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HMCS Sackville Naval Museum, Halifax Harbour. By Ann Kilbreath

Insurance in Canada

By Max Fraga

Insurance, that's one of the words that newcomers should learn fast. Living in Canada allows us to have a good quality of life, better economic stability and opportunities. But living here, as in any place, we are not free from having an incident or some unexpected expense, and for these situations, the insurance will protect our financial life. Insurance works as a way of collectively sharing risks. Each person pays an amount, called a premium, and when happens an event is described in the contract, this money will be used to cover the expenses of the insured who was affected by this occurrence, summing up, it is a way to share outlay.

In general, insurance is optional. If you believe that there is a risk about something that you should be financially covered, then you should bring it to the discussion with the insurance company, but in some situations in Canada insurance is mandatory. For example, to drive a car, it does not make a difference if you are the owner, renting or even if you use a friend's car borrowed, in either of these situations you must have insurance.

Another type of insurance that might be mandatory, depending on the situation, is home insurance. When you buy a house and finance it, the insurance is mandatory, but when you pay completely for your property, the insurance becomes optional. In the case of a rental, the lessee has the right to require the lessor to take out his insurance, it can also include the insurance in the rent value, you must always read the rental agreement carefully to avoid unwanted surprises.

Another popular type of insurance is health insurance, even though the government of Canada offers public health. Health insurance can complement the service by offering care to professionals that are not covered by public health, discounts on the purchase of medicines, and even providing financial security for you and your family in case something more serious happens. This type of insurance in many cases is part of the benefits offered by a company to its employees and should be observed as a great differential when choosing a job.

The federal and provincial governments have regulations that protect citizens in situations where insurance companies may try to break the rules established in the contract or abuse their power.

Finally, there is a wide range of insurance options, including unusual insurance such as athletes who take out a policy to protect only one member of their body. Regarding what your item is to be insured, the best and safest way to carry out insurance is to look for an accredited broker and carefully read the contract before signing.

Useful links:

<https://www.canada.ca/en/financial-consumer-agency/services/insurance.html>

<https://novascotia.ca/finance/en/home/insurance/default.aspx.html>

Health Insurance in Canada

How To Choose The Best Healthcare Plan (2022!)
<https://youtu.be/9dVPkiYDduo>

How to Access Healthcare in Canada | Healthcare for Newcomers <https://youtu.be/CrrPHC-6XP8>

How Much Car Insurance Do You Need | 4 EASY STEPS <https://youtu.be/aFLb6WalbNQ>

CAR INSURANCE IN CANADA (For Immigrants)
<https://youtu.be/LGdDy7YisRE>



Newsletter for Newcomers

Connect to the Newsletter Working Group on FB @sharingnewsletter Newcomer Services, KG Public Library

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Special THANK YOU to Mariana Fraga

Pictures by: annkilbreathphotography

Designed by Xiaoxia Ding

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QUIZ

By Nan Wang

1. If you live near Castle Hill (Halifax Citadel National Historic Site), you will hear the cannon fire at noon every single ____.

- A. Day B. Week C. Month D. Year

2. Halifax has an average of ____ wet days per year.

- A. 98 B. 106 C. 171 D. 205

3. What Nova Scotia university has the most students?

- A. Saint Mary's University B. Dalhousie University
C. Mount Saint Vincent University D. Cape Breton University

4. It's been ____ years since the MacDonald Bridge opened.

- A. 42 B. 78 C. 53 D. 67

5. _____ is the longest continuously operating farmers' market in North America. It has now been around for more than 270 years though the location has changed.

- A. The Halifax Seaport Farmer's Market
B. Wolfville Farmers' Market
C. Halifax Forum Farmers' Market
D. Bedford Basin Farmers Market

6. Nova Scotia's Heritage Day is in ____.

- A. September B. November C. April D. February

7. _____ separates Mainland Nova Scotia from Cape Breton Island.

- A. Sable Strait B. Strait of Canso
C. Northumberland Strait D. Cabot Strait

8. How many times has Queen Elizabeth II visited Nova Scotia?

- A. 8 B. 5 C. 1 D. 3

9. For many years steel was made at Sydney, Nova Scotia. This is supported by abundant ____ resources in Cape Breton and other parts of Nova Scotia

- A. Wind power B. Natural gas C. Oil D. Coal

10. The same geology found in _____ Cape Breton, and Norway indicates that Cape Breton was once part of another land form now located many miles away. As a result of continental drift, the areas were separated. What part of the world is this?

- A. France B. Denmark C. Germany D. Scotland



We Wish You a Merry Christmas (in Different Languages)
<https://youtu.be/pGyQw0mpMA0>

Learn about Canadian Money!
<https://youtu.be/oHEF5CGlckU>

Top Winter Sports in Canada
<https://youtu.be/RBDZBiYg1nE>

Yo Yo Ma Greatest Hits
https://youtu.be/ZvrtgKH_6fQ

VEGAN BUDGET CHALLENGE » €1/\$1 meals for 5 days (+ grocery list)
<https://www.youtube.com/watch?v=Ral6E1SHNbE&t=193s>

Things You Need To Know About Living In Nova Scotia Canada
https://www.youtube.com/watch?v=cUQ8KJxDE_g&t=509s

Georges Island | Halifax | Nova Scotia 【4K】
<https://www.youtube.com/watch?v=g1Q6o-Qqckg&t=328s>

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Weights and measures

By Andrew Sun

Some newcomers need clarification about the Canadian units of measurement. This writing introduces the conversion of measurement units such as distance, capacity, weight, area, volume, and temperature, hoping to help you.

Distance

1 in (inch) = 2.54 Centimeters (cm)
1 ft (foot) = 0.304 Meter (m)
1 yd (yard) = 0.914 Meter (m)
1 mile = 1.609 Kilometers (km)

Capacity

1 pt (pint) = 0.568 Liter (l)
1 gal (gallon) = 4.546 Liters (l)
1 tbsp (tablespoon) = 15 Millimeters (ml)
1 tsp (teaspoon) = 5 Millimeters (ml)

Weight

1 lb (pound) = 453.592 Grams (g)
1 oz (ounce) = 28.349 Grams (g)

Area

1 sq in (square inch) = 6.452 Square centimeters (cm²)
1 sq ft (square foot) = 0.093 Square meter (m²)
1 sq yd (square yard) = 0.836 Square meter (m²)
1 square mile = 2.590 Square meters (km²)

Volume

1 cu in (cubic inch) = 16.387 Cubic centimeters (cm³)
1 cu ft (cubic foot) = 28.317 Cubic decimeters (dm³)
1 cu yd (cubic yard) = 0.765 Cubic meter (m³)

Temperature

Conversion Fahrenheit to Celsius

Subtract 32
Divide by 1.8
Example: 80
80-32=48
48/1.8=26.66

Conversion Celsius to Fahrenheit

Multiply 1.8
Add 32
Example: 27
27*1.8=48.6
48.6+32=80.6

Useful Information

Events

By Dasha

Evergreen Festival

November 25 - December
18, 2022

Halifax

<https://www.evergreenfestns.com/>



Yuletide Craft and Gifting Faire

December 10-11, 2022

Halifax Forum

Admission by donation

P2 Quiz Answers

1. A 2. C 3. B 4. D 5. A 6. D 7. B 8. B 9. D 10. D



Fox Point, Hubbards, NS. By Ann Kilbreath