



TORONTO • CANADA

2015

# Living in Toronto

Cornerstone Academic College

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## CORNERSTONE ACADEMIC COLLEGE

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## 1. A little bit about Toronto

Toronto stands on the northern shore of Lake Ontario and the view of the city across the water is stunning and unmistakable - the CN Tower, dominating the water's edge, was until quite recently the world's tallest tower. Framing it is a glimmering collection of skyscrapers, which give way to a dense city centre with pleasant, leafy residential areas and parks, notably along the ravines that cut through the city.

The capital of the Province of Ontario, Toronto is Canada's largest city and the fifth largest in North America. A dominant force in the business and economy of the nation, it is also the cultural centre of English-speaking Canada.



Initially claimed by the French in the 18th century, it was not until the American Revolution caused hordes of United Empire Loyalists (loyal to the British) to escape to Toronto that the city became an established settlement. Then known as York, the town was exceedingly British in character, functioning as the administrative capital of English-speaking Upper Canada and becoming a thriving manufacturing centre by the 19th century. In 1834, the city was renamed Toronto, a Huron Indian word meaning 'meeting place'.

The Toronto of the 19th and early 20th centuries was a law-abiding city, where rules were made and rarely broken and where the overriding concern was making money. As such, Toronto gained a reputation as a conservative, boring enclave of Protestantism, a reputation that still remains with it to some extent today. Older residents can remember the days when the city would come to a standstill on Sundays and only a handful of the very best restaurants served wine.

Towards the end of the 1950s, a surge in the arrival of immigrants infused Toronto with new foods, new languages and, most importantly, new attitudes. Italians, Portuguese and Eastern Europeans arrived first, followed by immigrants from the Caribbean and Asia. They settled into what would become the city's great ethnic neighbourhoods - Greektown, Little Italy and Chinatown.

Toronto gradually developed a multiethnic North American character - today, one in two of the city's residents was born outside Canada. It largely threw off its colonial identity, although vestiges still remain, such as the English-style pubs and the ingrained habit among conservative clubs and societies of toasting the Queen before eating.

There is a similar juxtaposition in the architecture of the city itself; at first glance, Toronto does not appear all that different from any other large American city, albeit a clean one, although closer inspection reveals preserved Victorian and Edwardian buildings and a profusion of neighbourhood pubs.

The Toronto of today is a lively, cultured place with hot, humid summers and cold, damp winters. It is the most economically important city in Canada, the centre of finance, media and services, and home to more corporate head offices than any other.

By night, Torontonians indulge themselves at the city's numerous restaurants, bars and clubs, or at the symphony, opera and theatre. More than anything, however, Toronto is defined by its citizenry - friendly, efficient and one of the most multicultural in the world.

## 2. Weather/Clothing

Toronto has 4 seasons, though winter, unfortunately, is by far the longest.

### *Winter, November to April:*

Toronto has cold, snowy winters. The sub-zero temperatures feel colder because of the wind chill factor. Nevertheless, if you're prepared, you can actually enjoy the Canadian winter.

- Coldest temperatures: -30°C
- Average temperatures: -6°C

#### *What to wear:*

Visitors to Canada in winter should be prepared for snow. Wear clothing that can be layered. The outdoors is cold, but stores, theatres and restaurants may be quite warm:

- Long sleeve shirts; sweaters / sweatshirts
- Heavy, winter jacket, lighter jacket or winter vest
- Hat, mitts, gloves, scarf
- Closed-toe, comfortable waterproof shoes and boots

### *Spring, May to mid-June:*

Weather in Toronto in May and June can be unpredictable. The temperature can be quite cold at night, but temperatures can also get into the 30s°C (in June especially). Visitors can expect rain a couple of times a week.

#### *What to Wear:*

The best advice is to bring clothes for four seasons - it may be cold, hot, rainy, sunny or anywhere in between. Dress in layers and be sure to bring water-resistant outerwear, although a heavy parka or boots are not necessary.

### *Summer, mid-June to mid-September:*

July and August are generally hot and muggy.

- Average temperature: 23°C
- Highest temperature: 35°C

#### *What to wear:*

- Shorts; t-shirts; light-coloured, long sleeve shirts; light, long pants; sandals; closed-toe shoes.
- Umbrella
- Bug spray if you're heading out of the city.
- Sunhat, sunglasses, sunscreen
- You may not use them, but it can't hurt to bring a light jacket or shawl.

### *Fall, mid-September to November:*

- Average temperature: 7°C
- Average high: 11°C
- Average low: 2°C
- Visitors can expect rain two or three times a week.

#### *What to wear:*

Visitors to Toronto in fall should be prepared for a variety of temperatures. Late September and early October can sometimes be quite warm. In late October and November, you can definitely feel that winter is near.

Wear clothing that can be layered.

- Long sleeve shirts; sweaters / sweatshirts; jacket; long pants; closed-toe, comfortable shoes, boots.
- Umbrella
- Sunhat, warm hat, sunglasses



### 3. Some Things to See and Do in Toronto

*(Below is some information about some of the most popular sights and areas in Toronto. There are many more. Please see our collection of brochures near the front desk, and feel free to ask **Karolina or Sarah** or your teachers for more information or suggestions.)*

Like a needle jabbing into the sky, the **CN Tower** dominates Toronto's cityscape and is its **most famous attraction** (see Patty or Sarah at the front desk for discounted tickets to the tower!). Since its completion in 1976, the tower has attracted company - at its foot stands the **Rogers Centre**, a retractable dome stadium where the **Toronto Bluejays** play, while further east is the **Air Canada Centre**, a state-of-the-art hockey and basketball arena, home to the **Toronto Raptors** and the **Toronto Maple Leafs**.

Immediately to the north is the dense cluster of office towers that comprise the **Financial District**, including some **architectural wonders** by Mies van der Rohe (**Toronto-Dominion Centre**) and Santiago Calatrava (**the galleria at BCE Place**).



Interspersed between these (and even underlying many of the buildings) are some of the city's main shopping areas, with the **theatres and nightclubs** of the **Entertainment District** to the west, and some of Toronto's chief tourist attractions just to the north.

The latter include **Toronto City Hall**, a gem of modern architecture, the nearby **Art Gallery of Ontario**, the vast collections of the **Royal Ontario Museum**, and the medieval-inspired 20th-century castle, **Casa Loma**, which stands a bit further to the north.

