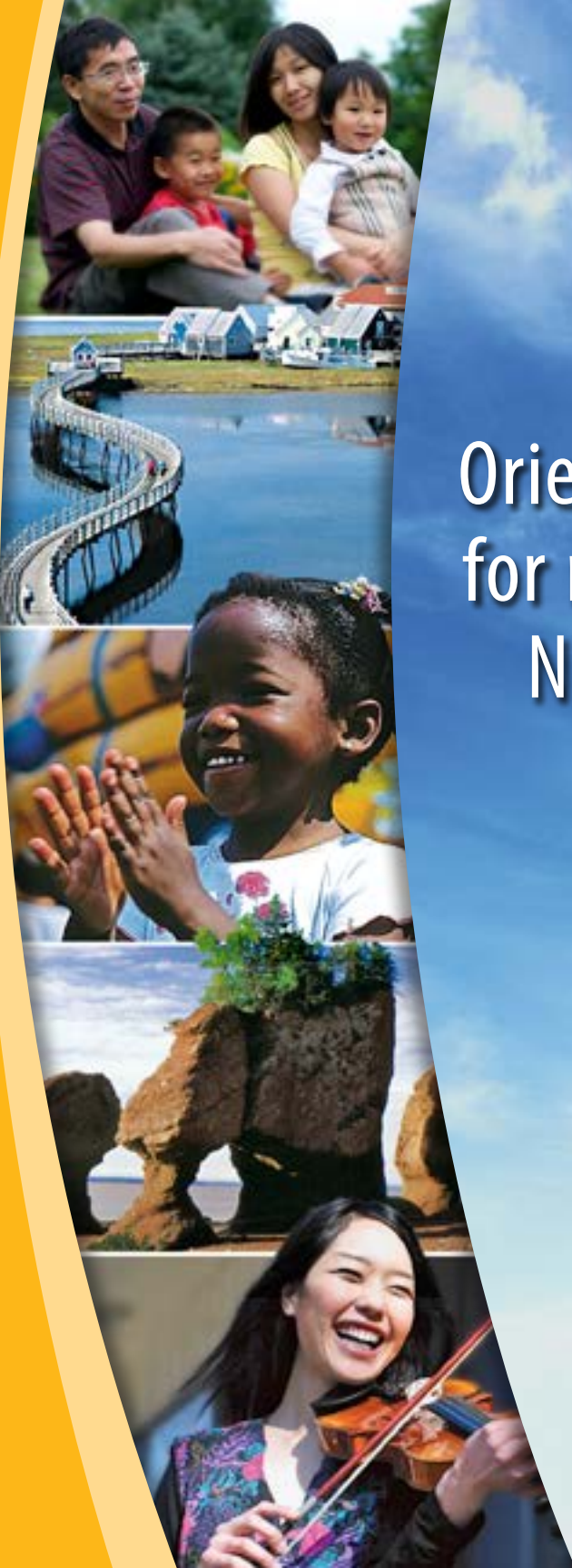


Share our similarities;  
celebrate our differences

# Orientation guide for newcomers to New Brunswick



## Table of contents

<b>New Brunswick's counties</b>	<b>4</b>		
<b>Chapter 1: About New Brunswick</b>	<b>5</b>		
Map	6	Taxis	30
Cities	7	Bicycles (bikes)	30
Arts and culture	9	Cars	30
Economy	11	Long-distance travel	31
Weather	11	Airplanes	31
		Trains	31
		Buses and shuttles	31
<b>Chapter 2: The political system</b>	<b>13</b>	Shopping	32
The three orders of government	13	Grocery shopping	32
Federal – Government of Canada	13	Second-hand stores	32
Provincial – Government of New Brunswick	14	Shopping hours and policies	32
Municipal government – your city, town, village or rural area	15	Sales tax	32
		Keeping up-to-date	33
<b>Chapter 3: Coming to New Brunswick</b>	<b>17</b>	Daily newspapers	33
What to do before you arrive	17	Weekly newspapers	33
What to do after you arrive	18	Internet service	33
The Provincial Nominee Program	20	Television	34
		Radio	34
<b>Chapter 4: Help getting started</b>	<b>21</b>	<b>Chapter 6: Finding a place to live</b>	<b>37</b>
Immigrant settlement agencies	21	What to look for	37
For entrepreneurs	23	Before moving into a house or an apartment	37
English-language training	23	Renting a house or apartment (flat)	37
French-language training	24	Finding a place	37
		If you rent	38
<b>Chapter 5: Life in New Brunswick</b>	<b>27</b>	Your rights	38
Bilingualism	27	Your responsibilities	38
Daylight savings time	27	If you buy	39
The telephone system	27	Bank assessment criteria	39
Mailing a letter or parcel	28	Down payment and mortgage insurance	39
Emergencies	29	Finding a home	40
Transportation	29	Where to start	40
City buses	29	Real estate agents	40
		Making an offer	40

This guide was prepared by the Population Growth Division of the Department of Post-Secondary Education, Training and Labour, Government of New Brunswick. The Population Growth Division, working with other branches of the Government of New Brunswick, has made every effort to ensure this publication is as accurate and up-to-date as possible. However, there may still be, inadvertently, omissions, errors or inconsistencies for which the Population Growth Division will not be held responsible.

The Population Growth Division hopes that all newcomers to New Brunswick will find this guide useful – aware that it is only a guide. So, before making major life decisions, especially (buying a house, for instance), newcomers should get appropriate professional advice (a lawyer, for instance).

Property tax	40
City or country living	41
If you live in a city	41
If you live outside the city	41
Responsibilities of owning a home	41

## **Chapter 7: Finding work** **43**

Your Social Insurance Number (SIN)	43
Learning English or French for work	43
International training and international credential recognition	44
Finding a job	44
Employment programs and services	44
Searching for a job online	46
How to apply	46
Doing a job interview	47
Starting a business	47
Commercial real estate	48

## **Chapter 8: Working** **49**

About your Social Insurance Number (SIN)	49
New Brunswick employment standards and regulations	49
Public holidays	49
Paid public holidays	49
Maternity and adoption leave	50
Employment Insurance (EI)	50
To be eligible for EI	50
Losing your job	51
WorkSafeNB	51
Canada Pension Plan (CPP)	51
Income tax	51

## **Chapter 9: Health care** **53**

Medical coverage	53
Tele-Care/Télé-Soins	53
Doctors	54
Persons with disabilities	55
Emotional health	55
Crisis centres (mental health)	56
Addiction services	56

## **Chapter 10: Money and banking** **57**

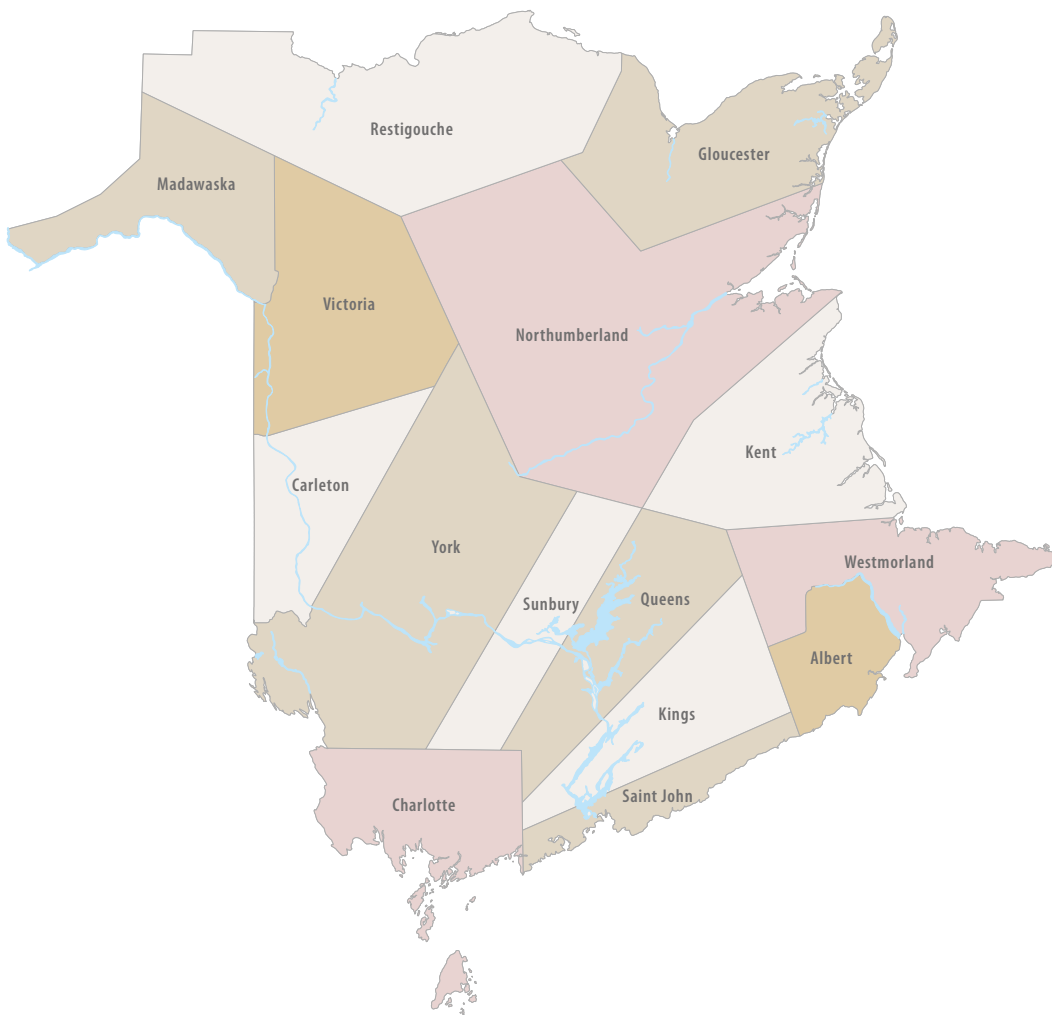
Canadian money	57
Opening a bank account	57
Types of bank accounts	57
Chequing	57
Savings	57
Business accounts	57
Debit cards and automated teller machines (ATMs)	58
Your personal identification number (PIN)	58
Depositing	58
Borrowing	58
Credit card	58
Lines of credit	59
Loans	59
Credit	59
Bankruptcy	60
Investing	60
Savings bonds	60
Guaranteed income certificates (GICs)	60
Mutual funds	60
Registered retirement savings plan (RRSP or RSP)	60
Registered education savings plan (RESP)	60
Tax-free savings account (TFSA)	61
Moving money	61
Wire transfers	61
Western Union	61
Email money transfers	61
Money orders	62
Banks	62
International benefits	63

## **Chapter 11: Vehicles and driving** **65**

Obtaining a driver's licence	65
Graduated driver's licence	65
The points system	66
Driving schools	66
Buying a vehicle	66
Before you buy, ask	66
Price	67
Before buying	67
Car loans	67

Leasing	67	Legal aid	88
Insurance	67	Other lawyers	89
Registration	67	The courts	89
Safety inspections	68	Protecting yourself from dishonest people	89
Driving laws	68	<b>Chapter 16: Faith and religion</b>	<b>91</b>
Driving under the influence of drugs or alcohol	68	Places of worship	91
If you are involved in an accident	69	Hindu Temple	91
Driving in the winter	69	Mosques	91
<b>Chapter 12: Education</b>	<b>71</b>	Synagogues	91
The school system	71	<b>Chapter 17: Customs in New Brunswick</b>	<b>93</b>
Kindergarten to grade 12	71	Families	93
English	72	Taking care of children	93
French	72	The Child Tax Benefit	94
Post-secondary education	73	Holidays and other special days	94
Universities	73	Other social customs	95
Community colleges	73	<b>Chapter 18: Recreation, sport and culture</b>	<b>97</b>
Apprenticeships	74	Meeting people	100
Student loans	75	Libraries	101
New Brunswick Tuition Rebate Program	75	<b>Appendix A</b>	<b>103</b>
Repayment Assistance Plan (RAP)	75	Essential contact telephone numbers	103
<b>Chapter 13: Rights and responsibilities</b>	<b>77</b>	<b>Appendix B</b>	<b>105</b>
Your rights and freedoms	77	Service New Brunswick centres	105
Children's rights	78	<b>Appendix C</b>	
Women's rights	80	Service Canada centres	109
Domestic violence	80	<b>Appendix D</b>	
Sexual harassment	82	Health-care institutions/services	113
Senior citizens' rights	82	<b>Appendix E</b>	
Rights of persons with disabilities	83	Community walk-in and after-hours clinics	121
<b>Chapter 14: Citizenship and permanent residency</b>	<b>85</b>		
Permanent resident card	85		
Becoming a Canadian	85		
How to be a good citizen	86		
<b>Chapter 15: The legal system</b>	<b>87</b>		
The police	87		
The RCMP	87		
Local police forces	87		
Dealing with the police	87		
Lawyers	88		

## New Brunswick's counties



New Brunswick is divided into 15 areas called **counties**. It is important to learn the name of the county in which you will be living. It will help you find the services and programs that New Brunswick has to offer.

## About New Brunswick

### *Did you know that ...*

- New Brunswick is the largest of the three provinces on the east coast of Canada. They are called the **Maritime provinces** or, simply, **the Maritimes**. The others are Nova Scotia and Prince Edward Island. The Atlantic provinces include the Maritimes and the province of Newfoundland and Labrador.
- New Brunswick covers more than 73,000 sq. km (28,000 sq. miles).
- New Brunswick has a coastline more than 2,000 km (1,400 miles) long.
- New Brunswick has eight cities: Bathurst, Campbellton, Dieppe, Edmundston, Fredericton (the capital), Miramichi, Moncton and Saint John.
- New Brunswick has 754,735 people.
- New Brunswick is Canada's only officially bilingual province. Its official languages are English and French.

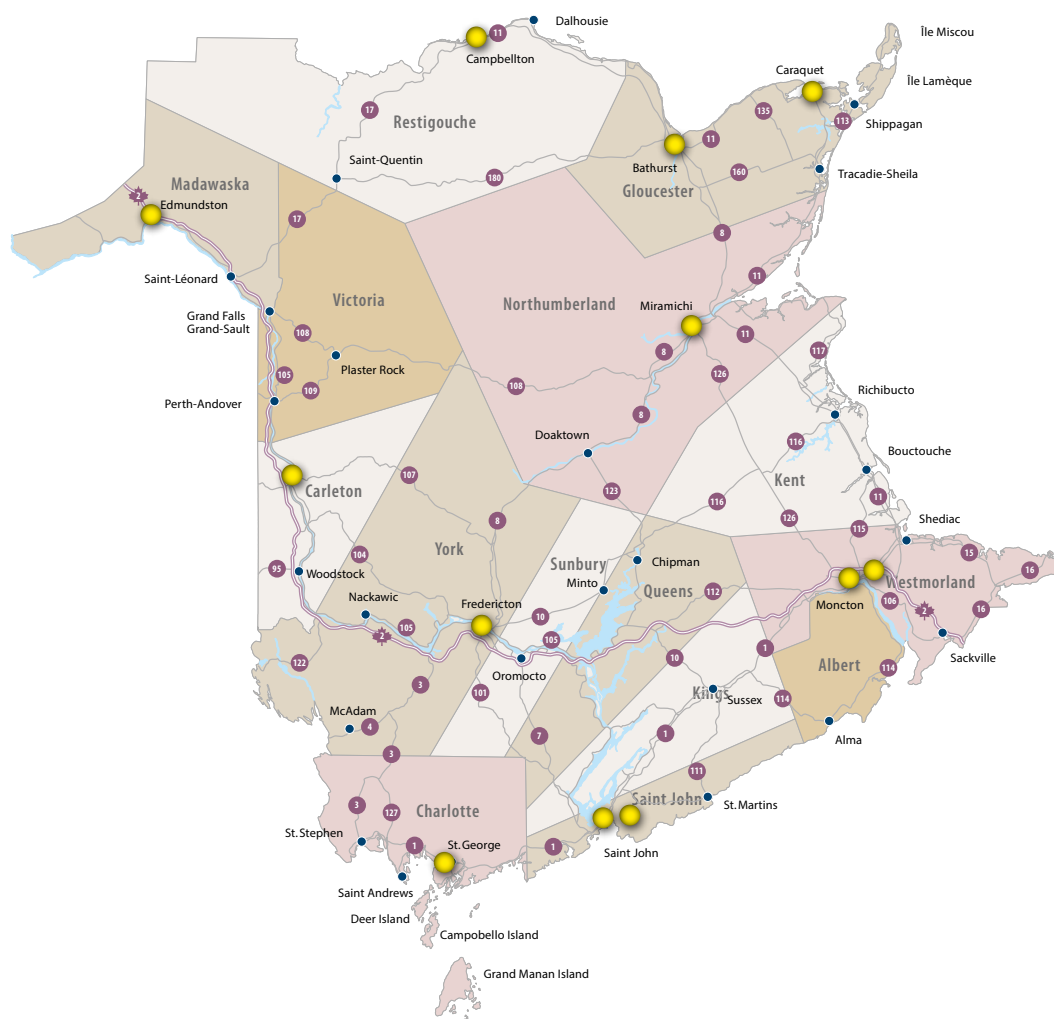


New Brunswick is in eastern Canada, surrounded by three provinces and one American state. To the north and west is Quebec, where French is the official language. To the west is Maine, one of the 50 states making up the United States of America. The rest of the province is nearly entirely surrounded by the Atlantic Ocean. To the east is the Gulf of St. Lawrence. The warm waters of the Northumberland Strait are between New Brunswick and Prince Edward Island. To the south is the beautiful but cold Bay of Fundy, nearly entirely separating New Brunswick from Nova Scotia.

Canada, including New Brunswick, is connected by a national highway network called the Trans-Canada Highway. The New Brunswick portion consists mainly of Route 2, which runs more-or-less diagonally from Quebec in the northwest to Nova Scotia in the southeast. There is also Route 16, which runs from the southeastern corner of New Brunswick, at Route 2 near Sackville, to the famous Confederation Bridge leading to Prince Edward Island.

Canada became a country in 1867. New Brunswick was one of the first four provinces to join; the others were Ontario, Quebec and Nova Scotia. The national capital is Ottawa, Ontario. Canada is the second-largest country in the world in terms of area.

# New Brunswick detailed map



 Location of settlement services available in the province.  
Contact the New Brunswick Multicultural Council for more information,  
1-506-453-1091, website [www.nb-mc.ca](http://www.nb-mc.ca).



## Cities

New Brunswick's cities are smaller than those in Quebec, Ontario, Alberta and British Columbia. The largest urban areas in terms of population are the Greater Saint John area, the Greater Fredericton area and the Greater Moncton area.

### **Bathurst**

Bathurst, in the northeast, has about 12,700 people. The city is on the Chaleur Bay, part of the Atlantic Ocean separating New Brunswick and Quebec. Bathurst started as a trading centre, and its economy is still growing. It has many industries, including mining. It has opportunities in tourism, the public service, the professions and customer service centres. Bathurst has a regional hospital.

- 1-506-548-0400
- Fax: 1-506-548-0581
- [www.bathurst.ca](http://www.bathurst.ca)

### **Campbellton**

Campbellton, in the north across from Quebec on the Restigouche River, has about 7,300 people. It has the advantage of being one of the entry points to Atlantic Canada. Housing is very affordable. Campbellton is ideal if you enjoy the outdoors. At nearby Sugarloaf Provincial Park, you may hike or camp during the summer or you may ski at Sugarloaf Mountain during the winter. Campbellton has a regional hospital.

- 1-506-789-2700; toll-free, 1-888-813-4433
- Fax: 1-506-759-7403
- [www.campbellton.org](http://www.campbellton.org)

### **Dieppe**

Dieppe, a suburb of Moncton in the southeast, has more than 23,000 people. It is one of the fastest-growing cities in the Maritimes. Dieppe has a new city hall, a large farmer's market and one of the largest shopping centres in the Maritimes. Dieppe is only 10 minutes from the Université de Moncton, New Brunswick's French-language university. Dieppe has a campus of the

Collège communautaire du Nouveau-Brunswick.

- 1-506-877-7900
- Fax: 1-506-877-7910
- [www.dieppe.ca/en/index.aspx](http://www.dieppe.ca/en/index.aspx)

### **Edmundston**

Edmundston, in the northwest, has 17,000 people. It is immediately across the Saint John River from Maine and is a short drive from Quebec. Services are generally available in French and English. Housing is less expensive in Edmundston than in many New Brunswick cities. One of the campuses of the Université de Moncton, a campus of the Collège communautaire du Nouveau-Brunswick, and a regional hospital are in Edmundston.

- 1-506-739-4636
- Fax: 1-506-737-6902
- [www.edmundston.ca](http://www.edmundston.ca)

### **Fredericton**

The provincial capital, Fredericton is near the centre of New Brunswick; about 86,000 people live in the city and the surrounding area. Fredericton has many professional job opportunities. Many people work for the provincial government and two universities. The New Brunswick legislature is part of the charming downtown. The scenic Saint John River runs through the city.

Some of North America's finest singers and musicians play at the Aitken Centre and The Playhouse. The Beaverbrook Art Gallery has the best art collection in the province. Fredericton also has the main campus of the University of New Brunswick, St. Thomas University; a New Brunswick Community College campus; the New Brunswick College of Craft and Design; the Maritime College of Forest Technology; a regional hospital; an adjacent rehabilitation centre; and the provincial archives.

Just outside Fredericton is Oromocto,



home of Canada's second largest military base, home of the Canadian Forces Base Fagetown.

- 1-506-460-2020; toll-free, 1-877-460-8326 (Canada and the United States); toll-free, 0-808-101-1674 (United Kingdom)
- Fax: 1-506-460-2894
- [www.fredericton.ca](http://www.fredericton.ca)

## ***Miramichi***

Miramichi, on either side of the beautiful Miramichi River, has about 28,000 people, many of whom come from an Irish background. An Irish folk song festival is held in Miramichi every year. The city has a New Brunswick Community College campus and a regional hospital. The Miramichi region is famous for its salmon fishing.

- 1-506-623-2200
- Fax: 1-506-623-2201
- [www.miramichi.org](http://www.miramichi.org)

## ***Moncton***

Moncton, in the southeast, is one of the fastest-growing areas in Canada. The city and surrounding area have a population of nearly 140,000. Moncton has the distinction of being officially bilingual, and it has a large, vibrant, Acadian community. The city is in the southeastern part of the province along the Petitcodiac River, known as the Chocolate River because of its muddy water. The city's economy is mainly based on transportation, distribution, information technology, commercial and retail sectors. Moncton has the restored Capitol Theatre, which features



drama and performances of all types. The city also has the Moncton Coliseum Complex, a venue for hockey, conferences, concerts and trade shows. Nearby Magnetic Hill, a popular tourist destination, is becoming increasingly well known as a concert location. Moncton is the home of the main campus of the Université de Moncton as well as a campus of the New Brunswick Community College. The city is a half-hour drive from one of the country's best small universities, Mount Allison University, in Sackville. Moncton has two regional hospitals.

Moncton is sometimes called the Hub City because it is centrally located in the Maritimes. It is less than one hour from Nova Scotia. It is a short distance from some of the most beautiful beaches in New Brunswick.

- 1-506-853-3333
- Fax: 1-506-389-5904
- [www.moncton.ca](http://www.moncton.ca)

## ***Saint John***

Saint John, in the southern part of the province on the Bay of Fundy, and the surrounding area have a population of about 128,000. Saint John is often called the Loyalist City in honour of the British refugees who arrived at the mouth of the Saint John River in the 1780s. Saint John is also called the Port City because it has one of the busiest harbours in Canada. Saint John is increasingly becoming a port of call for cruise ships. It has the largest oil refinery in the country. A major liquefied natural gas terminal is being built. The Point Lepreau nuclear power station is nearby.

Saint John is the oldest incorporated city in Canada. It has historic architecture and a famous farmer's market in the uptown. The Imperial Theatre, a restored downtown landmark, features drama and performances of all types. Nearby are the Market Square complex, including the Saint John Trade and Convention Centre, and Harbour Station, which hosts hockey, concerts, trade shows

and conferences. The city is the home of the Saint John campus of the University of New Brunswick and a campus of the New Brunswick Community College. Saint John has a regional hospital.

- 1-506-658-4455
- [www.saintjohn.ca](http://www.saintjohn.ca)

## **Arts and culture**

New Brunswick is proud of its mix of cultures. The main groups include:

- **First Nations peoples** (Aboriginals). For thousands of years before the arrival of the Europeans, First Nations peoples lived in New Brunswick, and they continue to make an important contribution to the province. First Nations people include the Mi'Kmaq, who traditionally live in the northeast, east and south; the Maliseet, who traditionally live in the north and west; and the Passamaquoddy, who traditionally live in the southwest. Many of the names of rivers and small communities come from native languages. For instance, the Maliseet name for the Saint John River, today spelled as Wolastoq, is derived from Wolastoqiyik, the native name for this First Nation.
- **The Acadians.** This was the name given the French-speaking people who settled the Maritimes in the 1600s. They called the area encompassing the Maritimes "Acadie." They became refugees after the British expelled them in 1755. They gradually returned, today comprising about one-third of New Brunswick's population – a testament to their determination and love of this region. Their contribution to New Brunswick is felt throughout the province, especially in the southeast, northwest and northeast.

The centre of Acadian higher education is the Université de Moncton, which has campuses in Moncton, Shippagan and Edmundston. The Village Historique Acadien, near Caraquet, is an outdoor museum re-creating life in Acadian New

Brunswick from the end of the deportations up to the mid 20<sup>th</sup> century. Le Pays de la Sagouine, a well-known Acadian cultural theme park, is in Bouctouche. Caraquet is well-known for its celebrations on Acadian Day, each August 15. The Acadians have their own flag; they have many unique foods and folk-music traditions. A distinct French-speaking community, known as the Brayons, lives in the northwest around Edmundston.

- **The British.** New Brunswick had been part of the British colony of Nova Scotia until 1784. In that year, New Brunswick became a separate colony after thousands of Americans who supported British rule in the United States fled the 13 American colonies. These refugees, called the Loyalists, settled mainly in Saint John, Saint Andrews, Fredericton and along the St. John River Valley. Today, Saint John annually observes Loyalist Day to commemorate the landing of the Loyalists. Near Fredericton is Kings Landing Historical Settlement, an outdoor museum re-creating Loyalist life in rural New Brunswick in the 1800s. The first centre of English-language higher learning in New Brunswick was King's College, today known as the University of New Brunswick, with campuses in Fredericton and Saint John. New Brunswick also has St. Thomas University in Fredericton and Mount Allison University in Sackville.
- **Irish and Scots:** Many Irish refugees arrived in Saint John and Miramichi, especially, in the mid-1800s. A substantial number of Scots immigrated to New Brunswick. Miramichi and Fredericton hold festivals each year in honour of the province's Irish and Scottish heritages, respectively.
- **Danes:** several immigrant families made their way up the Saint John River in the 1870s to establish what was at one time the largest Danish community in Canada. It is today known as New Denmark.

New Brunswick has many art galleries aside from the Beaverbook Art Gallery. The province's major museum, the New Brunswick Museum, is in Saint John. The Université de Moncton has an Acadian Museum. The province also has a large community of craftspeople, including some of the finest potters in the country. A symphony orchestra is based in Saint John, and a touring English theatre company is based in Fredericton.

There are many festivals to enjoy. Moncton has a comedy festival in the winter. Fredericton hosts a lively jazz festival in the September. Saint Andrews hosts a performing arts festival in the summer. For more information about arts and culture in New Brunswick:

- 1-800-561-0123
- Fax: 1-506-453-6548
- [www.tourismnewbrunswick.ca/DoFestivalsAndEvents.aspx](http://www.tourismnewbrunswick.ca/DoFestivalsAndEvents.aspx)



## The economy

New Brunswick has abundant resources on land and from the sea. Forestry is very important; large pulp and paper mills and smaller sawmills operate across the province. Many earn their living from fishing and fish processing. Aquaculture, known as fish farming, is important to the economy, too.

The manufacturing sector includes the processing of food, beer, soft drinks and chocolate; the manufacturing of furniture and paper products; and the processing of metal. A wide variety of minerals is mined.

