

Table of Contents

GETTING SETTLED.....	2
ACCOMMODATIONS	2
GARBAGE COLLECTION.....	4
LAUNDRY	4
FIRE SAFETY	4
HEALTH CARE (MSI – MEDICAL SERVICES INSURANCE PROGRAMS)	4
FINDING DOCTORS AND DENTISTS	5
TELEPHONE.....	5
MAIL.....	7
INTERNET ACCESS	7
APPROPRIATE CLOTHING	8
WHAT TIME IS IT?.....	9
TRANSPORTATION	9
OWNING AND OPERATING A CAR	10
EMPLOYMENT.....	14
WHAT YOU NEED	14
FINDING A JOB	15
LABOUR LAWS	15
ISIS EMPLOYMENT SERVICES	16
CULTURAL ORIENTATION.....	18
CULTURAL ASSOCIATIONS	18
SPIRITUALITY AND RELIGION	19
CANADIAN LAW	19
CANADIAN HOLIDAYS AND SPECIAL OCCASIONS	20
EDUCATION	23
SCHOOLS	23
<i>School Holidays</i>	24
<i>Special Programs</i>	24
<i>Post-Secondary Education</i>	24
<i>Adult Education</i>	25
<i>ESL Learning</i>	26
<i>Online Learning</i>	26
FINDING CHILDCARE.....	26
<i>Day Care Centers</i>	26
<i>Baby-sitter</i>	27
<i>Playgroups</i>	27
MONEY MATTERS.....	30
BANKING.....	30
<i>Canadian currency</i>	30
<i>Banks, Trust Companies and Credit Unions</i>	30
<i>Credit Cards, Charge Accounts and Loans</i>	31
SHOPPING	32
RECREATION.....	36
SPORTS.....	36
LEISURE	38

Getting Settled

Settlement services, offered by CoRDA volunteers, addresses the medium term settlement and orientation needs, ranging from everyday personal needs to helping newcomers integrate into Canadian life.



Getting Settled

Accommodations

Apartments and houses are advertised in the classified section of the daily newspapers. The Yellow Pages also has a listing under “Apartments”. Newspaper advertisements tell you where the apartment or house is located, how many rooms there are, when it is available, what is included in the price and other important features. There are also online classifieds to search, such as kijiji.ca and mls.ca.



You can also ask friends if they know of anything. If you walk around your community you may notice signs that say “For Rent” with a phone number to call. Rental rates vary according to location, number of bedrooms and size. Most newcomers rent their first home or apartment. See the **Guide to Residential Tenancies** information booklet that is included in your welcome package.

A single person might rent in a rooming house or in another person’s home. Renting a house is usually more expensive than renting an apartment. Rental apartments and houses generally have heating, electricity, safe drinking water and hot water. Many have a refrigerator and a cooking stove with an oven. The cost of utilities (electricity, heat, water) sometimes is included in the rent.

Location

The larger communities such as Truro and Stewiacke have a variety of rates. The smaller communities such as Upper Stewiacke and Wittenburg generally have lower rates for similar housing.

Number of Bedrooms

Most apartments have one, two, or three bedrooms. “Bachelor Apartments” have everything in one room.

Other Types of Accommodations

In **Cooperative (Co-op) housing**, the members take an active part in operating their building. Some units are subsidized. Ethnic groups can form a co-op.

Public Housing is available for those on a low income who have resided in that community for at least 1 year. The rent charged is 25% of income. Each applicant is considered individually.

For information on Co-op and Public Housing contact:

Housing Services..... 1-902-893-5999
Toll Free (Central Regional Office)..... 1-866-525-5454

The landlord is required to give you a copy of the **Residential Tenancies Act**, which explains the legal rights of landlord and tenants. Should you have a dispute with your landlord, contact the Residential Tenancies Board at the Department of Business and Consumer Affairs, for information on your rights. The **Immigrant Settlement and Integration Services (ISIS)**, www.isisns.ca, has translated forms of the Residential and Tenancy Act in Serbo – Croatian, Arabic, Korean and Persian. Please call the Settlement and Orientation Unit at ISIS for your copy.

Landlord and Tenant Information, Service NS.....1-800-670-4357
ISIS.....1-902-423-3607

If you are going to sign a **lease**, read it carefully and make sure you understand it before signing. A lease is a legal contract and you can be sued in court if you break it. If you sign a one-year lease you must stay for one full year. You must give notice three months before the end of the lease if you plan to leave. If you sign a month-to-month lease, you must give one month's notice.

When signing a lease you are usually asked for a damage deposit. Damage is money that you pay when you rent an apartment. Damage deposits are protection for the landlord. The maximum damage deposit is one-half month's rent. It can be withheld for damages or unpaid rent. The landlord is not required to return the damage deposit until you move out.

In order to raise your rent, the landlord must give you four months written notice. If you want to rent your apartment to someone else, this is called "subletting". Permission to sublet must be received from the landlord. The landlord cannot say no without good reason. However you, the tenant, are still legally responsible for paying the rent.

It is a good idea to buy tenant insurance to protect your own belongings against fire, theft and damage. Sometimes, the landlord makes it a requirement in the lease. Insurance companies are listed in the Yellow Pages of the telephone directory. It is important to ask if heat is included since it is very expensive. Rent that includes heat will make it easier to plan your budget as other expenses stay the same throughout the year. If paying directly for electricity, your bill will arrive every two months.

For electricity: Nova Scotia Power Inc.....1-800-428-6230
Website..... www.nspower.ca

If paying directly for your water supply, your bill will arrive every three months.

For water, contact your local town office, if you are outside town limits you will have a well.

Buying a House

If you are buying a home, make sure you are settled with work and have some money saved up for a **down payment**. Houses for sale will have a "For Sale" sign on the property. Most homes are sold through real estate agents. If you use an agent, remember that there will be agent's fees. Other fees you can expect are annual property taxes, house insurance, registration fees, home buyer taxes, and the cost of maintaining the house (e.g. heat, electricity, water, etc.).

Look into the "**First Home Loan Insurance Program**" that can help with lowering your down payment. Call them at 1-800-668-2642 or visit the website at www.cmhc-schl.gc.ca.

Garbage Collection

Contact the Colchester County Welcome Wagon for more information. Garbage is collected regularly on a specific day. Place your garbage in plastic garbage bags or trashcans. Ask your landlord or superintendent when and where to bring your garbage for collection. Make sure that you take out all your garbage regularly for collection. This keeps the building and the community clean. Ask for information about the “green box” for biodegradable items. This box is collected every other week. Your landlord may provide a blue plastic box for recyclable items like newspapers, glass bottles, cans and plastic bottles. This helps reduce pollution and waste. Ask when to take the recycling box out.

Laundry

Washing machines are very common in Canada. If you live somewhere without a washing machine, look for the nearest “Laundromat”, a public place where you can wash and dry your clothes for a few dollars. Try to avoid buying clothes that need to be sent to a “dry cleaner”, as this will be expensive.

Fire Safety

Fire stations are located in all communities. Firefighters are available 24 hours a day, every day of the year. Their main job is to put out fires. They also help with other emergencies, such as car accidents. To contact the Fire Department in case of emergency, please **dial 911** on your telephone.



Fire Prevention

- ❖ Always turn the stove off when you leave the kitchen.
- ❖ Use ashtrays for cigarettes.
- ❖ Extinguish candles when you are not in the room.
- ❖ Check the cords of all electrical appliances.
- ❖ Turn off the bathroom and kitchen ventilators when unused.
- ❖ Call the landlord when they are broken or open wires or any electrical problems.
- ❖ Check that you have a working smoke detector.
- ❖ Have a fire extinguisher to put out small fires (you can buy it in the hardware stores)
- ❖ Never put metal into a microwave.
- ❖ If you smell smoke, see smoke or see flames, take your children outside and leave the building immediately. If there is a lot of smoke, put a cloth over your face and crawl on the floor to get out.
- ❖ If the door is hot to the touch, or you cannot get out, use damp towels to block the space under the door and wait for help.
- ❖ A fire truck and firefighter will come right away. The firefighters will be dressed in heavy protective clothes and will be carrying firefighting equipment such as hoses. They will come right into your house or building without asking your permission, so they can help quickly.
- ❖ Tell firefighters right away if any people might still be in the house, and where they may be.
- ❖ In an apartment building use the fire alarm in the hall. The alarm will sound at the nearest fire station and show the firefighters where to go.
- ❖ Use the staircase to leave the building. Do not use the elevators, because you can get stuck when the fire burns wiring and cuts off electricity powering the elevator.
- ❖ Plan how you would escape a fire in your home. Practice the plan with your family.

Health Care (MSI – Medical Services Insurance Programs)

Nova Scotia's Health Insurance Programs are designed to provide residents with coverage for medically required hospital, medical, dental and optometric services with some restrictions. The cost is administered by the province. You pay no premiums.

Always carry your signed Nova Scotia Health Card. You must present it to the physician and/or hospital each time you need insured hospital or physician services.

To be eligible for Nova Scotia Medical Service Insurance (MSI) benefits you must be:

- a Canadian Citizen or "Permanent Resident" (Landed Immigrant)
- a resident who makes his/her permanent home in Nova Scotia and is present in the province 183 days every calendar year.

Nova Scotia MSI..... (902) 496-7008 or 1-800-563-8880
Address..... PO Box 500, Halifax, NS B3J 2S1
Website..... www.gov.ns.ca/health/msi

Finding Doctors and Dentists



Doctor/dentist offices often advertise when they are taking new patients. Sometimes it is worth it to call around to local offices and inquire. Otherwise, talk to friends and neighbours to see if they know of any doctors accepting new patients.

Try searching the Yellow Pages for names under “Physicians and Surgeons” or “Dentists”. Or try these resources:

Nova Scotia Government..... www.gov.ns.ca/health/physicians

Doctors Nova Scotia..... 1-902-424-3047
Website..... www.doctorsns.com

Nova Scotia Dental..... 1-902-420-0088

For medical care, there are Walk-in Clinics available as well where you can see a doctor without needing to be a registered patient.

Fundy Trail Mall Walk-in Clinic, 68 Robie St. Truro..... 1-902-893-3635

For general medical concerns, call **HealthLink** at **811** and speak to a registered nurse.

Telephone

Almost everyone in Canada has a telephone for business or social purposes. Be sure to get a copy of the local telephone book, which is organized alphabetically (from A-Z) and in coloured sections.

- The White Pages list home phone numbers
- The Blue Pages list government numbers
- The Yellow Pages list business numbers

Using a computer to search for numbers is a very common practice. Yellowpages.ca has most business and personal numbers listed.

The emergency telephone number is always **911**.

Owning a Telephone



The cost of telephone service is not included in the rent. Once you know where you will live, call Bell Aliant or Eastlink or check our list for the telephone store closest to you. When you hook-up your telephone, you must provide your complete address and information on two pieces of identification. You will be asked several questions such as your source of income. Once you have provided all of the needed information, you will be assigned a telephone number. You can find inexpensive telephones in many stores. This is cheaper than renting. If there are already phone jacks in your apartment, installation will cost about \$35 plus 15% taxes. If telephone jacks need to be installed, permission must be requested from the landlord. Installation will normally take one to three working days.

You may be asked for a deposit, up to \$100, if you want to make long distance or overseas calls. Your monthly bill will include charges for network service, equipment and long distance calls. You will be charged an additional 15% for Harmonized Sales Tax (HST). You will receive one or two telephone bills every month. One bill will come from your primary phone service, and if you have chosen a separate company for your long distance and overseas telephone service, a separate bill will come from that company.

If you do not pay your telephone bill on time, the service will be disconnected. To get service again, you must pay the complete bill, a re-connection fee and make a larger deposit.

All **local calls** (calls dialed without 1 or 0 before the number) are covered in your monthly fee. **Toll free** calls starting with **1, followed by 800, 888, 877, 866** are also free. You should calculate what your long distance calls will cost before you make them. Call the operator for current rates.