In the city's west end, the enormous, sweeping patch of green known as **High Park** unfurls, while along the waterfront **Ontario Place** and the **Canadian National Exhibition Grounds** provide fun days out for families with children. Beyond the trail-laced ravine of the **Don Valley**, to the east of the centre, is **The Beaches**, with chic boutiques and a waterfront promenade.

Toronto is known as a **city of neighbourhoods** and many of these are a short distance from the Financial District's towers. Unlike many major North American cities, Toronto has a thriving, vital, **leafy downtown** that keeps home owners and families from fleeing to the suburbs.

Two of the city's most affluent areas are **Rosedale** and **Forest Hill** - pleasant for walks and people-watching. **Yorkville**, a hippy enclave in the 1960s, predictably went chi-chi in the 1970s, today offering elegant cafes and restaurants and even a Prada store.

Toronto's **Chinatown** - arguably North America's best due to Toronto's enormous Chinese community - centres on Spadina Avenue and Dundas Street West. Danforth Avenue is home to **Greektown**. Toronto has one of the highest concentrations of Italians outside Italy and many of them originally made their homes in **Little Italy**, west of the city centre.

Near the University of Toronto, the **Annex** is a trendy, popular neighbourhood known for its lively nightlife and cultural scene. The area around Church and Wellesley Streets is home to the city's out and proud **gay** and **lesbian village**.

#### **The Eaton Centre**

The one important mall that has managed to take root downtown is the Eaton Centre, located at the intersection of Yonge and Dundas streets. The Eaton Centre is a mall for non-mall types - lots of shopping in

a more soothing environment, with a huge fountain, a ceiling that is a vast barrel vault of windows and a famous sculpture of flying Canada geese.

### **The Distillery Historic District**

The collection of 44 stone and red-brick buildings that began life as the early 19th-century Gooderham and Worts Distillery (once the largest in the British Empire) has been re-cast as a new arts and cultural district to rival the likes of Boston's Faneuil Hall and Vancouver's Granville Island. What is perhaps the best preserved example of Victorian industrial architecture on the continent is now a 5.3-hectare (13-acre), brick-paved pedestrian precinct of restaurants, galleries, boutiques, cafes, artists studios and a brewery, enlivened throughout the summer by a host of cultural and arts festivals and events. Tours of the site cover themes like architecture, galleries, a cinema (which was, for many years, used as a location for shooting films) and brewery.

### **Toronto Islands**

Located in Toronto Harbour, facing the downtown skyline, the Toronto Islands have long been regarded as a place for leisure and relaxation. They did not become islands, however, until 1858, when a storm caused a rift between the then peninsula and the mainland. Over the years, the main islands (Wards Island, Centre Island and Hanlan's Point) were popular resort areas and included the baseball park where Babe Ruth hit his first professional home run. In the last 50 years, as a 230-hectare (568-acre) public park, the islands have become popular picnicking places. Facilities include designated picnic areas (with fire pits), wading pools, softball diamonds, beaches, a farm, plenty of restaurants and the Centreville Amusement Park. Today, the islands offer an ideal outdoor environment in which to take a waterside walk, relax at a cafe or enjoy an unparalleled view of the city's skyline. The islands are only accessible by ferry.

### **Canada 's Wonderland**

Located in the northern suburb of Maple, Canada's Wonderland is, as its name suggests, an amusement park. Although not on quite the same scale as a Disney or Universal outfit, it nevertheless features over 200 attractions on its 121 hectares (300 acres) of landscaped grounds and 8-hectare (20-acre) waterpark. There are more than 60 rides, including, 'Drop Tower', 'Jet Scream', 'Scooby-Doo's Haunted Mansion' and 'Shockwave'. In 2008 'Behemoth', Canada's largest rollercoaster, opened. There is also a Nickelodeon Central theme area for kids.



### **Toronto Zoo**

The Toronto Zoo is Canada's premier Zoo, known for its interactive education and conservation activities. As a unique wildlife experience, the zoo inspires people to live in ways that promote the well being of the natural world.

The Zoo has over 5,000 animals representing over 460 species and attracts approximately 1.2 million visitors per year. There are over 10 km (6 miles) of walking trails spread over 287 hectares, making it one of the largest zoos in the world.

The Toronto Zoo is set in the beautiful Rouge Valley. The Main Entrance is located on Meadowvale Road, Scarborough, north of Highway 401 (Exit #389 eastbound and westbound). The Zoo is accessible by car and public transit.

For T.T.C. information call (416) 393-4636 or visit [ttc.ca](http://ttc.ca).

For Go Transit call (416) 869-3200 or visit [gotransit.com](http://gotransit.com).

#### 4. Food and Drink in Toronto

Toronto has a well-deserved reputation as a culinary destination, and every visitor to the city should visit its two marketplaces -- the historic St. Lawrence Market and the funky, anything-goes Kensington Market. Both provide insight into the city's rich food scene.

**St. Lawrence Market** (92 Front St East) offers wonderful cheese boutiques, bakeries, fishmongers, butchers, and spice merchants. It's a great lunch spot, where everybody has their favorites: try Carousel Bakery's (Stall 42) famous peameal bacon sandwiches, or mouth-watering chicken sandwiches from the famous Churrasco St. Lawrence (Stall 49).

**Kensington Market** (College St and Spadina Ave) offers an ethnic banquet of empanadas, tacos al pastor, Jamaican meat patties, Trinidadian doubles, Persian falafel, organic ice creams made with ginger, rose water and cardamom, and hundreds of other delicacies. Lively and disheveled, it's one of the least pretentious foodie scenes you'll ever come across.

There are many great ethnic eateries whose exotic dishes will linger in your memory for years to come. Here are just a few examples:

- Wonderful **Greek food** can be had along **the Danforth** -- an avenue lined with restos serving up souvlaki and spanakopita until the wee hours of the morning.
- **Chinatown, on Spadina Avenue**, is home to countless Chinese, as well as many Vietnamese restaurants.
- **Little India, on Gerrard Street East** between Greenwood and Coxwell, is home to many excellent Indian restaurants, most of them featuring all-you-can eat lunch and dinner buffets for very reasonable prices.
- **College street** features many excellent **Italian** restaurants.
- Many **Korean restaurants** can be found around **Christie and Finch subway stations**.

Restaurant tipping in Toronto is similar to other big cities, with 15 percent considered the standard and 20 percent for exceptional service.