Tourism is vital to the economy. More than 1.5 million people visit the province's many beaches and parks every year.

During the past several years, the province has been focusing on information and communication technologies. Moncton has many large call centres.

Fredericton has developed a strong reputation in the information and knowledge sectors.

## The weather

The four seasons are very distinct in New Brunswick:

- summer includes June, July and August, when most people take vacation. The average temperature is 23.3°C. July is the warmest month. Men and women wear light-weight clothing such as t-shirts, shorts and sandals. It is important to wear sunscreen, and many people wear hats to protect against sunburn. Beaches are popular destinations to stay cool. Men and women wear bathing suits and sit in the shade under large umbrellas. No matter where you are, it is important to drink water on hot days;

- spring and fall are cooler than summer. You will need a light jacket or a heavy sweater to go outdoors. Umbrellas and rubber boots are a good idea in the spring because it rains a great deal. The leaves change colour in the fall, making it a very colourful season; and
- winter is the season when New Brunswickers spend most time indoors. All homes require heating. It is also the time of year when New Brunswickers enjoy sports such as skiing and skating. The coldest month is January. Temperatures are lower in the north than in the south. In Edmundston, for example, the average temperature in January is -12.2°C, while along the southeast shore of the province, the average is -7.5°C.

Even when the temperature does not seem very low, you should be aware of what is called the **wind-chill factor**<sup>1</sup>. It is part of winter weather forecasts. To protect your skin against frostbite, it is best to wear warm, waterproof clothing such as a heavy coat, scarf, gloves or mittens, a warm hat and insulated waterproof boots.

You may find out about the weather by listening to local radio and television forecasts. When you arrange for cable television service, a channel called the Weather Network is often included. It shows weather forecasts 24 hours a day and also broadcasts government warnings about extreme conditions:

- [www.theweathernetwork.com](http://www.theweathernetwork.com)

Alternatively, visit Environment Canada:

- [www.weather.gc.ca](http://www.weather.gc.ca)

*1. **Wind-chill factor:** a measure of how the combination of wind speed and temperature removes warmth from exposed skin, especially the face. The wind-chill factor may make it feel much colder and may make it much more dangerous outside than the thermometer suggests.*





# The political system

## Orders of government

Canada has three orders (levels) of government: federal, provincial and municipal.

### ***Federal – The Government of Canada***

Canada is a democratic, federal constitutional monarchy. The monarch, or head of state, is Queen Elizabeth II. Although she lives in England and is best known as the Queen of England, she is officially referred to in this country as the Queen of Canada. As in England and in other Commonwealth nations, the Queen is not involved with the daily operations of the government; her role is largely ceremonial. The monarch is represented in Canada at the federal level by a vice-regal official, known as the governor general.

The prime minister, the head of government, is the political leader. He or she leads the party with the most representatives in the lower house, known as the House of Commons. The House, as it is informally known, has 338 elected members, known as Members of Parliament (MPs), each of whom represents a single riding, or constituency, across Canada. There is also an upper house, known as the Senate. It consists of 105 senators appointed, officially, by the governor general, but, in practice by the prime minister. The House of Commons initiates most laws and all budgets; the Senate, often called the chamber of sober second thought, grants approval. The House

of Commons and the Senate comprise Parliament, which sits in Ottawa at least once a year. New Brunswick has 10 MPs and an equal number of Senators.

Federal elections usually take place every four years, technically initiated by the governor general but in practice at the discretion of the prime minister. Elections may be held sooner if the governing party loses a vote in the House of Commons on its general legislative plan (the throne speech), a budget matter; or certain issues deemed by the prime minister to be a vote of confidence in the government.

To be eligible to vote, you must be a Canadian and at least 18 years of age on election day. Voting is carried out by secret ballot. Voters cast their ballots for the candidate of their choice.

You must complete the application before becoming a new citizen. You are registered to vote if you check off the consent box on the application, thereby giving your permission to be added to the official register. You do not receive further confirmation.

The Government of Canada is responsible for immigration, national defence, national security, criminal law, money, banking and international trade.

There are five main parties at the federal level: the Conservative Party; the Liberal Party; the New Democratic Party; the Green Party and, in Quebec only, the Bloc Québécois.

For more information:

- toll-free, 1-800-O-Canada (1-800-622-6232)
- [canada.ca](http://canada.ca)
- [www.gnb.ca](http://www.gnb.ca)
- email: [sitecanadasite@canada.gc.ca](mailto:sitecanadasite@canada.gc.ca)

Or, write:

Service Canada,  
Canada Enquiry Centre,  
Ottawa, ON  
K1A 0J9

## ***Provincial – The Government of New Brunswick***

Canada is divided into 10 provinces and three territories. Each province and territory has a government responsible for provincial or territorial laws. These responsibilities include hospitals and the health-care system, schools, natural resources, motor vehicles, roads and highways and welfare services. The Population Growth Division is a branch of the New Brunswick government. Laws, programs and services in the areas of provincial/territorial responsibility vary from jurisdiction to jurisdiction.

Because Canada is officially bilingual, federal government services must be provided in both official languages, English and French, across the country. New Brunswick is the only constitutionally bilingual province. This means provincial government services as well as federal services are available in both languages.

The monarch is represented in each province and territory by a vice-regal official known as the lieutenant-governor. He or she is appointed by the prime minister, usually on the advice of the premier. The lieutenant-governor, as head of state at the provincial/territorial level, plays a ceremonial role similar to that of the governor general at the federal level. The head of government at the provincial level, similar to that of the prime minister at the federal level, is the premier.

He or she is the leader of the political party holding the most members elected to the provincial/territorial legislature. Members of the provincial legislature (in New Brunswick and in most other provinces) are known in this province as Members of the Legislative Assembly (MLAs). There is no upper chamber at the provincial/territorial level.

Elections have usually been held every four years, technically initiated by the lieutenant-governor but in practice at the discretion of the premier. New Brunswick has recently decided to set firm election dates. Elections may be held sooner than every four years if the governing party loses a vote on its general legislative plan (the throne speech), a budget matter, or certain issues deemed by the premier to be a vote of confidence in the government.

New Brunswick is divided into 49 ridings, or constituencies. They are not the same as those at the federal level. You may vote for the local candidate of your choice. The candidate with the most votes in a given riding wins. To be eligible to vote in a New Brunswick election, you must be a Canadian and be at least 18 years old on election day. You must also have lived in New Brunswick for at least six months prior to election day.

New Brunswick has two main political parties, the Liberal Party and the Progressive Conservative Party. There are also the New Democratic Party and the Green Party.

For more information:

- 1-506-453-2506, (Monday to Friday, 8:30 a.m.-4:30 p.m.)
- [www.gnb.ca/legis/index.asp](http://www.gnb.ca/legis/index.asp)
- email: [wwwleg@gnb.ca](mailto:wwwleg@gnb.ca)

Or write:

Legislative Building, Centre Block,  
P.O. Box 6000,  
Fredericton, NB  
E3B 5H1



## ***Municipal governments***

The municipal government that runs a city, town or village is called a council, consisting of an elected mayor and a varying number of councillors. Municipalities are responsible for local services, including streets, water, sewage, parks, recreation, business permits and property zoning. A non-elected staff administers these services. They generally include a city manager, a clerk and a treasurer. They work in what is known as a city, town or village hall.

New Brunswick also has formal bodies known as rural communities. They are formed when two of what are called local service districts or one local service district and one village decide to join together.

For more information, contact the Department of Environment and Local Government:

- 1-506-453-2690
- [www2.gnb.ca/content/gnb/en/departments/elg.html](http://www2.gnb.ca/content/gnb/en/departments/elg.html)





# Coming to New Brunswick

*Welcome!*

## What to do before you arrive

### ***Make sure your paperwork is in order***

Immigration and Citizenship Canada provides lists of essential and recommended paperwork. You must have:

- a Canadian immigrant visa and confirmation of permanent residence for each family member travelling with you;
- a valid passport or other travel documents for each family member travelling with you;
- two copies of a detailed list of all the personal or household items you are bringing with you (including how much they are worth);
- two copies of the list of items that will arrive later.

You must also bring with you enough money to cover living expenses for you and your family for six months. You may be asked to show proof that you have access to this money.

Do not pack your documents in a suitcase; keep them with you. You will need to have them on hand to show immigration and customs officials.

Depending on your situation, bring the following important documents:

- birth certificates or baptismal certificates;
- adoption certificates;
- marriage certificates;
- separation or divorce papers;

- driver's licence, including an international driver's permit;
- school records, diplomas or degrees for each family member travelling with you;
- trade or professional certificates and licences;
- letters of reference from former employers (three, if possible);
- a list of your educational and professional qualifications and job experience (known as a *résumé*);
- immunization, vaccination, dental and other health records for each family member;
- photocopies of all essential and important documents, in case the originals get lost (be sure to keep the photocopies in a separate place from the originals); and
- car registration documents and record of car insurance if you are bringing a vehicle into Canada.

Having these documents does not necessarily mean they will be recognized in Canada, but it is wise to have them. You may also be required to have some documents translated into English or French.

### ***Research work opportunities***

It is prudent to research your field of work before you come. You should also find out whether your credentials are accepted here. Sometimes you must upgrade them.

A website, the Working in Canada tool, may help you in your search. It provides information about job descriptions, wages, skill requirements, language training and job opportunities based on your occupation and location:

- <http://www.cic.gc.ca/english/work/apply-who-eligible.asp>

### ***Be prepared for the weather***

Check on typical weather conditions in New Brunswick for the month you expect to arrive. If you are coming between September and June, you will need warm clothes. If you arrive between December and April, you will need heavy winter clothing as well as gloves, a hat, a scarf and warm footwear.

### ***Look into medical coverage***

Check with the Department of Health to see if you qualify for provincial medical coverage called medicare. Find out more in Chapter 9, *Health Care*.

### ***Have prescriptions filled***

Make sure you have a two- to three-month supply of your prescription drugs with you.

## **What to do after you arrive**

### ***Take advantage of settlement services***

Settlement services in New Brunswick are offered by community organizations that want to welcome you and help you get settled in your new home. Their services are usually free. You may find the immigrant settlement agency nearest you in Chapter 4, *Help getting started*.

### ***Become familiar with essential services***

Find government offices and the nearest banks, grocery stores, clinics or hospital. Information about these services is offered throughout this guide.

### ***Begin language classes***

A number of agencies in New Brunswick offer language classes. Some are free for newcomers who qualify and others are available for a fee. To learn more, refer to Chapter 4, *Help getting started*.

### ***Maps and directories***

You will need a copy of the telephone book, a map of your community and information about the public bus service (if your community has one). Transit maps are often available at city hall.





## ***Find a place to live***

There are a number of options for living in New Brunswick. Chapter 6, *Finding a place to live*, contains information about deciding what is best for you.

## ***Enrol your children in school***

The New Brunswick *Education Act* requires you to enrol your children in school. Most children go to public schools paid for by the provincial government. Some communities have private schools that charge fees. Some parents choose to homeschool their children; that is, to teach them at home using government guidelines.

## ***Open a bank account***

You may open an account at the bank of your choice. You will need photo identification, a Social Insurance Number (SIN) and a home address. Find out more about Canadian money and the banking system in Chapter 10, *Money and banking*.

## ***Continue your job search***

Your job search will be one of the most important things you do as you settle in New Brunswick. Chapter 7, *Finding work*, will help you plan your search. It also suggests some places where you may get help.

## ***Apply for a Social Insurance Number (SIN)***

The federal government assigns each Canadian a Social Insurance Number (SIN); you will need one to work or receive government benefits. You should keep your SIN confidential. Only the government or an employer (after you are hired) is allowed to ask you for your SIN. Your bank may also request your SIN for some financial transactions. Learn more in Chapter 7, *Finding work*, and in Chapter 8, *Working*.

## ***Obtain a Permanent Resident card***

The Permanent Resident (PR) card replaces the paper document, IMM1000 Record of Landing. You need this card to prove your status when you re-enter the country by plane, train or bus. More information about how to apply for the PR card is in Chapter 14, *Citizenship and permanent residency*.

## ***Obtain a Canadian driver's licence or a government photo identification***

Visit any Service New Brunswick location to find out if you may exchange your driver's licence for a New Brunswick licence or if you need to take a driving test first. Your New Brunswick licence will be your official New Brunswick government-issued photo identification. If you do not have a driver's licence and do not wish to drive, you may arrange to have a government-issued photo identification card created instead. Refer to Chapter 5, *Life in New Brunswick*.

## ***Obtain a New Brunswick health card (medicare)***

You may apply for a medicare card as soon as you arrive, but you may not use it until you have been here three months. Most but not all medical services are free. Medicare only covers visits and most tests at clinics, hospitals and the doctor's office. You may choose to buy private health insurance to cover expenses such as dental care, physical therapy, drug prescriptions and eye glasses. These costs are also sometimes covered by your employer. Refer to Chapter 9, *Health care*.

## ***Apply for government benefits***

If your income is relatively low, you may be eligible to receive financial assistance from the federal government in the forms of the Canada Child Tax Benefit, the Goods and GST/HST Credit and other government payments. Refer to Chapter 17, *Customs in New Brunswick*.

## ***Become involved***

The best way to become part of your new community is to become involved. A number of community groups will welcome you. You may find ideas throughout this guide or through your local settlement agency.

## **The Provincial Nominee Program**

The New Brunswick government offers the Provincial Nominee Program (PNP). Through this, the provincial government looks for immigrants qualified to do jobs that need to be filled. It also helps immigrants to set up a business or provide jobs here for other people.

Applications can be made through several different streams:

- Express Entry NB Applicants
- Skilled Worker with Employer Support
- Skilled Worker with Family Support
- Business Applicants

Details on the program criteria for each of these streams can be found at the following website:

<http://www.welcomenb.ca/content/wel-bien/en/immigrating/content/HowToImmigrate/NBProvincialNomineeProgram.html>

- As a PNP applicant, you must make a commitment to settle permanently in New Brunswick. You must sign a document stating you plan to live and work in this province. If you are a provincial nominee, your visa application will likely be processed quicker than otherwise.

## Help getting started

### Immigrant settlement agencies

As mentioned earlier, the Population Growth Division is part of the New Brunswick government. Within the division is the Immigration, Settlement and Multiculturalism Branch, created to work with community organizations to provide settlement services throughout New Brunswick. Staff in the Settlement and Multiculturalism Branch can send you information about services in your community:

- 1-506-453-3981
- [www.gnb.ca/immigration](http://www.gnb.ca/immigration)
- email: [immigration@gnb.ca](mailto:immigration@gnb.ca)

A number of agencies are available to help newcomers. They may help you find language classes and jobs, among other things. They may also provide information about living and working here. Some associations also organize social and cultural activities to help you to make new friends.

Your access to some of these services will depend on your immigration status in Canada.

Organizations offering a range of settlement services:

### Carleton County

#### Multicultural Association of Carleton County

645/647 Main St.  
Woodstock, NB  
E7M 2H3

- 1-506-328-4690
- [www.maccnb.ca](http://www.maccnb.ca)
- email: [staff@maccnb.ca](mailto:staff@maccnb.ca)

### Charlotte County

#### Multicultural Association of Charlotte County

19 Main St.  
St. George, NB  
E5C 3H9

- 1-506-755-7713
- [www.ccmanb.com](http://www.ccmanb.com)
- email: [info@ccmanb.com](mailto:info@ccmanb.com)

### Gloucester County

#### Multicultural Association of the Chaleur Region

325 Main Street  
Bathurst, NB  
E2A 1B1

- 1-506-547-7651
- Fax: 1-506-547-2576
- [www.macr-amrc.ca](http://www.macr-amrc.ca)
- email: [info@macr-amrc.ca](mailto:info@macr-amrc.ca)

#### Centre d'accueil des nouveaux arrivants de la Péninsule acadienne

22 St-Pierre Blvd. E.  
Caraquet, NB  
E1W 1B6

- 1-506-727-0185
- Fax: 1-506-727-0181
- [www.nouveauxarrivants.ca](http://www.nouveauxarrivants.ca)
- email: [info.caiena-pa@bellaliant.com](mailto:info.caiena-pa@bellaliant.com)



## Madawaska County

### Centre de ressources pour nouveaux arrivants au Nord-Ouest inc.

167 Hébert Blvd.  
Edmundston, NB  
E3V 4X2

- 1-506-735-0604 or, toll-free, 1-855-533-0604
- [www.crna.ca](http://www.crna.ca)
- email: [info@crna.ca](mailto:info@crna.ca)

## Northumberland County

### Miramichi Regional Multicultural Association

1808 Water St.  
P.O. Box 254  
Miramichi, NB  
E1N 3A6

- 1-506-773-5272
- [www.miramichimulticultural.com](http://www.miramichimulticultural.com)
- email: [info@mrma.ca](mailto:info@mrma.ca)

## Saint John County

### Saint John Multicultural and Newcomers Resource Centre

165 Union St., 4<sup>th</sup> floor  
Saint John, NB  
E2L 5C7

- 1-506-642-4242
- [www.sjmnrc.ca](http://www.sjmnrc.ca)
- email: [info@sjmnrc.ca](mailto:info@sjmnrc.ca)

### YMCA of Greater Saint John

191 Churchill Blvd.  
Saint John, NB  
E2K 3E2

- 1-506-454-8292
- Fax: 1-506-450-9033
- [www.saintjohnny.com/programs/newcomerconnections/](http://www.saintjohnny.com/programs/newcomerconnections/)
- email: [newcomerconnections@saintjohnny.com](mailto:newcomerconnections@saintjohnny.com)

### PRUDE (Pride, Race, Unity, Dignity, Education)

165 Union St., Suite 301  
Saint John, NB  
E2L 2C7

- 1-506-634-3088
- [www.prudeinc.org](http://www.prudeinc.org)
- email: [info@prudeinc.org](mailto:info@prudeinc.org)

## Westmorland County

### Multicultural Association of the Greater Moncton Area (MAGMA)

22 Church St., Suite C170  
Moncton, NB  
E1C 0P7

- 1-800-980-1740
- Fax: 1-506-857-9430
- [www.magma-amgm.org](http://www.magma-amgm.org)
- email: [info@magma-amgm.org](mailto:info@magma-amgm.org)

### Centre d'accueil et d'accompagnement francophone des immigrants du Sud-Est du Nouveau-Brunswick (CAFI)

236 St. George St., Suite 119  
Moncton, NB.  
E1C 1W1

- 1-506-382-7494
- [www.cafi-nb.org](http://www.cafi-nb.org)
- email: [info@cafi-nb.org](mailto:info@cafi-nb.org)

## York County

### Multicultural Association of Fredericton Inc.

28 Saunders St.  
Fredericton, NB  
E3B 1N1

- 1-506-454-8292
- Fax: 1-506-450-9033
- [www.mcaf.nb.ca](http://www.mcaf.nb.ca)
- email: [mcaf@mcaf.nb.ca](mailto:mcaf@mcaf.nb.ca)

There are also a number of organizations for people from the same country or who have the same cultural or religious background. For information on organizations such as these, contact the New Brunswick Multicultural Council, Inc.

- 1-506-453-1091
- [www.nb-mc.ca/](http://www.nb-mc.ca/)
- email: [NBMC@nb-mc.ca](mailto:NBMC@nb-mc.ca)

Or write:

## **New Brunswick Multicultural Council, Inc. (NBMC)**

494 Queen St., Suite 200  
Fredericton, NB  
E3B 1B6

In addition to the information in this book, the Human Development Council, an organization based in Saint John, offers a community services database to find services in your county:

- [www.sjhdc.ca/main-page.html](http://www.sjhdc.ca/main-page.html)  
(English only)

## **For entrepreneurs**

Many people come to Canada to start a business. You may get information by contacting your local immigrant service agency or the New Brunswick Settlement and Multiculturalism Branch. Refer to Chapter 7, *Finding work*.

## **English-language training**

### **Carleton County**

#### **Multicultural Association of Carleton County (enhanced language training)**

645-647 Main St.  
Woodstock, NB  
E7M 2C7

- 1-506-328-4690
- [www.maccnb.ca](http://www.maccnb.ca)
- email: [staff@maccnb.ca](mailto:staff@maccnb.ca)

### **Gloucester County**

#### **CCNB – Bathurst Language Training Centre**

725 College St.  
P.O. Box 266  
Bathurst, NB  
E2A 3Z2

- 1-506-547-2145
- email: [bathurst@ccnb.ca](mailto:bathurst@ccnb.ca)

### **Restigouche County**

#### **Restigouche Multicultural Association / Association Multiculturelle du Restigouche**

157 Water St., Suite 802,  
P.O. Box 122  
Campbellton  
E3N 3G1

- 1-506-789-7747
- email: [www.rma-amr.ca](http://www.rma-amr.ca)

### **Saint John County**

#### **Saint John YMCA-YWCA – Saint John (LINC [Language Instruction for Newcomers to Canada] Classes, Enhanced Language Training)**

191 Churchill Blvd  
Saint John, NB  
E2K 3E2

- 1-506-646-2389.
- Fax: 1-506-634-0783
- [www.saintjohnny.com/programs/newcomerconnections/](http://www.saintjohnny.com/programs/newcomerconnections/)
- email: [newcomerconnections@saintjohnny.com](mailto:newcomerconnections@saintjohnny.com)

#### **Saint John Multicultural and Newcomers Resource Centre (SJMNR)**

165 Union St., 4<sup>th</sup> floor  
Saint John, NB  
E2L 5C7

- 1-506-642-4242
- [www.sjmnrc.ca](http://www.sjmnrc.ca)
- email: [info@sjmnrc.ca](mailto:info@sjmnrc.ca)

### **Westmorland County**

#### **Multicultural Association of the Greater Moncton Area (MAGMA) (LINC Classes, Enhanced Language Training)**

22 Church St., Suite C170  
Moncton, NB  
E1C 0P7

- 1-800-980-1740
- Fax: 1-506-857-9430
- [www.magma-amgm.org](http://www.magma-amgm.org)
- email: [info@magma-amgm.org](mailto:info@magma-amgm.org)

## York County

### **Multicultural Association of Fredericton Inc. (LINC Classes, Enhanced Language Training)**

28 Saunders St.  
Fredericton, NB  
E3B 1N1

- 1-506-457-8292
- Fax: 1-506-450-9033
- [www.mcaf.nb.ca](http://www.mcaf.nb.ca)
- email: [mcaf@mcaf.nb.ca](mailto:mcaf@mcaf.nb.ca)

**English Language Program,  
University of New Brunswick**  
Wu Conference Centre,  
P.O. Box 4400  
Fredericton, NB  
E3B 5A3

- 1-506-453-3564
- [www.elp.unb.ca](http://www.elp.unb.ca)

## French-language training

### **Westmorland County**

**Alliance Française de Moncton,**  
100 Cameron St.  
Moncton, NB  
E1C 5Y7

- 1-506-387-5056
- [www.af.ca/moncton/courses.html](http://www.af.ca/moncton/courses.html)

### **Multicultural Association of the Greater Moncton Area (MAGMA)**

22 Church St., Suite C170  
Moncton, NB  
E1C 0P7

- 1-506-858-9659
- Fax: 1-506-857-9430
- [www.magma-amgm.org](http://www.magma-amgm.org)
- email: [info@magma-amgm.org](mailto:info@magma-amgm.org)
- not always offered







## Life in New Brunswick

### Bilingualism

New Brunswick is officially bilingual. English and French are the two official languages. This means that all federal and provincial government services are available in English and French. Many non-governmental agencies also provide service and/or information in English and French.

If you discover a New Brunswick government website that is not in your preferred official language, check for a link to the page in the other official language. All must be available in English and French.

### Daylight savings time

New Brunswick follows daylight savings time, which enables New Brunswickers to enjoy more daylight hours in the spring. Clocks are moved ahead one hour on the second Sunday in March, and they are moved back on the first Sunday in November. Most New Brunswickers remember which way to set their clocks by remembering the phrase, spring forward, fall back (move the clock one hour forward in the spring, and one hour back in the fall). There will be reminders in the local media as well as through Corporate Communications, Government of New Brunswick.

- [www.gnb.ca/news](http://www.gnb.ca/news)

### The telephone system

There are two major telephone service providers in New Brunswick:

- Rogers, toll-free, 1-888-764-3771;
- Bell Aliant, toll-free, 1-866-425-4268.

Call one of these companies to arrange telephone service. You will be charged a connection fee on your first bill. After that, you will be billed once a month according to your agreement with the company. There is more information about telephone and other utilities in Chapter 6, *Finding a place to live*. There are also several wireless (cell phone) service providers.

If you need help finding a telephone number, call directory assistance:

- 4-1-1 for local numbers;
- 1-506-555-1212 for numbers within New Brunswick;
- 1-area code-555-1212 for numbers outside New Brunswick;
- 0 for overseas directory assistance; and
- 1-800-555-1212 for toll-free numbers for businesses and organizations

You will be charged a fee for each call you make to directory assistance.

Be careful when you dial. On the one hand, 1-800, 1-866, 1-877 or 1-888 numbers are toll free (no charge). On the other, 1-900 numbers have a charge per minute, and they may be very expensive.

The telephone book is divided into three parts, each with pages a different colour:

- families are listed in the white pages under the surname of the family;
- the grey-edged pages contain government offices and services; and
- the yellow pages contain businesses and other commercial services.

If you are an Bell Aliant customer (New Brunswick's major telephone service provider), you may order a telephone book by calling 1-866-4ALIAN. It will be delivered to your home. If you are not an Bell Aliant customer, you may still call to get one, but there will be a small charge. You may find the white pages and yellow pages at:

- [www.bellaliant.yellowpages.ca/](http://www.bellaliant.yellowpages.ca/)

Telephoning long distance can be expensive. As a result, you may want to buy prepaid calling cards. They enable you to call for a smaller charge per minute than the telephone company charges. You may usually buy these cards at drug stores, at corner stores or online. Make sure that you understand the cost-per-minute that you will be charged for calling the country you wish to call and any other related fees. The employees who sell these cards will be able to explain how to use them and answer questions about international rates and fees.

Mobile or cellular telephone service is offered by several companies in New Brunswick. Your choice will depend on where you live. In larger towns and cities, there are more choices. For a list of mobile telephone service dealers in New Brunswick towns and cities:

- [www.comparecellular.com/cell-phone-dealers/new-brunswick](http://www.comparecellular.com/cell-phone-dealers/new-brunswick)

## Mailing a letter or parcel

It is easy to send mail from Canada. Canada Post has services at your local post office. It often has outlets in drugstores and other stores, too. You may locate your nearest post office:

- [www.canadapost.ca/cpotools/apps/fpo/personal/findPostOffice](http://www.canadapost.ca/cpotools/apps/fpo/personal/findPostOffice)

Make sure you check what hours the post office is open. It gets very busy at Christmas.

You may put stamped envelopes in any mailbox. These boxes are red, and the time that the mail is picked up from the box is marked on the outside. If you do not know the postal code for something you are mailing, you may look up the code in a book at any post office or:

- toll-free, 1-866-607-6301
- [www.canadapost.ca](http://www.canadapost.ca)

You may pay extra to insure parcels or packages. Insuring your parcel means you will be reimbursed the amount for which you have the package insured if it gets lost or damaged. You may also pay more money to have your letter or parcel arrive faster than it normally would.

Courier companies deliver letters or parcels within Canada or internationally faster than regular service. Sometimes they may be delivered as soon as the next business day. These services usually cost more than what Canada Post charges, but if getting a document or package to someone quickly is important, the extra cost may be worth it. You may find courier services in your area by checking the Yellow Pages in the telephone book under, Courier Service.

If you prefer, you may rent a mailbox and receive your mail there rather than at your home address. Staff at the post office can help.

If you are moving from one apartment or house to another, Canada Post will provide free change of address cards. For a fee, Canada Post will re-direct mail from your old address to your new one for up to one year. You can get more details from your local post office.



## Emergencies

If you are in an emergency, telephone 9-1-1. This service is provided across the country. A specially trained operator will immediately arrange services such as police, fire, ambulance or connection to your local poison control centre. It is important to stay on the line long enough for the operator to get all the information he or she needs to help you.

