able effect on the immediate coastal area, where temperatures are modified and conditions become more humid when the sea winds blow inland.

When making arrangements to study at a Canadian university, students from abroad should ask about the climate of the particular area or city in which they will be studying and living. In winter, buildings are heated and in summer they are often air-conditioned.

## (b) People

Canada has two official languages, English and French. Bank-notes, stamps, Federal Government documents and packages containing common household goods are printed in both languages. Besides Canadians of British and French ancestry, many other nationalities, mainly European, are represented among the Canadian people.

There is a great diversity of religions in Canada, but the majority of the population is Christian. Many non-Christian faiths are represented, and places of worship for those of other faiths can be found in some Canadian cities.

## (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 Cheques are generally used for major payments and money required for day-to-day expenditures can easily be withdrawn from a bank-account.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 shops. Some Canadians buy goods by hire purchase (credit) 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. <u>Cafeterias</u> are cheaper than restaurants. <u>Lunch-counters</u>, where snacks, sandwiches, ice-cream and beverages are served, can be found in <u>drug-stores</u> (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 con-