

Time Zones

TABLE II
Time Zones

Time Zones	Provinces	Hours Behind GMT*
Newfoundland Standard Time	Newfoundland	3.5
Atlantic Standard Time	New Brunswick Prince Edward Island Nova Scotia	4
Eastern Standard Time	Ontario Québec	5
Central Standard Time	Manitoba Saskatchewan	6
Mountain Standard Time	Alberta	7
Pacific Standard Time	British Columbia	8

* GMT = Greenwich Mean Time

Daylight Saving Time

Every year on the first Sunday of April, all clocks are advanced by one hour to Daylight Saving Time. On the last Sunday in October, Canada returns to Standard Time. Daylight Saving Time is not observed in Saskatchewan.

Currency

The Canadian currency is the Canadian dollar (\$). There are 100 cents (¢) in one dollar. Currency is issued in both coin and paper. Paper currency is issued in denominations of \$2, \$5, \$10, \$20, \$50, \$100, \$500, and \$1,000. Coins are issued in denomination of 1¢, 5¢, 10¢, 25¢, 50¢ and \$1. For general use, it is best to use denominations of \$20 and under.

Currency can be exchanged at any financial institution — bank, trust company, credit union, co-operative, caisse populaire — or at exchange booths found in airports or at border crossings. Canadian currency should be used while travelling in Canada. Automatic teller machines (ATMs) are located in banks, most financial institutions and a variety of retail centres. ATMs provide 24-hour access to money with the use of a bank or credit card, and a personal identification number (PIN). ATM access is available for card-holders who are part of one (or more) of the following systems: Plus™, Interac™, Cirrus™, Circuit™, and Global Access™.

Travellers cheques can be purchased at all major banks and are recommended. Travellers cheques are accepted at most banks, restaurants, hotels and many business establishments.

The six major Canadian banks are: The Royal Bank of Canada, The Canadian Imperial Bank of Commerce, The Bank of Montreal, The Bank of Nova Scotia, The Toronto-Dominion Bank and The National Bank. These banks also have branches across Canada and representation world-wide.

Language

Canada has two official languages, English and French. Approximately 25 percent of Canadians are francophone, the majority of whom live in Quebec. English is the principal language of commerce throughout Canada but businesses operating in Quebec may be required to use French in their dealings within the province. Federal institutions offer services in both official languages.

Accommodation

There is a wide variety of overnight accommodation available in Canada, including motels, hotel apartments and luxury hotels.

Motels are typically situated along major highways and roads. They provide the comfort of modern hotels and offer food services and television in the rooms. Many also have swimming pools and other amenities.

