



emigrate²

Your Emigration Guide: **Canada**

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www.emigrate2.co.uk



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Bearing in mind one of the most common motivations Brits have for wanting to leave the UK is to benefit from a warmer climate, the fact that Canada is such a popular emigration destination can sometimes be seen as something of a surprise.

After all, this is a country renowned for its freezing winters; with minus temperatures and snow covered landscapes all too common across much of the country.

Yet for those who are prepared to look past the need to wrap up a little warmer than what we may be used to between October and March, there is little doubt that in most other aspects Canada can more than rival other, warmer, popular long-haul emigration destinations.

This is a country where lifestyle comes first; where diversity is applauded and appreciated, and where the concept of a community is still important.

The fact you have clicked to download this very guide suggests that the idea of emigrating to Canada appeals to you, too. No matter what your own particular reason is for looking to explore the possibilities awaiting you on the other side of the Atlantic, hopefully this guide can give you some idea of what to expect from a life in that country.

It goes without saying that we'll take a quick look at the ten individual provinces and three territories which make up the country, and what they have to offer, but before you get too carried away about planning your new life you're first going to need a visa.

Well, this Emigrate2 guide can help you out here as well. On the visa information page we've asked a qualified migration agent to provide an outline to the country's main visas - so hopefully they'll be a route into the country for you.

Add to the mix, a personal account from a Brit who has made her home in Canada, a plethora of information on factors including healthcare, education, finances, removals and much more, and I'm sure you'll agree that this Emigrate2 guide is the perfect place to start your research into a new life in Canada.

Oh yes, and before I forget, you may even find that it's not quite as cold a country as you may have believed (providing you settle in British Columbia, that is)...

David Fuller
Editor

In the 2014 migration year, 260,404 permanent migration visas were granted to immigrants from all around the world, including 5,764 from the UK and its colonies and 1,977 from Ireland

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Brexit – Britain in limbo

Having voted to leave the EU, Britain awaits the commencement of negotiations to shape that exit. When the new Prime Minister, Theresa May, invokes Article 50 of the Lisbon Treaty, something she says she will do by March 2017, the clock will start ticking on the two-year negotiating timetable and that established timetable is probably the reason Article 50 remains untouched. And so we wait. The impact of this pause is palpable. Businesses are delaying investment decisions, every industry is making its case for the deal it wants to see and each individual EU and UK politico is espousing one view or another; almost all of it pure speculation. The vested interests are clear for all to see.

UK Data largely robust

In spite of all the pre-referendum posturing, the UK economy hasn't collapsed. However, we have to be cautious and Sterling reflected that caution straight after the referendum but has recovered as the UK economy's robustness has become more evident. Many businesses have paused planned investment into UK organisations. Britain's post-Brexit access to EU markets is an obvious and understandable concern. Unless the UK meditators do an exemplary job, we will see investors seeking easier access routes to Europe. The pressure is on to get it right. Nonetheless, Sterling, which remains weak compared to the earlier part of the year, is still oversold at current levels. It could become weaker if there is any hint that the Bank of England may cut the British base rate.

Canadian Dollar is strong

The recovery of oil and energy prices has boosted the value of the Canadian Dollar. So too has the strength of the US economy. The USA is the destination for 70% of Canada's exports, so buoyant activity south of that border is good for Canada's exporters. And the Canadian Dollar could further strengthen if the pesky EU-Canadian trade agreement ever reaches fruition. The Belgian state of Walloon is currently blocking the ratification of the agreement as they see it favouring 'big business' to the detriment of smaller companies. Meanwhile, the Sterling-Canadian Dollar rate has dropped rather dramatically and recovery is reliant on the UK, the EU, oil, gas, commodities and/or a US economic slowdown.

GBP-EUR Forecast

Volatile conditions are not necessarily a bad thing. For one, they allow both buyers and sellers to make gains, as long as they have the right information upon which to make their decisions. For example, those with automated orders in the market set to trigger at C\$1.60, would have been delighted to find that these orders had sold their Canadian Dollars overnight, but the market is now back at C\$1.69 – ie no one could have been certain that this dip in the exchange rate would happen – but being prepared for the potential is rarely a bad idea. Further volatility is inevitable as the GB versus EU negotiations unfold. The Pound found buyers around the C\$1.60 level and is seeing a lot of selling interest at C\$1.70. Putting this into context, the low we saw in 2010; following the credit crunch was an ear-popping C\$1.48. If the Pound does dive again, there will be buying interest around C\$1.60 and C\$1.58, so that is a good target for CAD sellers. However, if Sterling finds enough buyers, there is plenty of scope for recovery. There is trend line resistance at C\$1.75; the support line through 2014. That will stall if not stop GBP appreciation in the medium term. If those levels are breached, C\$1.86 will offer the same resistance it afforded through 2014 but would be a sign of a significant GBP recovery.

For Further Information

If you have an individual personal enquiry please call +44 (0)20 7350 5474 or head to www.halofinancial.com for the latest up-to-date news on the currency markets and how you can get the best exchange rate.

4 WHY CANADA



Population:

35,749,600

Area:

9,984,670 km²

Population density:

3.4 people per km²

Capital:

Ottawa

Largest city:

Toronto

Currency:

Canadian Dollar

Average property price:

CDN\$437,699

(July 2015; source www.crea.ca)

Average annual salary:

CDN\$49,639

(July 2015; source www.statcan.gc.ca)*

*Scaled up from average weekly wage (CDN\$954.60)

Stunning scenery, welcoming people, a growing and settled economy... There are many reasons why Canada attracted 260,404 new permanent residents from all around the world in 2014, and over the coming pages we'll be explaining how you can - and why you should - join them.

Sure, Canada may often be overlooked in favour of its brasher, and arguably more glamorous, southern neighbour, but those who do choose to look north of the United States for a new homeland are often not at all disappointed by what they find.