You must be at least 19 years old to buy and drink alcohol in Ontario. Beer can be purchased at 'The Beer Store'. Wine, liquor and beer can be purchased at LCBO outlets. Do not be surprised if you are asked to prove your age, in these shops or in bars, by showing identification which has your birth date and photograph on it. Drinking in public areas, for example parks or beaches, is illegal. When ordering a drink in a bar, you should tip the server; 50 cents per drink is a standard amount.

#### 5. Travel Destinations near Toronto

**Niagara Falls:** World-renowned Niagara Falls has attracted visitors since the first human inhabitants set eyes upon it and is now one of the most popular tourist destinations in North America. Although Niagara is not the highest waterfall in the world, it carries a staggering 168,000 cubic metres of water per minute over a drop of 51m (167ft).

The surrounding town of Niagara Falls is a notorious honeymoon destination, although a tad on the kitsch side. It offers lots of activities for the visitor, including a casino, the Skylon observation tower and boat tours of the falls aboard the *Maid of the Mist* (April-October). Niagara Falls is located 130km (81 miles) west of Toronto and can be reached by car, coach or train.

The surrounding region offers winery tours, while the nearby town of Niagara-on-the-Lake is home to a wealth of theatres, tree-lined 19th-century streets and picturesque inns.



**Algonquin Provincial Park:** For many visitors, Algonquin Provincial Park captures the archetypal Canadian boreal landscape - shimmering blue lakes, towering pines and granite rock faces carved by the retreating glaciers. The park was established in 1893, in a rugged, beautiful region of southern Ontario (located 300km/186 miles, north of Toronto) and quickly became popular with canoeists and outdoor enthusiasts. For a day trip, it is probably wisest for visitors to take in the natural beauty from Highway 60, which runs right through the park, offering a decent chance for a deer or moose sighting.

For a more active experience, visitors could take one of more than a dozen hiking trails, while for educational input there is a visitors centre, located on Highway 60, 43km (27 miles) from the west gate and 13km (8 miles) west of the east gate. The centre is open Friday to Sunday only in winter and daily the rest of the year. Individual transportation is recommended for travelling to and around the park. The park is accessible daily 24 hours; camping is possible all year round and permits are required - these should be booked in advance, especially during the peak summer dates. There is a vehicle entry fee and camping permits cost extra.

### Ottawa, Quebec, Montreal, New York, Boston, Washington

There are several companies (ISX, TNT) which offer package tours to French Canada (Ottawa, Montreal and Quebec city), as well as to American cities such as New York, Boston and Washington. We have information from these companies about all of these tours at the reception desk. Please see Patty and Sarah for more information.

## 6. International Student ID Card

You'll save hundreds of dollars on travel, accommodation, sports rentals, and admissions to museums and cultural attractions. The ISIC World Travel Handbook, available free with an ISIC, provides discount information on more than 90 countries. Check out ISC website [www.istc.org](http://www.istc.org). **COST: \$16**

### Discount Examples

- o 35% off with VIA Rail train service in Canada.
- o 25% off with Greyhound bus service anywhere in Canada.

Up to 30% off with Days Inn in the United States

**Students eligible must be full-time students enrolled in classes for 4 months or more. You will need a letter from the school as proof of your full-time studies.**



## 7. Local Transit

The TTC (Toronto Transit Commission) provides public transportation in Toronto with its subway, streetcars and busses. You can obtain a monthly Metropass at any of the subway stations. It entitles you to one month unlimited use of the TTC. TTC also offers a weekly pass (Monday to Sunday) at all of its Collectors booths. It entitles you to one week unlimited use of the TTC. You may also buy tokens, which are 10 for \$22.50.

\* *International students are not eligible to buy discounted student TTC metro passes or tokens.*

	Adult	Senior (65+) / Student (13-19)
<b>Cash Single fare purchase</b>	\$3.00	\$2.00
<b>Tickets &amp; Tokens</b>	\$2.80 Minimum 3 tokens for \$8.40	\$1.95 Tickets sold in multiples of 5 for \$9.75
<b>PRESTO</b>	\$2.80	\$1.95
<b>Weekly Pass</b>	\$40.75	\$33.00
<b>Monthly Metropass</b>	\$141.50	\$112.00
<b>Metropass Discount Plan (MDP)</b>	\$129.75	\$102.75
<b>Downtown Express</b> In addition to your regular fare.	\$2.80 cash or token or Monthly Express Sticker for \$40.00	\$1.95 cash, Senior/Student ticket, or Monthly Express Sticker for \$40.00

Visit the TTC website for more information

<http://www3.ttc.ca/>

### Service to Pearson International Airport

There are several routes you can take to Toronto Pearson International Airport. Service information is as follows:

#### **192 Airport Rocket**

All-day Airport service from Kipling Station.

- Service operates from approximately 5:30 am to 2:00 am, seven days a week.
- One-way travel time is approximately 20 minutes.

#### **58A Malton**

All-day Airport service from Lawrence West Station.

- Service operates from approximately 5:00 am to 1:00 am, seven days a week.
- One-way travel time is approximately 60 minutes.

#### **300A Bloor-Danforth**

Overnight Airport service from the Bloor-Danforth corridor.

The 300A Bloor-Danforth route provides overnight bus service along Danforth Avenue and Bloor Street to Pearson Airport.

- Service operates from approximately 2:00 am to 5:00 am, seven days a week.
- One-way travel time from Yonge & Bloor is approximately 45 minutes.

### ***307 Eglinton West***

Overnight Airport service from Yonge Street & Eglinton Avenue

The 307 Eglinton West route provides overnight bus service between Yonge Street & Eglinton Avenue and Pearson International Airport.

- Service operates from approximately 1:30 am to 5:00 am, seven days a week.
- One-way travel time is approximately 45 minutes.

### ***GO Transit***

GO Transit operates bus service from York Mills and Yorkdale subway stations to Terminal 1 (Ground level) at Pearson International Airport.

- This service operates every 60 minutes, from approximately 6:00 am to 1:00 am Monday to Saturday, and from approximately 9:00 am to 1:00 am on Sundays.
- Travel time from Yorkdale station is approximately 30 - 35 minutes, and from York Mills station approximately 40 - 45 minutes.
- For more information on GO Transit service, including fares, call GO Transit at 416-869-3200 or 1 888 GET ON GO (438-6646), or visit their Web site at [www.gotransit.com](http://www.gotransit.com).

