



Golfing is a popular sport in Canada. There are many golf courses—like this one at Beaverlodge in Alberta.

Government

The federal government collects a Goods and Services Tax (GST) on many items sold in Canada. The GST is added on to your bill. GST is not charged on some items, such as insurance services. Some provinces blend the two taxes—Provincial Sales Tax (PST) and GST— together in a Harmonized Sales Tax, or HST.

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

In 1956, Canadian Lester B. Pearson and others at the United Nations organized steps to end the Suez Canal crisis. Pearson was awarded the Nobel Peace Prize for his efforts.

Did You Know....?

Many of Canada's Sector Councils have information on "Employment Standards" for their industry area. To learn more about industry standards, visit the web site of the relevant Sector Council at the DayPlanner web site – Link #4.

Money Matters

Retirement

Many Canadians plan to retire at age 65. Over the course of one's life, it is important to plan for retirement to make sure that there will be enough money to live on. Everyone needs to plan ahead, to estimate how much money he or she needs to save for retirement. Keep in mind that people are living longer these days. An advisor can help you with retirement planning. That advisor may charge you a fee for these services. [DayPlanner web site – Link #203]

Careers

Banking

Interested in learning more about a career in banking? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #87 to link to information resources for education and training in this field.

Jobs & Business

On-the-job training

Some employers will provide opportunities for "on-the-job" training. That is, they will seek out workers with the education and work habits they want and provide an opportunity for them to develop the skills while working on the job. This is a great option especially if you have the personality, education, and experience that enables you to learn well on the job.



Winter carnivals are popular across Canada. Pictured is the one held in Montreal.

Government

Federal and provincial governments periodically present a budget to outline how the government plans to spend money and how it will fund that spending. A budget may be a deficit, surplus, or balanced budget. Canadians can listen to the federal “Budget Speech” on radio or television, order a copy, or read it on the Internet. [DayPlanner web site – Link #293]

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

On April 1, 1959 the St. Lawrence Seaway was opened. With its opening, ocean ships were able to travel from Montreal, through the Great Lakes, to Lake Superior.

Did You Know...?

Most Sector Councils have information and resources on career opportunities in their sector. Check out the many resources and programs available by visiting the web sites of the Sector Councils. You can link to them all by visiting the DayPlanner web site – Link #3.

Money Matters

Car: Lease or buy?

One reason people choose to lease a car is that you can exchange it and get a new car every three or four years. When one lease expires, you sign a new lease on a new car. You “turn in” the previous car and lease a new one. Others prefer to buy a car and keep it for longer. Owning a car gives you an asset—something that you can sell for money. You can’t sell your leased car.

Careers

Dentistry

Interested in learning more about a career in dentistry? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #88 to link to information resources for education and training in this field.

Jobs & Business

Service Canada Centres

On behalf of the Foreign Credentials Referral Office, Service Canada provides telephone and in-person services for individuals who need information about how to get their credentials assessed in Canada. Service Canada agents also provide important job-related information. [DayPlanner web site – Link #276] You can visit the Service Canada website at www.servicecanada.gc.ca



Fly-in fishing is popular in northern areas of Canada—shown here in Margaret Lake, Alberta.

Government

Canada has a Defence Department and a Military Service. For many years, the Canadian military has concentrated primarily on peacekeeping roles and responsibilities. The proportion of Canada's Gross Domestic Product (the value of all goods and services produced in Canada) that is spent on the military is not high compared to many other industrialized nations. [Day-Planner web site – Link #294]

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday Date:

Saturday Date:

Sunday Date:

Dates/Events/History

On August 4, 1960 the Canadian Bill of Rights was passed. This Bill meant that the civil rights and freedoms of all Canadians had to be guaranteed and protected by the federal government.

Did You Know....?

Many of the Sector Councils have links to companies/employers in their sector. Visit the Sector Council web sites to explore the links to employers.
[DayPlanner web site – Link #3]

Money Matters

Car: Lease or buy?

If you lease a car you must have your own car insurance. In addition, you usually have to pay for the maintenance costs, such as oil changes and brake adjustments. Some companies may include oil changes and basic maintenance in the cost of the lease. Check the details before you sign a lease.

Careers

Professional sales

Interested in learning more about a career in professional sales? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #89 to link to information resources for education and training in this field.

