

(c) Banking and Commerce

It is not wise to carry more than about \$20 in currency, or to leave large sums of money in one's room. It is easy to open a bank-account in Canada, which is the safest way to keep money. Cheques are generally used for major payments and money required for day-to-day expenditures can easily be withdrawn from a bank account. Bank assistants will be ready to provide advice and help in opening an account. When travelling, use travellers' cheques, which can be cashed in banks, hotels, trust company offices, and most stores. Some Canadians buy goods by hire purchase or deferred payments. Do not sign any agreement or pay any deposit until you have had advice from a university official on these matters.

(d) Food

Outside the university, there are restaurants, coffee-shops, cafeterias and lunch-counters where meals can be obtained. Cafeterias are cheaper than restaurants. Lunch-counters, where snacks, sandwiches, ice-cream and beverages are served, can be found in drug-stores (chemists' shops) and sometimes in department stores and small shops. Restaurants provide a variety of meals. Prices vary and tips of 10-15 per cent of the bill are expected.

If you wish to prepare your own meals, food can be bought most conveniently in "supermarkets", where you select your purchases from the display shelves and pay for them at the cashier's desk.

Certain types of Canadian food may cause you some confusion. For example, a "hamburger" is made of ground beef, not ham; and a "hot dog" contains a sausage which may be made of pork or beef. If you do not recognize the name of a type of food, ask what it contains.

Mealtimes: Breakfast: usually 7 - 8 a.m. Lunch: between 12 noon and 2 p.m. Dinner: between 5:30 and 7 p.m. The evening meal is often called supper.

(e) Clothes

You should inquire about the climate of the area where you will be living before you decide what clothes to bring with you. Students coming to Canada from warmer climates would be well-advised to wait until their arrival to buy winter clothing. In Canada, students can often purchase clothing at a reduced price or during sales.

In general, casual clothes are worn at universities and colleges for lectures. During winter and autumn months, women students wear woollen dresses, suits or skirts with blouses or sweaters. In spring and summer, cotton dresses and skirts with blouses are generally worn. Low-heeled shoes are suitable most of the time, with high heels for more formal wear, depending on fashion. Wool hats, scarves, gloves, overshoes and heavy overcoats are worn during cold weather. Most Asian women wear their national dress every day, with a coat in cold weather. Men normally wear slacks and sports shirts or regular shirts and ties with sweaters or jackets. Neckties and jackets should always be worn to church, parties, and when visiting Canadian homes. A suit is appropriate for parties and dances. Men wear their national dress only on special occasions.