



Cross-country skiing is a popular winter sport. A skier is pictured here on Chester Lake in Kananaskis Country, Alberta.

## Government

Communities across Canada offer fire protection services. In smaller communities, the fire department may be made up of volunteers. Larger communities have permanent fire departments. Like the police, the fire department can often be reached by dialing “911.” In more remote areas, dial “7267” (RCMP). Visit DayPlanner web site – Link #288 to learn more about the “911” emergency service.

<b>Month:</b>	<b>Monday</b>	<b>Date:</b>
<b>Notes</b>		
	<b>Tuesday</b>	<b>Date:</b>

## Careers

### Nursing

Interested in learning more about a career in nursing? If so, you can link to information on education programs, employment opportunities, and more by visiting Day-Planner web site – Link #78.

## Dates and Events to Note

Women's History Month, celebrated in October, provides Canadians with the opportunity to learn more about the historic achievements and contributions of women in Canadian society. The purpose is to encourage Canadians to continue working together towards the goal of full equality for women.

## Did You Know...?

According to Statistics Canada, in 2008 the average number of hours worked in a week, by employees paid by the hour, was 30.4 hours.

## Money Matters

### Investing: Registered Education Savings Plans (RESPs)

You can save money for your children's future education in a Registered Education Savings Plan (RESP). The federal government will match some of the money you save each year. RESP money is not tax-deductible. However, there is no tax on any gains on investments in the RESP. [DayPlanner web site – Link #144]

## Education & Training

### Vision impaired

Anyone who is blind or has impaired vision can contact the Canadian National Institute for the Blind (CNIB) for help. [DayPlanner web site – Link #105]

## Wednesday

Date:




## Jobs & Business

### Unemployed

A person is considered to be unemployed in Canada if he or she is 15 years of age or older and trying to find a job. To collect Employment Insurance, a person must show that he or she is trying to get a job. The person must also have been previously employed and made contributions to EI. [DayPlanner web site – Link #177]



The Changing of the Guard is a ceremony that takes place at the Parliament Buildings in Ottawa.

## Government

Canada has embassies and consulates around the world. If you are travelling in other countries and you need assistance, contact the embassy or consulate. If you visit another country, you may wish to “register” with the embassy or consulate and indicate where you will be staying and for how long. Check the web sites of embassies and consulates for travel alerts. [DayPlanner web site – Link #289]

**Month:**

**Thursday**

**Date:**

**Notes**

**Friday**

**Date:**

## Careers

### Health industry

Interested in learning more about a career in the health industry? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #79 to link to information resources for education and training in this field.

## Dates and Events to Note

### International Day for Older Persons

October 1 is a day to recognize the many contributions of senior citizens to the development of the global community. It is also an opportunity to make people more aware of this increasing segment of the population.

## Did You Know...?

According to Statistics Canada, the five most prevalent occupations for women in 2006 were:

1. retail salespersons and sales clerks
2. cashiers
3. registered nurses
4. general office clerks
5. secretaries (except legal and medical)

## Money Matters

### Car: Can help with employment

Having a car can help improve your chances of getting a job. With a car you may be able to get to and from a job that would be difficult otherwise. Some jobs also require the use of a car.

## Education & Training

EnviroEmployment is one of the latest products from ECO Canada (Environment Careers Organization of Canada). Targeted specifically to mid-career practitioners and newcomers to Canada, it allows users to match their current skills to one (or more) of sixty environmental careers.

**Saturday**      Date:


**Sunday**      Date:




## Jobs & Business

### Stress from unemployment

It can be difficult to find a job. Unemployment can cause a lot of stress for a person. It can lower the person's self-confidence and self-esteem. It can lead to feelings of depression. If you experience these kinds of personal problems, visit DayPlanner web site – Link #178.



The West Edmonton Mall, pictured here, is one of the largest shopping malls in the world.

## Government

Governments try to ensure that Canadians are vaccinated against preventable diseases. Parents will often be asked by schools to provide proof that their children have been vaccinated for diseases such as measles, smallpox, and tuberculosis. Check with a local doctor if you need to arrange for vaccinations for your child. Local health centres and employers may also help with vaccination services.

**Month:**

**Monday**

**Date:**

**Notes**

**Tuesday**

**Date:**

## Careers

### Law and legal services

Interested in learning more about a career in law and legal services? If so, visit DayPlanner web site – Link #80 to link to information on careers in law and legal services as well as qualifications that are required, law schools, and more.

## Dates and Events to Note

Since 1985, World Habitat Day has been observed on the first Monday in October to reflect on the world's collective responsibility for the protection of the habitat and the basic right of all citizens to have adequate shelter.

