



Information  
for a U.S. Citizen  
Moving to and Living  
Temporarily in Canada  
as a Full-Time Student

*Compiled and Edited by  
Tricia Zahner*

Is this booklet for you? This information was compiled by a seminary wife after she moved to St. Catharines with her husband to make the transition from the U.S. to Canada easier for future U.S. students who wish to attend Concordia Seminary, St. Catharines. Additional information on studying in Canada as an international student can be found at Brock University Office of International Services [www.brocku.ca/international/faq.php](http://www.brocku.ca/international/faq.php)

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# Studying in Canada

## How do I obtain a study permit?

Every U.S. student who is studying at Concordia Seminary needs a study permit. The study permit costs \$125. (Note, all prices and costs referred to in this booklet are in Canadian dollars, unless specified.) General information and the study permit application are available at [www.cic.gc.ca](http://www.cic.gc.ca) You may find the following forms on their website.

**IMM 5269E** Studying in Canada: Applying for a Study Permit Outside Canada

**IMM 5553E** Applying to Change Conditions or Extend your stay in Canada as a Worker

**IMM 5552E** Applying to Change Conditions or Extend your stay in Canada as a Student

You may send your study permit application with the required documents to the Buffalo Consulate or bring your study permit application and documentation with you at the point of entry into Canada. Applying at the point of entry when you cross the border into Canada is recommended. Being there in person is an asset to the application process in case there are questions or clarifications needed by the officials.

Immigration Canada 1-888-242-2100

Canadian Consulate General Email: [buffalo-im-enquiry@international.gc.ca](mailto:buffalo-im-enquiry@international.gc.ca)

Immigration Regional Programme Centre

3000 HSBC Center

Buffalo, New York 14203-2884 U.S.A.

Fax (716) 852-9591 or (716) 858-9591

Telephone: The regional program centre does not accept or respond to telephone calls.

## Should I live in the U.S. or in Canada?

This question is answered differently by everyone for different reasons. Living in New York requires crossing the border every day for driving to the seminary, but the move is a little less complicated. Moving to Canada is a little more work in the beginning, but much closer geographically to the seminary and as well as the seminary community. Many of the differences of living in Canada are outlined in

the following pages. Only you can decide for sure what the best choice is for you and your family.

## **Living in New York**

Some students already owned homes and businesses before entering seminary and chose to commute to school. Others preferred to stay living in the U.S. Those that moved to New York found an abundance of housing for rent and for sale. There are some difficulties connected to living in New York and crossing the border every day. The time and distance of the commute make it hard for some students to attend extra curricular functions that are outside of the normal class schedule.

Some suggestions students made for an easier, faster commute are to get a NEXUS pass (good for 5 years and speeds the commute considerably), and to buy a Lot M parking pass at Brock University. (Lot M is the residence parking lot directly across from the seminary. The pass cost \$420 for the 07-08 school year. Free parking is also available for all seminary students at nearby Resurrection Lutheran Church.)

Another difficulty is calling internationally on the telephone. Some students rely on e-mail to get around the international phone call fees, and others sign up for the \$5 a month calling to Canada plan with Verizon.

## **Working in Canada**

### **Will I, as an international student, be able to work in Canada?**

International students are able to work at the education institution they are attending. You could work for Brock University or there may be occasional options at the seminary.

Where can I find a job on Brock's campus? Visit Career Services at <https://careerservices.brocku.ca/> for information about jobs on-campus.

After you are a full-time student for six months, you may apply for an off-campus work permit through [www.cic.gc.ca](http://www.cic.gc.ca) It will cost \$150.

Brock's Office of International Services has additional information at [www.brocku.ca/international](http://www.brocku.ca/international) e-mail: [intlserv@brocku.ca](mailto:intlserv@brocku.ca) or call 905 688-5550 ext.3163. At peak times there may be a delay before they are able to get back to

you. It would help them if you would include your first name, last name, and Brock ID number in your e-mail or voicemail.

