



BC Today, July 9: Calls for improved pediatric care | B.C. health minister response | Condo Q&A

【优质日常英语节目：BC Today 呼吁改善儿科护理 | 卑诗省卫生部长回应 | 公寓投资策略 | 温哥华时间20250709】

Summary: The death of an 11-year-old boy after seeking emergency care has sparked demands for healthcare improvements and better pediatric services, while experts discuss condo market uncertainties in BC.

摘要：一名11岁男孩在寻求紧急护理后死亡，引发了对医疗系统改进和更好儿科服务的呼吁，同时专家讨论了卑诗省公寓市场的不确定性。



🕒 Estimated Reading Time: 81 min

📖 四级生词 📖 六级生词 📖 雅思生词 📖 托福生词 📖 专八生词 📖 SAT生词 📖 考研生词 📖
GRE生词 📖 高考生词 📖 其它生词生词

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- 00:10:14 They know what's going on with their bodies, with their chil
- 00:10:34 We just got an email in that I wanted to read from Alfred an
- 00:10:57 But there are those about someone who has led to death, unno
- 00:11:17 You know, I think Alfred is trying to highlight the idea tha
- 00:11:41 We've been hearing these cries to help the broken healthcare
- 00:12:09 She's worked in patient quality care and also a nursing inst
- 00:12:33 And some of them get into even more minuscule potential, but
- 00:12:58 This isn't a nice, laid-in event.
- 00:13:23 But as we move to a more centralized healthcare model, as it
- 00:13:48 The disparity now in British Columbia is massive.
- 00:14:10 It's not the small regional hospitals, Komox Valley Hospital
- 00:14:45 And some of my friends have been turned away.
- 00:15:13 I can't imagine a somebody that was lucky enough to be pregn
- 00:15:43 I just wanted to say too that when I was pregnant, I had a m
- 00:16:15 But then also knowing, you know, there's no actual OB, like
- 00:16:45 Whether there is an ambulance on hand.
- 00:17:05 It's the cost of rural residents to access care when it's be
- 00:17:24 Anybody that has to stay in Vancouver and is booked a hotel
- 00:17:40 They're, it's averaging \$3,000 now for a rural British Colum
- 00:18:00 Yes, I can.
- 00:18:25 It doesn't happen again.
- 00:18:46 And they can't do anything.
- 00:19:06 The health professions review board said it was inadequate.
- 00:19:26 Like three people died.
- 00:19:46 There's so much going on.

- 00:20:12 And there's still the stewards of all of this or the people
- 00:20:40 They all stand as education.
- 00:20:58 We don't hear about them because the people speaking up on t
- 00:21:18 The number of nurses and doctors across the province that ha
- 00:21:40 Brennan, we have to leave it there.
- 00:22:05 Moreen wrote, I've been dealing with chronic pain for almost
- 00:22:23 Your leg looks fine but it doesn't know how to function.
- 00:22:40 I live in Oliver so the loss of my ability to drive has been
- 00:23:03 And Andreas said my concern about dealing with chronic pain
- 00:23:24 The ER, phone doctors and walk-in clinics will not prescribe
- 00:23:44 Thank you again to everyone who shared their stories with us
- 00:24:23 Says the Isman Creek blazes now classified as being held, wh
- 00:24:48 One victim noticed an unusual taste in their drink and reduc
- 00:25:16 The cuts will not have an impact on the plan to build a new
- 00:25:42 In the southern interior including Kelona, a high of 25 with
- 00:26:05 I do not.
- 00:26:18 Sure.
- 00:26:34 Bob Franger-Ling-Gennyant has some advice and gave it to the
- 00:26:59 So being ready with safety devices like a floatation device
- 00:27:23 Yes.
- 00:27:56 Well, after years of soaring prices and new builds, Metro Va
- 00:28:23 What does it mean for you?
- 00:28:47 Count 690 on your cell phone.
- 00:29:09 Thanks so much for coming in.
- 00:29:32 Yeah, even with rate drops that we've been seeing, we've see
- 00:30:07 And Ben, what are you hearing in terms of questions or conce
- 00:30:29 How are people feeling?
- 00:30:49 And for sellers, it's really about trying to understand what
- 00:31:17 And some people can't wait for the long term so they have to
- 00:31:42 So in the condo market, we're right now in the cost of the b
- 00:32:03 But I think what's really important to remember is what the
- 00:32:27 Right.
- 00:32:52 It's about what is the right term that will fit with your va
- 00:33:14 60% of homeowners in Canada typically break their five year
- 00:33:48 Ben and McMullen, who is the CEO of the Urban Development In
- 00:34:09 At the end of the day, we have to build housing that's going