The sheer size of Canada can undoubtedly be a little daunting, especially for those of us used to living on a fairly small, yet densely populated, island. Put simply, Canada is huge! Around 80 per cent of Canada's population live in towns and cities in the 'milder' southern areas of the country, and more than 25 cities in the country have populations of more than 100,000 – yet these still account for less than 1 per cent of Canada's vast landmass.

Stretching from the Pacific Ocean in the west to the Atlantic Ocean in the east and covering an area of 9,984,670 square kilometres, within the world's second largest country you will find thriving cities, sandy beaches, towering mountain ranges and verdant plains. Canada practically accommodates every single type of scenic and social diversity within its borders, so no matter what your beliefs, preferences or temperaments there will be an area of Canada to suit you.

Over the following pages, we'll be looking into many aspects of living in Canada and introducing you to some of the key visas that will hopefully enable you to take advantage of all the country has to offer.

There are many different types of Canadian visas available for immigration purposes, but knowing which one is needed can be a confusing process. Here, courtesy of Canadian Visa Specialists, is a look at some of the country's most commonly used visas:

Express Entry

Express Entry is a file management system that was introduced by Citizenship and Immigration Canada (CIC) on 1st January 2015. The Express Entry system applies to the whole of Canada, except Quebec. A candidate must use Express Entry if they want to apply under the:

- Federal Skilled Worker Programme
- Federal Skilled Trades Programme
- Canadian Experience Class

Express entry provincial Nominee programme

Candidates will submit their applications electronically / online and will be measured by a Comprehensive Ranking System (CRS). Potential candidates will complete an online profile, and a score will be generated. Different scores will be generated depending on whether a candidate has a spouse or not. The candidate will be placed in a pool and will be ranked against others in the pool.

Candidates will be ranked based on:

- Human Capital Factors (age, education, language, Canadian work experience) and Spouse / Common-law Partner Factors (if applicable) = 500 points maximum
- Skill Transferability Factors (combination of language, education and work experience) = 100 points maximum
- Arranged Employment / Provincial Nomination = 600 points maximum

Only the highest-ranked candidates, and those with qualifying offers of arranged employment or Express Entry provincial/territorial nominations, will be issued an Invitation to Apply (ITA) for permanent residence. Draws will be held regularly. There is no minimum threshold but CIC will post the low point score / range when they do the draws.

If a candidate does not have Arranged Employment then they must register with Job Match to connect with eligible Canadian employers. The Job Match profile is linked to the candidate's Express Entry profile.

The principal applicant must do a language test for their Express Entry profile to be complete; the spouse should also do a language test if extra points are to be claimed. There are different thresholds depending on application category. Accepted English tests are as follows: www.celipitest.ca and

www.ielts.org. Only general test results will be accepted. To claim points for French, the Test d'Evaluation Français (TEF) needs to be completed. www.francais.cci-paris-idf.fr

The principal applicant will also need to get an Educational Credential Assessment (ECA) done by an authorised body for their non-Canadian education credentials if they are submitting an application under the Federal Skilled Worker Category. It is suggested that an ECA is done for other categories (by both the principal applicant and the spouse) in order for points to be claimed in the CRS.

Authorised assessing bodies are listed on the CIC website www.cic.gc.ca

A candidate may receive an Invitation to Apply (ITA) and will then have 60 days to submit their full application. If no ITA is received then the candidate will be in the pool for 12 months, and will then have 60 days to renew their candidate profile. It is expected that the processing time, after receipt of the full application, will be six months.

Federal skilled worker programme (FSWP)

Applications for the FSWP are managed via Express Entry – so an Express Entry profile will need to be created as the first step. An applicant will need to meet the requirements of the FSWP and will also need to meet the threshold of Express Entry, in order to be given an Invitation to Apply.

The FSWP selects immigrants based on their ability to succeed economically in Canada. It used to be known as the 'points system' - this is because it measures applicants using a selection grid worth up to 100 points. The current pass mark remains at 67. Each applicant is awarded points for various factors - official language ability, age, education, work experience, employment already arranged in Canada, and adaptability (such as previous work experience or education acquired in Canada).

These factors are part of a grid used to assess federal skilled workers – so points are earned based on how well you do in each of the six factors. Note that only skilled work counts in the FSWP. Low or semi-skilled work does not count. The first step is to see if you meet the minimum requirements.

What are the minimum requirements?

- You must have at least one year of continuous full-time (or an equal amount in part-time) skilled work experience within the last 10 years. "Skilled work" means that your work experience must be level O, A, B of the NOC.

The more work experience that you have, the more points you will get. You must show that you did the duties set out in the lead statement of the occupational description in the NOC, including all the essential duties and most of the main duties listed. If you cannot show that your work experience meets the description in the NOC, you are not eligible under this program.

- Even if English (or French) is your native language you must still take a language test approved by Immigration, Refugees and Citizenship Canada (IRCC) that shows you meet the level for speaking, listening, reading and writing. You will need to meet the minimum language level of Canadian Language Benchmark (CLB) 7 – the higher you get the more points you will score.

You must show that you meet the requirements in English or French by including the test results when you complete your Express Entry profile. Your test results must not be more than two years old on the day you apply for permanent residence. For English, you should do the IELTS (General) or the CELPIP (General) test and for French you should do the TEF.

- Unless you have a Canadian education credential, you will need to have your foreign education credentials assessed, so that points can be properly allocated. You must provide an Educational Credential Assessment (ECA) report from an agency approved by IRCC. The report must show your foreign education is equal to a completed Canadian secondary (high school) or post-secondary certificate, diploma or degree. You will need to enter the information from the report (including the reference number) in your Express Entry profile. If you meet all the conditions set out in the minimum requirements, IRCC will assess your application based on the six selection factors in the federal skilled worker points grid.