## **Will my wife be able to work if we live in Canada?**

Yes, as the wife of a full-time student she will qualify for an “open-work permit”. This is issued under the student’s study permit and will cover the same time period. If needed, the open work permit may be renewed when the study permit is renewed. You do not need a job lined up already in Canada to apply for this permit.

“Spouses and common-law partners of full-time students at publicly funded or degree-diploma granting institutions can apply for an open work permit.” *IMM 5269E Studying in Canada: Applying for a Study Permit Outside Canada, page 9*

Since you are coming from the U.S., the permit can be obtained (after the study permit is issued) at the border (or “point of entry” into Canada). The work permit costs \$150. It is best to apply for the work permit right after the study permit is issued as you will have all of your important documents (marriage certificate, birth certificates, letter of acceptance from the seminary, driver’s licenses, passports). There is no official application form that is known at this time. Simply request the open work permit at the border immigration office.

## **When is a medical exam required to obtain a work permit?**

If you are requesting a work permit to allow you to work in the field of health services or with children, you must complete and pass an immigration medical exam before you submit your application for a work permit. Examples of occupations in health services include hospital staff, clinical laboratory workers, patient attendants in nursing and geriatric homes, and medical students admitted to attend Canadian universities. More information at [www.cic.gc.ca](http://www.cic.gc.ca)

You must make your appointment with a Designated Medical Practitioner (DMP). Note: After you have your medical exam it may take a few weeks to have your results available. Therefore, you should allow a month to pass before submitting your application to ensure your results have been received. You must submit proof that you underwent a medical exam (copy of fees paid receipt) with your application. Failure to do so may result in processing delays or your application being returned or refused.

find the closest qualified medical examiner: [www.cic.gc.ca/dmp-md/medical.aspx](http://www.cic.gc.ca/dmp-md/medical.aspx)  
(The closest towns to St. Catharines on that site are Welland and Niagara Falls.)

*Address of the local Niagara immigration office*

Building: Niagara Falls Immigration Centre  
Location: Drummond Rd- McLeod Rd Intersection  
Mailing Address: 6080 McLeod Rd., Niagara Falls, ON L2G 7T4  
Office Phone: Call Centre: 1-888-242-2100  
Primary Contact: Michele Tiffney,  
Manager Citizenship and Immigration Canada  
Language options: English, French  
Hours of service: Office: Mon-Fri 8-12 1-4  
Call Centre: Daily 24-hours  
Service Area: Niagara Region  
information found at [niagara.cioc.ca/details.asp?RSN=3161&Number=37](http://niagara.cioc.ca/details.asp?RSN=3161&Number=37)

## **Do I need an SIN Number?**

You will also need a Social Insurance Number, or SIN (the equivalent of a Social Security Number) to work in Canada. Get this after you get your work permit. It is free of charge and can be obtained in St. Catharines at the HRSDC office. As you are a temporary resident, your number will start with a 9. Make sure you bring all important documents along, especially your work permit. You will get your number immediately when you apply, and your card will come in the mail.

You can download the application form at [www.hrsdc.gc.ca/en/home.shtml](http://www.hrsdc.gc.ca/en/home.shtml)

*Address and times of place to get SIN in St. Catharines*

Building: Landmark Building (corner of Church and Wellington Street)  
Location: 43 Church Street, St. Catharines, Ontario, L2R 5C7  
Mailing Address: P.O. Box 21  
Phone: 905 988-2700  
Fax: 905 988-2722  
Email: [ontario.inquiry@hrsdc-rhdcc.gc.ca](mailto:ontario.inquiry@hrsdc-rhdcc.gc.ca)  
Language options: English only  
Hours of service: M-F from 8:30 am to 4:00 pm  
Service Area: St. Catharines, Thorold, Grimsby, Lincoln, Niagara-on-the-Lake

There is also much more information about working in Canada at Service Canada  
<http://www.servicecanada.gc.ca/en/home.shtml>

## Income Tax in Canada

General information [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

International Tax Services Office

2204 Walkley Road

Ottawa, ON K1A 1A8

1-800-267-5177 (from Canada or the U.S.)