- 00:34:32 But I think that shift is now being peeled back a little bit
- 00:35:21 Yeah, we definitely have seen clients with concerns about co
- 00:35:44 Maybe we do need additional down payment, maybe a co-signer
- 00:36:05 If you have an experience either buying or selling a condo n
- 00:36:30 And they're here to answer your questions.
- 00:36:55 But we also have people saying there's not enough housing fo
- 00:37:17 And the expectation this year was that that was going to be
- 00:37:45 They're just not acting right now.
- 00:38:09 Yeah, I mean, and it's hard to pinpoint specifically if that
- 00:38:33 Real estate is an Vancouver and interesting market because i
- 00:38:59 They would get outpins so they perhaps would not get an insp
- 00:39:28 And we see a lot of our borrowers, too, they're asking a lot
- 00:40:02 And how do you sort of, you know, I know things wax and wane
- 00:40:31 I think one thing that we really encourage our clients to th
- 00:40:56 They want fixed rates for predictability, for stability.
- 00:41:22 Sure, not to be locked in something long term.
- 00:41:42 Thanks for calling BC today.
- 00:42:06 But basically, my question is I know that they increased the
- 00:42:29 Or if there's anything I can do to apply for some sort of re
- 00:42:44 Are you talking about the property transfer tax exemption or
- 00:43:10 Is that correct?
- 00:43:38 All right, Patrick.
- 00:44:04 Yes, rates have been steady for the last few months and quit
- 00:44:31 It really just depends on where the bond yields sit that day
- 00:45:00 Yeah, I mean, it depends on what your investment criteria ar
- 00:45:32 All right, so I'm seeing a lot of parents who are purchasing
- 00:46:02 So we have to have a longer term approach where we're thinki
- 00:46:27 And that was the first either of us had ever heard that appr
- 00:46:46 Hi, Micah. What's your question for today?
- 00:47:07 Yeah, I mean, sort of just putting a tent up, you've got to
- 00:47:31 And so most of the time when we're looking at land financing
- 00:47:53 And if you do, what are the plans? Do you have the blueprint
- 00:48:12 OK. Does that answer your question, Micah?
- 00:48:34 I think I'm going to let you both weigh in on this, perhaps.
- 00:49:03 And it's because, you know, with our banks, they have to loo
- 00:49:29 But I would say that most of the time right now we do see mo

- 00:50:04 And especially, of course, in Vancouver.
 - 00:50:38 It's just that fear right now it's holding people back.
 - 00:51:01 All right. And in terms of sort of feeling that fear, final
 - 00:51:20 But you know, I think it's just really important to at the e
 - 00:51:39 That is Jessica Kwan, senior partner at Clear Trust Signatur
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 00:00:00

 Good afternoon and thank you for joining us.


下午好，感谢您加入我们。

 The death of an 11-year-old Vancouver Island boy who died after seeking emergency care has renewed calls for drastic improvements to our healthcare system and better pediatric care.

一名温哥华岛11岁男孩在寻求紧急护理后死亡，这再次呼吁对我们的医疗系统和更好的儿科护理进行彻底改进。

 We'll speak with the Vancouver Island MLA about what needs to change.

我们将与温哥华岛的省议员讨论需要做出哪些改变。

 And with the condo market uncertain, we've got two experts joining us in our second half to answer any questions you might have about the real estate landscape in BC.

由于公寓市场的不确定性，我们将在下半场邀请两位专家回答您可能对卑诗省房地产市场的任何问题。

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 I'm Amy Bell, inform Michelle Elliott and this is BC Today.

我是艾米·贝尔，与米歇尔·埃利奥特一起为您带来《BC今日》。

▶ Thanks so much for joining us on Radio TV and live stream.

非常感谢您通过广播、电视和直播加入我们。

▶ You can call us now on our top story.

您现在可以就我们的头条新闻致电我们。

▶ What improvements can be made to pediatric care in BC?

卑诗省的儿科护理可以做哪些改进？

▶ Our number is 604-669-3733.

我们的电话号码是604-669-3733。

▶ You can also call us at 1-800-825-5950 or hit pound 690 if it's safe to do so.

您也可以拨打1-800-825-5950，或在安全的情况下按井号690。

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▶ Email us, BC Today at cbc.ca or comment on our TikTok live.

给我们发电子邮件，地址是BC Today@cbc.ca，或在我们的TikTok直播上留言。

▶ We can be found at cbc, British Columbia.

