

Prince Edward Island

NEWCOMERS GUIDE



PUBLISHED BY THE POPULATION SECRETARIAT

Prince
Edward
Island

CANADA

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Welcome to Prince Edward Island

As Premier of Prince Edward Island, it is my pleasure to welcome you to our beautiful province. You have chosen a truly wonderful place to make your home.

The Government of Prince Edward Island, through the Population Secretariat, is pleased to provide you with a detailed newcomers guide to assist you in becoming more familiar with your new surroundings. It must be an overwhelming experience to move to a new location where language, culture and customs can be quite different from those you have always known. It is our hope that the information found within this document will provide you with answers to some of the questions you may have.

Newcomers have always played an important role in the growth and development of Canada, and our province is no exception. We are dedicated to making the transition from your homeland to Prince Edward Island as smooth as possible.

The Government of Prince Edward Island will continue its mandate of creating opportunities for all newcomers while building an economically, socially and culturally-diverse province.

Again, please accept my sincere welcome and best wishes as you begin to live, work, play and study in your new home, Prince Edward Island.



Robert W.J. Ghiz,
Premier of Prince Edward Island



About This Guide

This guide is written to help all newcomers to Prince Edward Island. Some may find life in PEI very different from life in the country they are leaving, some may find it very much the same. You may find that some of the information does not apply to your situation.

Inside you will find contacts, phone numbers, tips and information to help you learn our customs, laws, and way of life so you can enjoy life here. All of the information in this guide is current as of July 2010. We have done our very best to make this as accurate as possible, but some information may change.

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COMING TO CANADA



Important things to know before you leave

The information listed below is complete as of July 2010. However, it may change. For the most up to date information on documents preparation and landing procedures, please go to www.cic.gc.ca

There is also a lot of helpful information on the website for the Canadian Border Services Agency www.cbsa-asfc.gc.ca

Document preparation:

Below is a list of documents that you will need upon arrival in PEI. These will be useful and helpful for you and your family for landing procedures, settlement, employment, health, education and finding housing. You should collect the following documents before you leave your home province or country for Canada.

1. Passport or other travel documents. (Diplomatic, government service or public affairs passports are not considered acceptable for landing purposes. A private passport is required.)
2. Confirmation of Permanent Residence (COPR). This is issued by Canadian authorities.
3. Birth certificates
4. Passport Pictures
5. Marriage certificate (if applicable)
6. Family records
7. A valid driver's licence. You will also need a Driving Experience Letter from your country. This will make it easier to get your driver's licence when you come to Canada.
8. Vehicle Insurance Certificate: This official letter should come from your insurance company or agent. It will include your driving history recorded within at least five years before landing in PEI.
9. Medical and Dental records
10. Vaccination booklet, especially for your children (if any)
11. Official school records for school age children
12. Diplomas, degrees and any other proof of education
13. Academic transcripts and/or credentials evaluation report
14. Up-to-date resume and proof of work experience, including reference letters from previous and current employers
15. Professional qualification certificates: Especially for IT Professionals, Project Managers (PMP), and Accountants.
16. Proof of funds available
17. Proof of total family income up to two years before the landing date

What can you bring into Canada?

Canada has strict rules about what can and cannot be brought into the country. There are regulations about food, alcohol, nicotine products, plants, animals, vehicles and other products. To avoid problems, be sure to check in advance what is allowed to be brought to Canada. Procedures must be followed to bring certain items into the country. For more information, visit www.beaware.gc.ca

Landing Procedures

When you land in Canada, you must first report to the immigration service counter and show your immigration visa. The officer will guide you to the immigration office where you will be interviewed by the Canadian Border Service Agency. The officer will make sure your travel and immigration documents are correct. If there are no concerns, the officer will allow you to come into Canada as a permanent resident.

You must bring a valid passport with you. This must be a regular, private passport.

The officer will check that your visa has not expired. Permanent residence visas cannot be extended. Make sure you use your visa within the proper time.

The officer will ask a number of questions to make sure you are of good character and are in good health, and to verify that you plan to establish permanent residency in Canada. At this time you must also show proof of your funds. You will be asked to provide passport pictures of yourself and all accompanying applicants.

You can collect your luggage first and proceed to the immigration office, or collect it later when you are finished in the immigration office.

If the money you brought with you is more than \$10,000 in Canadian dollars, you must declare this to the Customs officer. This includes cash, securities (for example: stocks, bonds, debentures, treasury bills) and negotiable instruments in bearer form (for example: bankers' drafts, cheques, travelers' cheques, money orders).

Permanent residents can also bring personal and household effects into Canada, free of taxes and duties. These goods must have been in the person's ownership and possession and used in normal day-to-day living prior to arrival in Canada.

You should also check with PEI's Department of Finance and Municipalities to see if provincial tax must be paid on your vehicle. You can do so at www.taxandland.pe.ca

Goods for use in a business or manufacturing establishment are not exempt. Taxes and duties must be paid on these goods.

For permanent residents who wish to import their foreign vehicles, Transport Canada Safety and Emissions Standards apply. Prior to importation, inquiries should be made of the Registrar of Imported Vehicles to check the eligibility of importing a particular vehicle. Some vehicles never comply with Canadian Safety Standards. Because of their original design, such vehicles will be denied entry to Canada.

Welcome to Canada and Prince Edward Island

Canada is the second largest country in the world and has a population of more than 33 million people. It is divided into ten provinces and three territories. Prince Edward Island (PEI) is on the east coast.

PEI is the smallest province in Canada, with a population of 140,985. There are three counties in PEI: Prince, Queens and Kings. Charlottetown is the capital city and has a population of approximately 33,000. The other major centre is Summerside with a population of just over 16,000.



The Registrar of Imported Vehicles is a private agency that ensures foreign cars comply with Canada's Safety Standards. More information is available at www.riv.ca

Company-owned and leased vehicles are subject to taxes, duties and the usual customs assessment. There are no duties and taxes on non-commercial vehicles owned by a permanent resident. These include cars, motorcycles, camper trucks, motor homes, snowmobiles and pickup trucks.

The PEI Association for Newcomers to Canada

Please contact the PEI Association for Newcomers to Canada if you have any questions or concerns. The office is located at 25 University Avenue, (the second level of the Confederation Court Mall) Suite 400, Charlottetown.

The phone number is **902-628-6009**, and the e-mail is info@peianc.com, or you can visit online at www.peianc.com

The PEI Association for Newcomers to Canada can:

- Help immigrants and refugees settle in PEI.
- Provide information, training and resources to newcomers.
- Assist newcomers to become independent and to help them find employment.
- Match adult volunteers with newcomers for support and friendship.

Important Telephone Numbers

Dial 911 for all emergencies: Fire, Police, or Ambulance. Only use 911 in extreme cases where there is a threat to life or property.

Dial 1-800-565-8161 for Poison Control information.

Dial 0 for Telephone Information.

Dial 1-800-218-2885 for the Island Help Line. This is a 24 hour, bilingual, toll free, confidential and anonymous telephone service available to all Islanders that provides information, support or help in a crisis.

Dial 411 for Directory Assistance. This is used if you need help finding a phone number. There may be a small charge for this service.

Call 902-628-6009 for the PEI Association for Newcomers to Canada.

Call 902-620-3656 for the Population Secretariat.



Parts of a
telephone
number:

1-902-000-0000 ext. 103

Long Distance

Area Code

Local Distance

Extension Number

For other important numbers please refer to the inside front page of the Aliant phone book.

The area code for all of Prince Edward Island is 902. If you need to call long distance, dial 1-902 followed by the seven digit phone number. Nova Scotia uses the same 902 area code. To call other places, check the phone book for that information.

The local phone book is published every year and lists most phone numbers for private residences, businesses, non-government organizations and government departments and services in the province. The phone book is divided into three sections:

Quick Fact

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PEI's time zone is "Atlantic Time Zone" (AST) or Atlantic Standard Time.

White pages: lists all listed numbers in the province, geographically and then alphabetically.

Blue pages: lists all government related departments and services in the province, alphabetically by category of interest.

Yellow pages: lists all businesses, alphabetically by category or topic.

You can get a telephone book from the telephone company.

Important Things to Do When You Arrive

If you are coming to PEI through the Provincial Nominee Program (PNP) you must contact the Island Investment Development Inc. (IIDI) office to set up a landing appointment. Telephone: (902) 620-3628 Toll-free (no charge if you are calling from outside the Charlottetown area): 1-800-563-3734

Applying for a Social Insurance Number (SIN).

Everyone who lives in Canada must have a Social Insurance Number (SIN). Each person has their own number. It is important to have your SIN for things like employment forms, filing income tax returns, and opening a bank account.

To apply for a SIN card, you can visit a Service Canada Centre near you. To find the nearest Service Canada Centre, call 1-800-O-Canada (1-800-622-6232) or visit www.servicecanada.gc.ca

There are Service Canada offices in Montague, O'Leary, Souris, Charlottetown and Summerside. In Charlottetown, the Service Canada office is in the Jean Canfield Building on 191 University Avenue. The Service Canada office in Summerside is at 294 Church Street.

At the time you apply, you will need your permanent resident card or confirmation of permanent residency or your record of landing. You will also need your passport, refugee document, Red Cross document or single journey document for resettlement to Canada. If you do not have any of these documents or your permanent resident card, phone 1-800-622-6232.

Caution: Only show your Social Insurance Number to your employer, doctor, bank or government official if they ask for it. Do not give your SIN to anyone else. More information on page 24, 30, and 32.

You will need your SIN to register for a PEI Health Card and to open a bank account.



Register for a PEI Health Card. With this card, you can receive health care, in many cases without charge. More information on page 28.

Open a bank account at a bank or credit union. More information on page 32.

Visit Access PEI to apply for your driver's licence. Having a driver's licence is a good idea even if you do not plan to own a car. More information on page 42.

Phone the PEI Health Department at 902-368-6130 to put your name on the waiting list for a family doctor. More information on page 28.

Improve your English. Visit the PEI Association for Newcomers for information about English classes. More information on page 22.

Credential Recognition

If you apply for employment or training, you may need your qualification documents assessed or translated. For more information see 'Services That Recognize Credentials and Education' on page 25.

If you need advice about applying for a job, see the information on page 24.

FINDING A PLACE TO LIVE



Temporary Housing

When you arrive in PEI, you will need to find a place to live. You may need to find a temporary place to live while you look for a permanent residence. Some hotels offer weekly rates. Some offer housekeeping rooms which you can pay for daily, weekly or monthly. Housekeeping rooms usually have a microwave, kitchen sink, stove, oven and a small refrigerator.

Bed and Breakfast rooms are usually cheaper but offer less privacy.

Look in the yellow pages of the phone book under Motels, Hotels or Bed and Breakfast Accommodations. If you need help, call PEI Association for Newcomers to Canada at 902-628-6009.

Room and Board

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

Subletting

In cases where an individual has not completed the duration of their lease they may sublet their rental to you.

Be sure to settle what costs and responsibilities you have. It is a good idea to have a written agreement which you both sign and date.

Renting an Apartment or House

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

- the classified ads in the local newspaper.
- the Buy, Sell and Trade magazine, which can be found in many stores.
 - signs in windows of buildings and houses.
 - the internet for www.gov.pe.ca/immigration and click on 'Settling to Prince Edward Island'.

REMINDER

You are the tenant, or renter, and the person that you are paying the money, or rent, to is your landlord

When you find an apartment or house that fits your budget and your needs, make sure the building is in good repair. If you notice any damage before you move in, tell the landlord.

You do not have to pay for these damages, and you should not be held responsible.

The Rental of Residential Property Act

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

- The landlord may not enter your apartment or house without giving you 24-hours notice.
- The tenant must keep the property clean.
- The landlord can ask you for a security deposit up to the value of one month's rent. You will get this back if you clean the apartment, if there is no damage and if all your rent has been paid before moving out.
- The landlord must keep the property in good repair and safe for the tenant.



- The landlord can ask you to move if you fail to pay the rent, damage the apartment or house, have too many people living there, or you fail to obey the lease.

For more details about the responsibility of landlords and tenants go to www.irac.pe.ca

Your Lease

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

The lease will outline the terms and costs of renting and will cover such items as heat, pets, snow removal and maintenance. It will also tell you when your rent is due to be paid.

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

Pets

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

Utilities and Accessories

Heat - The cost of heating your apartment is usually part of your rent. If the apartment is advertised as 'heated,' this means the cost of heat is included in the rent. Make sure that you are aware if heat is included.

