



**THE VILLAGE OF**  
**SOUTHERN VICTORIA**  
CONNECT TO A GREENER LIFE



# Newcomers' Guide

Updated: January 2024

## Contents

Welcome / Overview .....	2
Housing/Real Estate .....	4
Heating.....	5
Transportation .....	5
Health Care.....	6
Municipal Services.....	7
Education.....	8
Year-Round Recreation and Fitness .....	8
Special Events & Festivals .....	10
Culture .....	10
Religious Places of Worship .....	11
Tourism .....	12
Attractions & Historical Sites.....	13
Restaurants .....	13
Gas & Service Stations.....	13
Accommodations .....	14
Shopping & Services.....	14
Working in Southern Victoria .....	14
Immigration to Southern Victoria.....	14
Politics .....	16
Immigration Resources.....	17



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



[Village of Southern Victoria](https://www.facebook.com/VillageofSouthernVictoria)



[@southernvictorianb](https://www.instagram.com/southernvictorianb)



[@vilsv\\_NB](https://twitter.com/vilsv_NB)



## Welcome / Overview

Welcome!

In The Village of Southern Victoria, you will find exquisite scenery in all four marvelous seasons, a variety of cultures, unlimited opportunities for fun & recreation, and friendly, resourceful people. Whether you need a service or product or are an entrepreneur, you will find our business community flexible, innovative, and service-oriented. In addition, our village, located right along the Trans-Canada Highway, is within a handy 30-minute drive to numerous other communities and opportunities, not to mention an international border just a 10km away. We offer a superb quality of life for all ages, and we are eager to share it with you.

Enjoy this guide to our village. Be sure to stop by the village office (at the Andover end of the bridge) for more information if you have questions. Better yet, join us at a community festival, sports event, music practice, or a community supper.

We will be friends before you know it!

Cindy McLaughlin  
Mayor

### **About The Village of Southern Victoria**

The lovely Village of Southern Victoria is located on the St. John River, 40km south of Grand Falls near the mouth of the Tobique River. Perth, on the east side of the river, and Andover on the west, were amalgamated into one village in 1966 and have a population service area of more than 6000 people. In 2022, Perth-Andover, Aroostook and the surrounding areas were joined to form the Village of Southern Victoria.

Nestled between the rolling hills of the upper river valley, this picturesque village is often referred to as the "Gateway to the Tobique." Ten kilometers to the west of the municipality is the US border and to the south approximately 80km is Woodstock and the entrance to the Interstate 95 leading to the New England states.

Residents of Southern Victoria enjoy many activities and attractions from shopping and culture to recreational activities, festivals, and concerts.

The Village takes pride in its scenic views and rich quality of life. Business owners in the community will testify to the advantages of doing business in The Village of Southern Victoria.

Advantages include low property taxes, a newly expanded industrial park, low-cost power, and an available work force. New businesses can locate near the newly developed four-lane Trans-Canada Highway.

Southern Victoria has plenty to offer our residents and visitors. From a unique blending of numerous cultures creating a multi-cultural community, a scenic waterfront, excellent recreational facilities, a newly renovated tourist information center, to fantastic restaurants and friendly people, the quality of life in Southern Victoria is second to none!



**Our Weather**

The Village of Southern Victoria has a semi-continental climate with a warm summer and frosty winter. Snow depths of 1+ cm approximately 100 days each year, making this the ideal spot for winter sports such as skiing, snow shoeing and snowmobiling

Season	Average Temp
Spring March 21 to June 21	4 to 16 C
Summer June 21 to September 21	12 to 24 C

Fall September 21 to December 21	6 to 12 C
Winter December 21 to March 21	-20 to -1C

**Air Access**

Southern Victoria is located 190km from [Fredericton International Airport](#), which offers daily flights with several different airlines to points both East and West of New Brunswick. Seasonal flights are also available. The Village of Southern Victoria is also located only 32km from [Presque Isle International Airport](#) served by United Airlines offering twice daily service to Newark Liberty International Airport (EWR) with connections worldwide.