When you dial 9-1-1 from a land line (a telephone plugged into the wall), the operator sees on a computer the address from which your call is coming. Calls from a mobile phone can also be tracked for location which is forwarded to the 911 operator. It is important to allow the operator to confirm your number and identify your precise location, or the location of the emergency.

To learn more about this system, contact the Department of Public Safety:

- toll-free, 1-888-353-4444
- [www2.gnb.ca/content/gnb/en/services/services\\_renderer.14196.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.14196.html)
- email: [NB9-1-1@gnb.ca](mailto:NB9-1-1@gnb.ca)

If you are unable to access 911, you may still dial or press 0 to speak to a telephone operator who will connect you to emergency services. You may also dial #RCMP (#7267) to reach the Royal Canadian Mounted Police (RCMP), Canada's national police force. The 911 system is not designed to receive text messages.

## Transportation

If you need to travel, it is easy to get a map of New Brunswick. You may buy one at many gas stations, newsstands and bookstores. They are available at tourism information centres. You can also find them online. Maps of local areas may be found in these places as well as at your local town or city hall.

### *City buses*

Public transportation is available in Moncton, Saint John and Fredericton. Bus schedules are often available at city hall. You may call your local transit commission to ask about where you may find schedules in your neighbourhood. Buses work on regular schedules. They stop only at specific marked locations.

You must pay to use the transit system. You may want to use coins to pay each time you take the bus if you only use it occasionally. However, if you will be using the bus often, it is convenient and inexpensive to buy a bus pass or books of tickets. If you are a student or a senior citizen (65 and older) you will not have to pay the regular fare. You will have to have proper identification to get this less expensive rate.

Sometimes you need to take more than one bus. However, you do not have to pay again when you switch buses. When you get on the first bus, ask the driver for a transfer, a small piece of paper to give the second bus driver.

Contact numbers for the different transit services:

### **Codiac Transpo**

140 Millennium Blvd.  
Moncton, NB  
E1E 2G8

- 1-506-857-2008
- [www.codiactranspo.ca/SplashPages/CodiacIndex.htm](http://www.codiactranspo.ca/SplashPages/CodiacIndex.htm)

### **Saint John Transit Commission**

951 Fairville Blvd.  
Saint John, NB  
E2M 5T9

- 1-506-658-4700
- [www.saintjohntransit.com](http://www.saintjohntransit.com)

A Handi-bus service is available to people in Saint John with mobility challenges preventing them from using the regular bus. The Handi-bus driver picks up and returns customers from their homes.

- 1-506-648-0609

### **Fredericton Transit**

470 St Mary's St.  
Fredericton, NB  
E3A 2S4

- 1-506-460-2200
- [www.fredericton.ca/en/transportation/transportation.asp](http://www.fredericton.ca/en/transportation/transportation.asp)

For people in the Fredericton area with mobility challenges, there is the Dial-a-Bus service. It works similarly to the Saint John Handi-Bus:

- 1-506-460-2212

Additional transportation services are available for people with disabilities and seniors:

- 1-506-444-3000; toll-free, 1-800-442-4412;
- Fax: 1-506-444-3001
- [www2.gnb.ca/content/dam/gnb/Departments/pcsdpcpmcph/pdf/directories/TransportationServices.pdf](http://www2.gnb.ca/content/dam/gnb/Departments/pcsdpcpmcph/pdf/directories/TransportationServices.pdf)

Or write:

### **Premier's Council on the Status of Disabled Persons**

Place 2000  
250 King St., Room 140  
Fredericton, NB  
E3B 9M9

### **Taxis**

Taxis are another way of travelling, but they are more expensive than the bus. Telephone numbers for taxi companies may be found in the Yellow Pages of the telephone book under Taxis. Generally, the longer the taxi ride, the more expensive it is. When you get in a taxi, it is a good idea to ask the driver how much it is going to cost.

### **Bicycles (bikes)**

Bicycles are becoming a more popular way to travel. There are a number of laws in New Brunswick that apply to bicycle riders. Only one person should ride a bike at one time, except if you have a child on the back in a specially designed seat. Adults and children must wear safety helmets. If you ride your bicycle at night, you must have a light on the front. You may find other bicycle laws in sections 176-182 of the *Motor Vehicle Act*:

- [laws.gnb.ca/en/showdoc/cs/M-17/ga:s\\_176#anchorga:s\\_176](http://laws.gnb.ca/en/showdoc/cs/M-17/ga:s_176#anchorga:s_176)

### **Cars**

If you are interested in renting, leasing or buying a car, refer to Yellow Pages of the telephone book. New Brunswick has many driving laws. Refer to Chapter 11, *Vehicles and driving*.

### **Long-distance travel**

If you want to visit or need to work in other parts of the province or country, there are many ways to travel.

## **Airplanes**

New Brunswick has airports in Saint John, Moncton, Fredericton, Miramichi and Bathurst. Depending on the airport, flights are available within and outside of Canada. For more information, call a travel agent (who can be found under Travel Agencies in the Yellow Pages) or use the contact information provided below. Travel agents charge a fee to help you plan your trip.

### **Gloucester County**

#### **Bathurst Regional Airport**

2929, Route 180, South Tetagouche,  
Bathurst, NB  
E2A 7B9

- 1-506-549-5050
- [www.airbathurst.com](http://www.airbathurst.com)

### **Northumberland County**

#### **Miramichi Airport**

P.O. Box 355, 50 Airport Dr.  
Miramichi, NB  
E1N 3A7

- 1-506-778-9189
- [www.miramichiairport.com](http://www.miramichiairport.com)

### **Saint John County**

#### **Saint John Airport**

4180 Loch Lomond Rd.  
Saint John, NB  
E2N 1L7

- 1-506-638-5555
- [www.saintjohnairport.com](http://www.saintjohnairport.com)

### **Westmorland County**

#### **Greater Moncton Roméo LeBlanc International Airport**

1575 Champlain St.  
Dieppe, NB  
E1A 7P5

- 1-506-856-5440
- [www.cyqm.ca](http://www.cyqm.ca)

## **York County**

#### **Fredericton International Airport**

2570, Route 102  
Lincoln, NB  
E3B 9G1

- 1-506-444-6100
- [www.frederictonairport.ca](http://www.frederictonairport.ca)

## **Trains**

The national train service, Via Rail Canada, has stations in Campbellton, Bathurst, Miramichi and Moncton. From these stations you may travel to Nova Scotia, Quebec and to other parts of Canada. For more information:

- 1-506-857-9830 from Moncton; toll-free from anywhere in New Brunswick, 1-888-VIA-RAIL (1-888-842-7245)
- [www.viarail.ca](http://www.viarail.ca)

## **Buses and shuttles**

Buses are available to take you to other communities in New Brunswick, to other provinces or to the United States. The main city-to-city bus line in New Brunswick is Maritime Bus.

### **Maritime Bus**

Customer Service: 1-800-575-1807  
Saint John: 506-672-2055  
Fredericton: 506-455-2049  
Moncton: 506-854-2023

Shuttle services are available between communities in some areas. When you take a shuttle, there are often other people with you travelling to the same place. To locate a shuttle service, look in the Yellow Pages under Shuttle Service or Buses, Coaches and Minibuses.

## Shopping

New Brunswick is a popular place in which to shop. To learn about places to shop in your community, refer to the Yellow Pages under Shopping Malls or check your local community's website.

### Grocery shopping

Most communities have one or more large supermarkets that sell all kinds of food or groceries. Many large supermarkets often have an imported food section where you may be able to find ingredients to make dishes from your home country.

Convenience stores are small neighbourhood stores. They sell some foods such as bread and milk. They often stay open late. Some are open 24 hours.

Prices are almost always higher than those at the grocery store. Most Canadians do their grocery shopping at the supermarket once a week and shop at convenience stores only when they need one or two items in a hurry.

Wine and other drinks containing alcohol are sold in stores run by the NB Liquor. Some convenience stores also sell liquor. The legal drinking age in New Brunswick is 19. Staff at the liquor store may ask you to produce a photo identification so you may prove your age.

### Second-hand stores

A great way to find inexpensive clothing and furniture is to shop in a second-hand store. The items there have been used, but they are often in very good condition. Prices are much lower than if the items were new. To find a second-hand store near you, refer to the Yellow Pages under Second-Hand Stores or Clothing Bought and Sold.

## Shopping hours and policies

In New Brunswick, most stores open at 9 a.m. and close at 5 p.m., Monday to Saturday. Many stores are also open Sunday but the hours may vary. Stores in shopping malls, for instance, are often open until 9 p.m. on weekdays.

If you buy something that you decide not to keep, you are usually allowed to return it, but only if you have the receipt, the item was not used, and if you kept the original packaging. You may get a refund, or you may exchange it for another item. Many stores have strict policies about returns and exchanges, so it is important to ask staff or read your receipt to know what is allowed.

### Sales tax

In New Brunswick, as in most of Canada, you must pay a tax on many goods and services. This tax is based on the value of the item. The more expensive the item, the more tax you will pay. Sometimes, the tax is included in the price of the item. Other times, the tax is added at purchase. The money is given to the government to pay for many of the services you are entitled to as a resident.

New Brunswick levies what is called the **harmonized sales tax (HST)**<sup>2</sup>. At the moment, it is 15 per cent. If the HST is not included in the price of a shirt, tagged at \$10, for instance, you should expect to pay \$11.50 (the price of the shirt, plus \$1.50 HST – 15 per cent of \$10).

The Department of Finance, has further information:

- 1-506-462-5100.
- Fax: 1-506-453-3651
- [www2.gnb.ca/content/gnb/en/departments/finance/taxes/hst.html](http://www2.gnb.ca/content/gnb/en/departments/finance/taxes/hst.html)

2. **Harmonized Sales Tax (HST):** This is a tax on most goods and services in New Brunswick. It is comprised of the federal Goods and Services Tax (five per cent) and the provincial sales tax (ten per cent). HST policies are subject to change.

Or write:

**Department of Finance**

Chancery Place  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1

## Keeping up-to-date

There are many ways to find out about important issues and interesting events. The media include newspapers and radio stations. You may buy newspapers at most stores or have them delivered to your home. Sometimes there are newsstands in your community that sell newspapers from your home country. Local radio stations offer different kinds of music. They provide news, weather and sports information. New Brunswick also has television reporters who report on events around the province.

### *Daily newspapers*

There are three English-language daily newspapers:

**The Daily Gleaner**

P.O. Box 3370, 984 Prospect St.  
Fredericton, NB  
E2B 2T8

- 1-506-452-6671; toll-free, 1-888-443-2459
- [www.telegraphjournal.com/daily-gleaner/](http://www.telegraphjournal.com/daily-gleaner/)
- email: contact the newspaper through a form on the website

**The Telegraph-Journal**

P.O. Box 2350, 210 Crown St.  
Saint John, NB  
E2L 3V8

1-800-222-9710 (Canada) or  
1-888-295-8665 (U.S.)

- [www.telegraphjournal.com/](http://www.telegraphjournal.com/)
- email: contact the newspaper through a form on the website

**The Moncton Times & Transcript**

P.O. Box 1001, 939 Main St.  
Moncton, NB  
E1C 8P3

- 1-506-859-4905; toll-free, 1-800-332-3329
- [www.telegraphjournal.com/times-transcript/](http://www.telegraphjournal.com/times-transcript/)
- email: contact the newspaper through a form on the website

There is one French-language daily newspaper:

**Acadie Nouvelle**

P.O. Box 5536, 476 St-Pierre Blvd. W.  
Caraquet, NB  
E1W 1B7

- toll-free, 1-800-561-2255
- [www.acadienouvelle.ca](http://www.acadienouvelle.ca)
- email: [infos@acadienouvelle.com](mailto:infos@acadienouvelle.com)

### *Weekly newspapers*

Some smaller communities in New Brunswick have weekly newspapers. They are often the only source of information about what is going on in your neighbourhood. They are a great place to find out about local social and cultural events.

You may read newspapers and magazines free of charge at our public libraries. For a list of libraries in your community, refer to the Yellow Pages, under Libraries. Libraries allow you to borrow books and videotapes. Many free public events are held there.

### *Internet service*

Two companies provide Internet service in New Brunswick. They charge monthly fees, and they vary according to what kind of service you want.

**Bell Aliant**

- toll-free, 1-866-4ALIAN (425-4268)
- [www.bellaliant.net](http://www.bellaliant.net)

**Rogers**

- toll-free, 1-888-ROGERS1 (1-888-764-3771)
- [www.rogers.com](http://www.rogers.com)

There are a number of places, including schools and libraries, where you may use the Internet for free on a public computer.

## **Television**

Television is popular in New Brunswick. There are different ways to get it. If you have a television with an antenna, you may get free access to some local channels in most urban areas. If you want to watch many channels, you may pay for cable television service through Rogers. Some people choose to get satellite dishes installed on their homes. Whatever you choose, make sure you ask for details before you agree to the service.

Rogers offers access to English and French television. If you pay more, you may receive programs in several other languages: For more information, contact Rogers:

- toll-free, 1-888-ROGERS1 (1-888-764-3771)
- [www.rogers.com](http://www.rogers.com)

When choosing a satellite service, make sure you understand what equipment you will need to rent or buy; how much it will cost; what costs (if any) will be charged for installing the dish; what channels you will receive; and how much the monthly fee will be.

## **Radio**

The Canadian Broadcasting Corporation (CBC)

The Canadian Broadcasting Corporation (CBC) is carried across the country, including New Brunswick. It is paid for by the federal government but operates independently from the government. You may hear national programs as well as local programs broadcast from New Brunswick's main cities. CBC Radio is available in English (Radio 1, Radio 2 and Radio 3).

### **CBC**

- [www.cbc.ca/nb](http://www.cbc.ca/nb)

### **CBC Radio One:**

Fredericton:	99.5 FM
Saint John:	91.3 FM
Moncton:	106.1 FM
Miramichi:	97.9 FM
McAdam:	600 AM
Woodstock:	91.9 FM
St. Stephen:	990 AM
Grand Manan:	103.7 FM
Campbellton:	90.5 FM
Bon Accord:	103.3 FM
Doaktown:	96.5 FM
Edmundston:	99.5 FM

CBC Radio One carries public radio broadcasts from around the world overnight during the week.

### **CBC Radio Two:**

Fredericton: 101.5 FM

Saint John: 101.5 FM

Moncton: 99.5 FM

Radio-Canada, the French-language service of the CBC, also carries full programming in New Brunswick:

Fredericton: 102.3 FM

Saint John: 102.3 FM

Moncton: 88.5 FM

Caraquet: 90.3 FM

Lamèque: 90.3 FM

Edmundston: 110.3 FM

Campbellton: 91.5 FM

Bathurst: 105.7 FM

Bon Accord: 91.7 FM

### **Campus and community radio stations**

Several campus or community radio stations broadcast in New Brunswick. Some offer a wonderful opportunity: free access and free training if you or your group wants to learn how to make radio programs. This includes ethnic groups and clubs that want to share their culture or broadcast in their first language.

CHSR FM (97.9 FM). University of New Brunswick Fredericton campus/community radio station.

- 506-453-4985
- e-mail: [chsrfm.ca](mailto:chsrfm.ca)

CFMH FM (107.3 FM). University of New Brunswick Saint John campus/community station.

- 1-506-648-5667
- [www.unbsj.ca/cfmh](http://www.unbsj.ca/cfmh)
- email: [cfmh@unbsj.ca](mailto:cfmh@unbsj.ca)

CHMA FM (106.9 FM). Mount Allison University, Sackville, campus/community station.

- [www.mta.ca/chma](http://www.mta.ca/chma)

It features a program about music from many cultures:

- *Putumayo World Music Hour*. Saturday 10 a.m.-11 a.m. (A weekly journey through the music of many different cultures)

CJPN FM (90.5 FM), a non-profit community radio station broadcasting in French. It is supported mainly by its membership.

CKUM FM (93.5 FM), is a French radio station broadcast by the Université de Moncton offering diverse programming aimed at the student population.

There are also other French community radio stations operating in the province; for more information visit:

- [www.arcanb.ca](http://www.arcanb.ca).





# Finding a place to live

## What to look for

The two most important questions to ask:

- what can you afford? Make a budget to see how much you can afford to spend on a home;
- where should you live? Before you choose your new neighbourhood, it is smart to find out if it is near schools, work, hospitals, clinics, child care and stores. If you do not have a car, it would be wise to know where the closest bus stop is.

## *Before moving into a house or an apartment:*

- if you are buying a house, you will need to buy home insurance to get a mortgage. This insurance will help you pay for repairs if there is damage to your home and help you to replace things that might get stolen. If you are renting a house or apartment, it is wise to have rent insurance even though it is not required by law;
- to have your electricity connected, telephone the province's power utility, NB Power:
  - toll-free, 1-800-663-6272
- to set up your telephone, internet and cable television service, contact either:
  - Rogers, toll-free, 1-888-764-3771; or
  - Bell Aliant, toll-free, 1-866-425-4268

Remember, you must pay a connection fee when these services start.

- if buying a house, you will need a lawyer to complete the sale and transfer the property to your name;
- notify friends, family, employers and anyone who sends you mail about your change of address. For a fee, Canada Post will forward your mail from your old address.
  - [www.canadapost.ca](http://www.canadapost.ca)

## *Renting a house or apartment (flat)*

Renting means that you are paying to live in a space owned by a landlord. Renting is a smart first step when arriving in New Brunswick because it does not take as long to move in and get settled as buying a home.

## Finding a place

Check the local newspaper in the classified advertisements under apartments for rent.

Check the Yellow Pages under Real Estate or Apartments or

- [www.yellowpages.ca](http://www.yellowpages.ca)
- [www.Kijiji.ca](http://www.Kijiji.ca) is a popular website listing apartments and shared accommodations.

Homeowners and landlords often put up signs when they are ready to rent.

You may also visit the manager's office of an apartment building and ask what is available.

## If you rent

To begin renting, you will sign a contract called a lease, which has the details of the agreement you have with your landlord.

Leases include:

- your responsibilities;
- the length of time you agree to live there. (Some leases allow you to pay one month at a time but usually they are one year long.);
- the amount of money you will pay and when you will pay it;
- what services (telephone, heat, cable, etc.) are included in the rent and what you need to arrange and pay for yourself; and
- any special rules the landlord has such as restrictions on pets, parking and noise.

The landlord must provide you with a written copy of the lease.

When you move in you may be required to pay a security deposit. A security deposit is:

- money paid to the provincial Residential Tenancies Tribunal while you are renting;
- it is kept to pay your landlord for damages you may cause to his or her property;
- if there is no damage, the **Residential Tenancies Tribunal**<sup>3</sup> will return it to you when you move out; and
- you cannot be charged more than one month's rent as a security deposit.

## Your rights:

- the landlord must repair and maintain the house or apartment and the large appliances such as the refrigerator or stove;
- you cannot be asked to leave if you are meeting your responsibilities;

- your rent cannot be increased without giving you notice of two to three months. If you receive notice that the rent is going to be increased, you may move prior to the increase starting as long as you write to your landlord.

## Your responsibilities:

- you must pay all your rent and pay it on time according to your lease;
- you must keep the space you are renting clean and not damage it;
- if you want to paint or make big changes, you must talk to your landlord first; and
- you must be considerate of other renters. This means not leaving toys or bicycles in shared areas such as hallways and not being noisy, especially at night

If you have any questions or if you feel you are being treated unfairly, contact your local Residential Tenancies Tribunal:

- toll-free, 1-888-762-8600
- [www.snb.ca/irent/](http://www.snb.ca/irent/)

The Residential Tenancies Tribunal is available Monday to Friday, 8:30 a.m.-4:30 p.m.

The Public Legal Information and Education Service (PLEIS) has a brochure about the laws that apply to landlords and tenants in New Brunswick:

- 1-506-453-5369
- [www.legal-info-legale.nb.ca](http://www.legal-info-legale.nb.ca)

Or write:

**Public Legal Education and Information Service of New Brunswick**  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1

*3. **Residential Tenancies Tribunal:** A provincial government office that seeks to resolve disputes between landlords and tenants. This tribunal holds all security deposits paid by tenants.*

## If you buy

Before you look for a house, you should visit your bank. Banks that provide mortgages are able to give you a letter of pre-approval. This means that they are willing to lend you a specific amount of money at a specific rate of interest.

How pre-approvals work:

- the bank looks at your income, debts and **credit**<sup>4</sup> to figure out what you can afford;
- the bank then offers to pre-approve a mortgage; and
- pre-approvals only last for a certain amount of time, usually three to four months.

### Bank Assessment Criteria:

Banks will look at all of your monthly payments to calculate how much they are willing to loan you to buy your home. These are some of the guidelines bank staff use to make their decision:

- up to 32 per cent of your income can be used for paying your housing costs (mortgage, property tax, heating costs and **condominium**<sup>5</sup> fees);
- up to 40 per cent of your income can be used to pay for your housing costs and your other debts (car payments, loans, credit cards, and court-ordered payments);
- if you are a permanent full-time employee (not on probation), you need to have been at your job for at least three months;

4. **Credit:** This is a measure of how likely it is that you will pay back the bank the money you owe. This is based on many factors including how well you have paid your debts in the past. For more information on credit, refer to Chapter 10, Money and banking.

5. **Condominiums:** In Canada, smaller apartment-like homes that are part of a larger building and that may be bought instead of rented, are called condominiums. If you buy a condominium, monthly fees would also be considered part of your housing costs. These fees pay for snow removal, lawn mowing and the care of shared areas.

- if you are a part-time employee or self-employed (own your own business or work as an independent contractor), you need to have been at your job for two to three years; and
- the total time to pay back the mortgage cannot be more than 35 years.

These are general rules that most banks follow, but some will make exceptions.

### Down payment and mortgage insurance

A down payment is the money you pay when you buy your home. You must make a down payment of at least five per cent of the total cost of your home.

- if you have no history of credit, the bank will require a 40-per-cent down payment;
- most down payments are between five to 50 per cent of the price of your home. You may negotiate this amount with your bank. If your down payment is lower than 20 per cent, you will have to pay a premium one time insurance fee to Canadian Mortgage and Housing Corporation (CMHC) so the bank is protected. It is mandatory and the less your down payment, the higher the mortgage payment.
- [www.cmhc-schl.gc.ca/en/co/moloin/moloin\\_005.cfm](http://www.cmhc-schl.gc.ca/en/co/moloin/moloin_005.cfm)
- the amount of your down payment also determines the amount of mortgage insurance you need to pay;
- you pay mortgage insurance to protect the bank in case you do not pay back your mortgage; and
- the cost of your mortgage insurance is included in your mortgage payments. The bank then pays the insurance for you.



## Finding a home

### Where to start:

These websites list all properties for sale through a real estate agent in Canada:

- [www.realtor.ca/](http://www.realtor.ca/)
- [www.forsalebyownernb.com](http://www.forsalebyownernb.com) lists properties being sold without an agent.

You may also check the real estate section in your local paper.

### Real estate agents

A real estate agent's job is to help people buy and sell homes. You do not have to use a real estate agent, but they may be helpful.

They have access to new homes for sale even before they appear on a website:

- [www.realtor.ca/](http://www.realtor.ca/)

They know a great deal about neighbourhoods, fair prices and potential problems with your home.

You do not pay a real estate agent to show you houses for sale. Agents get paid only once a house is sold. To get a good agent, ask for a **referral**<sup>6</sup> from another home buyer. You may talk to several agents before you choose one.

### Making an offer

Once you have found a house you want, you need to make an offer to purchase it from the current owners. When making an offer keep in mind:

- you usually offer to buy a house for less than the listed price and you should be willing to negotiate to get the best possible price (this is normal practice in Canada);
- an offer may include the price, the appliances and other items you want to keep, as well as requests that homeowners make certain repairs;

- your offer should be subject to financing and inspection. This means that you can back out if the bank does not follow through on the pre-approval or if an inspector finds serious problems with the house;
- have the house inspected for any problems. Major problems might include trouble with the roof, foundation, plumbing or electrical systems; and
- if the house has a private well for drinking water, rather than being hooked up to a water supply, it is a good idea to get the well water tested.

There are other costs when you buy a house. They may include a land transfer tax, a title search, HST on new homes and land, and lawyers' fees.

## Property tax

Homeowners pay property tax based on the value of their home and land. Every year, usually on the first working day of March, a notice is mailed to you. It includes the current value of your property, the property tax rate, and your total tax bill. If you do not pay your property taxes when due, you will be charged extra. The due date will be on your notice.

For more information on property tax and property tax assessments, contact Service New Brunswick:

- toll-free, 1-888-762-8600

Or, the Department of Finance:

- [www.snb.ca/e/1000/1000-5/e/default.asp](http://www.snb.ca/e/1000/1000-5/e/default.asp)

<sup>6</sup> **Referrals:** When seeking professional help – be it a real estate agent, a mechanic, or a plumber – you should ask friends, co-workers or multicultural association staff and volunteers if they can refer or recommend someone. This is known as asking for referrals.



## City or country living

### *If you live in a city:*

- you get free weekly pickup of garbage and free recycling;
- you are connected to a city or town sewer system;
- you may have local bus service;
- you will likely be closer to work, school, stores, hospitals and churches; and
- you are more likely to have access to Internet, cable television, natural gas, and home delivery of goods and services.

### *If you live outside the city:*

- you may get free garbage pickup and recycling;
- you must maintain your water well and sewage system;
- schools are usually smaller;
- you generally have more land for growing food or for farming;
- houses and land are usually cheaper;
- property taxes are lower; and
- it is quiet and more private.

## Responsibilities of owning a home

As a homeowner, you have greater freedom to do what you want to with your property. There are still rules that you need to follow:

- you need to keep your lawn cut and your property clean and tidy. If you let your lawn grow too long, the municipality may cut it at your expense;
- if you live in an area with free garbage removal, you need to put your garbage in garbage bags or clean containers on your curb on the days when garbage is picked up;
- if there is no garbage pick-up, you must take your garbage to the local landfill;

- during the winter, you must remove the snow from your driveway. You may shovel it, use a snowblower, or you can pay someone to do the job for you. Check the Yellow Pages under Snow Removal Service.
- if you are away during the winter, you must keep your home heated warmly enough that your water pipes don't freeze. When water pipes freeze, they may burst, and they are expensive to fix;
- if you want to expand your home or make major changes to your property, you must get a permit from your municipality; and
- if your home has a private well, you are responsible for maintaining it and your septic system.

Some communities have recycling programs. Some recycling programs are voluntary. Some, such as Moncton's, are mandatory. You must place wet and dry garbage in different coloured bags. Contact your local city or town hall to find out about recycling in your community.

For detailed information on renting and owning, visit the Canadian Mortgage and Housing Corp.:

- toll-free, 1-800-668-2642
- [www.cmhc.ca](http://www.cmhc.ca)

Average resale house prices across Canada\*

<b>Fredericton</b>	<b>\$175,379</b>
Saint John	\$158,439
Winnipeg	\$279,651
Halifax	\$274,142
Montreal	\$360,174
Saskatoon	\$338,147
Ottawa	\$388,411
Edmonton	\$357,916
Toronto	\$730,472
Calgary	\$480,188
Vancouver	\$948,246

\*Source: [Canadian Real Estate Association](http://Canadian Real Estate Association)  
– December 2016



# Jobs Available

☒ Marketing Manager  
☒ Web Marketer  
☐ Production Manager  
☐ Electrical Engineer  
☐ Female Teachers  
☐ Manager

☐ Director of Research  
☐ Director  
☐ General  
☒ Program  
☐ Program  
☐ Preservation  
☐ Program

Trainee's

## Finding work

### Your Social Insurance Number (SIN)

You must have a Social Insurance Number (SIN) to work in Canada. You should apply for this as soon as you arrive. You may apply in person at a Service Canada office. A list of locations is at the end of this guide.

In New Brunswick, you may also apply for a SIN over the telephone by calling Service Canada:

- toll-free, 1-800-206-7218 (select option “3”), Monday to Friday, 8:30 a.m.-5 p.m.

If you do not speak English or French, you must visit Service Canada and present your Permanent Residency (PR) card. Make sure that you have documents that prove your immigration status. Refer to Chapter 14, *Citizenship and permanent residency*.