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

Hot Water - The cost of heating water is usually included in the rent price.

Lights/Electricity - Usually the renter is responsible for paying for electricity. The cost will depend on how much you use. You will need to set up an account with Maritime Electric. Visit them at 180 Kent Street (Charlottetown) or phone 1-800-670-1012.

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

The cost of a telephone, cable television or internet service is not usually included in your rent. You must arrange for and pay for these services on your own. (see Communications on page 38 for how to do this)

Snow Removal - This may or may not be included in your lease agreement. Be sure to check with your landlord. If it is not included then you will have to clear the snow on your own. In most cases, you can do this with a shovel.

If you have a long driveway, you may need to hire someone to clear the snow. Look under 'Snow Removal' in the yellow pages of the telephone book.

When you are shoveling snow, work slowly. Snow is heavy, and you can hurt your back or damage your heart if you lift too much too quickly.

Tenant (Renter) Insurance

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

You can find out more information at a local insurance company or look on the internet at www.ibc.ca

Rent Increases

Your landlord is only allowed to increase your rent once a year and then only by an amount set by the government. At this time, that amount is two per cent of what you currently pay (\$500 + 2% = \$510, for example).

If your landlord tries to raise your rent higher, you may call the Director of Residential Property through IRAC at 902-892-3501. They will be able to tell you if the rent increase is legal. They will also be able to help you

with any problems you have with your landlord or any questions you have about your lease or your apartment.

Buying a House

There are benefits of owning your own house. Buying a house is an investment and helps you and your family build wealth and credit.

To buy a house, you should have the help of a Real Estate Agent. Look on the internet at www.peirea.com or in the yellow pages under 'Real Estate.' People who are licensed to sell real estate understand the law and can help you find the kind of house you are looking for and can afford.

Where to Find Houses for Sale

- the classified ad section in the newspaper
- On the internet at www.peirea.com or www.mls.ca
- the PEI Real Estate Guide is published every second Thursday in The Guardian newspaper. It shows pictures, locations, descriptions and prices of houses.

Quick Fact

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Did you know if you want to buy a pet, there are pets in shelters looking for homes. www.peihumanesociety.com These pets were left by their owners. The pets are in good health, all needles and vaccinations are complete. You may also buy a pet from a pet store.

Open Houses

An open house is a period of time when a house that is for sale is held open for public viewing. Real estate agents often have an open house on Saturdays or Sundays. This is a good way to see inside the house and ask questions. Open houses are listed in the classified section of the newspaper or on the street near the home. Look for a sign that says 'Open House'.



Houses that are for sale have For Sale signs on the them. The signs will include the name and telephone number of the real estate agent who is selling the property. If you see a house you like, you can telephone the agent and someone will arrange for you to see the house. The average price for a home in Prince Edward Island is about \$155,000, though some will cost much more or much less.

You may need to borrow some of the money to buy a house. This type of loan is called a mortgage. You get a mortgage at a bank or a credit union. You can also go to a mortgage broker who can help you to find the best interest rate for your mortgage. You will be asked to give financial information about your income, savings and credit history to make sure you will have enough money to make your payments.

The interest rate may vary according to where you borrow the money. You can make your payments every month or every two weeks, and the money will be deducted automatically from your bank account.

When you buy a house you must first pay a deposit of around \$500-\$1000 before your offer will be taken seriously. This will be part of your down payment, which must be at least 5% of the agreed price. If your offer is not accepted, you will get this money back. The rest of your down payment will be needed when you go to see your lawyer. Your bank will provide the rest of the money to pay the seller and this will become your mortgage.

Closing Costs

Closing costs are collection fees and charges that a buyer of property must pay when closing the deal at the lawyer's office.

Depending on the type of property and the nature of your deal, these may include, but are not limited to:

Legal Fees - The fee for the lawyer's time.

Registry Fees - The cost of registering your mortgage and deed at the Registry Office, a division of the provincial government.

Appraisal Fees - The cost of an appraisal if needed by your mortgage lender.

Survey Fees - The cost of a property survey if needed by your mortgage lender.

Interest Adjustment - Interest charged by your mortgage lender from the time the deal closes to the date of the first mortgage payment period.

Fuel Equalization - The cost of furnace fuel left by the seller.

Fire Insurance - You will need to prove to your mortgage lender you have fire insurance coverage.

Property Taxes - Every homeowner must pay property taxes. Your real estate agent or lawyer can help you figure out how much you will owe.

Land Transfer Tax - This is a 1% tax levied on the purchase amount of your new home if you have lived in PEI less than 6 months, or it is your secondary place of residence. The tax is collected by your lawyer, and he or she can explain the details to you.

Heating

Most houses in PEI are heated with oil or electricity. If your house has an oil furnace, you will have to buy oil from an oil company. Look in the Yellow Pages of the telephone book under 'Oils-Fuel'.

The oil company can set a plan where your oil will be regularly delivered to your house. They will send you a monthly bill. Your oil company can also service your furnace for an additional cost. If there is oil left in the tank at the time you purchase your home, you will have to pay for the oil.

Garbage Disposal - Waste Watch Program

PEI has a 'Waste Watch' program that requires everyone to sort their garbage. Every house and apartment in Prince Edward Island is equipped with a black outdoor cart for waste and green outdoor cart for compost. Each house or apartment is also supplied a mini green cart for composting to be emptied into the larger bin.



The black cart, or waste, is picked up on a biweekly schedule. The green cart, or compost, is picked up on a biweekly schedule. There is also a blue bag program for recycling. Blue bags can be purchased at stores where groceries are sold. This material is picked up once a month. Each area of the province has a different collection schedule. For complete instructions and dates of pick up, contact the Island Waste Management Corporation. Look on the internet at www.iwmc.pe.ca or call 902 894-0330.

The Island Waste Management Corporation will provide you with a guide to help you sort your garbage into green or black carts or blue bags.

Fire Safety

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

You should have an escape plan in case of fire. Know all the exit points from your house or apartment. These are your windows as well as your doors. Some people have an escape ladder. During fall and spring

it is a good idea to change the batteries in the smoke detectors and practice using the ladder with your family.

Home Insurance

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

Water Testing

PEI has a safe supply of drinking water, but problems can occur. If you are not connected to a municipal water system and feel that your water may not be safe to drink, you can have it tested. Call the Department of Environment, Energy and Forestry toll-free at 1-866-368-5044 for information.

Canada's National Anthem (O Canada!)

O Canada!
Our home and native land!
True patriot love in all thy sons command.

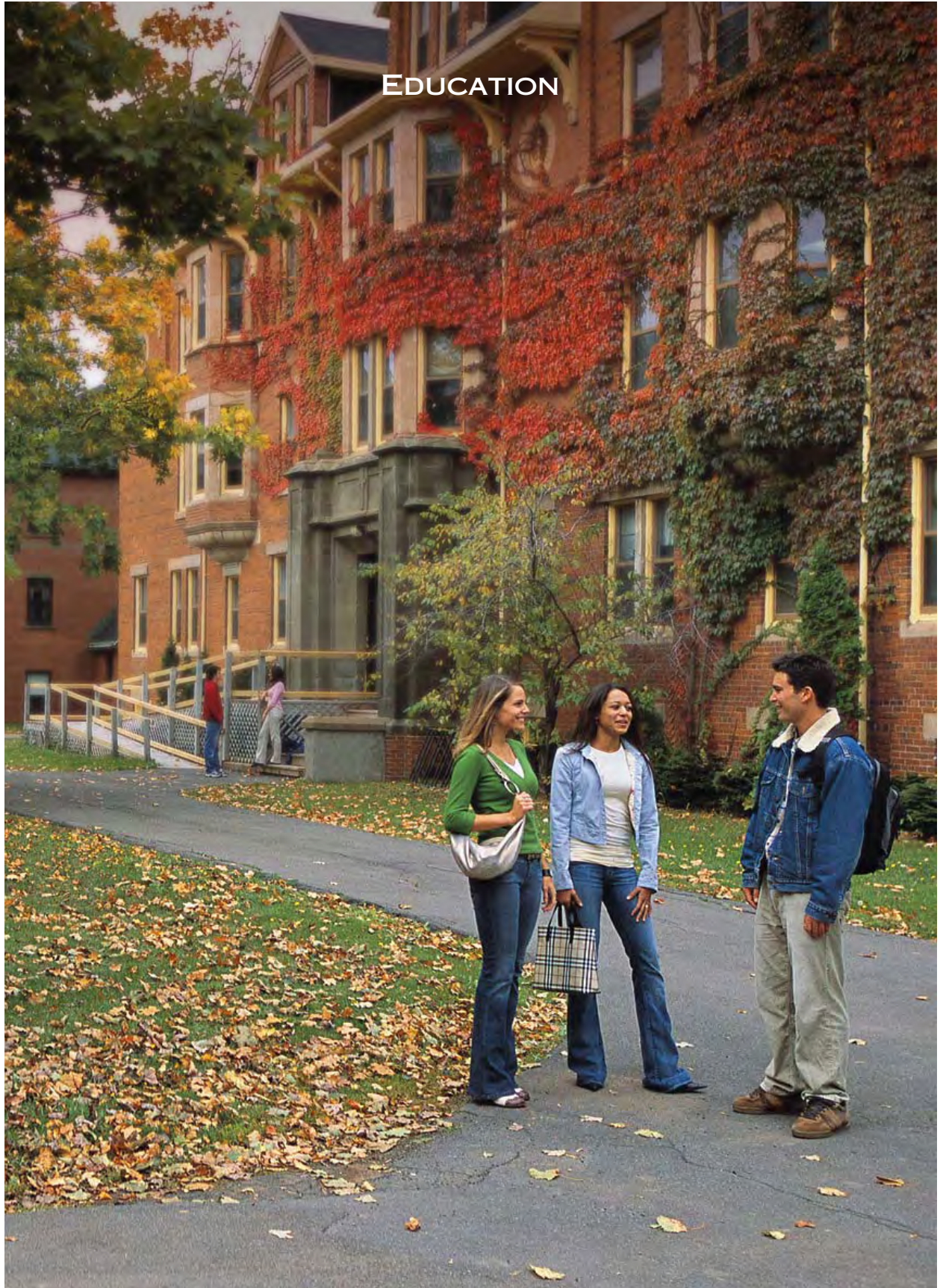
With glowing hearts we see thee rise,
The True North strong and free!

From far and wide,
O Canada, we stand on guard for thee.

God keep our land glorious and free!
O Canada, we stand on guard for thee.



EDUCATION



Children who are five years old by December 31 must be registered for school for the following September. All children are required to attend school until they are at least 16 years of age.

All public schools on PEI teach the same curriculum.

Important Things to Know

If you are a permanent resident of PEI and live in PEI, your child may have free school privileges. Your child may receive educational instruction in French or English - that choice is yours. Public education on PEI begins at kindergarten and ends at grade 12. In most cases, students attend elementary (primary) school from kindergarten through grade 6, intermediate (junior high) school from grade 7 through grade 9 and senior high school from grade 10 through grade 12.

Students are not required to write an entrance exam to enter senior high school. Students on PEI do not wear school uniforms. Boys and girls go to the same school and usually eat lunch at school. For a cost, some elementary schools may provide lunch at school. For elementary school students who can not get lunch at school, someone must make their lunch and the children must take it with them to school. Elementary students must also take a snack to school for midmorning break. Most junior and senior high schools have cafeterias where the children can buy lunch or students can bring a lunch from home.

Many schools do not allow students to bring food that contains nuts to school. Some children are allergic to nuts and nut products. Check with your child's school about their policy.



A school year lasts for 10 months, from September to June. The school day starts between 8:00 and 8:30 a.m. and ends between 2:30 and 3:15 p.m., Monday to Friday. Schools have two extended holidays: December (Christmas) Break and March Break. School is closed on statutory holidays and on teacher professional development days. Schools provide calendars listing days when classes are not held.

Schools, on PEI, may be closed because of bad weather. For example, it could be extremely cold, there could be heavy or blowing snow, or there could be ice on the roads. Radio announcements are made when this happens. It is important to listen to the radio on stormy days to know if school has been cancelled. Sometimes schools may be closed early due to bad weather. You will be asked to sign an early closure form during your orientation so that you and the school can plan ahead.

Things to Know About Schools in PEI

- Teachers are discouraged from having any physical contact with students.
- Teachers are not allowed to use physical punishment.
- Teachers are friendly and informal with students.
- Teachers like to meet with the parents.
- Students are encouraged to express their own opinions and thoughts.
- In Canada, it is against the law not to send your child(ren) to school.

