YOUR HOME



Whether you live in an apartment or a house, it is important to know how to take care of the place you call home.

Outdoor Care

When you live in a house you are responsible for keeping your yard neat. You will need some tools and equipment for use all year.

Watering the grass: In the summer months you may need to water the grass (or lawn) if it starts to turn brown. The best times to water the grass are early in the morning or in the evening when the sun is not very hot.

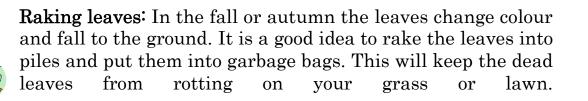
Mowing the lawn: When the grass is long you will need to use a lawnmower to cut it. There are two types of lawnmowers, ones that use gasoline for fuel and ones that use electricity.

> Warning! Children should never play with a lawnmower. It is a very dangerous piece of equipment.

Planting a garden or flowers: Some landlords will allow tenants to plant small gardens or flowerbeds. It can be fun to grow your own fruits and

₩ ₩ ₩ vegetables. If you do not have room for a garden of flowers you may want to plant some in barrels or buckets. Be sure to pull weeds around you house and to pull out dead vegetables or flowers.

Shoveling snow: It is important for your safety and the safety of others to shovel snow in the winter. If you do not shovel your walkways, mail carriers and newspaper deliverers may refuse to come to your house.

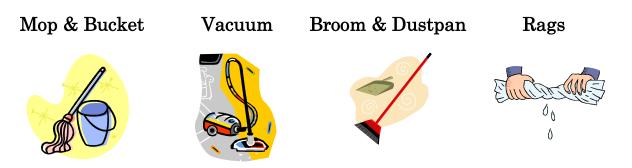






Indoor Care

Cleaning: Your home should be kept clean. Some rooms such as the bathroom and kitchen, need to be cleaned more often. There are a wide variety of household cleaners available in stores. Each home should have some basic cleaning supplies and equipment:



Kitchen: Dishes, utensils and pots should be washed after every meal with hot water and soap. They can be left to air dry or dried with a tea towel and put away. Counter tops should be wiped with a clean rag. Any leftover food should be wrapped or placed in containers and put in the fridge. Sweep the floor if there are crumbs. Mop the floor if there are spills. Every six months you can clean behind the stove and fridge by gently pulling it away from the wall. <u>DO NOT pour hot grease down the kitchen sink. Pour it into a bowl or container and put it in the garbage when it has cooled.</u>

Regular white vinegar is a great household cleaner. It is inexpensive and it disinfects and deodorizes. You can mix vinegar with water or use it straight from the bottle.

Living room and bedrooms: The carpets should be vacuumed once a

week. Pick up any toys, books or other items so people don't trip. Bed sheets should be taken off and washed weekly. Surfaces such as tables and television sets, should be dusted weekly.



Bathroom: Any water that is splashed on the floor should be wiped up immediately. The toilet and bathtub should be cleaned weekly. Regular bleach can be poured in the toilet to remove any stains or water rings. The bathtub can be cleaned with vinegar. To clean mirrors and chrome use Windex® glass cleaner and wipe off with a paper towel or rag.



It is a good idea to have a plunger in your bathroom if your toilet becomes clogged or plugged.

Garbage: Garbage should be placed in plastic bag lined garbage can in your house. Take the garbage out of you house daily. Tie the bag securely and place in an outdoor garbage can where you garbage is



collected. In most areas garbage collection is once a week. This is usually in the alley or back of the house. Some apartment buildings have garbage chutes or large steel containers for garbage collection.

Recycling: In Saskatchewan, when you purchase soft drinks or juices, there is a deposit charged on each item. You take these bottles or cans to a local SARCAN to get your deposit back. Other items such as aluminum, newspapers and plastic are also recyclable. They can be taken to recycle bins locates throughout the city.



Furnace: The furnace provides heat in your home in the winter. It is



important to change your furnace filter every three months. Each furnace has a small flame inside or "pilot light". If you smell gas or your pilot light has blown out, call the number for SaskEnergy emergency 1 - 888 - 700 - 0427.

Hot Water Heater: The hot water heater provides hot water for bathing and washing dishes. On the front of the hot water heater there is a dial with temperature settings. The temperature should be at the lowest setting possible. Hot water can cause serious injuries and burns especially for children.



Metre Readings: Sometimes there are three metres located in your home. A water metre, a power metre and a gas or energy metre. You may be asked by the utility companies to read your metres. This is how the utility company knows how much water, power or energy you are using. If you do not read your metres your bills will not be accurate. Reading your metre correctly can save you money.