Local Media

Newspapers:

[Telegraph Journal](#)

[River Valley Sun](#)

[The Black Fly Gazette](#)

Radio:

K93 93.1 FM <http://www.k93.ca/>

Q96.1 FM <http://q961.com/>

The Rock 101.9 FM <http://1019therock.com>

River Valley Mike <http://www.rivervalleyradio.org>

[Big Country 96.9](#)

[Live Radio | CBC Listen](#)

[The Bridge Online Local Radio Station](#)



## Housing/Real Estate

You may require temporary housing following your arrival while searching for a permanent home.



### Renting an Apartment or House

Southern Victoria has a variety of real estate available for rent. It is common for a lease to be required, meaning you are committing to rent for a specified period.

The Government of New Brunswick has a Rentalsman, a department whose mandate includes ensuring both residential landlords and tenants behave responsibly, and mediating disputes when they arise. You can find information on their website:

<http://www.snb.ca/irent>

To find houses and apartments for rent available in Southern Victoria:

[Housing \(Southern Victoria.com\)](#)

[Telegraph-Journal | TJ.news.](#)

Classified section in local newspapers

Facebook's "Southern Victoria and area buy and swap" or "Victoria County Buy and Sell."

If arriving in the summer, three local campgrounds may be the best fit for you:

Baird's Campground (506) 273-3030, Spring

Water Campground (506) 273-3682 and

River Country Campground (506) 324-4682

allow campers.

### Buying a House

Purchasing a house is a sound investment, but the process takes some time. You may search on your own or enlist the services of a real estate agent who can assist with the process. Where to search: Classified section of the local newspapers

Facebook's "[Southern Victoria and Area bulletin board](#)" as well as "[Victoria County Buy and Sell](#)"

[PropertyGuys.com](#)

<http://www.realtor.ca>

[Houses for Sale in NB - Facebook](#)

## Property Taxes

The Village of Southern Victoria has impressively low property tax rates, with a rate of \$1.23 per \$100 assessment in Perth-Andover, and a rate of \$1.04 per \$100 assessment in Aroostook (2022).

For tax assessment or payment related tax inquiries, please contact the Province of New Brunswick- Service NB at: [www.snb.ca](http://www.snb.ca) or 1-888-762-8600.

## Heating

Homes in Southern Victoria are heated with electricity, oil, or wood. Your real estate agent or landlord can assist you with setting up an account with of these heating providers.

The Village of Southern Victoria also offers a rental program on energy efficient mini split heaters. For more information, contact the Village Office at 506-273-4959 or [info@vilsv.ca](mailto:info@vilsv.ca).



Listed below is a table of comparing Perth-Andover Electric Light Commission rates with NB Power Rates

	PAELC	NB POWER
<b>Residential</b>		24.57-
Service Charge	18.38	26.96
750 kwh/month	0.1088	0.1543
1,350 kwh/month	0.1088	0.1397
Balance kwh	0.1059	0.1247
<b>General Service</b>		
Service Charge	18.38	24.27
1 <sup>st</sup> 10,000 kwh	0.1327	0.1511
Balance kwh	0.0941	0.1329

Oil: Numerous companies sell home heating oil and will deliver directly to your home. Check the Yellow Pages or visit [www.yellowpages.ca](http://www.yellowpages.ca)

## Water & Sewer

Water and Sewer services operate at a very affordable annual rate in Southern Victoria. The cost for one residential unit in Perth-Andover is \$480 [Water], \$255 [Sewer], and \$735 [combined], and the cost of Water in Aroostook is \$225 (2024). For more information contact the Village of Southern Victoria Office at 273-4959 or [info@vilsv.ca](mailto:info@vilsv.ca).

## Transportation

Intercity Bus: Maritime Bus Motorcoach Company allows users to travel throughout the Maritimes. Visit [Home | Maritime Bus](#) or call 1-800-575-1807 for rates and schedules. The bus stops at Squeaky's Irving Convenience Store on F. Tribe Road in Southern Victoria.