您可以在CBC卑诗省找到我们。

▶ In November of 2024, 11-year-old Braden Robbins visited the North Island Hospital Emergency Department twice within the same week.

2024年11月，11岁的布雷登·罗宾斯在同一周内两次前往北岛医院急诊科就诊。

▶ On his second visit, it was apparent that something was seriously wrong.

在第二次就诊时，明显出现了严重问题。

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▶ He was in severe pain and he was screaming in agony.

他处于剧烈疼痛中，痛苦地尖叫。

▶ After five hours, Braden received a CT scan, but by that time he had already fallen into a coma.

五小时后，布雷登接受了CT扫描，但那时他已经陷入昏迷。

▶ No air ambulance was available to transport him to BC Children's Hospital of Vancouver and Braden tragically died soon after from a brain hemorrhage.

没有空中救护车可以将他送往温哥华的BC儿童医院，布雷登不久后因脑出血不幸去世。

▶ Devastated by the loss of their son, Braden's parents, his mother, a registered nurse, met with conservative rural health critic, Brennan Day.

布雷登的父母因失去儿子而悲痛欲绝，他的母亲是一名注册护士，与保守党农村卫生评论员布伦南·戴会面。

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▶ They submitted a letter yesterday to BC Health Minister Josie Osborne outlining a series of recommended actions aimed at preventing similar tragedies in the future.

他们昨天向卑诗省卫生部长乔西·奥斯本提交了一封信，概述了一系列旨在预防未来类似悲剧的建议行动。

▶ For more on this, we're actually joined by BC Health Minister Josie Osborne now.

关于这一点，我们现在邀请到卑诗省卫生部长乔西·奥斯本。

▶ Good afternoon, Minister.

下午好，部长。

▶ Hi, Amy. Thank you so much for having me on.

你好，艾米。非常感谢邀请我。

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bilibili 00:02:15

▶ Thanks so much for taking time with us.

非常感谢您抽出时间与我们交流。

▶ Have you spoken with Braden's parents yourself?

您亲自与布雷登的父母交谈过吗？

▶ I'll be doing that later today.

我今天晚些时候会这样做。

▶ And this is just absolutely heartbreaking story.

这是一个绝对令人心碎的故事。

▶ My heart goes out to Braden's family, his friends, his parents, and no parent.

我的心与布雷登的家人、朋友、父母同在，没有父母。

▶ No parent should ever have to suffer the loss of the child.

没有父母应该承受失去孩子的痛苦。

▶ And I really want to thank Braden's parents for speaking up and sharing about their loss and what they've experienced.

我真的很感谢布雷登的父母发声并分享他们的损失和经历。

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▶ This is an incredibly serious matter.

这是一个极其严重的问题。

▶ One that everybody does take incredibly seriously.

每个人都对此非常重视。

▶ And it's absolutely critical that we all learn from this case.

我们所有人都必须从这个案例中吸取教训，这是绝对关键的。

▶ And Braden's parents' story is part of that learning from that case.

布雷登父母的故事是从这个案例中学习的一部分。

▶ Minister, I'm curious what stood out to you the most, you know, just about the letter.

部长，我很好奇这封信中给您印象最深的是什么。

▶ And Braden's parents, Nikki and Marty, clearly incredibly emotional and just devastated by the loss of their son and they, at one point in state, were heartbroken beyond words and carried with us an outrage that no parent should ever feel.

布雷登的父母尼基和马蒂显然情绪激动，因失去儿子而崩溃，他们曾表示心碎得无法用言语表达，并带着一种没有父母应该感受到的愤怒。

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▶ Hard to imagine how it feels to have a child die and to feel that the system in place to keep them and help them keep them safe, fail them.

很难想象失去孩子的感受，以及感觉本应保护他们并帮助他们保持安全的系统辜负了他们。

▶ Well, they have every right to be outraged.

嗯，他们完全有权利感到愤怒。

🎧 And I joined them in their determination that we learn from this to do everything possible, every action that we can to avoid a family from having to experience anything like this.

我与他们一起决心从中吸取教训，尽一切可能，采取一切行动，避免家庭不得不经历类似的事情。

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🎧 In the future, that's why the multi-agency review that is underway now is a critical part of that learning and understanding what the findings are and what actions can be recommended out of this.

在未来，这就是为什么现在正在进行的多机构审查是学习和理解调查结果以及可以从中推荐哪些行动的关键部分。

🎧 I would note that even before the review is finished, that one change, one important change is already been made and that is the addition of a nighttime critical care paramedic who will be on shift to assist with this.