Jobs & Business

Seasonal employment

Most of Canada has distinct seasons, ranging from warm summers to cold winters. As a result, some jobs in Canada, particularly in some industries, are seasonal—meaning that the jobs are only available at certain times of the year. Examples are in the forestry industry, farming, tourism, fishing, and so on. If they qualify, people who work in seasonal jobs may be able to obtain employment insurance benefits when the jobs are not available.



Sunset is a special time in all parts of Canada with spectacular scenery on many evenings—especially in summer.

Government

Governments require people to have licences for various activities, and these need to be acquired from government offices for a fee. Licences can differ from province to province and can include a driver's licence to drive a car, a licence for each individual car, a marriage licence, a hunting licence, a fishing licence, a boating licence, and so on.

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

In 1967, Montreal hosted Expo '67—a World's Fair that was held in conjunction with Canada's Centennial Year—its 100th birthday as a nation.

Did You Know...?

In 1984, Marc Garneau became the first Canadian to travel in space (aboard the U.S. Shuttle *Challenger*). In 1992, Roberta Bondar became the first Canadian woman to travel in space, aboard the U.S. Shuttle *Discovery*.

Money Matters

Frauds and scams

There are always some people who try to take advantage of others. Be careful with anyone who phones offering a deal, asking for money, or saying you won a contest. Never give out personal information. Don't respond to people who request money or your personal information (especially banking information) over the Internet. Unfortunately, some people will try "scams" to take money from others. [DayPlanner web site – Link #146]

Careers

Veterinary medicine

Interested in learning more about a career in veterinary medicine? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #90 to link to information resources for education and training in this field.

Jobs & Business

Sick days

Most employers will allow employees to take a certain number of sick days each year. The employee still receives his or her pay for days missed due to illness. If the person is sick for more than the number of days allowed, the worker may lose pay for those days missed or be expected to use up vacation days. Most employers will be considerate if a family emergency occurs that requires the worker to take time off work. The employee should contact the employer if he or she is going to be absent. [DayPlanner web site – Link #187]



Pictured above is Bow Lake in Banff, Alberta.

Government

Provinces/territories issue driver's licences for drivers and vehicles. A driver's licence is a good document to have for personal identification. New drivers are required to pass a driver's test before a licence is issued. If needed, check to see if you can take the test in your first language. Check with a licence office to see if you need to obtain a new licence to replace yours.

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday Date:

Saturday Date:

Sunday Date:

Dates/Events/History

In 1972, Canada played a historic hockey series against the Soviet Union. Canada won the eight game series in a dramatic comeback victory with a goal by Paul Henderson.

Did You Know....?

In 1981, Terry Fox ran his “Marathon of Hope” to raise money to fight cancer – the disease that took his leg. During his run, he became ill again and died that year from the disease. He raised millions of dollars and each year there are “runs” in his name around the world.

Money Matters

Frauds and scams

Take good care of your personal papers, especially papers about your identity, banking, credit cards, and bills. Keep these in a safe place. You wouldn't want such information to get into the hands of others. Tear up such papers before throwing them away. Many office stores sell “shredders.” It is a good idea to shred personal papers before throwing them away.

Careers

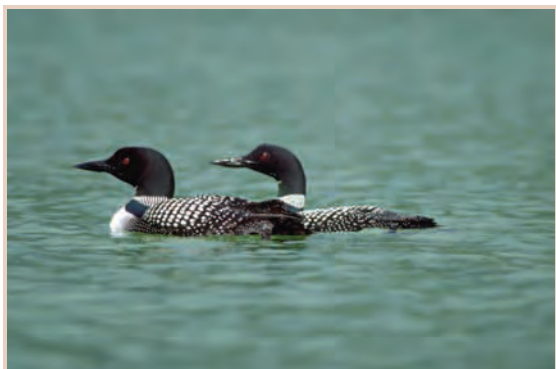
Accounting

Interested in learning more about a career in accounting? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #91 to link to information resources for education and training in this field.

Jobs & Business

Employer expectations

Employers will have some common expectations of employees. They will expect employees to be on time, dress appropriately, work productively, get along with work associates, show respect to work associates and customers and clients, and take an honest and responsible approach to work. They will expect employees to take proper care of equipment and materials, work safely and with a concern for the safety of others, learn on the job to improve, to get more experience, and to complete tasks on time.