As part of a Village initiative towards greener living, five charging stations for electric vehicles have been installed throughout the village and operate on the ChargePoint system. Currently, there is no cost to use these chargers.



Southern Victoria also has paved walking or biking trails throughout the village.



## Health Care

People of Southern Victoria are proud of the excellent health care that is provided by staff at the Hotel Dieu of St. Joseph Hospital. Short waiting times, various medical procedures and numerous outpatient services are provided in Southern Victoria by flexible and compassionate hospital staff. Two new family practice clinics and pharmacies have recently been constructed and offer easy access and a positive environment. Emergency Room services operate 8am to 6pm, 7 days per week.

After hours services are available at [Waterville](#).



### Family Doctors

Southern Victoria has numerous family doctors practicing in our community.

#### Perth-Andover Medical Clinic:

Dr. Allison Thomas Kennedy: 273-9520

Dr. Andrew Kennedy: 273- 9548

Dr. Carter J. Kennedy: 273-9526

#### Brookside Professional Centre:

Dr. David W. Bell: 273-9525

Dr. Peter G. B. Moore: 273-9529

Dr. Haley Everett,  
Chiropractor/Rehabilitation/Massage Services: 777-1808

The province of New Brunswick maintains a list of New Brunswick patients without a family doctor. When a new family physician enters practice or a practicing physician can take on more patients,

they consult this list. To be placed on this list, contact [Patient Connect NB \(gnb.ca\)](#) or call 811 Telecare.

Other strategies for finding a family doctor:

Family Physician practices are listed in the Yellow Pages under “physicians and surgeon.” Ask if they are accepting new patients or if they maintain a wait list.

Ask your friends or family members

### Dentists

Southern Victoria currently has 2 dentists both operating at the Gentle Dental Care on Station Street. They can be reached at 273-6460.

### Optometrists

Southern Victoria also currently has 2 optometrists in the community:

River Valley Vision: Dr. Lillian Linton 273-6808

St. Amand Clinic: Dr. Lousielle St. Amand  
273-6854

### Elder Care

Southern Victoria has several facilities for the elderly:

Victoria Glen Manor Inc. 273-4885

Valinor Retirement (Victoria Villa) 273-9394

Perth Unit EMP 273-7222

Carleton Victoria Community Vocational Board  
273-6866

### Pharmacies

There are 2 Pharmacies located on F. Tribe Road:

Guardian Pharmacy: 273-2882

Lewis Pharmacy: 273-3772

The Provincial Government has expanded what can be [prescribed by pharmacists](#) as opposed to waiting to get a family doctor: This list is constantly being updated.

## **Other:**

Southern Victoria offers numerous other healthcare services, including:

Riverside Natural Health Clinic  
Alternative & Holistic Health 273-2772

Physiotherapy: River Valley  
Physiotherapy 273-9601

Massage Therapy:  
Tarynn Grey, RMT 273-2202

Healthy Sensations Massage Therapy  
RMT 273-5277

Mental Health Services: Mental Health 273-4701

Individual & Family Support Services/Programs:  
Carleton Victoria Community Vocational Board  
273-6866

## **Municipal Services**

### **Police**

Southern Victoria is extremely proud of the highly trained, effective, and professional men and women who put a compassionate face on police work. The Southern Victoria RCMP can be reached directly at 273-5000. Other contact information is available online. [Contact the RCMP in the New Brunswick | Royal Canadian Mounted Police \(rcmp-grc.gc.ca\)](http://www.rcmp-grc.gc.ca)

### **Fire**

The Perth-Andover Fire Department operates a fire station with state-of-the-art equipment. The Perth-Andover Fire Department also runs a weekly "Fireman's Lotto" as a large 50/50 draw each Saturday night, allowing them to fundraise for equipment, gear, etc., also enabling them to give back to our community. For more information on the fire department or for how you can participate in the Fireman's Lotto visit: <http://www.pafd.ca/>



## **911 Emergency Services**

The province of New Brunswick operates a highly integrated, enhanced, 911 system. Dialing this number on the telephone connects you to the appropriate emergency service providers such as police, ambulance, fire, and poison control. Emergency use only.