If you need to apply by mail, you may obtain a copy of the SIN application form:

- toll-free, 1-800-206-7213
- [www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html](http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html)

Send the completed form along with any necessary documents to:

**Service Canada**  
**Social Insurance Registration Office**  
P.O. Box 7000  
Bathurst, NB  
E2A 4T1

For more information:

- [www.canada.ca/en/employment-social-development/services/sin.html](http://www.canada.ca/en/employment-social-development/services/sin.html)
- or look in the grey-edged of the telephone book under Social Insurance Numbers.

### Learning English or French for work

Help is available if you need to improve your English or French speaking skills. Some immigrant service agencies offer enhanced language training. This program includes specialized language training, computer instruction and employment preparation to help you find work here. Refer to Chapter 4, *Help getting started*, to find the organization closest to you.

## International training and international credential recognition

Many job categories in Canada are regulated.

If you want to work in a regulated occupation, you will need to find out which agency regulates it and whether your education, training and certification are acceptable here. Sometimes foreign credentials are accepted. In other cases, you will need to obtain additional training or further education.

You may find out more by speaking with an employment counsellor at your nearest settlement agency, listed in Chapter 4, *Help getting started*, at the Department of Post-Secondary Education, Training and Labour employment office (listed below) or by contacting the regulatory body for your profession in New Brunswick.

Service Canada offers a foreign credential referral service:

- toll-free within Canada, 1-800-854-1805
- [www.cic.gc.ca/english/department/fcro/index.asp](http://www.cic.gc.ca/english/department/fcro/index.asp)

There is also an on-line tool offered through World Education Services which can be accessed through the following link. <https://applications.wes.org/ca/degree-equivalency-tool/>

It is important to do as much research as possible before you come to Canada. That way you can decide whether you want to continue to work in your profession or find a new one.

## Finding a job

There are a number of ways to find a job. One of the best is through word of mouth. Ask friends and neighbours if they know of any available jobs. It is also a good idea to check the classified sections of newspapers, check community bulletin boards and watch for Help Wanted signs.

You can also visit some of the prospective employers you are interested in working for and leave your *résumé* with them.

### *Employment programs and services*

One of the first things you should do is find out if there is a multicultural association or immigrant service agency nearby. Some associations have employment counsellors specially trained to help. Contact the multicultural association or immigrant-serving agency closest to you. Refer to Chapter 4, *Help getting started*.

Next:

- prepare a **résumé**<sup>7</sup>; and
- make sure everything you include is understandable to Canadians.

Another place you may go for free help is the local office of the Department of Post-Secondary Education, Training and Labour:

### **Carleton County**

NBCC – Woodstock  
100 Broadway St., 1<sup>st</sup> floor  
Woodstock, NB  
E7M 5C5

(506) 325-4855

Fax: (506) 444-4327

- 1-506-325-4406
- Fax: 1-506-325-4491

*7. **Résumé**: a document listing your education, skills and experience. In some countries, it is referred to as a curriculum vitae, or CV. It should include information about schools you have attended, jobs you have had, volunteer work you have done, and the names of people for whom you have worked.*

## **Charlotte County**

73 Milltown Blvd.  
Ganong Place, Second floor, Suite 202  
St. Stephen, NB  
E3L 3B4

- 1-506-466-7627
- Fax: 1-506-465-2047

## **Gloucester County**

P.O. Box 5001  
275 Main St., Suite 300  
Bathurst, NB  
E2A 3Z9

- 1-506-549-5766
- Fax: 1-506-549-5782

P.O. Box 5644  
Place Bellevue  
20E St-Pierre Blvd. W.  
Caraquet, NB  
E1W 1B7

- 1-506-726-2639
- Fax: 1-506-726-2728

182 J.D. Gauthier Blvd.  
Shippagan, NB  
E8S 1P2

- 1-506-726-2639
- Fax: 1-506-336-3036

3514 Principale St., Second floor  
Tracadie-Sheila, NB  
E1X 1C9

- 1-506-726-2639
- Fax: 1-506-394-3813

## **Kent County**

P.O. Box 5004  
25 Cartier Blvd.  
Richibucto, NB  
E4W 5R6

- 1-506-523-7612
- Fax: 1-506-523-4633

## **Kings County**

707 Main St.  
Sussex, NB  
E4E 7H7

- 1-506-432-2110
- Fax: 1-506-432-6169

## **Madawaska County**

P.O. Box 5001  
121 de l'Église St.  
Carrefour Assomption, Suite 308  
Edmundston, NB  
E3V 3L3

- 1-506-735-2677
- Fax: 1-506-735-2527

## **Northumberland County**

152 Pleasant St.  
Miramichi, NB  
E1V 1Y1

- 1-506-627-4000
- Fax: 1-506-624-5482

P.O. Box 5001  
430 Principale St.  
Neguac, NB  
E9G 1H5

- 1-506-627-4000
- Fax: 1-506-776-3807

## **Restigouche County**

157 Water St., Main floor, Suite 100  
Campbellton, NB  
E3N 3L4

- 1-506-789-2411
- Fax: 1-506-759-6696

## **Saint John County**

P.O. Box 5001  
1 Agar Place,  
Saint John, NB  
E2L 4Y9

- 1-506-643-7258
- Fax: 1-506-643-7443



## Victoria County

160 Reservoir St., Suite 101  
Grand Falls, NB  
E3Z 1G1

- 1-506-273-4559
- Fax: 1-506-273-4443

19 Station St.  
Perth-Andover, NB  
E7H 4Y2

- 1-506-273-4559
- Fax: 1-506-273-4443

## Westmorland County

P.O. Box 5001  
200 Champlain St., Place 1604, Suite 320  
Dieppe, NB  
E1A 1P1

- 1-506-869-6944
- Fax: 1-506-869-660

170 Main St., Unit C-1  
Sackville, NB  
E4L 4B4

- 1-506-869-6944
- Fax: 1-506-364-4304

342 Main St.  
Centreville Mall, Unit 144  
Shediac, NB  
E4P 2E7

- 1-506-869-6944
- Fax: 1-506-533-3340

## York County

P.O. Box 6000  
300 Saint Mary's St.  
Fredericton, NB  
E3A 2S4

- 1-506-453-2377
- Fax: 1-506-444-5189

Another great place to look for jobs in New Brunswick is the job bank, administered by the Department of Post-Secondary Education, Training and Labour:

- 1-506-453-2377 (in Fredericton); toll-free, 1-888-434-7070
- [www.jobbank.gc.ca](http://www.jobbank.gc.ca)

## Searching for a job online

The internet is a great resource. If you do not have Internet access at home, you may go to a public library.

- [www.NBJobs.ca](http://www.NBJobs.ca)

Other websites:

### New Brunswick civil service jobs

- [www.gnb.ca/0163/employ-e.asp](http://www.gnb.ca/0163/employ-e.asp)

Further websites

- [www.canadajobs.com](http://www.canadajobs.com)
- [www.workopolis.com/jobsearch/jobs-in-new-brunswick-canada](http://www.workopolis.com/jobsearch/jobs-in-new-brunswick-canada)
- [www.Monster.com](http://www.Monster.com)
- [www.Monster.ca](http://www.Monster.ca)

## How to apply

Almost all employers will ask for a résumé. You may get help preparing one by contacting your nearest settlement agency or the local office of the Department of Post-Secondary Education, Training and Labour. You may also look in the Yellow Pages under Career Counselling, however you may have to pay for these services.

When you send your résumé to an employer, you must send an accompanying cover letter. It introduces you, explains why you are interested in a specific job, and why you would be the right person to do the job. An employment counsellor at a multicultural association or at one of the Post-Secondary Education, Training and Labour employment centres may help you write a good cover letter. Sample cover letters are available online.

Some employers have a standard job application form that you must complete. You need to give some basic information about yourself and your qualifications.

To apply for certain jobs, you may need to undergo a criminal background check. This

means the RCMP and local police will check their files to see if you have been convicted of a crime.

It is wise to apply for jobs that are advertised. However, it is also acceptable to go into businesses and ask to leave a résumé, even if the business is not advertising for employees. It is often a good idea to include with your résumé a letter of recommendation from a previous employer.

### **Appearing at a job interview**

If an employer likes your résumé and/or application, you may be offered a job interview. An interview is usually done in person, but sometimes it may be over the telephone. During the interview, the employer finds out more about you, and you may find out more about the employer and the job. You will be asked questions about your skills and experience. Sometimes you will be asked to do a second, more detailed interview. Employers may often ask for **references**<sup>8</sup>. Employers usually expect three. They may contact your references soon after the interview.

If the employer does not feel that you are the best person for the job, he or she may tell you that at the end of the interview. The employer may also telephone or write later. Even if you do not get a particular job, there are many others for which you may apply. It may be a good idea to ask the potential employer for advice on what you can do to improve your interview skills. Most employers will gladly help you, and you may use what you have learned to do better during your next interview.

<sup>8</sup> **References:** References are people (usually former employers or supervisors) who can tell a potential employer about your work skills and habits. It is important to ask a person whom you plan to use as a reference for permission so that he or she will not be surprised if a potential employer contacts him or her. It is considered polite to ask his or her permission.

## **Starting a business**

If you have funding, experience and good ideas, the Government of New Brunswick has programs to help you start a business. For instance, you may learn about the economic conditions and make business contacts. For further information:

### **Opportunities New Brunswick**

P.O. Box 6000  
Fredericton, NB  
E3B 5H1

- 1-506-453-5471
- [www.onbcanada.ca/](http://www.onbcanada.ca/)

The New Brunswick Department of Finance may help offers tax credits:

- the Small Business Investor Tax Credit provides a 30-per-cent non-refundable credit toward your personal income taxes. It may be up to \$75,000 a year (for investments of up to \$250,000 per investor) if you and your business are eligible; and
- the New Brunswick Research and Development Tax Credit. This is a 15-per-cent fully refundable tax credit applied to scientific research and experimental development expenditures:
  - engineering;
  - design;
  - operations research;
  - mathematical analysis;
  - computer programming;
  - data collection;
  - testing; and
  - psychological research.

For information, contact the Canada Revenue Agency:

- toll-free, 1-800-959-5525

Or, the Department of Finance:

- [www2.gnb.ca/content/gnb/en/departments/finance/taxes/credit.html](http://www2.gnb.ca/content/gnb/en/departments/finance/taxes/credit.html)

The New Brunswick office of Canada Business has an immigrant's guide to starting a business in New Brunswick. It also has a great deal of free information on starting, running and promoting businesses:

- 1-506-444-6140; toll free, 1-888-576-4444
- [canadabusiness.gc.ca](http://canadabusiness.gc.ca)
- email: [inforb@canadabusiness.ca](mailto:inforb@canadabusiness.ca)

Or write,

#### **Canada Business New Brunswick Office**

570 Queen St.  
Barker House, Ground floor  
Fredericton, NB  
E3B 6Z6

#### **Ignite Fredericton**

40 Crowther Ln., Suite 100  
Knowledge Park  
Fredericton, NB  
E3C 0J1

- 1-506 444-4686
- [www.ignitefredericton.com](http://www.ignitefredericton.com)
- email: [info@ignitefredericton.com](mailto:info@ignitefredericton.com)

Newcomer guide can be found at:

- [www.ignitefredericton.com/uploads/docs/NewcomersGuide2014\\_Final\\_web.pdf](http://www.ignitefredericton.com/uploads/docs/NewcomersGuide2014_Final_web.pdf)

#### **Dieppe, Moncton and Riverview Economic Development Corporation – 3Plus**

1273 Main St., Suite 250  
Moncton, NB  
E1C 4Z3

- 1-506-858-9550; toll-free, 1-888-577-0000
- [www.3plus.ca](http://www.3plus.ca)
- email: [info@3plus.ca](mailto:info@3plus.ca)

#### **Enterprise Saint John**

Business Resource Centre  
40 King St.  
Saint John, NB  
E2L 1G3

- 1-506-658-2877; toll-free, 1-800-561-2877
- Fax: 1-506-658-2872
- [www.enterprisesj.com](http://www.enterprisesj.com)
- email: [info@enterprisesj.com](mailto:info@enterprisesj.com)

## **Commercial real estate**

Some real estate agents in Canada specialize in commercial real estate. They may help you in find a place to do business. They may also help you understand how to take over a business which is for sale. This is called a **turnkey**<sup>9</sup> operation. You may find information about Canadian commercial real estate at:

- <http://www.cbre.ca/EN/Pages/Home.aspx>

Or write,

#### **New Brunswick Real Estate Association**

22 Durelle St., Unit 1  
Fredericton, NB  
E3C 1N8

- 1-506-459-8055
- [www.nbre.ca](http://www.nbre.ca)

9. **Turnkey operation:** a business that is already in operation or ready to start up operation immediately. If you buy it, you just "turn the key" in the door, walk in and begin running the business.

## Working

### About your Social Insurance Number (SIN)

As mentioned previously, you must have a Social Insurance Number (SIN) to work in Canada. There is no cost to apply. You may apply for one at the nearest Service Canada office. Refer to Appendix C or write:

#### Service Canada

Social Insurance Registration Office  
P.O. Box 7000  
Bathurst, NB  
E2A 4T1

New Brunswick is the only province where you may also apply for your SIN by telephone. You will need to have an immigration identity document issued by Citizenship and Immigration Canada, such as your PR card or a work permit, when you call.

- toll-free, 1-888-428-0888, 8:30 a.m.-4:30 p.m. Monday to Friday (except statutory holidays).

### New Brunswick employment standards and regulations

In New Brunswick, employers must obey the *Employment Standards Act*, administered by the Department of Post-Secondary Education, Training and Labour:

- 1-506-453-3902; toll-free, 1-888-452-2687
- [www2.gnb.ca/content/gnb/en/departments/post-secondary\\_education\\_training\\_and\\_labour/People/content/EmploymentStandards.html](http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/People/content/EmploymentStandards.html)

You will find information about regulations for such things as the minimum wage, overtime pay, vacation, and sick leave.

### Public holidays

In most, but not all cases, employees are paid for public holidays even if they do not work. If employees work on a holiday, some employers have to pay their employees one-and-one-half times their usual rate of pay.

### Statutory holidays:

- **New Year's Day** (Jan. 1);
- **Family Day** (observed on the third Monday in February)
- **Good Friday** (Friday before Easter Sunday in either March or April);
- **Canada Day** (July 1);
- **New Brunswick Day** (first Monday in August);
- **Labour Day** (first Monday in September);
- **Remembrance Day** (Nov. 11); and
- **Christmas** (Dec. 25);

To find out if these holidays apply to your business, contact the Department of Post Secondary Education, Training and Labour:

- toll-free, 1-888-452-2687

## Maternity and adoption leave

Employees who are pregnant are often entitled to take time off without pay around the time of their child's birth. This is called maternity leave.

- Often you have to be on the job for a minimum period of time to be eligible for maternity leave. New Brunswick does not set a minimum amount of time, but employers have different policies. Make sure you know your employer's policy. Contact Service Canada:  
- toll-free, 1-800-206-7218
- some employees are also eligible for financial assistance from the federal government while on maternity leave. It is called Employment Insurance (EI) maternity benefits. It lasts for 17 weeks. To receive maternity benefits, you are required to have worked for 600 hours in the previous year or since your last claim;
- in some cases, employers will add to the government maternity benefits so that the employee receives the same amount of money you would be paid if working; and
- female employees must give written notice to their employer at least four weeks before they go on maternity leave.

You may also take unpaid leave if you are adopting a child. In New Brunswick, the maternity and adoption leave can be shared by both parents but the total time cannot be more than 37 weeks. Eligible employees may receive EI parental benefits for 35 weeks. The combined total of maternity leave and child care leave taken by one or both parents cannot total more than 50 weeks.

An employer must allow an employee to return to work, in the same or similar position, after taking either of these leaves:

- toll-free, 1-800-206-7218
- [www.canadabenefits.gc.ca/canben/f.1.2caz.3index@.jsp?lang=eng&geo=7&ltr=E#slts](http://www.canadabenefits.gc.ca/canben/f.1.2caz.3index@.jsp?lang=eng&geo=7&ltr=E#slts)

## Employment Insurance (EI)

Employment Insurance (EI) is a federal government program that may give you money when you lose your job. It is only available under certain conditions. You must have lost your job because of something you could not control such as a work shortage or the closing of the company. You must also be ready to work again and be looking for work.

If you voluntarily quit your job or are fired for misconduct at work, you will not be eligible to receive regular EI benefits (rare exceptions apply, such as if your workplace is not tolerable because of harassment or if your working conditions are unsafe). Even then, you are expected to take steps to work with your employer to improve the situation before quitting, and you still may not qualify for employment insurance.

### *To be eligible for EI:*

- you must be without a job for at least seven consecutive days;
- you must have already worked from 420 to 700 hours. If it is your first time in the workforce or if you have been absent from work for about two years, you may be required to have 910 hours of work;
- the eligibility period of time required to apply for EI is 52 weeks; and
- if you meet all these conditions, you may receive pay for 14 up to a maximum of 45 weeks.

The number hours of insurable employment required to qualify for benefits depends on your place of residence and the unemployment rate in your region.



The amount of EI you receive is a percentage of your former salary. The basic rate is 55 percent of your insured earnings and the length of the benefits period is based on the number of hours of insurable employment and the regional rate of unemployment.

Service Canada Centres deal with employment insurance for Human Resources and Social Development Canada. EI policies sometimes change.

- toll-free, 1-800-622-6232
- [www.servicecanada.gc.ca/en/common/contactus/general.shtml](http://www.servicecanada.gc.ca/en/common/contactus/general.shtml)

A list of Service Canada locations is in Appendix C.

## Losing your job

When your employer wants to fire or lay you off, he or she must give you one or two weeks' written notice (depending on whether you get paid once a week or once every two weeks). An employer can fire an employee immediately with cause, like theft or violence at the workplace. If you believe you have been terminated unfairly, you may make a complaint to the Department of Post-Secondary Education, Training and Labour:

- 1-506 453-2597; toll-free, 1-888-452-2687

## WorkSafeNB

WorkSafeNB is dedicated to promoting workplace safety and teaching employees and employers about how to avoid getting hurt on the job. The agency is the first contact when you are injured or have had an accident at work.

- 1-506-632-2828 (for free information); toll-free, 1-800-222-9775 or 506 632-2200
- [www.worksafenb.ca](http://www.worksafenb.ca)

## Canada Pension Plan (CPP)

In Canada, when you retire or if you become disabled, you may be entitled to receive financial assistance through the Canada Pension Plan (CPP). Pension payments are 25 per cent of what you were paid while you worked. Workers 18 and older who earn a salary must pay into the CPP. The amount you pay is based on your salary. It is deducted (or subtracted) from your pay by your employer.

- toll-free, 1-800-277-9914
- [www.canada.ca/en/employment-social-development/corporate/contact/cpp.html](http://www.canada.ca/en/employment-social-development/corporate/contact/cpp.html)

## Income tax

All Canadian workers pay tax on their income. Income tax is deducted from your pay cheque by your employer. It is based on the amount of money you earn and on the number of people, such as your children, whom you are supporting. The income tax that you pay helps cover the cost of health care, education and highways.

When you get paid, there should be a statement (or pay stub) attached to your pay cheque. It shows any deductions including income tax. You may ask your supervisor questions about deductions from your pay.

Every year, you must fill out an income tax return. It deals with your pay for the previous calendar year (January to December). This is called "filing your taxes."

The form must be sent in by April 30. Between January and the end of March each year, you will receive various forms and statements from the government and your employer. You will need them to fill out your tax return.

If your form shows you have not already paid enough taxes through your deductions during the year, you will have to pay the amount owing. If you have paid too much, you will get a refund.

Accountants and other persons are available to help you complete your tax return. You must pay a fee or a proportion of your refund. Look in the Yellow Pages under Tax Return Preparation.

If your income is low and your tax situation is simple, you may get free help through the Community Volunteer Income Tax Program of the Canada Revenue Agency:

- toll-free, 1-800-959-8281

When you call this number, you will be asked about your income and family situation to determine if you are eligible for this service. You are not eligible if you own a business or if you receive income from renting.

For more information on income tax, contact the Canada Revenue Agency:

- TIPS (Tax Information Phone Service, toll-free), 1-800-267-6999
- [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)



### Health care

Canada has a health insurance program called medicare paid for by Canadians through their taxes. It means Canadians do not have to pay directly for most medical care from a doctor or at a hospital. The New Brunswick government is in charge of medicare for people who live in the province.

#### Medical coverage

As part of your plans to move to Canada, it is best to buy some private health insurance. This way, you will be covered for any medical emergency after you arrive.

To be eligible for New Brunswick medicare, you must be legally entitled to be or remain in Canada, or be a permanent resident of New Brunswick. If you are entering New Brunswick from another country, check with medicare to find out if your immigration documents meet the criteria for medicare coverage.

After you apply, you will get a letter with medicare numbers for each member of your family.

An application form for registration is available from the offices of Service New Brunswick. A separate form should be filled out for anyone in your family who is 19 or older.

- 1-506-684-7901 (outside North America); toll-free (within North America), 1-888-762-8600.
- [www.snb.ca](http://www.snb.ca)

You may also contact medicare:

- 1-506-453-8275; toll-free, 1-888-762-8600 (SNB Teleservices)
- [www.gnb.ca/0051/0394/index-e.asp](http://www.gnb.ca/0051/0394/index-e.asp)
- email: [medicare@gnb.ca](mailto:medicare@gnb.ca)

#### Tele-Care

If you have a medical problem and you are not sure what you should do, telephone Tele-Care. A registered nurse will help you decide whether to go to a hospital emergency room or to a walk-in clinic. Tele-Care will also tell you where to find the nearest clinic.

The Department of Health offers this service, in English and French, 24 hours a day. It is completely confidential.

When you call Tele-Care, you will be asked questions about your symptoms. The nurse will tell you how to treat the problem yourself, or he or she will help you decide whether to make an appointment with your family doctor, go to a clinic, go to a hospital emergency room, or get in contact with a community service:

- toll-free, 8-1-1
- [www.gnb.ca/0217/Tele-Care-e.asp](http://www.gnb.ca/0217/Tele-Care-e.asp)

Or, refer to the first page of the telephone book.

## Doctors

It is important to start looking for a family doctor right away. Do not wait until you are sick. Family doctors are your first stop for health care in Canada.

They may help you with many common illnesses. They may also give you advice about pregnancy, family planning, nutrition, physical exams, immunizations and emotional problems. Family doctors are also trained to treat chronic medical problems such as diabetes, hypertension, depression, weight loss and asthma.

If you need medication, they may write drug prescriptions for you to take to the pharmacy. They may also refer you to a specialist (a doctor who specializes in a specific field of medicine).

You usually cannot see a specialist without seeing your family doctor first.

In an emergency, such as serious illness or injury, you should go directly to the hospital emergency room, or call 9-1-1 for help. An ambulance will be sent to your home to take you to the hospital.

You may ask friends or neighbours to recommend someone. You may ask at an immigrant settlement agency. You may go to your local hospital and ask if there are any doctors taking new patients. You may also look in the Yellow Pages of the telephone book under Physicians and Surgeons.

- Call toll-free, 1-866-554-5959 to have your name added to the list of people looking for a doctor.

Until you have been accepted as a patient by a family doctor, there are a number of walk-in or after-hours clinics where you



can go for care. Walk-in clinics do not take appointments – you arrive, register with the receptionist and wait. After-hours clinics may allow you to make an appointment. A list of public clinics is in Appendix D. Some after-hours clinics charge a fee per visit for patients without a valid medicare card.

Medicare does not cover the cost of prescription drugs for most people. Sometimes your employer will cover the cost. If not, it may be worthwhile to look into paying for a health plan such as those provided by Medavie/Blue Cross. Its plans are available to people living in the Atlantic provinces. It has offices in Moncton, Bathurst, Fredericton and Saint John.

- toll-free, 1-800-667-4511, to find out if you may apply

Under the plan, you pay a monthly fee so that your drugs or medical services not covered by medicare will be paid, at least in part, when you need them.

## **Persons with disabilities**

If you have a disability, many services are available in New Brunswick, including counselling, education, help with finding work, financial assistance, help finding a place to live, recreational activities and transportation.

### **Premier's Council on the Status of Disabled Persons**

Place 2000  
250 King St., Room 140  
Fredericton, NB  
E3B 9M9

- 1-506-444-3000; toll-free, 1-800-442-4412.
- Fax: 1-506-444-3001
- [pcsdnp@gnb.ca](mailto:pcsdnp@gnb.ca)

## **Emotional health**

If you are feeling upset or depressed, you may talk to your doctor or a counsellor at an immigrant settlement agency.

If you or someone you know needs more help than friends, family doctors and counsellors may provide, there are a number of community mental-health clinics staffed by persons trained to help people with emotional problems.

- 1-506-457-4800 (Department of Health); toll-free, 1-888-762-8600 (Service New Brunswick)
- [www2.gnb.ca/content/gnb/en/departments/health.html](http://www2.gnb.ca/content/gnb/en/departments/health.html)

Telephone numbers for each of the community mental-health-care clinics are listed in Appendix D.

For more information about mental health, visit the Department of Health:

- [www.gnb.ca/0055/mental-health-e.asp](http://www.gnb.ca/0055/mental-health-e.asp)

Or contact:

### **Department of Health**

P.O. Box 5100  
HSBC Place  
Fredericton, NB  
E3B 5G8

- 1-506-457-4800
- [www.gnb.ca/0051/index-e.asp](http://www.gnb.ca/0051/index-e.asp)



### ***Crisis centres (mental health)***

Crisis centres are available to help people who are stressed mentally or emotionally. Professionals at these centres are trained to help people overcome serious problems.

#### **Chimo Helpline**

P.O. Box 1033  
Fredericton, NB  
E3B 5C2

- 506-450-HELP (4357); toll-free, 1-800-667-5005 (services available in English and French)
- [www.chimohelpline.ca](http://www.chimohelpline.ca)

#### **Canadian Mental Health Association**

**New Brunswick**  
403 Regent St., Suite 202  
Fredericton, NB  
E3B 3X6

- 1-506-455-5231
- [www.suicideinfo.ca/csp/go.aspx?tabid=82](http://www.suicideinfo.ca/csp/go.aspx?tabid=82)
- [cmhanb.ca/contact-us/](http://cmhanb.ca/contact-us/)

This information is also on the first page of telephone book.

### ***Addiction services***

Overcoming an addiction is often hard to do without professional help, but services are available:

- [www.gnb.ca/0378/addiction-e.asp](http://www.gnb.ca/0378/addiction-e.asp)

Eight addiction services centres are located across the province. Their addresses and telephone numbers are listed in Appendix D.

There is also a confidential gambling referral telephone line for people with a gambling problem or for their family members:

- toll-free, 1-800-461-1234



## Money and banking

### Canadian money

Canadian currency is based on the dollar system. It comes in paper and coins. The value of each coin is marked on the front or face. The least valuable is the nickel, which is worth five one-hundredths of a dollar. There are also the dime (10 cents) and the quarter (25 cents). Quarters are often used in vending machines, which dispense soft drinks and snacks.

The most valuable coins are the loonie (one dollar) and toonie (two dollars). The loonie gets its name from the loon (a bird) on the face of the coin. Bills come in denominations of \$5, \$10, \$20, \$50, and \$100, each with a distinct colour and illustration. The dollar amount is indicated on the bill.

You may exchange most foreign currency for Canadian money at major Canadian banks.

### Opening a bank account

Canadians have the right to open bank accounts, and banks are required to provide them. You may open an account at any local branch of a chartered bank. You will need to have proper identification in order to open a bank account. A list of acceptable forms of identification can be found at

- [www.cba.ca/en/research-and-advocacy/50-backgrounders-on-banking-issues/83-opening-a-bank-account](http://www.cba.ca/en/research-and-advocacy/50-backgrounders-on-banking-issues/83-opening-a-bank-account)

Talk to different banks and to ask about what they offer. If you are making a large deposit (\$10,000 or more), you will need to tell the bank from where it came.

### Types of bank accounts

#### *Chequing*

These accounts are for everyday banking such as cashing and depositing cheques, depositing cash and paying by cheque. Chequing accounts usually have a monthly fee, so make sure you know what it is before you open the account.