The selection factors are:

- Language skills in English and/or French (Canada's two official languages)
- Education
- Work experience
- Age
- Valid job offer (Arranged Employment) – i.e. one that is supported by a Labour Market Impact Assessment
- Adaptability (for example,) previous work or study in Canada, a close family member who is Canadian and lives in Canada.

Unless you are currently working in Canada with Arranged Employment, you must show that you have enough money to support yourself and your family after you arrive in Canada. As well as all of the above requirements, IRCC will check

to make sure that you and your family are admissible to Canada, so medicals and criminal checks must be provided. You must also plan to live outside the province of Quebec.

Federal Skilled Trades (FSTP)

The Federal Skilled Trades Programme (FSTP) is for people who want to become permanent residents based on being qualified in a skilled trade. This category is geared at attracting more skilled tradespeople to Canada. It is not a points system but rather is a 'pass/fail' system. An applicant must have either Arranged Employment or a Canadian Certificate of Qualification in order to qualify, amongst other requirements.

Applications for the FSTP are managed via Express Entry – so an Express Entry profile will need to be created as the first step. An applicant will need to meet the requirements of the FSTP and will also need to meet the threshold of Express entry, in order to be given an Invitation to Apply.

The minimum requirements are:

- You need to have at least two years of full-time work experience (or an equal amount of part-time work experience) in your skilled trade in the last five years. This work experience must be post-qualification. You must meet the job requirements for that skilled trade as set out in the National Occupational Classification (NOC), except for needing a certificate of qualification – so make sure you check the relevant NOC.

- You must have EITHER an offer of full-time employment from up to two employers for at least one year of continuous full-time work OR a Canadian Certificate of Qualification in your skilled trade. In Canada, provinces and territories issue Certificates of Qualification in the skilled trades. To get a certificate, the provincial or territorial trades' authority must assess your training, trade experience and skills to decide if you are eligible to write an exam to be certified. You will need to write the exam in Canada. Some Certificates of Qualification are endorsed by the Red Seal if they are inter-provincially recognized.

- You must meet the required levels in English or French for each language ability (speaking, reading, writing and listening) – these are Canadian Language Benchmark (CLB) 5 for speaking and listening, and Canadian Language Benchmark (CLB) 4 for reading and writing.

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You must show that you meet the requirements in English or French by including the test results when you complete your Express Entry profile. Your test results must not be more than two years old on the day you apply for permanent residence. For English, you should do the IELTS (General) or the CELPIP (General) test and for French you should do the TEF.

- There is no education requirement for the Federal Skilled Trades Program. But, if you want to earn points for your education under Express Entry, you either need a Canadian education credential or you will need to have your foreign education credentials assessed, so that points can be properly allocated. You must provide an Educational Credential Assessment (ECA) report from an agency approved by IRCC. The report must show your foreign education is equal to a completed Canadian secondary (high school) or post-secondary certificate, diploma or degree. You will need to enter the information from the report (including the reference number) in your Express Entry profile.

Many trade qualifications cannot be assessed by an ECA, which is proving a large hindrance to this program. Do note that you will only benefit from getting an ECA if your foreign education is equal to a completed Canadian high school diploma or greater. As well as all of the above requirements, IRCC will check to make sure that you and your family are admissible to Canada, so medicals and criminal checks must be provided. You must also plan to live outside the province of Quebec.

Canadian Experience Class (CEC)

The Canadian Experience Class Program (CEC) allows those with temporary Canadian work experience to apply to become permanent residents. Applications for the CEC are managed via Express Entry – so an Express Entry profile will need to be created as the first step. An applicant will need to meet the requirements of the CEC and will also need to meet the threshold of Express Entry, in order to be given an Invitation to Apply.

If you are a temporary foreign worker in Canada, you often have the qualities to make a successful transition from temporary to permanent residence. Although the CEC is a 'pass / fail' program, you still need to meet the points under Express Entry. Your Canadian work experience will give you extra points.

What are the minimum requirements?

- You need to have at least 12 months of full-time (or an equal amount in part-time) skilled work experience in Canada in the three years before you apply. This does not need to be consecutive. Self-employment and work experience gained while

you were a full-time student (for example, on a co-op work term) does not count under the CEC. "Skilled work" means that your work experience must be level O, A, B of the NOC.

- You must meet the required levels in English or French for each language ability (speaking, reading, writing and listening) – these are Canadian Language Benchmark (CLB) 7 for NOC 0 or A jobs OR Canadian Language Benchmark (CLB) 5 for NOC B jobs. You must show that you meet the requirements in English or French by including the test results when you complete your Express Entry profile. Your test results must not be more than two years old on the day you apply for permanent residence. For English, you should do the IELTS (General) or the CELPIP (General) test and for French you should do the TEF.

- There is no education requirement for the CEC. But, if you want to earn points for your education under Express Entry, you either need a Canadian education credential or you will need to have your foreign education credentials assessed, so that points can be properly allocated. You must provide an Educational Credential Assessment (ECA) report from an agency approved by IRCC. The report must show your foreign education is equal to a completed Canadian secondary (high school) or post-secondary certificate, diploma or degree. You will need to enter the information from the report (including the reference number) in your Express Entry profile.

As well as all of the above requirements, IRCC will check to make sure that you and your family are admissible to Canada, so medicals and criminal checks must be provided. You must also plan to live outside the province of Quebec.

For further information about all these visas, please visit the Canadian Visa Specialists website.

www.canadianvisaspecialists.com

You can also contact them at
info@canadianvisaspecialists.com



CANADIAN
VISA SPECIALISTS

Familiarise yourself with some of the key aspects of everyday life that you may face when living in Canada

Education

The education system in Canada is governed by each individual province, with the curriculum varying slightly depending on which province you live in.