## Did You Know...?

According to Statistics Canada, the five most prevalent occupations for men in 2006 were:

1. retail salespersons and sales clerks
2. truck drivers
3. retail trade managers
4. janitors, caretakers and building superintendents
5. farmers and farm managers

## Money Matters

### Compound interest

"Compound interest" enables savings to grow more quickly over time. For example, if you invest \$1,000 at 5% for one year, your money becomes worth \$1,050. The next year, you earn 5% on \$1,050—the principle plus the interest. By earning "interest on your interest," your money "compounds," or grows faster.

## Education & Training

With a career resource centre, advice from current practitioners, occupational profiles, video footage and more, EnviroEmployment is the perfect introduction to Canada's environment sector. Visit DayPlanner web site – Link #101 to connect with information on this program.

## Wednesday

Date:




## Jobs & Business

### Canada's labour force

Canada's labour force is made up of all the people who are 15 years of age or older and who are either employed or unemployed. Canada's labour force, including both sexes, in 2008 was approximately 18.2 million (17.1 million employed and 1.1 million unemployed). [DayPlanner web site – Link #179]



## Dates and Events to Note

### Citizenship Week

The third week of October is a time to recognize the value of citizenship and immigration in building a diverse society. During this event, Canadians focus on the privileges, rights, and responsibilities of citizenship.

## Did You Know...?

The average earnings of a man in Canada in 2007 was \$44,400. The average earnings of a woman was \$29,200.

## Money Matters

### Car: Lease or buy?

It is possible to purchase a new or used car or to lease one. There are advantages and disadvantages to both buying or leasing. There are advantages and disadvantages to new and used cars. Visit DayPlanner web site – Link #145 for more information.

## Education & Training

The ECO Canada Job Board was developed by ECO Canada (Environment Careers Organization of Canada). It is the place to be for the latest and greatest job postings in the environment sector. All the environment-related job opportunities in Canada can be found on this unique job board.

**Saturday**      Date:


**Sunday**      Date:




## Jobs & Business

### Canada's Unemployment rate

Canada's unemployment rate represents the percentage of people in the labour force who want to work, are looking for work, but cannot find a job. [DayPlanner web site – Link #180]



## Dates and Events to Note

In 1985, National Family Week was proclaimed as an official observance week by the Government of Canada to promote family togetherness. It occurs the week before Thanksgiving.

## Did You Know...?

The average income of a person with less than a high school graduation certificate in Canada in 2006 was \$32,029. The average income for a person with a university degree was \$60,003.

## Money Matters

### Car: Lease or buy?

When you buy a car, you can usually negotiate the price with the salesperson. Before you agree to buy the car, make sure you that you know about all costs that are part of the deal, such as options, taxes, shipping, freight, and preparation.

## Education & Training

The ECO Canada Job Board features a tool to post your résumé online and a matching tool to connect your interests to available postings. Visit DayPlanner web site – Link #102 to link to this program.

## Wednesday

Date:




## Jobs & Business

### Underemployed

Some workers in Canada work at jobs that do not use all the skills and talents they have. This can happen to newcomers as it takes time to get recognition for past schooling, training, and work experience. Such jobs can help people get started in the workforce while they take time to get their qualifications and credentials assessed. [DayPlanner web site – Link #181]



Buffaloes were once very common in North America but were almost eliminated. The population has grown again. (Waterton Lakes National Park.)

## Government

Service Canada's goal is to provide Canadians with one-stop personalized service they can access however they choose—by telephone, on the Internet, or in person with more than 595 points of service across Canada. Call 1-800-622-6232 to find a Service Canada Centre near you.

**Month:**

**Thursday**

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**Notes**

**Friday**

**Date:**

## Careers

### Grocery/food industry

Interested in learning more about a career in the grocery/food industry? If so, visit DayPlanner web site – Link #83 to link to the Agricultural Institute of Canada's career site. It is designed to help those who are seeking career opportunities in the agricultural sector.

## Dates and Events to Note

International World Teacher's Day, October 5, is a time to recognize the efforts and contributions of teachers to society. It is an opportunity to remind governments and the general public of the need to improve the status and working conditions of teachers around the world.

## Did You Know...?

In terms of capitals and major cities, St. John's, Newfoundland has the largest amount of precipitation each year (1,487 mm and 217 wet days). Yellowknife in the Northwest Territories has the lowest (267 mm and 118 wet days).

## Money Matters

### Car: Lease or buy?

When you buy a car, you can often arrange financing. That means getting a loan to pay for the car. Car loans often have to be paid back within five years. Look for financing deals when you are buying a car. Dealers will sometimes offer lower borrowing costs to get your business.

