



卡城華人宣道會
Calgary Chinese Alliance Church

衣食住行

卡加里

Calgary

卡城華人宣道會舉辦
卡加里生活網上分享講座 (住房、交通、日常生活)
7月24日 8pm-10pm 星期五 (卡加里時間)
7月25日 10am-12pm 星期六 (香港時間)

報名: https://us02web.zoom.us/meeting/register/tZclcemqgzMsHt1iMksHSj1_dE_7hcyMUmL

查詢: ivan.loo@calgarychinesealliance.org

費用: 免費



分享會 注意事項

- 禁止影相及錄音
- 所有分享只屬個人意見，並不代表教會立場
- 每節有問答時間，因人數眾多參加者可在chat room 留言板留下問題或示意發問
- 請參加者將收音咪關掉，發問才使用

分享會流程

- 8pm-8:15pm
歡迎，介紹義工
- 8:15pm-8:45pm
衣食 (Linda、子穎、Peggy)
- 8:45pm-9:30pm
住 (Paul Yeung)
- 9:30pm-10pm
行 (Calvin Kwok, Colin Wong, Sarah Ho)

Calgary 卡加利



- 加拿大第三大城，十大最宜居城市
- 2016年的人口約1.3百萬
- 多次成為世界最清潔城市
- 位處洛磯山脈山腳地帶

Calgary 卡加利

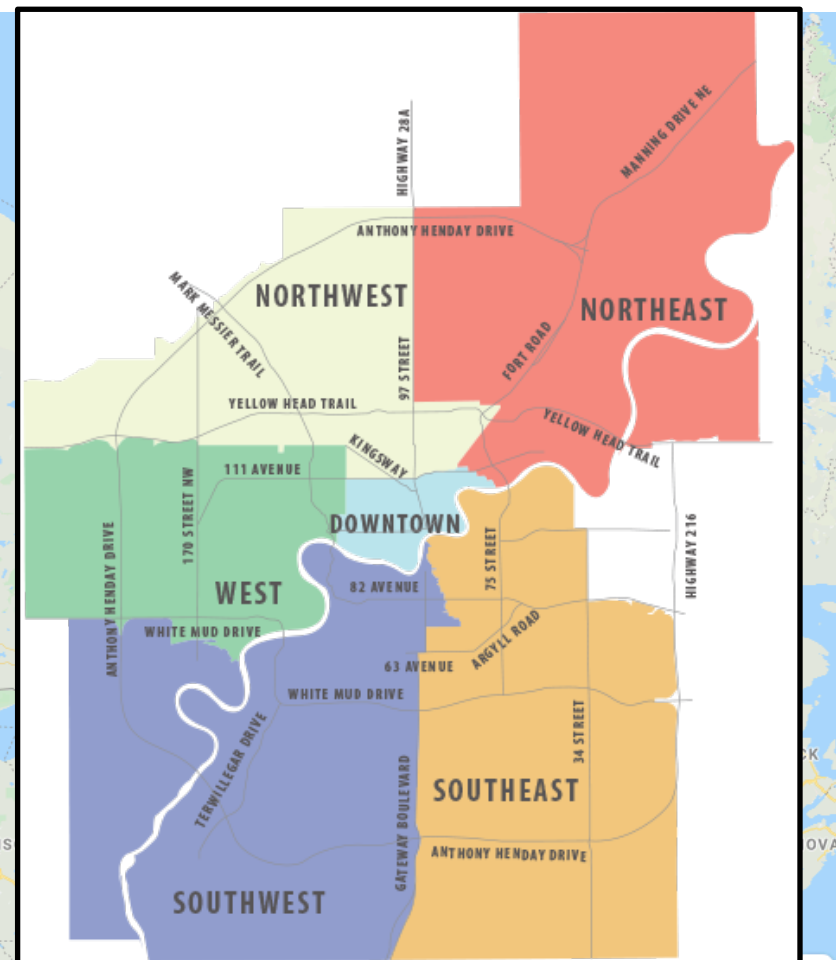


- 氣候以多變見稱
- 最冷天氣集中在2月死和3月 (最冷氣溫有-30s)
- 冬天有Chinook (暖流)現象
- 加拿大最多陽光城市 (每年2300小時)

Calgary 卡加利



- 移民人口約有28.1%
- 菲律賓、印度、中國移民較多



衣著

衣著

- 冬天:平均溫度 -7 C - -11C
- 最冷日子有 -30C + windchill (凍風) \Rightarrow - 40 C - -50 C
- 冬季衣服：雪褲，雪靴，防水手套，羽絨 (防水)，Gortex外套，冷帽 \rightarrow Dress in layers
- 夏天：15 C - 30 C (7月-8月), 早晚溫差大
- 春天、秋天

Eating Style and Habits

- Superstore, Co-op, Costco, Safeway
- Asian: T&T, 聯達, 新鮮100
- Korean supermarket: A-mart, E-mart
- Vietnamese supermarket: Lucky 97
- Italian supermarket
- Japanese supermarket
- 團購

Eating Style and Habits

- Buy on sale items
- Buy bulk size
- Buy frozen food
- Accumulate points
- Get coupons