Appliances

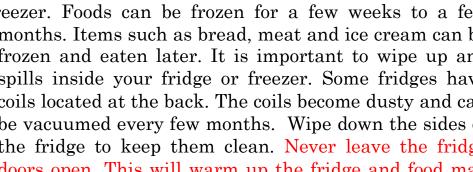
Stove: The stovetop is used to cook food and the oven is used to bake food. Stoves can be dangerous and children should be kept away when cooking. Stoves have fuses that will blow with improper use such as using the broiler or highest baking temperature for long periods of time. It is important to clean you oven regularly and wipe down the stovetop and sides. Never leave your stove or oven on when you are not home.

Fridge: The fridge is used to keep food from spoiling. The top part of the fridge is the freezer. Foods can be frozen for a few weeks to a few

months. Items such as bread, meat and ice cream can be frozen and eaten later. It is important to wipe up any spills inside your fridge or freezer. Some fridges have coils located at the back. The coils become dusty and can be vacuumed every few months. Wipe down the sides of the fridge to keep them clean. Never leave the fridge doors open. This will warm up the fridge and food may spoil.

Microwave: The microwave is used to cook food or to heat food quickly. Microwaves can be used to heat leftover food for another meal, warm up beverages or heat soup.

Toaster: A toaster uses high heat to "brown" or toast bread. Toast can be eaten plain or with butter, jams, jellies or peanut butter. Many Canadians eat toast for breakfast each day.







Washer & Dryer: The washer & dryer are important appliances in your home. They keep your clothes, sheets, towels and other items clean. When using the washing machine, sort clothes into different piles, one pile for whites, one for dark clothing and one for coloured clothing. Do not wash white clothing with coloured clothing. When you have enough clothing for a full load, turn the dail to start filling the machine with water. Add laundry soap according to the directions on the box. Soap must be added when washing clothes. Soap clenas the clothing and

takes out the odours. Let the washing machine complete a full cycle. This takes approximately 20-25 minutes. When the washing machine has finished the clothes should feel damp to the touch but not soaking wet. Now the clothes are ready for the dryer. The dryer works by spinning clothes with warm air until they are dry. It takes approximately 30 minutes to dry a full load of clothing. Before starting the dryer be sure to empty the lint trap. Every dryer has one. It is



a screen that catches small pieces of lint that fall off the clothing. Throw any lint that you find on the screen in the garbage. Keeping the lint

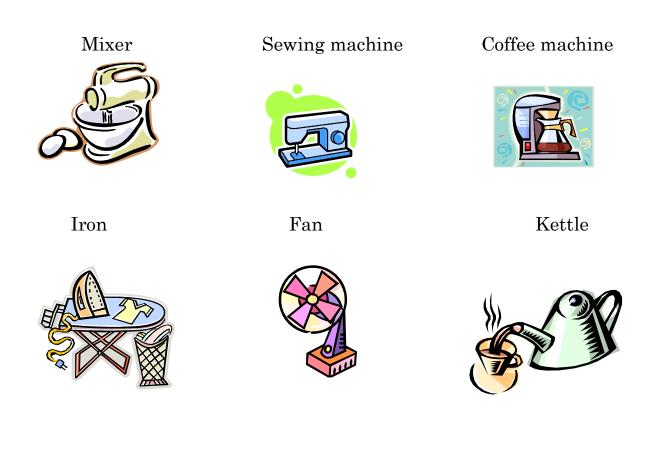
trap clean will prevent a fire from starting in your dryer. You can also add a fabric softner sheet such as Bounce \mathbb{B} . This keeps your clothes static free and gives them a nice smell.





In warm weather, hang clothes outside to dry on a clothesline. You can save money on your power bill by not using the dryer.

Other Appliances



Telephone Services

It is important to have a telephone in your home in case of emergency. Basic telephone service is approximately \$30.00 each month. This includes the use of the telephone line, a fee for emergency services for the city and local telephone calls. Other services such as *name & number display* and *call waiting* cost extra money. Long distance telephone calls also cost extra money. Calling overseas can cost up to

\$1.00 per minute. It is a good idea to keep long distance telephone calls short or use pre-paid phone cards. Some telephone companies also offer Internet, television and home security services. <u>Be careful</u> when adding other services. Your monthly bill can become very high.



Safety

Emergency Numbers: In an emergency dial **911** for fire, police or ambulance services. There are other non-emergency telephone numbers in the front of your telephone book. It is good practice to keep a list of important numbers beside your telephone.