### **Waste Disposal:**

Garbage is picked up weekly curbside on Wednesday. For more information contact the Village of Southern Victoria Office at 273-4959

### **Recycling & Redeemables:**

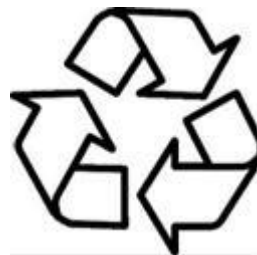
Curbside recycling pickup happens the first Tuesday of every month

For more information on what can be recycled, or where you can purchase a bin, or have it billed to your utility account, please [click here....](#)

Large Blue Bins, to hold excess recyclables are located at the following locations:

Southern Victoria:  
Civic Centre, 11 School St.

Aroostook:  
Village Office, 338 Main St.



Redeemable items can be turned in for refund at:

P&S Redemption Centre and Electronics

Follow them on [Facebook](#)

## Education

Southern Victoria provides many opportunities for children and adults to better themselves educationally. Not only do we hold our standards high for education, but our schools also have various extra-curricular activities such as drama, sports teams, and music.

Adults are encouraged to improve their career options at the Carleton-Victoria Vocational Board, which also hosts support groups for people of all ages and abilities. The Western Valley Adult Learning Centre also provides many different learning initiatives, including basic literacy, computer literacy and GED preparation. Partners for Community Literacy promotes literacy for the areas servicing the Southern Victoria Schools. Their activities include innovative programs like Grand-buddies, Story Sacks, Children's Reading Corner, Family Literacy Sessions, and book giveaways.

For Pre-schoolers, parents can take advantage of free Storytime programs at the [Perth-Andover Public Library](#) , [Talk with Me Programs](#) for speech/language development as well as enrollment in the [Imagination Library Program](#) by emailing [imaginationlibrarypa@gmail.com](mailto:imaginationlibrarypa@gmail.com).

[Upper Valley Autism Resource Centre](#) also offers children's programming

### **Daycare, Pre-School and After School Centers**

Southern Victoria offers care options for your children.

Future Footprints Family Centre 273-4250  
[marguerite.gallagher@ecdcnb.ca](mailto:marguerite.gallagher@ecdcnb.ca)

Play, Learn, Grow Pre School 426-0506  
[playlearngrownb@gmail.com](mailto:playlearngrownb@gmail.com)

[Miss Tina's Little Treasures Daycare](#)  
477-9211

Southern Victoria Recreation Department  
Summer Day Care Program 273-4959

[recreation@vilsv.ca](mailto:recreation@vilsv.ca)

Please note that there are many private providers of childcare in our community. Ask your friends or family, or check social media for accommodations.

### **Public Schools**

Southern Victoria has 3 public schools: Andover Elementary (kindergarten through grade 5), Perth-Andover Middle School (grade 6 through 8), and Southern Victoria High School (grade 9 through 12). Our schools are part of the [Anglophone West School District](#).



### **Higher Education**

Within a 2-hour drive, there are several options for post-secondary education.

[New Brunswick Community College](#) has a campus at Woodstock, NB

Presque Isle, Maine has a [University Campus](#) and a [Community College](#) campus.

There are 2 university campuses in Fredericton, with some courses being offered virtually. [UNB](#) and [STU](#).

## Year-Round Recreation and Fitness

The Perth-Andover Recreational Department is a community group engaging community members around a common purpose to address physical and mental wellness by creating and implementing programs for all ages increasing our population's availability of appropriate and affordable pastimes supporting wellness.