Generally, children in Canada start school at Kindergarten – also known as Grade Primary or Centre de la Petite Enfance depending on the province you are in – from the age of 5 or 6, although in Manitoba and Saskatchewan kids are not required to attend kindergarten and therefore some schools do not offer this level of schooling.

In Canada, education is compulsory up to the age of 16 in every province except for Manitoba, Ontario and New Brunswick, where the compulsory age is 18, or as soon as a high school diploma has been achieved. Those who leave school before the age of 18, or before receiving their high school diploma, may choose to take a General Educational Development (GED) exam which is a set of tests designed to determine whether the test-taker has a high-school graduate's level of knowledge. Some bright students may choose to take a GED once they reach school leaving age so they don't have to stay in school until the end of Grade 12.

The qualification your child will be studying for will depend on the province you live in. For example, in Ontario the high school diploma is known as the Ontario Secondary School Diploma (OSSD) while in Alberta it is called the Alberta General High School Diploma. All high school diplomas work on a credit system whereby a child receives a certain number of credits for each course they complete during secondary education (from the age of 14 or 15 until they leave school). The number of credits, and subjects they will need to study, will differ by province.

Healthcare

Canada offers widespread publicly funded healthcare through its Medicare system – this is partly paid for by Canadian taxpayers with a certain amount being taken from their wages each month (the amount varies depending on the province in which you live).

All legal permanent residents of Canada are eligible to be insured through Medicare. Upon arriving to live in Canada you will need to apply for a healthcare insurance card from your local provincial or territorial government as soon as possible – application forms can be picked up in hospitals, pharmacies or even through some relocation companies.

The Medicare system is not administered by the federal government. Instead the type of services and health treatment that will be covered for by Medicare will vary depending on the province in which you live. Usually (but not always), most hospital treatments, minor surgeries and visits to GPs will be covered by Medicare. Typically, however, dentistry, use of emergency services, some eye care and most homeopathic services are not covered, while prescription drug costs will vary dramatically depending on where you live. Once an individual has received treatment, which is covered by Medicare, it is up to the doctor or surgery itself to bill the government for the cost of the treatment.

It is important to note that the medical care your province or territory offers might not be covered in other provinces and territories across Canada. So, when you travel you may require private health insurance.

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Private health insurance

Almost two-thirds of Canadians take out some form of private health insurance, largely to cover against the fairly high cost of prescription drugs but also to guard against any services that may not be covered under your province or territory's health insurance plan. Having private insurance should also lead to faster waiting times for treatments. There are numerous private health insurance companies in Canada, with many being tied to a particular province/territory.

Banking

Canada's banking sector is dominated by five major banks: Royal Bank of Canada, Toronto Dominion (TD) Bank, Bank of Nova Scotia, Bank of Montreal and Canadian Imperial Bank of Commerce.

Between them, these banks boast over 5,300 branches dotted throughout the country and make up 85 per cent of the Canadian banking system. In addition to the 'Big Five', there are also many, smaller banks – commonly known as 'second-tier banks' – located in the country. These cater purely for the domestic market. Some of the larger second-tier banks include: the National Bank of Canada, HSBC Bank Canada and ING Bank of Canada.

The process of opening a bank account in Canada will differ depending on which bank you are using and the type of services/accounts that you are applying to use. The good news is that opening a basic checking account before you emigrate is usually possible (especially when using one of the larger banks) and fairly straightforward. However, you will often need proof that you have applied to live in Canada and will, usually, need to be physically present at the bank to activate the account.

It should be noted here that most bank accounts – at all banks – charge a small monthly fee with the amount differing depending on the kind of account you have. However, according to the Canadian Banking Association, 60 per cent of Canadians spend CDN\$15 or less per month on service fees.

Internet Access

According to a 2015 study carried out by comScore Canada, Canadians are among the biggest online addicts in the world, spending more time visiting websites via desktop computers than people from any other nation. Working with metrics such as average monthly unique visitors for certain sites, comScore calculates Canadians visit an average of 80 sites and spend an average of 36.3 hours online on their desktop computers every month.

Mobile subscribers in Canada were up five per cent compared to the previous year to 24 million, with about four of every five mobile users owning a smartphone. The most popular uses of smartphones were instant messaging, games and social media. Mobile users dominate social media such as Twitter and Snapchat, comScore says, and play a growing role in online shopping. The top uses for tablet devices meanwhile was managing photos, using social media and listening to internet radio.

Based on millions of download tests, Ookla determined that Canada's average download speed is 16.6 Mbps, somewhat faster than Spain (14.4 Mbps) and Australia (12.75 Mbps), but slower than the U.S. (17.3 Mbps), and much slower than world-leading Hong Kong, which clocked in at 44.14 Mbps.



Take a quick look at what Canada's ten provinces and three territories have to offer newcomers

Alberta

One of only two landlocked Canadian provinces, the majority of Alberta's population lives in the corridor between the major cities of Calgary and Edmonton. In recent years, Calgary has become one of Canada's most popular cities for new immigrants. The province has a continental climate, with warm summers and cold winters, and features some of Canada's most iconic mountain scenery with the Rocky Mountain resorts of Banff and Jasper both located there. Over the last 20 years, Alberta's economy has been transformed into one of the strongest in the country thanks to its natural oil resources.

British Columbia

Canada's warmest province, the southern, most populated, reaches of BC receive very little (if any) snowfall each year. Little surprise, then, that the province has long been popular with newcomers. Although approximately 75 per cent of the province is mountainous – both the Rocky and Coast mountain ranges are located there – BC is also home to some of Canada's best coastal scenery. The city of Vancouver is often placed near the top of 'quality of life' rankings, while provincial capital Victoria, located on Vancouver Island, is an attractive city and a popular tourist destination. BC has a resource dominated economy, although tourism and film production are also both major employment sectors.