Eating Style and Habits

- 餐廳

- 茶餐廳, 日本餐館, 越南餐, 酒樓, 韓國, 星馬泰
- portion size is larger than in HK
- Lunch: \$6-12/person; dinner: \$20/person (tips: 15%, sales tax: 5%)
- 訂位: 6/8人以上有 15-18% service charge

Grocery expenses

- <https://www.numbeo.com/cost-of-living/in/Calgary>
- <https://www.expatistan.com/cost-of-living/calgary>
- GST (5% in Alberta)
- Other expenses: Car, insurance, housing, courses, clothes, utilities, property tax, mortgage, dental, optical, drug prescription

To Bring
or
Not To Bring

To Bring Or Not To Bring

- 電器
- 傢俱
- 衣物



1. 寂寞

2. 唔想見到中國人



英國經濟學人

The Economist Intelligence Unit



- 校區
- 小學1-6
- 中學7-9
- 高中10-12
- 公立 cbe.ab.ca/ 天主教 cssd.ab.ca
- IB program / AP program (2 Years)
- 五類學校: 1.公立 2.天主教 3.私立 - 三種

- 住房方式
- 獨立屋，半獨立屋，排屋，柏文，孖屋



房屋種類

- 兩層 Two storey,
- 兩層複式 Two storey split,
- 平房 Bungalow,
- 雙層 Bi-Level
- Other





- 平均價: Jun 2019 Jun 2020
 - Overall : \$463k \$460k -0.76%
 - Single house: \$536k \$539k +0.6%
 - Attached: \$401k \$361k -9.9%
 - Apartment: \$258k \$265k +2.5%
-
- Unemployment: 5.7% (long term, now is more than 14%)

Rental market:

- Downtown one bedroom \$950-\$1,200
 - Downtown two bedrooms \$1,400-\$1,700
 - Two bedrooms furnished \$2,300-
 - Three bedrooms 2 ½ baths
- Single house 2,000 sq.ft. +/- \$1,800-\$2,100

