interior/Vernon/

You can also contact:

Vernon and District Immigrant
Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or, to find a settlement agency near you
visit: www.cic.gc.ca/english/newcomers/map/services.asp

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.

You can also talk to a settlement worker at your local immigrant settlement agency.

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

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 and 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/rates.htm to download the *Child Care Subsidy Rate Table*.

Vernon Child Care Resource & Referral
3300 37th Avenue
Tel: 250 542-3121 extension 111
E-mail: crrvernon@boysandgirlsclubs.ca
www.childcarechoices.ca/main/Interior/Vernon/

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

Vernon Child Care Resource & Referral
3300 37th Avenue
Tel: 250 542-3121 extension 111
E-mail: crrvernon@boysandgirlsclubs.ca
www.childcarechoices.ca/main/Interior/Vernon/

You can also contact the Vernon licensing officer.
Interior Health Authority Licensing Office
Tel: 250 549-5707
www.health.gov.bc.ca/ccf/licensing_offices.html

Chapter 8: Cars and Driving

- Driving in B.C.
- Insurance
- Driver's licence
- Traffic laws
- Car crashes
- Buying a car
- Winter and summer driving



Steve Austin Photography & Design

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) 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

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.

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.



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/autoplan/broker

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/autoplan/moving/moving-to/newres-discount

Driver's licence



ICBC

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 first, such as knowledge, vision, or road tests. Go to the Driver Licensing section of the ICBC website (www.icbc.com) to find out what you need to do.



Chapter 8: Cars and Driving

- 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
- 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/faqs/questions/student-out-of-province-licence

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. 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 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/driver-licensing/getting-licensed/pass-veh/roadsense-drivers and download Chapter 4 of the *Learn to Drive Smart* guide. You can also take a practice test at: www.icbc.com/driver-licensing/getting-licensed/pass-veh/opkt

In Vernon the driver licensing office is at:

Service BC
3201 30th Street
Tel: 250 549-5511
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
- 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/driver-licensing/getting-licensed



To apply for driver's licence in Vernon you should go to the Service BC Centre.

Service BC
3201 30th Street
Tel: 250 549-5511
www.servicebc.gov.ca/locations/vernon.html

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/driver-licensing/driving-guides. 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/driver-licensing/getting-licensed/pass-veh/opkt. They will help you get ready for the test.

When you are ready to take the knowledge test, visit the ICBC licensing office.

Vernon Service BC
3201-30th Street
Tel: 250 549-5511

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 practice more. Ask the examiner when you can take the test again.

You will have to make an appointment to take a road test. Contact the ICBC driver licensing office.

Vernon Service BC
3201-30th Street
Tel: 250 549-5511

There are fees for the knowledge test, road test, and to get a driver's licence.

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/driver-licensing/getting-licensed/graduated-licensing 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 practice driving with this licence, but you must always have someone sitting next to you who is 25 years of age (or older)

Chapter 8: Cars and Driving

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/licensing/lic_getlic_passenger_learner.asp

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.

To get a licence in Vernon, contact:

Service BC
3201 30th Street
Tel: 250 549-5511

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/driver-licensing/getting-licensed/graduated-licensing/novice-stage

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

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 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

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.



ICBC

- 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.

You can find details about child safety seats in the Road Safety section of: www.icbc.com/road-safety/safer-drivers/child-seats. Some information is available in Chinese and Punjabi.

You can also find details about child safety seats at Transport Canada, which provides translation of information in Arabic, Chinese (simplified) Punjabi, Somali, and Spanish at: www.tc.gc.ca/eng/roadsafety/safedrivers-childsafety-car-time-stages-1083.htm

- 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/
- 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.bcaaroadsafety.com/child-passenger-safety

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

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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.

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

In Vernon, you can pay in person at the Service BC Centre, 3201 30th Street, phone 250 549-5511.

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 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

You have to pay to park on the street in downtown Vernon. Be sure to check the signs on the street. In the downtown core you have to pay to park from 9 a.m. to 6 p.m., Monday to Saturday. Sunday parking is free.

Look for the parking meters. There are some 30-minute, two-hour and four-hour parking spots.

You will pay a fine if you get a ticket for parking in a no parking area or if you do not put enough money in a parking meter.

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.

If you have any questions please see the person at the front counter of the Bylaw Division offices at the City of Vernon, or call them.

Bylaw Division
City of Vernon
3001 32nd Avenue
Tel: 250 550-3505

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.



For more information about parking in Vernon, including a map of parking lots and information about applying for a disabled parking pass, visit the City of Vernon website: www.vernon.ca/transportation/parking.html

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 Vernon RCMP non-emergency number.
Tel: 250 545-7171

Reporting to ICBC

You can call ICBC 24 hours a day, 7 days a week.