## Education & Training

The cost of post-secondary education can be pretty high. Saving and investing to cover costs such as tuition, books, supplies, and even transportation expenses are important. Financial advisers can help with smart education saving strategies.

**Saturday**      Date:


**Sunday**      Date:




## Jobs & Business

### Job search sites

Many web sites in Canada try to connect employers who are looking for new workers with people who are looking for work. Note that some private sites may require a fee for the service. See page 219 for a list of some of these sites. [DayPlanner web site – Link #182]



Ice skating is a popular winter sport in Canada. Here are skaters in Muskoseepi Park in Grande Prairie, Alberta.

## Government

If you own a business or are thinking of starting a business that would sell goods and services to the federal government, there is a web site that provides information on how the government buys goods and services and what it buys. [DayPlanner web site – Link #291]

**Month:**

**Monday**

**Date:**

**Notes**

**Tuesday**

**Date:**

## Careers

### Child care/nannies

Interested in learning more about a career in child care? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #84 to link to information resources for education and training in this field.

## Dates and Events to Note

In 1992, World Mental Health Day was observed for the first time on October 10 as an annual activity of the World Federation for Mental Health. The aim is to support mental health and educate the public on relevant issues.

## Did You Know...?

In 2008, 3,319,517 people worked for governments in Canada.

## Money Matters

### Car: Lease or buy?

The value of a car depreciates (goes down) as it gets older and is fastest in the first two years. That is why some people buy used cars rather than new cars. Most car dealers also sell used cars. Used cars are also advertised in newspapers and special magazines.

## Education & Training

A report produced by the Petroleum Human Resources Council of Canada offers analysis of (a) workforce demographics, skills, supply, and demand, and (b) the impact of technology and the business environment on the human resource issues in the petroleum industry. Visit DayPlanner web site – Link #63 to link to this information.

## Wednesday

Date:

## Jobs & Business

### Negotiating a salary

Although companies use “salary scales” to determine the salary for a job, in some cases, an employee will be in a position to negotiate a salary. That is, there will not be a firm wage or salary for a position. The pay will be determined on the basis of the employee’s education, experience, abilities, and negotiating skill. If you are in such a situation, make sure that you represent yourself well and seek out a fair and appropriate wage or salary. [DayPlanner web site – Link #183]





Pictured is Mount Logan in the Yukon Territory. This is Canada's highest mountain.

## Government

The federal government is responsible for regulating Canada's financial institutions and trying to ensure stable financial markets. No Canadian financial institution has failed in quite some time, and government regulations try to ensure that the institutions are managed so that they remain secure.

<b>Month:</b>	<b>Thursday</b>	<b>Date:</b>
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## Careers

### Leisure, sports, and recreation

Interested in learning more about a career in leisure, sports, and recreation? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #85 to link to information resources for education and training in this field.

## Dates and Events to Note

### World Food Day

The goal of World Food Day, October 16, is to heighten public awareness of the food problem in the world and to combat the struggles against hunger, malnutrition, and poverty.

## Did You Know...?

Canada's net federal debt in 2008 was \$490.4 billion.

## Money Matters

### Car: Lease or buy?

If you decide to buy a car privately, you should have it inspected by a professional mechanic before closing the deal. The service garages attached to many gas stations can help you arrange an inspection.

## Education & Training

### Career opportunities in mining

Are you looking for a job? Have you considered a career in the Canadian mining industry? Visit Day-Planner web site – Link #104 to explore careers, training and education programs, and job links.

**Saturday**      Date:


**Sunday**      Date:




## Jobs & Business

### Working in Canada Tool

The Working in Canada Tool is a web site to help individuals learn about Canada's labour markets, find information on various jobs, and research different occupations across the country. [DayPlanner web site – Link #184]



## Dates and Events to Note

International Day for the Eradication of Poverty, observed on October 17, promotes awareness of the need to eliminate worldwide poverty. This is especially necessary in developing countries where the need has become a development priority.

## Did You Know...?

The phone numbers for Canada's Sector Councils can be found on pages 229–231. You can link to all the Sector Councils by visiting the DayPlanner web site – Link #3.

## Money Matters

### Car: Lease or buy?

When you lease a car, you pay a monthly lease cost. There will be a limit on the number of kilometres you can drive, on average, per year. When you return the car, the mileage will be checked. You will be charged a fee for each kilometre over your limit.

You must return the car in reasonable condition. If the car is damaged or has not been properly maintained, you may have to pay an additional cost.

**Wednesday**

Date:




## Jobs & Business

### Training, Career and Worker Information

The Training, Career and Worker Information site provides information and links to resources and programs to help people with their efforts to develop skills, direct a career, and find a job. [DayPlanner web site – Link #185]