### ***Airport Express***

Luxury coach airport shuttles that operate from various downtown locations to the airport.

- Service operates from 4 a.m. to 23:45 every 20-30 minutes
- One way cost is \$18.50
- Pick-up locations are the Bus Terminal, Metropolitan Hotel on Chestnut Street, Delta Chelsea, Bond Place, Sheraton Centre, Holiday Inn on King, Intercontinental on Front Street, Fairmount Royal York Hotel and Westin Harbour Castle
- For further information call Airport Express @ 1-800-387-6787 (toll free in Canada), or visit <http://www.torontoairportexpress.com/>

## **8. Opening a bank account**

If you want to open a bank account in Toronto, Cornerstone recommends the TD Bank located at 77 Bloor West, which is right across the street. It seems to be much easier to open an account there.

***Advantages of having an account with TD Canada Trust (Only available at 77 Bloor Street West location):***

Free Student Account

Easy access to your cash

Access to more than 2200 TD green machines

TD Bank provides the information for you to transfer money from back home to your account in Canada.

***Opening an account is easy:***

Just bring you passport and your acceptance letter from Cornerstone.

***Branch Contacts:***

Omar Ahmadi

Financial Services Representative

416-944-4115 ext. 228

Maria Solovieva

Financial Services Representative

416-944-4115 ext. 231



## 9. Homestays

Before you start your homestay, you may have certain expectations about what your homestay home should be like. It is important to think about these expectations and question whether or not they are realistic. By having realistic expectations about your homestay, your experience is sure to be a much more enjoyable one. Here is some basic information about what to expect:

Your home stay family will most likely be neither rich nor poor; most people in Canada are middle class. As well, North American families are multi-cultural with various family structures, and don't always have a mother and father. Houses in Canada are not large and usually consist of one or two levels and a basement with windows at ground level. At your homestay, you will have your own bedroom and will likely have to share the other household facilities, such as the washroom, living room, kitchen, etc. Shoes are generally taken off when entering the home. Many Canadian families have pets; usually it is either a dog or a cat or both. There may be other students living at the homestay if it is a large house that can accommodate 2 or more students of different nationalities. The meals at homestays are generally quite casual with usually one option for each meal. Different homestay families have different rules; your homestay family should tell you their house rules at the start of your stay. Please respect your family's rules.

### *i) Meals*

The meals that your home-stay family provides will most likely be different than what you are accustomed to. Please try to be open-minded, it is all part of the home stay experience.

Breakfast is usually something quick like fruit, juice, cereal, toast, coffee or tea. On weekends the host families have more time so they may eat eggs, pancakes and bacon. In Canada, people usually have a small lunch around noon brought from home, which may be a sandwich, fruit, yogurt, and milk or juice made at home. The main meal, dinner, is usually around 6:00pm, which may be earlier than you are accustomed to. Dinner usually includes meat or fish, vegetables, rice or potatoes, bread, and sometimes dessert. When having dinner, food is usually passed around the table and you wait your turn for each dish. If you are still hungry after the food has been passed around once, it is customary at this time to ask for more of something if you wish. If you know you will be late for dinner it is important to inform the host family so they are not waiting and can put food aside for you. Similarly, if you want to have a friend over for dinner, you need to inform the host family in advance so they can prepare enough food. In Canada, it is rude to make loud noises while eating. If you like something, tell the family, they will appreciate your words.

### *ii) Personal Hygiene*

In Canada, people usually shower once a day, brush their teeth two or three times a day and use deodorant. The average length for a shower is 5 to 10 minutes and late-night showering (after 11:00pm) when the family is asleep, is not acceptable. Make sure the shower-curtain is inside the tub because bathrooms in Canada only have drains in the tub and shower, not in the general use area. Tampons and sanitary napkins should be thrown away after use in the garbage bin, not in the toilet. When using the toilet, do not put the used toilet paper in the garbage bin. Flush it down the toilet.

### *iii) Communication Styles*

Canadians are usually quite direct. They will tell you exactly what they mean and will rarely use flattery. Eye contact is very important when speaking and people usually stand two to three feet apart from each other, creating distance between the speakers. Canadians are uncomfortable when there is silence and will usually try to keep talking or ask another question to fill the silence. The first time you are meeting someone, a handshake is appropriate, but not necessary.

### *iv) Manners*

When first meeting your home stay parents, they may invite you to use their first names, but until they do so, you should use Mr. or Mrs. and their last name. It is important to show the same respect to your host mother

and host father. When friends see each other often, usually they greet each other with “Hi”, “How are you?” If the friends are close and haven’t seen each other in a while, the men will usually handshake and the women will hug each other. For a man and a woman, it depends on how close they are and their style, sometimes they hug and sometimes they will only shake hands. Men rarely hug each other.

## **10. Adjusting to life in a different country**

### ***i) When You Arrive***

One thing to remember when you arrive in Toronto is that you will probably be tired from jet lag and you may be homesick when you first arrive. Don’t worry, it gets better from here! Also, it is important to note that it may be a bit awkward when you first meet your homestay family. Please allow some time to get to know and learn about each other.

### ***ii) Culture Shock***

Culture shock can happen to anyone who is moving to a new surrounding. Without knowing anybody, it may seem hard to adjust and adapt to the new environment. However, with support, culture shock can be reduced and have less impact on the person during their stay.

People are usually very excited at the beginning after arrival to see different things. People are trying to learn new customs and cultures and foods are also new to what they are used to in their home country. When people start to settle down and adapt to life in a new place, they start to feel lonely and annoyed because people do things differently in the new country, which can be hard to understand. The language barrier becomes a major problem and they start to feel homesick. Culture shock usually happens one month after arrival. If it happens, don’t be judgmental about the new culture, but accept the differences. Talk to your home stay family about your feelings, they can help by listening and giving you support.

### ***iii) Departing Toronto and Returning to Your Home Country***

On your last day of school at Cornerstone, you will be presented with a certificate or diploma if you have successfully completed your program. You may be sad to say good-bye to your home stay family and new friends, but your experience in Canada will stay with you a lifetime. The memories you’ve created will enrich your life and your English language skills will be useful in any profession you may choose or life in general back home. Cornerstone wishes each and every student a safe journey home!