Dial-a-Claim

Toll-free (B.C., Canada, and the United States): 1 800 910-4222

You can also report some claims (collision, theft, and vandalism) online at: www.icbc.com/claims/report-online

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. 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.

Check the yellow pages in a phone book or search: 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.

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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.

For more information you can contact the Service BC office in Vernon and ask about vehicle inspections.

Service BC
3201 30th Street
Tel: 250 549-5511

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 or 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, or ICBC at: www.icbc.com/road-safety/safer-vehicles
- ☐ 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. 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 or Shiftintowinter.ca for up-to-date road conditions and driving tips. You can also find driving routes for cities and regions across British Columbia: www.hellobc.com/british-columbia/transportation-maps/maps.aspx. The distance chart (www.th.gov.bc.ca/popular-topics/distances/calculator.asp) will tell you how far away other cities and towns are, and how long it will take to drive there. For example, Vernon is 442 kilometres from Vancouver. It takes about 4.5 hours to drive from Vernon to Vancouver.

Winter driving

Vernon experiences cold weather and heavy snowfall in the mountains during the winter months. Be prepared! It is important to get your car ready for winter driving. To winterize your car, you need to do these things:

- 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.
- 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.

Chapter 8: Cars and Driving

- 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

Summer driving

Vernon experiences hot temperatures in the summer months. On hot 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.



Brigitt Johnson

Chapter 9: Employment and Business

- Social Insurance Number
- Finding a job
- 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



Steve Austin Photography & Design

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

In Vernon, the Service Canada Centre is located at 3202 31st Street, or phone 250 545-2125.

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

Finding a job

Most companies in Vernon are small businesses: more than 90% of all businesses have fewer than 20 people working for them.

Other main industries in Vernon include resource activities, government, retail services, manufacturing, and tourism.

The larger employers include Interior Health, School District 22, Tolko, Kal Tire, and Silver Star Mountain. For more information about the economy in Vernon visit these websites: www.investvernon.ca

www.welcomevernon.ca

Chapter 9: Employment and Business

Where to look for a job

In Vernon, there are several programs and services to help people find a job:

- Vernon and District Immigrant Services Society has employment counselors, information about jobs, and can help you with job applications and your credentials (diplomas and certificates).

Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

- Community Futures Development Corporation-North Okanagan is the WorkBC Employment Services Centre for Vernon. You can look at the job listings on the bulletin boards or on the computer. Staff there can also help you with your resumé and give advice about how to find and apply for a job.

Community Futures Development

Corporation-North Okanagan

WorkBC Employment Service Centre

3105 33rd Street

Tel: 250 545-2215

E-mail: info@futuresbc.com

www.futuresbc.com

- NexusBC Community Resource Centre offers the Skills Connect for Immigrants Program, as well as other services, to help people new to Canada find work.

NexusBC Community Resource Centre
Services for Jobseekers

#102-3201 30th Street

Tel: 250 545-0585

www.nexusbc.ca/jobseekers

Other helpful resources:



- To find job postings in B.C., visit the WorkBC website at: www.workbc.ca
- Visit the Working in Canada website at: www.workingincanada.gc.ca to find jobs and explore careers.
- BC Public Service Job Postings are at: 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.

Talk to the people at the WorkBC Employment Service Centre at Community Futures Development Corporation-North Okanagan. They will help you with your résumé and cover letter.

WorkBC Employment Service Centre
Community Futures Development
Corporation-North Okanagan
3105 33rd Street
Tel: 250 545-2215
E-mail: info@futuresbc.com
www.futuresbc.com

Friends or workers at Vernon and District Immigrant Services Society, #100-3003 30th Street, Tel: 250 542-4177, www.vdiss.com may be able to help you write a résumé. Or, find the list of agencies at: www.cic.gc.ca/english/newcomers/map/services.asp. 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

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

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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 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



Employment programs

There are courses to teach you how to look for a job. There are also job training programs. Go to the WorkBC Employment Service Centre or Vernon and District Immigrant Services Society to learn about training programs in your area. You can learn about how to find a job, how to do an interview, and how to be successful in your job.

WorkBC Employment Service Centre
Community Futures Development
Corporation-North Okanagan
3105 33rd Street
Tel: 250 545-2215
E-mail: info@futuresbc.com
www.futuresbc.com

Vernon and District Immigrant
Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or, to find the immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp

The Skilled Trades Employment Program (STEP) helps people who want to work in skilled trades. If you are already a skilled worker, STEP can help you get your skills recognized, get the certification you need, and connect with training programs and employers.