Manitoba

Canada's easternmost prairie province is known for being one of the sunniest provinces in the country. Although winter temperatures, especially in the north, are among the nation's coldest. Manitoba's economy is based on natural resources with agriculture, mining and energy all important to the province's fortunes. Over 60 per cent of Manitoba's population live in state capital Winnipeg, the 8th largest city in Canada.

New Brunswick

The least coastal of Canada's four Maritime Provinces, New Brunswick is the country's only officially bilingual province, with both English and French awarded equal importance. Over 80 per cent of New Brunswick is covered by forest, so it should be no surprise to learn that forestry and agriculture are the province's main economic drivers. Boasting a continental, Atlantic climate, the major settlement spots tend to be based around the cities of Saint John, Moncton and capital Fredericton.

Newfoundland and Labrador

Incorporating the island of Newfoundland and mainland Labrador, this Maritime province was the last to enter the Canadian confederation, only becoming recognised as a province in 1949. Over 90 per cent of the province's population live in Newfoundland, with the majority residing in or close to St John's (the oldest English-established city in North America). The province's economy has been booming in the past three or four years thanks to a resources boom, having been largely stagnant since the 1990s following the collapse of the once all important fishing industry.

Nova Scotia

The most popular Maritime province for new immigrants, Nova Scotia has a long history of immigration and was home to the country's first permanent European settlement. Moderated by ocean influences (Nova Scotia is almost completely surrounded by water), the province's climate is one of the mildest in Canada. Although Nova Scotia is the country's second smallest province, it is also the second most densely populated, with capital Halifax particularly popular among newcomers. Natural resources have traditionally been the major driver of the province's economy, but in recent years, tourism, aerospace and technology have all become increasingly important.

12 CANADIAN CULTURE



Ontario

Home to Toronto, Canada's largest city and the country's cultural and economic hub, as well as national capital Ottawa, Ontario is the country's most populous province and has long been the preferred destination for new immigrants. The natural beauty of the Great Lakes combined with the transport links they provide for manufacturing and industry in the area, attract the majority of the province's residents to settle towards southern Ontario. The southern reaches also benefit from warm, humid summers, with winters becoming longer and harsher the further north you travel.

Prince Edward Island

Canada's smallest province – in terms of both size and population – Prince Edward Island (PEI) is perhaps best known for providing the setting to Lucy Maud Montgomery's novel *Anne of Green Gables*. As with all of Canada's Maritime Provinces, PEI has a continental, Atlantic climate which brings pleasant summers and cold winters, although not as cold as those found towards the centre of the country. Many of the province's communities are reliant on the fishing and tourism industries. Capital Charlottetown is the only city of any noticeable size, being home to almost half of the province's entire population.

Quebec

Canada's only predominantly French speaking province, Quebec is Canada's second-largest province with a majority of the population residing in and around the major cities of Montreal and the eponymously named Quebec City. Although part of Canada, many residents of Quebec consider the province to be an independent nation within Canada, although this is not a position which is officially recognised at federal level (that said, the province does administer its own immigration programme which is independent of the national system). The resources and technology industries are the province's major economic drivers.

Saskatchewan

Home to Canada's fastest growing economy, thanks to oil and other natural resources, the prairie province of Saskatchewan is becoming an increasingly popular settlement destination for new immigrants. As the province has no coastal influences to moderate its climate, it experiences huge extremes in temperatures with fairly hot summers but freezing cold winters. Regina and Saskatoon are the province's two major residential centres. While oil has become increasingly important to Sask's fortunes in the past few years, agriculture is also still extremely important.

The territories

In addition to these ten provinces, Canada also has three territories which are located in the cold, vast northern reaches of the country – Yukon, Northwest Territories and Nunavut. Unlike the provinces, the trio of territories are not governed by the Constitution Act of 1867 and are instead ruled by federal powers. Due to the climate and sparse, largely uninhabitable, landscapes they do not tend to be at all popular with newcomers, attracting only hundreds of new immigrants each year. Mining tends to be the key industry in the territories.

A brief look at some cultural aspects associated with Canada.

History

While the land today known as Canada has been inhabited since around 30,000 BC, when Paleo-Indians first migrated from Asia across the Bering Strait land bridge, it wasn't until the 15th Century that Europeans (excluding the Vikings) are first said to have set foot on Canadian soil. Venetian explorers John and Sebastian Cabot, working under the commission of King Henry VII of England, were among the first Europeans to discover Canada, claiming Newfoundland for England in 1497 and paving the way for England to eventually try and claim the country for itself.

In the years that followed, many European fishermen and explorers from England, Portugal, France and Spain began to further explore Canada's Atlantic coast and in time these explorations spread inland (although it wasn't until the 18th Century that western Canada was first settled by Spanish explorers). By the 17th Century, differing parts of central and eastern Canada had been colonised by English and the French settlers but a series of colonial wars eventually led to the majority of Canada falling under British rule in 1763. However, a section of the country – modern day Quebec – was ceded to France. More wars followed over the next 100 years as the battle to control North America continued to rage. It wasn't until 1st July 1867 that the country we now know today as Canada was formed when the three existing British colonies officially became four provinces – Ontario, Quebec, Nova Scotia and New Brunswick. More provinces and territories joined the confederation during the following years and today Canada is made up of ten provinces and three territories.

Food

Modern-day Canada has been built by immigrants from all over the world, and these influences are reflected in the country's food choice. Former Canadian Prime Minister Joe Clark once defined Canadian cuisine as a collage of dishes from the cuisines of other cultures – "Canada has a cuisine of cuisines. Not a stew pot, but a smorgasbord." However, Canadians are quite keen on using ingredients sourced locally and adding their own touches to dishes more commonly associated with other countries. For example, Poutine, considered by some to be Canada's national dish, combines French fries, gravy and cheese curds. Canada is also well known for its maple syrup. Production of the sticky syrup had been carried out in Canada long before Europeans began to colonise parts of the country, having been collected by the aboriginal people of Eastern Canada. Of course, the coastal regions of Canada – both east and west – also specialise in a menagerie of seafood dishes.