All elementary schools teach the same curriculum. In intermediate school, students are allowed to make some choices about what they will study. For example, students may choose to take music classes. In senior high school, students can select from a wide range of courses. There are many types of courses. Some courses prepare students for community college, others for university, and others for apprenticeship programs or going directly to work. During the orientation, you will receive help in choosing courses. The teacher, an administrator, and the school counselor may help you choose which courses will benefit the students career path.

You may find schools in Canada less strict than the schools you are used to. Schools place an emphasis on personal and parental responsibility. Students are responsible for completing their work. You may also find that there is less discipline in the schools than you are used to. Students are also expected to take responsibility for their own behaviour and actions.

It is important for your child to speak English or French at school. It may take up to two years for your child to be comfortable with the language in a social situation. It generally takes a minimum of five years to become proficient in academic English or French. Your child will achieve success earlier with English or French if he or she speaks it at school. At home, speak the language of your choice.

It is important to remember that because of the length of time it takes to learn a new language, older students are not always able to graduate by the age of eighteen (18) or nineteen (19). Much depends on each student's level of English or French fluency at the time of arrival in Canada. Many students choose to take an extra year or two to finish high school. This gives them more time to learn English or French to meet the requirements of graduation. It also helps students be better prepared for success after high school. Teachers, administrators and guidance counselors will help you with these options. You and your child must understand that your child can only attend school until age 19. Your child will not be permitted to start a school year if he or she is already 20.

Registering for School

If you are an international migrant, to register for school, you must contact the provincial English/French as an Additional Language (EAL/FAL) Reception Centre. It is located in Charlottetown at 90 University Avenue on the lower level of the Atlantic Technology Centre or you can call them at 902-620-3738.

You must contact the EAL/FAL Reception Centre for an appointment, so an assessment can be set up for your child. Please note, these appointments take some time to set up.

An Assessment Specialist from the EAL/FAL Centre will meet with you and your child to collect information about where you live, how to contact you, and also your child's educational history. He/she will also conduct a formal and informal English language proficiency assessment of your child. In addition, all students will be asked to provide a bilingual writing sample and share their interests, strengths and challenges. Students in Grades 7-12 will also complete independent reading and writing activities. When you go to your child's assessment, you will need to bring the following items:

- Immigration documents for both parents and children
- Educational records (transcripts)
- Immunization records
- Proof of residency in PEI (bill of sale on a house or a lease or a rental agreement)

The Assessment Specialist will share the findings with you. He/she will then suggest the kind of support your child will benefit from in school. If the child is in elementary or junior high school, he/she may recommend the support of a teacher who is assigned to help new students with their English or French.

Your child may also receive additional after-school English or French tutoring, if it is recommended by the assessment specialist.

If the child is in high school, the student may be assigned to an EAL class to help him or her improve their English. These classes have the following levels:

- EAL 701 A/B (beginner)
- EAL 701 C (intermediate)
- EAL 701 D (advanced)

If you need help with interpretation at any time during this process and are a client of the PEI Association for Newcomers to Canada, contact them at 628-6009. If you are not a client of the PEIANC an interpreter will be arranged for you by the EAL/FAL Reception Centre staff.



When the assessment is done, it will be explained to you. At that point, you must either agree with the report or not agree with the report. You will be asked to make a decision and sign it. The Assessment Specialist will tell you which school your child will attend. The Assessment Specialist will set up a time for you to see the school and to register.

During the first visit, you will learn about the school's routines such as lunches and transportation, your child's classes or courses, and school policies. You will also be asked to sign forms. This is the time to ask questions and share information about your child. Some schools provide a tour at this time but some prefer to wait until the child's first day of classes. If you need an interpreter at the any point in this process, one will be provided for you.

At the end of the school year, your child may be assessed again to check his or her progress and to see if recommendations for programming and support should remain the same.

At the beginning of each school year, you will have a chance to meet your children's teachers. Throughout the year there will be parent-teacher interviews which will allow you to check on your child's progress. You will be given the time of these meetings. If you require it, translation will be provided.

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

Contact your child's teacher if your child:

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

If you have concerns, you can also contact the school guidance counselor. Guidance counselors are there to help and support your child.

It is good to stay in contact with the teacher. You do not have to wait until problems start to make contact. If a student has a problem with another student, he or she can get help from a teacher.

Students who are 18 years of age are legally adults. This means that report cards and other information about school work is given to the student and the parents. A student who is 18 can sign a permission form for school activities. Parents of students who are 18 can and should continue their contact with the school.

School Clubs and Sports

School clubs (like: chess or music) and sports (like: soccer and badminton) are great ways for students to practice English and make new friends. Some school clubs are free and some have a fee. You can find out about the activities at each school.

Homework

Homework is work that is done outside of class time. Students may have homework every night. If parents or students have questions about homework, they should speak to the teacher. Some schools have free tutoring and other programs to assist students.

Home and School

Most schools in Prince Edward Island have a home and school association or parent council. These groups are made up of the parents of the children

in the school. They work to support the school by organizing events, raising money, and offering opportunities for parents to learn more about the school and for the school to learn more about the needs of parents. Meetings are open to all parents, and are usually advertised in the school newsletter or on the school website. You can learn more at the PEI Home and School Federation website at www.edu.pe.ca/peihsf

Important Safety Tips for Children

Teach your children:

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

Parents should know where their children are at all times, as well as the names and addresses of their children's friends.

Immunization Program

This program is for children up to grade 9. Immunizations help your child's body protect itself against diseases like measles, mumps, rubella, polio, tetanus and diphtheria. For more information, visit the Department of Health & Wellness at www.gov.pe.ca/health

Children's Dental Care Program

Children and teens in Prince Edward Island receive free oral health education as well as scaling and cleaning, topical fluoride applications, and dental sealants by public dental health staff. Services are provided in schools and in dental public health clinics. School staff notify parents of the dates of school dental clinics.

Children between the ages of 3 and 17 who have a Prince Edward Island health card can receive basic dental services.

Basic services such as examinations, x-rays, preventive services, fillings on back teeth and extractions are covered under the program. Parents pay a yearly

registration fee of \$15 per child, to a maximum of \$35 per family. Parents also pay 20 per cent of treatment fees. Families who earn less than \$30,000 a year can apply for an exemption from fees when they provide proof of income.

To book an appointment for your child's dental care telephone:

Charlottetown - (902) 368-4918

Summerside - (902) 888-8145.

After-School Programs

Children under the age of 12 should not be left home alone. There are a number of programs for children who need a place to go after school. Some of the programs will send someone to meet your child at school. They will go to a safe and supervised place where they can play games with other children or do their homework. They will be supervised. You can meet your child there when it is time for them to come home.

Ask your school about its after-school program.

Children Younger Than School Age

Child Care - The law states that children younger than 12 years of age must never be left alone. Many parents who have young children work. Here are some choices for child care:

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

You can get a list of registered child care centres on-line at www.gov.pe.ca/education (click on "I want to find a child care centre"). These centres have been inspected and approved by the government and meet provincial standards.

If you need help finding a child care centre for your child, the PEI Association for Newcomers will assist you. The centre may give extra help for children who do not speak English.

Child care on PEI is not free. If you take your child to a registered child care centre, you may be eligible for some assistance with paying the bill. You should contact the Department of Education to check to see if you could apply for this service.

Post Secondary Education

Prince Edward Island has three public post secondary institutions and a number of private post secondary training schools.

Holland College offers a wide variety of programs designed to teach specific trades and professions. The college also includes a culinary school, a police academy, a tourism and hospitality institute, a golf academy, a marine training centre, as well as a large number of other programs. You can learn more about Holland College by visiting www.hollandcollege.com

The University of PEI offers general academic education. UPEI also has schools of nursing, veterinary medicine, education and business. To find out more about UPEI, visit www.upei.ca

The language of instruction at the University of PEI is English. All applicants, regardless of their country of origin or citizenship status, must demonstrate competence in the English language before studying at the University of PEI.

English Academic Preparation (EAP) at UPEI is an intensive language program that can provide the skills and confidence in English to ensure success in Canadian university or college level studies. Students may be admitted to EAP as a full-time (EAP only) or part-time (EAP + a select number of credit courses) student, depending on the score of the English assessment (CanTEST). The number of courses taken depends on the student's English proficiency.

The Collège Acadie Î.-P.-É is a school which offers regular and customized programs to meet the training needs of the Acadian and Francophone population. The Collège Acadie Î.-P.-É has learning centers in Wellington, Charlottetown and DeBlois. Consult the website for course offerings at www.collegeacadiepe.ca

There are a number of private training schools on Prince Edward Island that teach specific trades or skills. To find these schools, go to the yellow pages of the telephone book and look under "Schools."

All university, college and private training schools accept adult learners. In Canada, it is common for adults return to school to learn new skills or to complete an additional degree or diploma. The language of instruction at all schools is either English or French. You will have to have a high level of reading, writing and comprehension to attend post secondary school.

Language Training for Adults

The Language Instruction for Newcomers (LINC) program develops communication through reading, speaking, listening and writing. The goal is for the student to be able to integrate into Canadian society

and to be able to become a self-sufficient member of his or her community. Language training is provided in Levels 1 to 8 and is based on Canadian Language Benchmark standards.

English Language Evaluation - The Canadian Language Benchmarks Placement Test (CLBPT) is the first step for newcomers to take before registering for language training. Candidates are tested in four categories: reading, writing, listening and speaking. After testing, candidates will be placed in a class matching their ability. This class will either be at Holland College or Study Abroad Canada. If you have come to PEI through the Provincial Nominee Program, please see the PNP website www.gov.pe.ca/immigration for information on language requirements.

The CLBPT test can be taken at various language schools or at the PEI Association of Newcomers to Canada.



There are several businesses which offer English as an Additional Language (EAL) or English as a Second Language (ESL) courses for a fee. You can ask at the PEI Association for Newcomers to Canada office or look in the Yellow Pages of the telephone book under Schools - Language.

In addition, there are a number of groups who offer you a chance to practice your English by speaking with

PEI residents in a more relaxed and social setting. The PEI Association for Newcomers has information on some of these groups, including one held at the public library. For information, call 902-628-6009.

Public Libraries

The Confederation Centre Library offers a tutoring program to help newcomers practice their English. The meeting between tutor and learner can involve

- reading the grocery fliers,
- working with maps and talking about Island locations or the newcomer's homeland,
- helping someone prepare for an exam,
- describing upcoming holidays or events.

Tutors and learners are encouraged to meet in the library and use some of the many print, audio, DVD or online learning tools.

Public libraries are also good places to learn, read, study and meet people. Most public libraries offer internet services for research and e-mail. You can become a member at no charge. You will receive a



library card so you can take books, CDs and DVDs home. You need to return them within a certain period of time. PEI has many libraries. To find a library look in the phone book blue pages under Libraries or look on the internet at www.library.pe.ca

EMPLOYMENT



Where to Look for a Job

- The PEI Association for Newcomers to Canada - They have employment counsellors to help you. You can reach them at www.peianc.com or call 902-628-6009.

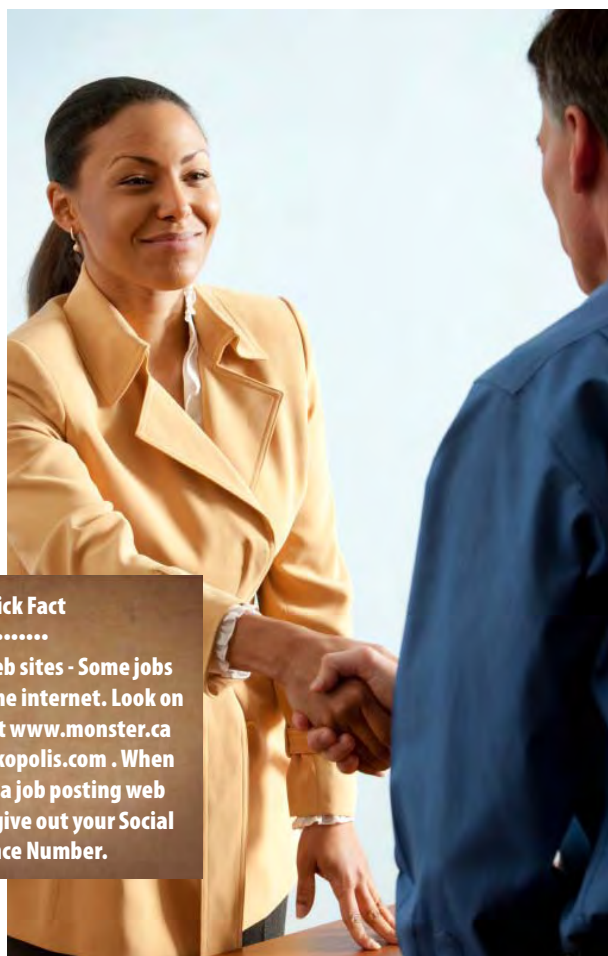


- Newspaper - At the back of the newspaper is a section called 'Classifieds.' Look under the 'Help Wanted' section.
- Job Bank - The Government of Canada has a website with a list of jobs. Look on the internet at www.jobbank.gc.ca.
- Signs on windows or 'Help Wanted' signs - Some employers put signs in their windows and buildings advertising jobs. When you see a 'Help Wanted' sign you should write down the name of the business with the phone number and call them during business hours. You can also go in, ask for the manager and introduce yourself. You should only do this if you are dressed appropriately for such a meeting.
- You can also look on the internet at www.labourmarketinformation.ca for information on training and jobs available in PEI.
- Immigration web site - Look on the internet at www.gov.pe.ca/immigration and use the phrase 'Working in PEI' in the search panel. Here you will find more hints and tips about where to find jobs.
- Visit the Opportunities PEI website at www.opportunitiespei.ca
- There is also information for job seekers at the Skills PEI website www.skillspei.com

- PEI Job Futures at www.pei.jobfutures.org can also provide you with information about potential employment.

