

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.

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Dates/Events/History

The Statute of Westminster was a key document in Canada's history. It authorized the Balfour Report in 1931. The report granted autonomy and equality to Canada in its relationship with Great Britain.

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. The lower your level of income, the more the government may contribute. RESP money is not tax-deductible. However, there is no tax on any gains on investments in the RESP. Also, check into the "Canada Learning Bond." If you earn below a certain level of income, the government may provide more support for paying education costs. [DayPlanner web site – Link #144]

Education/Training

If you are interested in working in the field of education in Canada, the EducationCanada.com website has links to job opportunities. To learn more, visit www.educationcanada.com

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 DayPlanner web site – Link #78.



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. Visit www.international.gc.ca or DayPlanner web site – Link #289.

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Dates/Events/History

In May 1932, Parliament established the publicly funded Canadian Radio Broadcasting Commission, which became the Canadian Broadcasting Corporation in 1936. The CBC is Canada's public broadcaster to this day.

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. At the same time, there are costs to owning, operating, and maintaining a car. Compare the costs with the benefits before investing in a car.

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.

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.

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Dates/Events/History

In August 1932, the Co-operative Commonwealth Federation (CCF) was founded as a political party. This democratic socialist party evolved to become the New Democratic Party in Canada.

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 at the end of that year. 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. To determine how long it will take money to double in value, use the “Rule of 72”—divide 72 by the rate of return. If you earn a 6% return on an investment it will double in $72 \div 6 = 12$ years.

Careers

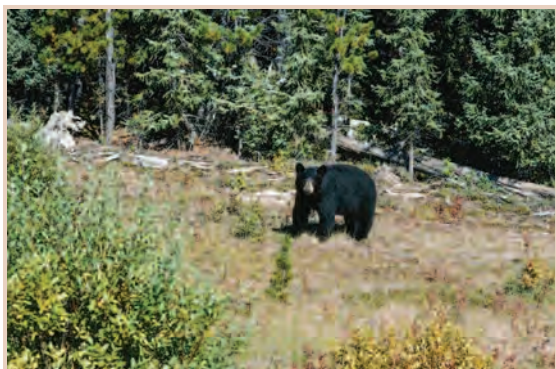
Law and legal services

Interested in learning more about a career in law and legal services? If so, visit <http://www.flsc.ca/en/foreignlawyers/foreignlawyers.asp> to link to information on careers in law and legal services as well as qualifications that are required, law schools, and more.

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. According to Statistics Canada, Canada's labour force including both sexes in 2010 was approximately 18.5 million (17.0 million employed and 1.5 million unemployed). [DayPlanner web site – Link #179]



Bears usually stay away from settled areas and should be avoided. They often visit rural garbage dumps.

Government

Going to Canada Portal

The Government of Canada has developed a web site specifically designed to assist and support newcomers to Canada. [DayPlanner web site – Link #290]
www.goingtocanada.gc.ca

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Dates/Events/History

The Bank of Canada was formed in 1934. It is responsible for monetary policy in Canada. The Bank can affect the money supply and interest rates and operates independently from the federal government.

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.

Careers

Food sciences

Interested in learning more about career possibilities in the area of food sciences? If so, visit DayPlanner web site – Link #81 to link to the Canadian Institute of Food Science and Technology web site where you can download a publication on “Careers in the Food Sciences.”

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. According to Statistics Canada, in 2008 there were 9,654,000 men in Canada's labour force and 8,591,200 women. The unemployment rate for men was 6.6%, and for women 5.7%. [DayPlanner web site – Link #180]



The hotel Château Lake Louise in Alberta in winter.

Government

The Business Development Bank of Canada (BDC), owned by the federal government, focuses on loans and services to small businesses, especially firms involved in technology and exporting. The BDC also offers financial advice and small-business consulting. It has more than 80 offices across Canada. To qualify for a loan, you must be a Canadian citizen or permanent resident.

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Dates/Events/History

In 1939 Canada's National Film Board was created. The Film Board exists to this day. It has produced a wide range of quality film productions and has won Academy Awards for its work.

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. There will be an amount "due upon delivery"—that is, an amount you have to pay when you pick up the car. Make sure you know what this amount is.

Careers

Retail industry

Interested in learning more about a career in the retail industry? If so, visit DayPlanner web site – Link #82 to link to explore careers in retail. The Retail Council of Canada site provides career information as well as information on education and training programs and scholarships.

Jobs & Business

For "regulated" occupations, you will need to have your credentials recognized. This can take time. If so, you may need to find a job in a non-regulated profession while you wait. The Canadian Information Centre for International Credentials (CICIC) (www.cicic.ca) and the Foreign Credentials Referral Office (FCRO) both provide information on Canada's regulated professions. (www.credentials.gc.ca)



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. www.servicecanada.gc.ca

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Dates/Events/History

By declaring war on Germany on September 10, 1939, Canada joined Britain and France in the battle against Adolf Hitler and Nazi Germany.

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. The business of buying and selling cars is very competitive—and there are many sellers. Compare prices offered by several sellers before you decide where to buy.

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.

Jobs & Business

New to Canada? We can help you succeed.

Learn how to put your skills and knowledge to work faster, visit www.cic.gc.ca/new



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]

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Dates/Events/History

On August 19, 1942, some 5,000 Canadian soldiers were among those who landed at Dieppe to test the strength of the German army. In one day, 900 were killed and almost 1900 taken prisoner.

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 the rate of depreciation is fastest in the first two years of ownership. 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. If you buy a used car, see if a “warranty” of any kind applies or is available.

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.

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.

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Dates/Events/History

One Canadian Division and two Canadian Brigades were involved in the invasion of Normandy on June 6, 1944. This invasion began the movement toward victory over Hitler and the liberation of Europe.

Did You Know...?

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

Money Matters

Car: Lease or buy?

You won't be able to lease a car privately. You can only purchase a used car privately. 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. See if it has been "certified" by a mechanic.

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.

Jobs & Business

A business can be incorporated at the federal or provincial level in Canada and become a corporation. This means owners/investors have "limited liability" and can only lose what they have invested. There are small corporations, large corporations, and multinational corporations, which conduct business in more than one country. The Canadian Federation of Independent Business (CFIB) is an association that helps small businesses in Canada. You can get information on starting a business from the CFIB website at www.cfib.ca.



Many religions are practiced in Canada and places of worship of all types can be found across the country.

Government

The federal government is responsible for issuing passports. A Canadian citizen can complete a passport application at a local passport office. It can take quite a bit of time to get a passport, and there is a cost. [DayPlanner web site – Link #292]
www.ppt.gc.ca

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Dates/Events/History

On April 4, 1949 Canada and eleven other countries signed the North Atlantic Treaty (NATO)—a step toward closer ties with the U.S. and more independence from Britain.

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 when you return it. Most leases are for 36 or 48 months.

Careers

Investment industry

Interested in learning more about a career in the investment industry? If so, visit DayPlanner web site – Link #86 to link to the Canadian Securities Institute web site and the section on “Career Paths and Licensing.” There is a great deal of good information on the industry and career options.

Jobs & Business

Usually more than one company produces a good or service. Businesses compete with one another to convince potential customers that their product or service is better than that of their competitors. Competition encourages businesses to try harder and try to improve their product or service by responding to what customers want. Caveat emptor means consumers should be aware of what they are buying and try to make good decisions.