The Vernon STEP representative can be contacted at:
STEP Southern Interior
#104-151 Commercial Drive
Kelowna B.C. V1X 7W2
Tel: 250 859-3443
E-mail: STEPsouth@bccassn.com
www.stepbc.ca

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 B.C. Human Rights Coalition. If you want to make an official complaint, contact the B.C. Human Rights Tribunal. You can get guides and complaint forms at: 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 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

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financial support for an assessment. For more information, visit these websites:

- www.skillsconnect.ca
- 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.

For information about your profession, you can also contact:

Vernon and District Immigrant
Services Society
#100-3201 30th Street
Tel: 250 542-4177
www.vdiss.com

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. 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.



- Ask about the Skills Connect for Immigrants Program. This program can help you move into a new career. Services include career planning, skill upgrading, assessments, and help with understanding language and practices in the workplace. For information, visit: www.welcomebc.ca/Work/fqr/fqr-qualifications/skills-connect.aspx
- Contact the InfoCentre for Skilled Immigrants at: www.skilledimmigrants.vpl.ca
- In Vernon, contact: NexusBC Community Resource Centre
#102-3201 30th Street
Tel: 250 545-0585
www.nexusbc.ca/jobseekers.htm
- Vernon and District Immigrant Services Society may also be able to help.
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

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. Visit: www.welcomebc.ca/Guides. New guides are regularly being added, so if there is no guide for your occupation, please come back and visit the page again.

To learn more, you can also contact:

- International Credential Evaluation Service (ICES) at: www.bcit.ca/ices
- Canadian Information Centre for International Credentials at: www.cicic.ca/2/home.canada
- Skills Connect for Immigrants Program at: www.welcomebc.ca/Work/fqr/fqr-qualifications/skills-connect.aspx
- Skilled Immigrant InfoCentre at: www.skilledimmigrants.vpl.ca

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

The Employment Standards Branch Office closest to Vernon is in Kelowna:

Employment Standards Branch Office
1690 Powick Road
Kelowna, B.C. V1X 7G5
Tel: 250 861-7404

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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

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 paycheck to pay for the following:

- **Canada Pension Plan (CPP):** When you work in Canada, some money is deducted from your paycheck. 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.



- **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

The minimum wage in British Columbia is \$10.25 per hour. Both full-time and part-time workers must get at least the minimum wage. 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.

For more information, including a separate minimum wage for people who serve alcohol in restaurants and bars, visit: www.labour.gov.bc.ca/esb/facshs/min-wage.htm

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

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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. 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

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



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

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

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/. In Vernon, go to the Service Canada Centre at 3202 31st Street, or phone 250 545-2125.

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.

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Vernon Income Assistance Office
Ministry of Social Development
and Social Innovation
2600 48th Avenue
Toll-free: 1 866 866-0800
www.sd.gov.bc.ca

You may also call Service BC.

Service BC Vernon
3201 30th Street
Tel: 250 549-5511
www.servicebc.gov.bc.ca/locations/Vernon.html

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. 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.

For advice, you can contact the B.C. Human Rights Coalition. To make an official complaint, contact the B.C. Human Rights Tribunal. You can get guides and complaint forms at: 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.

You can watch videos about harassment, discrimination, and human rights in English, Mandarin, and Punjabi at: 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



Vernon is a good place to start a business. You can help provide goods and services for the 83,000 people who live in the North Okanagan.

Community Futures North Okanagan has information to help businesses start and help them grow.

Community Futures Development Corporation-North Okanagan
3105 33rd Street
Tel: 250 545-2215 extension 200 (intake office for starting your own business)
E-mail: info@futuresbc.com
www.futuresbc.ca

You can also get information from these other agencies in Vernon.

Greater Vernon Chamber of Commerce
#102-2901 32nd Street
Tel: 250 545-0771
E-mail: info@vernonchamber.ca
www.vernonchamber.ca

Downtown Vernon Association
#101-3334 30th Avenue
Tel: 250 542-5851
E-mail: info@downtownvernon.org
www.downtownvernon.com

City of Vernon Economic Development Office
3400 30th Street
Tel: 250 550-3249
E-mail: info@investvernon.ca
www.investvernon.ca

Welcoming Communities Vernon
www.welcomevernon.ca

There are many rules for starting a business. Businesses must be registered and, in some cases, licensed by the government. There are government programs that can help you start a business.

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

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

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French. You can also watch educational videos online, at: www.smallbusinessbc.ca/seminars/videos

Small Business BC

Toll-free: 1 800 667-2272

E-mail: askus@smallbusinessbc.ca
www.smallbusinessbc.ca

There is also good information at:
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.