Fire alarms: Every home should have at least two fire alarms, one on each level of the house. If the fire alarm is powered by batteries, you should change the batteries once a year. Most fire alarms will beep when the batteries need to be changed.



Fire Safety: If a fire occurs in your home it is important to act quickly and know what to do:

1. GET OUT OF THE HOUSE.

Familiarize yourself with at least two exits from each room, for example, one window and one door. Know where the exits are and practice using them.

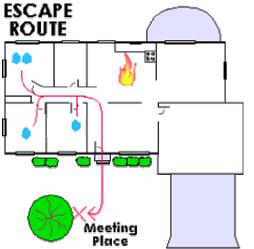
2. CHOOSE A MEETING PLACE LOCATED OUTSIDE THE HOUSE

A fire is no time to be worrying about who made it out of the house safely. When everyone meets at a chosen meeting place outside the house, you can count heads and not have to wonder who might still be inside.

3. PHONE THE FIRE DEPARTMENT FROM A NEIGHBOR'S HOUSE

4. NEVER GO BACK INSIDE FOR ANY REASON!

Once you are outside, do not go back inside the house. The fire department will be there in minutes. Stay at the meeting place and wait for the fire department.



EXIT DRILLS IN THE HOME

- Prepare a floor plan of your home showing at least <u>two</u> ways out of each room.
- Sleep with your bedroom door closed. It helps to hold back heat and smoke.
- Agree on a meeting place outside where family members are to gather for a head count.
- Make certain that no one goes back inside.
- Practice Practice Practice.



Should you be caught in smoke, CRAWL! Smoke rises, so stay close to the floor where the air will be less toxic.

Clothing, will burn rapidly. If your clothes start on fire, DO NOT RUN...**STOP, DROP, AND ROLL!**

Fire Extinguishers: It is a good idea to have a fire extinguisher in your home. The best place to keep the fire extinguisher is in the kitchen. To use a fire extinguisher follow these instructions:

- **P**.....Pull the Pin.
- **A**Aim the extinguisher nozzle at the bottom of the flames.

S**S**queeze trigger while holding the extinguisher upright. **S****S**weep the extinguisher from side to side, covering the

area of the fire with the extinguishing agent.





If there is a fire in an apartment building, do not use an elevator. Use the stairs to leave the building

Heath care: If someone in your home has a medical emergency phone 911 for an ambulance.

If there is a minor emergency such as a small cut or burn, the person can receive medical attention at the Emergency Room of the hospital or at a walk-in clinic.

Security

Locking doors: Lock all of your doors when you leave your home. It is also a good idea to lock your doors when you are in your home. Never open your door to a stranger. If a uniformed person comes to your door, ask to see identification.

Vehicles: Lock your vehicle doors at all times. Do not leave valuables

such as CDs or money in your car.

Bicvcles: Lock bicvcles when left outside a school or your home. Contact your local police station for information on bicycle marking and identification.

Insurance

Car Insurance: It is illegal to drive a vehicle without car insurance. Car insurance protects you if your car is in an accident. Car insurance can be paid each month or once a year.

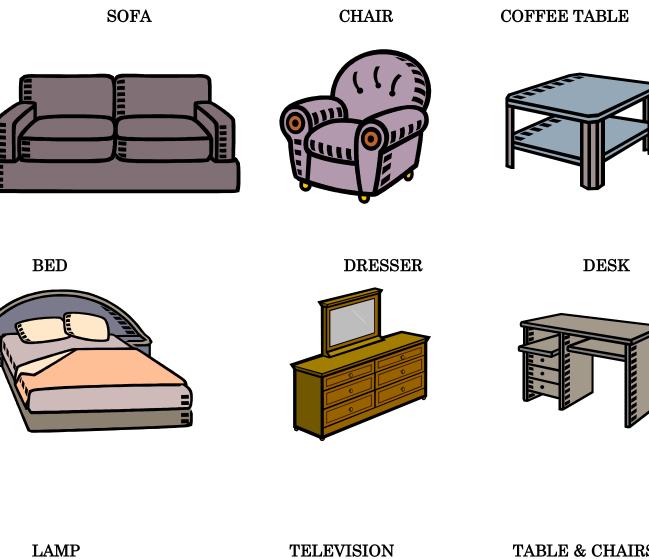
House insurance: If you own your home you can purchase house insurance. This will cover most of the costs of your home and contents if it is destroyed by fire, theft, flood, etc.