Loons are common in lakes across Canada and have a very distinctive calling sound.

Government

In Canada, you need to be 18 or 19 to buy and drink alcohol depending on the province you live in. Drinking and driving laws are strict, and the penalties are severe if a person has had more than the legal limit. Police will check for drivers who have been drinking. You cannot drink alcohol at work. [DayPlanner web site – Link #295]

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

There are people in Quebec who would like to establish a separate country. A Referendum was held in 1980 and 60% of Quebecers voted against negotiating sovereignty.

Did You Know....?

In April of 1813, the Americans burned the town of York during the War of 1812. In retaliation, the British burned the White House in Washington. In 1834, York became known as Toronto.*

Money Matters

Frauds and scams

Be very cautious about e-mails you receive that offer you deals, products, and prizes or appealing for help. Most are trying to take advantage of you. Never e-mail personal banking or credit card information to anyone unless you are sure that you can trust them. Never fill in forms or provide personal information on a website unless it is a site you know and trust.

Careers

College/university professor

Interested in learning more about a career as a college/university professor? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #92 to link to information resources for education and training in this field

Jobs & Business

If a business's income and assets cannot cover its debts, the company may have to file for bankruptcy. If so, the assets of the company will be sold to try to raise money to pay off the debts. If the business is not incorporated, the personal assets of one or more of the owners can be seized and sold to cover the debts. A corporation can file for protection from creditors to try to restructure the company to save it from bankruptcy. [DayPlanner web site – Link #202]



Sailing is a popular activity in lakes across Canada.

Government

It is against the law in Canada to ride in a car without wearing a seatbelt. If you drive, you should also make sure any passengers are wearing their seatbelts. There are fines if drivers or passengers are stopped by police and are not wearing seat belts. [DayPlanner web site – Link #296]

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

In 1980, Canada's Ambassador to Iran, Ken Taylor, became a hero by helping six Americans escape from Iran during the hostage crisis. Other hostages were held for 444 days.

Did You Know....?

In 1837, rebellions in Upper Canada (led by W.L. Mackenzie) and Lower Canada (led by Louis-Joseph Papineau) set the stage for the arrival of Lord Durham to try and deal with the concerns that led to the rebellions. He recommended inviting Upper and Lower Canada into the Province of Canada—starting Canada on the road to nationhood.

Money Matters

Job application scam

Be aware that job advertisements may occasionally be false. It may be a scam by one or more people trying to get you to submit a job application which provides them with your personal information first. Try to make sure the job ad is a real one by calling the company and checking first.

Careers

Social services

Interested in learning more about a career in social services? If so, many resources can help you explore possibilities in this career area. Visit DayPlanner web site – Link #93 to link to information resources for education and training in this field

Jobs & Business

Employee Expectations (1)

Employees will have some common expectations of employers. Employees will expect to work in a safe and clean environment, receive proper training and preparation, work with equipment that is in good condition, be paid appropriately and on time for service rendered, and be treated fairly in all work-related matters.



Government

It is the law that babies and small children must ride in properly installed “car seats” designed and approved to protect them. [DayPlanner web site – Link #297]

Those new to Canada should be prepared for snow in winter—a time to dress warmly and be prepared for snowy roads and sidewalks.

Month:

Monday	Date:	Tuesday	Date:
Wednesday	Date:	Thursday	Date:
Friday	Date:	Saturday	Date:
Sunday	Date:		

Dates/Events/History

The Canada Act of 1982 was passed by the British House of Commons on March 8, 1982 and adopted by the House of Lords on March 25. This Act ended British legislative jurisdiction over Canada.

Did You Know...?