- You may buy overdraft protection. That means you can have a negative balance in your account. This protects you from running out of money. Overdraft protection usually has a monthly fee. A high interest rate will be charged on the amount you have overdrawn.

#### *Savings*

If you open a savings account, you may earn interest; that is, a small percentage of the money you leave in the account. Interest rates vary from bank to bank.

#### *Business accounts*

These are special accounts set up under the name of a business.

- They allow the business owner to receive and write cheques under the company's name rather than their own. They are useful to keep personal funds separate from business funds; and
- business accounts have features and fees that differ from personal accounts.

Chequing, savings and business accounts are called by different names at different banks. Make sure you understand what kind of account you have and what it will cost. Be sure that you understand from which account you are taking money or using for debit card purchases. Some savings accounts charge a user fee every time you use a debit card.

## Debit cards and automated teller machines (ATMs)

All major banks offer their customers debit cards. You may use them to do banking at machines known as automated teller machines (ATMs) or to buy things at stores. Each bank has its own ATM. If you use a machine that does not belong to your bank, you will be charged a fee (usually \$1.50 or more).

## Your personal identification number (PIN)

Bank cards come with a personal identification number (PIN) that you need to enter into an ATM whenever you use your debit card. This is a number that you choose. It is extremely important not to tell anyone your PIN.

## Depositing

If you make a deposit at an ATM, the bank must confirm, after the fact, that the deposit is accurately entered and is legitimate. As a result, banks maintain the right to limit your withdrawals from ATMs based on deposits that are immediately made at ATMs. This practice, called a “hold,” is important to remember if you intend to pay a bill based on a deposit you have immediately made at an ATM.

## Borrowing

It is common in Canada to borrow money for items that you cannot afford immediately. There are three ways that banks lend money to people: credit cards, lines of credit and loans. It is a good idea not to borrow unless you need to do so. Most banks will not lend money if your monthly payments for debt and housing are more than 40 per cent of your income.

## Credit card

- There is a limit on how much you can spend using your credit card;
- you are expected to pay part or all of what you owe every month;
- if you make regular payments on your credit card, you may keep using it over and over. This is called “revolving credit”;



- credit cards are generally easier to qualify for than loans, but they charge a higher rate of interest (often 19 per cent); and
- many stores also offer special credit cards. These usually come with rewards for using them to buy from that store. Be careful: these cards often have even higher interest rates (often 29 per cent).

## Lines of credit

- Lines of credit usually have higher limits and lower interest rates than credit cards, but they are more difficult to qualify for;
- you are able to write cheques and use your debit card to draw on your line of credit; and
- the bank is required to send you a statement or bill every month if you owe money.

## Loans

Loans are intended to pay for expensive items such as cars or home repairs.

You pay them back in installments: the principle plus interest.

Some companies offer payday loans. This means they give you the money you would get on your pay day, only a few days early. These usually have extremely high fees and interest compared to other ways of borrowing.

## Credit

Your credit is very important. It is a measure of how likely you are to pay lenders when you owe them money. This is done by taking certain information about your financial history and making a credit report. You are

given a credit rating based on this report. Credit reports may also be obtained by banks when opening certain types of bank accounts, or by utility companies when setting up accounts.

Even if you had credit in your home country, you may not have credit in Canada, so it is a good idea to establish good credit here:

- show you can handle debt. This means you need to borrow money to show that you can pay it back. Make sure you have at least one revolving credit product such as a credit card or line of credit;
- keep the balances low on your credit cards and lines of credit. You should have a balance of less than 75 per cent of your limit;
- pay on time. Paying your utilities and debts late may hurt your credit; and
- do not let people check your credit too often. All companies must ask your permission before they can check your credit report. Every check will affect your rating. If there are several checks in a short period of time, this may be a sign that you may be trying to borrow too much. Limit yourself to only having your credit checked only when necessary.

For more information on credit or to obtain a copy of your credit report, you may contact either Equifax or TransUnion. These companies keep and update your reports and calculate your rating. They are commonly referred to as credit bureaus.

### Equifax:

- toll-free, 1-800-465-7166
- [www.consumer.equifax.ca](http://www.consumer.equifax.ca)

### TransUnion:

- toll-free, 1-800-663-9980
- [www.transunion.ca](http://www.transunion.ca)

## Bankruptcy

A person may declare bankruptcy when he or she can no longer make his or her debt payments. When a person goes bankrupt, a trustee is appointed to sell all of his or her assets to pay off any outstanding debts. After a certain period, up to nine months in the first instance, and when all remaining debts are cancelled or cleared, a person may start to build a credit rating again, but this is difficult. A first bankruptcy remains on a person's credit report for seven years after it has been discharged (resolved); a second bankruptcy, in addition to the first, remains on a person's record for 14 years. Some banks will not lend to persons with more than one bankruptcy. For more information, contact the Office of the Superintendent of Bankruptcy:

- 1-902-426-2900

## Investing

Investing is a way to make your savings grow. In these difficult economic times, however, you must be very careful: be aware of the financial risks involved.

### *Savings bonds*

- Savings bonds are issued by the federal government;
- you buy bonds for a specific amount of money;
- after a specific period of time you get your money back plus interest; and
- this is a safe investment, but the rate of return is low.

### *Guaranteed income certificates (GICs)*

- you invest a certain amount of money for a certain length of time; and after that time has ended, you get your money plus guaranteed interest.

## Mutual funds

- banks or private companies may invest your money in mutual funds;
- you may invest in stocks; that is, buy a small share of ownership in a company, or bonds, which is loaning your money to governments and businesses;
- mutual funds usually earn higher interest than savings bonds and GICs, but you are taking a higher risk of losing money, especially in today's economic climate;
- invest in a wide variety of funds so that, if one fails, you will not lose your entire investment; and
- make sure that you deal with someone who is licensed to deal with mutual funds.

### *Registered retirement savings plan (RRSP or RSP)*

- RSPs are registered with the Government of Canada and are meant to be a way to save money for retirement;
- every year you may put a certain amount of money into your RSP. The Canada Revenue Agency places a limit on the amount;
- when you complete your income tax return, you may subtract the amount of money you put in RSPs from your income. This way, you pay less in tax. The bank will mail you a statement of what you have put into your retirement savings plan;
- the money you put into your plan will grow until you are ready to take it out;
- when you take money out of the RSP, you must pay tax on it;
- RSPs save you money because, when you are working, you pay more tax than when you are retired. When you withdraw money from the RSP after retiring, you will not be making as much money, so in the end, less income goes to taxes;



- you may borrow from your RSP to help pay for your first home or to go to university. You do not have to pay tax on this money. For homes, the amount must be repaid to the RSP within 15 years, with a minimum annual payment of 1/15<sup>th</sup> of the amount withdrawn. For attending university (typically, adults), the amount must be repaid to the RSP within 10 years with a minimum annual repayment of 1/10<sup>th</sup> of the amount withdrawn; and
- RSPs may be savings accounts, GICs or mutual funds.

### ***Registered education savings plan (RESP)***

- RESPs are similar to RSPs, except they are used to pay for post-secondary education; that is, education after high school;
- students pay the tax when they take out the money to use for their education. This will normally be a very small amount compared to the amount of tax that would be paid by someone working (sometimes no taxes need be paid); and
- the government gives grants of up to \$500 per year, per student, which go directly into RESPs.

### ***Tax-free savings account (TFSA)***

- since Jan. 1, 2009, banks have offered savings accounts and mutual funds with interest that will not be taxed;
- individual will be allowed to contribute up to \$5,500 per year; and
- the money may be withdrawn at any time and for any reason with no tax penalty.

## **Moving money**

If you need to transfer funds outside of Canada or even to different accounts within Canada, there are many ways this can be done. The following is a list of some of the most common ways. For more information on transferring money contact your bank.

### ***Wire transfers***

- this means moving money electronically from one bank account to another one located almost anywhere in the world;
- you will need to know details about the account into which you are transferring the funds. Contact your bank to get the information that you need;
- there are usually fees for wiring money and for converting between currencies. It is often a percentage of the amount of money being transferred; and
- there may be restrictions and extra security if you are transferring large amounts or transferring money to certain countries.

### ***Western Union***

Western Union is a private company that moves money all over the world.

- the transfer may be done in person or over the telephone; and
- this method allows the other person to get their funds right away.

For more information:

- toll-free, 1-800-325-0000
- [www.westernunioncanada.ca](http://www.westernunioncanada.ca)

### ***Email money transfers***

Email money transfer is a way to move money between people at different banks within Canada:

- this kind of transfer is usually cheaper and faster than a wire transfer; and
- this transfer sends money directly from your account by email. The person receiving the money must accept the transfer.

## **Money orders**

Money orders may be purchased at the bank or the post office. It is a safe way to send money through the mail. Money orders may be easily cashed by the person receiving them.

## **Banks**

In New Brunswick, you will be able to find branches for all of Canada's major banks. These major banks offer services specifically designed to meet the banking needs of newcomers.

### **Canadian Imperial Bank of Commerce (CIBC)**

- toll-free, 1-866-525-8622
- [www.cibc.com](http://www.cibc.com)

### **Bank of Montreal (BMO)**

- toll-free, 1-877-225-5266
- [www.bmo.com](http://www.bmo.com)

### **Royal Bank (RBC)**

- toll-free, 1-800-769-2520
- [www.rbc.com](http://www.rbc.com)

### **Bank of Nova Scotia**

- toll-free, 1-866-800-5159
- [www.scotiabank.com](http://www.scotiabank.com)

### **Toronto Dominion (TD)**

- toll-free, 1-877-247-2265
- [www.td.com](http://www.td.com)

### **National Bank**

- toll-free, 1-877 394-8988
- [www.nbc.ca](http://www.nbc.ca)

### **HSBC**

- toll-free, 1-888-310-HSBC (4722)
- [www.hsbc.ca](http://www.hsbc.ca)

Other banks and banking services include:



**Canadian Tire Bank**

- toll-free, 1-866-681-CTFS (2837)
- [www.myctfs.com](http://www.myctfs.com)

**TANGERINE**

- toll-free, 1-800-464-3473
- [www.tangerine.ca](http://www.tangerine.ca)

**Credit unions**

- toll-free, 1-800-567-8111
- [www.cua.com](http://www.cua.com)

**Uni Financial Cooperation**

- 1-506-726-4000
- [www.uni.ca/en/](http://www.uni.ca/en/)

For advice on other ways to invest, talk to a certified financial planner. Your bank may have certified financial planners who may work with you for free, or they may be able to refer you to a certified financial planner.

**International benefits**

If you lived or worked in another country or if you were married to or a common-law partner with someone who did, you may be eligible for a pension or other benefits in Canada. New Brunswick has agreements with several other countries that make this possible. Contact Service Canada:

- toll-free, 1-800-622-6232
- [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)



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## Vehicles and driving

### Obtaining a driver's licence

When you come to Canada, it is important to get a New Brunswick driver's licence. Many jobs require you to have one. Your driver's licence is also a form of photo identification. A photo ID is required for many things, including opening a bank account, travelling by plane, and voting, if you become a citizen.

If you are not interested in driving, you may get a government-issued photo ID card instead of a driver's licence. It resembles a driver's licence, but it does not give you the right to drive. Contact Service New Brunswick for more information:

- toll-free, 1-506 453-2410
- [www.snb.ca](http://www.snb.ca)

You may use your international driver's licence or foreign licence for up to three months after you arrive, but you must get a New Brunswick driver's licence if you plan to keep driving here.

If you already have a licence recognized by New Brunswick, the process is easy. Visit a Service New Brunswick location and exchange your old licence for a New Brunswick one. Service New Brunswick staff will be able to tell you whether you may get a full licence or whether you will need to be tested first. You may find a centre:

- toll-free, 1-888-762-8600
- [www.snb.ca](http://www.snb.ca)

In New Brunswick, there are nine different types or classes of licences. They allow people to drive different types of vehicles

such as motorcycles or large trucks. Most people have a Class 5 licence. This covers cars, vans that seat up to nine passengers, and small trucks.

If your licence is not recognized in New Brunswick or if you do not have an up-to-date licence, you may be tested by a driver examiner at a Service New Brunswick location. Appointments with the examiner may be made by telephone at local offices. Testing is available in both official languages.

### *Graduated driver's licence:*

Anyone applying for a licence, regardless of age, must participate in the graduated driver's licence program. While enrolled in the program, your driving privileges will be limited until you gain experience:

- you must successfully pass a vision screening test and a written test to receive a Class 7, Level 1 licence;
- no passengers are allowed in the vehicle except the accompanying driver, who must be sitting in the front seat; have a class 5 licence or better; and a minimum of three years' driving experience;
- as of October 1, 2009, drivers hold a Class 7, Level 1, licence for a minimum of 12 months, or eight months if they have graduated from a recognized licensed driver training school. Upon successfully passing the road test, the driver advances to Class 7, Level 2;



- the total time spent in the program is a minimum of two years. The driver must spend at least 12 months in Level 2 to advance to a Class 5. No road test is required to obtain a Class 5 licence; and
- effective June 1, 2009, all drivers under the age of 21, regardless of the class of licence, must maintain a zero blood alcohol level, whether they are enrolled in the program or not.

### ***The points system***

You receive demerit points when you break certain driving rules. If you accumulate 10 of them, your licence is suspended for three months:

- committing a criminal offence with a motor vehicle: 10 points;
- not reporting a collision: five points;
- not driving with due care: five points;
- speeding 25 kilometres per hour or more over the speed limit: five points;
- speeding under 25 kilometres per hour over the speed limit: three points;
- illegal parking: two to three points; and
- not wearing a seatbelt: two points.

Demerit points stay on your record for two years.

### ***Driving schools***

Driving schools help you learn how to drive safely. If you are part of the graduated licence program, going to a driving school will allow you to move from a Class 7(I) to a Class 7(II) eight months faster than otherwise. Many insurance companies will charge you less if you complete a course with a recognized driving school. For information on driving schools, contact your insurance company.

### ***Driver's handbook***

You may download a driver's handbook at the link below. It provides a description of the rules and regulations required for driving in

New Brunswick. It also explains how to prepare for the tests required to obtain a licence.

- [www2.gnb.ca/content/gnb/en/departments/jps/public\\_safety/content/drivers\\_vehicles/content/new\\_brunswick\\_drivers\\_handbook.html](http://www2.gnb.ca/content/gnb/en/departments/jps/public_safety/content/drivers_vehicles/content/new_brunswick_drivers_handbook.html)

## **Buying a vehicle**

### ***Before you buy, ask:***

- what will you need the vehicle for?
- how much will it cost? Can you afford to pay for it all at once, or will you need a loan?
- how much gas will it use?
- how much will your insurance be?
- **what warranties<sup>10</sup>**, if any, come with the vehicle?
- how reliable is this vehicle?
- how safe is this vehicle?

Once you know what you're looking for, you may see what is available. There are many ways to find the right vehicle:

- **dealerships<sup>11</sup>** advertise on television, the internet, and in magazines and newspapers. Some specialize in new vehicles. Others specialize in used vehicles. Some sell both;
- dealerships are usually near each other, so it is easy to compare cars;
- magazines such as *Auto Trader* list many vehicles available in your area.
- if you want to buy a used car directly from the owner, most people advertise in local newspapers and online:
  - [www.autotrader.ca](http://www.autotrader.ca);
  - [www.kijiji.ca](http://www.kijiji.ca);
  - classified advertisements can be found in major newspapers across New Brunswick.

10. **Warranties:** A warranty is a guarantee by the seller of a vehicle that they or the company will cover the cost of certain repairs. Warranties end after a certain amount of time or a certain number of kilometres. If you buy a used vehicle, the original warranties are sometimes still valid.

11. **Dealership:** A business that sells new or used cars directly to the public. It is usually named after a specific car company.

## **Price**

Once you find the car you want, you may negotiate the price. Canadians rarely pay the asking price for a vehicle, so do not be afraid to offer less. If you are not sure what a fair price is, you may look in what is known as the Canadian Red Book which is available to purchase on-line at:

- [www.canadianredbook.com](http://www.canadianredbook.com)

When a vehicle is bought or given as a gift, it must be registered with the province. You must pay tax based on its fair market value. This tax may be either the Harmonized Sales Tax (HST) or Provincial Vehicle Tax (PVT), depending on the kind of sale. For more information, contact Service New Brunswick:

- toll free, 1-888-762-8600.

## **Before buying**

When you buy a car, it is important to make sure it has an up-to-date inspection sticker. The sticker is on the windshield. It means the vehicle has been inspected and is safe to drive. It is wise to take the car for a test drive to get a feel for how well it works. If you are buying a used car, especially from a private individual, be extremely careful.

## **Car loans**

Vehicles are very expensive, and most people cannot afford to pay for them all at once. If you are buying from a dealership, it may offer an attractive monthly payment with a low interest rate. If not, you may go to a bank for a loan. Make sure you visit several banks to get the best deal.

## **Leasing**

Some people decide to lease rather than buy. In this case, you usually have lower payments, but you have to return the car to the dealership once the lease has ended. Many leases have limits on the amount of kilometres you can drive without paying a penalty.

## **Insurance**

All vehicles in New Brunswick must be insured. You may buy insurance from any licensed insurance provider. There are different levels of insurance, but the minimum required by law is third-party liability insurance. This means that if any serious damage or injury results from an accident for which you are responsible, the insurance company will pay for the damages up to a certain amount.

## **Registration**

After you buy a vehicle, you must register it with the province. You will need proof of insurance and proof of purchase to register a vehicle in your name. When you register, you will be given a certificate of registration and licence plates.

Drivers may register their vehicles by going to a Service New Brunswick centre or by going online:

- [www.snb.ca](http://www.snb.ca)

After the first year, you will receive a small sticker to put on the licence plates to show that its registration is up-to-date. If you have a disability and need to use special parking spaces, that will be shown on your licence plate. You need to keep your registration certificate in your car.

## ***Safety inspections***

Every car registered in New Brunswick must be inspected for safety every year. It may be done by any certified mechanic in the province. If a car does not pass safety inspection, you must have it fixed within 14 days.

## **Driving laws**

Basic laws include:

- vehicles drive on the right side of the road;
- everyone in the vehicle must wear a seatbelt;
- if an emergency vehicle approaches from either direction with its sirens on and lights flashing, you must safely pull over to the side of the road until it passes;
- you cannot drive if you are not physically able to do so. This includes being tired, sick or affected by alcohol or drugs;

- you must keep your registration, safety inspection, insurance and licence information up to date;
- children under the age of nine must sit in a booster seat unless they are either 145 centimetres tall (4'9") or weigh 36 kilograms (79 pounds);
- you must not pass a school bus with its yellow or red lights flashing;
- if your licence plate is damaged, it must be replaced; and
- children travelling in vehicles must be safely secured in a child safety seat that is appropriate for their age, weight and height.

## ***Driving under the influence of drugs or alcohol***

Police are also allowed to stop you if they think you, as a motorist, are under the influence of alcohol or drugs or are otherwise impaired. Police have the authority to give you a roadside breathalyzer test. It is against the law to refuse to take one.



It is a serious offence in New Brunswick to drive with a blood alcohol content of 0.08 per cent or higher or while under the influence of drugs. The amount of alcohol you must drink to reach a blood alcohol content of 0.08 per cent varies from person to person, based on such variables as your weight.

If there is evidence that your blood alcohol level exceeds 0.08 or that you are under the influence of drugs, you will be charged with impaired driving. If you are found guilty, you will be fined, have your licence revoked or be sent to jail. This is explained further in Chapter 15, *The legal system*.

### ***If you are involved in an accident***

If you are in a serious accident on the road, you have certain responsibilities. Do not admit fault at the scene. The police will assess fault once the accident is fully investigated. If you think the damage from the accident is more than \$1,000 or if someone has been injured or killed, you must:

- contact the police and stay where the accident happened until they arrive. Leaving the scene of an accident is a crime;
- you must give your name, address and insurance information to the other people involved in the accident; and
- even if you do not seem to be hurt, see a doctor right away. Some insurance companies require you to do so.

## **Driving in the winter**

Driving in snow and cold is often difficult. Some suggestions:

- buy winter tires (special tires that are made from material that can grip the road in cold weather). Do not use winter tires during the summer because this can weaken them. Also check the tires regularly to make sure they have enough air in them;
- slow down. Do not drive at the speed limit if the weather is bad. If roads are slippery, occasionally press on the brakes to get a

feel for how long you will need to stop and how much control you have;

- make sure you can see: keep your headlights, wiper blades and window defroster in good shape. Make sure you always have enough windshield washer fluid;
- have an emergency kit in your car. The Government of Canada has a list of things you should put in it:
- [www.getprepared.gc.ca/cnt/kts/cr-kt-en.aspx](http://www.getprepared.gc.ca/cnt/kts/cr-kt-en.aspx)
- keep your distance from the car ahead of you: It may take up to 12 times as long to stop on ice as on dry roads;
- do not make sudden movements: suddenly speeding up, jerking the steering wheel or braking suddenly can cause you to lose control;
- check for ice: always remember that bridges and overpasses (especially areas in the shade) will freeze faster than normal, so be careful driving in these places;
- black ice is dangerous: it is ice that is difficult to see because it is transparent and takes on the colour of the road;
- watch for animals: most highways in New Brunswick pass through forests where large animals such as deer and moose live. They may cause serious accidents when they try to cross roads;
- be extra careful at night.







## Education

### The school system

The Government of New Brunswick is responsible for all levels of education: primary, secondary and post-secondary. The province has four anglophone (English) school districts and three francophone (French) districts that govern public schools from kindergarten to Grade 12 (K-12). About 100,000 children attend public schools. The province also has four major universities and many trade schools, the New Brunswick community colleges (anglophone and francophone) and apprenticeship programs.

### Kindergarten to Grade 12

Education from kindergarten to Grade 12 is free for all residents of New Brunswick. All children in New Brunswick are required to attend public schools, private schools or **home schools**<sup>12</sup>. Children must stay in school until they are 18 years old or graduate.

The public school system is governed by several pieces of legislation, the most important of which is the *Education Act*:

- [laws.gnb.ca/en/ShowTdm/cs/E-1.12//](http://laws.gnb.ca/en/ShowTdm/cs/E-1.12//)

If your child speaks either official language or neither official language, you may choose to send your child either to a French or an English school.

Parents must register their children for kindergarten during the calendar year

12. **Home schooling** is the term used when children are taught in their own home by their parent(s) or another adult. Parents who wish to home school their children must submit an Annual Home Schooling Application Form. It must be approved by the minister of education.

(Jan. 1 - Dec. 31) in which they reach the age of five. If the child's birthday is after Sept. 1, you may wait until the following year.

To register a child for school, contact your local school district. If you have a child going into kindergarten, you may register as early as October of the year before he or she begins.

For your child to go to a public school, you need to prove that he or she has immunizations against several diseases. You may also have your child screened at age three by a public health nurse by contacting your regional health authority. This way, you may find out about any problems that may affect how well your child may fare in school.

Children receive a report card three times a year. Parents are invited to meet the teacher to discuss it. Parents may also be asked to volunteer and help with activities at school such as fund-raising, sports events and class trips.

Schools are closed on public holidays (see a list in Chapter 8, *Working*). Schools are also closed on days when the weather is bad. Most schools will be closed for several days in winter because of snowstorms. These unscheduled school closings are called snow days. The decision to close the school is made early in the morning before school starts. The school closures are announced on local radio stations. You may also ask your child's teacher if there is a telephone number that you can call to find out about snow days.

To find out in which school district you live:

- [www.gnb.ca/0000/schdist/district/subdist.asp](http://www.gnb.ca/0000/schdist/district/subdist.asp)

If you have questions or wish to register your child:

**English:**

Anglophone North	1-506-778-6075
Anglophone South	1-506-658-5300
Anglophone East	1-506-856-3222
Anglophone West	1-506-453-5454

**French:**

Francophone Nord-Est	1-506-394-3400
Francophone Nord-Ouest	1-506-737-4567
Francophone Sud	1-506-856-3333



## Post-secondary education

If students want to pursue a career after high school, there are many post-secondary institutions in New Brunswick. However, they are not free. You must pay for tuition, books and application fees. For more information, visit the Department of Post Secondary Education, Training and Labour:

- 1-506-453-2597
- [www2.gnb.ca/content/gnb/en/departments/post-secondary\\_education\\_training\\_and\\_labour.html](http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour.html)

### Universities

New Brunswick has three major English universities and one French university.

**The University of New Brunswick:** UNB offers a wide range of programs including undergraduate, masters and doctorate programs. UNB has two major campuses: Fredericton (the main campus) and Saint John. UNB is the oldest English language university in Canada.

- 1-506-453-4666
- [www.unb.ca](http://www.unb.ca)

**St. Thomas University:** STU offers bachelor degrees in liberal arts, social work and education. STU is in Fredericton.

- 1-506-452-0640
- [www.stu.ca](http://www.stu.ca)

**Mount Allison University:** Mount A offers undergraduate degrees in liberal arts and sciences. Mount A is in Sackville.

- 1-506-364-2269
- [www.mta.ca](http://www.mta.ca)

**The Université de Moncton:** U de M offers a full range of French-language programs, including graduate and undergraduate degrees. Campuses are in Moncton, Shippagan and Edmundston.

- 1-506-858-4000
- [www.umoncton.ca](http://www.umoncton.ca)

## *New Brunswick has three faith-based universities:*

### **Crandall University**

Moncton

- [www.crandallu.ca](http://www.crandallu.ca)

### **Kingswood University**

Sussex

- [www.kingswood.edu](http://www.kingswood.edu)

### **St. Stephen's University**

St. Stephen

- [www.ssu.ca](http://www.ssu.ca)

## *New Brunswick Community College (NBCC) Collège du Nouveau-Brunswick (CCNB)*

The province has two community college systems. The New Brunswick Community College (NBCC) offers English-language courses at campuses in Fredericton, Moncton, Saint John, Miramichi, Saint Andrews and Woodstock. The Collège du Nouveau-Brunswick (CCNB) offers French-language courses at campuses in Bathurst, Campbellton, Caraquet, Dieppe and Edmundston. The New Brunswick College of Craft and Design is based in Fredericton.

### **NBCC:**

- 1-506-789-2404
- [www.nbcc.ca](http://www.nbcc.ca)

### **CCNB:**

- 1-506-547-2634
- [www.ccnb.ca](http://www.ccnb.ca)

### **College of Craft and Design**

- 1-506-453-2305
- [www.nbccd.ca](http://www.nbccd.ca)

## *Private training institutions*

Several private training schools offer career training. Programs prepare you for industries such as beauty, tourism, business, computers and truck driving.

Before enrolling, you should think about your skills and talents and the job market. You should also thoroughly investigate the school. Ask a number of important questions:

- is the school registered under the *Occupational Training Act*? This act provides some protection for students in case the school closes before their studies are finished. A list of registered institutions may be found at:
- [www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/POTA/Pota-1st.pdf](http://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/POTA/Pota-1st.pdf)

Or write:

### **The Department of Post-Secondary Education, Training and Labour**

Chestnut Complex  
470 York St.  
Fredericton, NB  
E3B 3P7

- [www2.gnb.ca/content/gnb/en/departments/post-secondary\\_education\\_training\\_and\\_labour.html](http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour.html)
- what percentage of the school's graduates find jobs? What percentage find jobs in the field of work they studied at the school? The school should be able to provide this information;
- what percentage of students complete their program of study? The school should be able to provide this information as well;
- is the school accredited, if necessary, by the professional association that governs your chosen profession? For example, to work as a dental assistant in New Brunswick, you must graduate from a training institution accredited by the Commission on Dental Accreditation of Canada. Find out what the training and licensing requirements are for your profession and make sure the school you choose meets them;
- are the school's facilities and equipment up to date? Ask to sit in on a class and/or take a tour of the school;

- have you thought about all the costs? There may be many costs such as books and student or equipment fees in addition to tuition fees;
- what is the school's refund policy? There are big differences between refund policies at public and private institutions. Make sure you understand the school's refund policy and get a copy in writing if possible;
- does the school provide academic counselling or assistance if you need it?
- does the school help you find a job once you complete the program? Some private training institutions have employment assistance programs.