Long distance and overseas calls are charged by the minute and can be very expensive. It may be cheaper if you make long distance and overseas calls during evenings or on the weekends. If you place your call without the assistance of an operator, the call will be cheaper.

REMEMBER: You have to pay long distance and overseas calls made from your telephone even if someone else made the call.

You can receive long distance and overseas calls made by someone outside your area. They are free unless they are “collect calls”, in which case an operator will ask you to accept the charges and you may refuse. The cost of collect calls will be included in your next telephone bill. Collect calls cost more than long distance calls that you make yourself.

If you call directory assistance to find telephone numbers that are listed in the telephone book, you will be charged \$0.95. Local ethnic organizations and settlement agencies may have numbers for businesses and people who speak your language.

Many Canadians have **voicemail** service, which is an answering service that takes messages. This can be included in your home phone service as well.

Local Telephone Stores (Wireless - cell phones):

AML (Rogers Wireless) Communications.....	1-902-893-2288
Address.....	Truro Mall, 245 Robie St, Truro
Bell Aliant.....	1-800-267-1110
Address 1.....	Truro Mall, 245 Robie St, Truro
Address 2.....	Truro Sobey's, 985 Prince St, Truro
Telus Mobility-Cadillac.....	1-902-843-3388
Address.....	Truro Mall, 245 Robie St, Truro

Telephone Booths

To make a phone call from a telephone booth, simply follow the directions on the phone. A local call will cost 25 cents for unlimited time. A long distance call is charged by the minute. You can go through the operator if you have a sufficient amount of coins to pay. However, it is easier to get a long distance phone card so any time you use a telephone booth (or a phone anywhere outside your own home), you can charge the call to your own account.

If you need a phone number in North America, you can dial 1-then the area code for that province or state, and then the number you are calling. Example: 1-902-555-1212.

If you do not know the number of the person you are calling, dial 411 and the operator will help you.

Pre-paid Telephone Cards

A pre-paid telephone card will control the time you are on the phone and it will be easier for you to budget your telephone bill. You can buy pre-paid telephone cards in the amount you want, for example \$5, \$10 or \$20. When time is running out, you will get a message letting you know that the card will expire soon and you must hang up the phone.

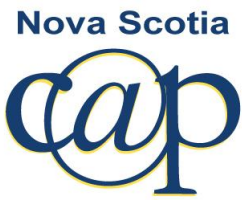
Mail

Stamps and other postal services are available at a Post Office or a Canada Post Outlet in a drugstore. Currently, a standard letter or postcard within Canada (under 30 grams) costs \$0.57 cents. A standard letter to the United States costs \$1.00. A standard letter to international destinations costs \$1.70. Packages sent are based on weight, size, and destination. Canadian addresses have postal codes as well as street addresses.



Internet Access

As you are probably aware, internet access is very important for information in Nova Scotia, or applying for jobs, finding an apartment, etc. Fortunately, there are many Community Access areas in Colchester that have free internet and computer access.



Community Access Program

Look for the **c@p** signs around the community to find one of these access areas. Currently, the list of sites includes:

1. Centre communautaire francophone de Truro, 50 Aberdeen St, Truro.
2. Glooscap Heritage Centre, 65 Treaty Trail, Truro Power Centre
3. Municipality of the County of Colchester, 1 Church St, Truro
4. Victoria Square Welcome Centre, Victoria Square, Commercial St, Truro
5. Coco's Community Café, 535 Prince St, Truro
6. Colchester-East Hants Public Library, 754 Prince St, Truro

Visit <http://www.nscap.ca/> and <http://www.cobequidnet.net/cap.htm> for more information or contact Mike Ross at 895-0578.

Appropriate Clothing

Keep Warm in winter!

In Canada the kind of clothing you need depends on the season. Winter weather usually begins in November and lasts until at least March. You must dress properly for both your health and your happiness. You will need a heavy coat or long jacket, winter boots, warm mittens or gloves, and a hat.



Here are some more suggestions:

- Dress in several layers. Thermal underwear is good for this!
 - Wool is one of the best fabrics for warmth. The label at the neck of your clothing gives fabric information. Avoid acrylics, polyesters and other synthetics, which make the skin, feel damp and cold.
 - Winter boots should be waterproof, warm, lightweight and stain repellent. Boots should have a rough sole, not smooth, and a low heel to avoid falls on ice. They should be roomy enough for wool socks. Wool, felt or sheepskin linings are warmer than synthetic.
 - Much of our body heat escapes through the head, always wear a hat.
 - You need a full-length coat or long jacket. Short waist-length jackets may not be warm enough. The warmest and lightest material is called "down". Wool is warm but needs a wind-proof lining.
- Watch out for frostbite! Ears, fingers, toes and cheeks that have been exposed to freezing temperatures may be damaged. If any part of your body lacks feeling or becomes pale or slightly blue, seek medical attention.
 - When you feel cold, walk quickly to generate heat. Try sports so that you will enjoy the winter more.

Other Seasons

Dressing for the other seasons is not so difficult. You will need a rain jacket and a light jacket or sweater for the autumn and spring seasons. Canadians dress very casually – shorts and sandals are common in the streets in spring and summer. On hot days you will often see men without their shirts, although this is not permitted inside many establishments. "No shoes, no shirt, no service" is a sign you might see in a restaurant! How people dress for work varies. Please be sure to ask.



What Time Is It?

The 12-hour clock is used in Canada. The letters a.m. indicate the morning hours from midnight to noon. The afternoon and evening hours are indicated by p.m. Only the airlines, railways, buses and Armed Forces use the 24-hour clock.

Time Zones

There are six time zones across Canada and the US. Nova Scotia is in the Atlantic Zone. Remember to calculate the hour when making long distance phone calls.

9:30 a.m.	Newfoundland
9:00 a.m.	Atlantic (Nova Scotia, New Brunswick, Prince Edward Island)
8:00 a.m.	Eastern (Quebec and Central and Eastern Ontario)
7:00 a.m.	Central (Manitoba, Saskatchewan and North Western Ontario)
6:00 a.m.	Mountain (Alberta)
5:00 a.m.	Pacific (British Columbia)

Standard and Daylight Time

On the second Sunday in March the clocks are set forward on hour from Standard Time to Daylight Saving Time. This gives us more daylight in the evening to enjoy when we have leisure time. On the first Sunday of November the clock is set back again so there is more light on winter mornings. An easy way to remember which way to turn your clock is the expression “Spring ahead, fall back”.

Transportation

Many people travel by bicycle or by walking. You should be able to find a bicycle at a reasonable price. Remember, by law, you must wear a helmet in Nova Scotia when riding a bicycle! Taxis are expensive and should only be used when necessary. Avoid hitchhiking (getting rides from drivers by holding out your thumb).

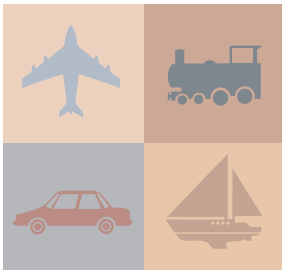


Bus Travel in Nova Scotia

Acadian Lines Bus Terminal.....	1-800-567-5151; 1-902-895-3833
Address.....	280 Willow Street, Truro
Website.....	www.acadianbus.com
Green Rider Ltd (Shuttle Service).....	1-877-250-9016
Website.....	www.greenrider.ca

Taxi Services

Crescent Cab (Bible Hill).....	1-902-897-1010
Layton’s Taxi (Truro).....	1-902-895-4471
U-Need-A-Taxi (Truro).....	1-902-893-2899
Zone 1 Taxi (Stewiacke).....	1-902-639-9699



Air Travel

Flying is the most convenient way to travel across a large country like Canada. For reduced fares, book three weeks in advance, and watch for “seat sale” ads by the airlines. It won’t cost you anything to call a travel agent to find you the lowest fare. See “Travel Agencies” and “Air Line Companies” in the Yellow Pages. The nearest major airport is the Halifax Stanfield International Airport.

Train Travel

Traveling by train is slow, and if sleeping accommodation is required, may be more expensive than air travel. However it is excellent for sightseeing. The train station in Colchester County is located on the esplanade in Truro.

VIA Rail Canada reservations, routes, schedules..... 1-888-VIA-RAIL(1-888-842-7245)
 Website..... www.viarail.ca

Owning and Operating a Car

A car is a major expense and responsibility. To find out what’s involved obtain the *Driver’s Handbook* (free) from:

Access Nova Scotia..... 1-800-670-4357
 Address..... 80 Walker Street, Suite 3, Truro

Driver’s License

A license from a foreign country may be used in Nova Scotia for 90 days. To obtain a Nova Scotia license a vision, written and driving test must be passed. If you cannot write in English, you may take an oral test. The minimum age for the test is 18 years, or 16 with parents’ consent. When you’re driving, be sure to carry your license. Note the “expiry date” on the license. If the license is not renewed by this date you will need to take the tests again.

Remember: *always have your license on you when driving.*

Learning to Drive

Apply for a Learners License from the Registry of Motor Vehicles. For a list of driving schools, look in the Yellow Pages under “Driving Instruction” or see our list below.

Driving schools:

Young Drivers of Canada..... 1-902-893-4886
 Roadworthy Driver Training & Education..... 1-902-893-3022

Vehicle Registration

Apply for vehicle registration at the Registry of Motor Vehicles. You will receive a Certificate of Registration (to be kept in a safe place), a Motor Vehicle Permit (to be kept in the car), and a sticker for

the back license plate with the expiry date. Biannual (every two years) renewal forms will sent to you by mail.

Safety Inspection

A safety inspection is compulsory generally every 2 years. This may be done at any garage displaying the sign “Official Inspection Station.” A sticker giving the month and year of expiry will be applied to your car’s front windshield.

Insurance

A minimum of \$200,000.00 insurance for Public Liability and Property Damage (PLPD) is required. Additional coverage is advised. The insurance company may request a statement of your Nova Scotia driving record, which can be obtained, at the Registry. See “Insurance Agents & Brokers” in the Yellow Pages.

**DON'T DRIVE WITHOUT INSURANCE!
DON'T DRINK AND DRIVE!**

Buying a Used Car

You may buy a used car privately from someone you know or from an ad in the classified section of the newspaper. You can also buy from a used car dealer (see “Automobile Dealers – Used Cars” in the Yellow Pages).

Check that:

- The car has had a recent safety check;
- The registration is valid. Call the Registry of Motor Vehicles to ensure that the name and address on the registration is identical with that on the driver’s license;
- The car has not been used as collateral for a loan, as it can be seized if the loan is not repaid. This can be checked online. For more info contact:

Access Nova Scotia.....1-800-670-4357

Road Conditions

Winter driving is hazardous and requires either snow or all-season tires. If the roads are icy, even snow tires may not grip. Don’t drive unless the roads have been ploughed and salted. There are often parking restrictions in the winter. Listen to the weather and driving conditions on the radio. In spring, the roads will be full of potholes, so drive carefully.

For winter road information call.....1-800-307-7669

Pedestrian Crosswalks

Pedestrian crosswalks are marked with a large “X” or lines across the road. Watch for them when driving, and if you are walking make sure the driver sees you before stepping out by making eye contact with the driver.

Seat belts and car seats

Nova Scotia law requires that adults and youth use seat belts while infants must be placed in approved car seats. The following laws apply for child restraint systems:

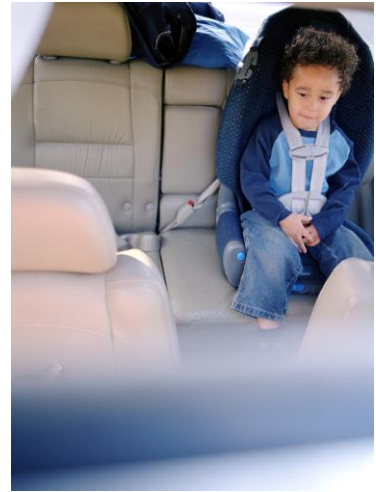
Passengers less than 9 years old must be secured

- 3 Except as provided in subsection 4(2), a child who is less than 9 years old must be secured in a child restraint system when in a motor vehicle that is being operated on a highway.