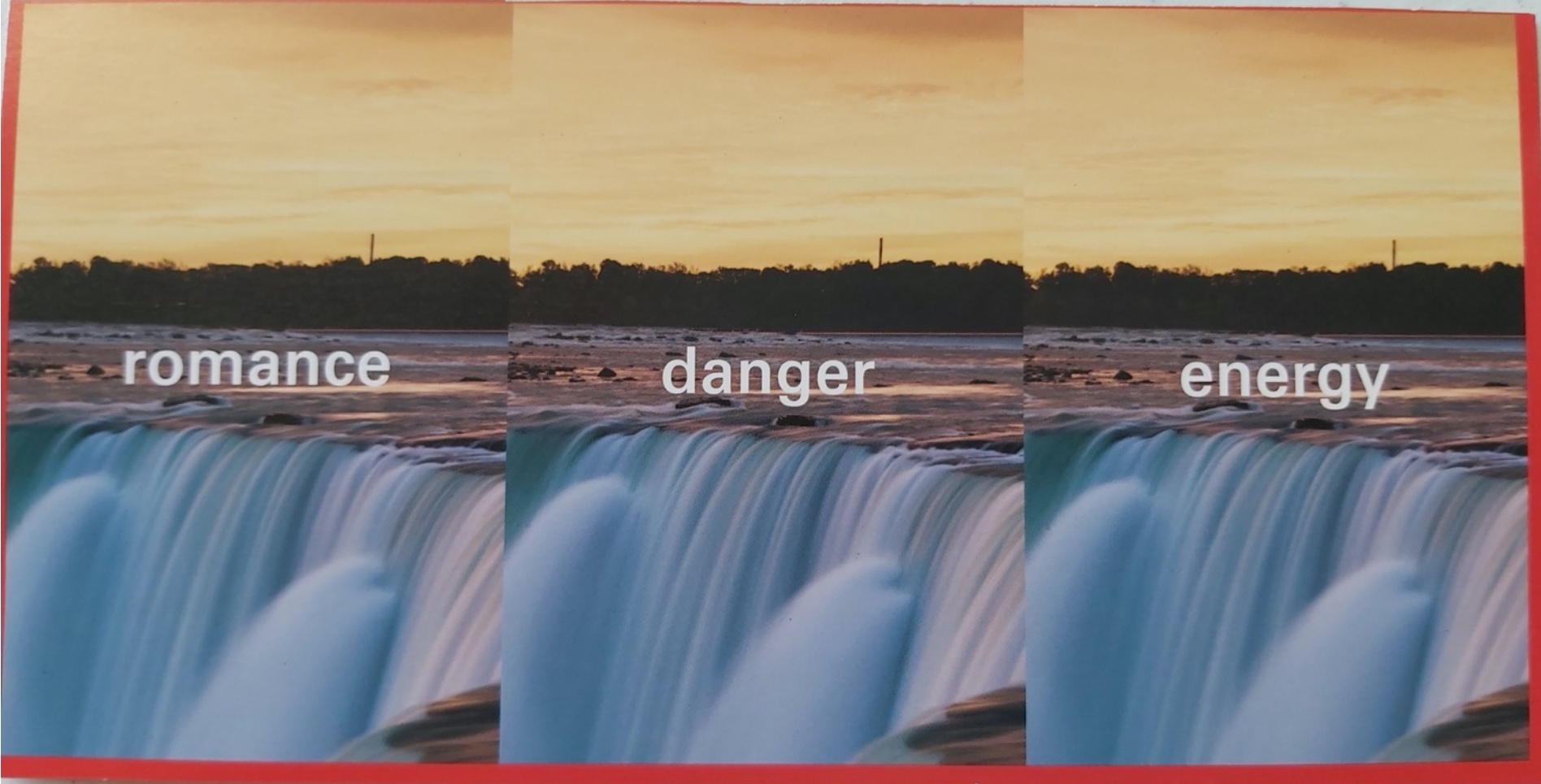






- 注意事項





romance

danger

energy



Residential insurance in Alberta

1. Is residential insurance mandatory by government?

No

2. So, why do I need residential insurance?

To cover own loss, liability, lawsuit, mortgage approval, rental requirement, bundle with auto to get extra discount, accumulate insurance history for future discount



Residential insurance in Alberta

3. Types of residential insurance:

- Homeowner (single house, duplex)
- Condo (townhouse, apartment)
- Landlord (house, townhouse, apartment)
- Tenant or live with friends or family



Residential insurance in Alberta

4. What accidents/risks will be covered?
- Fire, Theft, Hail, Wind, Water, Vandalism etc...
 - Extra coverage:
sewer back up, identity theft, by law,
jewelry, piano, home business, daycare
etc....





Residential insurance in Alberta

5. How much insurance should I get?
 - Depend on your need and value of your insured items
 - **Examples:**
 - \$2 millions liability
 - Rebuilding cost of the house
 - Appraised value of your jewelry
 - Sewer back up coverage limits
 - Overland water coverage limits



Residential insurance in Alberta

6. What factors determine price ?

- Purpose(live/rent/vacation)
- Location(downtown, suburban, near river, new neighbourhood)
- Size/style/updates/building materials/walkout/finished basement
- Insurance history
- Claim history



Residential insurance in Alberta

7. How can I get cheaper insurance?

- Bundle with auto insurance
- Higher deductible
- Alarm system
- Age
- Mortgage free
- Occupation
- Water sensor
- Sewer back up valve
- Tankless hot water tank
- Updates
- Pay in full / monthly payment

Alberta Licencing Information

- Alberta licence requirement
- <https://www.alberta.ca/id-requirements-for-identification-cards.aspx>
- Class 7 overview
- <https://www.alberta.ca/class-7-learners-licence.aspx>
- Non-Alberta licence switch over to Alberta
- <https://www.alberta.ca/exchange-non-alberta-licences.aspx>
- GDL Exemption User Guide
- <https://www.alberta.ca/assets/documents/drivers-licence-gdl-exemption.pdf>
- Certificate of Driving Licence Particular
- [https://www.td.gov.hk/filemanager/common/td320_\(8.2018\)_e-fillable_eng.pdf](https://www.td.gov.hk/filemanager/common/td320_(8.2018)_e-fillable_eng.pdf)
- Class 5 Information
- <https://www.alberta.ca/class-5-drivers-licence.aspx>
- Road Test Booking/ Fee
- <https://www.alberta.ca/drivers-road-test.aspx>

卡加利的公共交通工具方便嗎？

The screenshot displays the Calgary Transit website interface. At the top, the browser address bar shows the URL <https://www.calgarytransit.com/>. The website header includes the "Calgary Transit" logo, the weather "Mainly Sunny, 16.3°C", and links for "MyID: Login" and "Register". A search bar is also present. Below the header, a navigation menu lists "Plan a Trip", "Schedules & Maps", "Service Updates", "Fares & Passes", and "Getting Around".

The "Plan a Trip" form is open, featuring a sidebar with options: "Plan a Trip" (selected), "Next Ride", "Schedules", and "Calgary Transit Access". The form fields include:

- Departing from: [Empty text box]
- Going to: [Empty text box]
- Departing/Arriving: Radio buttons for "Departing" (selected) and "Arriving".
- Date/Time: "Today" with a calendar icon and "10:15 pm" with a clock icon.
- Plan my trip: A red button at the bottom of the form.

The background of the website features a large image of a smiling transit driver. At the bottom, a message reads: "We may have to keep our distance from you, but together we're still going places."

The footer shows the language setting "EN" and a zoom level of "100%".

卡加利的公共交通工具方便嗎？

The screenshot shows the Calgary Transit website's 'Fares & Passes' page. The browser address bar shows the URL 'https://www.calgarytransit.com/fares-passes'. The page has a sidebar on the right with links to 'Passes', 'Where to buy?', 'Refund Policy', and 'Want to sell our tickets and passes?'. The main content area is titled 'Fares' and contains a table of fare information. The table is divided into 'Cash Fares' and 'Tickets'. 'Cash Fares' are for one-time use, valid for 90 minutes. 'Tickets' are cash fares bought in books of 10. The table lists fares for Adult, Youth, and Children. A footnote states: '* Or students 18 to 21 attending high school full time. (School ID required)'. The sidebar also includes sections for 'Where to buy?' (Online, Visit a Customer Service Centre) and 'Fare Resources' (Refund Policy). The bottom of the page shows a language selector set to 'EN' and a zoom level of 125%.

ct <https://www.calgarytransit.com/fares-passes> 搜索...

ct Fares & Passes | Calgary...