- Friends and Family - Ask your friends and family if they have seen any help-wanted signs or if they have heard of anyone who is hiring employees.

- Jobs of Interest - You can apply to places that interest you, especially if you have knowledge or experience with that line of business. While they may not have a job immediately, they may keep your name on file for a later date.



Quick Fact

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Job Posting web sites - Some jobs are posted on the internet. Look on the internet at www.monster.ca and www.workopolis.com. When you are using a job posting web site, NEVER give out your Social Insurance Number.

- The Employment Journey - This newspaper is printed every two months. It has information about available jobs and the workforce. Look on the internet at www.employmentjourney.com

Volunteering

One way to get experience and references is to volunteer. Although you will not get paid, it is a good way to feel like part of the community, while getting experience and meeting new people.

Immigrant Work Experience Program

The Immigrant Work Experience Program provides an opportunity for immigrants to be part of the workforce. Although not a permanent job, it will give you a chance to gain some Canadian work experience.

People in this program receive on-the-job training and some coaching. The work experience will be up to 40 hours a week for no more than 16 weeks. For more information, contact Skills PEI

www.skillspei.com or call toll-free at 1-877-491-4766.

Preparing for a Job

Here are some steps to help you prepare for work:

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

Your Cover Letter - This letter briefly highlights your achievements and experiences. It should be no more than one page. Address it to the employer, and then write four paragraphs:

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

Your Resume - Your resume is a document that lists your experiences, education and training, accomplishments and your future goals.

This document is important. It is a chance for you to show why you are the right person for the job. You can ask for help from Service Canada (HRSDC) at 1-800-622-6232 or The PEI Association for Newcomers at 902-628-6009.

When you deliver your application or resume:

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

Quick Fact

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Traditional industries of PEI are agriculture, tourism and fisheries.

Industries like manufacturing, aerospace technology, renewable energy and bio-science are rapidly expanding.

Your Interview - After the employer reviews your resume, he or she may decide to call you for an interview. During the interview try to remain calm, be attentive, make eye contact, listen and ask questions. Asking questions shows that you are interested. Remember, being nervous is normal.

Minimum Wage

The minimum wage in PEI is currently \$8.70 per hour. The government may increase this from time to time and it will increase to \$9.00 per hour on October 1, 2010.

For a complete set of guidelines check the Employment Standards Act at **www.gov.pe.ca** keyword: Employment Standards Act.

If an employee works more than 48 hours in one week it is considered overtime. If an employee must work overtime, the employer must pay that employee at one and a half times the employee's regular rate of pay.

If you become pregnant and are working, you have the right to take maternity leave. You may take leave from your employer for a set period of time. You may also be able to receive money while on maternity or paternity leave. Contact your local Service Canada office to find out more details.

Credentials

It is important to be able to use the education and training that you completed in your home country. You may find this difficult but some professions are more willing than others to recognize international credentials.

For information on having your credentials recognized in Canada and on working in Canada visit www.credentials.gc.ca or visit a Service Canada Centre. The PEI Association for Newcomers to Canada can also help you with credential recognition. Go to www.peianc.com and click on 'Looking for Work or Starting a Business'.

You can consult one of these foreign credential recognition companies:

International Credential Evaluation Service
Phone toll-free 1-866-434-9197, or look on the internet at www.bcit.ca/ices

World Education Services Canada - Phone toll-free 1-866-343-0070, or look on the internet at www.wes.org

Quick Fact

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

The Canadian Information Centre for International Credentials gives references for all these services. Look on the internet at www.cicic.ca

Trades That Require Credentials in PEI

In PEI, many trades require training and diplomas. For a list of trades, look on the internet at www.gov.pe.ca and use the phrase 'Careers in Designated Trades' in the search panel.

Red Seal Program

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

Going into Business

The province of PEI is eager to welcome people with ideas for new businesses. You may want to consider starting your own business or buying an existing business when you move to PEI.

There are a number of government services which can help you to get your business started. Depending on the type and size of your business, you may be eligible for financial assistance programs.

A good place to start your research is Innovation PEI (www.innovationpei.com). You can also make an appointment to meet with someone from Innovation PEI to discuss your idea.



There is also a great deal of information at the Canada Business Service Centre in Charlottetown. The Centre is located at 191 University Avenue (Jean Canfield Building), on the 1st floor.

The PEI Association for Newcomers to Canada also has information on their website about starting a business: www.peianc.com. You can also contact them by telephone at 628-6009.



HEALTH CARE



Health Card

In Canada, health care is paid for by taxes. Except in rare cases, there is no direct cost to you. To get health care in PEI, you need a health card. It allows you to get most health care services for free. When you arrive in PEI, it is very important to apply for this card as soon as possible. When you get it, carry this card with you at all times.



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

- a doctor's office
- a pharmacy
- an organization that assists immigrants
- the Department of Health and Wellness at 902-368-6130.

When you complete the form, you will need to show one of the following:

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

Your Health Card is only for you. Each member of your family needs his or her own card. **You cannot exchange or share it with anyone else.** If you let someone use your card, or if you use another person's card, you could lose your health benefits, and you could face criminal charges.

Your Health Card will cover:

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

For the complete list of free health services, or other information, phone the PEI Health Department at 902-368-6130.

What is not covered by your Health Card:

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

There are other, less common, things that are not included in this list. Make sure to ask if what you need is covered.

Finding a Family Doctor

The best way to get health care services is to have family doctor, also known as a family physician. If you need specialized care, you will have to be referred to a specialist by your family doctor.

Here are the steps you need to take to get a family doctor on PEI:

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

While you are on the waiting list, you can still get medical help, as long as you have a Health Card. Below are some medical centres that offer walk-in clinics. You can go to a walk-in clinic, and you will be seen by a doctor. You should call first to make sure the clinic is open, what hours it operates, and how early to arrive. These clinics operate on a first come first serve basis.

- Boardwalk Professional Centre (Charlottetown) - 902-368-2004
- Parkdale Clinic- (Charlottetown) 902-894-4449
- Sherwood Medical Centre (Charlottetown) - 902-566-4734
- Cornwall Medical Centre (Cornwall) - 902-566-2117
- Wholeness Family Clinic (Crapaud) - 902-658-2000
- Eastern Kings Family Health Centre (Souris) - 902-687-7033
- Summerside Medical Center (Summerside) - 902-432-8181

- Central Queens Family Health Centre (Hunter River) 902-621-3050
- Community Hospital (O'Leary) - 902-859-8758

Visit a walk-in clinic if you cannot wait for your family doctor OR you do not have a family doctor. These clinics are not for emergencies.

Emergency Treatment

If you have a medical emergency, if you are bleeding or have a serious, life threatening health issue, such as a heart attack or stroke, which could include pains in the chest, problems breathing, sudden changes to your vision or speech, a bad headache, dizziness, or feel a new weakness, please call 911 or go to the nearest emergency room.

There are emergency rooms located at Queen Elizabeth Hospital in Charlottetown, Prince County Hospital in Summerside, Western Hospital in Alberton and Kings County Memorial Hospital in Montague.

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

Additional Health Insurance

You can buy additional health insurance from a private company. This may help pay for the things that are not covered by the government. You can also buy additional insurance or medical plans that give you a discount on prescription medication. Depending on your level of insurance, you can get help with eye glasses, dental services, medical supplies or medical travel costs. You can find the insurance companies listed in the yellow pages under 'Insurance'. Some employers also provide additional health insurance.

Other Health Care Services

- School Health Program
- Immunization Program
- Prenatal Classes
- Children's Dental Care Program
- Mental Health Clinics
- Organizations that help with drug, smoking and alcohol problems

- Community Support Services

For more information about these and other services, contact either the PEI Association for Newcomers to Canada at 902-628-6009, or look in the blue pages of the phone book under 'Health.'

Interim Federal Health Program (IFHP)

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

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

If you are a refugee you should apply to the IFHP as soon as you arrive. The wait time may be 8 to 12 weeks. Go to the CIC Office at 191 University Avenue in Charlottetown or call 1-888-242-2100. They will provide you with photo identification and

a medical document. When you go to the doctor and/or pharmacist, you must bring this identification and document with you.

Refugees are still eligible for partial health care benefits after they qualify for PEI health care. The IFHP will not reimburse you if you already paid for the medical services. You must bring the medical document and photo with you to each visit.

Special medical care

In some cases you may have a health issue that requires the help of a specialist. If you need this kind of help, you will be referred to the specialist by your family doctor. Depending on what kind of help you need and how serious the problem, you may have to wait for a period of time to see a specialist.

Many health problems can be handled at one of PEI's hospitals. In some cases, you may be sent to a hospital outside PEI. These hospitals are usually in Moncton, Halifax or Toronto. In these cases, your family may incur extra expenses to cover the cost of travel or accommodations if you want to be with your family member.

Quick Fact

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There are many types of counselling such as:

Career, credit & debt, marriage, family, individual, management, mental health, pregnancy, psychologists, social and stress.

For contact information look in the yellow pages under Counselling Service

Having a Child in PEI

If you are expecting a child, plan ahead and remember the hospital is there to help you. The health care system covers the cost of prenatal (before birth) and postnatal (after birth) care. When the baby is born you will need to register the birth, get a birth certificate for the newborn, and apply for a social insurance number for the baby.



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

If Someone in Your Family Dies

First:

- inform other family members of the death,
- consider any religious rites, and
- contact a funeral home. Funeral homes are listed in the yellow pages of the phone book. There is a charge for the services of a funeral home.

Your funeral director will:

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

You will need to provide the following information about the person who died:

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

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

You can apply for the Canada Pension Plan death or survivor's benefits if the deceased made contributions to the Canada Pension Plan. To apply for these benefits visit a Service Canada Centre near you. To locate the nearest Service Canada Centre call 1-800-O-Canada or visit www.servicecanada.gc.ca

MONEY MATTERS



Canadian Money

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



Penny
(1 Cent)
\$0.01



Nickel
(5 Cents)
\$0.05



Dime
(10 Cents)
\$0.10



Quarter
(25 Cents)
\$0.25



Loonie
(1 Dollar)
\$1.00



Toonie
(2 Dollars)
\$2.00

Banks in PEI

- Bank of Montreal (BMO)
- Bank of Nova Scotia (Scotia Bank)
- CIBC
- National Bank of Canada
- President's Choice Bank (PC Bank)
- Royal Bank (RBC)
- TD Canada Trust
- Banque de développement du Canada (BDC)
- Caisse populaire Évangéline

Quick Fact

It is a good idea to shred or destroy any bank information (statements, bills, old cards & receipts) before throwing them out.

There are also 13 Credit Unions in PEI which provide the same services as banks.

The names, addresses and telephone numbers of all the credit unions are listed in the Yellow Pages of the telephone book under Credit Unions.

Banks in PEI are usually open Monday to Friday from 10 am to 3 pm. Most banks are closed on

Saturday and Sunday. Some banks and credit unions operate on other hours.

Automatic Banking Machines (ABM) are usually open 24 hours a day.

It is a good idea to shred or destroy any bank information (statements, bills, old cards and receipts) before throwing them out.