### **Apprenticeships**

Apprenticeships are offered in many trades that are in high demand in Canada such as carpentry, plumbing, tool and die, and welding. Apprenticeships are a combination of classroom and on-the-job training.

- 1-506-453-2260
- [www2.gnb.ca/content/gnb/en/departments/post-secondary\\_education\\_training\\_and\\_labour.html](http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour.html)



## Student loans

Paying for your education may be very difficult. Even working part-time and getting scholarships are often not enough. So, the government offers loans to help people pay for their education.

- these loans are easy to apply for either online or by mail;
- the interest charged is tax-deductible (this means when you do your taxes you can reduce your income by the amount you paid in interest);
- amounts of student loans are based on what you need and the situation you are in;
- you do not have to pay and no interest is charged until you are finished your education, even if it takes several years;
- to qualify for the Government of Canada portion of the student loan (60 per cent), you must have your permanent residence status or have a **Protected Person**<sup>13</sup> Status Document (PPSD) and be accepted into a post-secondary program; and
- to qualify for the New Brunswick portion of the loan (40 per cent), you must have lived in New Brunswick for 12 months in a row.

For information about loans:

- [www.canlearn.ca](http://www.canlearn.ca)

To apply for student loans and other student assistance:

- toll-free, 1-800-667-5626
- [www.studentaid.gnb.ca](http://www.studentaid.gnb.ca)

## Free Tuition Program (FTP) and the Tuition Relief for the Middle Class Program

This program has been created to increase affordability and access for New Brunswick students to attend public post-secondary institutions in New Brunswick. The bursary will provide upfront, non-repayable assistance for students with gross household incomes of \$60,000 or less attending publicly funded college programs or undergraduate university programs in New Brunswick.

- [http://www2.gnb.ca/content/gnb/en/services/services\\_renderer.201421.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.201421.html)
- [http://www2.gnb.ca/content/gnb/en/departments/post-secondary\\_education\\_training\\_and\\_labour/services/services\\_renderer.201432.html](http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/services/services_renderer.201432.html)

## Timely Completion Benefit

The Timely Completion Benefit helps graduates with a high student debt who complete their program of study at a publicly funded post-secondary educational institution, within the program's established timeline. Through this initiative, up to 100 per cent of an eligible student's provincial student loan in excess of \$32,000 will be forgiven for a first undergraduate degree, certificate or diploma earned after April 1, 2009.

<sup>13</sup> The Protected Person Status Document is an official document issued by Immigration, Refugees and Citizenship Canada which confirms a person's status in Canada as a protected person.





## Rights and responsibilities

### Your rights and freedoms

No matter what your immigration status is, you have certain rights and freedoms when you live in Canada. They are written in the ***Canadian Charter of Rights and Freedoms***. They include:

- freedom of conscience and religion (the right to follow your religious beliefs);
- freedom of thought, belief, opinion and expression, including freedom of the press and other media of communication (the right to express your opinions);
- freedom of peaceful assembly (the right to gather for peaceful meetings or events); and
- freedom of association (the freedom to be with other people you choose).

Permanent residents also have the right to mobility, which means you may move from one area of the province or country to another.

The *Charter of Rights and Freedoms* guarantees that every person in Canada is treated equally, no matter what their race, religion, national or ethnic origin, colour, gender, age or physical or mental disability.

The rights and freedoms in the *Charter and Rights and Freedoms* are not absolute. They may be limited to protect other people's rights or important national values. For example, freedom of expression may be limited by laws against hate propaganda. Freedom of religion may be limited in cases where religious practices violate Canada's laws.

**No person in Canada has the right to:**

- restrict your mobility in Canada;
- take or keep your passport, PR card or other documentation from you;
- force you to work for free; or
- force you to work at a rate of pay below the minimum wage in your province.

***The Charter of Rights and Freedoms:***

- [lois-laws.justice.gc.ca/eng/](https://lois-laws.justice.gc.ca/eng/)

**To obtain a free copy of the booklet, *Guide to The Canadian Charter of Rights and Freedoms*:**

- 1-819-994-3458
- Fax: 1-819-994-5252
- <https://www.canada.ca/en/canadian-heritage.html>
- email: [PCH.info-info.PCH@canada.ca](mailto:PCH.info-info.PCH@canada.ca)

Or write:

**Human Rights Program  
Department of Canadian Heritage**  
25 Eddy St. (15-11-B)  
Gatineau, QC  
K1A 0M5

New Brunswickers are further protected from many types of discrimination under the *Human Rights Act*, enforced by the New Brunswick Human Rights Commission.

## Prohibited grounds of discrimination are:

- race, colour, national origin, place of origin, ancestry;
- religion, age, marital status;
- sex, sexual orientation;
- physical or mental disability;
- social condition; and
- political belief or activity.

Employers, service providers, property owners and others who are subject to the *Human Rights Act* must make sure their rules, behaviour, facilities and equipment do not result in discrimination.

Anyone who believes that he or she has been discriminated against or harassed may file a complaint with the Human Rights Commission. He or she does not need to be a citizen or landed immigrant.

For more information:

- 1-506-453-2301, toll-free, 1-888-471-2233
- [www.gnb.ca/hrc-cdp/index-e.asp](http://www.gnb.ca/hrc-cdp/index-e.asp)

Or write:

### New Brunswick Human Rights Commission

P.O. Box 6000  
Barry House  
Fredericton, NB  
E3B 5H1

## Children's rights

Children have the same rights as adults in Canada. They are protected under the *Canadian Charter of Rights and Freedoms*. They also have extra protection under New Brunswick law.

The New Brunswick *Family Services Act* says that it is illegal to leave a child younger than 12 home alone. Children younger than 12 must be supervised by a parent or another responsible person.

The *Family Services Act* says that any person who has reason to believe that a child has been abandoned, physically or emotionally **neglected**<sup>14</sup>, or physically or sexually abused must report this to authorities right away. This includes situations in which too much force has been used to discipline a child.

Some professionals who care for or work with children, such as doctors or teachers, are legally obligated to report to authorities if they believe a child is being abused or neglected. In cases where an investigation shows that children are being neglected or abused, they may be taken out of their home and placed in the care of the province. In some cases, charges may be laid against the abuser.

The Department of Social Development has more information about parenting and children's rights in New Brunswick:

- 1-506-453-2001
- [www.gnb.ca/0017/index-e.asp](http://www.gnb.ca/0017/index-e.asp)

14. **Neglect:** a failure to provide the necessities of life, such as food, drink, adequate clothing and essential personal care such as baths and hair care.

For more information about parenting or to register for a parenting information session, contact your nearest multicultural association.

Or write:

**Department of Social Development**

P.O. Box 6000

Sartain MacDonald Building

Fredericton, NB

E3B 5H1

Information about raising happy, healthy children may be found at the Parenting: Love that Lasts a Lifetime website:

- <http://www2.gnb.ca/content/gnb/en/departments/education/elcc/content/parenting.html>





## Women's rights

Women have full equal rights under the law in Canada, and they may not be discriminated against because of their gender.

### Domestic violence

**Domestic violence**<sup>15</sup> or family violence is against the law, just as violence between two unrelated people is against the law. If a woman or man is being abused by a family member, they are encouraged to call 9-1-1 and ask the police for help.

Women who are physically or emotionally abused by their husband or other family members may leave their homes and get help at women's shelters. These are safe places where women may live until they find a permanent place away from a violent family member. Women's shelters also welcome children along with their mothers. The services offered at women's shelters, including accommodations, are free.

The location of the shelters is kept secret so that abusers will not know where to find women who are staying there. These shelters have counsellors to help abused women get re-settled.

## Bathurst

### Passage House

- 1-506-546-9540
- email: [passagehouse@nb.aibn.com](mailto:passagehouse@nb.aibn.com)

## Campbellton

### Maison Notre-Dame

- 1-506-753-4703

## Edmundston

### L'Escale Madavic Inc.

- 1-506-739-6265
- email: [emadavic6265@rogers.com](mailto:emadavic6265@rogers.com)

## Fredericton

### Women in Transition House Inc.

P.O. Box 1143  
Fredericton, NB  
E3B 5C2

- 1-506-457-2770
- email: [transhouse@nb.aibn.com](mailto:transhouse@nb.aibn.com)

### Liberty Lane

P.O. Box 1441, Station A  
Fredericton, NB  
E3B 5G2

- 1-506-451-2120
- [www.libertylane.ca](http://www.libertylane.ca)
- email: [llf.fiona@bellaliant.com](mailto:llf.fiona@bellaliant.com)

## Miramichi

### Miramichi Emergency Centre for Women

P.O. Box 249  
Miramichi, NB  
E1V 3M3

- 1-506-622-8861; helpline, 1-506-622-8865

## Moncton

### Crossroads for Women/ Carrefour pour femmes

P.O. Box 1247  
Moncton, NB  
E1C 8P9

- 1-506-857-4184 or 1-506-853-0811
- [www.crossroadsforwomen.ca](http://www.crossroadsforwomen.ca)
- email: [staffcrossroads@nb.aibn.com](mailto:staffcrossroads@nb.aibn.com)

## Sainte-Anne-de-Kent

### Serenity House

P.O. Box 511  
Sainte-Anne-de-Kent, NB  
E4S 5G2

- 1-506-743-1530
- <http://www.nbinfo.ca/record/HDC0818>
- email: [serenite@nb.aibn.com](mailto:serenite@nb.aibn.com)

15. **Domestic violence:** hitting, slapping or other abusive behavior between members of the same family or people living in the same home. Domestic violence may mean a male or female assaulting a female family member, or a male or female assaulting a male family member, and it is illegal in Canada. Domestic violence is taken as seriously in Canada as violence between strangers.



## Saint John

### Hestia House

P.O. Box 7135, Station A  
Saint John, NB  
E2L 4S5

- 1-506-634-7570
- [www.hestiahouse.ca](http://www.hestiahouse.ca)

### Second Stage Safe Haven Inc.

P.O. Box 27122  
Saint John, NB  
E2M 5S8

- 1-506-632-9289
- email: [refuge@nb.aibn.com](mailto:refuge@nb.aibn.com)

## St. Stephen

### Fundy Region Transition House

P.O. Box 73  
St. Stephen, NB  
E3L 1H3

- 1-506-466-4485
- [www.fundyregiontransitionhouse.com](http://www.fundyregiontransitionhouse.com)
- email: [deanie@nb.aibn.com](mailto:deanie@nb.aibn.com)

## Sussex

### Sussex Vale Transition House

P.O. Box 4862  
Sussex, NB  
E4E 5L9

- 1-506-433-1649; crisis line, 1-506-432-6999

## Tracadie-Sheila

### Accueil Sainte-Famille

P.O. Box 3660, Main Post Office  
Tracadie-Sheila, NB  
E1X 1G5

- 1-506-395-1500
- [www.accueilstefamille.com](http://www.accueilstefamille.com)
- email: [acstefam@nbnet.nb.ca](mailto:acstefam@nbnet.nb.ca)

## Woodstock

### Sanctuary House

P.O. Box 4294  
Woodstock, NB  
E7M 6B7

- 1-506-325-9452; crisis line (toll-free)  
1-866-247-0286
- email: [sanctuary@nb.aibn.com](mailto:sanctuary@nb.aibn.com)

## Provincial/Aboriginal

### Gignoo Transition House Inc.

P.O. Box 3385, Station B  
Fredericton, NB  
E3B 5H2

- 1-506-458-1236;  
toll-free crisis line, 1-800-565-6878
- [www.gignooohouse.ca](http://www.gignooohouse.ca)
- email: [gignoo@nbnet.nb.ca](mailto:gignoo@nbnet.nb.ca)

Gignoo Transition House has created and adapted some programs and services that meet the need of Aboriginal women and children in crisis. However, any woman is welcome at Gignoo Transition House Inc.

## Sexual harassment

Women and men have the right to work without sexual harassment. Sexual harassment is any unwanted conduct, comment, gesture or contact that is sexual in nature. Men or women can be victims of sexual assault. Sexual harassment might include: questions about a person's sex life; suggesting that sexual favours are a condition of employment or promotion; unwanted contact such as touching, patting or kissing; or other behaviour that is sexual in nature and that makes one uncomfortable.

If someone is sexually harassing you at work, tell him or her firmly to stop. If that does not stop the behaviour, report the harassment to your supervisor. If reporting the harassment to your supervisor, or to the harasser's supervisor, does not solve the problem, you may wish to contact the Human Rights Commission.

- 1-506-444-3000;
- 1-506-453-2301; toll-free 1-888-471-2233
- Fax: 1-506-453-2653
- [www.gnb.ca/hrc-cdp/index-e.asp](http://www.gnb.ca/hrc-cdp/index-e.asp)

Or write:

### New Brunswick Human Rights Commission

P.O. Box 6000  
Barry House  
Fredericton, NB  
E3B 5H1

For more information about women's rights and issues in New Brunswick:

- 1-506-453-8126
- Fax: 506-453-7977
- [www.gnb.ca/women](http://www.gnb.ca/women)
- email: [WEB-EDF@gnb.ca](mailto:WEB-EDF@gnb.ca)

Or write:

### Women's Equality

Sartain MacDonald Building  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1

- [www2.gnb.ca/content/gnb/en/departments/women.html](http://www2.gnb.ca/content/gnb/en/departments/women.html)

## Senior citizens' rights

The *Family Services Act* provides special protection for senior citizens. It says that an elderly person who is a victim of or is in danger of being a victim of physical abuse, sexual abuse, mental cruelty, or any combination of these is an abused adult. The authorities may intervene if they suspect that a senior is being neglected or abused, or if a professional person who works with the senior reports that he or she has reason to believe the senior is being neglected or abused.

For more information:

- 1-506-457-6811
- [www.gnb.ca/0017/LTC/seniorconsultation-e.asp](http://www.gnb.ca/0017/LTC/seniorconsultation-e.asp)

Or write:

**Adults with Disabilities and Senior Services Branch**  
**Department of Social Development**  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1

## Rights of persons with disabilities

Persons with disabilities are protected under the *Family Services Act* and the *Human Rights Act*. Any person with a disability who, because of poor physical or mental health, cannot look after himself or herself, or refuses to, or is unable to get help for himself or herself, may be considered in need of protection. As with seniors, if the disabled person is a victim or in danger of becoming a victim of physical abuse, sexual abuse, mental cruelty, or any combination of these, he or she is considered an abused adult, requiring potential intervention.

For more information:

- 1-506-444-3000; toll-free, 1-800-442-4412;
- Fax: 1-506-444-3001
- [www2.gnb.ca/content/gnb/en/departments/social\\_development/persons\\_disabilities.html](http://www2.gnb.ca/content/gnb/en/departments/social_development/persons_disabilities.html)

Or write:

**The Premier's Council on the Status of  
Disabled Persons**

Place 2000  
250 King St., Room 140  
Fredericton, NB  
E3B 9M9

For information about the protection of the  
rights and safety of all New Brunswickers:

- 1-506-453-3992
- [www2.gnb.ca/content/gnb/en/  
departments/public\\_safety.html](http://www2.gnb.ca/content/gnb/en/departments/public_safety.html)

Or write:

**Department of Public Safety**

P.O. Box 6000  
Argyle Place  
Fredericton, NB  
E3B 5H1



# Citizenship and permanent residency

## Permanent Resident card

If you wish to travel between Canada and other countries:

- your Permanent Resident (PR) card replaces the IMM1000 record of landing document. You need your PR card to return to Canada on a plane, train or bus;
- should you, as a permanent resident, wish to return to Canada but do not have a valid PR card, you must contact the nearest Canadian visa office to get this document. You must pay for this;
- the PR card expires every five years. Check the expiry date and apply for a new one well before you plan to travel outside the country; and
- to keep your status as a permanent resident, you must live in Canada for at least two years within a five-year period.

To learn more about the PR card or to learn how to apply for the card, visit Citizenship and Immigration Canada:

- toll-free, 1-888-242-2100, Monday to Friday, 8 a.m.-4 p.m. (in Canada only)
- [www.cic.gc.ca/english/information/pr-card/index.asp](http://www.cic.gc.ca/english/information/pr-card/index.asp)

## Becoming a Canadian

There are three preliminary requirements to attain citizenship:

- you must be 18 or older (children younger than age 18 may become citizens, but they do not have to meet the same requirements as adults);
- you must have lived in Canada for at least three of the four years immediately before you apply for citizenship; and
- you must be able to speak either English or French.

Once you meet these requirements, you send an application form (available on the Citizenship and Immigration website, or through its call centre) to begin the citizenship process.

You will need to take a citizenship test about Canada's history, political system and geography. Citizenship and Immigration Canada will send you a book to help you prepare. To learn more, contact Citizenship and Immigration Canada:

- toll-free, 1-888-242-2100, Monday to Friday, 8 a.m.-4 p.m. (in Canada only)
- [www.cic.gc.ca/english/citizenship/cit-test.asp](http://www.cic.gc.ca/english/citizenship/cit-test.asp)

A brochure about how to apply for citizenship is available at:

- <http://www.cic.gc.ca/english/resources/publications/discover/index.asp>



## How to be a good citizen

Along with rights, you have responsibilities. This applies to Canadians as well as visitors and immigrants. Responsibilities include:

- knowing and obeying Canadian laws, rules and regulations;
- acting responsibly and politely toward others; and
- respecting the beliefs and practices (within the law) of people of different cultural or religious backgrounds.

Whether you are a citizen or not, there are many positive ways for you to become involved in your community. Look for opportunities to volunteer with community organizations. It is an excellent way to meet new people and feel more at home. If you serve on the board of directors of a volunteer organization, you may improve your leadership skills and make contacts which could be useful in your work.

If you become a citizen, you will have the right to vote in municipal, provincial and federal elections. To make the best decision on election day, you should learn about New Brunswick's and Canada's political parties and their **platforms**<sup>16</sup> as well as the policies of your local candidates. You can get a great deal of information through the media or by going to political events.

16. A **platform**: is a political party's opinions on issues and its plans if elected. Usually platforms are written documents available free of charge before an election.

## The legal system

New Brunswick is one of the safest places in Canada. Statistics show it has one of the lowest crime rates in the country. It is important to know about the laws followed in New Brunswick and the people who keep the province safe.

### The police

The police make sure Canadians obey the law, but that is not their only job. They may help you in many ways – if you are hurt, in trouble, or if you simply need directions. Many Canadians teach their children to go to a police officer if they are lost. Police in Canada may be male or female.

In an emergency, you may reach the police by telephoning 9-1-1. If your situation is not an emergency, you may call the non-emergency police number, found on the first page of the telephone book.

### ***The Royal Canadian Mounted Police (RCMP)***

The Royal Canadian Mounted Police (RCMP) is Canada's national police force. The Mounties, as they are also known, are the main police force in rural areas in New Brunswick. In some communities, the RCMP works with the local police.

### ***Local police forces***

Larger communities in New Brunswick have municipal police forces.

### ***Dealing with the police***

Important: **NEVER** offer a police officer money. Canadians do not bribe police, and to do so is a serious crime.

The Public Legal Education and Information Service (PLEIS) has a brochure, *The Law, The Police and You: Your Rights When Questioned, Detained or Arrested*, available at:

- [www.legal-info-legale.nb.ca/en/law\\_police\\_and\\_you\\_your\\_questions](http://www.legal-info-legale.nb.ca/en/law_police_and_you_your_questions)

A police officer is allowed to engage in casual conversation and to ask questions. Sometimes, police carry out highway spot checks to determine if you, as a motorist, have a proper licence, registration and insurance; and to determine if you, again as a motorist, are driving with a seatbelt, as required, and are not impaired. A police officer is allowed to stop you and ask for identification if he or she suspects you are driving a motor vehicle under the influence of alcohol or are otherwise impaired. In this instance, you should safely pull over to the side as soon as possible. Stay in your car. Do not get out and walk toward the police officer. Wait for the police officer to come to you. You should roll down your car window and speak politely. The police officer will probably ask you for your driver's licence, proof of insurance and car registration. You are legally obliged to produce these documents if the police officer asks to see them.

As explained in Chapter 11, *Vehicles and driving*, if a police officer suspects that you, as a motorist, have been drinking alcohol, he or she may ask you to take a roadside breathalyzer test. If you are suspected of being under the influence of drugs or are otherwise impaired, you can also be stopped, evaluated and required to provide a bodily fluid sample at a police station. It is against the law to refuse any of these tests. Impaired driving is a very serious criminal offence in Canada: a minimum fine of \$1,000 for a first offence; one month in jail for a second offence; and four months in jail for a third offence. Those with a blood alcohol concentration exceeding 0.08 per cent face a maximum life sentence if they cause death and a maximum 10-year sentence if they cause bodily harm. Impaired drivers also lose their driving privileges for specified periods. They can expect their car insurance premiums to increase significantly.

#### **If arrested, you have certain rights:**

- you have the right to remain silent. Remaining silent does not imply guilt or innocence on your part;
- the officer who arrests you must tell you his or her name and show you his or her badge number;
- the police officer must tell you why you are being arrested (for what suspected offence) and explain the reason for the arrest;
- the police officer must tell you that you have the right to talk with a lawyer of your choice in private before you speak to the police. If you do not have a lawyer, the police must tell you that you may use duty counsel (immediate free legal advice) and legal aid (free help for people who cannot afford a lawyer); and
- the police must give you the telephone number of a legal aid duty counsel and let you call.
- In Canada, the rights of all individuals are protected by the *Canadian Charter of Rights and Freedoms*. Basic human

rights are protected under law and all law enforcement officers are obligated to follow this Charter when dealing with any person that is being arrested.

For more information about the justice system:

#### **Public Legal Education and Information Service of New Brunswick**

P.O. Box 6000  
Fredericton, NB  
E3B 5H1

- 1-506-453-5369
- Fax: 1-506-457-7899
- [www.legal-info.legale.nb.ca](http://www.legal-info.legale.nb.ca)
- email: [pleisnb@web.ca](mailto:pleisnb@web.ca)

For more information about the police in New Brunswick:

#### **Department of Public Safety**

P.O. Box 6000  
Argyle Place  
Fredericton, NB  
E3B 5H1

- General information, 1-506-453-3992
- Reception, 1-506-453-3992
- [www2.gnb.ca/content/gnb/en/departments/jps/public\\_safety.html](http://www2.gnb.ca/content/gnb/en/departments/jps/public_safety.html)

## **Lawyers**

### **Legal aid**

Legal aid offers two services: duty counsel and certificates. The **duty counsel**<sup>17</sup> service allows a person accused of an offence to speak with a lawyer before he or she goes to court.

If you go on trial and cannot afford a lawyer, you must apply to legal aid to obtain a certificate. Once a certificate is issued, you may be represented in court by a legal aid lawyer for free or for a lower fee.

17. **Duty counsel:** The lawyer who will be referred to you if you call legal aid following an arrest. The duty counsel will see you at the police station or wherever you are being held. Duty counsel may represent you when you enter a plea, but he or she does not defend you during your trial.

Legal aid certificates are issued only to those who do not have the financial means to pay for legal representation. You must provide financial statements and information proving you are unable to pay a lawyer. If you can afford it, you may be expected to pay some of the cost of legal aid.

#### **Legal aid offices in New Brunswick:**

Bathurst	1-506-546-5010
Campbellton	1-506-753-6453
Edmundston	1-506-735-4213
Fredericton	1-506-444-2777
Miramichi	1-506-622-1061
Moncton	1-506-853-7300
Saint John	1-506-633-6030
Woodstock	1-506-328-8127

For more information:

- 1-506-462-5100
- [legalaid.nb.ca/en/index.php](http://legalaid.nb.ca/en/index.php)

You may also contact:

#### **Department of Justice**

P.O. Box 6000  
Fredericton, NB  
E3B 5H1

#### ***Other lawyers***

As mentioned previously, you must pay for a lawyer if you can afford to do so. If you have been charged with a crime, you may find a criminal defence lawyer by asking friends; by asking a lawyer you may have used for business or other purposes; or by looking under Lawyers in the Yellow Pages of the telephone book.

## **The courts**

One of the most important principles in Canadian law is that you are innocent until proven guilty in a court of law. This means that the prosecution must prove, beyond a reasonable doubt, that you have broken the law. For more information:

#### **Public Legal Education and Information Service of New Brunswick**

P.O. Box 6000  
Fredericton, NB  
E3B 5H1

- 1-506-453-5369
- Fax: 1-506-457-7899
- [www.legal-info-legale.nb.ca/](http://www.legal-info-legale.nb.ca/)
- email: [pleisnb@web.ca](mailto:pleisnb@web.ca)

## **Protecting yourself from dishonest people**

Unfortunately, as in any country, there are a few people in Canada who try to fool honest people. These tricks are often called scams, and the criminals are called scam artists. Be careful of the following:

- you receive an email from what appears to be your bank or credit card company, asking you to confirm your username and password or submit other confidential information about your bank account. You may be sent to a website that resembles your bank's website and be asked to enter this information. However, these websites are fake, and the people who set them up may use your username, email address and password to gain access to your bank account and steal your money. Your bank or credit card company will never email you asking you to submit your confidential banking information;

- someone contacts you to tell you that you have won a prize – a vacation or a boat – and you only must pay a delivery charge or a fee or give your credit card number to receive the prize. If you send the delivery charge, you will never hear from the scam artist again, and if you give your credit card number, you will soon see large charges on your credit card for things you never bought;
- a contractor (builder or carpenter) will go door to door in a neighbourhood, offering to do renovations or repairs. He or she may claim that he or she has noticed something wrong with your house and offers to fix it for a good price. Some may say they have special discounts for seniors. The contractor will request a down payment from you – and never show up to perform the work; and
- a letter will come in the mail, inviting you to call a number that starts with 1-900 to learn about the prize you have won. The call will usually last several minutes before you find out the value of the prize is very small. Meanwhile, you have been paying the scam artist for every minute you have been on the telephone, because 1-900 numbers have a per-minute rate that will be charged to your bill.

Be especially careful with your Social Insurance Number (SIN). **NEVER** give it to anyone except your employer. If you choose, you may give it your bank when asking for certain financial help. SINs are frequently used in identity theft. This is when a person gets access to someone's SIN, driver's licence number or other personal information and uses it to impersonate the victim and to apply for credit cards or loans in the victim's name.

If you have given your credit card number to someone, and you are concerned that he or she is going to misuse it, contact your credit card company immediately. The company will cancel the card and watch for any charges made by a scam artist.

The RCMP has a guide to scams and frauds:

- [www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm](http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm)



## Faith and religion

Religious freedom is practised in Canada. Everyone has the right to believe and practise any religion or belief system freely and openly.

If you want to find a church or religious organization in Canada, you may look in the Yellow Pages under Churches or Religious Organizations. You may also contact your local multicultural association. Local newspapers often have a section on religious events and activities.

### Places of worship

Sometimes mosques, synagogues and temples are not listed in the Yellow Pages.

#### *Hindu Temple*

**Maritime Geeta Bhawan**  
259 Doak Rd.  
Fredericton, NB

- 1-506-457-4550

#### *Mosques*

**Fredericton Islamic Association**  
130 Lincoln Rd.  
Fredericton, NB

- 1-506-462-9006
- [www.frederictonislamicassociation.com/](http://www.frederictonislamicassociation.com/)

#### **Moncton Muslim Association**

99 High St.  
Moncton, NB

- 1-506-232-5011
- [www.monctonmuslimassociation.net](http://www.monctonmuslimassociation.net)
- email: [monctonmuslimassociation@gmail.com](mailto:monctonmuslimassociation@gmail.com)

#### **Muslim Association of New Brunswick**

1100 Rothesay Rd.  
Saint John, NB

- 1-506-633-1675
- [www.manb.ca/](http://www.manb.ca/)

#### *Synagogues*

##### **Congregation Sgoolai Israel**

168 Westmorland St.  
Fredericton, NB

- 1-506-454-9698
- [www.jewishfredericton.com](http://www.jewishfredericton.com)

##### **Congregation Shaarei Zedek (Conservative)**

91 Leinster St.  
Saint John, NB

- 1-506-657-4790

##### **Congregation Tiferes Israel (Orthodox)**

56 Steadman St.  
Moncton, NB

- 1-506-858-0258
- [www.tiferesisrael.com](http://www.tiferesisrael.com)



## Customs in New Brunswick

*As elsewhere, New Brunswick has particular social customs:*

### Families

Canadian families come in many shapes and sizes. Many consist of a couple and only a few children. Some are single-parent families: mothers or fathers who are divorced or who never married and who are raising their children alone. Others are same-sex couples, including legally married couples. Some same-sex couples raise children. In many two-parent families, the mother and father work outside the home. They also do the housework and take care of the children. Raising healthy, happy children is important to Canadians, but they tend to accept many different ways of doing it.

