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Doing Business in U.S.

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Introduction

The following pages identify several key areas to consider when relocating to Canada from the United States. Although the two countries are closely connected through economic trade and have similar political systems, there are several distinct differences that an American coming to Canada must be aware of and take into consideration when relocating to Canada. These include the health, education, tax and political systems and language. Each of these factors may present unique challenges to the relocating employee, based on their previous experience, if any, of living outside the United States.

The following pages will cover four main issues:

- [Pre-Move Preparation](#)
- [Cross-Border HR Issues](#)
- [Managing your Move](#)
- [A Relocation Checklist](#)

There are many steps in ensuring a successful relocation from the United States to Canada. Employers who send employees one-at-a-time, or in groups, should consider the following to minimize issues that may arise before, during and after the relocation.

Although issues such as visa and immigration, tax planning and destination services may be the most critical, a mis-step in any of the steps listed may prove to be detrimental to the relocation. They include:

- Budget forecasting
- Destination purchase/rental of residence
- Home sale of origin residence / rental management of origin residence (if required)
- Movement of household goods management

- Comparable property value reports (worldwide)
- Comparable rental value reports (worldwide)
- Orientation tours of destination city
- Expense management and tax tracking
- Language training
- Immigration/visa
- Cost of living reports
- Tax planning
- Spousal career counseling (if required)
- Education assistance
- Security

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Additional Resources

Royal LePage Relocation Services - www.rlr.com
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 Information source for human resources management needs - www.hrmanagement.gc.ca

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Cross-Border HR Issues



There are several issues that will affect the decision for a U.S. company to relocate its employees to Canada. Failure to identify or abide by local/provincial/federal legal, financial, and tax rules could result in serious fines to the individual or the organization.

Significant differences in labor laws between the United States and Canada must also be identified and managed. These include:

- Benefits
- Compliance
- Risk Management
- Employer Liabilities

In addition, significant differences exist between federal and provincial labor laws, provincial health benefits, worker compensation, privacy legislation, language law, employment law, pension plans and compensation.

It is important to communicate these differences to your employee, or as an individual contractor, be aware of the differences prior to making the decision to come to Canada.

The following steps can be taken to reduce the impact of the differences between the United States and Canada, which exist in labor, tax and immigration law. These include:

- Create and maintain communication tools to inform and update senior management and employees who are considering relocation or have been relocated.
- Maintain best practices in your HR departments.
- Partner with best-of-breed international relocation firms who can provide guidance and management in developing successful relocation policies and practices.

- Develop a risk management strategy that addresses your current and future business needs.
- Maintain and update employee records.

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A Relocation Checklist

The following is a checklist that an individual intending to transfer to Canada from the US should consider as part of his or her plan.

Although this is not a complete list, the essential points of interest are covered, including work permits, health care concerns, schooling, transportation, neighborhood search, and banking information.

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Immigration Checklist

Valid Work Permit

- Purpose of permit
- Procedure for application.
- Time frame for processing.
- Documentation required.
- Location of nearest office.
- <http://www.cic.gc.ca/english/work/index.html>

Driver's License

- Depending on home country and driving experience, advice on tests required such as vVision, knowledge, road test and what is involved in each.
- Preparation involved i.e. studying the Driver Handbook if knowledge test is required.
- Driver education classes if necessary.
- Procedure for application.
- Time frame for driving with current license.

- Documentation required.
- Location of nearest Driver Exam Centre.

Provincial Health Insurance

- Eligibility rules
- Provincial waiting periods, coverage during that time. If coming from out of country, may need private medical insurance, often covered by employer.
- Coverage overview.
- Application procedure.
- Documentation required.
- Location of nearest office.
- <http://www.cic.gc.ca/english/newcomer/welcome/wel-06e.html>

Banking Information

- General information on Canadian banking system.
- Schedule appointment with a bank contact to open account and give credit card.
- There is no credit history in Canada if the employee is from The United States. Prepare to establish Canadian credit as soon as possible.

Automobiles

- Procedure for buying a new car vs. a used car.
- License and insurance requirements to purchase.
- Since it is difficult to obtain credit, the employee may need to source dealers who may be willing to finance in these circumstances.
- Car insurance – do you have an letter of experience from home state? Otherwise, the rate will be high.
- Options for car insurance.
- Licensing and transferring vehicle plates.
- Customs Issues & Requirements.

Utilities

- Do you require credit history to establish gas, hydro, water, telephone? - May require transferee to complete transaction for verification.
- Owning or renting new residence?
- If renting, are utilities in your name?
- Options for cable TV, satellite, internet access.
- Options for long distance providers – get destination state/country most frequently called and provide plans for that choice.

- Waste and recycle information i.e. garbage day, restrictions, where to obtain a recycle box.
- Cell phone plans – may have some difficulty obtaining a plan with no credit rating in Canada.