or (613) 952-3741 for calls overseas

St. Catharines Tax Service Office

PO Box 3038 Stn Main

St. Catharines, ON L2R 3B9

GST Credits (Goods and Services Tax Credits)

1-800-959-1953

CCTB (Canadian Child Tax Benefit)

1-800-387-1193

You may find most of the forms and publications on the website or order them by calling 1-800-959-2221 (within Canada only)

5000-G	General Income Tax and Benefit Guide
5006-NCP	T1 General Forms Book
T4055	Newcomers to Canada
T1-M	Moving Expenses Deduction
NR74	Determination of Residency Status (Entering Canada)
RC151	GST/HST Credit Application for Individuals Who Become Residents of Canada
P105	Students and Income Tax
IT-221	Determination of an Individual's Residence Status
IT-75	Scholarships, Fellowships, Bursaries, Prizes and Research Grants
T1261	Application for a Canada Revenue Agency Individual Tax Number (ITN) For Non-Residents
T4058	Non-Residents and Income Tax



## Crossing the U.S.- Canadian Border

### Will there be problems crossing the border into Canada?

There will usually be no problem crossing the border except for delays concerning traffic and weather.

Canada Border Services Agency [www.cbsa-asfc.gc.ca/menu-eng.html](http://www.cbsa-asfc.gc.ca/menu-eng.html)

RC 4220E Entering Canada to Study or Work

RC4161 Customs information for Visitors to Canada and Seasonal Residents

You may dial the Bridge Traffic Information number before you cross so you may avoid delays. They have a recording that lists the bridges and current waits. They update every hour. 1-800-715-6277

Contact Canada Immigration or U.S. Immigration for more information

Canada: CBSA (905) 994-6330

U.S.: CBP (716) 881-5225

### *Passport*

As of June 1, 2009 a U.S. passport will be required for any travel to or from Canada. When you apply for a U.S. passport, it may take the full six weeks to come in the mail because of the extra applicants due to the new law. Make sure you allow for that time when you apply for your passport.

### *Bridges*

There are three bridges in the area: The Queenstown-Lewiston Bridge, The Rainbow Bridge (right by the falls), and The Whirlpool Bridge (only Nexus Pass users may use this bridge). The Queenstown-Lewiston Bridge is the closest bridge to St. Catharines, and, according to the locals in Canada, the easiest bridge to cross. Both commuting students and professors have been randomly stopped and their cars searched on all of the bridges. The random searches happen rarely. This is nothing to worry about, unless you're bringing things you shouldn't be across the border.

### *Delays*

There have been a few instances of student or professor delays when they crossed the border. In one instance the Rainbow Bridge in Niagara Falls was closed unexpectedly and so the student had to drive up to the Lewiston Bridge to

cross and ended up missing class. The distance, weather and border crossing add variables to how long the crossing will be.

### *Toll*

The toll for crossing the border is currently \$3.25 USD. The toll is only charged when entering Canada.

### *Nexus Pass*

This is a pass which requires \$50 USD, more paperwork, a background check, and a special interview, but which allows use of the Whirlpool Bridge and speeds up the commute across the border. If you decide to live on the U.S. side, this is an option to add ease to the border crossing. More information at <http://canada-immigration-info.ca/nexus.htm>

### *Our first time through*

One wife relates her experience entering Canada with her husband:

“On our first time through we crossed at the Queenstown–Lewiston Bridge. The border guard at the booth asked us the normal questions (citizenship, where are you going, what for, how long), and my husband explained he was a U.S. citizen on his way to Canada to study and needed to get his study permit. He already had applied for his permit through the Canadian Consulate in Buffalo, but it was officially issued at the border. The guard gave us a piece of paper and directed us to the immigration office right past his booth. There were signs everywhere about where we were supposed to park and where to go. We parked, walked in, and presented our paper at the window. They asked to see all of our documentation (which we had prepared in labelled files in our briefcase) and asked for the address and phone number where we were going. We had arrangements to stay with a friend of the seminary and so gave her address and phone number. You could use the seminary’s address and phone number, or give a cell phone number if you have one.