## **11. Finding an apartment**



While many Cornerstone students do home stays with Canadian families, at least at the start of their stay in Canada, many other students rent an apartment or house, or share an apartment or house with other people. Below is some information about renting a place in Toronto.

### ***i) How can I find an apartment or house to rent?***

The actual process of searching for your apartment in Toronto requires organized planning. Before starting your search, you must think about the kind of housing that you need and can afford. The first decision you should make is how large a place you need. If you are single, you may opt to rent a room, bachelor or one-bedroom apartment.

Landlords can charge what they choose for a vacant apartment, because rents for available apartments are not set by the government in Ontario. Rents also differ from neighbourhood to neighbourhood and building to building. You can compare rents of similar size apartments in different neighbourhoods and buildings to get a more accurate picture.

### ***Deciding When to Rent and Where to Look***

Units are usually rented on the first day of the month. Some may be available on the 15th day of the month.

Although apartments become available throughout the year, popular times to move in Ontario are May 1st and September 1st. This is especially true in cities with college or university students. It may be easier to find places at this time, but you will need to reserve moving trucks or professional movers well in advance.

### ***Develop a list of possible apartments to rent***

- Many people find places to rent through personal contacts. Ask your fellow students, friends or relatives.
- Look in neighbourhoods that interest you. Watch for signs that say *For Rent* on apartment buildings or houses. These signs often give a general description of the type of apartment available and will provide a telephone number for you to call to find out more information.
- Look in the local newspapers and apartment rental guides. Classified sections usually have listings of apartments for rent. The listings provide information on, among other things, the size of the apartment, the neighbourhood in which it is located, and the rent.
- Call a local housing help agency in your city.

Here are some other good starting points:

- Classified section of major daily newspapers and weekly community newspapers. Most newspapers are available for free at public libraries or let you search their "classifieds" online for free. Use these Web sites to find the classified section of newspapers in your area:
  - [ClassifiedEXTRA](#) (London, Toronto, Ottawa)
  - [Canadian Community Newspapers Association](#)
  - [Toronto Star Classifieds](#) (Toronto)
- Apartment and House listing web sites (these are only a sample, there are many others on the Internet, use a search tool such as Google to find them):
  - [GottaRent](#) - information about apartment rentals in Toronto, with apartment suite information and pictures.
  - [RentHome.ca](#) - find apartments, condos, houses and suites for rent in Toronto, Hamilton, London, Ottawa, Thunder Bay and other cities across Canada.
  - [My.Hood.ca](#) - find apartments, houses and roommates in Toronto by searching by maps, neighbourhoods, intersection, TTC subway or GO station. It also provides reviews of apartments and neighbourhood profiles.
- Rental guides such as *Renters News*, which are distributed for free in boxes on street corners or in store entrances.
- Bulletin Boards in community centres, laundromats, grocery stores and other local businesses. If you are a student, check the boards at college and university housing services.
- "For Rent" or "Vacancy" signs posted in front of apartment buildings or in house windows. You might also ask building superintendents if any apartments will become available soon. See if you can be put on a waiting list.

## *Understanding Advertisements*

Rental advertisements, or "ads," use many abbreviations that newcomers may not recognize. For example, how would you interpret the following ad?

- (4/18/08) MAIN-Dundurn, lrg 2br on 2nd floor, new reno bright, Indry, eat-in kit, w-o balc, close to HSR/shops. No smoke/pets, \$750+, 1st/last. 222-2222 - leave mess.

Here is what it means:

<b>Abbreviation</b>	<b>Definition</b>
(4/18/08)	The ad was first listed on April 18, 2008.
MAIN-Dundurn	The apartment is located near the major intersection of Main and Dundurn streets.
lrg 2br on 2nd floor	The apartment is large and has two bedrooms. It is on the second floor in the building. You may also see "bsmt", which means the apartment is in the basement (below ground).
new reno bright	It has been newly renovated and has lots of natural light.
Indry, eat-in kit, w-o balc	There is a washer and dryer in the building and an eat-in kitchen in the apartment. There is a door that opens onto a balcony.
close to HSR/shops	The apartment is close to public transportation (HSR - Hamilton Street Railway) and to shopping.
No smoke/pets	Smoking and pets are not allowed.
\$750+	The rent is \$750 a month, plus utilities (heating, electricity, water).
1st/last	The first and last month's rent must be paid upfront.
222-2222 - leave mess	The telephone number of the landlord is 222-2222. If no one answers, leave a message.

## *Your Rental Checklist*

Take some time to think about where and how you want to live. It is best to look at a few places before deciding on one. In areas where there are few vacancies, the competition may be high, and you may need to act quickly. It will help if you know what you are looking for and how much you can afford to pay. Here are some steps to follow:

1. Make a checklist of things that you are looking for in a place. You can usually divide the list into 2 categories. For example:

### *Must have*

- Size (a certain number of bedrooms); also measured in square feet
- Location (near to public transportation, grocery store, school, park)
- Monthly rent, including utilities
- Parking on street
- Laundry in building or coin laundry nearby
- Smoking/non-smoking
- Pets/no pet

### *Would be nice to have*

- Parking on-site, for example in a parking garage
- Laundry in apartment
- Air conditioning
- Back yard
- Dishwasher

2. Select several ads that match your checklist and call the landlords or superintendents. Confirm what was stated in the ad and that the unit is still available. You can often narrow down your options over the telephone.

3. Make appointments to see the places that interest you. If the place is occupied, see if you can see a similar unit in the building. Be on time for the appointment and pay attention to your personal appearance and manners. First impressions can be important when there are many applicants.

If you do not speak or understand English well, try to find someone who does to go with you.

4. Inspect the units. Make sure that:

- The heating, plumbing, electricity and appliances (e.g., stove, refrigerator) work properly.
- There are no signs of mice, cockroaches or other pests.
- The units and buildings are safe (e.g., fire exits) and secure (e.g., proper locks).
- Maintenance and repairs are clearly assigned to landlord or tenant.
- The elevator, doors and hallways are not too narrow to move furniture.

## ii) How do I rent an apartment/house once I've found one I like?

### *Applying For a Place to Rent*

Once you decide to rent a place, the landlord will ask you for basic information about where you live and work. You may also be asked to provide:

- A letter from your employer that states your annual income
- A bank statement that demonstrates you have enough money to pay the rent for a few months or that provides information for a credit check
- A guarantor or co-signor (someone who agrees to pay your rent in case you cannot or you leave the city or country)
- References (people who know you and can confirm that you would be a good tenant - for example, former landlords, friends)

For references, some people turn to a community agency, a social worker or a language instructor. It is, however, much harder to find someone who will be a guarantor.