There are a number of organizations in Canada that work to support and assist small and medium-sized businesses. These organizations can help business owners with advice and information. See pages 228 and 229 for a list of some of these business organizations. [DayPlanner web site – Link #197]

Money Matters

Starting a business

Many newcomers to Canada start their own small businesses. It isn't easy to start and run a successful business. Governments in Canada will try to help people who have good ideas and a desire to start a new business. There are programs and services, including grants and loans, available but it can be a challenge to complete the application forms and qualify. [DayPlanner web site – Link #148]

Careers

Not-for-profit organizations (NGOs)

Many organizations in Canada are not-for-profit organizations. These charitable organizations are set up to provide services to the public and communities without the goal of earning a profit on these activities. They are involved in charity work, community work, children's programs and sports, and many, many other activities. Many people in Canada work for the not-for-profit or NGO (Non-Government Organization) sector. [DayPlanner web site – Link #94]

Jobs & Business

Employee Expectations (2)

Employees will have some common expectations of employers. Employees will expect fair opportunity for advancement, recognition for work well done, reasonable holidays and vacation time, and consideration of personal matters that may arise such as an illness or death in the family.



Canada has hosted two international expositions—Montréal in 1967 and Vancouver in 1986. The Vancouver site is shown above.

Government

Most governments discourage smoking. Smoking is not permitted in public buildings, offices and working environments, restaurants, public transit, and so forth. Sometimes separate rooms are set aside for smokers. In general, it is customary to check whether smoking is permitted before smoking. Life and health insurance rates are higher for smokers. [DayPlanner web site – Link #298]

Month:

Monday

Date:

Tuesday

Date:

Wednesday

Date:

Thursday

Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

In 1983, Jeanne Sauvé was appointed as the first female Governor General in Canada.

Did You Know....?

Some common business practices would include:

- being on time for meetings
- using a firm handshake as a greeting
- dressing appropriately for a meeting
- starting a meeting with talk about something other than business (for example, weather or sports), often called “small talk.”

Money Matters

If you are looking for answers to your questions about banking, credit cards, etc., the Financial Consumer Agency of Canada can help. You can visit their site at www.fcac-acfc.gc.ca

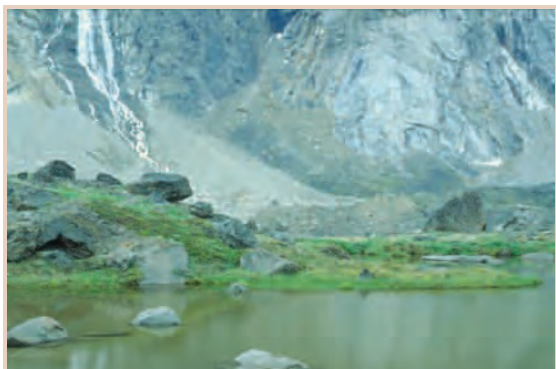
Careers

The web site of the Canadian Plastics Sector Council offers a wide range of services and information to career seekers interested in jobs in the plastics industry. The web site provides information on plastics-related training offered at Canadian universities, colleges, and online. [DayPlanner web site – Link #51]

Jobs & Business

Types of businesses

There are a number of different types of businesses in Canada. A sole proprietorship is owned by a single individual (this is often a small business and the most common type of business in Canada). A partnership is owned and operated by two or more people or groups working according to a business agreement. A corporation is a “legal entity” and owned by shareholders. A co-operative is owned by members of the co-op. [DayPlanner web site – Link #188]



Canada's north has many beautiful wilderness areas. Pictured is a pond beneath Mount Thor in the Northwest Territories.

Government

It is against the law in Canada to carry, sell, buy, or use various illegal drugs such as heroin, marijuana, hashish, speed, and cocaine. Be cautious about buying any kind of drug product from anyone other than a pharmacist. If you are uncertain about the legality of any kind of drug product, ask.

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday Date:

Saturday Date:

Sunday Date:

Dates/Events/History

The Canadian Charter of Rights and Freedoms—in effect as of April 17, 1982—guarantees all Canadians fundamental rights including democratic rights, mobility rights, legal rights, equality rights, and linguistic rights.

Did You Know....?

Some common business practices and customs would include:

- not swearing in business meetings
- paying for a lunch or dinner if you extended the invitation
- ensuring there is no unpleasant body odor

Money Matters

Identity theft

Identity theft is a crime that is growing worldwide. It happens when someone gets your personal information and pretends that they are you. They might use your name to take out a loan, use your credit card to make a purchase, or access your bank accounts to withdraw money. Protect your personal information.