Classification of passengers less than 9 years old

4(1) A child who is less than 9 years old is classified into the following classes of passenger:

- (a) **infants:** all children who are less than 1 year of age and those children of any age who weigh less than 10 kg (22 lb.) are classified as infants;
 - (b) **young children:** all children who are at least 1 year of age and weigh at least 10 kg (22 lb.) and less than 18 kg (40 lb.) are classified as young children;
 - (c) **older children:** all children under 9 years of age who weigh at least 18 kg (40 lb.) and have a standing height of less than 145 cm (57 in.) are classified as older children.
- (2) A child who does not fit the criteria for the classes of passenger described in subsection (1) because the child weighs 18 kg (40 lb.) or more and has a standing height of 145 cm (57 in.) or more is not required to be secured in a child restraint system.



Standards for child restraint systems for infants

- 5(1) An infant in a motor vehicle that is being operated on a highway must be secured in a rearward-facing child restraint system that
 - (a) conforms to the requirements of Canada Motor Vehicle Safety Standard 213.1 or Canada Motor Vehicle Safety Standard 213.5; and
 - (b) is otherwise used in accordance with the manufacturer's instructions.
- (2) A rearward-facing child restraint system must not be used in a motor vehicle seat that is equipped with an active frontal air bag.

Standards for child restraint systems for young children

- 6 A young child in a motor vehicle that is being operated on a highway must be secured in a child restraint system that
 - (a) conforms to the requirements of 1 of the following standards:
 - (i) Canada Motor Vehicle Safety Standard 213,
 - (ii) Canada Motor Vehicle Safety Standard 213.1,
 - (iii) Canada Motor Vehicle Safety Standard 213.3,
 - (iv) Canada Motor Vehicle Safety Standard 213.4,
 - (v) Canada Motor Vehicle Safety Standard 213.5; and
 - (b) is otherwise used in accordance with the manufacturer's instructions.

Standards for child restraint systems for older children

- 7 An older child in a motor vehicle that is being operated on a highway must be secured in a child restraint system that
 - (a) conforms to Canada Motor Vehicle Safety Standard 213.2, if it is a booster seat child restraint system, or 1 of the standards listed in clause 6(a), if it is any other type of child restraint system; and
 - (b) is otherwise used in accordance with the manufacturer's instructions.

Employment

Employment services can be found in the Truro/Colchester Region, or through the distance programs offered by ISIS. If you are looking for job, there are ways we can help you!



Employment

Self-reliance and hard work are key Canadian values. At first, your job may not be the most satisfying. It may not be suited to your skills. It may be difficult to find a job that pays as much as you want until you get Canadian experience.

What You Need

1. Social Insurance Number (SIN)

This number is a 9 digit number that you need in order to work in Canada. To apply for a SIN go to the nearest Service Canada office.

Truro Office..... 60 Lorne Street, Suite 8, Truro
Phone..... 1-800-622-6232
Website..... www.servicecanada.gc.ca

2. Resume

When applying for a job, bring a list of your education and work experience (a resume). Also bring letters of reference from former employers, your professional degrees and trade certificates.

For help with resume writing, job applications, and career counseling, visit these career centres:

Careerworks Nova..... 1-902-893-6859
Address..... 60 Lorne St, Suite 7, Truro
Website..... www.careerworksnova.ca

Futureworx..... 1-902-895-2837
Address..... Commercial St, Truro
Website..... www.futureworx.ca

Open Doors Career Resource Centre..... 1-902-657-0180
Address..... 229 Main St, Tatamagouche
Website..... www.opendoors.src.ca

3. Credentials

You may need Canadian qualifications to work at a licensed trade or profession. You may have to write an examination or work as a trainee to qualify.

Canadian Information Centre for International Credentials..... 1-416-962-9725
Website..... www.cicic.ca/en/index.aspx

Foreign Credentials Referral Office..... 1-888-854-1805
Website..... www.credentials.gc.ca

World Education Services..... 1-866-343-0070
Website..... www.wes.org/ca/index.asp

4. Workplace Training

You may be required to obtain additional training for your job. This could include WHMIS (Workplace Hazardous Materials Information System) or First Aid. Sometimes your job will provide this training for you, and sometimes you will need to do it yourself.

WHMIS.....	www.whmis.net (take the training online at this website)
First Aid (Canadian Red Cross).....	1-800-390-1299
Website.....	www.activelifenovascotia.ca

Finding a Job

Volunteering can help you develop Canadian job experience, get practical knowledge of the Canadian workplace, practice your English and make new friends, as well as help others.



Jobs listings can be found in newspapers, under “Help Wanted” and “Careers”. Libraries are also helpful. They have books on how to find a job or write a resume. The internet also has many search engines.

Job Search Websites

corda.ca/livingworkinghere/employment
www.wowjobs.ca
www.careerbeacon.com/Nova-Scotia
www.jobbank.gc.ca
www.trurojobs.com
www.workingincanada.gc.ca

“**Networking**” is also a popular way of finding a job in Canada. This means contacting people you know, including friends and relatives, and letting them know you are looking for work. Networking is **very important** in your job search as 80% of jobs are not posted on job boards or online, but are given to people whom the employer knows.

Working for yourself is also an option in Canada. The **Business Start-Up Assistant** provides business start-up information from federal and provincial governments. Check out their website at www.canadabusiness.ca. The **Small Business Loans Act** helps small businesses get loans from banks and other lenders. Contact **Industry Canada** for more information.

Don’t forget that your income is subject to **income tax**, and you must fill out a tax return every year. You can get these forms from any post office, or the Canada Revenue Agency tax services office. Call them at 1-800-959-221 or visit www.cra.cg.ca/forms.

An online tool that will help you focus your job search to match your skills, try the **Working in Canada** tool. Visit www.workingincanada.gc.ca and start exploring today!

Labour laws

In Canada, there are provincial and federal labour laws designed to protect employees and employers. These laws set minimum wage levels, health and safety standards, hours of work, maternity leave and annual paid vacations, and they provide protection for children. There are also human rights laws that protect employees from unfair treatment by employers based on sex, age, race, religion, disability, or sexual orientation. You also have the right to join a labour union in Canada.

ISIS Employment Services

ISIS (Immigrant Settlement and Integration Services) offers many programs that can be utilized from a distance. See the list below for their specific employment related programs, and contact CoRDA at 893-0140 or contact@corda.ca to begin your registration with ISIS.

- Employment Counseling (available at a distance)
- Pre-employment Workshops
 - Express Workshop
 - Job Search (online)
 - Interview Skills (online)
 - Working in Canada (online)
- Work Placements (can be set up near your home)
- Practice Interviews
- Skills Training (some available locally in Colchester as well)
 - First Aid/CPR
 - Fire Safety
 - Food Hygiene/Food Handler
 - Occupational Health and Safety
 - SuperHost Workshop
 - Transportation of Dangerous Goods
 - Violence and Crisis Intervention
 - WHMIS
- English in the Workplace

Visit www.isisns.ca and click on *Employment – For Immigrants*, for more details on the services.

Cultural Orientation

People who speak your language, come from your country, and / or have common interests can help you deal with problems. There are many sources of support.



Cultural Orientation

People, who speak your language, come from your country and/or have common interests can help you deal with problems. There are many sources of support.

Cultural Associations

Multicultural Association of Nova Scotia (MANS)..... 1-902-423-6534
Address..... 1113 Marginal Rd., Halifax, NS, B3H 4P7
Website..... www.mans.ns.ca
E-mail..... admin@mans.ns.ca

MANS, with all the cultural associations together produce an annual multicultural festival at the end of June. Folk dancing, music, food and costume displays from many countries are presented. To participate as a volunteer, contact MANS.

Other regional associations:

Black Cultural Centre (Halifax)..... www.bccns.com
International Ladies Group..... 1-902-895-1282
Email..... flora.riyahi@sunlife.com
Truro & Area Newcomers Club..... 1-902-897-7110
Website..... www.newcomersclub.com

Some other groups in Nova Scotia and Canada:

Afghanistan..... www.afghan-network.net
Asian..... www.asian.ca/community
China..... www.cs-ns.com
Cuba..... www.nscuba.blogspot.com
Czech-Slovak..... www.members.shaw.ca/stauderm
Finland..... www.finnishcanadian.com
Germany..... www.germancanadianassociation.ca
Guatemala..... www.breaking-the-silence.ca
Hungary..... www.hungarianpresence.ca
India..... www.canadaindia.org
Indonesia..... www.indonesiacanada.org
Iran..... www.novapersia.org
Ireland..... gail25.tripod.com
Italy..... www.iccans.org
Japan..... www.najc.ca
Kashmir..... www.kashmiri-cc.ca
Korea..... www.koreancan.org
Malaysia..... www.malaysian.ca
Morocco..... www.moroccan.ca
Nordic..... www.canadiannordicsociety.com
Philippines..... www.filipinons.org
Singapore..... www.canadians.org.sg
Tibet..... www.tibet.ca/en
Turkey..... www.nsturkishsociety.ca
Ukraine..... www.infoukes.com/canada
Vietnam..... www.vietns.ca

Spirituality and Religion

You will soon notice after arriving that Colchester County has many churches of Christian denominations. However, there are also Baha'i Faith, Buddhist and Mormon. You will receive a warm welcome at any of them, and often, you will find people from your own country there. You may visit several until you find the one for you.

Listings of religious centres of worship are by denomination in the telephone book, under "Churches". You may call the place of your choice to find out if there is a member who can accompany you the first time.

Many churches are also centres of social activity and social service including clubs, summer camps, scholarships, furniture centres, job banks, hot lunches and sponsorship for refugees.

Canadian Law

Citizens elect representatives in Parliament and the provincial legislatures to form governments, who then create our laws. In Canada, the law applies to everyone.

Basic laws include: parents have to provide for their children until they are 16 years old; men and women are both equal under the law; and finally, no one has the right to abuse or threaten another person.



Police

You can ask the police for help in all situations, if there has been an accident, if someone has stolen something from you, if you are assaulted, if you see a crime taking place, or if someone you know has disappeared.

Always call **911** for emergencies.

Local Police Services:



Colchester County RCMP
283 Pictou Rd., Truro, NS, B2N 5V3
(902) 893-6820

Truro Police Service
776 Prince Street, Truro, NS, B2N 1G5
(902) 895-5351

If you are questioned by the police or arrested, remember you are innocent until proven guilty. Communicate as clearly as possible and be ready to show identification.

Canadian Holidays and Special Occasions

There are many regional and ethnic celebrations in Canada and Colchester county, but these are the main occasions:

New Year's Day, January 1

This is a day off to visit with family and friends, and to recuperate from the night before! Many people take a Christmas vacation that starts around December 24 and continues until New Year's Day. Schools are closed for about two weeks during this time.

St. Valentine's Day, February 14

This is not a holiday but a day to send romantic and sentimental gifts to a sweetheart. Children often exchange Valentine's cards. "Be my valentine," means "is my love".

Easter, March or April

A four-day weekend including two holidays – Good Friday and Easter Monday. Easter is mainly a Christian religious event commemorating the resurrection of Christ. Easter also means the arrival of spring (hopefully!). Chocolate has become an important part of Easter and children hunt for chocolate Easter eggs hidden by the Easter Bunny. Easter dinner is traditionally ham, lamb or turkey.

Mother's Day, second Sunday in May

A day to treat Mother – special meals, flowers, cards, etc.

Father's Day, third Sunday in June

A day to be especially nice to Father.



Victoria Day, Monday on or before May 24

This is a holiday to commemorate Queen Victoria's birthday. This long weekend means the beginning of the summer season for many tourist places like museums and parks. As well, many people plant their gardens. There are often picnics and fireworks to celebrate the day!

Canada Day, July 1

A holiday marking the day Canada became a country (in 1867). Canada Day is celebrated with parades, picnics, fireworks and other festivities. Many homes and businesses fly the Canadian flag.