After some waiting and typing they printed the study permit for my husband. It was only good for two years because somehow the paper work from Buffalo Consulate only authorized him for two years instead of four. If you apply directly at the border like all the other U.S. students did that we talked to, that wasn’t an issue and they received their permit for four years.

I could have received my work permit right there also, which I would advise doing if you plan on working. The border guard has already looked at all of your husband's information and will have fewer questions for you. As we were still looking for an apartment, I wanted to wait until I found an apartment in St. Catharines before I paid the \$150 for the permit. We ended up crossing the border again just to apply for my open work permit.”

### *List of Documents to bring*

Acceptance letter from the seminary, or a copy of it, stating your course of study and study dates

Valid Passports

Evidence of Financial Support (eg. bank statements)

Marriage Certificate

Birth Certificates

Driver's Licenses

Two typed lists of belongings, list valuable electronics with value

The address and number of the seminary

Your contact information for your time in Canada (address and phone number)

## **Finances in Canada**

### **Is it more expensive to move to and live in Canada?**

Because of the savings on commute and time, it is approximately the same cost to live in Canada. The Canadian dollar does not go quite as far when shopping, so yes, everything seems to be more expensive here. There is also PST (Provincial Sales Tax) and GST (General Sales Tax) on pretty much everything except for groceries (not including junk food, soda, etc.), about 13% sales tax all together. The current exchange rate when you move will impact how much the initial costs are. Also, keep in mind that living in Canada saves quite a bit of time and gas, as well as being closer for seminary events.

### **What's the best way to exchange money?**

You will get a better exchange if you exchange your U.S. dollars once you arrive in Canada. Banks will exchange for you, as well as a currency exchange booth in the Pen Centre (a shopping mall just off of the 406 on Glendale Ave). The simplest way is to withdraw money with your bank card, though a fee may apply. The best rate for cash exchange tends to be at **Continental Currency Exchange**

You can usually use U.S. currency to pay at many stores and restaurants. They will figure the exchange and give you Canadian change. Their rates will not be good, but it will get you by at first.

### *U.S. Bank Account*

Find out your U.S. bank's policy on making international withdrawals. Cashing or depositing cheques internationally may take 10-15 business days, which may be more than you can wait. You may wish to try to find a bank that has a branch close to the border in New York that you may withdraw your funds from to avoid charges to your U.S. account from withdrawing internationally.

Most major Canadian banks allow you to have an account in U.S. Dollars. After you set up a Canadian checking account, you may want to ask about that if you want to keep some cash in U.S. funds.

After you set up a Canadian bank account, you may wish to set up an online transfer account so that you may transfer your funds between currencies online. One good transfer service which has no fees and an excellent exchange rate is [www.xetrade.com](http://www.xetrade.com). It is one of the only transfer services which allow you to make transfers of Canadian dollars in a Canadian account to U.S. dollars in a U.S. account. It does other currency exchange as well. The exchange rate is better than what you will get with a bank card or credit card. Xetrade requires some identification to get an account set up because of government regulation. The process is very safe and easy once you get your account set up.

## **How do I set up a Canadian bank account?**

Banks are closed over Labour Day weekend, and be prepared for waits and delays around that time because of all the Brock University students moving in at the beginning of their school year. You may need to pay for your phone deposit and first month's rent with a cashier's certified check from the post office or a bank if you aren't able to set up an account immediately.

All checking accounts have a fee every month, but some will have free student checking, like the Bank of Montreal (BMO). After choosing this bank, one student had to pay \$27 for a book of 50 cheques and \$5 to convert a USD cheque to CAD funds for the initial deposit. The accounts also often have a limited amount of withdrawals or cheques allowed before they charge .50 or .60 each time. This

bank also charges \$1.00 every month for their monthly paper statement, but you may cancel your monthly statements and access your balance online.

If you know right away which bank you want to use, call them and make an appointment to set up a checking account. You'll have to bring something proving your student status (course schedule, bill, or student ID), and something with your phone number and address also (e.g. a phone bill or renter's agreement).

It may be a good idea to get a Canadian credit card through your bank account so you can start building up a little Canadian credit.