Opening a Bank or Credit Union Account

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

Using Your Debit Card

When you open a bank account, the people at the bank will give you a debit card, also called a bank card. You can use your debit card at your bank's ABM. These machines are usually found in the front entrance of your bank. Other machines that are located in public places called Automatic Teller Machines (ATM). There is a charge for these each time you use them.

At an ATM you can only withdraw money. At your bank's ABM, you can make deposits and check your balance.

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



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

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

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

Credit Cards

The major credit card companies are:

- Visa
- MasterCard
- American Express

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

Credit card companies charge a high interest rate. The quicker you pay off what you owe, the less interest you are charged. Although the companies suggest a

minimum payment, this is usually a small amount, and if you only make your minimum payment, you will be charged a lot of interest over a longer period of time.

Write down the 1-800 number located on the back of the card. You can call this number if your card is lost or stolen.

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

Borrowing Money

When you borrow money be sure that you understand:

- When you have to pay it back
- The interest rates
- Fees for borrowing
- What happens if you cannot make a payment

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

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

Accounting, Budgeting and Money Advice

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

- Family Service PEI / Credit Counseling PEI (902-892-2441)
- Credit Counseling Service of Atlantic Canada (1-888-753-2227)
- National Credit Counselors of Canada Inc. (1-888-777-0747)
- or contact your bank

These services are free and are there to help you.

Exchanging Currency

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

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

Getting Paid

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

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

Income Tax

Income tax is deducted from each pay cheque.

You must complete an Income Tax Return every year by April 30th. This tells the government how much you earned and how much tax you paid. If you paid too much tax in a year the government will give you a refund. You must pay any taxes owing to the government. You can get an income tax guide and forms from any post office.

The Canada Revenue Agency (CRA) Volunteer Program can help you complete your income tax form for free. Go to www.cra-arc.gc.ca/volunteer

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

There are software programs for your computer that have step by step filing instructions, so you can file the income tax yourself. You have to buy these programs each year because of yearly changes in tax laws. If you have any questions, phone PEI Association for Newcomers to Canada at 902-628-6009.

Canadian Pension Plan (CPP)

Canadian Pension Plan is a deduction from your pay. This is money the government saves for you to provide you with a pension when you retire. It can help you, as well as your family, if you die or become disabled.

Employment Insurance (EI)

Another deduction from your pay is Employment Insurance (EI). If you lose your job, and have worked long enough to qualify, you may receive money while you search for a new job. If you need to apply for Employment Insurance benefits, or have any questions, contact Service Canada, or look on the internet at www.servicecanada.gc.ca or phone 1-800-206-7218.

Old Age Security (OAS) and Canada Pension Plan (CPP)

These programs provide an income to people once they reach the age of 65. The income you receive from CPP will depend on how much you have contributed to the plan while you were working.

When you apply for Old Age Security, you will have to provide proof of your entry date into Canada, as well as proof of your legal status. You may be eligible for OAS when you turn 65 years of age.



Sales Tax

In PEI there are two sales taxes

- Goods and Service Tax (GST) - GST is a 5% federal tax. It is charged on most goods, except groceries.
- Provincial Sales Tax (PST) - PST is a 10% provincial tax. It is charged on most goods except groceries, clothing and footwear.

Most of the taxes are not included in the ticketed price. Because of sales taxes, you pay higher than the ticketed price on most goods.

Immigration Loans Program

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

The loans may be used to pay for:

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

Assistance loans may also be available to newcomers to cover expenses such as:

- housing rental
- telephone deposits
- work tools

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

If you need assistance or someone to talk to, regarding this program phone the PEI Association for Newcomers to Canada at 902-628-6009.

Child Care Benefits

You might be able to get a monthly family allowance to help with the costs of raising your children if you:

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

To be eligible, you need to be paying income tax and living with a child under the age of 18. This monthly payment depends on your family income. To find the forms, look on the internet at www.cra-arc.gc.ca

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

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

You can apply on-line at www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html
You can also apply at a Service Canada office.

LAWS AND LEGAL MATTERS



The Canadian Human Rights Act

The purpose of this Act is to promote equality for all citizens. Discrimination in Canada is against the law. According to this law, you cannot discriminate against somebody because of their race, nationality or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, disability and conviction for which a pardon has been granted.

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

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



Photo Credit: © Copyright 2010, Her Majesty the Queen in Right of Canada as represented by the Royal Canadian Mounted Police

Police

There are two types of police forces in PEI - the Royal Canadian Mounted Police (RCMP) and municipal police forces.

In Canada, police officers are helpful and friendly. They are here to protect citizens and to enforce the laws of the land. If you have been the victim of a crime or see a crime being committed, you must call the police.

If the situation is an emergency, call 911 on your telephone. For less serious situations, you can find the number of your local police in the telephone book.

If you break the law, you can be arrested.

If the police arrest someone, they must:

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

If you are arrested, you have the right not to answer any questions until you have a lawyer with you.

Legal Advice

If you need legal advice, you can contact the Law Society of Prince Edward Island at 902-566-1666.

You can also call the Community Legal Information Association at 902-892-0853 or look on the internet at www.cliapei.ca. Their website can provide you with a great deal of helpful information about the law and your rights.

Some laws in PEI

- You must be 19 years of age or older to purchase, consume or possess alcohol or cigarettes on PEI.
- Drinking and driving is illegal, regardless of age.
- The consumption or possession of drugs not purchased at a pharmacy or prescribed by a doctor is illegal.
- It is also against the law on PEI to drive while using a hand held cell phone.
- You cannot smoke in public buildings. It is also against the law to smoke in a car if there are children in the car under the age of 18.

Physical violence is illegal in Canada. If you hurt someone, you can be charged with assault. This includes members of your family. Women who are victims of violence by family members can contact Anderson House at 1-800-240-9894, and they will assist you.

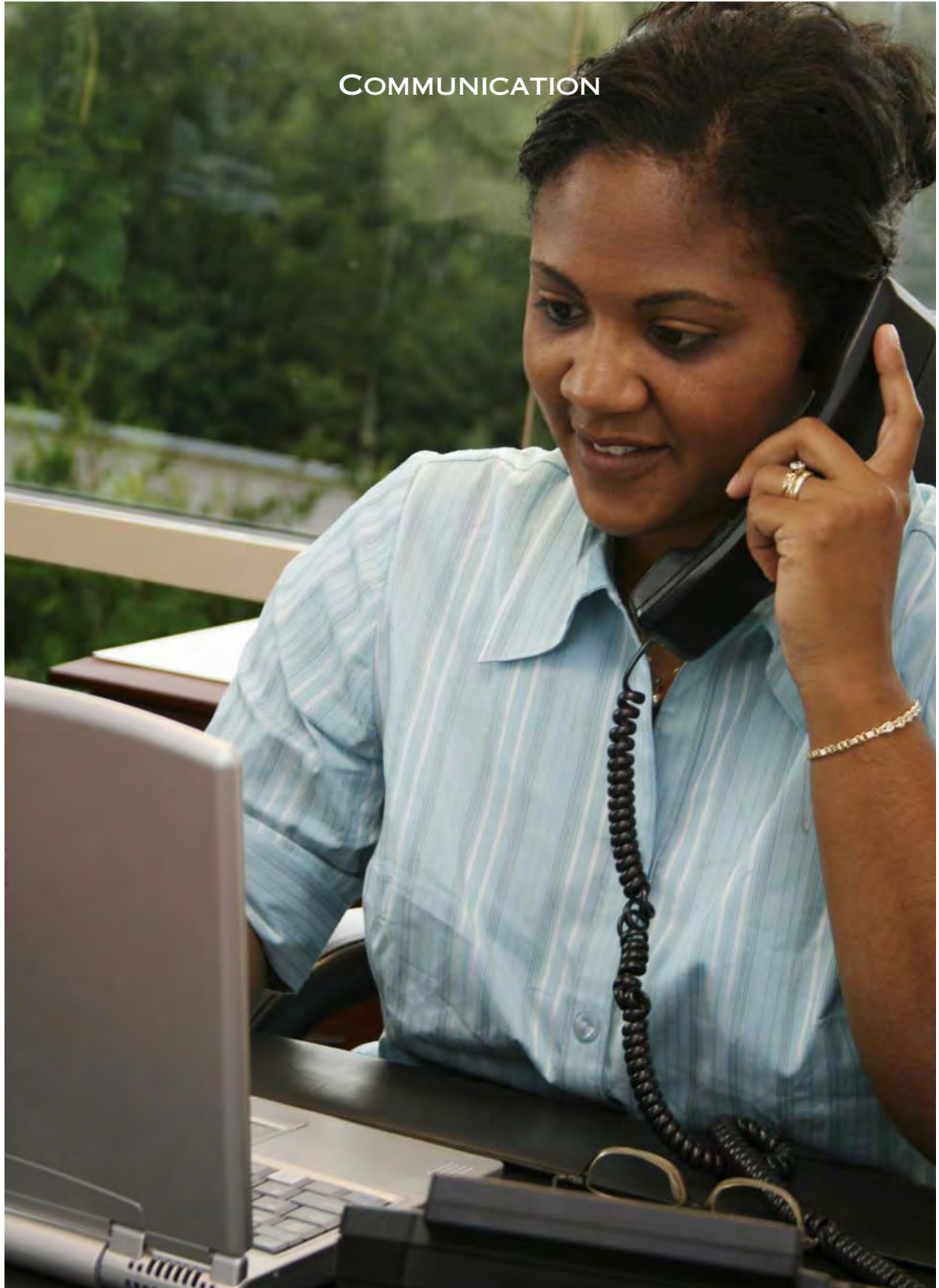
Quick fact

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



COMMUNICATION



Telephone

In PEI, there are two landline telephone service providers: Aliant (www.bellaliant.net) and Eastlink (www.eastlink.ca). You can check the rates that best suit you. You will be charged a monthly fee which will cover all local calls. You will be charged extra for long distance calls.

If you have a telephone in your home, your number will be listed in the telephone book. The telephone book lists all numbers, regardless of which service provider you use.

Telephone books are available from the telephone companies. They list land-line numbers but not cellphone numbers.

The telephone book has white pages for home and cottage numbers, blue pages for government numbers and yellow pages for business numbers. The yellow pages can be a helpful resource for you if you are looking for professional services.

You can also see the yellow pages on the Internet. Look for www.yellowpages.ca

The white pages are sorted by the last name of people, in alphabetical order. The first two sections of the white pages are Charlottetown and Summerside. After these sections, the remaining communities are listed alphabetically.

If you cannot find a telephone number, you can dial 411 on your telephone. You tell the operator who you are looking for, and they will find it for you. There is a small charge for this service.

Emergency Phone Numbers - Call 911 for emergencies. Do not call 911 for simple inquiries.

Call 911 if:

- there is a serious car accident
- someone is badly hurt or being hurt
- there is a serious crime happening
- if there is a serious fire

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

Numbers that Charge - Numbers that charge above rate of a normal telephone call start with most other area codes.

Prepaid Calling Cards - Calling cards offer long distance rates. You buy a prepaid calling card and use the card until the time has expired. You can buy these cards at most stores.

Cell Phones - There are two types of cell phones: prepaid cell phones and contract cell phones.

Prepaid cell phones use a prepaid card. When you use your phone you are charged for each call. This way you do not receive a monthly payment. This may be the best choice for someone who does not use the phone very much.

Contract cell phones offer discounts, but you have to sign a contract. You will have monthly bills for the term of the contract. The longer the commitment is the more money you will save on the purchase price of the phone. These phones usually have certain times of day when you are not charged for calls.

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

Computer

It is very important to have Internet access on PEI. If you do not have a computer, you can go to a CAP (Community Access Program) site and use the Internet there for free. All libraries on PEI have computers available for your use.



In Charlottetown, there is a CAP site in the basement of the Atlantic Technology Centre at 90 University Avenue. The locations of all CAP sites can be found at www.peicaps.org

To receive electronic mail, it is necessary to have an email address. Even if you don't have a personal computer, you can get an email address. There are a number of sites where you can sign up for free email accounts.

Three of the most popular are:

www.yahoo.ca
www.hotmail.ca
www.gmail.com

Internet Service - In Prince Edward Island, there are many Internet service providers. High speed Internet service is faster and considered to be a better service. It costs more than the slower 'dial-up' service. The cost of Internet services can be from \$20 to \$60 per month.

The most common Internet service providers are **Eastlink (www.eastlink.ca)** and **Bell Aliant (www.bellaliant.net)**. To have an Internet service, you must contact the company. Someone will come to your home and install the service for a fee.