Content Insurance: Content insurance is used by people who live in apartments. It helps to cover the cost of furniture & household belongings in case of fire, theft, flood, etc. Contact your local insurance dealer for more information.





Some Common Household Items



LAMP





TABLE & CHAIRS



Conserving Resources

Power: Power allows you to watch television, have light to read by and keeps your refrigerator cold. To use less power and save money you can:

- Turn off lights, television and computers when not in use.
- Keep windows and curtains closed in summer months to keep your house cool instead of running a fan or air conditioner.
- Keep you refrigerator door shut tight.

Energy: The energy or gas that is supplied to you home heats your house in winter and allows you to have hot water. To use less energy and save money you can:

- Turn down your thermostat when you are not home.
- Clean or replace furnace filters every 3 months.
- Use cold water to wash clothing.
- Keep doors and windows closed in cold weather.

Water: The water that comes out of the taps in your house is safe to drink. It also allows you to bathe, wash clothes and flush your toilet. To use less water and save money you can:

- Shut off the taps when you brush your teeth.
- Only do laundry when you have a full load of clothing.
- Fill the sink with water when washing dishes instead of running the water.



Canada has many natural resources. It is important to conserve them for future generations.



Knowing Your Neighbours & Community

Neighbours: Neighbours are people who live in the house next to yours, in the same apartment building or on the same street. Knowing your neighbours can be a great way to make new friends. Here are some ways to get to know your neighbours:



- Wave and say "hello"
- Stop and talk to your neighbours for a few minutes
- Invite your neighbours over for coffee or tea

It is also important to be a good neighbour by following these examples:

- Don't make noise such as loud music, especially late at night.
- Share chores such as shoveling snow if you have the same driveway.
- Keep your yard tidy.
- Don't leave toys or garbage around your yard.

Getting to know your community: The community is the area around your home and the city in which you live. You can know your community by talking walks, using the city bus or bicycle riding. Do you know where these places are located in your community:

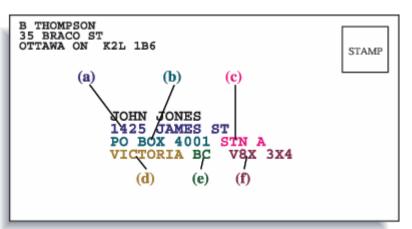
Post Office	Police Station	
Bank	Grocery Store	
Schools	Recreation Centre	
Playgrounds	Mall	
Place of Worship	Friend's House	
Doctor's office	Hospital	

Mail

Sending mail: To send a letter, the envelope must be addressed with the right amount of postage. The sender address is put in the middle of the envelope, the return address is in the top-left corner and the stamp is placed in the top-right corner.

- (a) House or building number
- (b) Post office box (if you have one)
- (c) Postal station (if you have one)
- (d) Destination city
- (e) Destination province
- (f) Postal code





International letters need more postage . Check with the local post office for costs. International letters are labeled differently then national letters.

Mail can be placed in a red mailbox. The mail is collected and taken to the

main post office to sort. Mailboxes are located throughout the city.



Receiving mail: Mail is usually delivered by a postal worker to your home. If you live in an apartment your mail may be delivered to a box located in the building's main foyer.

Renting a house or apartment

Landlord: the person who owns the house or apartment that is for rent. Tenant: the person who pays rent to live in the house or apartment. Rent: the money that is paid each month to the landlord Damage Deposit: a sum of money that can be equal to one month's rent. The damage deposit is held in trust by the landlord. Rental Property: the house or apartment in which the tenant lives.

The rental agreement: A rental agreement is between the landlord and the tenant. This agreement determines the amount of rent and conditions on the rental property. A rental agreement can be month by month, a six month or yearlong lease. A rental agreement may be verbal or in writing. Even verbal agreements are considered legal and binding.

Discrimination: Discrimination based on a person's ancestry, race, perceived race, nationality, place of origin, religion, creed, disability, sex, sexual orientation, age (18-64), family status, marital status.

Moving in: When you move into a house or apartment it is a good idea to walk through the house room by room with the landlord to record any damages or items that need repairing. The rent is paid to the landlord before moving into the house. The landlord will also ask for a damage deposit. The damage deposit can equal to one month's rent.



Example: The rent is \$500.00 per month, the damage deposit is \$500.00, you would have to pay \$1,000.00 to your landlord before you move into your home.