To stay up to date with the Recreation department like us on Facebook: [Southern Victoria Rec](#)

Perth-Andover Recreation Department: 273-4959 ext. 2

The Perth-Andover Recreation Department operates facilities that;

- Are age friendly and inclusive for all people, from infants to seniors, for all cultures, for all abilities.
- Make health and wellness a priority
- Offer services and support that provides people of all ages with greater opportunity to reach their full potential and contribute in meaningful ways.
- The rights and interests of everyone are protected; their views are heard and considered in all forums
- Intentionally create and sustain environments that value and respect all individuals for their uniqueness, talents, skills, and abilities to the benefit of all.

### **Recreational Programs in Southern Victoria:**

#### **Youth Programs:**

- Minor hockey
- Mini Ball
- Summer Soccer Programs
- Western Valley Summer Games
- Baseball & Tee Ball
- Swimming Lessons
- Competitive Swim Team
- Varsity Programs through the High School
- Twin Rivers Archery Club (for youth and adults)
- Western Valley Soccer Club
- Wednesday Evening Fiddlers (for all ages)
- Pivot Point Martial Arts (for all ages)

#### **Adult programs:**

- Gentleman's Hockey
- Thunder Hockey
- Pickleball
- Zumba (for all ages)
- Spin Classes
- Adult Fitness Classes
- Cribbage Club (for adults and seniors)
- Rotary Club (for adults and seniors)
- Perth Elks Lodge (for adults and seniors)
- Royal Canadian Legion (for adults and seniors)
- TobiCrafters

#### **Seniors' programs:**

- Keenagers
- Monthly Seniors Events
- Senior Dance Fitness

### **Recreation Facilities:**

A modern Civic Centre Complex with arena, fitness facilities and nearby tennis courts, pickleball courts, swimming pool, ball diamonds, basketball courts, and playgrounds. All are available for public use as well as seasonal classes and clubs.



Shared-use trails for those who enjoy walking, cycling, snowmobiling, or cross-country skiing. Southern Victoria is the meeting place of three trail systems: the Trans-Canada Trail, the Appalachian Trail, and the New Brunswick Trail System.

Sport fishing is second to none in Perth - Andover. The St John River is not only a scenic place to spend your leisure time, but it is also home to some of the best bass fishing in the province. Come catch one before this well-kept secret gets out!

Waterfront Park, located on West Riverside Drive, is a perfect place for a family picnic, a stroll along the river, or a frolic in the Saint John Valley.

Waterfront Adventure Center: Offers rental equipment for canoeing, kayaking, paddle boarding, and pedal boating. Also offered: bicycle rentals, dock slip seasonal rentals and docking accessibility. This is also the home of the Southern Victoria Tourism Information Center



## Special Events & Festivals

There is always an event to look forward to in Southern Victoria. Just a few annual events include Women's Day, Scottish Festival, Summer Farmers Market, Summer Music Concert Series, Homecoming Events & Kids Fest, The Hullabaloo, Bass tournaments, The Dam Run, Washer Toss Tournament, Winter Freeze Fest, and Christmas in the Village.

These events bring out the young and old in our community and provide an excellent venue for meeting friends and neighbors. A friendly and familiar face is never far in the Village of Southern Victoria.

## Culture

Many different heritages can be found in Southern Victoria. There is a proud Scottish heritage which is alive and well. You will find not only those proud to say they are Scottish, but also many other residents and visitors at the Gathering of the Scots Festival held annually in Southern Victoria.

Tobique First Nation (Neqotkuk) is one of the earliest settlements on the Saint John River and is rich in traditional culture.

<https://tobiquefirstnation.ca/>



The Arts are alive here in Southern Victoria. The Carleton-Victoria Arts Council brings acts from throughout the Maritimes to local venues for Southern Victoria and surrounding areas to enjoy.

You can really absorb the culture of Southern Victoria at the Farmer's Market on Saturday mornings with a wide variety of crafters, food, vendors, and entertainment.

A true Southern Victoria cultural experience is never complete without the sounds of fiddle music, or a variety of county, blues, and folk singers. To experience a true Maritime evening, please visit local venues to enjoy the talents of local musicians.