**ScotiaBank**

[www.scotiabank.com](http://www.scotiabank.com)

1-800-4SCOTIA

**TD Canada Trust**

[www.tdCanadatrust.com](http://www.tdCanadatrust.com)

1-866-222-3456

**RBC Royal Bank**

[www.royalbank.com](http://www.royalbank.com)

**HSBC**

[www.hsbc.ca](http://www.hsbc.ca)

**BMO Bank of Montreal**

[www.bmo.com](http://www.bmo.com)

**CIBC**

[www.cibc.com](http://www.cibc.com)

**Meridian Credit Union**

[www.meridiancu.ca](http://www.meridiancu.ca)

# Living in Canada

## How do I set up a phone line and make calls while in Canada?

Local Calls: dial the area code (e.g. 905) and remaining 7 digits

Long distance within Canada or to U.S.: dial 1-(area code) and remaining 7 digits

North American Directory Assistance 4-1-1 (from within Canada)

### *Setting up Your Phone Line*

Since you most likely have no Canadian credit, Bell will ask for a \$200 deposit which they will hold for 6 months. You can go to any Bell store to set up a land line, and they have several cell phone options also. There is a one time \$55 connection fee for a land line. There is usually a 5-10 day waiting period. Your phone bill may be paid at your bank or online.

### Telephone

[www.bell.ca](http://www.bell.ca)

905 310-BELL

905 310-2355

Bell World: 905 684-2355

285 Geneva Street

St. Catharines, ON

Bell World: 905 641-2355

420 Vansickle Road

St. Catharines, ON

Bell World: 905 688-0767

221 Glendale Avenue

St. Catharines, ON

### Internet

[www.bell.ca](http://www.bell.ca)

[www.cogeco.com](http://www.cogeco.com)

[www.aol.ca](http://www.aol.ca)

[www.look.ca](http://www.look.ca)

[webstore.sprint.ca](http://webstore.sprint.ca)

[www.primustel.ca](http://www.primustel.ca)

### Cable

[www.cogeco.com](http://www.cogeco.com)

### Canada Post

[www.canadapost.ca](http://www.canadapost.ca)

Stamps are currently \$0.54

### City Services -St. Catharines

[www.stcatharines.ca](http://www.stcatharines.ca)

### Utilities and Services

Enbridge Gas Distribution

905 984-4994

[www.enbridge.com](http://www.enbridge.com)

Ontario Energy Board (Hydro)

1-877-632-2727

[www.oeb.gov.on.ca](http://www.oeb.gov.on.ca)

Hydro One

1-888-664-9376

[www.hydroonenetworks.com/en](http://www.hydroonenetworks.com/en)

St. Catharines Grocery Shopping

[www.foodbasics.com](http://www.foodbasics.com)

[www.zehrs.ca](http://www.zehrs.ca)

[www.superstore.ca](http://www.superstore.ca)

[www.sobeys.com](http://www.sobeys.com)

[www.costco.ca](http://www.costco.ca)

[www.shopnofrills.ca](http://www.shopnofrills.ca)

[www.pricechopper.ca](http://www.pricechopper.ca)

## How will I find an apartment in Canada?

There no getting around the legwork involved in finding an apartment, but some things may make it easier. Do as much work ahead of time researching what you need and how that compares to the apartments you find.

### *Lease*

Know ahead of time what kind of lease you want (1 year, 8 month, month-to-month). If it is an apartment complex, they will mostly likely not take anything other than a one-year lease. Individual landlords may be willing to adapt to your situation. If you explain you are a seminary student and that you may have summer obligations connected to your schooling (e.g. a summer vicarage or “internship” if this person is unfamiliar with seminary terminology), some landlords may willing to think about an 8 month lease. This will allow you flexibility to go back to the states if you want a summer job there or do indeed have a summer vicarage lined up. You are competing with thousands of Brock students, but since you are considered a Post-Graduate, landlords want you. And, if you’re married, landlords also see that as a good tenant characteristic.

*Size* How many bedrooms do you have to have?