Sport

Canada takes its sporting influences more from its southern neighbour, the United States, than it does from its European settlers. Basketball and baseball are both popular – Canada is the only country other than the US which has franchises competing in the rather exaggeratingly named baseball World Series – while Canadian Football (a variation of American Football rather than 'soccer') is also played and watched across the country. However, it is ice hockey which Canadians hold a special reverence for. It would not be unfair to describe hockey – no need to use the 'ice' prefix in Canada – as being akin to a national religion. The country has seven franchises competing in the National Hockey League (NHL) and the Montreal Canadiens are the league's most successful ever team, having won the title on 25 occasions. Lacrosse – a sport which has Native American origins – is also still played throughout the country. While popular European sports such as cricket, rugby union and football (soccer) are not as widely played and watched in Canada as the aforementioned games, it is worth noting that Canada is a regular competitor at the cricket and rugby World Cups, while women's and youth football are among the country's fastest growing sports. So, fans of these activities will not go without. Of course, Canada's notorious winter climate means that many winter sports – such as skiing and ice skating – are also extremely popular activities throughout the country.

Literature

The History of Emily Montague, published in 1769 and written by Frances Brooke, is often cited as the first Canadian novel, even though the book was published in England and Brooke was English. However, the book written whilst Brooke was spending five years living in Quebec and drew much on the author's life there. *L'influence d'un livre* (The Influence of a Book) written by Philippe-Ignace François Aubert du Gaspé, is considered the first French-Canadian novel, and is regarded as being one of the most important works in the history of Canadian literature. One of the first Canadian writers to gain an international following was Lucy Maud Montgomery, whose *Anne of Green Gables* series, the first of which was published in 1908, helped her become one of the most popular children's writers of her time. Montgomery would become the first female in Canada to be named a fellow of the Royal Society of Arts in England and was invested in the Order of the British Empire in 1935. In recent years, Canadian authors have begun to establish themselves on an international stage. Three Canadians have been awarded the Booker Prize: Michael Ondaatje for *The English Patient* (1992), Margaret Atwood for *The Blind Assassin* (2000) and Yann Martel for *The Life of Pi* (2002).

14 AVERAGE TEMPERATURES

Politics

Canada's political system is governed by a parliamentary democracy, featuring five main parties – Conservatives, Liberals, New Democrats, Bloc Quebecois and Greens. The Conservatives and Liberals are the two dominant parties (aside from in Quebec where the Bloc Quebecois are the major force) although coalition governments are not unusual so the other 'minor' parties are viewed as being more significant than they may be in other countries. The federal system is fairly similar to that of the UK's, with Members of Parliament (MPs) – usually belonging to one of the aforementioned political parties – being elected into the House of Commons. The party with the most MPs then forms government with that party's leader becoming the Prime Minister. In addition to the federal system, however, provincial governments also play a key role in Canadian life – laws can vary from province to province and many are set at provincial level. The Provincial governments are made up of Members of Provincial Parliaments (MPPs), with the political party with the most MPPs forming government and the leader becoming Premier. Therefore, a province may find itself with a Premier from a different party to that of the Prime Minister. Elections at federal level are held at least once every five years, while at provincial level most provinces have set laws stating that elections must be held every four years (some even have specific dates by which an election must take place). Only Canadian citizens are allowed to vote or run for political office – permanent residents have no voting rights.

Language

Canada has two official national languages – English and French. While both languages are meant to be of equal importance throughout the country, English is far more widely spoken throughout, with most French speakers living in the province of Quebec. New Brunswick is the only Canadian province to be classed as officially bilingual. New Brunswick's Official Languages Act means that all provincial government institutions (departments, Crown

corporations, hospitals, police services, etc.) must serve members of the public in the official language of their choice. However, schools do not have to provide services in both languages. In 2011, just over 5,795,000 people in Canada reported being able to conduct a conversation in both of Canada's official languages. Aside from English and French, Canada's long immigrant history means many other languages are spoken as a mother tongue by people living in the country. According to the 2011 census, more than 200 languages were reported in the 2011 Census of Population as being a home language, and around one-fifth of Canada's population, or nearly 6,630,000 people, spoke a language other than English or French at home.

Lifestyle

That Canada, and Canadian cities, constantly finishes in the higher echelons of the various quality of life surveys that are banded about every so often, probably tells you all you need to know about the high quality lifestyle that the country offers its residents. Sure, Canada may not be able to compete with the climatic conditions on offer in other traditionally popular immigrant destinations, but what the country lacks in heat (and let's not forget that summers there are actually fairly warm, while British Columbia is temperate all year round) it more than makes up for in other aspects. A 2011 survey by the Organisation for Economic Co-operation and Development found that Canadians were the best educated of the people from the 34 countries surveyed and also felt safer on the street after dark. What's more, 75 per cent of those surveyed said they were happy with their life – a great deal higher than the 59 per cent average. The country offers some of the most stunning mountain scenery and jaw-droppingly beautiful landscapes to be found anywhere in the world and when the weather turns cold, there are more than enough ways to keep yourself amused – especially if you happen to live by one of the country's many mountain ranges.