Fares

	Cash Fares One time use, valid for 90 min	Tickets Cash fares bought in books of 10
Adult Ages 18 and older	\$3.50	\$35.00
Youth Ages 6 - 17 *	\$2.40	\$24.00
Children Ages 5 and under	Free	Free

* Or students 18 to 21 attending high school full time. (School ID required)

Passes

[Where to buy?](#)

[Refund Policy](#)

[Want to sell our tickets and passes?](#)

Where to buy?

[Online](#)

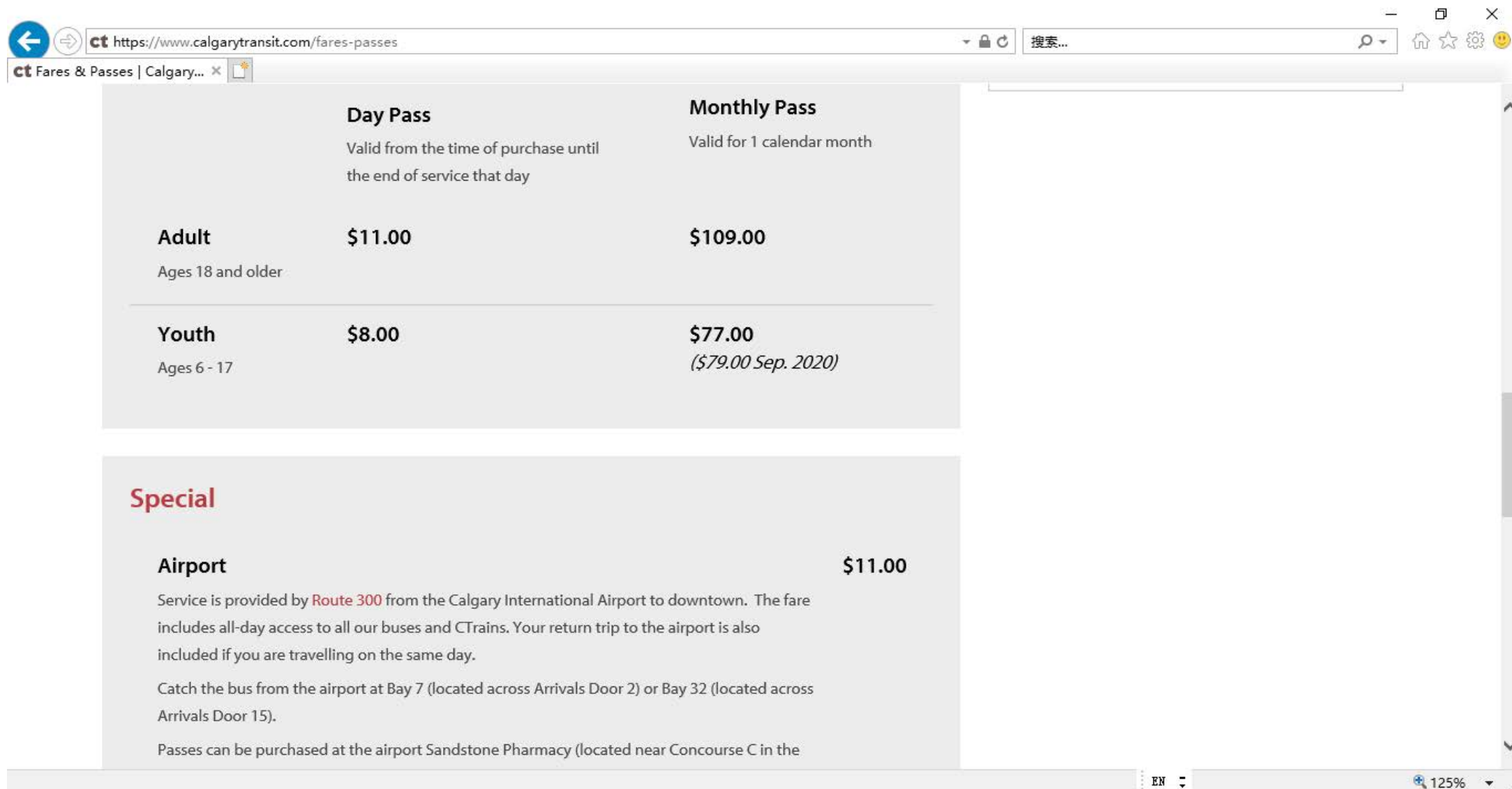
[Visit a Customer Service Centre](#)

Fare Resources

[Refund Policy](#)

EN 125%

卡加利的公共交通工具方便嗎？



The screenshot shows the 'Fares & Passes' page on the Calgary Transit website. The browser address bar shows the URL 'https://www.calgarytransit.com/fares-passes'. The page is divided into two main sections: 'Day Pass' and 'Monthly Pass' for general fares, and a 'Special' section for the 'Airport' pass.