## Music:

There are several vibrant community music groups where musicians at every stage can develop their talent and meet other musicians.

### Wednesday Evening Fiddlers

Garold Hanscom: 473-1053

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

### Southern Victoria Pipe Band

Amanda MacIntosh 273-0310



### Southern Victoria Community Choir

Marianne Bell: 481-0351

### School Street Music

Phone: 1 (506) 323-8774

Contact: Chad & Kandace Prekaski

About: Guitar, Vocal, Drum, Bass, and Ukulele lessons in a Fully Set Up Music Studio. Email: [chadandkandace@live.ca](mailto:chadandkandace@live.ca)

Facebook: <https://www.facebook.com/SchoolStreetMusic>

### Grace Notes Music Academy

Contact: Sabrina Perry

Phone: (519) 270-1846

About: Grace Notes is a non-profit music school with a mission to ensure that every child has access to a quality music education. We use the power of music to create a community in which all children can joyfully grow into healthy and thriving adults. Violin/Fiddle Lessons Email:

[sabrina\\_perry@hotmail.com](mailto:sabrina_perry@hotmail.com)

Facebook: <https://www.facebook.com/GraceNotesMusicAcademy>

### Hullabaloo Rock n' Roll Boot Camp

Phone: 1 (877) 778-7271 Contact:

Larlee Creek Hullabaloo Email:

[info@larleecreekmusic.ca](mailto:info@larleecreekmusic.ca)

Facebook: <https://www.facebook.com/LarleeCreekHullabaloo>

Website: <https://larleecreekmusic.ca/>

## Religious Places of Worship

There are many different churches located in Southern Victoria.



Perth-Andover Baptist Church: 273-6206

Perth-Andover Wesleyan Church: 273-6561

Calvary Tabernacle: 273-3804

St. Mary's of the Angels: 273-2913

Trinity Anglican Church: 273-2031

St. James United Church: 273-3014

Seven Day Adventist Church: 273-2063

Kingdom Hall: 273-3544

## Tourism

The Village of Southern Victoria operates the Tourism Information Centre, which is located at the Waterfront Adventure Centre along the banks of the St John River at 1150 West Riverside Drive. Between May and October many visitors are drawn to the Village through concerts, conventions, outdoor activities, markets, restaurants, watercraft activities and camping. In the winter months tourism is strong with many hockey and basketball tournaments, snowmobiling, snow shoeing and cross-country skiing opportunities.



The Waterfront Adventure Centre offers the following equipment for rental: canoes, kayaks, paddle boards, pedal boats, and bicycles. Information about waivers and other details is available at [www.vilsv.ca](http://www.vilsv.ca)

There are many great attractions available in the surrounding communities.

### **Great Attractions within 30 minutes**

#### **Grand Falls, NB:**

Spend the afternoon hiking the trails along the Grand Falls Gorge and watch in wonder as the water gushes through the gates of the Grand Falls. If you are up for an adventure, try zip-lining across the falls with ZipZag. Shopping is also available at many local or chain retailers. The Grand Falls shopping district offers a variety of options from

hardware to drugstores and an assortment of trendy clothing stores.



#### **District of Tobique Valley, NB:**

Visit the District of Tobique Valley which plays host to great events such as the Fiddlers on the Tobique (June), the Plaster Rock Summer Festival (July-August), and the World Pond Hockey Championships (February). These events regularly receive provincial, national, and international recognition.



#### **Maine, USA:**

Head south of the border to Presque Isle, Maine, USA, where you can visit the Aroostook Centre Mall, catch a movie, cross country ski on beautiful state of the art trails, or visit the University of Maine. For a quick drive, just head across the Canada-US border to Fort Fairfield and enjoy the Potato Blossom Festival held in July.



