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Driving Regulations In Alberta

By Dave Lympany

To drive in Alberta as a new resident, you may be required to take a drivers test, depending on

where you originate from. Your current driver's license will be valid for 3 months from your date of arrival. If you hold a valid international driver's license then you have 12 months or until it expires, which ever comes sooner to obtain your Alberta operators permit.

Licensing is normally carried out at your local registry office and you will need to buy a permit prior to the written and road tests. You will also need to provide two pieces of identification and your immigration status for the licensing process.

There are seven classes of license in Alberta; unless you intend to drive heavy goods or large passenger vehicles then the two to concentrate on are Classes 7 and 5. You can apply for a learners license from age 14 with parental consent.

Class 7 is your learner's license, to obtain this you will need to take and pass a written test and a vision test.

The questions for the written test are taken from the Basic License–Drivers Handbook which is available from the registry office or online. It is important to study this handbook prior to sitting the test as there are different rules of the road in Alberta that you will need to understand.

Once you have passed your class 7 license you are then able to take your road test. You must provide the vehicle for the road test and the examiner will check the vehicle over to ensure that is road worthy.

On passing the road test you will then be given your Class 5 drivers license, which entitles you to drive in Alberta and is renewable every 5 years.

I was really nervous about having to take a drivers test again, but it was easy compared to the road test I had taken 13 years earlier in England. My advice is to study the handbook well, get lots of practice driving with new rules and just go for it as soon as you feel confident. If you fail then you can take it again the next day! You must always carry your valid driver's license, valid insurance and

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vehicle registration when driving in Alberta. If you get stopped by the police and cannot produce it there is a hefty fine.

All traffic laws are strictly upheld by the police and they WILL fine you on the spot. For example, Calgary city fines were in excess of \$25,000,000 for 2003. So, stop at stop signs and definitely stop and give way to pedestrians who have right of way.

Vehicle Licensing

All motor vehicles and trailers in Alberta have to be licensed before they are allowed on the road. This is an annual fee and the renewal date is based on the first letter of your last name, therefore, this will always be the same month every year. A renewal form will be mailed to you and you can renew your registration at any registry office.

In Alberta, the license plates stay with the owner and are not transferable to any other person. If you take your own vehicle to Alberta it must be registered within 3 months. If you are a first time vehicle owner in Alberta you will receive new plates upon registering your vehicle.

Another vital service that is available if you are looking to buy a preowned vehicle is to have the vehicle history checked - more details on this kind of service can be found at our main website linked below. For a small fee they will provide a full report on any previous accidents, odometer level, and the correct owner/registrant and if there are any other claims against the vehicle ownership. No one needs their vehicle to be repossessed because it has finance against it or find out it has been previously written off!

Vehicle Insurance

As it is illegal to operate an uninsured vehicle, all motor vehicles in Alberta must have a public liability insurance policy. You will need proof of your insurance when registering your vehicle.

We found auto insurance in Alberta to be quite expensive though the Provincial Government have now implemented Insurance Reforms directed at making premiums cheaper for good drivers. If you do have to make an "at fault" claim or persistently incur traffic violations you will be heavily penalised for future premiums.

Most insurance companies do not take your previous no claims discount and driving experience into consideration. We were also told that once we had our Alberta Driving License then the cost of insurance would go down, so it's advisable to do that as soon as you can.

Make sure you get an up to date no claims certificate from your current insurance company before leaving as it may help.

General Information

Though the price of Gas (petrol) in Canada is rising it is still relatively cheap compared to most of the

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western world. For example the 2006 prices are around C\$1.12 per litre for regular (unleaded), about C\$1.17 for mid grade and C\$1.19 for the premium. Diesel is slowly becoming more popular and is about C\$0.90 per litre. The price does fluctuate especially with the surge in world oil prices currently being experienced but at least the price comes down as the Oil price drops.

There is a massive selection of vehicles to choose from – the North American models are being edged out by the more reliable far eastern imports. There is definitely a trade off – cheaper versus reliability and people are starting to move towards the more economical European style cars and away from the big gas guzzlers. Sport Utility Vehicles (SUV) are plentiful though seldom seem to be used off road!