	Day Pass	Monthly Pass
Adult Ages 18 and older	\$11.00	\$109.00
Youth Ages 6 - 17	\$8.00	\$77.00 <i>(\$79.00 Sep. 2020)</i>

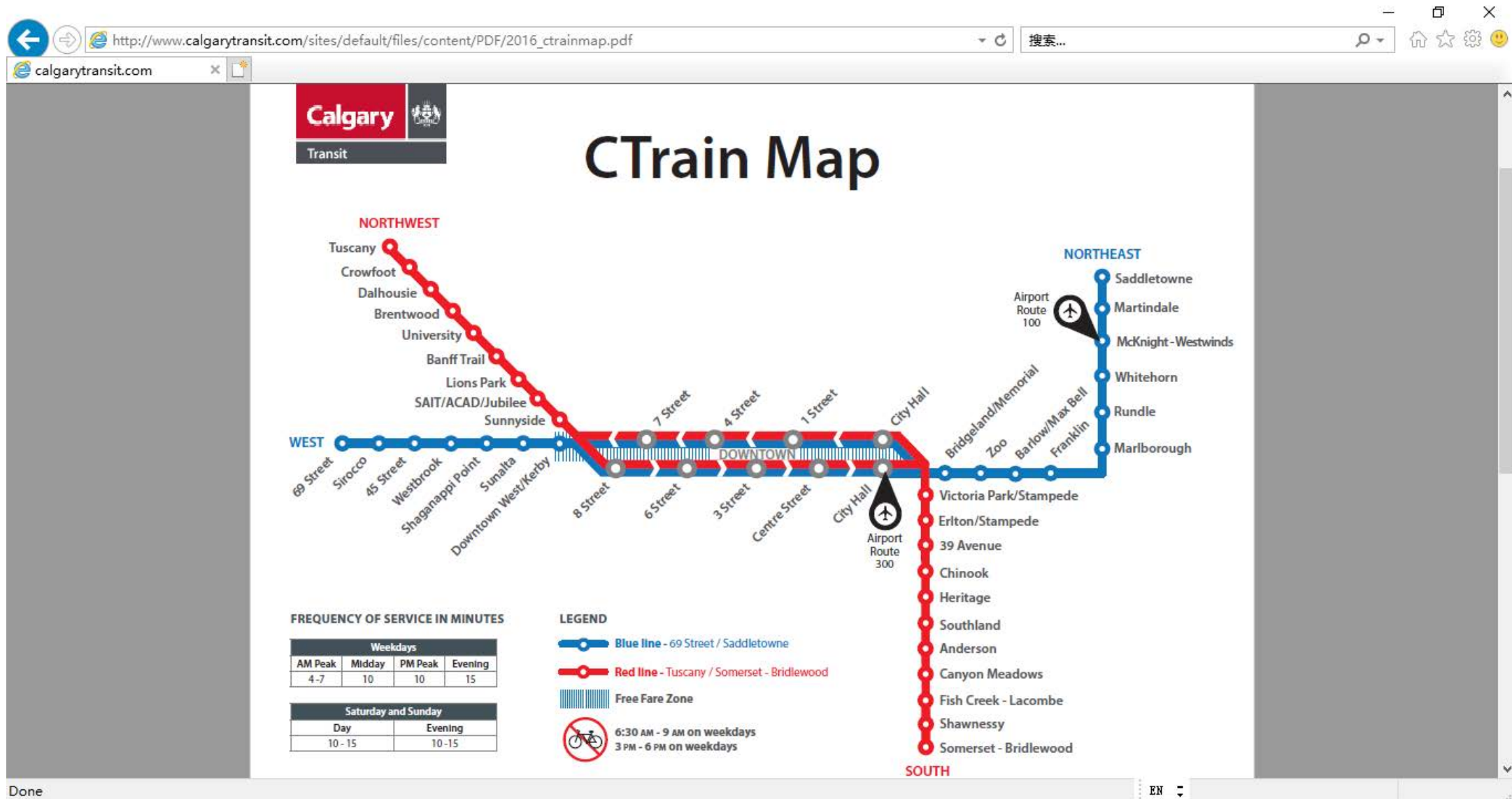
Special	
Airport	\$11.00

Service is provided by **Route 300** from the Calgary International Airport to downtown. The fare includes all-day access to all our buses and CTrains. Your return trip to the airport is also included if you are travelling on the same day.