Natal Day, first Monday in August

A day off to celebrate Halifax and Dartmouth's birthday. This day is also a civic holiday in many parts of the country. There is a parade, fireworks and lots of fun.

Labour Day, first Monday in September

A holiday in honour of workers. It also means the end of summer vacation and back to school!

Thanksgiving, second Monday in October

A holiday to celebrate the harvest with food, family and friends! The traditional meal includes turkey with cranberry sauce, autumn vegetables like squash and potatoes, and pumpkin pie.

Halloween, October 31

The eve of All Saints Day when ghosts, goblins, witches and other supernatural phenomena are on the prowl! After dark, children go door-to-door dressed in costumes. They say “trick or treat” at the door as they collect candy. Adults often have costume parties, and you will see people in banks and other businesses dressed in costumes during the day.

Remembrance Day, November 11

This is a holiday for some people, but others will be at work. November 11 marks the end of World War I and honours the soldiers who died in war. There is a minute’s silence at 11 a.m. There are military processions and visits to memorials where wreaths are laid. People wear poppies, red flowers with a black/green centre, for several days before November 11.

Christmas Eve, December 24

This is a time for religious services and special dinners.

Christmas Day, December 25

The biggest celebration of the year! Although a Christian festivity, it is a huge commercial celebration including parties, storytelling, carol singing, visits to family and friends, and gift giving. Traditional foods include turkey, fruitcake and shortbread cookies. People and businesses decorate their homes and Christmas trees with lights before Christmas.

**Boxing Day, December 26**

This holiday originates from a British tradition of workers carrying around boxes to collect bonuses from their employers.

New Year’s Eve, December 31

A night of partying to, “ring out the old year and ring in the new.” At midnight people cheer, kiss, toast each other and sing a song called “Auld Lang Syne”.

Education

Our elementary, junior and senior high schools deliver challenging curriculums using state of the art teaching technologies. We have a Francophone school and a complete k-12 all French immersion program.



Education

Schools

The provincial governments administer the schools in Canada. For inquiries about all levels of education in Nova Scotia, contact the

Nova Scotia Department of Education..... 1-902-424-5168
 Website..... www.ednet.ns.ca

Chignecto-Central Regional Schoolboard..... 1-800-770-0008
 Website..... www.ccrsb.ednet.ns.ca



Children may attend public or private schools. Public schools are financed through taxes and are free. Private schools charge tuition, and some provide religious instruction. School attendance is compulsory from age six to sixteen.

For inquiries about public and private schools, call the Chignecto-Central Regional Schoolboard (see above).

Children start their education in grade primary in an Elementary school. They must be five years old on or before October 1st. Parents are asked to register their children between February 1st and March 1st at their area school. Bring your child’s birth certificate and your “proof of residence” – a document with your address on it. School starts in September and continues until June. Primary is followed by grades one to six. For a list of schools, see the Yellow Pages under “Schools-Academic-Elementary & Secondary” or check the Chignecto-Central Regional Schoolboard website.

To enroll your children, make sure you have their **birth certificate** or other **ID documents**. Also bring their Confirmation of Permanent Residence form (IMM 5292), or their permanent residence card and any health records. You could also be asked for immunization records.

CCRSB SCHOOLS: 2010-2011	GRADES	ENROLLMENT	PRINCIPAL/CONTACT	PHONE	FAX
COBEQUID FAMILY:	Ian MacLeod, Supervisor			896-5737	896-5747
Bass River Elem.	P - 3	22	Gail Smith [Acting]	647-3510	647-3505
Bible Hill Central Elem.	P - 4	153	Kathy Fougere	896-5507	896-5510
Bible Hill East Court Road Elem.	P - 4	148	Hazel Sherren [Acting]	896-5790	896-5795
Bible Hill Junior High	8 - 9	358	David Hazelton	896-5500	896-5504
CCAHS – Truro (Adult High)	10 - 12	67	* Penny Baker	897-8957	893-0097
Central Colchester Junior High	6 - 9	467	Verta Miller	896-5570	896-5575
Chiganois Elem.	P - 5	206	Kathy Weatherbee	662-4420	662-4422
Cobequid Consolidated Elem.	P - 5	171	Kim Wall [Acting]	896-5560	896-5565
Cobequid Educational Centre	10 - 12	1621	Bill Kaulbach	896-5700	896-5707
Debert Elem.	P - 6	155	Erma Cox	662-4400	662-4404
Great Village Elem.	P - 4	72	Connie Smith	668-6500	668-6506
Harmony Heights Elem.	P - 5	348	Wanda Vautour	896-5798	897-8922
North Colchester High	7 - 12	217	Greg MacLellan	657-6200	657-6204
North River Elem.	P - 6	232	Peter MacIntosh	896-5530	896-5532

Redcliff Middle	5 - 7	473	Allan Kennedy	896-5520	896-5514
Tatamagouche Elem.	P - 6	178	Debbie Davis -Maybee	657-6220	657-6226
Truro Elementary	P - 5	560	Michael Price [Acting]	896-5755	896-5786
Truro Junior High	6 - 9	462	Donna Spacek	896-5550	896-5559
Valley Elem.	P - 4	218	Karen O'Toole [Acting]	896-5540	896-5544
West Colchester Consolidated	4 - 9	122	Gail Smith [Acting]	647-3500	647-3505

The Truro Boys & Girls Club have an after school program for children of parents who work outside the home

Truro Boys & Girls Club..... 1-902-895-5008
 Website..... www.bgccan.com/index.asp

There is a school program for four-year-olds, which is called “Pre-school.” Children must be four on or before October 1st. Availability of classes will depend on number of applicants and budget consideration. See Yellow Pages “School-Academic Nursery & Kindergarten,” for a list of some of the preschools in Colchester area.

Students attend Junior High School which usually ranges from grade six to nine and Senior High or secondary schools from grades 10 to 12. Truro has a vocational school for technical programs.

School Holidays

Schools in Canada are closed in July and August so that everyone can enjoy the warm summer weather. There is also a two-week vacation at Christmas and New Year, and one-week vacation in March called March Break. Holidays occur at Thanksgiving (October), Remembrance Day (November), Easter (March or April) and Queen Victoria’s Birthday (Monday before May 24). Several times a year, classes are cancelled so that teachers can attend Professional Development Days. During the winter, school is sometimes cancelled when the weather is very bad. School closings are announced on the radio.

Special Programs

For programs for children with physical or mental disabilities, or emotional problems, contact the Chignecto-Central Regional School Board. Ask your school administrator about programs to teach your child English.

Post-Secondary Education

See Yellow Pages “Schools-Academic-Colleges and Universities.”

Call the College or University for a program of the courses they offer. They are usually mailed at no charge. If you have access to the Internet, this information can be found on the computer. You may request an interview with a counselor to discuss application procedures, programs and scholarships.



NSCC Truro Campus (Nova Scotia Community College)..... 1-902-893-5385
 Website..... www.nssc.ca

NSAC (Nova Scotia Agricultural College)..... 1-902-893-6600
 Website..... www.nsac.ca

If English is not your first language, you may want to improve your vocabulary by repeating some courses in your area of expertise. You may also want to take other refresher courses like writing skills. For university admission, you may be asked to take a Test of English as a Foreign Language (TOEFL).

Student Loans and Bursaries

Tuition fees are required at all post-secondary schools. You may be eligible for special assistance in paying the fees. Inquire at the schools’ business offices, ISIS, or the Department of Community services. Money can sometimes be borrowed from Student Aid and paid back when your education is completed. Contact the student aid office at the school/university or:

Nova Scotia Student Assistance Office..... 1-800-565-8420
 Website..... www.studentloans.ednet.ns.ca

Adult Education

Universities, colleges and the School Board offer adult education programs in basic academic subjects, recreation and general interest. Their brochures are available at the libraries.

The universities offer continuing education programs for credit or general interest in the evenings and at summer school.

Programs are available at the following places:

NSCC (Nova Scotia Community College)..... 1-902-893-5384
 Website..... www.nsc.ca/About_NSCC/Locations/Truro

Truro Adult High..... 1-902-897-8957

CALA (Colchester Adult Learning Association, including ESL)..... 1-902-895-2464
 Website..... www.colchesteradultlearning.com

Commercial Safety College..... 1-902-662-2190
 Website..... www.safetycollege.ca

Institute for Human Services..... 1-902-893-3342
 Website..... www.inst-hse.ca

World Education Services (found online) is your portal to information on credential recognition, academic institutions, and trends. This site is directed towards immigrants to help you navigate the Canadian education and employment system.

World Education Services.....1-866-343-0070
 Website..... www.wes.org/ca/index.asp

The Government of Canada, in cooperation with provincial governments, offers free language training to adult permanent residents. Language classes are available for all adults in the family, not just those looking for work or working.

ESL Learning

There are services to help you improve your English, if necessary. Contact the Colchester Adult Learning Association and speak with Colleen Hatfield at 1-902-895-2464 or check the website at www.colchesteradultlearning.com/english.php.

Online Learning

There are services to help you further your education in Canada. ISIS offers many free online learning courses. Visit <http://www.isisns.ca/category/training/online-learning/> for more information.

Eagle Learning is also free and provides learning in Accounting/Finance; Sales/Customer Service; General Business; Management/Leadership; Computer Skills; Human Resources; Personal Development/ Life Skills. At the end of each course, you will receive a certificate that you can add to your employment portfolio. Visit www.eaglelearning.org for more info. To register as a student, call 895-6501 or email contact@corda.ca.

Finding Childcare



Once you are registered in school, you will have to register your children into a childcare centre or daycare. Some English classes have staff to look after your children while you are learning. Not all programs will take young babies. While you learn English, your children will be in a different room, with other children of similar age. This is a good opportunity for them to learn some English and they will be better prepared when they start school.

Even if you have a job, you are responsible to arrange and pay for your own childcare. Employers will not help you. If your income is low, you might get a government subsidy to help pay for day care. The Universal Child Care Benefit (UCCB) is available for families with children under the age of 6. To find out if you are eligible, go online at www.universalchildcare.ca.

Only some day care centers and family home day cares take children on a subsidy. There may be a waiting list. When you apply for subsidy you must have the following information:

- Your income
- Rent payments
- Debt payments
- Food bills
- Other expenses

REMEMBER: think about the safety and well-being of your children. Sometimes the least expensive option is not the best for the child.

Day Care Centers

Day care centers provide care for large groups of children. They are in school buildings, churches and community centers. Most take children ages 2-5, while some take newborn babies and infants. Some care for children ages 6-12 before and after school. Licensed day care centers follow government standards. They hire specially trained teachers and provide a stimulating educational program for children. Some day care centers only accept children full-time, five days a week, while others will take children part-time. Day care centers are not usually open on weekends. A few offer overnight care.

Some people care for children in their home for money. If they care for several at the same time, they may call it a family home day care. Some are well-trained professionals or experienced parents. Some family home day cares are licensed and follow government safety standards.

Some families hire a person to care for their children in their home. This might be an experienced professional. Most come in for the day only. Some live with the family. Many parents expect the in-home baby-sitter to also do some housework.

Ask your friends, neighbors, and parents of children in the school, teachers, settlement workers, community agencies and ethnic organizations for advice. Look for notices in public libraries, schools, religious institutions, stores and newspapers. In the Yellow Pages, there are numbers under “Daycare Centers and Nurseries.” The Colchester County Welcome Wagon also has this information. Get on waiting lists even if they do not have a space right away. Look for a safe place, fenced yard, supervision, toys, books, and comfortable facilities. Ask the day care personal if they have a license, their schedule, the hours of operation, what to do if the child is sick, how they discipline the child, how many children are registered in your child’s class, the languages spoken, etc. Once you have decided which day care you want to register your child in, you must fill out an application.

Baby-sitter

The best way to find a baby-sitter is to ask your neighbors or friends to recommend someone. If you are leaving your child with someone you do not know, ask for a reference. Talk to someone who the baby-sitter has worked for before.

You must pay the baby-sitter, even if it is a young person, neighbor or friend’s child. Ask others how much is usually paid. Courses are usually offered for young babysitters so you may want to ask to see their certificate.