### *Filling Out an Application*

If you find an apartment you are interested in, many landlords will ask you to complete an application form. This is a very important part of the process. Landlords can ask what seem to be very personal questions on the application form. They may ask you for a bank account number, confirmation of social assistance, and proof of income, among other things.

Fill out the application form as completely as possible. If the form is not complete, the landlord may use this as an excuse not to rent to you. For example, if you have no Canadian landlord references, do not leave that part of the application blank: write that you are a newcomer and have no Canadian references.

If you have a reference from your country of origin, offer it to the landlord. Completing the form fully will allow you to challenge the landlord if you are turned down unfairly. If you are having trouble completing the application, ask the landlord or rental agent if you can take it away and bring it back later. That way you can have a friend or community worker help you complete the form.

### *Deposits*

In Ontario, it is normal for a landlord to ask you to pay the last month's rent in advance, as a deposit. You can pay the deposit in cash or by personal cheque. Some landlords may ask for a certified cheque. A certified cheque is guaranteed by your bank. The landlord must give you a written receipt. Your landlord must pay you interest on the deposit. The interest can be paid to you in once every year or used to adjust your rent deposit so it is equal to your current rent.

This is the only type of deposit that is allowed. It is illegal to ask a tenant to pay a "security deposit" to cover possible damages or "key money" in excess of what it would cost to replace the keys.

Many advertisements refer to first and last months' rent (1st/last). This means that you pay the deposit (last month's rent) and write a postdated cheque for the first month's rent. A postdated cheque cannot be cashed until the date written on the cheque.

### *Leases (Tenancy Agreement)*

If your application is accepted, you may be asked to sign a lease. A lease will specify the apartment you have rented, the monthly rent, the period of the tenancy and the terms and conditions of the tenancy. Usually, a lease is for one year. You are responsible for the rent for the duration of a lease. If you have to leave before the end of the year, you will need to find someone to take over your apartment until the end of the lease.

Not all landlords use leases. If you do not sign a lease, you still have a legally binding rental agreement with the landlord.

Some units are rented on a month-to-month basis. If you rent month-to-month, you can move out at the end of any month, provided that you give your landlord 60 days written notice. If you sign a lease or tenancy agreement, you agree to rent the unit for a minimum length of time (usually 12 months).

A lease is a legal agreement between the landlord (the lessor) and the tenant (the lessee). A lease states

- How long the lease is (usually 12 months)
- How much the rent is
- If the rent will increase and when
- What is included in the rent (utilities, parking, etc.)

Any changes to the lease must be made in writing and initialed by both the landlord and the tenant. The landlord may also ask you to sign an agreement to follow house rules. The changes to the lease and the rules cannot violate your legal rights as a tenant.

Read the lease carefully. Do not agree to anything that you do not understand or cannot do! If you do not understand the lease, find someone who can help you. You can ask a friend or family member who has experience with leases in Ontario, or someone at your school.

At the end of the lease, you can either renew the lease or rent on a month-to-month basis. Renting on a month-to-month basis has the advantage that you need only give the landlord 60 days written notice before moving out. If you renew the lease, you are responsible for paying rent to the landlord until the end of the lease. Your landlord cannot force you to renew the lease.

If you decide to move out at the end of the lease, you must also give the landlord 60 days written notice. For example, if your lease ends on April 1st, you must give your landlord a letter no later than February 1st stating your name, address, unit number and the date that you will be leaving. Unless you make a special arrangement with your landlord, you must move out on or before the last day of the month.

If you wish to move out before the end of the lease, you must find someone to take over the lease or "sublet" the apartment. The landlord must approve this person, and you are still legally responsible for the apartment during the sublet. You are also still responsible for paying the rent if the person you sublet to does not.

If you do not want these responsibilities, you can assign your rights and responsibilities to the new tenant. The landlord must give you permission to do so.

You must also continue to pay the rent until the end of the lease if you cannot find a person to sublet.

Taking on a sublet is a good option if you want to rent a place for only a few months. Sublets are often advertised at college and university housing services because students often move away during the summer months (May to August).

### iii) How do I find shared housing?

Shared housing can be an apartment or house that you share with another person, or another family.

Finding a place to live in Toronto can be expensive and difficult. One option to save money is to share an apartment or house with other people. While sharing a place is common for students and youth, it is also a great way for adults to save money.

Shared housing can be in the form of renting a room in a house (typically known as a "rooming house"), a room in an apartment, or renting a house or apartment with another person or group of people. In some cases, you will find places to rent by the night or by the week. These places are usually cheaper than hotels or motels.

In a rooming house, a shared house or apartment, there are private bedrooms. You share the kitchen, bathroom and other living space with other people.

#### ***Where To Find Housing Listings***

The classified sections of local newspapers have information about shared housing. Use these Web sites to find the classified section of newspapers in your area:

- [Canada.com Classifieds](#)
- [Classified EXTRA](#)
- [Canadian Community Newspapers Association](#)
- [Toronto Star Classifieds](#)
- [Settlement.Org's Ontario by Region section](#)

Here are some other places where you might find information about shared housing:

- Rental guides such as *Renters News*, which are distributed for free in boxes on street corners or in store entrances.

- Registries of affordable rooms and apartments that are maintained by many community agencies.
- Bulletin Boards in community centres, Laundromats, grocery stores and other local businesses. If you are a student, check the boards at college and university housing services.
- "For Rent" or "Vacancy" signs posted in front of apartment buildings or in house windows. You might also ask building superintendents if any apartments will become available soon. See if you can be put on a waiting list.