Wireless Internet - If you buy a laptop or notebook computer, you can find free Internet service in several public places. This is available without using a cable.

This is sometimes called 'wi-fi'. Some cafes offer free wi-fi. Locations with wi-fi service often advertise this free service with a sign in their window.

Television

If you have a television, you can typically get two channels without cable service. One of those channels is the Canadian Broadcasting Company (CBC), Canada's main broadcasting network.

If you have cable TV, you can view many other Canadian and American stations. Eastlink is the company that provides cable television to PEI. If you want cable TV, you must contact Eastlink. Someone will come to your house and install the service. There is a monthly charge for cable TV. There are many levels of cable TV access. Some provide a few channels, others provide more. The more channels you select, the more it will cost.

Instead of cable TV, you can get a satellite dish. They are offered from two companies:

Shaw Direct (www.starchoice.ca) and **Bell Aliant (www.bell.ca)**. Satellite service will give you access to hundreds of television channels.

You should compare the cost and consider the amount of service you need or want before signing an agreement for television service.

Radio

Local Radio Stations

- CBAF French 88.1 FM
- Magic 93.1 FM
- CFCY 95.1 FM
- CBC Radio One 96.1 FM
- Ocean 100.3 FM
- CBC Radio Two 104.7 FM
- K Rock 105.5 FM
- Spud FM 102.1

Newspapers

You can buy various newspapers in stores, or you can have the paper delivered to your home. You can phone

the newspaper to see if you live in the delivery area. Most newspapers cost approximately \$1.00 to \$1.25 per day. If you subscribe and have the paper delivered, the cost may be less.

The Guardian - This is the newspaper on PEI with the largest distribution. The Guardian is produced in Charlottetown from Monday to Saturday. This paper includes local, national and international news, sports, weather, a community section, entertainment and the classifieds.

You can buy this paper daily or with a subscription. Visit **www.theguardian.pe.ca** or call 902-629-6000 for more information or to subscribe.

The Journal-Pioneer - This newspaper is published Monday to Saturday and features news about the Summerside area. Visit **www.journalpioneer.com** or call 902-436-2121 for more information or to subscribe.

The Eastern Graphic and The West Prince Graphic - These are community based newspapers. The Eastern Graphic is located in Montague and covers local news from eastern Prince Edward Island.

The West Prince Graphic is located in Alberton and offers local news from western Prince Edward Island. Both newspapers are published once a week. For more information, visit **www.peicanada.com**

La Voix Acadienne - This is the only French newspaper in PEI. It is printed weekly in the Evangeline Region and distributed on Wednesday. For more information, visit **www.lavoixacadienne.com** or contact 902-436-6005.

The Northern Star - This is a social newspaper published in North Rustico. For more information, contact 902-963-2505.

The Buzz - This is a free monthly publication. The Buzz features news on entertainment, festivals, activities, bands and other social and cultural information about Prince Edward Island. The Buzz is available at many retail stores, restaurants and areas for social gatherings. You can also view The Buzz online at **www.buzzon.com**

The Buy, Sell and Trade - This magazine lists items which people want to buy, sell or trade. You can place an ad for free. For information, visit online at **www.peibst.com** or contact 902-566-5700.

You can buy other national and international newspapers at retail stores throughout PEI.

Newspapers are also a good place to find services and things you want to buy. There are a number of internet sites where you can find items for sale, as well. One popular site is **pei.kijiji.ca**

You should always be very cautious when you buy something on-line or through a newspaper advertisement. Most people are very honest, but some are not. Make sure you are getting what you pay for.

Post (Mail)

Sending Mail - Stamps for mailing letters are found at post offices and in some convenience stores. The price of a stamp is the same for all letters mailed within Canada. It costs more to mail a letter to the United States and other countries.

You may also mail packages. The cost will depend on the size and weight of the package. You must take the package to the post office, and they will tell you the cost, sell you the postage, and mail the parcel.

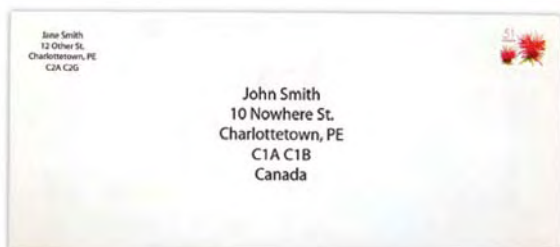
You may mail letters at the post office or place them in red Canada Post mail boxes. There is one mail box for letters to be mailed in PEI. There is one mail box for letters to be mailed to destinations outside PEI. Read the label on the mailboxes carefully.

You can also send packages by courier. Look in the yellow pages under 'Courier Service.' It may be more money to send something by courier, but the parcel will arrive more quickly.

Addressing a letter - The address on a letter may be in the language of the country to which it is going. However, the name of the country MUST be in either French or English.

Letters are addressed as follows:

NAME OF THE PERSON THE LETTER IS GOING TO
STREET NUMBER, STREET NAME, STREET TYPE
TOWN OR CITY, PROVINCE OR STATE, POSTAL
CODE
COUNTRY



If you do not know the postal code, ask at the post office or you may visit **www.canadapost.ca** for more information.

You must place your own address on the upper left hand corner of the envelope, or on the back, in case the letter needs to be returned to you.

Packages are addressed in the same way as letters.

Receiving Mail - Mail is delivered from Monday to Friday. There is no mail delivery on Saturday, Sunday or government holidays. To receive mail, you must have a mailbox attached to your house or a mail slot in your door or apartment building. Apartment buildings will have mailboxes for each apartment.



Some people have their mail sent to a post office box at their local post office instead of receiving mail directly at their home. There is a fee for this. To obtain a post office mailbox, inquire at the post office.

In some areas, mail will not be delivered to your home but to a community post box where you must go pick it up. You will be assigned a box and given a key if this applies to the area where you live.

If you live in a rural area, mail may be delivered to a mailbox at the end of your driveway or lane. It is your responsibility to place and maintain your mailbox.

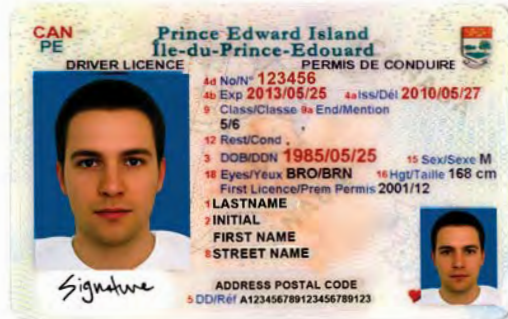
If you are sent a package, and you are not home to receive it, and it does not fit into your mail box, you will receive a notice telling you the parcel is at the post office or the office of the delivery company. You may go there to pick up the parcel. The delivery notice will include the address where you are to pick up your package, as well as a contact phone number.

TRANSPORTATION



Most people in Prince Edward Island travel by car.

An individual may drive a motor vehicle in PEI for four months when they become a resident, if they have a valid driver's licence from their home jurisdiction and an International Driver's Licence (IDL). Both documents must be in the drivers possession while driving a motor vehicle.



International Driver's Licence

Contact Access PEI for a list of countries whose drivers are permitted to drive on PEI without having to complete a written and driving test.

Once you pass a vision test, present the proper documents (listed below) and pay the appropriate fees, you will receive a PEI driver's licence.

If your driver's licence is not from a country that is recognized in PEI, then you must successfully pass a vision test, complete a written knowledge test on the rules of the road and complete a driving test. Appointments for driving tests can be arranged at any Access PEI office. You will need to supply your own vehicle for the road test. When you pass the driving test, present all the proper documents and pay the appropriate fee, you will get a PEI Driver's Licence.

NOTE: There are always driver's licence agreements under review. Check with Access PEI or PEI's Highway Safety Division for an updated list of countries that PEI has reciprocal agreements with for driver's licence exchange. New countries are added when formal agreements have been arranged.

PEI Driver's Licence

In order to pass a driving test, you will need to study the rules of the road. These rules are written in a booklet that is available from any Access PEI office.

The rules are also available on line in English, French, Arabic and Chinese Simplified (Mandarin) at www.peianc.com/content/lang/en/page/resources_drivershandbook

Individuals may wish to take lessons from a driving school. Taking such a course may lower the cost of your insurance. You can find the list of driving schools in the yellow pages or online at www.gov.pe.ca and type Driving Instruction Programs in the search panel. Driving schools will teach you about driving rules, emergency situations and road safety.

If you are exchanging your driver's licence for a PEI licence, you must present the following documents in order to receive a PEI driver's licence:

- A valid photo driver's licence from your home jurisdiction
- If required, a certified translation of your driver's licence or a translation from the PEI Association for Newcomers to Canada
- Immigration documents that show legal status and length of stay in Canada
- Two documents that show your current address in PEI (a telephone or electric bill, a personal cheque, mail from the federal or provincial government, rental agreement, mortgage papers, a letter from an employer or any other address related document that may be approved).

Quick Fact

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Vision tests are conducted at all Access PEI offices.

NOTE: In cases where you do not have a Photo Driver's Licence or have never held a driver's licence, you will need to provide one of the following for identification:

- Canadian Armed Forces ID
- Valid Canadian Passport
- Ontario/Quebec Health Card
- Secure Certificate of Indian Status
- Permanent Resident Card (CIC)
- Citizenship Certificate (CIC)
- Temporary Resident Permit (CIC)
- Refugee Protection Claimant Document (CIC)
- Valid Foreign Passport with Immigration Documents

If you have never held a driver's licence before, you will need to receive your Instruction Permit. You will hold that permit for 365 days prior to receiving your driver's licence. If you enroll in a drivers education program, the waiting period to receive your driver's

licence is reduced to 275 days. When you receive your Instruction Permit, you must follow the rules of Prince Edward Island's Graduated Driver Licensing Program. For more information on this program, check online at www.gov.pe.ca/tpw

NOTE: These are guidelines, and do not apply to everyone. Your driving record and age can change the guidelines for getting a valid Prince Edward Island driver's licence.

Registering Your Vehicle

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

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



Vehicles have to be registered every year on the owner's birthday. This can be done at any Access PEI site. When your car has been registered, you will receive a sticker that you place on your license plate to prove it has been registered. There is a fee to register your vehicle.

If you have a credit card, you can also register your vehicle on-line. Go to www.gov.pe.ca/mvr

Inspection

Every vehicle on PEI must be inspected once a year. This is to ensure the vehicle operates properly. You can have your vehicle inspected at gas stations and automobile service centres which are registered inspection sites.

You will have to pay for the inspection and for any repairs that are necessary. Once your vehicle passes inspection, you will receive a sticker to place on your windshield to prove that the car has been inspected. This sticker is good for one year.

Insurance

Every vehicle must have insurance.

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

Accident Benefits - This insures you if you are driving your vehicle, and hit a car, person or building. This insurance covers the damage that you caused. It does not cover the damages to your vehicle. If you are in an accident that is not your fault, then your vehicle is covered.

Family Protection - This insures you and all the passengers in your vehicle.

Uninsured Motorist - This insures you, your passengers and your vehicle if another motorist who has caused the accident does not have insurance.

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

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

Quick Fact

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

Some Laws About Driving in Prince Edward Island

- You must be 16 years or older to hold a valid Prince Edward Island driver's licence.
- Driving while you have been drinking alcohol is highly dangerous and illegal. PEI takes this very seriously, and there are penalties for this action. It is illegal for a person under the age of 19 to drive after consuming any alcohol. The legal blood alcohol level for an adult is .08% (this is the percent of alcohol in your blood). If you are in doubt about your alcohol level, get someone else to drive, or call a taxi.
- The speed limit for all roadways is posted on the right-hand side of the road. These signs are white with black numbers. They show the maximum legal speed in kilometers per hour.
- Every vehicle passenger must wear a seat belt at all times.
- If you see an ambulance, fire truck or police car approaching with flashing lights, reduce your speed to half the posted speed, or completely pull off the road, and stop until the emergency vehicle passes.

- Do NOT pass a school bus with flashing lights. There are heavy penalties and fines for not obeying this law.
- You may not use a hand held cell phone when driving.

Traveling with Infants and Children

- Babies must have a properly fitted baby seat until they weigh 18 Kgs (40 lbs.).
- Booster seats are required for children who are over 18 Kgs (40 lbs.), under 4'9" in height and under the age of 10.
- Children weighing under 9 Kgs (20 lbs.) must be secured in a rear-facing infant carrier.
- Children weighing 9 Kgs (20 lbs.) to 22 Kgs (48 lbs.) who can sit up by themselves should be placed in a forward-facing car seat. The seat must be anchored to the vehicle with the tether strap supplied with the seat.