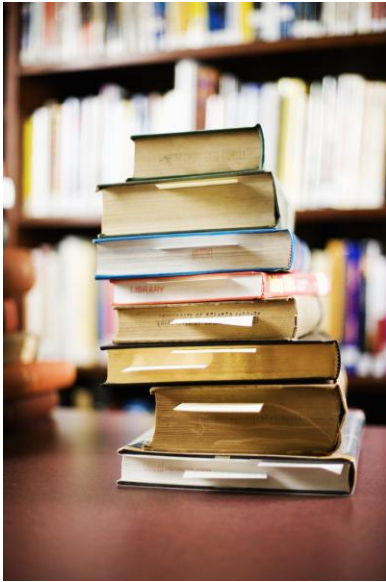
Playgroups

There are places called drop-ins and playgrounds, where young children can play together for a few hours a week. You might find these in community centers, YMCA/YMCA, recreational facilities, schools, shopping centers and public libraries. Playgroups are often free or inexpensive.

You can meet other parents and care-givers at drop-ins and playgroups. Some playgrounds and drop-ins let you leave your child. Others ask you to stay with the children while they play. Agencies or people who know a lot about children organize some. You can ask them questions or discuss your problems. Some let you borrow toys or books to take home for a week at a time.



Parental Resources



Welcome Here Project

The goal of the *Welcome Here* project is to create more welcoming communities through increased participation of immigrant parents at community-based programs. Through participation in these programs, newcomers can gain knowledge about Canadian life, form new and supportive peer relationships and have opportunities to contribute within their community in meaningful ways.

Visit www.welcomehere.ca for links to **multi-lingual** welcome brochures, parental resource sheets, and information on play and child development.

Baby \$teps Program

Baby \$teps is an education savings initiative supported by the Government of Canada and delivered by the Central Nova Women’s Resource Centre. This program will help you save for your child’s post-secondary education and access many other benefits (such as free grants of \$500).

Central Nova Women’s Resource Centre.....1-902-895-4295, cnwrc@eastlink.ca
Address..... 676 Prince St. Truro
Website..... www.cnwrc.weebly.com

Money Matters

Look here for information on currency, banking and local shopping. See additional flyer for information on how to establish Canadian Credit History.




Money Matters

Banking

Canadian currency

Canada has coins in the following denominations:

<i>Amount</i>	<i>Popular Name</i>	<i>Written Name</i>
<i>1 cent</i>	Penny	1 cents
<i>5 cents</i>	Nickel	5 cents
<i>10 cents</i>	Dime	10 cents
<i>25 cents</i>	Quarter	25 cents
<i>100 cents</i>	Dollar, Loonie	1 dollar
<i>200 cents</i>	Two dollar, Toonie	2 dollars



Paper money, or bills, comes in denominations of \$5, \$10, \$20, \$50, \$100, \$500 and \$1,000.

Banks, Trust Companies and Credit Unions

It is safer to keep money in a bank than to carry it or leave it in your apartment. An account is easy to open and many employers require it in order to directly deposit your pay from your employer. Ask for help in setting up an account. Be sure to take two pieces of identification with you.

A simple “chequing account” will allow you to write cheques in payment for most goods and services. “Saving accounts” pay higher interest rates, and limit cheque withdrawals.

Other services are:

- Bank card (debit card) for easy access to cash at bank machines (ATMs) and to make purchases in stores;
- Safety deposit box rental for valuable papers and jewelry;
- Credit cards, such as Master Card, VISA or American Express;
- Loans and mortgages.

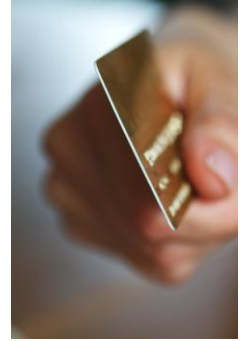
Trust companies usually have longer hours than banks. They are equally safe, so choose according to convenience. Credit Unions are cooperatives owned by their members. There are separate listings in the Yellow Pages for banks, trust companies and credit unions.

Obtaining Credit

If you would like to make a major purchase in Canada, such as a house or car, you will need **credit** in order to get a loan. To start building your credit in Canada, you must have a credit card. But remember, use this card responsibly, pay the full balance on time, and you are on your way to a good Canada credit rating.

Credit Cards, Charge Accounts and Loans

Credit cards are available from banks, trust companies and major stores. They enable you to purchase without carrying cash, and to pay a single bill at the end of the month. If you cannot pay, interest charges at high rates are added to the bill. VISA, for example, charges about 20% interest.



Cars and other items can also be purchased on credit, or with a loan from a bank, loan company or credit union. A schedule for payment usually consists of a down payment plus monthly payments that include interest charges. The law requires that the interest rate be written in the contract, both, in dollars and cents and as an annual percentage rate. The larger the down payment and the shorter the period of repayment, the lower the interest rate.

To avoid late charges, schedule payments so they are due just after your pay cheque arrives. Be suspicious of advertisements that claim “no down payment and low, low payments.” Calculate exactly what the total cost in interest will be before signing a contract. If you do not fully understand the contract, ask the Consumer Services Bureau for help. Do not buy on credit unless you know you can cover the payments.

When you apply for credit, try to apply for a “secured credit card” from your bank. In order to be eligible, you must:

- Be a Canadian resident
- Have a social insurance number
- Be employed
- Be 19 years or older
- www.ehow.com/how_4514491_get-good-credit-canada.html

Consumer Reports

Loan companies want to be sure you will make your payments and may request a consumer report of your financial history. The company must notify you within 10 days that a report will be requested. Your consent for the report may be given or refused. You have a right to know what information is in the report and the sources. If there are errors, the reporting agency is required to correct them.

Collection Agency

If you fail to make payments the loan company may hire a collection agency. The agency must give written notice that they intend to collect the debt. They may phone you only between 8:00am and 9:00pm, but not on Sunday. They must not harass you with telegrams; collect calls, or constant letters and calls to your home. They cannot inform your employer of your debt or demand more than the amount owed.

Consumer Protection

Financial Consumer Agency of Canada.....1-800-670-4357

For assistance in setting up a personal budget make an appointment with a counselor. The counselor will also assist you with problems relating to retail credit, loans, financing, contracts, services, collection, harassment, misleading advertising, high-pressure salesmanship, real estate transactions and door-to-door selling. The law in all these cases protects the consumer.

Shopping

There are different ways to shop in Canada including stores, flea markets and yard sales. Spring is the best time for flea markets and yard sales where you can get great bargains on used goods. Often an entire street will have a “street yard sale.” Each family will sell the things they no longer need in front of their home.

In Colchester, fresh produce and other miscellaneous items such as condiments and crafts can be purchased at farmers markets. These markets are organized by local farmers and are usually held from May to November.



Stores in Canada are grouped in malls, plazas and in downtown areas. In malls, stores are all in one building, often around a central courtyard. In plazas, stores are lined up in a row and each one is reached directly from the outdoors. Both plazas and malls usually have large, free parking lots. Before the development of malls and plazas, individual shops were located on the main streets of the city centre. These areas are still popular for their character and tradition. Parking is by meter on the streets or in lots. Some stores will stamp your parking ticket if you make a purchase, so that you don't have to pay for parking. In recent years, “box stores” have become popular. These are large stores that carry goods at cheaper prices, normally located outside the city in an industrial park.

See the Yellow Pages under “Shopping Centres” for a complete list of malls and plazas.

Supermarkets

Sobey's	1-902-895-9579
Address.....	985 Prince St, Truro
Address.....	68 Robie St, Truro
Atlantic Superstore.....	1-902-895-4306
Address.....	46 Elm St, Truro
Cavanagh's Food Market.....	1-902-893-7986
Address.....	86 Main St, Bible Hill
Price Chopper	1-902-895-4179
Address.....	Pictou Road, Bible Hill
Foodland	1-902-657-3099
Address.....	Main St, Tatamagouche
Foodland	1-902-639-2092
Address.....	Dunrovin Ave, Stewiacke

Truro Mall

Contact	1-902-895-0531
Website	truromall.ca
Address.....	245 Robie St, Truro

Store Hours



Store hours vary, but most open at 9:00am from Monday to Saturday. In downtown, commercial areas malls close at 6:00pm on Monday and Tuesday, and at 9:00pm on Wednesday to Friday. During the pre-holiday season at the end of the year, hours are greatly extended. Some variety stores and gas stations are open 24 hours, everyday. Some drug stores are closed on Sundays, so be sure to find one near you that stays open. There are some grocery stores, which are open Monday to Saturday for 24 hours.

How to Get the Best Buy

The price tag attached to an item indicates the selling price. If there are several price tags you pay the lowest one. Bargaining is not traditional in Canada, with the exception of very large purchases such as cars and houses. Instead, shoppers compare prices in different stores, and the merchants try to attract them by offering “sales” or “discount prices”, advertised in newspapers and store windows. There are some department stores, which always sell goods at low prices.

Clothing sales usually occur just before a new season starts, and at the end. For example, winter coats are in the stores by the end of summer and some will be on sale. The very drastic reductions occur in January and February.

Sometimes, flyers are delivered to your home. These are advertisements announcing sale prices at various stores. You can also often find coupons as well, which give you a discount price on a particular item.

Sales Tax

Most items and services are taxed at 15%. Books are taxed at 7%. Some groceries are not taxed. Take-out and restaurant food is taxed. In most stores, the price tag does not include the 15% tax. This can be a very large amount if you’re buying a television or a car.

Returning goods

Most goods can be returned within a few days if defective, or the wrong size or colour. The sales receipt must be shown as proof of purchase. Some goods bought “on sale” cannot be returned. If you have a dispute with a merchant, or an inquiry contact:

Better Business Bureau..... 1-902-422-6581
Address..... 1888 Brunswick Street, Halifax
Website..... www.bbamp.ca

Care labels on clothing

Before you wash any clothing, examine the label attached at the neck or sewn into a seam. It will tell you everything you need to know about washing, dry-cleaning, ironing, bleaching and drying.

Consumer Products, Industry Canada..... 1-800-670-4357
Website..... www.ic.gc.ca/eic/site/ic1.nsf/eng/03290.html

Low-Cost Clothing and Furniture

Used clothing, shoes and some furniture can be obtained at low charge from:

Colchester Community Workshops Foundation.....	1-902-893-7228
Address.....	168 Arthur St, Truro
Frenchy's Used Clothing.....	1-902-895-1274
Address.....	Meadow Drive, Truro
Louis Good Used Clothing.....	1-902-893-3162; 1-902-893-7719
Address 1.....	166 Robie Street, Truro
Address 2.....	361 Willow Street, Truro
Ross Furniture and Appliances.....	1-902-895-1186
Address.....	44 Main Street, Truro
Salvation Army.....	1-902-895-9376
Address.....	41 Forrester St, Truro
Second Best Sales and Consignment Shop.....	1-902-897-6887
Address.....	783 Prince St, Truro

Check “Furniture – Used” in the Yellow Pages as well as kijiji.ca. Read the *Bargain Hunter* newspaper. Call **1-902-425-3333** if you want to put in a free ad.

Bulk Foods

Some savings can be made in food when buying in bulk. This is possible at some regular grocery stores. There is also a “Bulk Barn” located at 245 Robie Street in Truro.

You can often pick local produce yourself. The Harvest Line, which operates from June through October, has information on “U-Pick” and roadside markets in Nova Scotia. They are also advertised in the local newspapers.

The Food Bank

Many unemployed and underemployed people in Canada do not have enough money to buy food for themselves or their children. In many communities, large and small, there are food banks where people can go for necessary groceries. The food is donated by local people and businesses, or bought by the food bank staff with money from donations and fund-raising.

Colchester Food Bank.....	1-902-893-4566
Address.....	76 Lorne Street, Truro

Recreation

Truro – Colchester County offers a wide range of recreation and leisure opportunities. Please see 'Get Active / Get Involved', a directory of contact information and details on a wide variety of recreational activities in our area.