You may be eligible for help with the cost of day care. Contact the Department of Social Development:

Acadian Peninsula (Region 8)	1-506-441-4149
Chaleur (Region 6)	1-506-441-4341
Edmundston (Region 4)	1-506-441-4249
Fredericton (Region 3)	1-506-444-8838
Miramichi (Region 7)	1-506-444-4246
Moncton (Region 1)	1-506-426-5191
Restigouche (Region 5)	1-506-441-4245
Saint John (Region 2)	1-506-441-4340

### Taking care of children

If you have children, it is against the law to leave alone those younger than 12. If you must leave your children for work, school or any other reason, you must arrange for a responsible person to look after them.

More information about child care and early learning may be found at the Department of Social Development:

- 1-506-453-2001
- [www.gnb.ca/0017/ELCC/index-e.asp](http://www.gnb.ca/0017/ELCC/index-e.asp)

Or contact:

**Department of Social Development**  
Sartain MacDonald Building  
P.O. Box 6000  
Fredericton, NB  
E3B 5H1

A list of approved day cares is available from the Department of Education and Early Childhood Development:

- [www1.gnb.ca/0000/Daycarecq/index-e.asp](http://www1.gnb.ca/0000/Daycarecq/index-e.asp)
- Or, in the Yellow Pages under Child Care Services.

## ***The Child Tax Benefit***

Some Canadians are eligible for help with the cost of raising their children. The Canada Child Tax Benefit is a tax-free monthly payment to help cover the costs of raising children younger than 18. To register or for more information:

- toll-free, 1-800-387-1193
- <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html#nt>

Or write:

**Canadian Revenue Agency Tax Centre**  
P.O. Box 12071, Station A  
St. John's, NL  
A1B 3Z1

## **Holidays and other special days**

Canada is a multicultural country. However, Canadians traditionally celebrate days that you may not observe in your home country:

- **New Year's Day** (January 1) – The first day of the new calendar year. Many Canadians go to celebrations the night before on New Year's Eve;
- **Valentine's Day** (February 14) – While not a public holiday, Valentine's Day is celebrated by couples, young and old, who are in love;
- **Family Day** – celebrated on the third Monday in February
- **Easter** (in March or April) – The Easter weekend includes Good Friday and Easter Sunday. Good Friday is a solemn religious observation for most Christians. Most stores are closed. Easter, a celebration of spring, is considered by devout Christians to be the most important day in the religious calendar – even more important than Christmas. Young children mark the holiday by waiting for the Easter Bunny to arrive with chocolates;
- **Mother's Day** (the second Sunday in May) – while not a public holiday, Mother's Day is celebrated by many families;
- **Victoria Day** (the Monday before May 25) – This is the birthday of Queen Victoria, the famous grandmother of Queen Elizabeth II. It is also the unofficial beginning of summer;
- **Father's Day** (on the third Sunday in June) – While not a public holiday, Father's Day is celebrated by many families;
- **Canada Day** (July 1) – Canada's birthday. Most towns and cities hold celebrations. The day often ends with fireworks after dark;
- **New Brunswick Day** (the first Monday in August) – This is a celebration of the province's culture and history;
- **Acadian Day** (August 15) – New Brunswick's Acadian population celebrates its culture;
- **Labour Day** (first Monday in September) – This holiday observes the hard work done by Canadians. It is usually a quiet family holiday that marks the unofficial end of summer;
- **Thanksgiving** (the second Monday of October) – Canadians give thanks for all the good things in their lives. Often relatives get together for a feast or turkey dinner;
- **Halloween** (October 31) – This is not a public holiday. In the religious sense, it is the eve before All Saints' Day, November 1. In a secular sense, it is the occasion when children dress up in costumes, often as ghosts, to go door-to-door, saying, "trick or treat," as they ask for candy. Some adults observe Halloween by going to costume parties. Many homes put a lighted pumpkin in the window;
- **Remembrance Day** (November 11) – This is a solemn day in memory of Canadian soldiers who have died in battle. It also recognizes the service of the men and women in the Armed Forces. Ceremonies and parades are held across New Brunswick.

Many Canadians wear a red poppy as a symbol of remembrance;

- **Christmas** (December 25) – The Christmas season is widely celebrated in Canada. It is a serious religious observation for many Christians, but Canadians of all backgrounds celebrate. Stores display gifts and special foods. People invite their friends to Christmas parties. Many offices and workplaces have parties, too. Canadians greet each other with “Merry Christmas” and “Happy Holidays.” Most homes have a decorated Christmas tree. On Christmas Eve (December 24), children believe that Santa Claus visits homes and leaves toys for good children under the tree; and
- **Boxing Day** (December 26) – Boxing Day is a public holiday in Canada. Many Canadians make Christmas visits.

## Other social customs

- Punctuality is very important on the job, and it is considered a serious problem if you are often late for work. If you know that you will be late or cannot keep an appointment, let the other person know ahead of time;
- when you meet someone, it is customary to shake the person’s right hand. Some people will put out their hand. If you refuse to shake it, it is considered impolite;
- when you speak to someone, you should not stand too close to him or her. Most Canadians are most comfortable if the person with whom they are speaking is a small distance from them, perhaps an arm’s length away. Many Canadians also become uncomfortable if people whom they do not know well touch them;
- it is considered polite to hold doors open for others. It is considered impolite to abruptly close the door as you go through it when you know someone is behind you. It is polite to hold a door open for someone who is elderly;
- typically, do not address a person you have just met in a formal situation by his or her first name. Ask the person how he or she would prefer to be addressed;
- it is polite to wait your turn in a line, whether the line is in a store, at an ATM, or any other public place. It is impolite to walk in front of other people in a line;
- looking strangers in the eye is acceptable. It is not meant to be threatening. It is considered impolite to stare, to point your finger at someone in public, or to whistle or snap your fingers to get someone’s attention;
- in public, strangers may say “hello” and smile when you look at them. It is polite to smile and speak back to them;
- a common greeting is, “how are you,” and the common response is expected to be positive but short;
- while it is common in many cultures for adults to be friendly with children whom they do not know, many Canadian parents are uncomfortable if an adult whom they do not know speaks to their child in a public place. They are often very uncomfortable if a stranger touches or hugs their child. If you would like to speak to a child whom you do not know, talk to the adult first;
- being loud, aggressive, or violent in public is considered unacceptable;
- it is impolite to ask people certain personal questions until you know them well. Many people may become offended if you ask them questions such as: How much money do you make? How much did you pay for your house or car? Why aren’t you married? or Why don’t you have any children? Some people will become upset if you ask them about their age or their weight;
- on full public transit buses, it is expected to offer your seat to elderly people, pregnant women or persons with disabilities;
- many parking lots have blue-coloured spaces reserved for persons with disabilities. It is against the law—and socially unacceptable—for an able-bodied person to use these spaces unless he or she



is picking up or dropping off a person with disabilities;

- smoking inside public places as well as in cars with children is illegal in New Brunswick. Even outside, it is considered polite to ask people around you if they mind if you smoke. Most Canadians do not smoke. Those who do often only smoke outside. It is impolite to light a cigarette in someone's home without asking permission first, and do not be surprised if they say no or ask you to smoke outside;
- littering (dropping garbage on the floor or ground instead of in a garbage can) is considered unacceptable. This includes throwing garbage out of a vehicle on the highway. Littering is illegal; you may be fined; and

- for the most part, Canadians do not barter. The price on the item is the basic price you must pay; depending on the item, the 15-per-cent HST may be imposed. There are some exceptions to the non-barter practice: most bargain or negotiate when buying homes, boats, automobiles, furniture or other expensive items. In addition, bargaining for a better price is common at yard sales and flea markets (markets where groups of people sell used goods).



## Recreation, sport and culture

New Brunswick has many ways to have fun and stay healthy. The province has a Department of Tourism, Heritage and Culture, which includes a Sport and Recreation Branch to help communities encourage physical activity and a healthy lifestyle:

- [www2.gnb.ca/content/gnb/en/departments/thc/Sport.html](http://www2.gnb.ca/content/gnb/en/departments/thc/Sport.html)

### Keeping your family healthy

New Brunswick has a number of winter sports. Hockey, skiing, tobogganing or sledding downhill, snowmobiling, skating, and hiking are popular. A toboggan, developed by the First Nations people, is a kind of sled, without runners.

In the summer, people like to bike, camp, fish, swim and hike; they like to play baseball, softball, soccer and football. Many communities are on or near rivers and lakes where you may rent canoes, kayaks or other watercraft. The Trans-Canada Trail, a hiking trail running from one end of the country to the other, goes through New Brunswick. The province has many sandy beaches on the Northumberland Strait coast with salt water warm enough for swimming. For more information:

- [www.tourismnewbrunswick.ca](http://www.tourismnewbrunswick.ca)

If you are athletic, an organization known as Sport New Brunswick encourages amateur sports and recognizes 60 sports organizations. They include soccer, baseball,

hockey, and gymnastics.

For more information:

- 1-506-451-1320
- [sportnb.com/en/](http://sportnb.com/en/)

It is also a good idea to check your city or town hall.

### *Recreation New Brunswick*

Recreation New Brunswick provides educational opportunities, offers resource materials, distributes a range of information through its publications, and acts as a voice for the recreation and parks movement in New Brunswick.

- 1-506-459-1929
- [www.recreationnb.ca](http://www.recreationnb.ca)

### *The YMCA-YWCA*

The YMCA-YWCA has a slogan, "We build strong kids, strong families, and strong communities." It is a not-for-profit organization. If you are looking for sports programs for your children, the YMCA is a good place to start. It has fitness facilities, swimming pools, sports, education and many other kinds of programs. The Y, as it is called, also offers services such as daycare for children and summer day camps for older children. Many programs are free.

#### **YMCA of Fredericton**

570 York St.  
Fredericton, NB  
E3B 3R2

- 1-506-462-3000
- [www.ymcafredericton.nb.ca](http://www.ymcafredericton.nb.ca)

**YMCA of Greater Moncton**

30 War Veterans Ave.  
Moncton, NB  
E1C 0B3

- 1-506-857-0606
- [www.ymcamoncton.com](http://www.ymcamoncton.com)

**YMCA of Greater Saint John**

191 Churchill Boul.  
Saint John, NB

- 1-506-693-YMCA (9622)
- [www.saintjohnny.com](http://www.saintjohnny.com)

***Boys and girls clubs***

As with the YMCA, boys and girls clubs are part of a national organization. They provide youth and children with a safe place to play. They offer physical activities, camp activities, help with career planning and applying for scholarships.

**Boys and Girls Club of Dieppe**

76 Emmanuel St.  
Dieppe, NB  
E1A 2J5

- 1-506-857-3807
- [www.dbgc.org](http://www.dbgc.org)
- email: [office@dbgc.org](mailto:office@dbgc.org)

**Boys and Girls Club of Eel River Bar First Nation**

11 Main St., Unit 201  
Eel River Bar, NB  
E8C 1A1

- 1-506-684-6277

**Fredericton Boys and Girls Club Inc.**

499 Canterbury Drive  
Fredericton, NB  
E3B 4M4

- 1-506-472-5112
- [www.fbgc.ca](http://www.fbgc.ca)



**The Boys and Girls Club of Grand Manan Island Inc.**

1021, Route 776  
Grand Manan, NB  
E5G 4E5

- 1-506-662-3653
- email: [bgclub@nbnet.nb.ca](mailto:bgclub@nbnet.nb.ca)

**Havelock Boys and Girls Club Inc.**

13 Cross St.  
Havelock, NB  
E4Z 5E8

- 1-506-534-8298
- email: [havelockbg@yahoo.com](mailto:havelockbg@yahoo.com)

**Miramichi Boys and Girls Club**

115 Maher St.  
Miramichi, NB  
E1N 4B4

- 1-506-778-2444
- [www.bgcmiramichi.com](http://www.bgcmiramichi.com)
- email: [contact@bgcmiramichi.com](mailto:contact@bgcmiramichi.com)

**Club de Garçons et Filles Moncton / Moncton Boys and Girls Club Inc.**

15 Everett St.  
Moncton, NB  
E1C 3Z6

- 1-506-858-0949
- email: [mbgc@nb.aibn.com](mailto:mbgc@nb.aibn.com)

**Petitcodiac Boys and Girls Club**

45 Corey Ave.  
Petitcodiac, NB  
E4Z 4G3

- 1-506-756-2841
- email: [littletykes@nb.aibn.com](mailto:littletykes@nb.aibn.com)

**Riverview Boys and Girls Club Inc.**

P.O. Box 7416  
Riverview, NB  
E1B 4T9

- 1-506-387-7070
- email: [info@bgcriverview.com](mailto:info@bgcriverview.com)

**The Boys and Girls Club of Saint John Inc.**

P.O. Box 2441  
Saint John, NB  
E2L 3V9

- 1-506-634-2011
- email: [sjbgclub@nb.aibn.com](mailto:sjbgclub@nb.aibn.com)

**Salisbury Boys and Girls Club Inc.**

2699 Fredericton Rd.  
Salisbury, NB  
E4J 2E1

- 1-506-372-5873
- email: [salbg@rogers.com](mailto:salbg@rogers.com)

**Charlotte County Boys and Girls Club Inc.**

54 Disher Lane,  
Dufferin, NB  
E3L 3H6

- 1-506-466-4300
- [www.bgccan.com/en/ClubsPrograms/Pages/a67e0b52-52dc-dd11-85d3-001ec9ce32d5.aspx](http://www.bgccan.com/en/ClubsPrograms/Pages/a67e0b52-52dc-dd11-85d3-001ec9ce32d5.aspx)
- email: [kidsclub@nb.aibn.com](mailto:kidsclub@nb.aibn.com)

***Other services for young people***

Dieppe has a French club for children: Maison de jeunes. Staff are available to help with schoolwork:

- 1-506-388-2665
- [www.maisondejeunes.ca/portail.htm](http://www.maisondejeunes.ca/portail.htm)

There is a special program for young newcomers at Big Brothers/Big Sisters in Moncton. It is called In-School Mentoring. It matches each young person with an adult mentor who helps them improve his or her language skills and become more comfortable in his or her new community. The mentor spends one hour a week at school with the child.

- 1-506-857-3047
- [www.bigbrothersbigsisters.ca/moncton](http://www.bigbrothersbigsisters.ca/moncton)

## Meeting people

As mentioned earlier, a great way to meet new people in the community is to join a service club. These are made up of people who volunteer to help in the community. They also enjoy social times together. These organizations include the Lions Clubs, Rotary Clubs, and the Kinsmen. Look in the Yellow Pages in the telephone book under Social and Human Service Organizations.

Each of New Brunswick's post-secondary institutions has a international community consisting of faculty, staff and students from abroad.

The International Students' Resource Centre at the **University of New Brunswick**, Fredericton campus, while intended for UNB students, may be a useful starting point.

- [www.unb.ca/fredericton/student-services/international](http://www.unb.ca/fredericton/student-services/international)

The **Saint John campus of UNB** also has several organizations for international students that may be of interest:

- [www.unbsrc.ca](http://www.unbsrc.ca)

**UNB's international recruitment centre:**

- [www.unb.ca/prospective/international/contact.html](http://www.unb.ca/prospective/international/contact.html)

**St. Thomas University:**

- [w3.stu.ca/stu/futurestudents/international/](http://w3.stu.ca/stu/futurestudents/international/)

**Mount Allison University:**

- [www.mta.ca/apply/whoareyou/international.html](http://www.mta.ca/apply/whoareyou/international.html)

**Université de Moncton:**

- [www.umoncton.ca/umcm-saee/international](http://www.umoncton.ca/umcm-saee/international)

**The New Brunswick Community College:**

- [www.nbcc.ca/future-students/international-students](http://www.nbcc.ca/future-students/international-students)

**Collège communautaire du Nouveau-Brunswick**

- [www.ccnb.ca/international](http://www.ccnb.ca/international)

Social and cultural activities vary from city to city and town to town. You may find out about many of them through your local radio station or newspaper. In most cities, you may see movies, concerts and live theatre. New Brunswickers enjoy watching sports events, eating out at restaurants, attending local farmers' market; and visiting art galleries.





**Many festivals and special events take place in New Brunswick.** Examples:

- early July, **Shediac Lobster Festival**, Shediac; **Hartland Potato Festival**, Hartland;
- late July, early August: **Foire Brayonne**, Edmundston; **Campbellton Salmon Festival**, Campbellton, **Old Home Week**, Woodstock;
- mid-August: **Acadian Festival**, Caraquet;
- early August: **Chocolate Fest**, St. Stephen; **Canada's Irish Festival** on the Miramichi;
- mid-September: **Harvest Jazz and Blues Festival**, Fredericton;
- First Nations people hold public celebrations called **powwows**.

For more information, visit  
Tourism New Brunswick:

- toll-free, 1-800-561-0123
- [www.tourismnewbrunswick.ca](http://www.tourismnewbrunswick.ca)

You may obtain a free copy of the New Brunswick Tourism Guide by writing:

**Department of Tourism, Heritage and Parks**  
P.O. Box 12345  
Campbellton, NB  
E3N 3T6

## Libraries

Public libraries are wonderful places to visit. At a library, you may borrow from a wide selection of books, movies on VHS and DVD, and music CDs. There are also free activities, such as story hours for children and public lectures. Library employees are trained to help you with research. Some libraries have computers available to the public. You may also find books in languages other than French or English, and people are encouraged to donate books in languages other than English or French.

For more information on the library closest to you, check the Yellow Pages under Libraries – Public, or visit the New Brunswick Public Library Service:

- Reception, 1-506-453-2354
- Fax: 1-506-444-4064
- [www.gnb.ca/0003/region-e.asp](http://www.gnb.ca/0003/region-e.asp)

Or write,

**New Brunswick Public Library Service**  
P.O. Box 6000, Place 2000  
Fredericton, NB  
E3B 5H1





Table 1: Data from Monitor	
Category	Value
Item 1	100
Item 2	200
Item 3	300
Item 4	400
Item 5	500
Item 6	600
Item 7	700
Item 8	800
Item 9	900
Item 10	1000

Table 2: Data from Monitor	
Category	Value
Item 1	100
Item 2	200
Item 3	300
Item 4	400
Item 5	500
Item 6	600
Item 7	700
Item 8	800
Item 9	900
Item 10	1000

## Essential contact telephone numbers

**Ambulance, fire, police, anti-poison centre:**

- 9-1-1
- or call the operator, 0

**Maritime Bus:**

- toll-free, 1-800-575-1807

**Medavie Blue Cross (private medical Insurance):**

- toll-free, 1-888-227-3400

**Centre d'accueil et d'accompagnement francophone des immigrants du Sud-Est du Nouveau-Brunswick (CAFI):**

- 1-506-382-7494

**CHIMO Helpline Inc. (24-hour crisis hotline):**

- toll-free, 1-800-667-5005

**CHIMO (Fredericton):**

- 1-506-450-4357

**Immigration, Refugees and Citizenship Canada:**

- toll-free, 1-888-242-2100

**Codiac Transit (Moncton city buses):**

- 1-506-857-2008

**Department of Social Development:**

- 1-506-453-2001; toll-free, 1-866-444-8838

**Directory assistance (to find a telephone number):**

- 4-1-1 or 1-506-555-1212 (for numbers within New Brunswick)
- 1 + (area code) + 555-1212 (for numbers in elsewhere in Canada or in the United States)

**Fredericton Transit (Fredericton city buses):**

- 1-506-460-2200

**New Brunswick Human Rights Commission:**

- 1-506-453-2301; toll-free, 1-888-471-2233

**Immigrant Refugee Support Centre, Saint John:**

- 1-506-633-0398

**Miramichi Regional Multicultural Association:**

- 1-506-773-5272

**Multicultural Association of Carleton County:**

- 1-506-392-6011

**Multicultural Association of Fredericton:**

- 1-506-454-8292

**Saint John Multicultural and Newcomers Resource Centre:**

- 1-506-642-4242

**Multicultural Association of the Chaleur Region:**

- 1-506-547-7651

**Multicultural Association of the Greater Moncton Area:**

- 1-506-858-9659

**New Brunswick Multicultural Council, Inc.:**

- 1-506-453-1091

**Population Growth Division, Settlement and Multiculturalism Branch:**

- 1-506-453-3981

**Power outages (24 hours):**

- toll-free, 1-800-663-6272

**PRUDE (Pride, Race, Unity, Dignity, Education) in Saint John:**

- 1-506-634-3088

**Saint John Transit Commission  
(Saint John city buses):**

- 1-506-658-4700

**YMCA of Greater Saint John:**

- 1-506-634-4860

**Service Canada:**

- toll-free, 1-800-622-6232

**Service New Brunswick:**

- toll-free, 1-888-762-8600

**Sexual Assault Crisis Centre (Fredericton):**

- 1-506-454-0437

**Sexual Health Centre (Fredericton):**

- 1-506-453-5200

**Social Insurance Numbers (Service Canada):**

- toll-free, 1-800-206-7218

**Tele-Care (24 hours):**

- toll-free, 8-1-1



## Service New Brunswick centres

### Carleton County

**8850 Main St., Unit 1**  
Florenceville-Bristol, NB  
E7L 2A1

- 1-506-392-5108

#### **Bicentennial Place**

Room 100  
200 King St.  
Woodstock, NB  
E7M 1Z7

- 1-506-325-4476

### Charlotte County

#### **Campobello Welcome Centre**

44, Route 774  
Welshpool, NB  
E5E 1A3

- 1-506-752-7018, toll-free, 1-888-762-8600

#### **Provincial Building**

582, Route 776  
Grand Manan, NB  
E5G 2C9

- 1-506-662-7020

#### **Ganong Place**

73 Milltown Blvd.  
St. Stephen, NB  
E3L 1G5

- 1-506-467-3015

### Gloucester County

#### **Executive Tower**

Ground level  
161 Main St.  
Bathurst, NB  
E2A 1A6

- 1-506-547-2522

#### **127 St-Pierre Blvd. W.**

Caraquet, NB  
E1W 1B6

- 1-506-727-7013

#### **185B 1<sup>re</sup> St.**

Shippagan, NB  
E8S 1S8

- 1-506-336-3017

#### **Place du Moulin**

447 du Moulin St.  
Tracadie-Sheila, NB  
E1X 1A4

- 1-506-394-3711

### Kent County

#### **Place LeBourg**

Suite 13  
193 Irving Blvd.  
Bouctouche, NB  
E4S 3K4

- 1-506-743-7289



### **Newstart Building**

9239 Main St.  
Richibucto, NB  
E4W 4B4

- 1-506-523-7725

### **Kings County**

#### **410 William Bell Dr., Unit 1**

Hampton, NB  
E5N 2C2

- 1-506-832-6602

#### **NB Power Building**

90 Leonard Dr.  
Sussex, NB  
E4E 2R3

- 1-506-432-2006

### **Madawaska County**

#### **Carrefour Assomption**

121 de l'Église St.  
Edmundston, NB  
E3V 3J9

- 1-506-735-2000

### **Northumberland County**

#### **SNB Doaktown**

272 Main St.  
Doaktown, NB  
E9C 1B2

- 1-506-365-2005

#### **360 Pleasant St.**

Miramichi, NB  
E1V 1X3

- 1-506-627-4555

#### **946 Principale St.**

Neguac, NB  
E9G 1N7

- 1-506-776-3180

### **Queens County**

#### **SNB Building**

10 Civic Ct, Unit 2  
Chipman, NB  
E4A 2H9

- 1-506-339-7035

### **Restigouche County**

#### **City Centre Mall**

157 Water St.  
Campbellton, NB  
E3N 3L4

- 1-506-789-2210

#### **The Promenade**

410 William St., Unit 4  
Dalhousie, NB  
E8C 2X4

- 1-506-684-7566

#### **196 Notre-Dame St.**

Kedgwick, NB  
E8B 0A4

- 1-506-284-3400

### **Saint John County**

#### **15 Kings Sq. North**

Saint John, NB  
E2L 1E6

- 1-506-658-2500

### **Sunbury County**

#### **Burton Courthouse**

23, Route 102  
Burton, NB  
E2V 2Y6

- 1-506-357-4083

### **Victoria County**

#### **Grand Falls Municipal Complex**

131 Pleasant St.  
Grand Falls, NB  
E3Z 1G6

- 1-506-475-4088

**West Riverside Plaza**

1123 West Riverside Dr.  
Perth-Andover, NB  
E7H 5G5

• 1-506-273-5901

**SNB Centre**

139 Main St.  
Plaster Rock, NB  
E7G 2H2

• 1-506-356-6002

**Westmorland County****Assumption Place**

770 Main St.  
Moncton, NB  
E1C 8R3

• 1-506-856-2204

**Main Plaza**

112 Main St., Unit A  
Sackville, NB  
E4L 0C3

• 1-506-364-4076

**Centreville Mall**

342 Main St., Unit 147  
Shediac, NB  
E4P 2E7

• 1-506-533-3330

**York County****City Centre**

432 Queen St.  
Fredericton, NB  
E3B 1B6

• 1-506-453-2834



## Service Canada centres

Service Canada centres offer a wide range of information and services.

From within Canada and the United States, you may call toll free Monday to Friday. For callers in Canada, service is available 8 a.m.-8 p.m., local time. From the United States, service is available 8 a.m.-8 p.m., Eastern time. Service is provided in English and French.

- toll-free, 1-800-622-6232
- TTY (toll-free for the hearing-impaired), 1-800-926-9105
- Fax: 1-613-941-1827
- Expect an answer within one Canadian business day. Long-distance charges will apply.

Mailing address:

**Service Canada**  
Ottawa, Ont.  
K1A 0J9  
Canada

ATTN: Canada Enquiry Centre

The Canada Service Centres are generally open 8:30 a.m.-4:30 p.m. and may be closed noon-1 p.m.