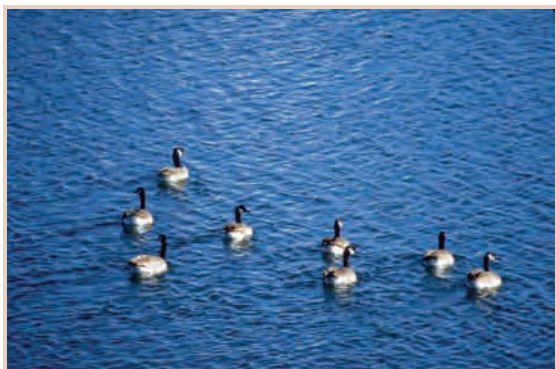
Careers

CanLearn.ca is a site that provides a wide range of information to help with both education and career planning. You can check out the wide range of help provided by this site at www.canlearn.ca

Jobs & Business

Profits

A privately owned business (owned by an individual, partners, or shareholders) will try to earn a profit to stay in business. A business will incur costs to produce goods and services and will earn revenues from the sales. If the revenues are greater than the costs, the business makes a profit. A business will need to make a reasonable profit to stay in business or else the owners will seek out some other form of work in order to generate the return on their investments of time and capital that they desire. [DayPlanner web site – Link #189]



Canada geese are very common in Canada.

Government

In Canada, some health products such as lotions, liniments, and headache remedies can be purchased at many stores. Some drugs can only be purchased with a prescription from a doctor. These drugs can only be obtained from a licensed pharmacist. If you need a drug, a doctor will write you out a prescription, which you can take to a pharmacy or drugstore to have filled.

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

On January 1, 1989 the Free Trade Agreement between Canada and the United States came into effect. This agreement significantly reduced or eliminated trade barriers between Canada and the U.S.

Did You Know...?

Some common business practices and customs would include:

- not smoking in meetings, particularly in workplaces and public places where smoking is prohibited by municipal and provincial legislation
- being honest and ethical in business matters

Money Matters

Keeping financial records

Keep your important personal papers in a safe place, such as in a safety deposit box at a bank. This would include papers such as your will, property deeds, passports, birth and marriage certificates, leasing documents, and contracts. Keep receipts for your purchases. You may need these to return an item or to prove when you bought it so you can use the warranty.

Careers

Jobserve is a site helping those looking for work to find jobs that are available. The site will also help you with information on developing your résumé. You can check it out at www.jobserve.ca

Jobs & Business

Starting a business

Anyone who wishes to is free to try to start a business in Canada so long as it fits within the laws and regulations that govern business activity. Starting a business is not easy, but it can be very rewarding. It is important to have experience and to understand what will be involved. A business needs a good business plan and enough money to support it. A business must also provide a product or service that enough people will want to buy so that the business can make a profit. [DayPlanner web site – Link #190]



Every province has its own parliament buildings in the provincial capital. Pictured is the Quebec National Assembly building in Quebec City.

Government

All countries have ways to recognize outstanding citizens. Official awards are called honours, consisting of *orders*, *decorations* and *medals*. After using British honours for many years, Canada started its own honours system with the *Order of Canada* in 1967, the centennial of Confederation. Information on nominations for many of these honours can be found at www.gg.ca/document.aspx?id=70

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

The Meech Lake Accord was an effort to bring Quebec into Canada's Constitution. However, opposition, particularly in Newfoundland and Manitoba, led to its collapse in June of 1990.

Did You Know....?

Some common business practices and customs would include:

- offering coffee, tea, water, or juice to those visiting you in your place of work
- taking the lead from your host when attending a meeting
- confirming appointments in advance of attending a meeting

Money Matters

Money and Youth

The Canadian Foundation for Economic Education (CFEE) has a free book for young people—ages 14–18—that helps them learn about money, making decisions, credit cards, moving out, and more. There is also a web site that goes along with the book. You can get a free copy of *Money and Youth* by calling 1-888-570-7610. You can visit the web site at www.moneyandyouth.cfee.org/en

Careers

National Occupational Standards (English/French)

The Canadian Plastics Sector Council (CPSC) has developed its National Occupational Standards. Workers from the industry, including newcomers to Canada, can evaluate their skills against industry-based standards and obtain a certification if qualified. The Standards can be accessed through DayPlanner web site – Link #95.

