

张婧媞著 Janet Zhang

上海科学技术出版社



# 家住温哥华

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家住温哥华

在这世界上,有一种独一无二的文化 , 种族和语言的共生体是只有加拿大那三千两百万居民才能体会到的。而这种多元文化交融的特质是基于一种共同的信念——平等且多元化的社会才会使国家更强大。也因为这种特质,吸引了来自世界各地的许多人移居至此。

我记得我的祖母和我讲述 1927 年她和我祖父离开波兰移民加拿大时所遇到的种种考验。当时他们将大多数财产留在了被战争蹂躏而面目全非的祖国波兰,满怀憧憬地来到加拿大希冀建立一个崭新家庭。移民到一个新国度是艰辛的,而开始的几个月尤为甚之。我的祖父母常因为加拿大和波兰之间的文化差距而举足无措;让他们更受挫的则是由于不懂说英文而导致无法与别人顺畅地交流;当他们试图学习英文时却发现他们的居住地并不开设 ESL课程(第二语言英语学习课);他们也因为不确定政府当局会如何对待新移民而感到忐忑不安。所有这些困难和挑战都是我的祖父母作为新移民的一部分生活经历和内容,我想许多读者也会有一些感同身受的事例。

该书秉着为读者们解决在移民加拿大途中可能遇上的各种问题而著。 它将成为读者的良师益友,为你的移民生活答疑解惑。

很多年以前我便在 Janet 一家刚移民至加拿大之时认识了她。Janet 在中国时便拿下了 MBA 的头衔,而她在来到加拿大后也未曾停下学习的步伐。Janet 相信 MBA 资历将会极大地帮助她融入加拿大的财经服务行业; 在2000 年 Janet 也付诸实践持着帮助他人的信念踏入了这个行业领域。在不懈



地努力下,她成功地获得了 CFP (注册财务规划师), CLU (特许遗产规划师), RHU (注册医疗保险师)及 CDFA (注册婚姻财务规划师)等行业执照。这些履历帮助 Janet 成为了业内行家,也使她成为了她服务对象的可贵资源。

2007年, Janet 和 Joey 的新公司成为 MGA 保险一级代理公司。在那之后,他们吸纳并培训了上百名顾问,并且把提高专业技能作为了他们公司的一个核心内容。每年这家公司都以可观的速率在规模和业绩两方面持续增长。

个人生活方面, Janet 和 Joey 已经一起度过了 16 年的时光, 有两个活泼可爱的女儿。女儿们都在温哥华最好的私校就学。书中 Janet 会更详尽的介绍子女教育这方面的情况。

对于新移民,此书在有关移民生活、投资及税务管理特别在"专业人士谈经验"的章节里提供了许多全方位且具有参考价值的建议和信息,我也认为这些内容都写得浅显易懂亦引人人胜。在加拿大,包含这么多有助于新移民融入新环境的相关信息的书并不多见,若您准备从中国移民至加拿大,此书确有值得一读的价值。

Lloyd A Litke CFP, CLU, CH.F.C 加拿大人寿保险公司加西副总裁 2011年3月于温哥华

#### Foreword

家住温哥华

Canada's population of around 32 million people reflects a cultural, ethnic and linguistic mix that is unique in the world. Canadian multiculturalism is based on the belief that all citizens are equal and that diversity makes us stronger as a country, and is what attracts many immigrants from all over the world.

I recall my grandmother telling me about all of the challenges she and my grandfather faced when they immigrated to Canada in 1927. They left most of their possessions in their war-torn Polish homeland, coming to Canada with the hope of building a new future for their family. Moving to a new country was hard, however — the first few months in it were full of change. My grandparents felt uncomfortable not knowing how to behave in the new-found Canadian culture that was very different from that of their native Poland; not knowing the English language, they felt frustrated trying to communicate with the locals; they felt frustrated trying to learn English because English-as-second-language classes were not then available in the small community in which they settled; and not knowing how authorities would treat them as new immigrants, my grandparents felt insecure. They were very uncertain about how to behave in different settings. All of these things were but a few of the challenges my grandparents faced as immigrants. I'm sure you can relate to some of the same fears.

This book has been written with you in mind as you face many of the same challenges involved in immigrating to Canada. I know it will be an excellent resource for you — it answers many of the questions new immigrants have as they consider the move to a new country.

I met Janet many years ago when she and her family were new to this country. Janet had obtained her MBA in China before coming to Canada, and continued her studies here.

#### Foreword

Janet thought her MBA education would be of great assistance in entering the Canadian financial services industry, and did so in 2000 with the hope of helping other people. She studied very hard to obtain Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), Registered Health Underwriter (RHU) and Certified Divorce Financial Analyst (CDFA) professional designations. All of these have prepared Janet to be an expert in her field and a valuable resource for her clients.

Janet and Joey started their managing general agency in 2007. Since then, they have hired and trained over one hundred advisors, and have made education one of their firm's most important values. The company has seen significant growth every year and continues to grow in both the number of its contracted advisors and the business volume it produces.