## Restaurants

Carl's Dairy Bar 1301 West Riverside Drive	273-3060
Carolyn's Dairy Bar 868 Perth Main St	273-3336
Greco (Take Out) 24A Columbus St	273-3940
Kim's Chinese Restaurant 832 Perth Main St	273-3732
Mary's Bake Shop & Luncheonette 890 Perth Main St	273-2885
Mr. B's 1189 West Riverside Drive	273-3294
Subway 18F. Tribe Rd	273-3636
Tim Horton's 22 F. Tribe Road	273-6677
Larlee Creek Eatery 12255 Rte. 105	273-3080
Oak Tree Restaurant & Pub 1333 Aroostook Road	819-7077
878 Waterfront Bistro 878 Perth Main St	273-2878

## Attractions & Historical Sites

- Cultural Walkway along the boardwalk
- Southern Victoria Historical Museum
- Village Office
- Perth-Andover Public Library
- Castle Inn
- Tomlinson Lake Hike to Freedom
- Trails System and Community Trails

## Gas & Service Stations

Doug's Auto Repair	273-6247
Grant's Service Center	273-3500
Irving Convenience	273-2220
Tobique Truck Stop Ultramar	273-6801
Scholten's Perth-Andover	273-0357

## Accommodations



Perth-Andover Motor Inn	273-2224
The Castle Inn	273-9495
Kringles Bed & Breakfast	273-6563

## Shopping & Services



A complete and up to date list of local businesses can be found on the Village of Southern Victoria [Business Directory](#). You can find everything from greenhouses to grocery stores, and specialty shops to automotive stores.

## Working in Southern Victoria

Southern Victoria offers unique career opportunities for everyone's expertise and interests. Our local businesses work in partnership with each other. The residents of Southern Victoria have a "shop local first" attitude, always trying to support our community and the businesses in it

### **Minimum Wage**

As of April 1<sup>st</sup>, 2023, the N.B. minimum wage rate is \$14.75/hr

## Immigration to Southern Victoria

### **New to Canada? Here's some useful information:**

#### **Terms you should know:**

Yellow Pages: Provides telephone numbers, and addresses of businesses and services:

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

White Pages: Consult this directory for business and residential telephone numbers:

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

Canada 411: Directory for business and residential telephone numbers and addresses:

[www.canada411.ca](http://www.canada411.ca)

### **Canadian Human Rights Act**

The Canadian Human Rights Act ensures equal opportunity to individuals who may be victims of

discriminatory practices based on a set of prohibited grounds such as sex, disability, or religion. It applies throughout Canada, but only to federally regulated activities; each province and territory has its own anti-discrimination law that applies to activities that are not federally regulated.

Do not hesitate to contact the New Brunswick Human Rights Commission if you believe you have been discriminated against: Toll Free at 1-888-471-2233. Website:

<https://www2.gnb.ca/content/gnb/biling/hrc-cdp.html>

### **Legal Services**

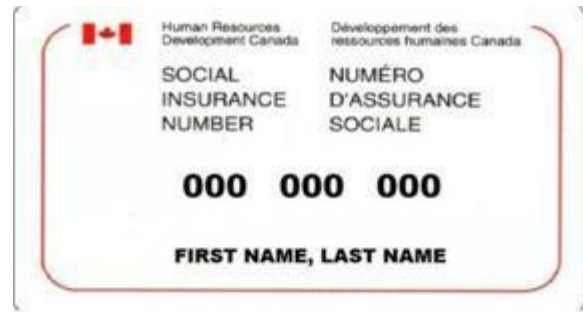
If you need legal services, there is a law office in the Southern Victoria area, Beth Watters Gray Law Office 273-4666. To find a lawyer in surrounding areas refer to the Yellow Pages.

Legal aid is available for persons with low income who are faced with criminal charges or involved in family related proceeding. For educational information intended for the general public about laws and legal support visit: [www.legal-info-legale.nb.ca](http://www.legal-info-legale.nb.ca)

If you require the services of a Commissioner of Oaths, Nicole Plant can be reached at 506-426-0246

### **Social Insurance**

A social insurance number (SIN) is a nine-digit identification number given to you for the purposes of income tax, child tax benefit, employment insurance, old age pension, or other government programs. You must have a social insurance number to work in Canada. To apply, visit Human Resource Development Canada office. An application form must be filled out and original (not photocopied) passports and/or immigration documents must be presented.