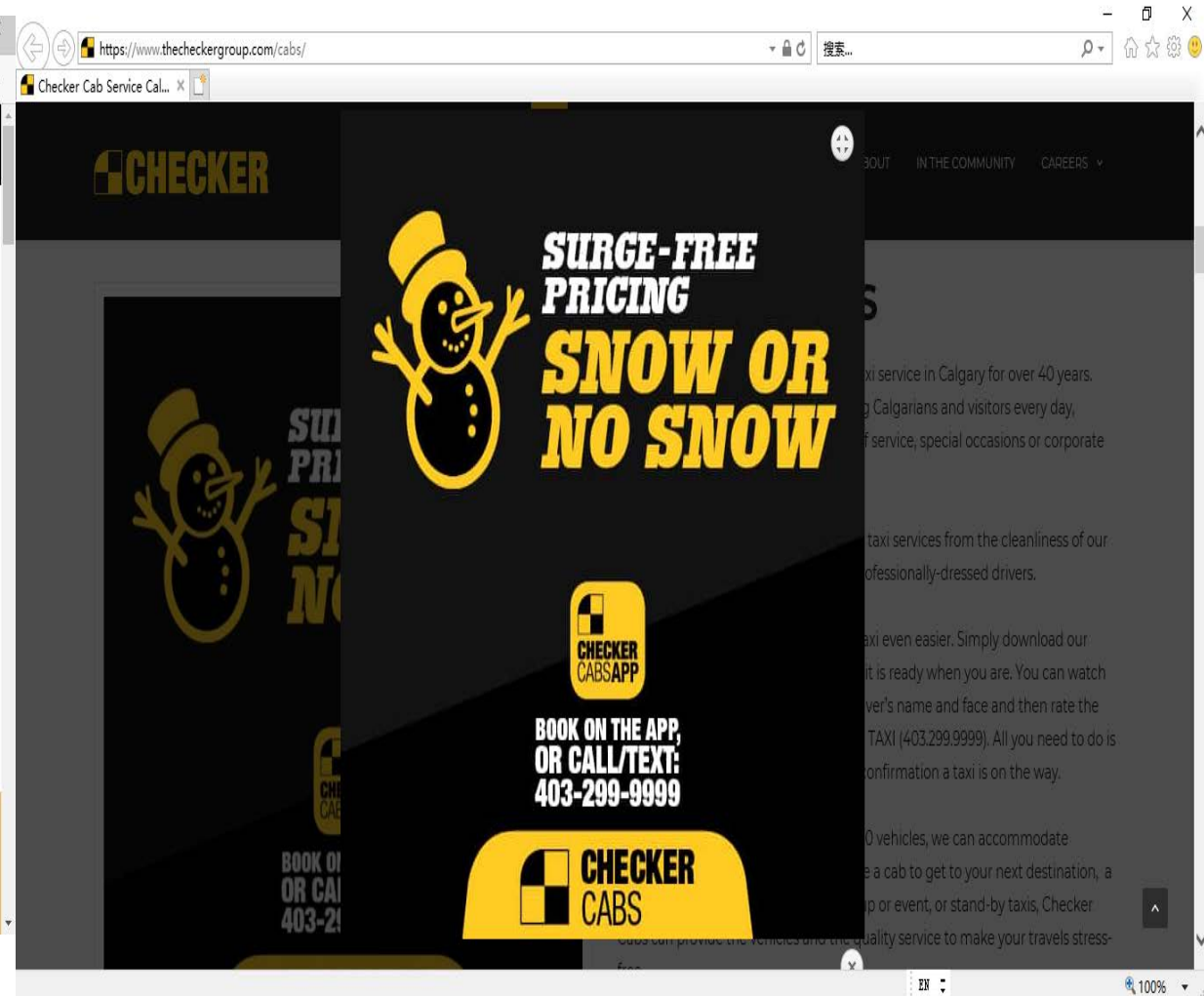
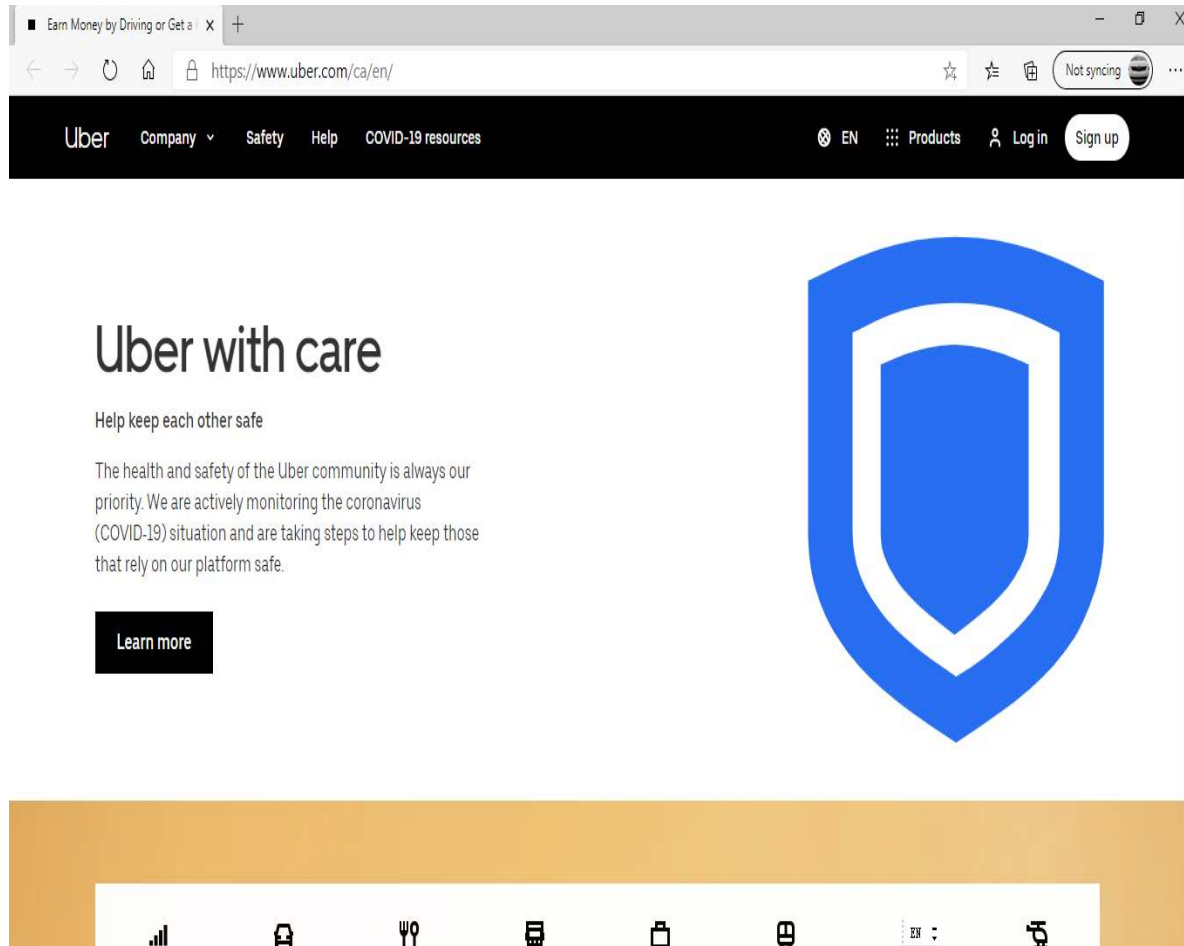
Catch the bus from the airport at Bay 7 (located across Arrivals Door 2) or Bay 32 (located across Arrivals Door 15).