## 12. Joining a Gym

There are numerous gyms near Cornerstone and many all over the city. If you join a gym, they will often ask you to sign a contract. **BE CAREFUL!** Make sure to understand exactly what you are signing! How long is the contract for? Is it a 1-year contract? Can you break the contract? If you sign a one-year contract, you will be financially responsible for it! Some students have had problems in the past. **We recommend that you bring the contract here and let someone at Cornerstone look at it before you sign.**

### ジム参加についての注意事項

コーナーストーン周辺だけではなく、トロントにはたくさんのジムがあります。しかし契約を結ぶ際には**細心の注意**をしてください。どのような契約を結ぶことになるのか、しっかりと理解した上で契約を結ぶことを強くお勧めします。例えば、契約期間についてです。（1年契約ですか？）契約期間途中で契約解除が出来るのかを必ず確認してください。1年契約を結んでしまった場合、多くのケースが契約解除をすることが出来ないばかりか、1年間分の費用を払わされてしまいます。残念なことに当校の生徒もこういった件でトラブルに巻き込まれてしまったことがあります。

このような契約を結ぶ際は契約書を当校スタッフへみせ、しっかりと理解したうえで契約を結ぶことをお勧めしています。

### Tornando-se membro em uma academia de ginastica

Existem muitas academias perto da escola e muitas outras espalhadas pela cidade. Em geral todas elas trabalham atraves de contratos. Elas fazem voce assinar um contrato de um ano e voce fica responsavel em honrar esse contrato por 12 meses. Entao tome muito cuidado antes de assinar qualquer documento, pois jah houveram muitos casos de alunos que tiveram que pagar uma multa por cancelamento de contrato. Nos sugerimos que voce traga o documento para a escola e alguem vai ajuda-lo/la a preenche-lo. **NAO ASSINE NENHUM CONTRATO** antes de ter certeza do que voce estah assinando.

在 Cornerstone 附近，多伦多多市里有许多健身房和体育馆。如果您想加入会员，请您注意他们会让您签一个合同。请您仔细了解合同内容再签约。您加入的期间是一个月还是一年？可以解除合约吗？如果您加入的是一年的合约，您将要对此一切负责。我们有些学生在不懂合约的情况上加入一年会员亏损了一些冤枉钱。请您把合同带到 **Cornerstone** 让我们替您确认合同内容之后再决定是否要加入会员。

### UNETE ALGIMANASIO

Hay numerosos gimnasios cerca de Cornerstone y muchos en la Ciudad. Si tu te unes a algun gimnasio, todos ellos te pediran firmar un contracto. **SE CUIDADOSO**; Asegurate de entender exactamente lo que tu estas firmando, tal como; ¿duracion del contrato? ¿es este un contrato anual? ¿Puedes dar por terminado el contrato en cualquier momento?, si tu firmas un contrato anual, tu seras financialmente responsable por este. Algunos estudiantes han tenido problemas en el pasado. **Te recomendamos que nos traigas el contrato y alguien de Cornerstone Academic College lo revisara antes de que tu lo firmes.**

코너스톤 근처에 있는 짐(체육관)을 만약 이용하려면 계약서에 싸인할 때 꼭 문의해야 할것이다..

계약전에 학생들은

- 1) 계약서를 꼭 이해해야한다.
- 2) 확실하게 네가 무엇을 싸인했는지?
- 3) 계약기간은 얼마나 되는지?
- 4) 이 계약이 1 년인지?
- 5) 중간에 계약을 파기할수 있는지?

만약 1 년짜리 계약서에 싸인을 하게 된다면 1 년동안 비용을 책임지고 내야 한다 지난 경험을 보면 체육관의 이와 같은 계약서 때문에 많은 문제가 생겼다.

너희는 계약서에 싸인하기전에 코너스톤 학교로 가져와서 학교직원에게 상의, 문의한후 싸인하는 것을 추천한다.

### 13. Smoking

In Ontario, smoking is banned in all enclosed public places and workplaces, including restaurants, bars, schools, private clubs, sports arenas, entertainment venues, work vehicles and offices. Smoking is also prohibited on any outdoor patio covered by a roof made of any type of material (wood, canvas, concrete etc). **Finally, you cannot smoke in entrances to buildings which are covered by a roof and have three walls, such as the front and back entrance of this building (80 Bloor West). You could possibly get a fine of \$300.00 if an inspector sees you smoking there. So please, if you are a smoker, move away from the front and back entrances of the building when smoking!**

### 14. Medical and Dental Information

Medical care in Canada can be very expensive, and the governments of Canada and Ontario do *not* pay for hospital or medical services for visitors or students with study permits. It is, therefore, very strongly recommended that all students purchase health insurance before arriving in Canada. If a student does not have health insurance upon arrival at Cornerstone, they can purchase it here. Cornerstone will not be held liable for students who do not have health insurance.

If you do need to visit a doctor or emergency room at a hospital, you will usually be required to pay up front; later you will be reimbursed by your insurance company.

However, at the six doctor's offices or pharmacies listed directly below, you do not have to pay for the visit or medication. It is recommended that you phone to make an appointment at these places, if possible.



Bay College Medical Centre  
 777 Bay Street (College/Bay)  
 416-977-8878

Dr. Vincent Poon  
 3292 Bayview Avenue, Suite 201 (Finch/Bayview)  
 416-512-9908

Dr. Alex Chan (a \$20.00 new patient fee will be charged for the first visit and cannot be claimed)  
 283 Spadina Avenue, Suite 302 (Spadina/Dundas)  
 416-979-9988

Optometrist – Dr. Lin Wang  
50 Cumberland Street (Yonge/Bloor) 416-972-0080

Main Drugs Healthcare – George, Charlie  
871 Yonge Street (Yonge/Davenport)  
416-964-6403

Parliament Pharmacy – Harvey Lee  
402 Parliament Street (Parliament/Gerrard)  
416-963-9733

Below are other hospitals and walk-in clinics in Toronto (remember, you will have to pay first at these places):