Recreation

Truro-Colchester offers a wide range of recreation and leisure opportunities. For the most up-to-date information, please see 'Get Active – Get Involved' at www.colchester.ca/get-active-guide, a directory of contact information and details on a wide variety of recreational activities in our area. This is also available from the Welcome Wagon representative at 902-883-4409.

Sports

ARCHERY

Hub Town Archery

Contact: Chad Harpell at 896-5570.

St. Mary's Archers of Truro

Open to anyone ages 5 and up. Open target range available. Scheduled 3-D shoots are held. Contact: John Webber at 758-1035.

BASEBALL/SLO-PITCH

Bible Hill / Truro Minor Ball Association

T-ball, Novice, Mosquito, Pee Wee, Bantam, Midget and Junior. Contact: John Starratt 897-8563.

Slow Pitch League

Adults, age 25 and over. Contact: Robert Boake 673-2453 or 899-3206, robboake@hotmail.com

Truro & District Slo-Pitch Association

Co-ed recreation slo-pitch league. Ages 19 and over. Donnie Cameron 893-0954, www.truroareamixedslpitch.com

Truro Business Ladies Softball League

Open to females age 19 and over. Tuesday & Thursday nights at Stanfield's diamond. Contact: Tammy MacKay 893-8475.

BASKETBALL

Colchester Mini Basketball

Allison Cook (w) 897-8499 or (h) 895-8161, akaia@eastlink.ca

Cougar Basketball Camp

Marc Roberts 896-5716 or 897-0188 Cobequid Educational Centre, Lorne Street, Truro

BOXING

Colchester Boxing Club

Open to anyone between the ages of 10 & 32. Open from 7-9:30pm Monday and Wednesday starting in September until the end of June at 585 Prince Street. Ron Lamb, 899-3144; 956-1507

CHEERLEADING

Truro Cheer Club

www.trurocheerclub.com

CURLING

Brookfield Curling Club

Meet at Don Henderson Memorial Sportsplex. Contact: Joel Dawe at 673-2647, joel@brookfielddottatruck.com

Tatamagouche Curling Club

For ages 13 and up. Located at the North Shore Recreation Centre on Thursday and Saturday nights. Contact: Jim Doyle 657-0327.

Truro Curling Club

Located at 56 Young St. Offers curling for everyone from beginner to expert. Instruction available. Contact: 895-1639, manager@trurocurlingclub.com, www.trurocurlingclub.com

CYCLING

Colchester-Truro Bikeways Plan

Contact: 897-3180 or 893-6922, www.colchester.ca/bikeways-plan or www.truro.ca

Hubcycle Cycling Club

Contact: Bruce and Daisy Roberts 897-2482, hubcycle@ns.aliantzinc.ca www.hubcycle.ca

DANCE

Cobequid Twirlers Square Dance Club

Theme dances and annual events held throughout the year. Contact: Ed Giles at 893-8808.

Colchester Highland Dancing Association

Highland Dancing, ages 4 & up. Location is at the 1st Baptist Church every Wednesday. Contact: Kathy Fougere 895-8972.

MARMAC Athletics Discover Yourself Pole Dancing

Stephanie MacKenzie 890-5092, 23 Inglis Place, Truro marmacathletics@hotmail.com

NSSC Sport & Wellness Truro Dance Academy

Rose MacNeil 893-5399 www.truro.nssc.ca/wellness.htm

Strathmor Strutters Square Dance Club

Mainstream and square dancing instruction. Lessons taught. Contact: Bob & Phyllis Fiddes 662-2821 rfiddes@eastlink.ca

EQUESTRIAN

Camden Stables

Boarding and turnout, training, lessons by a certified coach for a range of levels, both English and Western. 4-H programs offered. 2425 Camden Rd. Contact: Peter Allen at 893-4926 .

Central Nova Horse & Pony Association

Equine recreational site, club house, riding rails, and rings. open to all. Contact: Sheri Morehouse at 897-4755.

Colchester Pony Club

Open to ages 9-21 who are interested in learning about horses. Beneficial to have own horse. Contact: Norman Paupin 662-4174.

Opportunity Farm

Boarding and turnout, lessons by a certified coach, indoor outdoor rings, summer camps. Pony Club offered for students. 1558 Onslow Mountain Rd. Contact: Suzanne Perry at 897-6854.

FISHING

Atlantic Fly-Fishing School

Full day schools, teaches all levels of fly casting. Learn proper equipment use and techniques, certified instructors. Private lessons also available. At 13 Crystal Lake Rd, Brookfield. Contact: Denis Grant at 673-2590, www.flyschool.net

Cobequid Salmon Association

Work with Atlantic Salmon Federation to maintain and improve Salmon stock in the Bay of Fundy. Contact: Robert Gunderson at 895-1907.

FOOTBALL

Truro Minor Football Association

For youth 16 years & under. Equipment is provided. Contact: Steve Fulton at 893-4110, www.trurominorfootball.com.

GOLF

Brookfield Golf & Country Club

18 Hole course. Open May to October, sunrise to sunset. Contact: Pro Shop at 673-3352, www.nsga.ns.ca/BROOKFIELD

Debert Golf Club

9 hole course open May to October. Contact: 662-4499, www.nsga.ns.ca/DEBERT

Fox Hollow Golf Club

A clubhouse and 18 hole course. 4 day advanced booking. Open 7 a.m. to dusk. Located at 802 Hwy #2, Stewiacke. Contact: Pro Shop at 639-2535, www.foxhollowgolfclub.ca

Greenfield Golf

A clubhouse with a 12 hole, par 3 course. Located in Greenfield. Contact: Bill Spinney 893-2827, spinney@ns.sympatico.ca, www.goldgreenfield.ca

Mountain Golf & Country Club

18 hole golf course, proshop, driving range. Open May to October. Located at 1195 Pictou Rd, East Mountain. Contact: Fraser Langille at 893-2841, www.mountaingolf.ca, info@mountaingolf.ca

Ocean Links at Brule Point

Derek Forsyth 657-2666 Brule Point Road, Tatamagouche derek@oceanlinks.ca, www.oceanlinks.ca

Ridgewood Golf

9 hole course. Located in Truro Heights. Contact: 893-6200, ridgewoodfold@ns.sympatico.ca, www.ridgewoodgolfcourse.ca

Riverrun Golf Club

9 hole golf course, lounge and kitchen. Open 7am-dusk. Located at 922 West North River Rd, North River. Contact: 893-8400, riverrun@eastlink.ca, www.riverrungolf.ca

Truro Golf Club

Power carts, 18 hole golf course, pro shop, lounge and kitchen. Open dawn to dusk. Located on Golf Street, Truro. Contact: 895-2183. www.trurogolfclub.com, pgc@trurogolfclub.ns.ca

GYMNASTICS

Cobequid Spartans Gymnastics Centre

Recreational programs, pre-competitions and competitions, ages 5 & up. 73 Ryland Ave. Bible Hill. Contact: Tanya MacKenzie at 895-7727, www.cobequidspartans.com

HOCKEY

Saturday Night Industrial Hockey League

Hockey league for ages 25 & over. At Brookfield Sportsplex Saturdays from October-March. Contact: Kevin MacLellan at 758-2620.

South Colchester Minor Hockey Association

Minor hockey for girls & boys, ages 5-17. Brookfield Sportsplex. Registration in September. Contact: Dale Miller at 673-3377, president@scminor.org, www.scminorhockey.org

Tatamagouche & Area Minor Hockey Association

Minor hockey programs for children ages 5 to 18. Registration in mid September at the North Shore Recreation Centre. Contact: Mike Smith at 657-2235, www.titans.goalline.ca

Truro & Area Minor Hockey Association

Team hockey, house league, and pre-novice instruction. Office hours Mon. and Wed., 6-8 pm, and Sat. 9 am- 3 pm. Contact: Marion Manuel at 895-9723, www.bearcats.goalline.ca

West Colchester Minor Hockey Association

Minor hockey for boys & girls ages 5-17 years beginning in October until April. Contact: Karyn MacKinnon 662-4227, karynamackinnon@eastlink.ca, www.cobras.goalline.ca

MARTIAL ARTS

Aikido of Colchester

Andrew Haight (Sensei), 890-7221, 274 Pictou Rd, Bible Hill. Japanese martial art-based on principals of non-violence.

Gracie Barra Jiu-Jitsu and MMA Club

Chris Hughes, 986-1927, chris@graciebarrans.com

Japan Karate Association

Charles Surette, 895-1840, Teaches Shotokan, focusing on basic techniques, forms and sparring.

Kajukenpo Chuan Fa Kung Foo

7 Pleasant St, Truro, Drop in only

Moo Duk Kwan Tae Kwon Do

Wayne or Becky Langille 895-2578 or 890-5507 www.moodukkwon.piczo.com

MARMAC Athletics Truro Kickboxing

890-5092 36 Inglis Place, Truro, marmacathletics@hotmail.com www.marmacathletics.com

Truro TSD Ninjutsu

Ed Weatherby, 662-3698 or 890-4489, 175 Victoria St, Truro www.tsdninjutsu.com

The Taoist Tai Chi Society of Canada

Contact: 893-8500, www.taoist.org, 23 Inglis Place, Truro

Yawara Judo Club

Contact: Hans Budgey, 895-4208

RUGBY

Truro Rugby Club

Men, women and youth teams compete with other clubs in Nova Scotia and throughout Atlantic Canada. Contact: Dick Cotterill at 893-4588, www.trurorugbyclub.ca

SKATING

Debert Skating Club

Desiree Stockerman 668-2244 skatedebert@instrumentconcepts.com

Tatamagouche Skating Club

Teaching basic skating skills in. Advanced skaters are given the opportunity to test and compete under the guidance of professional coaches. In Tatamagouche. Contact: Cindy Langille, 351-2045.

Truro Figure Skating Club

Offers Skate Canada's CanSkate program at the Colchester Legion Stadium and at the Don Henderson Memorial Sportsplex. Registration begins in September. Other programs offered include StarSkate and Competitive Skate. Contact: Vickie Sanderson, 893-0573, vsanderson@ns.sympatico.ca

Truro Outdoor Skating Rinks

Town of Truro 893-6078, various locations www.truro.ca

Truro Pleasure Skating Club

One hour skating each week, every Tuesday from 6 to 7 p.m. at Legion Stadium. Program starts in October. Open to ages 4-11 \$40.00 per child. Contact: Amanda Wallace, 893-0517

SKIING

Ski Wentworth
548-2089, skiadmin@skiwentworth.ca, www.skiwentworth.ca

Truro Cross-Country Ski
Club Rob Carreau, 893-4849

Victoria Park Ski Trails and Snow Phone
Town of Truro 895-7078, www.truro.ca

SNOWMOBILING

Chisholm Trail Snowmobile Club
Clubhouse located on New Britian Road, Five Islands. Our prime function is to establish, find, maintain and groom trails. New members welcome. Contact: Wendell Sabean, 254-3645.

Fundy Trail Snowmobile & Recreation Club
Clubhouse located on Folly Lake. 60 miles trails. Prime function is to establish, maintain, and groom trails. Contact: Bryan McLellan 893-4774, or 662-3290, www.fundytrail.piczo.com

North Shore Snowmobile Club
Snowmobile rallies, dances, and races. Located in Warwick Mountain. www.snowmobilersns.com/aboutus.cfm?pid=307

Sutherland Lake Trail Groomers Association
Snowmobile Club and Clubhouse. Pam Dean, 668-2169
pam.dean@ns.sympatico.ca, www.sltga.ca

SOCCER

Central Colchester Soccer Association
Truro & surrounding areas are welcome. The season starts the 1st week of June. Leagues are Mini, House, Senior and Competitive League. Offer winter programs. Registration date will be advertised in local paper. admin@riderssoccer.ca, www.riderssoccer.ca

Highland Knight Soccer Club
Andy Kenny, 893-1368, www.highlandknights.ca

SWIMMING

Best Western Glengarry Pool
Contact: 893- 4311

Nelson Park Pool Tatamagouche
Open July & August. Swimming Lessons, for school age up to 15 years. Contact: Colchester Recreation 897-3155, www.colchester.ca, recreation@colchester.ca

Scotia Pool
80 Research Drive, Bible Hill. Swimming Lessons (pre-school - adult), Aqua-fitness, arthritis water therapy, public swims, and pool rentals. Contact: 893-6364, www.ns.ca/athletics/pool.asp

Truro Centennial Pool
NSCC, Truro Campus. Swimming Lessons, (pre-school to adult), Life Saving, Aqua-fitness programs, open swims, and pool rental. Contact: Pool Director at 895-1110, mccully@nssc.ca

Victoria Park Pool
Located on Adam St, Truro. Outdoor pool for recreational and lessons. Contact: Town of Truro 893-6078, or 895-7078.