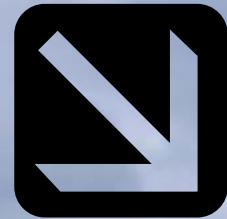


	January	February	March	April	May	June	July	August	September	October	November	December
Vancouver	3	5	7	9	13	15	18	18	15	10	6	4
Calgary	-9	-6	-2	5	10	14	16	16	11	5	-3	-8
Regina	-17	-16	-8	3	10	15	18	16	10	4	-5	-13
Winnipeg	-16	-13	-6	4	12	16	20	18	12	5	-5	-13
Toronto	-5	-5	0	6	12	17	21	20	15	8	3	18
Montreal	-9	-7	-1	7	14	19	22	21	16	9	2	-5
Halifax	-5	-5	-1	4	9	15	18	18	14	8	3	-2
Saint John	-8	-7	-2	4	10	14	17	17	13	8	2	-4

(Temperatures are in °C. Jan-Dec)
Source: www.weatherbase.com



15 KEY FINANCIAL INFORMATION



Salary and income tax

Average weekly wage: CDN\$954.60 a week

Average annual wage: Approx CDN\$49,639

Figures gathered: July 2015

For 2015, the Federal income tax rates in Canada for individuals were as follows

- 15 per cent on the first CDN\$44,701 earned annually;
- 22 per cent on earnings between CDN \$44,702 and CDN\$89,401;
- 26 per cent on earnings between CDN\$89,402 and CDN\$138,586; and
- 29 per cent on earnings above CDN\$138,587

In addition to federal incomes taxes, provincial taxes are also levied on wage-earners. Provincial income tax rates vary from between 4 and 21 per cent of your income, depending on the province in which you live and how much you earn.

Cost of living rankings

Five Canadian cities feature in Mercer's annual cost of living index, which ranks 214 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

Canadian cities were found to be very affordable, with no cities placed in the top 100 most expensive locations. This is how they ranked in 2015:

Vancouver - 119th
Toronto - 126th
Montreal - 140th
Calgary - 146th
Ottawa - 162nd

Pensions

Canada's major retirement scheme is the Canadian Pension Plan (CPP). You will not be enrolled automatically into CPP so will need to apply to join. You can qualify for a CPP retirement pension if you have worked in Canada and made at least one valid contribution to the scheme. You must be 60 years of age to start receiving your pension. However, the CPP will reduce your pension amount by a set percentage for each month that you take it before age 65.

In March 2015, the average monthly payment through the CPP was CDN\$618.59 a month – the maximum entitlement is CDN\$1,065.

In addition to the CPP scheme, most Canadian pensioners – at least those who have lived in the country for at least ten years since they turned 18 – should also be entitled to receive the Old Age Security (OAS) Pension. You must be 65 or older to receive payments through this scheme. You do not necessarily need to have ever been employed in Canada to receive payments through this scheme, although this will obviously impact on the amount of money you are entitled to. Once you reach the age of 65, you will need to apply to start receiving your OAS pension.

16 CANADIAN PROPERTY

Market overview

Canada's property market emerged relatively unscathed from the global financial crisis and the country's long-running housing boom seems to show no signs of ending, with national home sales increasing by 9.4 per cent on a year-on-year basis in March, according to the Canadian Real Estate Association (CREA). However, when excluding Greater Vancouver and Greater Toronto, which are the only two hot spots for home sales and prices at present, the national sale price was a more modest 2.4 per cent. Outside of the main immigrant hotspots, average property prices average property prices are commonly below the national value – and it is still possible to pick up a new home for less than CDN\$200,000 in some areas of Atlantic Canada.

National average house price:
CDN\$437,699

Major city with lowest average price:
Fredericton, New Brunswick – CDN\$178,479

Major city with highest average price:
Vancouver, British Columbia – CDN\$866,722

Price sources: Canadian Real Estate Association (July 2015)

Basic mortgage facts

Max 50% loan to value

\$100,000 minimum loan

Rates from 2.74%

Eligibility criteria for mortgages have become tighter over recent years, but you can still generally borrow up to 50 per cent of the value of a property and the minimum loan is CDN\$100,000. Rates start from just 2.74 per cent for a one-year fixed deal, and 2.84 per cent for a 5-year fixed deal.

A key calculation used in the application is the debt-to-income ratio, which establishes whether you can afford to maintain the mortgage repayments, so your existing liabilities including loans, credit card payments and maintenance are taken into account, together with the proposed Canadian mortgage payments. All of this must not exceed 35 per cent of your gross monthly income.

Mortgage information provided by Conti Financial Services. Please visit:
www.mortgagesoverseas.com

Property examples

Here are three example of what your money could have bought you in Canada, as of July 2015:



Location: Toronto, Ontario

Number of bedrooms: Three

Features: Located close to beaches, large backyard featuring multi-level decks, driveway parking space, brand new kitchen and bathroom.

Price: CDN\$669,000

Website: www.remax.ca



Location: Fredericton, New Brunswick

Number of bedrooms: Four

Features: Two bathrooms, energy efficient heat pump system, outside storage areas, private backyard.

Price: CDN\$169,900

Website: www.remax.ca



Location: Vancouver, British Columbia

Number of bedrooms: Three

Features: TTwo bathrooms, 1,486 square feet of living space, private sundeck overlooking a fenced back yard, single garage.

Price: CDN\$900,000

Website: www.remax.ca

17 CASE STUDY - CAROLYN STEELE



Name
Carolyn Steele

Originally from
Haringey, London

Moved to:
Kitchener, Ontario

When
2002

Visa used
Entrepreneur visa

Writer and editor, and former Canadian B&B owner, Carolyn Steele moved to Kitchener, Ontario 13 years ago with her son Ben. This is her story.

Thirteen years ago I was a single parent living in London, struggling to make ends meet. My son, Ben, was in a failing school with no prospects of university however hard he worked, so I took a temporary job in Canada to see what life was like. There was nothing to lose.

We fell for the place and, most importantly I thought he would have a better education there, so when the visa ran out we started to look at ways to move permanently.

At the time my only option was the Entrepreneur category. I didn't have enough points for my qualifications because they were all things Canada wasn't short of. I had no business background so I couldn't just apply as a business person. I think the rules have changed now but at the time you could present a plan to buy or open a business and be on probation for two years. I had to provide employment for a Canadian and demonstrate an expectation of profit within the two years. Then the local Immigration officials would say yes or no to you being landed permanently.