### **Hospitals in Toronto:**

#### **Mount Sinai**

600 University Ave. (south of College)

**St. Michael's Hospital** (east of Yonge, on north of Queen)

30 Bond St.

**Women's College Hospital** (east of University, north of College)

76 Grenville St.

**Princess Margaret Hospital**

610 University Ave.

**Toronto General Hospital** (east of University, south of College)

200 Elizabeth St.

**Toronto East General Hospital**

825 Coxwell Avenue

**Toronto Western Hospital** (Between College & Dundas)

399 Bathurst St.

**North York General Hospital** (south of Sheppard, north of 401)

4001 Leslie St.

**North York General Hospital – Branson Division** (west of Bathurst)

555 Finch Ave. W.

**Toronto Grace Hospital** (south of Bloor, west of Jarvis)

650 Church St.

**Sunnybrook** (south of Lawrence @ Blythwood)

2075 Bayview Ave.

**Humber River Regional Hospital – Keele St.** (north of Eglinton)

2175 Keele St.

**St. Joseph's Health Centre** (between Sunnyside and Parkside Drive)

30 The Queensway

### **Walk-in Clinics in Toronto:**

#### **Albany Medical Clinic**

200 Danforth Ave, Toronto

416-461-9471

#### **Walk In Clinic**

*701 Sheppard Ave E, North York*

(416) 221-0451

#### **Walk In Clinic**

*3416 Dundas St W, York*

(416) 763-3111

**Emkiro Health Service**

120-70 University Ave , Toronto

(416) 977-7474

**WellPoint Health Services**

1240 Bay St Unit 9th Fl, Toronto

(416) 960-8860

**Downtown Doctors Walk In Medical Centre**

720 Spadina Ave , Toronto

(416) 929-1530

**Danforth Main Street Clinic**

2494 Danforth Ave , Toronto

(416) 699-3619

**Cleveland Clinic Canada**

3000-181 Bay St , Toronto

(416) 507-6600

**Forest Hill Walk In Clinic**

290 St Clair Ave W, Toronto

(416) 966-1029

**Walk-In Medical Clinic**

1910 Yonge St , Toronto

(416) 483-2000

**Advanced Therapeutic Centre**

800-8 King St E, Toronto

(416) 361-9900

**Fairlawn Medical Centre**

3322 Yonge St , Toronto

(416) 322-9933

**Physio-Care Rehabilitation Inc.**

2780 Jane St Unit LL8, North York

(416) 913-2454

**Birchmount Veterinary Clinic**

1563 Birchmount Rd , Scarborough

(416) 752-6048

**Main Square Medical & Dental Centre**

2575 Danforth Ave , Toronto

(416) 694-0500

**Queen Spadina Medical Centre**

455 Queen St W, Toronto

(416) 869-3627

**Harbourfront Health & Wellness Centre**

4-8 York St , Toronto

(416) 366-2273

**Lansdowne Dental Care**

102-222 Lansdowne Ave , Toronto

(416) 537-0070

**Albion Medical Centre**

1111 Albion Rd , Etobicoke

(416) 749-9400

**Active Rehabilitation & Chiropractic**

2083 Weston Rd Unit B, York

(416) 244-4272

**College Care Walk In Clinic**

351 College St , Toronto

(416) 915-9285

**Broadview Medical Walk-In Clinic**

797 Broadview Ave , Toronto

(416) 463-3228

**Patient Networks Family Medicine & Walk In Clinic**

157 Yonge St , Toronto

(416) 362-8822

**Jane Medical Walk In Clinic**

3306 Keele St , North York

(416) 614-9686

**Walk-in Family Practice Clinic**

3585 Lawrence Ave E, Scarborough

(416) 431-0736

**Family Walk-In Medical Clinic**

2028 Sheppard Ave E, North York

(416) 494-7599

**Parkway Forest Medical Walk In Clinic**

103 Parkway Forest Dr , North York

(416) 491-4040

**Chiropractic Walk-In Clinic**

447 Church St , Toronto

(416) 925-1868

**Bay College Medical & Lockwood & Walk-In Clinic**

108-790 Bay St, Toronto

(416) 929-1900

**Walking Mobility Clinic**

11-750 Dundas St W, Toronto

(416) 929-1015

**Walk-In & Family Practice Clinic**

799 Bloor St W, Toronto

(416) 533-1330

**Roncesvalles Village Family Care & Medical Walk-In Clinic**

137 Roncesvalles Ave , Toronto

(416) 534-6699

**Dundas West Walk-In Denture Clinic**

2340 Dundas St W, Toronto

(416) 536-2209

**Upper Village Walk-In Medical Centre**

901 Eglinton Ave W, York

(416) 781-8100

**Walk-In Pediatrics Practice**

222 Dixon Rd , Etobicoke

(416) 850-8947

**Greystone Medical Walk-In Clinic**

8 Greystone Walk Dr , Scarborough

(416) 266-1818

**Lakeshore Village Walk-In Medical Clinic**

2885 Lake Shore Blvd W, Etobicoke

(416) 259-5100

**Agincourt Bridlewood Walk-In Denture Clinic**

2900 Warden Ave , Scarborough

(416) 491-2789

**Ang Albert Walk-In Denture Clinic**

3850 Sheppard Ave E, Scarborough

(416) 293-8333

**Walking Mobility Clinic (North York)**

1370 Don Mills Rd , North York

(416) 445-1015

**Bathurst Walk-In Clinic**

4430 Bathurst St , North York

(416) 633-3629

**Walk In Dental Clinic**

6093 Yonge St , North York

(416) 225-1500

**15. Visa Information**

As an international student it is your responsibility to ensure that your immigration documents are maintained and kept up-to-date. Failure to comply with Canada's immigration regulations and conditions of your stay could result in negative consequences. If you have any questions regarding your visa, please do not hesitate to speak with a Cornerstone staff member. Below is some basic information about the most common types of visas for our students.

- **Study Permits**

A Study Permit is a document that allows you to study in Canada. It is issued to you at the point of entry when you arrive in Canada as an international student. Study Permits are issued for a specific period of time. If your studies require you to remain in Canada beyond the expiry date, you must obtain an extension to your Study Permit before it expires. You should send your application to renew your Study Permit two months before the expiration date.

- **Working Holiday Visas**

A Working Holiday Visa is a document that allows you to work and study in Canada, for up to one year. Working Holiday Visas are available to students from Japan, Korea, and many European countries. These visas must be obtained in the student's home country, and cannot be extended.

- **Visitor's Visa**

Visitor visas are good for up to 6 months, and can be renewed once for up to 6 months (so maximum one year in total).

Visit the website below for more information about visas and immigration:

<http://www.cic.gc.ca/english/index.asp>

**Consulates in Toronto**

Consulate General of **Brazil** 416-922-2503 Fax: 416-922-1832

Consulate-General of **Japan** 416-363-7038 Fax: 416-367-9392

General Consulate of **Mexico** 416-368-2875 Fax: 416-368-8342

**South Korean** Consulate 416-920-3809 Fax: 416-924-7305

For more consulates and embassies in Canada go to:

<http://www.embassiesabroad.com/embassies-in/Canada>

**16. Emergency Phone Numbers**

Immediate emergency – 911

Toronto Police – 416-808-2222

Ambulance – 416-392-2000

Fire – 416-338-9050

Toronto Information - 411