- Children who are too tall for their car seats (that is, when the midpoint of their ears come over the top of their seats) or who weigh over 18 Kgs (40 lbs.) can be secured on a booster cushion. Be sure to secure the booster cushion to the vehicle's seat belt system.
- Always follow the manufacturer's instructions when installing car seats.

You cannot smoke in your car if you have infants or children with you.

These are laws. If you break them you will have to pay a fine, your insurance rates will increase, and in many cases, you will get demerit points which can result in the loss of your driver's licence.

For more information on laws and traffic rules, look on the internet for www.gov.pe.ca and type 'Driving On PEI' in the search panel.

Demerit Points

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

Renting A Car

If you have a valid driver's licence, credit card and are at least 25 years old, you can rent a car. Rental companies charge per day and sometimes per kilometre. You may have to pay an extra charge if you drive more than a certain amount of kilometers.

Read the contract carefully and be aware of what additional fees may be charged. You may purchase additional insurance for a fee. Rental car companies are very competitive, so check around for the best rates, allowable kilometers and any extra features and rewards. The standard age to rent a car is 25, but some companies may allow younger drivers to rent.

Buying a Car

Many Canadians own a car. Some employers require you to have a vehicle.

Some places where you may purchase a car include:

- Buy, Sell and Trade magazine which is available for purchase at local retailers or online at www.peibst.ca
- The Guardian newspaper in the classified section or online at www.theguardian.pe.ca
- The Auto Trader, which is available for purchase at local retailers or online at www.autotrader.ca
- There are many new and used car dealerships in Prince Edward Island. Look in the yellow pages under Automobile Dealers. Automobile dealers sell new and used automobiles.

Tips for Purchasing a Car

There are pros and cons to purchasing a vehicle from a dealership. In some cases, prices are higher, but dealerships are also required by law to explain more aspects of the sales process. This means buying from a dealership can be easier. For instance, a dealership must inspect the vehicle and collect the taxes at the time of the sale.

A private sale is when a vendor, or seller, sells an vehicle directly to you. These automobiles are previously owned and may or may not include a warranty. In the case of a private sale, you must ask the seller many questions about the car for sale, including it's mileage, accidents, car history, age, and much more. If you are purchasing privately be sure to do your research. There are many resources online, and Access PEI may answer some of your questions.

In a private purchase, it is the responsibility of the buyer to have the vehicle inspected. You must then pay taxes on the vehicle at an Access PEI location.

It is common to negotiate a better price than the one advertised with both private sales and dealerships. It is also common to take the car for a test drive and to have the car checked over by a mechanic who is not associated with the seller. Sometimes there is a small fee for this service. You may also want to use the Internet to research what the usual sale prices and reputation is for the car you are thinking of buying.

All vehicles **must** be insured before they can be driven from the place of purchase. It is illegal to drive a car in Canada without insurance.

Many local insurance companies will offer insurance to newcomers with no Canadian driving history. Often, better rates can be offered if the newcomer is able to provide a statement from their previous insurance company which includes a driving record. Check with the local insurer to determine exactly what is required from your old insurance company.

You should also check with your insurer to determine what additional information will be required for insurance purposes. This may include information such as vehicle make and model, vehicle identification number (also called the VIN) and other details.

Getting insurance for a private sale requires some additional work, because it requires that the buyer has insurance on the car before the seller signs off on the sale. You will want to make sure there are no gaps when the car is not insured.

Insurance rates can vary from one insurance company to another. It is helpful to shop around.

For a private sale, you may consider checking that there are no liens against the car. A lien is a legal claim against an asset, in this case a car, which is used to secure a loan. A lien allows the lender to take and hold or sell the property as security or payment. Access PEI recommends searching at www.carfacts.com

Regardless of whether you are buying a car privately or from a dealership, there is some element of risk. Doing your research will help you avoid costly surprises.

Leasing a Car

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

With the lease to own arrangement, the dealer still owns the car while you make the payments. After the payments are finished, you pay an agreed amount of money and the car is yours. You agree to that amount at the beginning of the lease. In many lease agreements, you can be limited to the amount of allowable kilometers, after which an extra charge is expected.

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

The Charlottetown and Area Bus System

The Greater Charlottetown Area has a transit trolley system which shuttles commuters within Charlottetown and to Stratford and Cornwall. All transit schedules are available at www.triustransit.ca. This is an alternative way to travel around Charlottetown. A ticket costs \$2. You pay your fare when you board the bus. Booklets of 20 tickets are available for purchase for \$34.00, and unlimited ridership Monthly Passes are available for \$60 for adults, \$39 for students and \$39 for seniors. thebus.ca has an interactive map that will tell you the bus schedule for any stop on the route.

Tickets and monthly passes available at the following locations:

- Shopper's Drug Mart (University Avenue by Charlottetown Mall)
- Shopper's Drug Mart (Confederation Court Mall)
- Shopper's Drug Mart (University Ave. and Kirkwood)
- Parkdale Pharmacy (St. Peter's Road)
- Charlottetown Metro Credit Union
- West Royalty Pharmacy (North River Road)
- Trius Tours (22 Garfield Street)
- Zellers (Charlottetown Mall)
- Jane's Place (Charlottetown Mall)
- Holland College Bookstore
- University of Prince Edward Island Bookstore

Tickets are also available at the Stratford and Cornwall Town Halls and Stratford and Cornwall Murphy's Pharmacy.

Transit passengers may transfer between the Charlottetown Transit and the Stratford Transit systems once they have paid the \$2 fare.

Taxis

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

Bicycles

A bicycle is an inexpensive way to travel. You can buy one at a department store or sports store. The Buy, Sell and Trade magazine often lists bicycles for sale. If you want to rent a bicycle, look on the Internet at www.gov.pe.ca and type Bike Rentals and Tours in the search panel.

When you ride a bicycle in PEI, the law states you must wear a helmet, whether you are a cyclist or passenger, regardless of your age. When you ride a bicycle, use the same road rules as cars. Ride on the same side of the street as the cars, and obey the traffic signs. Avoid riding on the sidewalk.

Traveling Off the Island

If you plan to travel, there are three ways to leave PEI: airplane, ferry or the Confederation Bridge by car.

By Air

The Charlottetown Airport is the only passenger airport in PEI. There are currently daily flights available to Halifax, Toronto, Ottawa and Montreal. Flights to New York, USA, may be available during the 2010 summer months. You can make connections to other destinations through these cities.

The Charlottetown airport has a website at www.flypei.com which includes helpful information about to and from PEI by air.

Prince Edward Air flies to other local airports and communities within eastern Canada, but this is a charter service and not regularly scheduled. The closest international airport is the Moncton International Airport in New Brunswick.



By Ferry Boat

The Wood Islands Ferry sails to Nova Scotia. To view the current schedule, check online at www.peiferry.com or phone 1-877-635-7245. The ferry crossing takes 65-75 minutes. The fare is payable upon leaving Prince Edward Island for a return trip.

By Vehicle across the Confederation Bridge

The Confederation Bridge is the longest bridge in the world over ice-covered waters. The bridge is 13 km long. It runs from Borden-Carleton, PEI to New Brunswick. The fare is \$42.50 per passenger vehicle. This fare may rise periodically. It is only charged when leaving the Island.

Pedestrians and cyclists are not permitted on the bridge, but a shuttle service operates 24 hours a day, 7 days a week on a load and go basis. Fares are \$4.00 for pedestrians and \$6.00 for cyclists. For additional information, check online at www.confederationbridge.com or phone 1-888-437-6565.

Shuttles

A shuttle is a van that transports a group of people. There are shuttles available from PEI to Halifax and the Halifax International Airport. Shuttles usually cost around \$60 for a one way trip and go once a day. The shuttle will drop you at most destinations in Halifax.

Two shuttle companies in PEI are:
Advanced Shuttle at 1-877-886-3322
PEI Express Shuttle at 1-877-877-1771.



Bus

If you don't have a car or don't wish to drive, you may want to take the bus. Acadian Bus Lines offers service to New Brunswick, Nova Scotia and PEI. You can make connections in Moncton to other destinations. For information call 1-800-567-5151, or go to www.acadianbus.com

FOOD AND SHOPPING



Photo Credit: Ann McNeil

Buying Food

There is no Provincial Sales Tax (PST) on groceries in PEI. Some things at the grocery store are taxed though, such as candy, soda, paper plates, food wrap, take-out food or hot prepared food. All food that you buy at a restaurant is taxed.

Most major grocery stores carry a variety of international food. Specialized stores have products from a number of countries. A list of those stores would be available through a number of ethno-cultural organizations. Convenience stores or most corner stores also sell a variety of these products.



A farmer's market sells local food and crafts. You can find fresh grown foods. The Charlottetown Market operates year round on Saturdays, and also on Wednesdays during the summer months. There is a year round farmer's market in Summerside which operates on Saturdays. Many other communities have farmer's markets during the summer months.

Operating Appliances

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

Restaurants

When you eat at a restaurant, the final bill can add up quickly. The menu prices do not include the 15% tax. Some restaurants have a menu posted outside so you can see the prices before you go in.

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

restaurants McDonald's, Wendy's or Subway, for example. If you have food delivered to your house, you may want to tip the delivery person, provided the food arrives within a reasonable amount of time.

Community Gardens

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

Shopping

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

Most stores have sales on different items or special promotions. A sale price can mean a percentage off the normal price (for example, 20% off), a dollar amount off (\$10 off), a discount for buying multiple items (buy three get one free) or no tax.

In Canada, when you buy something in a store, it is normal not to bargain or barter the price. However, you may barter if you are buying a car, a house, a used item at a flea market, through the classifieds, or directly from a private seller.

Advertisements can be misleading. Ask questions about any additional fees or additional parts that must be bought with items.

When you buy something, you will get a receipt. It is a proof of purchase showing what you bought, when and where you bought it, and how much you paid for the item. It is important to keep your receipts. If you need to return your purchase, bring your receipt and all the packaging to the store. In most places you may return your item if it is unused within ten days. This policy changes from store to store. If the item breaks or if it is faulty, take it back to the store where you bought it to see if it is still under warranty or guarantee.

There are also stores called second hand stores. These stores sell many used goods at a large discount, like clothes and appliances. The products may not be as good as new ones, but many stores offer warranties. Some of these stores are Cash Converters, Value Village and Froggies. Check the phone book for addresses.

Flea markets are places where people sell used products. Flea Markets are usually on Sundays. Check your local newspapers for times and locations.

Yard/Garage Sales are sales of used household belongings and clothing, typically held outdoors or

in the garage at the home of the seller. These sales are usually held on Saturday mornings and are often listed in the local newspaper. Many vendors will also advertise their sales on roadside signs, on the radio, and on community bulletin boards at local retailers and grocery stores. Bartering is permitted at yard/garage sales.



Shopping Hours

In PEI, stores usually open around 8 or 9 am and close at 5 or 6 pm. Larger stores or supermarkets typically close at 9 or 10 pm. Many stores are open on Sundays, between the hours of 12 pm to 5 pm, from mid May (after Victoria Day Weekend) until close of business on December 24.

Most stores are closed on the following holidays:

- New Year's Day - January 1st
- Islander Day - Third Monday in February
- Good Friday - April (check calendars)
- Victoria Day - Last Monday on or before May 24th
- Canada Day - July 1
- Labour Day - First Monday in September
- Thanksgiving Day - Second Monday in October
- Remembrance Day - November 11
- Christmas Day - December 25
- Boxing Day - December 26

Quick Fact

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

CLIMATE



PEI has four distinct seasons. Summer is very beautiful. People come from all over the world to enjoy the provinces beaches, golf courses and numerous other outdoor activities. Summer weather usually begins near the end of May and can last well into September. The fall is usually a lovely season with warm, sunny days and cool evenings. Spring can vary. Some days are rainy and cool and others are bright and sunny. Because PEI is an island, it is often very windy.

Winter

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

Temperature

Temperature in Canada is measured on the Celsius scale. Thirty (30 C) degrees Celsius is hot, minus thirty degrees (-30 C) is very cold. The average temperatures in PEI are not as cold as in many other parts of Canada. The temperature can fall to -20 degrees Celsius. When it does, it is important to wear proper clothing when you are outdoors or driving.