Where to go for help

Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

WorkBC Employment Service Centre Community Futures Development Corporation-North Okanagan

3105 33rd Street

Tel: 250 545-2215 extension 219

E-mail: info@futuresbc.com

www.futuresbc.com

Service BC

3201 30th Street

Tel: 250 549-5511

www.servicebc.gov.ca/locations/vernon.html

B.C. Human Rights Coalition

1202 – 510 West Hastings Street

Vancouver, B.C. V6B 1L8

Toll-free: 1 877 689-8474

www.bchrcoalition.org

B.C. Human Rights Tribunal

1170 – 605 Robson Street

Vancouver, B.C. V6B 5J3

Toll-free: 1 888 440-8844

www.bchrt.bc.ca

Canadian Human Rights Commission

Toll-free: 1 888 214-1090

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

Employment Standards Branch

Mailing address:

PO Box 9570 Stn Prov Govt

Victoria, B.C. V8W 9K1

Tel: 1 800 663-3316

www.labour.gov.bc.ca/esb/

Kelowna

102-1690 Powick Road

Kelowna, BC V1X 7G5

Phone: 250 861-7404

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



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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, and 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

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 B.C. Human Rights Coalition. See the listing at the end of this chapter. To make an official complaint, contact

the B.C. Human Rights Tribunal. You can get guides and complaint forms from the website at: 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. You can watch videos about human rights in English, Mandarin, and Punjabi at: 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

Vernon Court Services
(Provincial and Supreme Courts)
3001 27th Street
Tel: 250 549-5422

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. To find a victim service program in your community, call VictimLink BC at 1 800 563-0808. They are available 24 hours a day.

In Vernon, for support and information about reactions to trauma, court orientation, case progress and other service programs, contact:

North Okanagan RCMP Victims Assistance Program
3402 30th Street
Tel: 250 260-7171
www.rdno.ca/index.php/services/community-services/victims-assistance

For counselling support, information and referrals, victims of assault, violence or abuse can also contact:

Specialized Victims Assistance Program
3402 27th Avenue
Tel: 250 542-3322
E-mail: svap.vernon@shaw.ca

For information about community based crime prevention programs and other resources, contact:

The Vernon Community Police Office
2900 32nd Avenue
Tel: 250 550-7840
www.vernon.ca/public_safety/community_policing/index.html

Chapter 10: The Legal System

The police



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Some larger cities in British Columbia have their own municipal police. But in most communities, the Royal Canadian Mounted Police (RCMP) is the only police. The RCMP is Canada's national police force.

Role of the police in Canada

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.

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. In Vernon, the police non-emergency number is 250 545-7171. 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

In Vernon, the Royal Canadian Mounted Police (RCMP) provide police services.

Vernon RCMP

3402 30th Street

Tel: 9-1-1 for emergencies

Tel: 250 545-7171 for non emergencies

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

Complaints against the police

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

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 the RCMP for help.

Vernon RCMP
Tel: 250 545-7171 for non-emergencies

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 (WAVAW) Rape Crisis Centre at 1 877 392-7583
www.wavaw.ca

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.

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

Chapter 10: The Legal System

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 Vernon and District Immigrant Services Society about these services.

Vernon and District Immigrant
Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

Or, to find the immigrant settlement agency in your area, visit: www.cic.gc.ca/english/newcomers/map/services.asp

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.

To find the Family Justice Centre nearest you, contact Service BC.

Toll-free: 1 800 663-7867
www.clicklaw.bc.ca/helpmap/service/1019

For information on family law in B.C., visit the Legal Services Society's family law website at: www.familylaw.lss.bc.ca

In Vernon, contact:

Vernon Family Justice Centre
#202-3203 30th Street
Tel: 250 549-5644

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.
- Check the yellow pages in your phone book or search: 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

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: 1 877 426-4066
www.lss.bc.ca



Vernon Legal Aid

Arthur Channer, Barrister & Solicitor
Suite E, 3105 31st Avenue
Tel: 250 545-3666

People with low incomes may be able to get family law advice from the Family LawLINE.
Toll-free: 1 866 577-2525

For help with questions and procedures to do with welfare, employment insurance, disabilities or landlord/tenant issues contact:

Vernon Legal Advocacy Program
(The People Place)
#302-3402 27th Avenue
Tel: 250 558-3850 extension 214
E-mail: legaladvocate@vwts.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

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
www.bcceas.ca

Clicklaw

Clicklaw is a website with legal information and education for the public from more than 25 organizations: 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

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

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
lawlessons.ca/court-education

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

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Multilingual Legal website

The Multilingual Legal website has legal information in several languages for community workers and newcomers. Visit: www.mosaicbc.com/multilingual-legal-publications

People's Law School

People's Law School produces booklets 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
Tel: 604 331-5400
www.publiclegaled.bc.ca