Passes can be purchased at the airport Sandstone Pharmacy (located near Concourse C in the

卡加利的公共交通工具方便嗎？



在卡加利生活係咪一定要搵車？



在卡加利生活係咪一定要揸車？



在卡加利生活係咪一定要揸車？



在卡加利生活係咪一定要揸車？



BEST AND WORST PLACES TO BE A DRIVER

Mister Auto's driving index is comprised of 100 cities ranked according to 15 factors, covering infrastructure, safety and costs associated with driving.

The best ...

1. Calgary	100
2. Dubai, UAE	97.87
3. Ottawa	96.60
4. Bern, Switzerland	96.23
5. El Paso, Texas	96.01
6. Vancouver, B.C.	95.99
7. Gothenburg, Sweden	95.66
8. Dusseldorf, Germany	95.36
9. Basel, Switzerland	95.28
10. Dortmund, Germany	95.27



The worst ...

91. Moscow	65.97
92. Rio de Janeiro, Brazil	65.38
93. Mexico City	64.43
94. Sao Paulo, Brazil	59.12
95. Bogota, Colombia	56.16
96. Karachi, Pakistan	51.60
97. Lagos, Nigeria	43.14
98. Kolkata, India	29.99
99. Ulaanbaatar, Mongolia	20.30
100. Mumbai, India	1.00

Photo shows a traffic jam in Karachi, Pakistan, in 2014.

買新車好定二手車好？

Financial Services | Lease and Finance | <https://www.bmw.ca/en/topics/details/FS-moreinfo/lease-finance.html>

WHY LEASE?

You will always drive a new vehicle, you will enjoy lower payments than financing, and you will only pay for the portion you drive. With a variety of leasing options, we make it easy for you to drive a BMW.


- ▼ Standard Lease
- ▼ Single Payment Lease
- ▼ Multiple Security Deposit Lease
- ▼ Kilometre Options

Build & Price Search Inventory Request Test Drive Special Offers

2020 BMW X6 M

> Change model > \$123,485.01 > Financing Options

Engines. Model variants. Exterior Colours. Wheels. Upholstery. Trims. Packages. Options > Your BMW



Exterior Interior

Summary Test Drive Send to Retailer Inventory

買新車好定二手車好？

Financial Services | Lease and Finance | Configurator

https://www.bmw.ca/en/topics/details/FS-moreinfo/lease-finance.html

WHY FINANCE?

Owning your own vehicle not only brings great satisfaction, it gives you the freedom of unlimited mileage and customization. With a variety of flexible financing options and better terms than you might imagine, we make it easy to own a BMW.


- ▼ Standard Finance
- ▼ OwnersChoice® Financing

Build & Price Search Inventory Request Test Drive Specifications

2020 BMW i8 Roadster

> Change model > \$172,735.01 > Financing Options

Engines. Model variants. Body Colours. Wheels. Upholstery. Trims. Packages. Options. > Your BMW



Exterior Interior

Summary Test Drive Send to Retailer Inventory

買新車好定二手車好？



2018 civic si | Cars & Trucks | Cars & Trucks | Cars & Trucks

12% off contacts. Orders \$99+ [SHOP CONTACTS](#)

2018 civic si
\$23,500.00

Posted about 17 hours ago
Strathmore, AB, Canada, T1P1L2 ([View Map](#))

[Favourite](#) [Facebook](#) [Twitter](#) [Pinterest](#) [Email](#)



Contact Rick R

Your Message
Hi, I'm interested in this vehicle. Please contact me.