On the personal side, Janet and Joey have been married for 16 years and have two daughters. The girls attend one of the finest private schools in Vancouver. Janet has her own experiences to share with you about this.

This book, with chapters on reviewing immigration to Canada, and investment and taxation as well as a chapter titled An Expert of Experiences, provides many helpful hints in all area of a person's life as a new immigrant I know you will find the book very interesting and informative. There are very few books like this that provide so much detail to assist new immigrants to our country. I think it is a must-read for all who are considering immigrating to Canada from China.

Lloyd A. Litke CFP, CLU, CH.F.C.

Individual Sales Vice President of CANADALIFE

Mar, 2011 in Vancouver, CANADA

# 前言

家住温哥华

初识张婧媞女士的时候,我还在为加拿大国税局温哥华国际查税组工作。当时她就一些国际税务协定方面的问题向我咨询,而她所提出问题的复杂性也令我颇为惊异。随后的四年中,跟她有了更多接触的机会,她虚心求学的态度,对朋友和学院事务认真对待的个人风格,都令我印象深刻。她特别热心公共服务,每年都会在温哥华的中文电视台免费为观众解答税



凌老师领取英女王颁发的卓越成就勋章

充满爱心,充满热情,充满开创的勇气,张女士具备了成为一个成功 企业家的素质。因此,她在移民加拿大后不久,就在温哥华成功创立了一 间很有威望的理财公司。

私下里,张女士是一个很和善,而且容易交往的人。经过这些年的努力后,她已经很享受在温哥华的日子,在这里过着如鱼得水般的生活。这本书记述了她在温哥华的经历,也见证着她为了回馈社会所做的服务。

作为一个加拿大专业税务顾问,我强烈推荐所有有移民打算的人,或 已经成功移民的人读读这本书,这里可以读到丰富的信息,而最重要的,是 可以了解为了来加拿大而做的税务方面的准备,在加拿大,这点尤其有用处。

> **凌炳溢** 温哥华 2011年3月

#### **PREFACE**

安住温哥华

When I first met Ms. Janet Zhang, I was still working for Canada Revenue Agency at the Vancouver International Audit Division and she asked me a question. I was almost taken aback by the complexity of the question, involving international and tax treaty issues. Thereafter, I had various occasions to get in touch with her, and was greatly impressed by her eagerness to learn and serious work attitude.

After retirement in 2007, I worked as a tax and trust consultant for the company Ms. Zhang and her husband founded. Through frequent contact with her during the past four years, I was able to recognize and value more about Ms. Zhang's active attitude and spirit both in her work and personal dealings with friends and colleges. In addition, she is enthusiastic in serving the community. For example, every year she offers a free talk show on tax issues in a Chinese TV station in Vancouver.

With great love, ambition and initiatives, Ms. Zhang has the quality of a successful entrepreneur. Thus shortly after immigrating to Canada, she was able to establish a very reputable financial planning company in Vancouver.

As a person, Ms. Zhang is always friendly and sociable. She enjoys making friends with all walks of life. As a result, she has succeeded in mastering the secret of living a wonderful life in Canada. This book contains the memories of her life in Vancouver and records the reflections of her kind services she contributed to the society.

As a Canadian tax consultant, I strongly recommend that all immigrant friends, potential or otherwise, read this book and benefit from it all the useful information, tax information, in particular.

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### 引子

家住温哥华

在我的花园里, 玫瑰是我的情人。精心护理她是我的人生乐趣之一。 她并不是时时领情的, 有时候会用刺让我的手吃点苦头, 更多的时候, 她 不那么漂亮, 那些散发着幽香的花朵, 不愿意出头, 很吝啬, 我只能看见 脏脏的土, 灰暗的枝杆, 闻到臭臭的肥料。

心里想像着将来花朵绽放时,会给我带来的快乐,我并不在乎等待,依然哼着歌,耐心照顾着。

直到,有一天,女儿冲过来高兴地告诉我:妈妈,我最喜欢的那朵粉色的玫瑰开了!

虽然,那么辛苦地种植着,但是等玫瑰全盛的时候,另外一件事情也会让我激情澎湃:把那些带着露珠的美人们,用花剪剪下,送给那些跟我一样爱着玫瑰的朋友们。

于是在很长时间,家里,车里,手上,和朋友的家里,都散发着迷人的玫瑰香。

人是搬迁的动物,虽然说"人挪活,树挪死",玫瑰却是移植到温哥华的土地上,开放得更加肥美的品种。

在温哥华的日子里,一定会面对脏脏的土,灰暗的枝叶,不那么好闻的气味,但是也一定会有肥美温润的玫瑰出现。

所以,每一天都是唱着歌高兴度过的。

这本书,记录着每一个这样的日子,记录着从一片土地,移植到另一 片土地的新奇、苦恼、领悟和收获的芳香。

赠人玫瑰,手有余香,唯一的愿望,是分享……

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