PovNet

PovNet has information about poverty law problems at: www.povnet.org

For more information

North Okanagan RCMP

Victims Assistance Program
3402 30th Street
Tel: 250 260-7171
www.rdnno.ca/index.php/services/community-services/victims-assistance

Vernon Legal Aid

Arthur Channer, Barrister & Solicitor
Suite E, 3105 31st Avenue
Tel: 250 545-3666

Vernon Legal Advocacy Program

(The People Place)
#302-3402 27th Avenue
Tel: 250 558-3850 extension 214
E-mail: legaladvocate@vwts.ca

The Vernon Community Police Office

2900 32nd Avenue
Tel: 250 550-7840
www.vernon.ca/public_safety/community_policing/index.html

Can We Help You? Community Directory

www.canwehelpyou.ca

B.C. Human Rights Coalition

1202 – 510 West Hastings Street
Vancouver, B.C. V6B 1L8
Toll-free: 1 877 689-8474
www.bchrcoalition.org

B.C. Human Rights Tribunal – Vancouver

1170 – 605 Robson Street
Vancouver, B.C. V6B 5J3
Toll-free: 1 888 440-8844
www.bchrt.gov.bc.ca

Canadian Human Rights Commission

Toll-free: 1 888 214-1090
www.chrc-ccdp.ca/default-eng.aspx

**Immigrant Legal –
B.C.'s Immigrant Tool Kit**
www.immigrantlegal.ca

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



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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
Toll-free: 1 800 622-6232 (1 800 O-Canada)
canada.ca

In Vernon, the Service Canada Centre is at:
Service Canada Centre
3202 31st Street
Tel: 250 545-2125

Or, to find a Service Canada location near you, visit: www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi?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.

Chapter 11: Government and Citizenship

Federal elections must be held on the third Monday in October every four years following the most recent general election. The last federal election was on May 2, 2011. The Prime Minister may ask the Governor General to call an earlier election.

There are 36 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.

Vernon is in the federal riding of North Okanagan-Shuswap.

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

For more information about voting in federal elections, contact Elections Canada.

Elections Canada
257 Slater Street
Ottawa, Ontario, K1A 0M6
Toll-free: 1 800 463-6868
www.electionscanada.ca

You can also visit the nearest Service Canada office.

Service Canada Centre
3202 31st Street
Tel: 250 545-2125
Toll-free: 1 800 622-6232 (1 800 O-Canada)
www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi?ln=eng

Provincial government: Government of British Columbia

There are 10 provinces and 3 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

You can get information about B.C. government departments at Service BC. In Vernon, you can go to the Service BC office for government services, including applying for birth, marriage and death certificates, driver's licenses, and B.C. medical services plan registrations.

Service BC Vernon
3201 30th Street
Tel: 250 549-5511

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.

Toll-free: 1 800 663-7867
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.

Vernon is in the provincial riding of Vernon-Monashee.

Find your MLA at this website:
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

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
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 usually provide fire protection, garbage collection, drinking water, sewers, and recreation (parks and community centres). You can pay property taxes and some utility bills, get a licence to operate your business, or register to vote in a general local election at Vernon City Hall.

City of Vernon
3400 30th Street
Tel: 250 545-1361
www.vernon.ca

Telephone numbers for local governments are listed in the blue pages of the telephone book, under Municipalities and Regional Districts.

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.

Vernon is in the Regional District of North Okanagan. The regional district provides library and recreation facilities, as well as water and environmental services in the region.

Chapter 11: Government and Citizenship

Regional District of North Okanagan
9849 Aberdeen Road
Coldstream B.C. V1B 2K9
Tel: 250 550-3700
E-mail: info@rdno.ca
www.rdno.ca

Local government elections

As of 2014, municipalities and regional districts will hold elections in October, every four years. Voters will elect mayors, councillors, and regional district directors.

The City of Vernon is governed by a mayor and six councillors.

When voters elect their local government representatives, they also elect school board trustees. Vernon is in Vernon School District 22. For information about Vernon School District 22, see Chapter 6.

School District 22
1401 15th Street
Tel: 250 542-3331
E-mail: info@sd22.bc.ca
www.sd22.bc.ca

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
You can also visit the website at:
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.



Contact the Vernon and District Immigrant Services Society for a list of cultural groups.

Vernon and District Immigrant Services Society

#100-3003 30th Street

Tel: 250 542-4177

www.vdiss.com

Visit the *Can We Help You?* Community Directory website. It will help you find important community information and organizations. www.canwehelpyou.ca

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

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.

Legislation may change and up-to-date information can be found on the CIC website.

Citizenship and Immigration Canada
Help Centre

Toll-free: 1 888 242-2100

www.cic.gc.ca/english/helpcentre

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

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

Chapter 11: Government and Citizenship

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

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

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

Citizenship classes

You may want to join a citizenship class to help you prepare for the citizenship test. For information, call your local immigrant settlement agency, school, community college, or library.