### *Price*

What is your price range? A decent one bedroom apartment will go for about \$650 or \$700 a month. A two bedroom apartment goes for about \$800 or \$850 a month plus utilities. Keep in mind what the rent includes. Sometimes parking, electricity (known as “hydro”), or heat is extra. Usually your phone is extra. In Canada, landlords cannot require a deposit, so instead they typically ask for “last month’s rent” in advance. According to the Residential Tenancies Act the landlord is supposed to pay interest on this, but this is not always reality.

### *Location*

The geography of St. Catharines is important when searching for an apartment. The seminary is on the very southern edge of St. Catharines and located on Brock University's Campus. The northern edge of the town is Lake Ontario. One third of the way down the city runs the QEW (Queen Elizabeth's Way), a main highway. You will probably want to find an apartment south of the QEW if possible because there are only a few roads that go under or over this major highway and they will become bottlenecks during busy times of the day. There is also considerable construction on the QEW that will last into 2011 or later.

Thorold is a town right on the southern edge of St. Catharines. This is also a good place to look for apartments and is closer to the seminary than much of St. Catharines.

Welland is a small town about 8 miles south of St. Catharines.

Niagara Falls, Ontario, also has housing and can be about the same length of commute as living in St. Catharines depending on where you find a place.

## **Apartment Listings**

The seminary has a housing list from those in the seminary community interested in renting to students. The amount of places on this list changes from year to year. Contact the seminary for the current list.

### *Brock Off-Campus Housing*

Brock has a Campus Housing site for students and landlords.

<https://www.brocku.ca/ocl/index.php>

One valuable asset is to use the "need accommodations" option. There is form to fill out that will list you as a tenant looking for a place, and landlords will contact you based on the information you give them. They will contact you by phone or e-mail. Go to the website, click on "listing service" and on "need accommodations". There is a form to fill out and send in. You may wish to list your amount of rent lower than you can afford initially to see what kind of response you get, and then raise it to get more options. You will need your Brock ID number to use this resource. You can request your Brock ID number after you have formally applied to Concordia Seminary and the seminary has accepted you and received your official transcripts from your undergraduate degree. Contact the seminary's registrar's assistant [bstephen@brocku.ca](mailto:bstephen@brocku.ca) for assistance with obtaining your Brock ID number.

Brock University Off-Campus Housing Office, R207, DeCew Residence, Brock University 500 Glenridge Avenue, St.Catharines, ON L2S 3A1

[och@brocku.ca](mailto:och@brocku.ca)

Phone: 905 688-5550 ext. 3721

Fax: 905 984-4856

### *Websites*

[www.stcatharines.kijiji.ca](http://www.stcatharines.kijiji.ca)

[www.stcatharinesstandard.ca](http://www.stcatharinesstandard.ca)

[www.niagararents.com](http://www.niagararents.com)

[www.gottarent.com](http://www.gottarent.com)

[www.apartmentcorner.com](http://www.apartmentcorner.com)

[www.247apartments.com](http://www.247apartments.com)

[www.apartmentcentre.ca](http://www.apartmentcentre.ca)

[www.places4rent.com](http://www.places4rent.com)

[www.facebook.com](http://www.facebook.com) (go to the St. Catharines marketplace)

[www.rent-tent.com](http://www.rent-tent.com)

[www.thestudentrentalconnection.ca](http://www.thestudentrentalconnection.ca)

[www.studenthousinghelper.com](http://www.studenthousinghelper.com)

[www.AptRent.ca](http://www.AptRent.ca)

[www.gscrentals.com](http://www.gscrentals.com)

[www.CastlesForStudents.com](http://www.CastlesForStudents.com)

[www.rentaldoctor.com](http://www.rentaldoctor.com)

## **Rental Laws**

Find information on Ontario Rental Laws at [www.ontariotenants.ca](http://www.ontariotenants.ca)

## **Do I have to buy health insurance?**

Because of Brock's policy, all U.S. students who don't have a current health insurance plan will have to buy one. You may buy StudentGuard health insurance through Concordia Seminary [www.studentguard.com](http://www.studentguard.com)

