



## **CANADA: AN APPEALING IMMIGRATION DESTINATION**

By: Véronique Malka Nasser, B.C.L., LL.B.  
Barrister & Solicitor (Ontario, Canada)  
Foreign Legal Consultant (New Jersey, U.S.A.)

The desire to immigrate to the United States from all over the world is well known. What some people don't realize, however, is that a viable alternate immigration destination lies just north of the U.S. border: Canada. Canadians are known for their love of nature and the outdoors, their friendly demeanor, tolerance and openness to foreign cultures. They have built a peaceful and economically vibrant country, and are well regarded and received anywhere they go, worldwide.

### **HISTORY AND POLITICS**

Canada is the largest country in the world in terms of land area, covering nearly 4 million square miles and stretching from the North Pole all the way down to the U.S. The Yukon and Northwest Territories make up the northern part of the Canadian Frontier.

Canada was conquered by and ruled by the French until 1759. That year, the British were victorious in Quebec, thereby establishing Canada as a British colony. In 1867, the Confederation of Canada was established when the British North America Act was passed, with the creation of 4 provinces: New Brunswick, Nova Scotia, Ontario and Quebec. In 1931, Canada became a self-governed Dominion, and 50 years later, it proclaimed its independence from Britain with the creation of its own Constitution and the passage of the Constitution Act.

Canada is a completely autonomous country. It retains the vestiges of the British monarchy, including a Governor General who is the Queen's representative, but this is symbolic rather than a real political or legal power. The head of the country is the elected Prime Minister and the Legislature, which is composed of the Senate and a House of Commons.

### **CONVENIENCE AND EXCELLENCE**

Almost immediately north of the densely populated U.S. East Coast are Canada's two largest provinces: Quebec and Ontario. They are the most popular destinations for immigration, followed by British Columbia on the country's west coast.

Ontario's capital city is Toronto. It is located 507 miles north west of New York City, with an estimated population of 3,400,000. The *Places Rated Almanac* rated it as the 7<sup>th</sup> best

city to live out of 354 cities across North America<sup>1</sup>, based largely on considerations such as cost of living, transportation, jobs, education, climate, the arts, health care and recreation.

Quebec's largest city is Montreal. Located only 383 miles north of New York City, Montreal is also reputed as one of the world's best cities. Were it not for its brisk winters, Montreal would also rate in the *Almanac's* top 10.

Ontario hosts the Parliament, seat of the Canadian Government. Ottawa is Canada's capital city, and Toronto is world-renowned for its size, cultural melting pot, and booming economy. Toronto is located within 2 hours' drive from Buffalo, N.Y.

British Columbia is known for its warmer climate, outdoor recreation and focus on health and wellness, perhaps in a similar manner as California, its neighbor directly to the south. Canadians from this province are often reputed to be more "laid back."

Another province which is fast becoming a popular destination for immigrants is Alberta. With its booming oil and gas economy, Alberta essentially has no unemployment. Yes, that's right, everyone in Alberta can get a job. In fact, you can work at a donut shop in its capital city, Calgary, for about \$20.00 an hour. Where else in the world can a person say that? Just north of Calgary are the popular Rocky mountains, in which the renowned Banff resort is nestled, host to some of the best skiing on the American continent and one of the most popular vacation destinations in the world. Alberta is definitely a recommended immigration destination for someone considering Canada as their new home.

## **HEALTH-CARE**

One of the greatest benefits of a Canadian life is that health care is publicly-funded and universally available to all citizens. While waiting times for certain services may be longer than in other countries where healthcare is private, the quality of health care professionals and institutions is excellent and comparable to what you would find in the U.S. This is often a main consideration for people deciding to immigrate to Canada. You should be cautious, however, that some health problems can be a bar to immigration.

## **EDUCATION**

Canadians have a high-quality free public education system for elementary to high school. In Quebec, Day care is also subsidized for those who qualify.

Universities (called "Colleges" in the States) have an excellent reputation all over the world. Some schools, such as McGill and University of Toronto, are "Ivy League" material, although they don't formally have that label. The best news is that the cost of attending these schools is typically less than a quarter of what they are in the U.S. For those planning their post-secondary education, the government will also match a certain amount for every dollar contributed to in a Registered Education Savings Plan.

## **TAXES**

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<sup>1</sup> Places Rated Almanac, Millennium Edition, 2000

There is a general misconception that tax rates in Canada are very high. There is a combined tax rate in Canada, which means that one files their federal and provincial taxes jointly. The tax rate in Canada is quite fair, and at times, even comparable to taxes some people pay in the U.S. The lowest federal personal income tax rate has been reduced to 15.5 percent. Recently, the basic personal exemption (income on which one pays no tax) was increased to just over \$8,000, and will rise to \$10,000 over the next few years.

For parents, there is also a Child Tax Benefit program. Commencing July 20, 2006, Canadian parents receive monthly cheques for \$100 for each child under the age of six.

There are many tax credits and deductions available including deductions for child care and education expenses paid for children under 14 and 7 years of age. Working Canadians will soon become eligible for the Canada Employment Credit, which provides up to \$500 annually to help pay the additional costs of employment, such as uniforms, computers or safety gear. Next year, the amount of the credit is due to increase to \$1,000.