Wind Chill

When the temperature is cold, the wind can make it feel even colder. This is called the wind chill factor. The cold and wind can give you frostbite if your skin is exposed for too long. Frostbite is an injury to your skin. It happens when your skin is exposed for too long to the harsh cold and the wind. If you get frostbite, go to the hospital. If you cannot go to the hospital immediately, put your exposed skin in warm water, and call someone to take you to the hospital.

Preparing for Winter

Winter Clothing

When you go outdoors in the winter, make sure you wear layers of clothing.

You will need:

- a winter jacket
- winter mitts or gloves
- a winter hat and scarf
- winter boots
- winter pants, also called snow pants. These are usually worn by children.

In the winter months, there can be a lot of wind and snow. You will need a snow shovel for your home as you may need to shovel the doorstep, walkways and around your car.

Sometimes during storms, the electricity can go off. This does not happen very often, but when winter

storms arrive, you need to be ready. Prepare your house by keeping the following things on hand:

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



Be careful about candles and woodstoves. A serious fire can start in your house if they are left unattended. **Never** use a barbecue or other outdoor cooking device in the house. The fumes can poison or even kill you.

Preparing Your Car

A snow storm can arrive with very little warning. Sometimes our roads are snow covered, and it can be hard to see ahead of you. Before you go for a drive in the winter, check the road conditions. Police will tell you to stay off the roads if driving is too dangerous.

Road conditions are usually reported on the radio. You can also look on the internet at www.gov.pe.ca and use the phrase "Road Conditions" in the search panel. We recommend that you equip your car with winter windshield wipers and winter tires. Studded tires are best.

Things to keep in your car:

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



Winter can last seven months on PEI, though it is not as cold and snowy at the beginning or the end. Finding an activity you enjoy helps to pass the long winter months. These can include indoor or outdoor activities.

CUSTOMS AND CULTURE



Photo Credit: Ann McNeil

Groups for Newcomers

It can be confusing when you arrive in a new country with new customs. Things may happen or people may say things that you don't understand. There are organizations that can help you and will explain things to you.

PEI Association for Newcomers - You can reach them by phone 902-628-6009, at 25 University Avenue, (Confederation Court Mall) Suite 400, or by e-mail atinfo@peianc.com

Some things to know

People on Prince Edward Island call this province The Island. So when someone says something like "How long have you lived on 'The Island'?", Prince Edward Island is what they mean.

Prince Edward Island is also referred to by its initials - PEI.

Do not be embarrassed to try to speak English. People here are patient and understanding and will try to help.

Canadians often shake hands when they meet. This is a sign of courtesy and respect.

In Canada, you must wait your turn in line. Lines can occur at banks, restaurants, stores or other public places.

It is customary to make eye contact, even with people you do not know. However, it is impolite to look too long or to stare.



When a stranger says hello and smiles, it is polite to smile back and say hello.

It is acceptable to ask strangers for directions or questions like What time is it? In fact, people are eager to help you find what you need or are looking for.

If you would like to speak to a child you do not know, it is considered polite to speak to their parent first.

There are many different kinds of families in Canada. Some include a husband and wife and children, while others may be single parent families or same sex couples with children. In Canada, it is common for both parents to have jobs outside the home.

Corporal punishment is physical punishment, like spanking or hitting. People in Canada do not usually use corporal punishment to discipline their children. It is against the law to use corporal punishment on a child under 2 years old or on a child over 12. Corporal punishment is not allowed in the school system.

Some Good Ways to Get to Know Your New Community

Religions and Churches

PEI has a diverse culture and people of many different religions. Many churches offer social activities as well as religious services. To find a church or mosque, look in the yellow pages under 'Churches' or look on the internet at www.gov.pe.ca and use the phrase 'Churches' in the search panel.

In Canada, it is the custom to respect the religious beliefs of others.

Social Groups

There are over 60 ethnic and cultural groups on Prince Edward Island. Many have clubs or organizations that you may wish to join. It will give you a chance to meet and talk with people from your

home country. Ask about this at the PEI Association for Newcomers.

Entertainment

Each year in PEI, there are many events and festivals.

To find out more:

- Read the Buzz newspaper.
- Go to the Buzz website at www.buzzon.com and click on a date to see everything that is happening that day.
- Listen to the radio.
- Visit the Tourist Information Centres.
- Look on the internet at PEI's tourism website www.gov.pe.ca/visitorsguide and click on the link 'View Event Calendar'
- Read the newspaper.
- Look for posters and signs at bulletin boards around town.

Sports and Recreation

People in PEI enjoy playing and watching many kinds of sports. If you or your children enjoy a sport, there is a good chance that there is a place to play it on PEI. For a list of sport organizations, activities and clubs contact Sport PEI at 902-368-4110 or look on the internet at www.sportpei.pe.ca

If you live in Charlottetown or Summerside, you can get a list of recreational activities from the City Hall. For Summerside, visit www.city.summerside.pe.ca For Charlottetown, visit www.city.charlottetown.pe.ca

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

If you are interested in a particular sport, the PEI Association for Newcomers to Canada can help you find others who enjoys the sport as well. Call 902-628-6009.

Special Days in Canadian Culture

Some holidays are called statutory holidays, which means that schools, offices and most businesses are closed. Other holidays are considered celebrations but are not considered days off from work or school. In this list, a statutory holiday is marked with a ■.

- **January 1 - New Year's Day** - This is the first day of the year. Some people celebrate with a party, and many organizations and government officials greet people at events called levees. Most people make New Year resolutions which they hope to fulfill in the coming year.

February 14 - Valentine's Day

This is a day where people express love to the people they care about. The custom is to give cards, flowers, candy or small gifts.

- **February - third Monday of the month - Islander Day** a winter holiday for people to relax and enjoy being with family and friends.

March 17 - St. Patrick's Day

This is a social day when many people wear green clothing, shamrocks and Irish hats to celebrate Irish culture.

- **March/April - Good Friday** This is an important holy day for Christian religions. Many people attend church on this day. The date changes every year, but it is always the Friday before Easter.

- **March/April - Easter Sunday** This is an important holy day in Christian religion. The date of Easter changes every year, but it is always in March or April. Many people attend church on Easter. There is also a custom that children wake up in the morning and hunt for chocolate eggs.

May (the second Sunday in May) - Mother's Day

This is a celebration and a recognition of mothers.

■ May (the Monday before May 25) - Victoria Day

This is a holiday to celebrate the Queen Victoria's birthday and the current reigning sovereign's official birthday. It is also considered by many to be the unofficial start to the summer season.

June (the third Sunday in June) - Father's Day

This is a celebration and a recognition of fathers.

- **July 1 - Canada Day** - This is the birthday celebration of Canada, with music, fireworks and food.

- **August - Gold Cup Day** - This is a holiday where people stand along streets in Charlottetown to watch the Gold Cup and Saucer Parade. It is held during the week of a large fair called Old Home Week.

■ September (the first Monday of September)

Labour Day - This is a holiday to pay tribute to working men and women.

■ October (the second Monday of October)

Thanksgiving Day - This is a day when we give thanks for the blessings in our lives. Canadians usually have a traditional meal of turkey and vegetables.

October 31 - Halloween

This is a special day for children. They dress up in costumes and go to peoples' homes to collect candy.

■ November 11 - Remembrance Day

- On this day we remember and honour veterans and members of our armed forces.

■ December 25 - Christmas

Christmas is a religious holiday, but it is also a celebration of giving and receiving gifts. Some people put up special decorations for Christmas.

■ December 26 - Boxing Day

This holiday is the day after Christmas and is usually reserved for relaxing or visiting friends and family.

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



HELPFUL WEB SITES



For information about living in PEI, please visit the PEI Association for Newcomers to Canada at **www.peianc.com**

Information about living in PEI, provided by the Population Secretariat: **www.gov.pe.ca/popsec**

If you live in Charlottetown, information about the city can be found at **www.city.charlottetown.pe.ca**

If you live in Summerside, information about the city can be found at **www.city.summerside.pe.ca**

Many of your questions about PEI may be answered by searching the government of PEI's website at **www.gov.pe.ca**

Here are some specific government of PEI websites:

Information about PEI's libraries: **www.library.pe.ca**

Information on PEI's immigration programs: **www.gov.pe.ca/immigration**

For information on provincial taxes, visit: **www.taxandland.pe.ca**

Garbage and recycling information is provided by Island Waste Management: **www.iwmc.pe.ca**

Skills PEI offers tips on training for jobs on PEI: **www.skillspei.com**

Innovation PEI can help you set up a business on PEI: **www.innovationpei.com**

The PEI Visitor's Guide tells you about events and attractions on PEI: **www.gov.pe.ca/visitorsguide**

The Island Regulatory and Appeals Commission deals with fuel costs and other regulations: **www.irac.pe.ca**

Sport PEI provides information about sports activities on PEI: **www.sportpei.pe.ca**

Child care centres on PEI are listed at: **www.gov.pe.ca/education**

Many questions concerning the government of Canada can be answered on their website at **www.gc.ca**

Important government of Canada websites include:

Canadian Border Services Agency: **www.cbsa-asfc.gc.ca**

Citizenship and Immigration Canada provided information on moving to Canada: **www.cic.gc.ca**

Canada Post, Canada's postal service: **www.canadapost.ca**

Canadian job listings: **www.jobbank.gc.ca**

Labour market information: **www.labourmarketinformation.ca**

Customs and Revenue Agency provides tax information: **www.cra-arc.gc.ca**

Information on the Child Tax Benefit: **www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html**

The Community Volunteer Income Tax Program provides tax help: **www.cra-arc.gc.ca/volunteer**

For help with your employment/education credentials, visit: **www.credentials.gc.ca**

Entertainment and Communication:

Free email providers include: **www.yahoo.ca** and **www.hotmail.ca**

Eastlink provides cable, telephone and internet services: **www.eastlink.ca**

Bell Aliant provides phone service: **www.bell.ca**

Shaw Direct provides satellite television service: **www.shawdirect.ca**

The Guardian newspaper: **www.theguardian.pe.ca**

The Journal Pioneer newspaper: **www.journalpioneer.com**

The Western Graphic newspaper: **www.peicanada.com**

La Voix Acadienne newspaper: **www.lavoixacadienne.com**

The Buzz entertainment news: **www.buzzon.com**

The PEI Buy Sell and Trade: **www.peibst.com**

Kijiji online classifieds: pei.kijiji.ca

Auto Trader features listings for used car sales:
www.autotrader.ca

Helpful links concerning education include:

PEI Home and School Federation:
www.edu.pe.ca/peihsf

Holland College: www.hollandcollege.com

Language Training at Holland College:
www.hollandc.pe.ca/language_training/index.php

University of Prince Edward Island: www.upei.ca

Collège Acadie Î.-P.-É : www.collegeacadiepe.ca

Private language training is offered through Study
Abroad Canada: www.studyincanada.ca

Working in Canada:

Two helpful sites with job listings: www.monster.ca
and www.workopolis.com

Check www.opportunitiespei.ca for employment
suggestions.

PEI's employment newspaper:
www.employmentjourney.com

International Credential Evaluation Service:
www.bcit.ca/ices

World Education Services Canada also provides help
with foreign credentials: www.wes.org

The Canadian Information Centre for International
Credentials: www.cicic.ca

The Red Seal program helps certify you in skilled
trades: www.red-seal.ca

Business, Insurance, Real Estate and Legal Help:

For information on registering an imported vehicle,
visit: www.riv.ca

Canadian Bankers Association offers information
about Canada's banks: www.cba.ca

Community Legal Information Association of PEI can
offer you legal advice: www.cliapei.ca
Advice on buying insurance can be obtained from:
www.ibc.ca

Information on buying a home on PEI is at:
www.peirea.com

Houses that are for sale are listed at: www.mls.ca

Helpful links on the subject of transportation:

Driving rules for PEI rules are available on line in
English, French, Arabic and Chinese Simplified
(Mandarin) at [www.peianc.com/content/lang/en/
page/resources_drivershandbook](http://www.peianc.com/content/lang/en/page/resources_drivershandbook)

Trius is PEI's bus service: www.triustransit.ca

Northumberland Ferries provides ferry service to New
Brunswick: www.peiferry.com

The Confederation Bridge links PEI and New
Brunswick: www.confederationbridge.com

Acadian Bus provides bus services through the
Maritimes: www.acadianbus.com

When purchasing a used car, it is recommended that
you check out the car's history at Car Facts:
www.carfacts.com

If you need to find a business or service, search the
Yellow Pages at www.yellowpages.ca



WELCOME TO THE
PROVINCE OF PRINCE EDWARD ISLAND