## **Health Information**

Niagara Health System

[www.niagarahealth.on.ca](http://www.niagarahealth.on.ca)

Student Health Services

905 688-5550 Ext 3243

[www.brocku.ca/healthservices](http://www.brocku.ca/healthservices)

St. Catharines General Hospital

142 Queenston St.

905 684-7271

Poison Control

1-800-268-9017

Telehealth Ontario

1-866-797-0000

This is a free, confidential telephone service any resident of Ontario can call to get health advice or general health information from a Registered Nurse. [www.health.gov.on.ca](http://www.health.gov.on.ca)

## Ontario Health Insurance Plan (OHIP)

If you or your spouse holds an open work permit and receives full-time employment, you may apply for OHIP for yourself and your dependents. There will be a three month waiting period once you apply. Please see details below or at [http://www.health.gov.on.ca/english/public/pub/ohip/temp\\_foreign\\_workers.html](http://www.health.gov.on.ca/english/public/pub/ohip/temp_foreign_workers.html)

“Effective April 1, 2009, changes are being made to the OHIP eligibility rules under Regulation 552 of the [Health Insurance Act](#).

This means that now temporary foreign workers who hold open work permits and their spouses/dependants may now be eligible for OHIP coverage. The worker must be employed full-time for an employer in Ontario for a minimum of 6 months and:

- Maintain their primary place of residence in Ontario
- Be physically present in Ontario for at least 153 days in any 12-month period, and
- Be physically present in Ontario for 153 of the first 183 days immediately after establishing residency in the province”

For any questions on OHIP Health Care Options Program, please call 1-866-330-6206

For other health questions please call ServiceOntario, INFOline at 1-866-532-3161

(Toll-free in Ontario only) Hours of operation : 8:30am – 5:00pm

## **Do I have to get a new driver’s license or import my car?**

No, as a student and temporary resident, your current driver’s license is fine and you will not have to import your car.

## **What is the weather like in St. Catharines?**

St. Catharines has mild weather compared to other parts of Canada and some parts of the northern US. St. Catharines is nestled between the Niagara escarpment and Lake Ontario, which allows grape vines and fruit trees to survive. St. Catharines receives on average 135cm (54in.) of snow, which is half that received in snow belt areas like Buffalo, NY., and other parts of Ontario. In fact, heavy snow in the snow belt areas can make commuting to the seminary from across the border quite treacherous. In October 2006, Buffalo, NY, received a record-breaking snowfall and a few students and a professor couldn’t come in for

several days. Nonetheless, St. Catharines and Buffalo are far enough south that snow cover rarely lasts consistently through the whole winter.

More information on the Niagara area can be found at City of St. Catharines Economic Development & Tourism 905 688-5601 Ext. 1722  
[www.tourismniagara.com](http://www.tourismniagara.com)

## **Additional Information about living in Canada**

While making plans to come to Concordia Seminary you may wish to buy a U.S. to Canada international calling card. There are various options online to buy international phone cards. This is valuable when you are calling to the seminary, potential apartments, or setting up lodgings for your initial stay. Also buy a Canada to U.S. international calling card. You will use this when you get to Canada!

Keep a list of your important phone numbers and your phone card numbers with you as you settle into your new city.

Buy a good map of the area. An excellent one is the MapArt booklet map of St. Catharines and the surrounding cities, from Buffalo, NY, to Hamilton. This will help you in finding your way around and is a good size to keep in the car. It is especially useful in navigating local travel such as crossing the border to New York. It's about \$13 and you may find many places such as gas stations, the Chapters bookstore in the Fairview Mall, Walmart or Zellers.

At traffic lights, the flashing green signal light is the equivalent of a green arrow and a normal green light. You may turn or go straight. Your direction is the only one with a green light.

One Sunday every October, several businesses, museums, and public buildings in St. Catharines participate in Doors Open, an opportunity for people to visit them for free. [www.doorsopenontario.on.ca](http://www.doorsopenontario.on.ca)

Look for student discounts. On Wednesdays both Goodwill and Bulk Barn have a student discount for those who show student ID.