Unlike the U.S., you cannot write-off the interest paid on your mortgage. However, housing prices are generally lower, and it is important to remember that other costs of living, such as health care, are lower as well.

The famous “GST” is short for Goods and Services Tax. It is a federal tax that everyone must pay on goods and services purchased in Canada. It was reduced in recent years to 6%. Provincial sales taxes are charged on goods and services as well, on top of GST, except for Alberta, where there is no provincial tax at all.

## **EMPLOYMENT**

Jobs abound in Canada. There is presently a dire need for skilled workers in particular areas, such as engineering, health care, agriculture and construction. The immigration system allows for persons with offers of employment from Canadian entities to obtain work visas in order to move to Canada very quickly. Similarly, when a foreign national is a skilled worker and has the required credentials, education and job offer, they can become permanent residents of Canada under a immigration points system that has proven quite effective.

Once a permanent resident in Canada, a person is entitled to the same multitude of social benefits offered to other Canadians. People who consider immigrating to the U.S. often do, and really should, consider Canada as a viable alternative in their plans to live in North America.

## **CRIME**

Canada has long had a reputation for being a safe and peaceful place to live. In fact, most Canadians reproach their neighbours in the U.S. for their extensive use of firearms, and for including it as a right (the “right to bear arms”) in the U.S. constitution.

It is not easy to own a gun in Canada. Canadians are still required to have a valid firearms license to purchase or possess firearms and to purchase ammunition. Prohibited and restricted firearms, such as handguns, must still be registered, though the current government has recently indicated it will eliminate the registry for long guns. Gun owners must also undergo rigid background checks and pass a safety training course, and owning a gun in one's home is typically frowned upon and not done.

## **BREAKING DOWN MISCONCEPTIONS**

Canada is often found synonymous with “cold” or “freezing.” In fact, some have found this to be one of the first questions asked by foreigners when introducing themselves as a Canadian: “Does it get cold there?”

Well, truth be told, *does* get cold. Montreal's winters are infamous, reaching a possible average minimum temperature of 5 degrees Fahrenheit in winter months. Toronto is typically 10 to 15 degrees warmer in the winter than Montreal. However, in the same way as global warming is said to have reduced some east coast U.S. winters to a bare one or two blizzards per year, temperatures in Canada have also been affected, leading to slightly warmer and shorter winters year to year. In fact, Environment Canada says the summer of 2006 was the second-warmest since national record-keeping began in 1948.

Why focus on the negative? The summers in Toronto and Montreal blossom with great weather and scenery. Outdoor activities abound, and Canadians are well known, throughout the world, for their devoted enjoyment of nature and the outdoors. Many Canadians strive to own a country home or cottage, to which they escape year round with their families.

While many hold that Canada lives in the “shadow” of the United States, in recent years it has become clear that Canada holds its own in terms of the political world arena. We will all remember Prime Minister Jean Chrétien's refusal to join the United States and become involved in the Iraq war in 2001. Truth be said, Canada is a well-respected neutral world player, and all those Canadians traveling abroad will attest to the warm reception Canadians receive as a foreigner in any country in the world.

## **TORONTO VS. MONTREAL**

Most immigrants choose to settle in Canada's two largest cities, Toronto and Montreal, so they are worth special mention. When deciding to move to either place, an immigrant ought to consider the following important aspects of each city:

**Language:** Montreal, while officially and truly bilingual in Canada's two official languages (English and French), is an island located in an almost entirely French speaking Province. While an “Anglophone” may be able to visit and tour Montreal without problems, living and working in Montreal without some knowledge of French will be difficult. By contrast, Toronto uses primarily English, while French is much more rare. An immigrant

speaking only English may be better able to function in Toronto language-wise, than in Montreal.

**Culture:** Both cities pride themselves on their cultural side. Even their downtown cores are interspersed with cocktail lounges, foreign eateries, and theatre. Those who have lived in both will confirm that their lifestyles are in sharp contrast.

While both cities are economic hubs, it can be said that in Toronto, people “live to work,” while in Montreal, they “work to live.” Life at night in Toronto is relatively quiet after 1am, while things only start moving around that time in Montreal. In fact, “brunch” (a late morning meal made up of both “breakfast” and “lunch”) is a commonly enjoyed Sunday morning activity in Montreal, due to the fact that people retire very late in the evening.

Life is more structured in Toronto, with people holding public “etiquette” in high importance (for example, signs in the subways will tell passengers to “stand on the right” in the escalators, and fellow passengers may actually remind you to do so in case you forget). In contrast, Montrealers tend to be more spontaneous and less orderly, and it is typical to see strangers on the street say hello to one another, reflecting Quebec’s French ancestral influence.

You can obtain further information about Canada by logging on to the government’s web sit at: [www.canada.gc.ca](http://www.canada.gc.ca), or by contacting Véronique Malka Nasser, managing partner of the Canadian Division of Nachman & Associates, P.C., at (201) 236-9998, ext. 106. You can also visit us at [www.visaserve.com](http://www.visaserve.com) and click on the Canadian Immigration side tab on the home page.