Moving out: In order to move from your house or apartment, you must give one month notice in writing to your landlord. For example, if you wanted to move on May 1st, you would have to give notice on March 31st. The month of April would be one full month's notice. When you move out of your house or apartment it is a good idea to set a time that your landlord can walk through your home with your. If your house or apartment has no damages and it is clean, your landlord will refund your damage deposit.

Moving out guideline: The following guidelines should be followed when you move out of your house or apartment.

- Garbage: remove all garbage including bottles and papers.
- Stove: move the stove to clean the back and sides, remove and clean all the burners, clean the drawer and space underneath, clean range hood and fans.
- **Refrigerator:** clean the fridge inside and out, move the fridge to clean the back and sides, defrost and dry the freezer.
- Kitchen: clean counters, sinks as well as the inside and tops of cupboards.
- Windows: clean inside and out, clean between the windowpanes and the sills.
- **Walls:** clean and wash all walls, registers, vents and switch plates.
- **Carpet:** most landlords require carpets to be steam cleaned when a tenant moves out.
- **Bathroom:** clean shower doors, bathtub, toilet, sink, medicine cabinet, walls and floor.
- **Floors:** sweep and wash all floors, wash all baseboards.
- **Closets/storage rooms:** clean walls, floors and shelving.
- Light fixtures: clean all light fixtures, replace any missing or burned out light bulbs.
- **• Furniture:** wash or vacuum any supplied furniture.

DAILY LIVING



Hygiene

Washing: Most Canadians bath or shower daily. When washing, use soap and put on clean clothes after you have finished washing.

Shaving: Some men prefer to shave their faces daily. Men who have beards or mustaches should keep them neatly trimmed. In Canada it is socially acceptable for women to shave their under arms and legs.

Body Odour: Body odour is considered offensive in Canada and not socially acceptable. To avoid body odour, wash daily and apply under arm deodorant and only wear clothing that is clean.

Teeth: Teeth should be brushed 2-3 times daily. Mouth wash can also be used to keep your mouth clean and to avoid bad breath. A professional cleaning by a dentist should be performed once a year. By brushing and flossing your teeth, you can help prevent tooth decay and bad breath.

Cologne/Perfume: Cologne or perfume can be beneficial in helping you smell good but using too much can affect people around you. Some establishments are now "scent free" because many people suffer from allergies to scented products (especially places like hospitals or doctors offices). In these places, people cannot use scented products.

Make-up: In Canada it is a choice for women to wear makeup. Some women prefer not to wear make-up and other women spend time each day applying make-up.

Clothing: Clothes should be worn one time and then washed in the washing machine with laundry soap. Even if you have bathed, you will smell bad if you put on dirty clothing.





Using the washroom

There are a few steps to use a toilet:

- 1. Sit down on the toilet. You will not get sick or get germs from sitting on a public toilet.
- 2. Wipe yourself with toilet paper when you are finished.
- 3. Drop the toilet paper into the toilet and flush it down.
- 4. Wash your hands with soap and water and dry them.

In the men's washroom there is a "toilet" that is mounted on the wall. This is called a urinal. A urinal is for men to use to urinate or "pee" in while standing.

LID HANDLE





Some Common Grooming/Hygiene Items



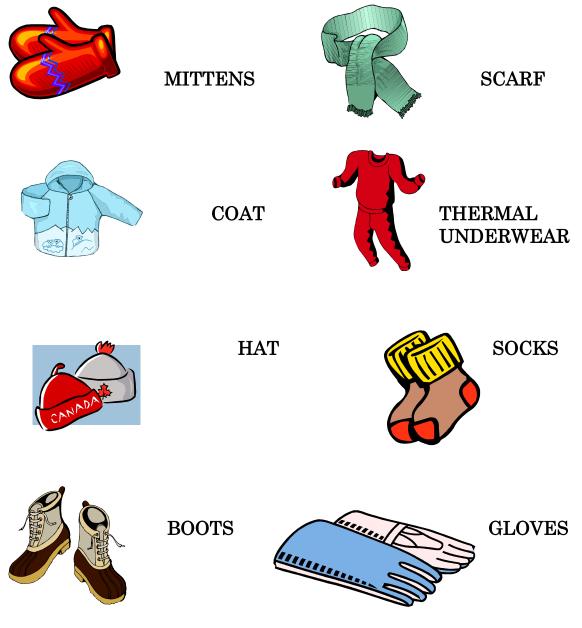
Clothing

In general, many Canadian wear the same types of clothing each day. They can be made up of the following:



Dressing For Winter

Winters in Canada can be very cold. It is important to dress warmly to avoid hypothermia, a condition where the body becomes dangerously cold. The best way to stay warm is to layer your clothing. You can stay warm by wearing thermal underwear under your regular clothing. It also helps to wear a hat on your head and mittens or gloves on your hands.