Vernon and District Immigrant Services Society
#100-3003 30th Street
Tel: 250 542-4177
www.vdiss.com

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 practice sample questions on the Internet. For more information, visit: 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.

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

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/information/applications/guides/5445ETOC.asp#appendixA

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.

Chapter 11: Government and Citizenship

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 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



Steve Austin Photography & Design

Cultural activities

There are many places for people to enjoy cultural activities in Vernon. You can go to community centres, neighbourhood houses, theatres, museums, art galleries and historical sites. Many 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).

Vernon has a busy arts community. The Community Arts Centre has creative programs all year. People can visit, look at the work of local artists, or sign up for a class: painting, drawing, spinning, weaving, rock hounding and gardening, for example.

Vernon is also home to the Vernon and District Performing Arts Centre, the Vernon Museum and Archives, the Vernon Public Art Gallery, Powerhouse Theatre and numerous other galleries and live theatre groups. The Okanagan Science Centre offers a variety of

programs and interesting exhibits. See the listings below for contact information.

You can get information about cultural activities from *The Morning Star* newspaper's Community Calendar, the library, or visit:

The Morning Star
www.vernonmorningstar.com

Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
Toll-Free: 1 800 665-0795
E-mail: info@vermontourism.com
www.tourismvernon.com/index.php/things-to-do/events

City of Vernon
3400 30th Street
Tel: 250 545-1361
www.vernon.ca
www.vernonevents.ca

Chapter 12: Community, Culture and Sports

For information about cultural activities in Vernon, contact the visitor centre.

Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
www.tourismvernon.com

You can also contact these groups:

Greater Vernon Recreation Services
Tel: 250 545-6035
www.greatervernonrecreation.ca

Vernon Community Arts Centre
Tel: 250 542-6243
www.vernonarts.ca

Vernon & District Performing Arts Centre
Tel: 250 549-7469
www.ticketseller.ca

Vernon Public Art Gallery
Tel: 250 545-3173
www.vernonpublicartgallery.com

Greater Vernon Museum & Archives
Tel: 250 542-3142
www.vernonmuseum.ca

Okanagan Science Centre
2704 Highway 6
Tel: 250 545-3644
www.okscience.ca

Arts Council of the North Okanagan
www.vernonarts.ca

Downtown Vernon Association
#101-3334 30th Avenue
Tel: 250 542-5851
www.downtownvernon.com

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 under Volunteer Services.

Contact an organization directly if you are interested in volunteering for it.

For a list of volunteer centres across British Columbia, contact Volunteer BC.

Volunteer BC
E-mail: volunteerbc@gmail.com
www.volunteerbc.bc.ca

In Vernon, contact Volunteer Services at NexusBC Community Resource Centre.
NexusBC Community Resource Centre-
Volunteer Services
Tel: 250 545-0585
www.volunteervernon.ca

Visit the *Can We Help You?* Community Directory and search for "volunteer".
www.canwehelpyou.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 guide with a list of programs, their times, and how much they cost. Community centre programs are usually not expensive.

For information about recreation and fitness programs in Vernon, contact the Greater Vernon Recreation Services or talk to the people at the visitor centre.

Greater Vernon Recreation Services
3310 37th Avenue
Tel: 250 545-6035
www.greaternonrecreation.ca

Also, for program information look for the Leisure Guide to recreation services, which is published three times per year in spring, fall and winter.

Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
www.tourismvernon.com

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.

There are many activities for seniors in Vernon. For information, contact:

NexusBC Community Resource Centre-Seniors Services
#102-3201 30th Street
Tel: 250 535-0585
www.northokanagan seniors.ca

Halina Senior Citizen's Centre
3310 37th Avenue
Tel: 250 542-2877

Schubert Centre
3505 30th Avenue
Tel: 250 549-4201
www.schubertcentre.ca

Libraries



You can borrow books, magazines, CDs, DVDs, and eBooks from the Vernon branch of Okanagan Regional Library. It has books for adults and children, and easy-reading books.

The library also has books in Spanish, Punjabi, French, Chinese, German and Italian. Press Display is an online service with 1700 newspapers from 92 countries in 48 languages. You can connect with Press Display through the library website.

Chapter 12: Community, Culture and Sports

The Vernon library has programs and activities for children, including homework help, storytelling, reading programs and crafts. There are also programs for teens including book and other clubs, and events.

The library is also a good place to meet people. The Vernon library has programs and book clubs for adults. There are also special services for people with disabilities – for example, talking books for people who do not see well.

Library staff can help you find information on almost any topic. Libraries also have computers you can use to find information, write letters or send e-mail. Some library services are available to you on your own computer.