Jobs & Business

Entrepreneurs

An entrepreneur is a person who identifies a product or service that is needed and starts a business to provide that product or service. Successful entrepreneurs are usually those who love what they do, have a strong desire to accomplish personal goals, are good team builders, and are willing to work hard. Entrepreneurs often help to increase and improve jobs, competition, quality, and incomes in their communities. Are you a prospective entrepreneur? See page 234 to learn more about the characteristics of an entrepreneur. [DayPlanner web site – Link #191].



Pictured above are the Butchart Gardens in Victoria, B.C.

Government

Canada joined international organizations such as the United Nations (UN). It participated in the UN operation defending South Korea in the Korean War (1950–53), with the loss of 500 dead and 1,000 wounded. Canada has taken part in numerous UN peace-keeping missions in places including Egypt, Cyprus and Haiti, and security operations (in former Yugoslavia and Afghanistan).*

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday Date:

Saturday Date:

Sunday Date:

Dates/Events/History

In 1991 the Goods and Services Tax came into effect. This replaced a manufacturers' tax with a consumer-based tax. It is known as the GST.

Did You Know....?

Some common business practices and customs would include:

- providing follow-up to a meeting in a timely, efficient manner
- participation of a diverse group of people reflecting the diversity of the workplace

Money Matters

Building Futures Network

The Canadian Foundation for Economic Education (CFEE) has a web site to help with saving—and especially saving for education. The web site has tips for saving and information on government programs that can help with education savings. Visit www.buildingfuturesnetwork.com

Careers

Workopolis is a site that helps to connect those who are looking for work with employers. You can learn about jobs that are available and post your résumé for employers to review. You can check out this site at www.workopolis.ca

Jobs & Business

Funding for a new business

Small and medium-sized businesses are the most common in Canada and create many new jobs. That is why governments try to encourage and assist new business start-ups. There are programs to help people develop skills, develop business plans, and obtain money to start up a business. See page 234 for some of the key organizations that try to help new entrepreneurs. [DayPlanner web site – Link #192]



Pictured is a log rolling contest—part of Klondike Days held every year in Alberta.

Government

In the past, most Canadians of Asian descent were denied the vote in federal and provincial elections. In 1948 the last of these, the Japanese—Canadians, gained the right to vote. Aboriginal people were granted the vote in 1960. Rules in Canada, which gave preference to Europeans, were removed from immigration laws in the 1960s.*

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday Date:

Saturday Date:

Sunday Date:

Dates/Events/History

In 1993 Kim Campbell became Canada's first female Prime Minister when she succeeded Brian Mulroney as leader of the Conservatives. However, she lost the next federal election to the Liberals.

Did You Know....?

Canadian troops played a significant role in the liberation of Holland in World War II. To this day, many Dutch participate in activities to thank Canadians for the role they played.

Money Matters

Virtual Adviser

The Canadian Foundation for Economic Education (CFEE) has a web site that answers questions about "MONEY" and "WORK". It also provides you with other sources of help. To learn more, visit www.virtualadviser.ca

Careers

Jobboom.ca is an online recruiting site that specializes in the Canadian job market. There are job postings, employment news, and career advice. You can check it out at www.jobboom.ca

Jobs & Business

Business plan

Any new business will need a business plan. The business plan will guide the start-up of the business and, if necessary, also be used to help raise money for the business. See page 235 for a list of the sections that are common in a business plan. There are also sample business plans and business plan guides available on the Internet. [DayPlanner web site – Link #193]



There are vast areas of rural countryside throughout Canada. Above is farmland near Weyburn, Saskatchewan.

Government

Quebec experienced an era of rapid change in the 1960s known as the Quiet Revolution. Many Quebecers sought to separate from Canada. The movement for Quebec sovereignty gained strength but was defeated in two referendums in the province in 1980 and 1995. The autonomy of Quebec within Canada remains a lively topic—part of the dynamic that continues to shape our country.*

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

On October 25 1993, Jean Chrétien won a majority victory for the Liberal Party. He would go on to win two other majority governments before being succeeded by Paul Martin Jr.

Did You Know....?