TENNIS

NSCC Tennis Court
NSCC Sport and Wellness Centre, Truro Campus. Drop-in rates available. Contact: 893-5399.

Truro Tennis Club
Located at Victoria Park, Truro. Four tennis courts with lights. Free lessons with membership. Open to anyone. Contact: Don Dickie at 895-4924 or Bruce Wright at 895-2248 or 893-6078.

VOLLEYBALL

Volleyball League
NSCC Sport and Wellness Centre, Contact: 893-5399

Beach Volleyball
Mike Harrison, 895-4531 Recreation and Competitive Leagues

Monday Night Ladies Summer Beach Volleyball League Kathy Veniott, 843-6810 veniottka@eastlink.ca. League commences 1st Monday in June and ends last Monday in August.

YACHTING

Barrachois Harbour Yacht Club
Sail and power boating, social memberships available. Contact: Steve Abbey 657-0108, 405 Brule Shore Road, bhyc@canada.com, www.angelfire.com/ns/bhyc

YOGA

Joyful Yoga
Contact: Joy 956-2166, 64 Inglis Place, Truro, joyfultyoga@hotmail.com, www.joyfultyoga.ca

Breathing Space Yoga
Contact: 843-9642, 589 Prince St, Truro, breathingspaceyogastudio.ca

Leisure

ARTS AND CULTURE

Anna Swan Museum
Contact: 657-3449, 39 Creamery Rd Tatamagouche, www.creamerysquare.ca

Attic Painters
Contact: Betty Rector/Pat Hincks, 897-4557 or 843-3600, Superstore Community Room

Antique Farm Equipment Museum
Contact: 893-9222, Nova Scotia Provincial Exhibition grounds in Bible Hill, www.nspe.ca/EXfarmmuseum.asp

Bass River Heritage Society
Contact: Martha Brown, 647-2516, Marthab@ns.sympatico.ca

Brookfield Railway Station & Heritage Society
Contact: Russell Bradley, 673-3448, Ed Creelman Park, Brookfield, train@brookfieldnovascotia.ca, www.brookfieldnovascotia.ca

Brule Fossil Museum
Contact: 657-3449 or 657-3447, 39 Creamery Rd Tatamagouche, www.creamerysquare.ca

Central Nova Tourism Association
Contact: Joyce Mingo, 893-8782, 65 Treaty Trail, Millbrook, info@centralnovascotia.com, www.centralnovascotia.com

Cobequid Arts Council
Non-profit umbrella organization that sponsors and promotes visual and performing artists. Contact: Donald Ferguson, 893-2718, 605 Prince St, Truro, Donald@downtowntruro.ca

Colchester East-Hants Regional Library
Lend books, magazines, CD's, and videos. Internet access, word processing, story times, reading clubs, and tours are also available, www.cehlibrary.ednet.ns.ca, Elmsdale, 883-9838; Mount Uniacke, 866-0124; Stewiacke, 639-2491; Tatamagouche, 657-3064; Truro, 895-4183.

Colchester Historical Society Museum & Archives
Curator, Aidan Norton, colchestermuseum@ns.aliantzinc.ca, 895-6284; Archivist, Nan Harvey, colchesterarchives@ns.aliantzinc.ca, 895-9530, 29 Young St., Truro, www.colchesterhistoreum.ca

Creamery Square Heritage Centre

Contact: 657-3449, 39 Creamery Rd., Tatamagouche,
cs.heritage@ns.aliantzinc.ca www.creamerysquare.ca

Debert Military History Museum

Contact: Mike Taylor, 662-2860, 35 Acadia Dr., Debert,
debert.museum@ns.sympatico.ca, www.debertmilitarymuseum.org

Francophone Community Centre of Truro

Contact: 897-6864, 50 Aberdeen St., Truro

Fraser Cultural Centre

Historical Clubs museum, Exhibition, the North Shore archives, the visitors Information centre. Contact: Sandy Moore, 657-3061 or 657-3285, Main Street, Tatamagouche

Glooscap Heritage Centre

Focuses on communicating the history of the Mi'kmaq Nation in Atlantic Canada. Contact: 843-3493, 65 Treaty Trail, Truro Power Centre,
info@glooscapheritagecentre.com www.glooscapheritagecentre.com

Hubtown Theatre Society

Contact: Paul Gamble, 641-2087, contact@hubtowntheatre.ca,
www.hubtowntheatre.ca

Little White School House Museum

Contact: 895-5170, 20 Arthur St., Truro, lwsml979@msn.com,
<http://lwsml.ednet.ns.ca/>

Marigold Cultural Centre

Contact: 897-4004, 605 Prince St., Truro, marigold@downtowntruro.ca,
www.marigoldcentre.ca

Multicultural Association of Colchester County

Contact: Prem Dhir, 895-9797; Phyllis Cipolla, 897-4091.

The Municipality of Colchester Annual Art Acquisition

Contact: 897-3155, recreation@colchester.ca, www.colchester.ca/art-acquisition-program

Native Council of Nova Scotia

Education, Native Social Counselling, Mi'kmaq Language, Employment Counselling, training and more. Contact: Grace Conrad at 895-1523.

North Shore Archives

Contact: 657-3449, 39 Creamery Rd., Tatamagouche,
cs.archives@ns.aliantzinc.ca, www.creamerysquare.ca

Northumberland Arts Council

Supports activities related to the culture or history of Tatamagouche and surrounding areas. Contact: 657-3285,
www.tatamagouche.com/webads/fraserculturalcentre.php

Scottish Society of Colchester

Maintain Scottish traditions and increase awareness of Scottish culture. Contact: Merle Chisholm, 897-4165.

Society for Creative Anachronism

Contact: Mike Burnett, 668-2985, ysunggee@tru.eastlink.ca, www.sca.org or www.ruantallan.org

Stewiacke Valley Museum,

Contact: 671-2118, Upper Stewiacke

Sunrise Trail Museum

Contact: 657-3449, 39 Creamery Rd., Tatamagouche,
www.creamerysquare.ca

Town of Truro Art Acquisition Program

Contact: 893-6078, recdept@truro.ca, www.truro.ca

Truro Art Society

Open to artists and art enthusiasts. We provide monthly exhibitions of paintings and works of art. Contact: Karen Olsson, 897-1710, karenjohn@ns.sympatico.ca, McCarthy Hall Gallery, NSCC Campus.

Truro Welcome Centre

Contact: 893-2922, welcomecentre@truro.ca, www.truro.ca

CLUBS**Brookfield Community Assembly**

Mike Henderson, 673-2769,
www.brookfieldnovascotia.ca/organizations/bca.htm

Brookfield Men's Club

Terry Henderson 673-2106,
www.brookfieldnovascotia.ca/organizations/bmc.htm

Canadian Federation of University Women

info@cfuw-truro.org, www.cfuw-truro.org. Provides friendship and support and promotes education.

Central Shrine Club

Graham Campbell, 895-6979. Participates in Christmas parade. Clown services also available.

Cobequid Al-Anon

Marie Law, 895-5535, Alliance Church, 29 Phillip St., Truro.

Cobequid Dog Club

Contact: Nancy McRae, 895-8815

Colchester SPCA (prevention of cruelty to animals)

Contact: 893-7968, 408 Industrial Ave.
www.angelfire.com/ns/colchesterspca

Golden Age Auto Club

Rick Hilliard 893-4497, info@goldenageautoclub.com,
www.goldenageautoclub.com

IODE

Colchester Chapter IODE, Kaye Davidson or Norma Mosher, 893-3225 or 895-6551, Ingonish Chapter IODE, Ruth Smith 895-8459.

Kinsmen Club of Bible Hill and Area

Contact: Peter Taylor, 897-4881.

Knights of Columbus Council

Contact: Gerry Newell, 893-9733.

Legion

Branch # 26, 895-0233, Truro; # 64, 657-3228, Tatamagouche; # 70, 639-9979, Stewiacke; # 72, 668-2882, Great Village; # 106, 662-2454, Debert

Litters' n Critters

Contact: Karen Butt, 893-3570, info@littersncritters.com,
www.littersncritters.com

Living Earth Council

Contact: Ralph Martin, rmartin@nsac.ca

Lucky Paws Cat Club

Contact: Heather MacDougall, 254-2242

MADD Cobequid (Mothers Against Drunk Driving)

Contact: 843-3111, www.maddcobequid.blogspot.com

N.S. Golden Retriever Rescue

Contact: Karen Butt, 893-3570

Overeaters Anonymous

Contact: 895-5739 or 671-2893

Rotary Club of Truro

Support for disadvantaged people and places.
www.clubrunner.ca/CPrG/Home/homec.asp?cid=1276

South Branch Community Council

Contact: Edyth Teas, 671-2265

The Falls Community Saints

Contact: Melvin Langille 657-2954

The Nova Scotia Arthritis Society Colchester Branch

Contact: Greta Mathewson, 895-4708, www.arthritis.ca

Truro and Area Newcomer's Club

Many activities for women to get involved in including: Craft Group, Moms & Tots, Out to Lunch, Pot Luck, Bridge, Quilting, and more.
 Contact: Julie Gray 956-2148

Truro and District Lion's Club

Services to those in need, support CNIB, Diabetes Association, Christmas Baskets, etc. Contact: 893-4773, 1100 Prince St., Truro

United Commercial Travelers

Contact: Ken Welton, 895-1017. Supporting community members and organizations in need.

University Women's Book Fair

Contact: Mary Martin, 895-1865

Welcome Wagon (Colchester and Truro)

We welcome new people with civic information, gifts from the merchants along with greetings and community information. Contact: Heather Miller at 883-4409.

Women's Institutes of Nova Scotia

Contact: 893-6520 35 Rock Garden Rd., NSAC Campus, Bible Hill
wins@gov.ns.ca, www.gov.ns.ca/agri/wi/

Zonta Club of Truro and Area

Advancing the Status of Women Worldwide. Contact:
area3@zontadistrict1.org, www.zontadistrict1.org/truro_ns/index.html

COMMUNITY PARKS**Bible Hill Recreation Park**

Located on College Road, Bible Hill. Playground, ball field, picnic area for small or large groups. Contact: 895-0830, www.biblehill.ca

Holy Well Park

Located on Salmon River off Main Street, Bible Hill. Picnic area and playground. Contact: Village of Bible Hill Recreation Director, at 895-0830.

Kiwanis Park

Located in the West End of Truro. Picnic areas, observation deck, walking paths. Contact: Truro Parks and Recreation Department at 893-6078, recdept@truro.ca

Nelson Memorial Park

Camping, picnic area, and outdoor pool. Located West of Tatamagouche, Route #6. Open June to September. Contact: Park Manager at 897-3155, recreation@colchester.ca, www.colchester.ca/nelson-menorial-park

Stan Maxwell Park

Town of Truro Parks, Recreation and Culture, 893-6078

Stewiacke River Park

Located off Wittenburg Rd. Stewiacke. Picnic area for small and group picnics, playgrounds, river access, swimming and walking trail. Contact: Colchester Recreation 897-3155, recreation@colchester.ca, www.colchester.ca

TACC Grounds

Located on Prince St., Truro. Playground, running track and multipurpose sport field. Contact: Truro Parks and Recreation Department at 893-6078, recdept@truro.ca

Truro Off-Leash Dog Park

Town of Truro, 893-6078 Marshland Drive, Truro, www.truro.ca

Victoria Park

Located on Park Rd. Canteen, outdoor pool and spray pool, walking trails, picnic area, playground, band shell, and two waterfalls. Contact: Truro Parks at 893-6078, recdept@truro.ca, www.truro.ca

Victoria Square

Town of Truro Parks, Recreation and Culture, 893-6078, Commercial Street, recdept@truro.ca, www.truro.ca

GARDENING**Bible Hill Garden Club**

Offers gardening programs for seniors, a children's program through the schools, and have an annual plant sale. New members welcome. Contact: Ken Phillips, 895-1736.