### **Currency**

The national currency is the Canadian Dollar. Banknotes come in denominations of \$5, \$10, \$20, \$50 and \$100 and all have their own distinct colors and graphics. Coins include the five cent (a nickel), 10 cent (a dime), 25 cent (quarter), one dollar (a loonie), and the two dollar (a toonie).

Visit the following link for calculating how much your money is worth in Canadian currency:

[www.oanda.com/currency/converter](http://www.oanda.com/currency/converter)



### **Financial Institutions**

There are two banking institutions in the Village of Southern Victoria, Bank of Montreal, and Scotiabank, offering services like savings and chequing accounts, debit and credit cards, mortgages, investments, and personal loans, etc.

## **Driving**

Every person who wishes to drive must have a valid driver's license which must be always carried on them while driving a vehicle. Depending on where you lived previously, you may not have to take a driver's test. More information can be found at: [https://www2.snb.ca/content/snb/en/driving\\_tests.html](https://www2.snb.ca/content/snb/en/driving_tests.html). To register your vehicle in New Brunswick, please visit Service NB at 1123 West Riverside Drive.

## **Income Tax**

When working for an employer, a percentage of your pay cheque will be deducted and sent to the federal government to pay your owing income tax. This money is used to pay for government services. For more information, please visit the Canadian Revenue agencies website: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

## **Canada Pension Plan**

A small percentage of your pay cheque is allocated to this plan. When you retire, you will receive a monthly payment from the federal government. To find out more, visit the Employment and Social Development Canada website: [Employment and Social Development Canada - Canada.ca](http://Employment and Social Development Canada - Canada.ca)

## **Employment Insurance**

A percentage of your pay cheque will be deducted every month and deposited into an Employment Insurance account. Employers also contribute into this account. This service provides funds, (if eligible) for a short period of time while you are looking for a new job or undertaking training to learn new skills. Visit the Employment and Social Development Canada website: [Employment Insurance benefits - Canada.ca](http://Employment Insurance benefits - Canada.ca)

## **Taxes**

The Goods and Services Tax (GST) is a tax that applies to most goods and services in Canada. The Atlantic Provinces (excluding PEI) harmonized their sales tax with the GST to create the Harmonized Sales Tax (HST) of 15%. For more information see: [GST/HST - Canada.ca](http://GST/HST - Canada.ca)

## Politics

### Municipal Government

Southern Victoria's municipal government is governed by an elected mayor and council. Elections of these members are held by secret ballot every 4 years. It is important to exercise your right to vote. To ensure your name is added to the voters list, [contact Elections NB](#).

## Alcohol, Tobacco, and Drugs

In New Brunswick the law states that:

- You must be 19 years of age to purchase, consume, or possess alcohol, cigarettes or [cannabis](#).
- Drinking alcohol and/or smoking cannabis, and driving is illegal.

## Immigration Resources

Citizenship & Immigration

[www.cic.gc.ca/english/](http://www.cic.gc.ca/english/)

English Language Training

[www.mcaf.nb.ca](http://www.mcaf.nb.ca)

[Multicultural Association of Carleton County](#)

Provides assistance for newcomers, permanent residents, temporary foreign workers, and their families.

Business Guide for Immigrants

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4027/doing-business-canada-gst-hst-information-non-residents.html>

Equal Employment Opportunity Program

[Equal Employment Opportunity Program \(gnb.ca\)](#)

Temporary Foreign Worker Program

[Temporary Foreign Worker Program - Canada.ca](#)

Immigrant Settlement Support Funding

Program

[Immigrant Settlement Support Funding Program \(gnb.ca\)](#)

Photo Credits:

Cover Page: Julie Brayall

Page 2: Inukshuk – Denyse Marcil

Page 2: Village – Alan Bridges

Page 3: Kayak – Amber Girvan

Page 12: Church – Denyse Marcil