The application process was a nightmare of paperwork and expense. I had to make a fact-finding tour of the area I was moving to, present evidence of a market need for my plan, go to a random lecture in Toronto to prove I'd been in touch with some small business unit or other, hire a lawyer and an accountant, open a bank account... and bring back letters from everyone to prove I'd done it all. For which everyone charged most handsomely.

I lucked out and found a ready-made business to take over: a B&B.

I found the local immigration officials much easier to deal with once I'd arrived – positively human. Today I'm a writer and editor, which partly came about from the move. I wrote about everything that happened for magazines (including the original Emigrate mag!) then brought out a book. And then another.

I fell into company with some other authors and managed to polish up the proofreading and editing skills I'd learned back in the UK. Of course, that's something you can do anywhere in the world nowadays, so I occasionally wander off somewhere to do a mad job and then write about it.

I've pretty much given up trying to get into a 'proper job' in Canada because everyone wants Canadian qualifications. Of course, now Ben has graduated from a Canadian university he's much better placed than I am to compete with the locals. His education did turn out to be top notch, at a high school which shared lecturers from the local university in Waterloo.

I love almost everything about my life here. There are annoyances, of course. Life is stressful anywhere, but the trees outside my window, the bonkers wildlife, the local farmers' market, the new friends, the ability to drive to Niagara Falls for lunch... it's all lovely and I thank my lucky stars every day that we made it.

The worst thing about life here? Canadians eat awful cheese.

I think the biggest culture shock was the total lack of consumer and employee protection. In the early days I was continually blindsided by practices that would be illegal back home. I wasn't looking out for things like the guy who altered a contract after I'd signed it, or the boss who suddenly changed my working hours, because nobody in the UK would try it on. And, of course, there's no-one to complain to. Caveat emptor takes on a whole new meaning and I lost a lot of money learning that.

My advice for a successful emigration is to expect it to be ten times as tough and ten times as expensive as you are prepared for. And then, when you've made it, be ten times as proud of yourself as you ever thought possible!

18 FURTHER CONSIDERATIONS

Currency

The exchange rate that you secure for transferring large sums, such as the proceeds from the sale of your property, will have a huge bearing on your spending power once you arrive in Canada. You should start thinking about exchanging your currency for Canadian Dollars soon after you start on the long road to emigration. Forget moving money through high street banks, though; the best exchange rates are available through currency exchange specialists. These companies can arrange 'forward contracts', allowing you to secure a good rate of exchange up to two years in advance. Such an arrangement can mean peace of mind as you know your nest egg is protected from any devaluation of the pound. You may find yourself obsessing over getting the best possible exchange rate for your pounds, but rest assured this is actually quite normal; after all, it is an important exchange. If this is the case speak to a foreign exchange (FX) specialist as they watch the money markets constantly and you can instruct them to watch for the sort of rate you are after.

(For more information see page 3)

Removals

Arranging for removals firms to visit your home and offer you quotes for shipping your belongings should not be left to the last minute. By taking this step early you can be sure of a competitive deal and ensure you select the firm you feel most confident entrusting your treasured belongings to. When making your selection it is important to check your preferred removal company holds the international movers' quality standards marque – FAIM (FIDI Accredited International Mover). A good removal company will be able to advise you on what's worth shipping and what isn't – and how long it will take your goods to arrive in your new home country. There are two means of shipping your household goods to Canada. Larger removals will be shipped as full (sole use) container loads, the major advantage being that the actual shipping container is brought to your home. Smaller removals are shipped in shared containers with other removals. The first time you enter Canada after you have received your visa you must declare 'Goods to follow' at the airport. You will need to supply two copies of a packing list or inventory, including values. All consignments are subject to inspection by inspection by the Canadian Food Inspections Agency (CFIA) to check no belongings have come into contact with any soil or vegetation.

Information supplied by PSS International Removals: www.pssremovals.co.uk

Pet removals

If you want to take your furry, feathered or even scaled family members with you, then you will need to find out the rules regarding the transportation of pets. There are strict rules regarding moving animals to Canada and the CFIA requires documents for all animals and animal products entering the country. That said, most pets, including some 'exotic' pets, can be taken to Canada with their owner providing you have the right documentation. However, the Government of Canada can refuse entry to any animal that does not meet its import requirements. It's essential to check with a pet transportation specialist before deciding what to do, as they will be able to advise you of all the rules and regulations.

Skill shortages in Canada

There is no list of eligible occupation for Canada's Express Entry immigration programme. However, Express Entry candidates must have had previous work experience in an occupation classed as O, A or B on the National Occupation Classifications (NOC) framework in order to stand a chance of being entered into the pool. Skill Type O covers management jobs, Type A covers professional jobs (in other words, jobs which usually require a university degree), and Type B covers technical jobs and skilled trades (People usually need a college diploma or to train as an apprentice to do these jobs).

Those who apply for Express Entry will be invited to apply for a permanent visa on the strength of their application. In addition to their overall points score, factors such as whether they have already got a job offer and what occupation it is they have experience in will play a huge role in determining the chances of them getting invited. According to data released by Workopolis in August 2015, the ten most in-demand occupations in Canada were as follows: Retail sales people, Customer and information services representatives, Retail managers, Sales and account representatives, Cooks, Transport truck drivers, Registered psychiatric nurses and registered nurses, Food counter attendants, kitchen helpers and related occupations, Administrative officers, Computer programmers and interactive media developers. However, it's worth noting that not all these occupations are eligible for federal immigration purposes as they are not classed as O, A or B on the National Occupation Classifications (NOC). Visit <http://www.cic.gc.ca/english/immigrate/skilled/noc.asp> to find out more.