The speed limits are set in Kilometres per hour and are generally quite conservative. In a residential area, close to schools or town centres the limit is 30Kph, elsewhere in the town/city limit its 50Kph. The Highways are 100 – 110 Kph but will be slower near to housing or small villages. Again, these are strictly policed by radar in cars or stationary traps. Basically, by the time you see them you're too late!

Dave Lympany arrived in Canada in 2003 and has developed an excellent free information resource for Canada and Canadian Immigration at –

<http://www.onestopimmigration-canada.com>

The New Western Canadian Stock Exchange

By William Cate

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[<http://home.earthlink.net/~beowulfinvestments/globalvillageinvestmentclubwelcome/>]

Can three centers of stock fraud merge and create a reputable Stock Exchange? The Canadians say "yes." "Forbes" won't have the Vancouver Stock Exchange (VSE) to kick around any more. In 1989, "Forbes" called the VSE "The Scam Capital of the World." The name stuck. The VSE's reputation has made it impossible to sell VSE stocks anywhere in the World. Yet, the VSE is the cornerstone of the New Western Exchange.

The Alberta Stock Exchange (ASE) gave investors Bre-X, the biggest mining stock fraud in history. The ASE spearheaded the creation of the New Western Exchange.

The Canadian Dealers Network (CDN) is the third stooge joining the New Western Stock Exchange. The CDN is the Ontario Securities Commission's OTC cesspool.

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The Toronto Stock Exchange (TSE) has 88% of the dollar value of shares traded in Canada. Recent regulatory changes moved the TSE away from listing resource stocks. The New Western Canadian Stock Exchange is betting that they will get the TSE speculators interested in resource stocks. To this end, the VSE is doing "Dog & Pony" Shows in Europe. They hope to recruit the faithful gold bugs back into their fold.

The Montreal Stock Exchange (MSE) has 10% of the dollar value of shares traded in Canada. A Decade ago, they were in competition with the TSE as Canada's leading Stock Exchange. In the past Decade, the quality of their listings has made them more of a competitor to the scam ridden VSE. I suspect they'll eventually bury the Western Exchange.

Here are some of the current obstacles that the New Western Canadian Stock Exchange must overcome.

1. They have 2% of the dollar value of shares traded in Canada. This isn't adequate to support the bureaucrats running the system.
2. Vancouver and Alberta are battling to be the physical location of the new stock exchange. Given the importance of "white collar" jobs in Canada, the loser isn't going to be happy. The proposal to spread the jobs into several cities won't work. Keep in mind that the New Western Exchange will be starting as a money-losing business. Spreading jobs increases costs.
3. They must delist at least the flagrant scams from the new stock

exchange. This means the CDN will see most of its stocks delisted. The CDN brokers won't be happy.

4. Listing costs are lowest for CDN companies and highest for VSE companies. Currently, VSE listing costs exceed the cost of listing on the American Over-the-Counter Bulletin Board (OTCBB). Listing costs on the Western Exchange must be even higher to carry all the bureaucrats added from Alberta and Ontario. The New Western Exchange will price itself beyond the means of the companies it hopes to attract.

5. The Internet offers a LEGAL and inexpensive alternative to the Western Exchange. See the Capital Funds Group Website [<http://www.capitalfundsgroup.com>]. The listing competition for sound risk capital companies will get worse in the next few years.

6. Changing the regulations doesn't mean making the system honest. Since 1984, the VSE regulations have changed often. The scams persist. The VSE has been unwilling to weed out its dishonest members. The crooks will control the new stock exchange, as they currently control the VSE.

7. Under British Columbia Law, residents can't trade stocks through brokerage firms outside Canada. I suspect that this Provincial Law exists in every Canadian Province. This law violates NAFTA. The problem for the New Western Exchange is that the Canadian shareholders of their listed companies can't sell their shares in the States or Europe. The non-Canadian broker would violate the Canadian Provincial Law by trading in Western

Exchange stocks. Without a foreign "aftermarket" for their stock, what Canadian will buy the stock?

I'll take my lead on the New Western Canadian Stock Exchange from William Shakespeare.
"An outhouse by any other name will still smell."

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