### Carleton County

**Woodstock Service Canada Centre**  
Post Office Building  
680 Main St.  
Woodstock, NB

### Charlotte County

**St. Stephen Service Canada Centre**  
Post Office Building  
93 Milltown Blvd.  
St. Stephen, NB

### Gloucester County

**Bathurst Service Canada Centre**  
Nicolas Denys Building, First floor  
120 Harbourview Blvd.  
Bathurst, NB

**Caraquet Service Canada Centre**  
Place Bellevue, 20E St-Pierre Blvd. W.  
Caraquet, NB

**Shippagan Service Canada Centre**  
196A J.D. Gauthier Blvd., First floor  
Shippagan, NB

**Tracadie-Sheila Service Canada Centre**  
Le Rond Point Shopping Centre  
3409-17 Principale St.  
Tracadie-Sheila, NB

## **Kent County**

### **Richibucto Service Canada Centre**

Place Cartier, 25 Cartier Blvd.  
Richibucto, NB

## **Kings County**

### **Sussex Service Canada Centre**

Mapleton Place  
10 Gateway St.  
Sussex, NB

## **Madawaska County**

### **Edmundston Service Canada Centre**

Federal Building  
22 Emmerson St.  
Edmundston, NB

## **Restigouche County**

### **Campbellton Service Canada Centre**

Campbellton City Centre Mall, Office 100  
157 Water St.  
Campbellton, NB

### **Dalhousie Service Canada Centre**

Darlington Mall  
110 Plaza Blvd.  
Dalhousie, NB

### **Saint-Quentin Service Canada Centre**

193 Canada St.  
Saint-Quentin, NB

## **Saint John County**

### **Saint John Service Canada Centre**

1 Agar Place, First floor  
Saint John, NB

## **Victoria County**

### **Grand Falls Service Canada Centre**

441 Madawaska Rd., Suite 100  
Grand Falls, NB

## **Westmorland County**

### **Moncton Service Canada Centre**

Heritage Court, Office 110  
95 Foundry St.  
Moncton, NB

### **Sackville Service Canada Centre**

East Main Plaza  
170 Main St.  
Sackville, NB

### **Shediac Service Canada Centre**

Centre-Ville Mall  
342 Main St.  
Shediac, NB

## **York County**

### **Fredericton Service Canada Centre**

Federal Building  
633 Queen St.  
Fredericton, NB

Service Canada provides regular community services (one or two days per week) to Service Canada Outreach Sites. For more information:

- toll-free, 1-800-622-6232
- TTY (toll-free, for the hearing-impaired), 1-800-926-9105

## **Carleton County**

### **Florenceville Outreach Site**

9172 Main St., Unit 2  
Florenceville-Bristol, NB

## **Charlotte County**

### **Grand Manan Outreach Site**

1021 Route 776, Unit 4  
Grand Manan, NB

## **Kent County**

### **Rogersville Outreach Site**

11117 Principale St.  
Rogersville, NB



## **Northumberland County**

### **Baie-Sainte-Anne Outreach Site**

5383, Route 117  
Baie-Sainte-Anne, NB

### **Doaktown Outreach Site**

328 Main St.  
Doaktown, NB

### **Miramichi Service Canada Centre**

139 Douglastown Blvd.  
Miramichi, NB

### **Neguac Outreach Site**

430 Main St.  
Néguac, NB

## **Sunbury County**

### **Minto Outreach Site**

420 Pleasant Dr.  
Minto, NB

## **Victoria County**

### **Perth-Andover Outreach Site**

111 Fort Rd, Unit 111  
Perth-Andover, NB

## **York County**

### **Saint Mary's Outreach Site**

(service area: St. Mary's First Nation)

Kchikhusis Complex, Third floor  
150 Cliffe St.  
Fredericton, NB





## Health-care institutions/services

### Regional health networks

#### **Vitalité Health Network**

275 Main St., Suite 600  
Bathurst, NB  
E2A 1A9

- 1-506-544-2133; toll-free, 1-888-472-2220
- Fax: 1-506-544-2145
- [www.vitalitenb.ca](http://www.vitalitenb.ca)
- email: [info@vitalitenb.ca](mailto:info@vitalitenb.ca)

#### **Horizon Health Network**

Woodbridge Centre  
180 Woodbridge St.  
Fredericton, NB  
E3B 4R3

- 1-506-623-5500
- Fax: 1-506-623-5533
- [www.horizonnb.ca](http://www.horizonnb.ca)
- email: [horizon@horizonnb.ca](mailto:horizon@horizonnb.ca)

### Regional hospitals:

#### **Chaleur Regional Hospital**

1750 Sunset Dr.  
Bathurst, NB  
E2A 4L7

- 1-506-544-3000
- Fax: 1-506-544-2440

#### **Campbellton Regional Hospital**

P.O. Box 880  
189 Lily Lake Rd.  
Campbellton, NB  
E3N 3H3

- 1-506-789-5000
- Fax: 1-506-789-5025

#### **Dr. Everett Chalmers Regional Hospital**

P.O. Box 9000, 700 Priestman St.  
Fredericton, NB  
E3B 5N5

- 1-506-452-5400
- Fax: 1-506-452-5500

#### **Edmundston Regional Hospital**

275 Hébert Blvd.  
Edmundston, NB  
E3V 4E4

- 1-506-739-2200
- Fax: 1-506-739-2231

#### **Dr. Georges L. Dumont Regional Hospital**

330 University Ave.  
Moncton, NB  
E1C 2Z3

- 1-506-862-4000
- Fax: 1-506-862-4256

#### **Moncton Hospital**

135 MacBeath Ave.  
Moncton, NB  
E1C 6Z8

- 1-506-857-5111
- Fax: 1-506-857-5545

#### **Miramichi Regional Hospital**

500 Water St.  
Miramichi, NB  
E1V 3G5

- 1-506-623-3000
- Fax: 1-506-623-3465

**Saint John Regional Hospital**  
P.O. Box 2100, 400 University Ave.  
Saint John, NB  
E2L 4L2

- 1-506-648-6000

## Other hospitals:

**Charlotte County Hospital**  
4 Garden St.  
St. Stephen, NB  
E3L 2L9

- 1-506-465-4444

**Grand Falls General Hospital**  
P.O. Box 7061, 625 Évérard H.-Daigle Blvd.  
Grand Falls, NB  
E3Z 2R9

- 1-506-473-7555
- Fax: 1-506-473-7530

**Grand Manan Hospital**  
196, Route 776  
Grand Manan, NB  
E5G 1A3

- 1-506-662-4060

**Hôtel-Dieu de Saint-Joseph**  
10 Woodland Hill  
Perth-Andover, NB  
E7H 5H5

- 1-506-273-7100
- Fax: 1-506-273-7200

**Hôtel-Dieu de Saint-Joseph  
de Saint-Quentin**  
21 Canada St.  
Saint-Quentin, NB  
E8A 2P6

- 1-506-235-2300
- Fax: 1-506-235-7201

**Lamèque Hospital and Health Clinic**  
29 de l'Hôpital St.  
Lamèque, NB  
E8T 1C5

- 1-506-344-2261
- Fax: 1-506-344-3403

**Oromocto Public Hospital**  
103 Winnebago St.  
Oromocto, NB  
E2V 1C6

- 1-506-357-4700
- Fax: 1-506-357-4735

**Sackville Memorial Hospital**  
8 Main St.  
Sackville, NB  
E4L 4A3

- 1-506-364-4100
- Fax: 1-506-536-1983

**Stella-Maris-de-Kent Hospital**  
7714, Route 134  
Sainte-Anne-de-Kent, NB  
E4S 1H5

- 1-506-743-7800
- Fax: 1-506-743-7813

**St. Joseph's Hospital**  
130 Bayard Dr.  
Saint John, NB  
E2L 3L6

- 1-506-632-5555

**Tobique Valley Community Health Centre**  
120 Main St.  
Plaster Rock, NB  
E7G 2E5

- 1-506-356-6600
- Fax: 1-506-356-6618

**Tracadie-Sheila Hospital**  
400 des Hospitalières St.  
Tracadie-Sheila, NB  
E1X 1G5

- 1-506-394-3000
- Fax: 1-506-394-3034

**Upper River Valley Hospital**  
11300, Route 130  
Waterville, NB  
E7P 0A4

- 1-506-375-5900
- Fax: 1-506-375-2847

## Addiction services:

- [www.gnb.ca/0378/addiction-e.asp](http://www.gnb.ca/0378/addiction-e.asp)

Addiction services are available in the following centres:

### **350 St. George St.**

Bathurst, NB

- 1-506-547-2086

### **53 Gallant Dr.**

Campbellton, NB

- 1-506-789-7055

### **62 Queen St.**

Edmundston, NB

- 1-506-735-2092

### **Victoria Health Centre**

65 Brunswick St.

Fredericton, NB

- 1-506-452-5558

### **Grand Falls General Hospital**

625 Évérard H.-Daigle Blvd.

Grand Falls, NB

- 1-506-473-7555

### **Miramichi Regional Hospital**

1780 Water St.

Miramichi, NB

- 1-506-778-6111

### **81 Albert St.**

Moncton, NB

- 1-506-856-2333
- The same telephone number is used to make appointments in satellite offices in Albert County, Port Elgin, Richibucto and Sackville.

### **Ridgewood Addiction Services**

#### **Treatment Centre**

416 Bay St.

South Bay

Saint John, NB

- 1-506-647-4300

### **Hôtel-Dieu de Saint-Joseph**

#### **de Saint-Quentin**

21 Rue Canada

Saint-Quentin, NB

- 1-506-235-7173

### **Tracadie-Sheila Hospital**

400 des Hospitalières St.

Tracadie-Sheila, NB

- 1-506-394-3615

Portage Atlantic runs a facility for youth with addictions at Cassidy Lake near Sussex. The service centre is:

### **Portage Atlantic**

390 King St., Room 211

Fredericton, NB

E3B 1E3

- 1-506-472-4847
- Fax: 1-506-455-5236
- [www.portage.ca/atlantic](http://www.portage.ca/atlantic)



## Community mental-health centres:

- [www.gnb.ca/0055/mental-health-e.asp](http://www.gnb.ca/0055/mental-health-e.asp)

Bathurst	1-506-547-2110
Campbellton	1-506-789-2440
Caraquet	1-506-726-2030
Edmundston	1-506-735-2070
Fredericton (adult service)	1-506-453-2132
Fredericton (child and family service)	1-506-444-5337
Grand Falls	1-506-475-2440
Grand Manan	1-506-662-7023
Kedgwick	1-506-284-3431
Miramichi	1-506-778-6111
Moncton	1-506-856-2444
Perth-Andover (satellite clinic)	1-506-273-4701
Richibucto	1-506-523-7620
Sackville	1-506-856-2444
Shediac	1-506-533-2816
Shippagan	1-506-336-3367
St. George	1-506-755-4044
Saint John	1-506-658-3737
St. Stephen	1-506-466-7380
Sussex	1-506-432-2090
Tracadie-Sheila	1-506-394-3760
Woodstock	1-506-325-4419

### Pierre Caissie Youth Treatment Centre

- Moncton  
• 1-506-856-3262

### Provincial Child and Adolescent Psychiatric Unit

- Moncton  
• 1-506-857-5574

Each regional hospital has a psychiatric unit. In addition, there are two specialized psychiatric hospitals:

### Centracare

414 Bay St.  
Saint John, NB  
E2M 7L4

- 1-506-649-2550

### Restigouche Hospital Centre

63 Gallant Dr.  
Campbellton, NB  
E3N 2G2

- 1-506-789-7000
- Fax: 1-506-789-7065

## Extra-Mural Program:

- [www2.gnb.ca/content/gnb/en/services/services\\_renderer.8975.extra-mural\\_program.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.8975.extra-mural_program.html)

Bathurst	1-506-547-3030
Dalhousie/Campbellton	1-506-684-7060
Caraquet/Shippagan	1-506-726-2800
Edmundston	1-506-739-2160
Fredericton	1-506-452-5800
Grand Falls	1-506-473-7476
Kedgwick	1-506-284-3444
Miramichi	1-506-623-6350
Moncton	1-506-857-8047
Neguac	1-506-776-8345
Perth-Andover	1-506-273-7222
Richibucto	1-506-743-2000
Sackville	1-506-364-4400
Saint John	1-506-649-2626
Shediac	1-506-533-2800
St. Stephen	1-506-466-7020
Sussex	1-506-432-4004
Tracadie	1-506-394-4100
Woodstock	1-506-325-9898

## Rehabilitation services:

### Stan Cassidy Centre for Rehabilitation

800 Priestman St.  
Fredericton, NB  
E3B 5N5

- 1-506-452-5225
- Fax: 1-506-452-5190
- <http://www2.gnb.ca/content/gnb/en/departments/pcsd.html>

## Research:

### Atlantic Cancer Research Institute

Hôtel-Dieu Pavilion  
35 Providence St.  
Moncton, NB  
E1C 8X3

- 1-506.862-7512
- Fax: 1-506-862-7571
- [www.atlanticcancer.ca](http://www.atlanticcancer.ca)
- email: [info@canceratl.ca](mailto:info@canceratl.ca)

### Veterans' units (as listed by Veterans Affairs Canada)

Veterans' Health Unit  
P.O. Box 9000, 680 Priestman St.  
Fredericton, NB  
E3B 5N5

- 1-506-452-5034
- Fax: 1-506-452-5189

### Ridgewood Veterans' Wing

P.O. Box 2100, 422 Bay St.  
South Bay  
Saint John, NB  
E2L 4L2

- 1-506-635-2420

### Robert L. Knowles Veterans' Unit

Villa Chaleur Inc.  
795 Champlain St.  
Bathurst, NB  
E2A 4M8

- 1-506-549-5588

### Veterans' Unit

Campbellton Regional Hospital  
189 Lily Lake Rd.  
Campbellton, NB  
E3N 3H3

- 1-506-789-5000

### Veterans' Health Centre

65 War Veterans Ave.  
Moncton, NB  
E1C 0E7

- 1-506-862-4180

## Community health clinics:

### Albert County:

#### Albert County Health and Wellness Centre

8 Forestdale Rd.  
Riverside-Albert, NB  
E4H 3Y7

- 1-506-882-3100

### Charlotte County:

#### Fundy Health Centre

34 Hospital St.  
Blacks Harbour, NB  
E5H 1K2

- 1-506-456-4200

#### Campobello Health Centre

640, Route 774  
Welshpool, NB  
E5E 1A5

- 1-506-752-4100

#### Deer Island Health Centre

999, Route 772  
Fairhaven, Deer Island, NB  
E5V 1P2

- 1-506-747-4150

## Gloucester County:

### Enfant-Jésus RHSJ Health Centre

1 St-Pierre Blvd. W.

Caraquet, NB

E1W 1B7

- 1-506-726-2100

### Miscou Health Centre

10482, Route 113

Miscou, NB

E8T 1Y8

- 1-506-344-3434

### Paquetville Health Centre

1096 du Parc St.

Paquetville, NB

E8R 1J4

- 1-506-764-2424

### Chaleur Health Centre

382 Principale St.

Pointe-Verte, NB

E8J 2X6

- 1-506-542-2434

### Lamèque Community Health Centre

29 De l'Hôpital St.

Lamèque, NB

E8T 3N3

1-506-344-2261

### Saint-Isidore Community Health Centre

3973 Boul. des Fondateurs

Saint-Isidore, NB

1-506-358-6018

## Kent County:

### Rexton Health Services Centre

82 Main St.

Rexton, NB

E4W 5N4

- 1-506-523-7940

## Kings County:

### Sussex Health Centre

75 Leonard Dr.

Sussex, NB

E4E 2P7

- 1-506-432-3100

## Madawaska County:

### Sainte-Anne-de-Madawaska Health Centre

1 Clinique St.

Sainte-Anne-de-Madawaska, NB

E7E 1B9

- 1-506-445-6200

## Northumberland County:

### Baie-Sainte-Anne Health Clinic

13 de l'Église St.

Baie-Sainte-Anne, NB

E9A 1A9

- 1-506-228-2004

### Blackville Health Clinic

2 Schafer Ln.

Blackville, NB

E9B 1P4

- 1-506-843-2910

### Boiestown Health Centre

6154, Route 8, Unit 2

Boiestown, NB

E6A 1M4

- 1-506-369-2700

### Central Miramichi Community Health Centre

11 Prospect St.

Doaktown, NB

E9C 1C8

- 1-506-365-6100

### Miramichi Medical Day Clinic

679 King George Highway

Miramichi, NB

EIV IN9

- 1-506-627-7511

### Neguac Health Clinic

38 Otho St.  
Neguac, NB  
E9G 4H3

- 1-506-776-3876

### **Rogersville Health Clinic**

9 des Ormes St.  
Rogersville, NB  
E4Y 1S6

- 1-506-775-2030

### **Queens County:**

#### **Chipman Health Centre**

9 Civic Ct.  
Chipman, NB  
E4A 2H8

- 1-506-339-7650

#### **Queens North Community Health Centre**

P.O. Box 1004, 1100 Pleasant Dr.  
Minto, NB  
E4B 3Y6

- 1-506-327-7800

### **Restigouche County:**

#### **Jacquet River Health Centre**

41B Mack St.  
Belledune, NB  
E8G 2R3

- 1-506-237-3222

#### **St. Joseph Community Health Centre**

280 Victoria St.  
Dalhousie, NB  
E8C 2R6

- 1-506-684-7060

### **Saint John County:**

#### **St. Joseph's Community Health Centre**

116 Coburg St.  
Saint John, NB  
E2L 3K1

- 1-506-632-5537

### **Médisanté**

67 Ragged Point Rd.  
Saint John, NB  
E2K 5C3

- 1-506-648-8020

#### **HOPE Wellness Centre**

4347 Loch Lomond Rd.  
Saint John, NB  
E2N 1C8

- 1-506-632-5695

#### **North End Wellness Centre**

223 Victoria St.  
Saint John, NB  
E2K 1L9

- 1-506-649-2704

### **Sunbury County:**

#### **Fredericton Junction Health Centre**

233 Sunbury Dr.  
Fredericton Junction, NB  
E5L 1S1

- 1-506-368-6501

#### **Oromocto Health Centre**

225 Mitchell St.  
Oromocto, NB  
E2V 0H3

- 1-506-357-4922

### **Victoria County:**

#### **Tobique Valley Community Health Centre**

120 Main St.  
Plaster Rock, NB  
E7G 2E5

- 1-506-356-6600

### **Westmorland County:**

#### **Dieppe Health Centre**

667 Champlain St.  
Dieppe, NB  
E1A 1P6

- 1-506-382-1717

**Katherine Wright Family Wellness Centre**

234 Reade St.  
Moncton, NB  
E1C 6S8

- 1-506-855-2010

**Petitcodiac Health Centre**

32 Railway Ave.  
Petitcodiac, NB  
E4Z 6H4

- 1-506-756-3351

**Port Elgin Health Centre**

33 Moore Rd.  
Port Elgin, NB  
E4M 2E6

- 1-506-538-2140

**Shediac Regional Medical Centre**

419 Main St.  
Shediac, NB  
E4P 2B8

- 1-506-533-2700

**York County:****Gibson Health Clinic**

235 Canada St.  
Fredericton, NB  
E3A 4A1

- 1-506-447-4444

**Harvey Health Centre**

2019, Route 3  
Harvey Station, NB  
E6K 3E9

- 1-506-366-6400

**McAdam Health Centre**

P.O. Box 31, 15 Saunders Rd.  
McAdam, NB  
E6J 1K9

- 1-506-784-6300

**Nackawic Community Health Centre**

Nackawic Shopping Centre, Unit 201  
135 Otis Dr.  
Nackawic, NB  
E6G 1H1

- 1-506-575-6600

**Stanley Health Centre**

69 Limekiln Rd.  
Stanley, NB  
E6B 1E9

- 1-506-367-7730

**Centre de santé Noreen-Richard  
Health Centre**

715 Priestman St.  
Fredericton, NB  
E3B 5W7

- 1-506-474-4611

**Fredericton Downtown Community  
Health Centre**

Centennial Building, 670 King St.  
Fredericton, NB  
E3B1G1

- 1-506-452-5900



## Community walk-in and after-hours medical clinics

For the most up to date list of walk-in medical clinics, please refer to the New Brunswick Medical Society website at:  
[www.nbms.nb.ca/patients-2/after-hours-clinics-or-walk-in-clinics](http://www.nbms.nb.ca/patients-2/after-hours-clinics-or-walk-in-clinics)

### Albert County

#### Riverview After-Hours Clinic

500 Coverdale Rd. (Shoppers Drug Mart)  
 Riverview, NB

- Monday to Friday, 6 p.m.-8 p.m., weekends and holidays, 1 p.m.-3 p.m.
- Call 1-506-387-7778 up to one hour before opening to book a same-day appointment.

#### Cloverdale Medical Clinic

438 Coverdale Rd. (Jean Coutu)  
 Riverview, NB

- Monday to Thursday, 4 p.m.-full, Friday 3:30 pm-full weekends and holidays, 10:30 a.m.-full
- 1-506-384-2100 during operating hours to book a same day appointment.

### Carleton County

This is a mobile clinic.

Call 1-506-328-9250 for hours and availability.

### Gloucester County

#### Bathurst After Hours Clinic

1047 St. Peter Ave. (Jean Coutu)  
 Bathurst, NB

- Monday to Thursday, 5:30 p.m.-7:30 p.m.
- 1-506-546-0730

#### Chaleur Health Centre

382 Principale St., Route 134  
 Pointe-Verte, NB

- Monday, Wednesday and Friday, 6 a.m.-2 p.m., Tuesday and Thursday, 7 a.m.-3 p.m.
- 1-506-542-2434

#### Jacquet River Health Centre

41 Mack St.  
 Belledune, NB

- Monday to Friday, 9 a.m.-5 p.m.,
- 1-506-237-3222 for an appointment.

#### Polyclinique Isabelle-sur-Mer

8224 Saint-Paul St.  
 Bas-Caraquet, NB

- Monday, Wednesday and Friday, 1 p.m.-4 p.m.
- 1-506-727-7549
- From 8:30 am until 11am on operating days to book a same day appointment.

#### Clinique sans rendez-vous Shippagan

217 J. D. Gauthier Blvd.  
 Shippagan, NB

- Monday to Friday, 1 p.m.-4 p.m.
- 1-506-336-2222

### **Lamèque Hospital and Community Health Centre**

29 de l'Hôpital St.  
Lamèque, NB

- Daily, 8 a.m.-8 p.m.
- Physician on site daily 8 a.m.-4 p.m.
- 1-506-344-2261 during operating hours to book a same day appointment. Walk ins also accepted.

### **Clinique Médicale de Bertrand**

651 boulevard des Acadiens  
Bertrand, NB

- Tuesday and Thursday, 1 p.m. to 4 p.m.
- 1-506-726-0513 after 8:30 a.m. on operating days to book an appointment.

### **Kent County**

#### **Kent Same Day Medical Clinic**

9385 Main St.  
Richibucto, NB

- Monday to Friday, 1 p.m.-4 p.m.
- 1-506-523-7507 up to half an hour before opening to book a same day appointment.

### **Kings County**

#### **KV After Hours Medical Clinic**

140 Hampton Rd. (Sobeys Mall Plaza)  
Rothsday, NB

- Monday to Friday, 6 p.m.-8:45 p.m., weekends and holidays, 5 p.m.-7:45 p.m.
- Call 1-506-849-2273 up to one hour before opening to book a same-day appointment.

### **Madawaska County**

#### **Clinique sans rendez-vous**

60 Bateman Ave.  
Edmundston, NB

- Monday to Thursday, 5 p.m.-7 p.m., Friday, 4 p.m.-6 p.m.
- 1-506-737-1083

### **Clinique sans rendez-vous Dr. Tran**

118 Principale St.  
Edmundston (Saint-Jacques), NB

- Monday and Thursday, 5 p.m.-8 p.m.
- 1-506-739-6992

### **Northumberland County**

#### **Miramichi After Hours Clinic**

4 Johnson Ave. (Jean Coutu)  
Miramichi, NB

- Monday to Friday, 6 p.m.-8 p.m.
- 1-506-778-9942 Walk in only.

#### **Pleasant Street After-Hours Clinic**

250 Pleasant St.  
Miramichi, NB

- Monday to Friday, 6 p.m.-8 p.m., Saturday, 1 p.m.-3 p.m.
- 1-506-622-6562, walk in only.

#### **Eel Ground Health Centre Walk-in Clinic**

36 Micmac Rd.  
Eel Ground First Nation, NB

- Tuesday, (bi-weekly) 1 p.m.-3 p.m.
- 1-506-627-4664 during operating hours to book a same day appointment. Walk ins also accepted.

### **Restigouche County**

#### **WI de la Clinique Saint-Joseph**

280 Victoria St., Unit 1  
Dalhousie, NB

- Monday to Friday, 8 a.m.-8 p.m., weekends, 8 a.m.-4 p.m.
- 1-506-684-7000

#### **Restigouche Walk-in Clinic**

68 Water St.  
Campbellton, NB

- Monday to Thursday, 2 p.m.-7 p.m., Friday 2 p.m.-6 p.m.
- 1-506-789-7646

## Saint John County

### Saint John After Hours Medical Clinic

110 Crown St. (Shoppers Drug Mart)

Saint John, NB

- Monday to Friday, noon-2:45 p.m., 6 p.m.-8:45 p.m., weekends and holidays, noon-2:45 p.m.
- Call 1-506-635-2273 up to one hour before opening to book a same-day appointment.

### West Side Medical Clinic

201-107 Catherwood St. W (Lawtons Drugs)

Saint John, NB

- Monday to Friday, noon-2:45 p.m.
- Call 1-506-693-2273 up to one hour before opening to book a same-day appointment.

### Millidgeville Medical Clinic

725-2 Millidge Ave.

Saint John, NB

- Monday to Friday, 6 p.m.-9 p.m., Saturday, 11 a.m.-2 p.m.
- Call 1-506-642-3627 up to one hour before opening to book a same-day appointment.

## Westmorland County

### After Hours Medical Clinic – Moncton North

1633 Mountain Rd. (Lounsbury Centre)

Moncton, NB

- Monday, Tuesday, Friday 9 a.m.-9 p.m.,
- Wednesday, Thursday, Saturday and Sunday 10 a.m. - 2 p.m. and 5 p.m.-9 p.m.
- Call 1-506-854-2273 during clinic hours to book a same-day appointment.

### Clinique Dr Louis Bourque

1116 Mountain Rd. (Jean Coutu)

Moncton, NB

- Monday to Friday, 2 p.m.-8 p.m., weekends and holidays, noon-4 p.m.
- Call 1-506-855-1125 during clinic hours to book a same-day appointment.

### Clinique Providence

202-565 Elmwood Dr.

Moncton, NB

- Monday to Friday, 6 p.m.-full, weekends and holidays, noon-full, call
- 1-506-383-4331 up to one hour before opening to book a same-day appointment.

### Main Street Family Medical Clinic

165 Main St. (Superstore Mall)

Moncton, NB

- Monday to Friday, 10 a.m.-noon, 2 p.m.-5 p.m., 6 p.m.-9 p.m.
- weekends and holidays, 1 p.m.-4 p.m.
- Call 1-506-854-8805 to book a same-day appointment.

### Mountain Road After-Hours Clinic

1789 Mountain Rd. N. (Jean Coutu)

Moncton, NB

- Monday to Thursday, 1 p.m.-4 p.m., 6 p.m.-9 p.m.; Friday, weekends and holidays, 1 p.m.-4 p.m.
- Call 1-506-388-9355 up to 1.5 hours before opening to book a same-day appointment. Walk-ins are also accepted.

### Trinity Medical Clinic

89 Trinity Dr.

Moncton, NB

- Monday to Thursday, 1 p.m.-4 p.m., 6 p.m.-9 p.m., Friday, weekends and holidays, 1 p.m.-4 p.m.
- Call 1-506-854-0133 up to one hour before opening to book a same-day appointment.

### Clinique Après Heures Champlain

123 Champlain St.

Dieppe, NB

- Monday to Friday, 6 p.m.-9 p.m., weekends and holidays, 1 p.m.-4 p.m.
- Call 1-506-383-7709 up to one hour before opening to book a same-day appointment.

**Clinique Dépannage du Marais**

185 Acadie Ave.

Dieppe, NB

- Monday to Thursday, 1 p.m.-4 p.m., 5:30 p.m.-8 p.m., Friday, weekends, and holidays, 1 p.m.-4 p.m.
- Call 1-506-384-1110 up to a half hour before opening to book a same-day appointment.

**Shediac Regional Medical Centre**

419 Main St.

Shediac, NB

- Monday to Friday, 9 a.m.-8:30 p.m., weekends and holidays, 1 p.m.-4:30 p.m.
- Call 1-506-533-2700 up to a half hour before opening to book a same-day appointment.

**Clinique après-heure de Shediac**

336 Main St. (Jean Coutu)

Shediac, NB

- Monday to Thursday, 6 p.m.-full, Friday, 1 p.m.-full
- Call 1-506-351-2200 up to one hour before opening to book a same-day appointment.

**Clinique de dépannage Memramcook**

150 La Vallée Highway

Memramcook, NB

- Thursday, 6 p.m.-9 p.m.
- Call 1-506-758-2525 after 9 a.m. to book a same day appointment.

**York County****Regent Street After-Hours Clinic**

1015 Regent St.

Fredericton, NB

- Monday to Friday: Sign up sheet is put out at 3:30 p.m., registration begins at 5:30 p.m. Weekends: Registration begins at 12:30 p.m.
- This clinic does not have a telephone number

**Brookside Mall Walk-in Clinic**

435 Brookside Dr.

Fredericton, NB

- Monday to Friday, 7 a.m.-full
- This clinic does not have a telephone number.

**New Maryland After-Hours Medical Clinic**

636 Highway, Route 101

New Maryland, NB

- Monday to Friday, 5 p.m.-full
- 1-506-458-8927