Your Phone Number

[Send message](#)


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Canadian Vehicle History Report: [Learn more.](#)

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Lost Your Order? | Français | Dealer Login

Vehicle History Reports | What's My Car Worth? | Resources



Buying or selling a used car?
[Get the vehicle history.](#)

Enter VIN [Go](#)

OR

[Get Report](#)


[View a sample report](#)

冬天撞車有咩要特別注意？

2021 GR Supra - High Performance

https://www.toyota.ca/toyota/en/vehicles/supra/overview

OverviewFeaturesSpecifications



2021
GR Supra
FROM \$67,690*

Build & Price

Download Brochure

★★★★★ 3.8 (4)
Read Owner Reviews >

* Legal Disclaimer


ModelsColoursGalleryOffersReviewsAwardsWarranty and Coverage

EN

2020 4Runner - Mid-Size SUV

https://www.toyota.ca/toyota/en/vehicles/4runner/overview

OverviewFeaturesSpecifications



2020
4Runner
FROM \$48,120*

Build & Price

Download Brochure

★★★★★ 4.7 (178)
Read Owner Reviews >

* Legal Disclaimer

https://www.toyota.ca/toyota/en/vehicles/4runner/overview#overview-highlights

EN

冬天揸車有咩要特別注意？

ALL-SEASON TIRES

All-season tires are made with a harder rubber blend that can withstand hot weather.

NORMAL TRACTION FOR A WIDE VARIETY OF CONDITIONS

TREAD COMPOUND STIFFENS AS TEMPERATURES DROP

MADE FOR DRY AND WET CONDITIONS

VS

WINTER TIRES

Winter tires are designed with a rubber compound that remains flexible in snowy and icy conditions.

TRACTION OPTIMIZED WITH DEEPER GROOVES AND SHARP, IRREGULAR EDGES

TREAD COMPOUND REMAINS FLEXIBLE IN TEMPERATURES BELOW **7** DEGREES

DESIGNED TO GRIP SNOW, SLUSH AND ICE





Auto insurance in Alberta

1. Is auto insurance mandatory by government?
YES, vehicle owner (not the driver) may have liability coverage to be legally drive or park your vehicle on public road.
2. Do I need other coverage other than liability?
If you are going to finance and lease a vehicle, you will require to have collision and comprehensive coverage with maximum deductible.
3. What is collision, comprehensive and deductible?
Collision: hit and run or you hit someone and your vehicle had was over deductible amount of damage
Comprehensive: insurance will fix your vehicle if your vehicle was damaged by fire, theft, vandalism, hail, wind



Auto insurance in Alberta

4. What else do I also need?

Common optional coverage:

- Replacement cost (brand new vehicle)
- Accident forgiveness (protect driving record)
- Windshield (most people don't take it)
- Loss of use (renting a vehicle for temporary if had an accident)
- Rental car (cover rental vehicle for vacation)



Auto insurance in Alberta

5. How price to be determined?

- Bundle with other vehicle and home
- Vehicle (year, brand, price etc)
- North America driver license history
- North America insurance history
- Claim history
- Driving training
- Coverage (full coverage or liability only)
- deductible
- Use (business, commuting, personal, Uber, Skip the dish)

More.....



Auto insurance in Alberta

5. How price to be determined?

- Winter tire
- Security alarm system
- Where do you park overnight
- Age
- Gender
- Address
- Anyone share vehicle with you
- Good credit

- Etc.....



Auto insurance in Alberta

5. Myths about auto insurance

- My car insurance will be cheaper if I put myself (better driving record) as vehicle owner

Not the case, premium is based on driver driving record but not on owner

- My wife just got her license. We bought a second vehicle for her. I'm going to put myself as primary driver as I have better driving record so that we can get cheaper insurance.

Don't do that. Honesty is important in insurance world. If insurance company found out dishonest information was provided, they would decline the claim if wife had an accident.

NEVER LIE TO YOUR BROKER AND INSURANCE COMPANY



Auto insurance in Alberta

5. Myths about auto insurance

- My Alberta auto insurance only cover me to drive in Alberta

No true, it cover you to drive across Canada and USA for **travel** as well.

- I had accident (total loss) with my family or friend vehicle, it should not affect my premium when I got insurance

Claim history follows driver, not owner, not vehicle

- My rate should not go up because my friend use my vehicle and had an accident

You lend your car, you lend your insurance

移民在聖經

- 耶和華對 亞伯蘭 說：「你要離開本地、本族、父家，往我所要指示你的地去。」（創世記 12:1）
- 夜間，上帝在異象中對 以色列 說：「雅各！雅各！」他說：「我在這裏。」上帝說：「我是上帝，你父親的上帝。不要害怕下埃及去，因為我必使你在那裏成為大國。我要和你同下埃及去，也必定帶你上來；約瑟 要親手合上你的眼睛。」（創世記 46:2-4）
- 因著信，亞伯拉罕蒙召的時候就遵命出去，往將來要承受為基業的地方去；他出去的時候還不知往哪裏去。（希伯來書 11:8）

The background features a series of concentric circles in light gray, some solid and some dashed, creating a ripple effect. In the center, there is a red speech bubble with a white border. The text inside the bubble is white and reads: "If you have any questions, Please send it to Pastor Ivan, and he will forward to other experts accordingly. immigrant@calgarychinesealliance.org".

If you have any questions,
Please send it to Pastor Ivan, and he will
forward to other experts accordingly.
immigrant@calgarychinesealliance.org