Clifton Garden Club

Plant flower beds for community beautification at churches and schools. New members welcome. Contact: Jane Blackbird at 895-8727.

Cobequid Garden Club

Gardening education through speakers and members, plant shrubs and flowers for community beautification. Open to anyone with an interest in gardening. Contact: Myrna Fisher 647-2461.

Great Village Garden Club

Club encourages rural beautification by providing information to members and friends. Tours of gardens and nurseries. Annual Plant Sale. New members welcome. Contact: Eileen Eaton 668-2358.

Hilden Garden Club

Community flowers, trees, and shrub planting. Open to anyone. Meet 3rd Monday of the month at Hilden Fire Hall at 7:30 p.m. Contact: Sheila Terry 897-4501.

Stewiacke Garden Club

Gardening information, fellowship, garden crawls, exchanging of plants, seeds and ideas. Open to anyone. www.upperstewiacke.com

HOBBY GROUPS**Cobequid Wildlife Rehabilitation Centre**

Care & rehabilitation of injured, sick, or orphaned wildlife (birds, small mammals, reptiles, amphibians). Volunteers welcome. Located in Hilden. Contact: Helene Van Doninck at 893-0253, www.cwrc.net

Colchester East-Hants Library Book Discussion Group

Each month a book is chosen for discussion with the group. Contact: Lesley Brann 895-0235.

Defenders Chapter 15 Motorcycling Association

Contact: Robert Levine 956-1428, info@defenders15.com, www.defenders15.com

Image Makers Photography Club

Promote interest in photography through programs, contests, field trips and seminars. Open to anyone interested in photography. Contact: Cliff Sandeson 673-2603, cbsand@xpor.net, www.imagemakerstruro.ca

Marigold Guild of Needle Arts

We encourage, and promote needle art. Open to anyone interested in embroidery of all kinds. Contact: Karen Hennessy 895-7775.

North Shore ATV Club

Contact: Jim Geldart 895-6716, 275 Greg Rd., Valley,
james.geldart@ns.sympatico.ca, www.northshoreatvclub.ca

Off Road Vehicle Closed Course Cooperative Limited

Contact: Vangie Yorke 673-2056, Family oriented & non Competitive.

Paintball, CDA

Contact: Gary MacKenzie, 986-2700, garymackenzie@cdapaintball.com,
www.cdapaintball.com

Paintball, SNL

Team sport. Variety of games, most popular - capture the flag, or straight out elimination. Book in advance for ages 10 & up. Located in Upper North River, 2780 Hwy 311. Contact: Darlene or Vic MacFarlane at 897-4079.

Shubenacadie Provincial Wildlife Park

Contact: 758-2040, <http://wildlifepark.gov.ns.ca>

South Colchester ATV Club

Members and volunteers always welcome. Ongoing development/maintenance of trail system. Contact: 673-2056.

Truro Amateur Radio club

Ham radio operators. Contact: Peter Surette 893-8359.

Truro Flying Club

Flight training & aircraft rental. Instruction provided at Debert Airport. Minimum age to solo is 15 years. Medical is required. Contact: Stuart Fairchild at 662-2228, tfc@ns.sympatico.ca, www3.ns.sympatico.ca/tfc/

Truro Model Railroading Association

New members welcome. Contact: Howard MacLellan at 897-0642, pai@eastlink.ca, www.truromodelrailroaders.com

Wildlife Carvers and Artists Association Colchester Chapter

Contact: Alan Randall 893-2998. Ages 18 & up.

FITNESS CENTRES/GYMS**Bible Hill Fitness Centre**

Contact: 897-2777 Pictou Rd., Bible Hill

Curves for Women

Two locations: 896-1500; 896-1888 510 Prince St, Truro.
 191 Pictou Rd., Bible Hill

Goodlife Fitness

Contact: 13 Queen St, Truro, 843-8348

Langille Athletic Centre

Contact: 893-6661, Nova Scotia Agricultural College, Bible Hill

NSCC Truro Sport & Wellness Centre

Contact: 893-5399, Nova Scotia Community College, Truro

Simply For Life

Contact: 895-7338, 100 Esplanade, Truro

MUSIC/BAND**Caledonian Orchestra**

Contact: Bill Canning, 895-5902, bcanning@eastlink.ca,
www.caledonianorchestra.com

The Cantabile Singers

Contact: Ross Thompson 895-7582, rossthompson65@gmail.com,
www.cantablesingers.ca

Colchester Legion Pipes and Drums

Learn to play the pipes or drums. Contact: Elroy Geddes, 895-4021

First Baptist Girl's Choir

Girls between 12-18 years who have a desire to sing. Contact: Cathy Landsberg, 897-6741 or 893-4242, fbgc@ns.sympatico.ca, www.fbgc.net

The Mel-O-Dees

Women's non-profit barbershop singing organization. Contact: Joanna, 895-9041, Masonic Hall.

Tatamagouche Area Singers

Educational instruction in choral singing. Participate in a large four part. Contact: Judy Ferguson 657-3175.

Truro Concert Band

Adult recreational band. Provide music for community events. Contact: Ken Henderson 895-1352, henderk@gmail.com

Truro District School Bands Auxiliary

Supports school bands and choirs. Contact: Ray Boudreau 893-9565.

Truro Music Festival Society

Competitive and noncompetitive classes in piano, voice, bands, strings, choirs/choral, brass, woodwind, and other instruments. Contact: Max Legere, 895-6532, annlegere@eastlink.ca, www.truromusicfestival.ca

Truro Boys' Choir

Contact: Ross Thompson 895-7582

Truro Youth Singers

Contact: Ann Legere, 895-6532, annlegere@eastlink.ca, Ages 8-12 ,
 Young Chorister Choir at First United Church, 895-8098, Truro

ORIENTEERING**Active Life Adventure and Training**

Contact: Kevin Fitch, 668-2038, www.activelifenovascotia.ca

Orienteering Association of Nova Scotia

Contact: Michael Price, 895-3356, www.orienteeingns.ca

RECREATION ASSOCIATIONS**Brookfield Athletic Association**

Contact: Mike Henderson, 673-2769

Debert Community Association

Contact: Mike Taylor, 662-3875

Middle Stewiacke Recreation Association

Contact: Sandra or Danny Chaplin, 673-2772

North River and District Recreation Association

Contact: Chuck or Lynn Cox 895-7079 chuckandlynn@tru.eastlink.ca

Salmon River Parks and Recreation Association

Contact: Tim Leger, 893-7086

Upper Stewiacke Community Association

Contact: Sandra Jackson, 671-1953

Warwick Mountain Recreation Club

Contact: 657-2840

West Colchester Recreation Association

Contact: Randy Webb, 662-4014

Wittenburg Recreation Association

Contact: Jay Redmond, 639-9116, jsredmond@ns.sympatico.ca

SHOOTING**Nova Scotia Highlanders Military Rifle Association**

Learning safe handling of fire arms and related services. Contact: Glen Rogers at 897-0107.

Nova Scotia Muzzle Loading Association

A family-orientated club, shooting old fashioned rifles. Visitors and new members welcome. Meet 3rd Sunday of the month at Camden range.
Contact: Susan Cameron at 647-2236.

Valhalla Gun Club

Full range target rifle, handgun and skeet shooting. Open to Gun Club members and guests. Contact: Stephen Gullon at 893-3770.

Nova Sporting Clays Club

Shoot sporting clays in a relaxed, safe shooting environment. Located at West Shortts Lake Rd, Stewiacke. Open to the public and new members.
Contact: Greg Sullivan at 899-0779, gcsullivan@eastlink.ca,
www.novasportingclays.ca

SUMMER PROGRAMS**Book Buddies**

Contact: 895-1625 www.loveylibrary.ca, Colchester-East Hants Regional Library

Fun in the Sun Day Camps

Contact: Colchester Recreation, 897-3155, recreation@colchester.ca

Gates Learning Centre for Electronic Information

Contact: Bill Morgan, 895-0235, Colchester-East Hants Regional Library

Girl Power

Contact: Central Nova Women's Resource Centre, Truro, 895-4295, Ages 10-13

Kids Discovery Camps

Contact: Scotia Pool, Bible Hill 893-6364,
www.nsic.ca/athletics/pool.asp

Victoria Park Summer Day Camps

Contact: Town of Truro Parks, Recreation and Culture, 893-6078
asimms@truro.ca, www.truro.ca

WALKING TRAILS**Central Nova Volkssport Club**

Contact: Tanya McNutt, 895-1231, www.walks.ca

Cobequid Eco-Trails Society

Contact: Garnet McLaughlin, 647-2271, mclaughlins@vrodinternet.com
www.ce-ts.ca

Kenomee Trail Society

Contact: Garnet McLaughlin, 647-2600 or 647-2271

Tatamagouche Area Trails Association

Contact: Jack MacKinnon, 657-3269

YOUTH**Air Cadet Squadron, 77 Arrowhead**

Learn to fly, leadership training, survival skills, photography, history of flight, first aid and how to work with others. Contact: Captain Patrick Ryan, 662-3583.

Big Brothers Big Sisters Association

Big Brothers-Big Sisters provides guidance and friendship to children from one parent families. Contact: 895-4562, info@colchesterkids.ca,
www.colchesterkids.ca

Boys' and Girls' Club of Truro and Colchester

Various programs to help youth realize their full potential. Contact: Lisa MacDonald, 895-5008, 175 Victoria St., Truro, www.bgetc.ca

Colchester County 4-H Council 4-H Specialist

Contact: 893-6586, www.gov.ns.ca/agri/4h

Colchester-East Hants Library Youth Programs

Contact: Truro Branch 895-1625 754, Prince St, www.loveylibrary.ca.
Includes summer reading program, story times for children, book club, Book Buddies, Lego at the Library and more.

First United Church Sunday School

Classes held most Sundays at 10:30 am from early September until the first Sunday of June. Contact: 895-8098, 711 Prince St, Truro,
www.firstunitedchurch.ca

Girl Guides of Canada

Programs provided: Sparks, Brownies, Guides, Pathfinders, Extra Ops, Trex and Senior Branches. Camping, hiking, environmental issues.
Contact: Caroline Blair, 897-4764.

Highrock Youth Ministries

Youth division of the Christian Counseling Ministries. Contact: 893-3991, 883 Prince St., Truro, www.highrock.ca

Scouts Canada

Focuses on social, physical, mental and spiritual development. Programs provided: Beavers, Cubs, Scouts, Venturers, Messengers, Explorers, and CGIT. Contact: Krista Stott-Jones, 843-5736, www.colchesterscouts.ca

Sea Cadets 324 Bonaventure Sea Cadets

We offer sailing, sports, outdoor and adventure training, parades, swimming, precision drill teams, traveling and summer camp. Contact: Lorna Swallow, 639-2965, Stewiacke Community Centre.

Sea Cadets 88 - Truro

Youth organization for ages 12-19. We offer sailing, sports, drill, wilderness survival, canoeing, hiking, First Aid, and Summer Camp.
Contact: 895-3084

STAR

Contact: Kelly Mercer or Janet Carrigan, 893-7373 or 893-3656. Children with special needs, focuses on enhancing physical & social skills.

YouthStock

Contact: Truro Youth Advisory Committee, 893-6093, www.truro.ca, Town of Truro Parks, Recreation and Culture.