Hearing impaired

Anyone who is hearing impaired or deaf can contact the Canadian Hearing Society (CHS). The CHS can help with information on career possibilities and opportunities and how to explore options in Canada. You can visit their website at www.chs.ca

Money Matters

Money in Your Life

The Canadian Foundation for Economic Education (CFEE) has a web site that is organized by “life events.” That is, people often look for help when they have a “life event”—for example, getting a job, getting married, having a baby, retiring. To learn more, visit www.miyf.cfee.org

Careers

NextSteps.org has helpful information on exploring careers, looking for a job, preparing for a job interview and so on. Check it out at www.nextsteps.org

Jobs & Business

Identifying opportunities

To be successful, a new business will have to respond to a real “opportunity,” that is, address a need, a want, or a problem. An entrepreneur will then set up a business to produce a product or service that responds to the need, want, or problem. If it is a real opportunity, enough people will buy the product or service to enable the business to make a profit. Be aware that many good “ideas” are not “opportunities.” [DayPlanner web site – Link #194]



La Ronde Amusement Park was built for the world exhibition held in Montreal in 1967—Canada’s Centennial year.

Government

Once an election has been called, Elections Canada mails a voter information card to each elector whose name is in the National Register of Electors. The card lists when and where you vote. Even if you do not receive a voter information card, you can still be added to the voters’ list up to the day of the election. To vote either on Election Day or at advance polls, go to the polling station listed on your voter information card.*

Month:

Monday

Date:

Tuesday

Date:

Wednesday

Date:

Thursday

Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

In 1994, the Free Trade Agreement between Canada and the United States was expanded to include Mexico. That agreement became known as NAFTA—the North American Free Trade Agreement.

Did You Know....?

“Earning Your Wheels”

The Canadian Trucking Human Resources Council has a guide to help those interested in becoming professional truck drivers. The course provides help with both practice and theory. You can obtain more information at the CTHRC web site. [DayPlanner web site – Link #106]

Money Matters

Potential benefits

Many companies offer benefits to employees in addition to a wage or salary in return for work. Benefits can include additional health insurance coverage, life insurance, pension plans, dental plans, and so on. Check with employers, and potential employers, to find out about the kinds of benefit packages that are offered, or provided, to employees.

Careers

Careerbuilder.ca helps to link job seekers with employers. You can check it out at www.careerbuilder.ca

Jobs & Business

Testing your business plan

Before starting a business, an entrepreneur will want to “test” the business plan by asking some people with knowledge and experience to look over the plan and provide opinions on it. If the entrepreneur is trying to raise money for the business, those considering investment will be one test for the plan. There are organizations that will try to help entrepreneurs by reviewing their business plans. [DayPlanner web site – Link #195]



Many cities in Canada have public gardens. Pictured are the Botanical Gardens in Montreal.

Government

The First Nations have band chiefs and councilors who have major responsibilities on First Nations reserves, including housing, schools and other services. There are a number of provincial, regional and national Aboriginal organizations that are a voice for First Nations, Métis and Inuit people in their relationships with the federal, provincial and territorial governments.

Month:

Monday

Date:

Tuesday

Date:

Wednesday Date:

Thursday Date:

Friday

Date:

Saturday

Date:

Sunday

Date:

Dates/Events/History

In 1997, the Confederation Bridge opened. The bridge connected Prince Edward Island to the mainland and allowed cars and trucks to drive onto and off of the island without having to travel by ferry.

Did You Know...?

Business associations

There are a number of business associations in Canada that business people join as members. They join to get information, services, advice, and assistance from the associations. See pages 228 and 229 for a list of some of Canada's major business associations. [DayPlanner web site – Link #206]

Money Matters

Life and Disability Insurance

You may be the most valuable asset your family has. If you should die or become disabled, this could be difficult for your family financially. Life and disability insurance can help protect you and your family. For a list of insurance companies who can provide help, go to DayPlanner web site – Link #200.

Careers

The University of Waterloo has developed an online manual to help with career planning. You can find it out at <https://manual.uwaterloo.ca>. There is a cost of approximately \$50 for use of the manual.

Jobs & Business

Support for small business in Canada

The fact that so many people in Canada own or work for small businesses—and the fact that small businesses help to create jobs—means that there is a great deal of support for small business in Canada. There are programs in most high schools that teach students about entrepreneurship. There are also courses and training programs at many colleges and universities. [DayPlanner web site – Link #196]