Health Care

- Options for doctors – Note that there are not many doctors who take new patients.
- Any specific requirements for a doctor – i.e. gender.
- Do you understand the payment procedure for visiting doctors?
- Locate walk in clinics – locations.
- Location of hospitals.
- Dentist preferences.
- Payment procedures for dentists through employer insurance plan.

Household Requirements

- Is there a need for a cleaning service?
- Average cost of a cleaning service.
- Any contractors required for the house.
- Snow removal? Gardeners? Lawn Maintenance?
- Security system?
- Household insurance – either tenant insurance or homeowners insurance – provide options

Public Transportation

- Are there sufficient public transportation resources?
- Acquire route maps.

Shopping

- What items to buy and where? i.e Household items, electrical appliances
- Specialty food shops?
- Location of stores of interest.

Recreation

- Recreation requirements for each member of the family.
- Recreation complexes, swimming pools.
- Are the children involved in any team sports?
- Are the children involved in any other activities such as dance, skating etc? At what level are children currently at and looking for?
- Fitness clubs for socializing or just for working out?

- Private club memberships i.e. golf, social, tennis, etc.

Newcomers

- Are you interested in associating with other newcomers from the same state or from The United States?
- Are there any expatriate groups in your new city?

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Additional Resources

Working Temporarily in Canada - <http://www.cic.gc.ca/english/work/index.html>
Health Services - <http://www.cic.gc.ca/english/newcomer/welcome/wel-06e.html>
http://canadainternational.gc.ca/gtc/Going_To_Canada-en.aspx

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Managing your Move



One of the greatest costs of a relocation is the physical move itself. Working with a qualified moving consultant from a reputable moving company can both simplify what can be a complicated and costly activity and ensure a higher rate of success.

There are several services which reputable movers offer that would be considered as required for a move. They include:

[Origin Services](#)
[Transportation Services](#)
[Destination Services](#)

Origin Services

Preparation

This includes complete export packing and international wrapping, special crating and loading of shipments for air, sea, land and storage

Inventory and Documentation

This includes computer labeling, listing household effects on the packing inventory, preparing pre-advice information for all global suppliers and assigning a coordinator to handle the relocation from start to finish.

Positioning of Container at Origin

This includes transportation to and from local terminal, preparation of export documents, inspection of container and logging container in the mover's tracking system

Transportation Services

Reliable land freight through established transportation service companies.

Positioning of Container at Destination

This includes transportation to and from local terminal, preparation of import documentation and container tracking updates to the client.

Destination Services

Customs Clearance

Documentation and procedures to clear foreign customs

Household Goods & Furniture Unpacking

Includes complete unpacking and unwrapping of all items, removal of debris and set-up of all goods in accordance with strict international guidelines.

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Financial Solutions for Relocating Employees

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A significant challenge to individuals relocating from the United States to Canada, or employers relocating employees to Canada, is that while the employee and their possessions can move across the border, often their banking or credit history does not. And while it is fairly easy open deposit accounts and make investments, the difficulty arrives in accessing credit such as credit cards, loans and even mortgages. Canadian financial institutions use several criteria to offer credit to an individual and rely upon exiting banking history and credit scores one part of their decision making process.



Out of pocket expenses during a relocation can be very costly to the employee, in terms of interest charges and fluctuations in foreign currency rates. However there is a solution, specific to relocation, which is available to the relocating employee: a relocation purchase card.

Introduced in the United States in 2001, it has now been introduced to the Canadian marketplace, by Royal LePage Relocation Services®, in partnership with American Express®, in March 2006. Accepted everywhere the American Express® card is, this no-fee product incorporates several security features including a declining balance, supplier specific category control, detailed tracking and monitoring capabilities.

The Relocation Purchase Card eliminates the need for reimbursement of out-of-pocket expenses and allows employees to access their relocation allowance faster. Plus, with the assistance of a RLR Representative, their budgets will be maximized to obtain the best possible results.

Benefits to your Company

- Ideal enhancement to expense management programs
- Ability to block specific suppliers
- Quick and convenient upload of relocation funds
- Unlimited allocation of funds
- No activation or annual fees

Benefits to your Relocating Employee

- Eliminate hassle of out-of-pocket expense reimbursement
- 24/7 real-time access to card balance information
- Convenient for domestic, US and international moves
- Relocation counselling and support

As declining balance cards and debit cards become a more popular form of payment in North America, Europe and Asia, the use of purchasing cards for relocation will become more appealing to both employers and their relocating employees.

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Health Services - <http://www.cic.gc.ca/english/newcomer/welcome/wel-06e.html>
http://canadainternational.gc.ca/gtc/Going_To_Canada-en.aspx

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