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### May 21 World Day for Cultural Diversity for Dialogue and Development

#### Simple things YOU can do to celebrate May 21:

1. Visit an art exhibit or a museum dedicated to other cultures.
2. Invite a family or people in the neighborhood from another culture or religion to share a meal with you and exchange views on life.
3. Visit a place of worship different than yours and participate in the celebration.
4. Explore music of a different culture.



### More Tax Tips

In the April Fridge Notes we talked about the importance of filing our taxes because it is mandatory for all people living in Canada.

There is a new report called “Four common tax myths that newcomers have” in the Canadian Immigrant Magazine written by Lisa Evans that can help you understand a little more about this topic. If you are interested in reading more articles related to newcomers, please follow the link for more information:

<http://canadianimmigrant.ca/money/four-common-tax-myths-that-newcomers-have>

### ACTIVITIES AND FESTIVALS



#### Cineplex Family Favourites!!!

Family movie time in all the Cineplex theatres are playing for only \$2.50 per person Saturday mornings.

Make time in a busy schedule to enjoy a special movie with your family and friends. A different movie has been selected for each Saturday.

Date: Saturdays

Time: 11:00 am

Address: GTA Cineplex locations.

For more information please follow the link: [www.cineplex.com/Events/FamilyFavourites](http://www.cineplex.com/Events/FamilyFavourites)



Zero-Gravity  
Circus Bollywood  
The Harbourfront Centre is waiting for you to experience the magic of the circus.

#### Discover jugglers, clowns and make your own crafts.

Date: May 17,18 and 19

Time: 4:15 pm to 5:00 pm

Address: 235 Queens Quay West (Union station)

For more information please follow the link: [www.harbourfrontcentre.com/whatson/seasonalfestivals/index.cfm?id=5783&festival\\_id=161](http://www.harbourfrontcentre.com/whatson/seasonalfestivals/index.cfm?id=5783&festival_id=161)



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## **Canadian Bank Account Information**



When we are in a new country, we need to understand basic rules that work for simple things; for example, how to open a bank account. Many people think that it is too stressful or not necessary.

However you need to make a decision that will benefit you. You need to think of your future because in order to apply for loans to buy a car or to buy a house you need good management of your account.

The most important thing is to keep good financial standards and have clear records. This will give you good credit rating that will be used in the future for loans or to open up a different banking account.

### **How do I open a bank account?**

You need to open your account in person because you need to provide your personal information and proof of identification.

### **Which is the better bank?**

There are many institutions with different fees and services. The simple and most basic account is a chequing account.

There are some banks that welcome new immigrants and understand the complicated process that we are facing. Some institutions offer services specific for new immigrants such as: CIBC “Newcomer to Canada Bank Account,” Bank of Montreal “A Bank for New Canadians,” RBC “Landed Immigrant Package.”

### **What do I need to open an account?**

The requirements are: a Canadian residential address, an email address, two or three identifications (passport or permanent resident card or driver’s license in Canada, social insurance number) and a bill with your address and name.

### **What do I need to know?**

Be careful with the promotions and with the credit card applications that are offered. Make sure you remember that it is easy to be overwhelmed with all the options available. If you are not financially ready to make a big decision, there can be difficulties in the future when it is time to pay back all the money. Therefore, it is important to keep your records clean, organized and complete.

Quote of day:

“ALL THAT I AM, OR HOPE TO BE, I OWE TO MY ANGEL MOTHER.” *Abraham Lincoln*