Time & Calendars

Calendar: The calendar year used in Canada is made up of 12 months. Each month is made up of weeks and each week is made up of days.

Months of the year:

JANUARY ~ FEBRUARY ~ MARCH ~ APRIL ~ MAY ~ JUNE ~ JULY ~ AUGUST ~ SEPTEMBER ~ OCTOBER ~ NOVEMBER ~ DECEMBER

Days of the week:

MONDAY ~ TUESDAY ~ WEDNESDAY ~ THURSDAY ~ FRIDAY~ SATURDAY ~ SUNDAY

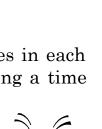
Time: Each day is made up of 24 hours, there are 60 minutes in each hour and 60 seconds in each minute. The two letters following a time tell you if it is day or night. AM is daytime, PM is nighttime.

Keeping appointments: In Canada you are expected to be on time for an appointment. Many Canadians carry calendars with them or use a calendar at work. They record meetings, appointments, birthdays, anniversaries and other special occasions. If your appointment is at 10:00 AM it is

acceptable to be at your appointment at 9:45 AM. If you are late for appointment you may have to wait until the next available time or reschedule for another day.

Working: It is not acceptable to be late when your are working. If you continue to be late without a good reason, you may lose you job.





Daily Routine

Many Canadians have daily routine that includes going to work, going to school or staying at home to raise their children while their partner works. Many people set an alarm clock each day to wake up so they are on time.





Here is an example of what a daily routine may be like:

7:00 AM – wake up, shower, have breakfast

8:30 AM- leave for work

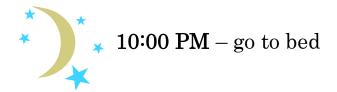
9:00 AM- start work



12:00 PM -eat lunch

 $5:00 \ PM - finish \ work$

6:00 PM -eat dinner



FAMILY



Spending time together

There are lots of ways to spend time together as a family that help promote well being and physical activity. Many communities have a



recreational directory with sporting, crafts or general interest programs. Some sports programs are low cost or they offer special rates for low-income families. Children

can also become involved in school sports or teams.

Saskatchewan in motion: In motion is a province-wide movement aimed at increasing physical activity for health benefits.



There are many benefits to being physically active:

- Feel more energetic
- Reduce stress
- Stronger muscles and bones
- Improve fitness
- Better posture and balance
- Improve self-esteem
- Sleep better and feel more relaxed
- Healthy body weight
- Better health
- More independence in later life

Family reading time: reading with your children is good practice if your English needs improving. Reading is also a good foundation for your

children to develop good study & reading habits as they grow. Public libraries are great places to borrow books and other materials at no cost. Many libraries have family reading programs and activities for children.



Nutrition

Eating a well-balanced diet is important for the entire family. Health Canada has developed the Canada Food Guide to help people make better choices when eating.



Other foods such as Coke®, chocolate bars, potato chips, cookies and candy should be eaten as a treat only.

Dental Hygiene:

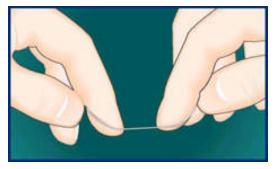
How to floss your teeth:

Step 1

Take a length of floss equal to the distance from your hand to your shoulder.

Wrap it around your index and middle fingers, leaving about two inches between your hands.





Step 2

Slide the floss between your teeth and wrap it into a "C" shape around the base of the tooth and gently under the gumline. Wipe the tooth from base to tip two or three times.

Step 3

Be sure to floss both sides of every tooth. Don't forget the backs of your last molars. Go to a new section of the floss as it wears and picks up particles.

Step 4

Brush your teeth after you floss - it is a more effective method of preventing tooth decay and gum disease.



How to brush your teeth:

Regular, thorough brushing is a very important step in preventing tooth decay and gum disease. Brushing removes the bacteria that promote tooth decay and the plaque that can cause gum disease. Ideally, you should brush after every meal, because the bacterial attack on teeth begins minutes after eating. At the very least, brush once a day and always before you go to bed. Brushing your teeth isn't difficult, but there is a right and a wrong way.

Step 1

Brush at a 45 degree angle to your teeth. Direct the bristles to where your gums and teeth meet. Use a gentle, circular, massaging motion, up and down. Don't scrub. Gums that recede visibly are often a result of years of brushing too hard.