Vernon Branch
Okanagan Regional Library
2800 30th Avenue
Tel: 250 542-7610
www.orl.bc.ca/branches/vernon

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

Sports and outdoor activities

There are activities for the whole family in Vernon and the North Okanagan.

Vernon has world-class golf, mountain, ski and wellness resorts; great beaches; hiking and mountain biking trails; farmers' markets; and festivals that are fun for the whole family.

People in Vernon like to golf, play tennis, baseball, and soccer, and swim in summer; and skate and ski in winter. They also like adventure sports like rock climbing or paddle-boarding on the lake.

In summer, hiking and biking are very popular. You can get the Greater Vernon Hiking and Biking Routes, and other trail brochures from these locations:

- Greater Vernon Recreation Services
3310 37th Avenue
Tel: 250 545-6035
- Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
- Regional District of North Okanagan
9848 Aberdeen Road
Coldstream B.C. V1B 2K9
Tel: 250 550-3700

Or download trail maps from:
www.greatervernonrecreation.ca/parks-trails/

In winter, both Nordic and downhill skiing are popular. For information, visit these websites:

www.sovereignlake.com
www.winter.skisilverstar.com

For more information about the many sports and outdoor activities available in Vernon, visit:

Greater Vernon Recreation Services
3310 37th Avenue
Tel: 250 545-6035
www.greatervernonrecreation.ca

Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
www.tourismvernon.com

Virtual Vernon
www.virtualvernon.com

North Okanagan Youth Soccer
Tel: 250 545-5808
www.vernonsoccer.ca/noysa/

Hunting and fishing

There are more than 100 lakes in a one-hour drive from Vernon. Many are good fishing lakes.

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

If you want to buy a hunting licence, visit: 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

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

In Vernon, you can also buy provincial fishing and hunting licences at the Service BC Centre.

Service BC Vernon
3201 30th Street
Tel: 250 549-5511
www.servicebc.gov.bc.ca/locations/vernon.html

Freshwater fishing licences and provincial game hunting licenses 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



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Chapter 12: Community, Culture and Sports

Parks

Municipal parks



Polson Park is located near the heart of Vernon, by Highway 97 and Highway 6. The park started in 1908, when Samuel Polson gave a large piece of land to the city.

For more information about the many parks in Vernon, and a complete listing, visit: www.greatervernonrecreation.ca/parks-trails

Provincial parks and national 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 provincial parks in easy driving distance of Vernon.

- Kalamalka Lake Provincial Park is a largely undeveloped park with winding trails through natural grasslands and Ponderosa pine. Several beaches offer swimming. Hiking, horseback riding and cross-country skiing can also be enjoyed in the park.
- Kekuli Bay Provincial Park is 11 km south of Vernon, off of Highway 97 on Kalamalka Lake. There are campgrounds, a boat launch, children's playground, swimming area and a walking trail.
- Ellison Provincial Park is about 17 km east of Vernon on Okanagan Lake. Hiking trails along the rocky shore, three main beaches, camping and fishing are available. There is an underwater dive park for SCUBA diving.
- Silver Star Mountain Provincial Park is an ideal winter recreation area for skiing, snowshoeing, and snowmobiling. Alpine flower meadows are attractive in summer. Sovereign Lake Nordic Centre and Silver Star Mountain Resort are located here.

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

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.

For information about parks and campgrounds near Vernon, visit the Vernon Visitor Centre.

Vernon Visitor Centre
3004 39th Avenue
Tel: 250 542-1415
www.tourismvernon.com

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

To reserve campsites in national parks call 1 877 737-3783 or visit: 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 under Campgrounds and Recreational Vehicle Parks. You can also visit: www.campingrvbc.com

For information on national parks, call 1 888 773-8888 or visit the website at: www.pc.gc.ca



Brigitt Johnson

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

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

Chapter 13: Environment

- Garbage and recycling
- Saving energy
- Saving water
- Programs to save energy and money



Colin Baxter

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.



Garbage and 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.

Every year, about 41,400 tonnes of garbage (solid waste) is collected in the Vernon area.

In Vernon, garbage is collected by BFI Canada and taken to a landfill. If you have a problem with garbage pickup, call 250 275-0570. To find out what day your garbage is picked up, visit:

www.vernon.ca/services/operations/solid_waste/index.html

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 recycle, too.

Recycling is encouraged in Vernon. The Regional District of North Okanagan operates the Blue Bag Recycling Program. You can buy special blue bags at grocery stores and use them for newspaper, cardboard, mixed paper, tin cans, aluminum foil and containers, film and plastic containers with codes from 1-7.