It is customary in Canada to tip for services at least 15% of your purchase. Tips are not compulsory but are expected. The legal drinking age in Ontario is 19.

## Canadian Vocabulary

Restroom=Washroom

Bars (dessert)=Squares

Hat=Toque

Electricity=Hydro

Duplex=Semi-Detached

Freeway/Interstate =Highway

Eraser=Rubber

Couch/Sofa=Chesterfield

Purse/Pocketbook=Handbag

Napkin=Serviette

Cheque (restaurant)= Bill

Eh?

Sneakers/Tennis shoes=Runners

Soda=Pop

“Z”=zed

America= “the States” or “U.S.”

Candy Bar=Chocolate Bar

Elementary School=Public School

High School= “Collegiate”

College=University

Technical College=College

Student Handbook=Calendar

Sledding=Tobogganing

Mailboxes=Pigeonholes

Dishtowel=Tea Towel

Lawyer=Attorney

## Canadian Spelling

Color=Colour

Check=Cheque

## Canadian Holidays

New Year's Day: January 1

Family Day: Third Monday in February

Good Friday

Easter Monday

Victoria Day: Monday preceding May 25th

Canada Day: July 1

Civic Holiday: First Monday in August

Labour Day: First Monday of September

Thanksgiving: Second Monday in October

Remembrance Day: November 11

Christmas Day: December 25

Boxing Day: December 26

\*Note on Canadian Holidays: in the U.S. many of these corresponding holidays are seen as major shopping days. In Canada, generally all stores close for these holidays, including grocery stores.

**Dating Format** e.g. March 14, 2007

Canadian – 14/03/06

U.S. – 3/14/06

**Electricity:** in Canada is 110 volts, 60Hz, as in the US

## Temperature

Celsius to Fahrenheit

$F = \text{deg C} * 9/5$

$C = (\text{deg F} - 32) * 5/9$

100 F = 40 C

85 F = 35 C (all approximate)

75 F = 25 C

70 F = 20 C

60 F = 15 C

50 F = 10 C

40 F = 5 C

30 F = 0 C

15 F = -10 C

0 F = -20 C  
-20 F = -30 C

\$1.00 litre = \$3.79 gallon  
\$1.10 litre = \$4.16 gallon

1 US Gallon = 3.785 Litres  
\$.80 litre = \$3.03 gallon  
\$.90 litre = \$3.41 gallon

### Approximate Measurement Comparison

U.S. Measurement	Canadian Metric
¼ teaspoon	1 mL
½ teaspoon	2 mL
1 teaspoon	5 mL
1 tablespoon	15 mL
¼ cup (2 fluid oz)	50 mL
1/3 cup	75 mL
½ cup	125 mL
2/3 cup	150 mL
¾ cup	175 mL
1 cup (8 fluid oz)	250 mL
1 quart	1 litre

### Approximate Weight Comparison

U.S. Measurement	Canadian Metric
¼ ounce	8 grams
½ ounce	15 grams
1 ounce	30 grams
2 ounces	55 grams
3 ounces	85 grams
4 ounces (1/4 lb)	115 grams
8 ounces (1/2 lb)	225 grams
16 ounces (1 lb)	455 grams

## Documents to be included with this booklet when sent to prospective students

### IMM 5269E Immigration Canada

- Studying in Canada– Applying for a Study Permit Outside of Canada
- Application for a Study Permit
- Document Checklist

### Canada Border Services Agency

- RC4161(E) Information for Visitors to Canada and Seasonal Residents
- RC4220(E) Entering Canada to Study or Work
- RC4209(E): NEXUS: Information and Application Form

### Government of Canada

- Does your Social Insurance Number Start with A 9?
- Documents You Need to Obtain a Social Insurance Number
- SIN Application

### St. Catharines Apartment Spreadsheet

### St. Catharines Off-Campus Housing Map

### Brock University Off-Campus Housing Student Listing Registration Form

### Map of City of St. Catharines

### Map of St. Catharines Downtown Area

### Map of Brock University with St. Catharines Inset