Step 2

Clean every surface of every tooth. The chewing surface, the cheek side, and the tongue side.



Step 3

Don't rush your brush. A thorough brushing should take at least two to three minutes. Try timing yourself.

Step 4

Change your usual brushing pattern. Most people brush their teeth the same way all the time. That means they miss the same spots all the time. Try reversing your usual pattern.

Step 5

Use a soft brush with rounded bristles. Choose a size and shape that allow you to reach all the way to your back teeth. There are many different types of brushes, so ask your dentist to suggest the best one for you. Canadian Dental Association recommends buying a new toothbrush every three months.



Family Health

Doctors: Many families have one doctor they call a family doctor. If you see one doctor regularly, that doctor will get to know your needs and the needs of your family. There are other doctors called specialists that specialize in one area of health such as heart, ears, nose and throat or internal medicine. In most cases, to have an appointment with a specialist you need a referral from your family doctor.

Pharmacist: A pharmacist gives you medicine that a doctor prescribes for you. You can ask your pharmacist for advice on medicines, vitamins and other health concerns.

Public Health Nurse: These nurses provide immunizations for children and adults. They also monitor newborn babies first few weeks of life, hold breast-feeding clinics and counsel patients in areas such as birth control.

Clinic: There are many clinics located in your community. If a clinic is "walk-in" you can see a doctor without an appointment. Some clinics offer lab services and x-rays on site.



Hospital: A hospital provides many services such as laboratory services, x-ray, surgeries, birthing, cast clinics, out-patient services and home care. Most hospitals also have an Emergency Room. The Emergency Room or "ER" is used only when you have an emergency situation.

Mental Health Services: These services are provided by a social worker, psychologist, psychiatrist or counselor and are for people who have mental health issues or concerns.



Health Care: Most services such as hospital stays, doctor examinations and surgeries are covered by the provincial health plan. The costs of these services are covered by tax dollars that are paid by working individuals as part of their income tax.



Birth Control/Contraception

There are many types of birth control methods available in Canada. It is best to speak with your doctor or nurse to see which one is best for you.

Male Condom



Condoms: are sheaths of thin latex or plastic worn on the penis during intercourse. And they are available dry or lubricated. They reduce the risk of sexually transmitted infection. They are also effective, over-thecounter, barrier methods of reversible birth control.

The patch: is a reversible prescription method of birth control. It is a thin, beige, plastic patch that sticks to the skin. A new patch is placed on the skin of the buttocks, stomach, upper outer arm, or upper torso once a week for three weeks in a row. No patch is used in the fourth week. The patch releases synthetic estrogen and progestin to protect against pregnancy for one month.



Depo-Provera: is an injectable progestin-only prescription method of reversible birth control. It contains a hormone that is similar to the progesterone made by a woman's ovaries to regulate the menstrual cycle. The Depo-Provera shot is given by a doctor once every three months.



Birth Control Pill: "The pill" is the common name for oral contraception. There are two basic types — combination pills and progestin-only pills. Both are made of hormones like those made by a woman's ovaries. Combination pills contain estrogen and progestin. Both types require a medical evaluation and prescription.

Parenting

In Canada, parents are responsible for their children's supervision, shelter, food and clothing until the child is 18 years old.

Discipline: Many newcomers struggle with disciplining their children in Canada. What worked before in your homeland, may not be acceptable in Canadian society. Consequences are important for correcting behavior. An example: if you do not eat your dinner then you do not get dessert. Here are some tips for disciplining children:

- Set clear rules for you child and stick to them,
- Use time outs for children who are misbehaving. The general rule is one minute of time out per year of age.
- Count to three. If the behavior hasn't improved by the time you reach the number three have a consequence ready.
- Ignore irritating behavior. Children will do this to get attention.

Spanking: spanking does not teach good behavior. Spanking teaches children:

- It's okay to hit people when they do something you don't like.
- It's okay for someone big to hit someone little.
- To be afraid and dislike the person who hits them.

The most important tip for parenting is being consistent. Children like routine. Establish a clear routine and rules for your home and follow them all of the time. Remember it may take some time to correct your child's behavior.

Children may be misbehaving for several reasons, they may be tired, hungry, bored or want some attention from their parents. The stress of moving to a new country may also affect a child's behavior. In Canada, both the mother and father help raise the children.