To find out when recycling will be picked up, visit:

www.vernon.ca/services/operations/solid_waste/docs/recycling.html

For more information about the Blue Bag Recycling Program in Vernon, visit:

www.rdno.ca/index.php/services/engineering/solid-waste/recycling

You can also bring many other items to a drop off centre to be recycled, including

electronics, tires, propane tanks, batteries, fluorescent light bulbs, pharmaceuticals, small appliances, yard and garden waste, wood, concrete, mattresses and box springs, Styrofoam, and asphalt roofing shingles.

The Greater Vernon Regional Disposal Facility is one of six in the area. It is located at 120 Birnie Road, 4 kilometers south of Vernon on Highway 97.

For more information on what you can keep out of your garbage and where to take it, contact the Regional District of North Okanagan.

Regional District of North Okanagan
9848 Aberdeen Road
Coldstream BC V1B 2K9
Tel: 250 550-3700

A useful and easy-to-follow recycling guide, including drop off locations is at:
www.rdno.ca/docs/pullout.pdf

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

Glass is not part of the Blue Bag Recycling Program in Vernon. 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.

Chapter 13: Environment

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.

Bear Aware

Every year, many bears must be killed because of problems between people and bears. Most of these problems begin when people let bears 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 Bear Aware program at: www.bearaware.bc.ca

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.



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 or
www.livesmartbc.ca

Saving water

Because the Okanagan Valley has a hot and dry climate, saving water is very important to the people who live here. Greater Vernon Water has a Drought Management Plan in place to help protect the water supply.

Greater Vernon Water also holds classes about making a waterwise garden and understanding irrigation (watering systems for gardens and farms). For information visit:

www.rdno.ca/index.php/services/engineering/water/water-conservation

The Okanagan Basin Water Board and Okanagan Waterwise identify and work to solve water problems in the valley.

Okanagan Basin Water Board
 1450 KLO Road
 Kelowna BC V1W 3Z4
 Tel: 250 469-6270
www.obwb.ca

For tips about saving water at home, work, school, and in nature, visit:

Okanagan Waterwise
www.okwaterwise.ca

Drinking water in Vernon comes from nearby lakes. Greater Vernon Water encourages residents to help protect these lakes.

We need to save water and keep it clean. Do not put harmful chemicals such as motor oil and gasoline down toilets or drains. Take them to recycling locations. Wash cars at a professional car wash or on grass, so the soap, grease and dirt don't go into storm drains. Storm drains carry water that runs off roads to the lakes that provide our drinking water.

Okanagan Water – 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.

Chapter 13: Environment

- 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. Vernon has water sprinkling restrictions to protect against water shortages.

Stage 1 Restrictions are in effect at all times in Greater Vernon. This means that lawn and garden sprinkling is not allowed between 10 a.m. and 7 p.m. The best time to water your lawn or garden is during the coolest part of the day, between 10 p.m. and 6 a.m.

For more information about water restrictions, visit:

www.rdno.ca/index.php/services/engineering/water/water-conservation

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 centimeters.

For more information on ways to save water at home, visit: www.waterbucket.ca, or visit the website of your local government or water utility.

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

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: oee.nrcan.gc.ca/energystar/index.html

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

Regional District of North Okanagan

9848 Aberdeen Road
 Coldstream BC V1B 2K9
 Tel: 250 550-3700
 E-mail: info@rdno.ca
www.rdno.ca/index.php/services/engineering/water

Okanagan Basin Water Board

1450 KLO Road
 Kelowna BC V1W 3Z4
 Tel: 250 469-6271
www.obwb.ca

Okanagan Waterwise

www.okwaterwise.ca

Natural Resources Canada (Government of Canada)

Toll-free: 1 800 387-2000
www.nrcan.gc.ca/

LiveSmartBC

(Government of B.C.)
www.livesmartbc.ca

BC Hydro

Toll-free: 1 800 224-9376
www.bchydro.com

FortisBC

Toll-free: 1 866 436-7847
www.fortisbc.com

BC Ministry of Environment

www.env.gov.bc.ca

BC Sustainable Energy Association

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

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2. What information in this guide did you find helpful? (for example, education, health care, legal system)

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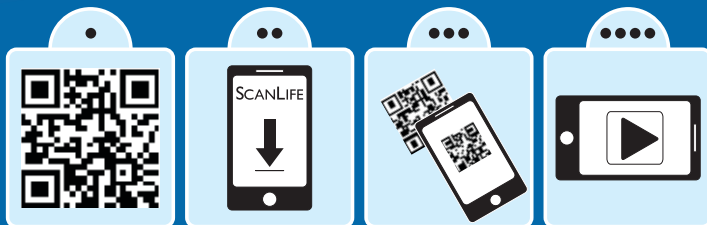
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Map of British Columbia





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