School

In Canada, it is law that children between the ages of 6 - 16 attend school. Here are some tips if you have children in school:

School Notices / Permission Forms: Often schools will send home a permission slip asking permission for your child to participate in a field trip. If you do not sign the permission slip and return it your children may not be able to attend the field trip. It is important to check your child's back pack for notes from the school or permission slips.

Lunches and snacks: Many children stay at school for lunch. It is important to pack them a healthy lunch and choose foods from the Canada Food Guide. Coke®, potato chips and chocolate bars are not good choices for children's lunches. Small children may need healthy snacks to eat at recess time in addition to their lunch.

Sporting / team events: Your children may become involved in a school team or sport. Parents are encouraged to watch their children and to volunteer if possible with driving to other schools to compete.

School plays / events: Throughout the year children may participate in school plays or other events. Parents may be asked to help make costumes for a play or help with a school fundraiser. This helps you as a parent become aware of your child's school and you can meet other parents with children the same ages.





High School Fees: In some high schools there are fees required for textbooks, yearbooks and graduations.

School Supplies: At the end of each school year, your child will receive a list of school supplies that are necessary for the next grade. These supplies can be anything from pens and pencils, to gym shoes or notebooks.

MONEY



Canadian Currency



- 1.One Cent(Penny)2.Five Cents (Nickel)3.Ten Cents (Dime)4.Twenty-five Cents (Quarter)5.One dollar (Loonie)6.Two Dollars (Toonie)
- 7.Five Dollars8.Ten Dollars9.Twenty Dollars10.Fifty Dollars11.One Hundred Dollars

Banking

Accounts: There are many types of accounts in a bank. The two more common accounts are a chequing account and a savings account. A chequing account allows you to deposit money and write cheques to withdraw the money. A savings account allows you to deposit money to save. Savings accounts give interest on the money that is in the account. The more money that is in your account the more interest you will earn.

Cheques: Cheques can be written to pay for bills or sometimes at a store

when you shop. It is important to be sure that you have enough money in your account to cover the amount of money the cheque is for. A cheque that is written without enough money in the account is called a *bounced* cheque or *NSF (non-sufficient funds)* cheque. If this happens you may be charged a \$25.00 NSF fee.





ATM: An ATM (automated teller machine) can be used 24 hours a day to deposit or withdraw money. Most machines give only twenty dollar bills. It is a good idea to withdraw small amounts of money out of an ATM. You need a bank card and PIN number from to operate an ATM.

PIN: Personal Identification Number are four or more *secret* numbers that are used with your bank card to access your account. PIN numbers should never be shared with any one else.

Withdrawal: A withdrawal is taking money out of your account. Example: I withdrew \$20.00 to go to the movies.

Deposit: A deposit is putting money into your account. Example: You deposit your paycheque into your account.

Credit Cards



Credit cards: Credit cards allow people to charge items and pay for them later. If you pay your bills off within 30 days most credit cards do not charge interest. If you take longer to pay off your bill the high interest rates will add up and your bill will become higher each month.

Interest: Interest is a percentage of money that is charged on a loan or debt. Interest rates on some credit cards can be as high as 25%.

Budgeting

Budgeting is important way for people to manage their income. Most people pay their bills such as rent or mortgage, telephone bill and other utilities once per month. Here is an example of a monthly budget for a family of four people:

Income		<u>Expenses</u>	
Paycheque	\$1200.00	Rent	\$ 550.00
Child Tax Benefit	<u>\$ 428.00</u>	Telephone	52.00
		Power	\$ 46.00
Total Income:	\$1628.00	Energy	\$ 82.00
		Immigration Loan	125.00
		Food/incidentals	500.00
		Car Insurance	51.00
		Total Expenses:	\$ 1406.00

Each month this family earns \$1628.00 and they spend \$1406.00. That leaves \$222 for the family to spend on entertainment, gas for the vehicle or to put in a savings account.

Resources used for this publication:

Canada Post: www.canadapost.ca Health Canada: www.healthcanada.ca Canadian Dental Association: www.cda-adc.ca Saskatchewan in Motion: www.saskatchewaninmotion.ca Public Health Agency of Canada: www.phac-aspc.gc.ca SaskPower: www.saskpower.com SaskEnergy: www.saskenergy.com SaskWater: www.saskwater.com SaskTel: www.sasktel.com Fire Safety: firesafety.buffnet.net/edith.htm Office of the Rentalsman: http://www.saskjustice.gov.sk.ca/provmediation/rentalsman/ Settling In Saskatchewan

Nobody's Perfect "Behavior"

Some images provided by www.google.ca

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