我要指出的是，甚至在审查完成之前，一项改变，一项重要的改变已经实施，那就是增加了一名夜间重症护理护理人员，他将轮班协助处理此事。

🎧 When you go to the emergency room, you will obviously expect the very best care and that everybody does their very utmost.

当您去急诊室时，您显然会期望得到最好的护理，每个人都竭尽全力。

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🎧 And in this case, we know this outcome is just tragic and that's why it's so important.

在这种情况下，我们知道这个结果只是悲剧，这就是为什么它如此重要。

▶ We get to the root of things that this review takes place.

我们要通过这次审查找到问题的根源。

▶ I know Island Health is deeply committed to that review.

我知道岛卫生局非常致力于这次审查。

▶ It is my expectation and I've made it clear that Braden's parents experience, their perspective, be a part of that review and that Island Health will follow up with them most importantly to share what's been learned and what actions are going to be taken.

这是我的期望，我已经明确表示，布雷登父母的经历和观点将成为审查的一部分，最重要的是，岛卫生局将与他们跟进，分享所学到的内容和将采取的行动。

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▶ And that is what I was going to ask you, just if there had been any changes or improvements since Braden's death in November of last year.

这就是我要问你的，自去年11月布雷登去世以来，是否已经进行了任何改变或改进。

▶ In terms of timeline, how soon do we think we could see perhaps even more improvements after the investigation?

就时间表而言，我们认为在调查之后多久可以看到更多的改进？

▶ Well, the review is underway right now and again, not waiting for the completion of that to take this first important step around patient transfer and around having a critical paramedic who is on night shift.

嗯，审查正在进行中，而且再次强调，不等审查完成就采取了这第一个重要步骤，围绕患者转运和配备一名夜间轮班的重症护理护理人员。

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▶ So that's an important step and we'll wait to see what the outcome of the review is to determine what other actions can be taken because again, this is about doing everything possible to make sure that a family would never have to experience what Nikki and Marie are experiencing right now.

所以这是一个重要的步骤，我们将等待审查的结果，以确定可以采取哪些其他行动，因为再次强调，这是关于尽一切可能确保一个家庭永远不会经历尼基和玛丽现在正在经历的事情。

▶ Minister, I really appreciate you taking time with us.

部长，非常感谢您抽出时间与我们交流。

▶ Thank you so much.

非常感谢。

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▶ Thanks so much for having me on.

非常感谢邀请我。

▶ That's BC Health Minister Josie Osborne.

这是卑诗省卫生部长乔西·奥斯本。

▶ We reached her in Victoria and we're asking you what improvements can we make to pediatric care in the province and has health care improved or declined in your area in recent months or years?

我们在维多利亚联系到她，我们正在向您询问我们可以在该省的儿科护理方面做出哪些改进，以及您所在地区的医疗保健在最近几个月或几年中是有所改善还是恶化？

▶ Well, as a 1-800-825-5950-604-669-3733, pound 690 on your cell phone.


嗯，作为1-800-825-5950-604-669-3733，在您的手机上按井号690。

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 You can email BCToday at cbc.ca.


您可以发送电子邮件至BCToday@cbc.ca。

 We also, of course, would love if you could share any stories you have with trying to access care for your children.

当然，我们也非常希望您能分享您为孩子尝试获得护理的任何故事。

 Now for more on this, we're joined by Brennan Day.


现在，关于这一点，我们邀请到布伦南·戴。

 He is the BC Conservative Party MLA for Courtney Comox and the official rural health opposition critic.

他是卑诗省保守党科特尼科莫克斯的省议员，也是官方农村卫生反对党评论员。

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 Thank you so much for joining us.

非常感谢您加入我们。

 No problem, Kim.

没问题，金。

 Brennan, what is your reaction to what Minister Osborne had to say now?

布伦南，您对奥斯本部长刚才的讲话有何反应？

🎧 Well, we hear this every time we see a case like this come out with thoughts and prayers and best wishes, but what ends up happening, and in this case, we're looking at conducting another internal review.

嗯，每次我们看到这样的案例出现时，都会听到想法、祈祷和最美好的祝愿，但最终发生的事情是，在这种情况下，我们正在考虑进行另一次内部审查。

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🎧 We've seen how those have played out.

我们已经看到这些是如何发展的。

🎧 There's a recent review out that was conducted along with BC EHS into the McIntyre Starcho case, and it's clear that it leaves a lot of room for improvement.

最近有一项与BC EHS一起对麦金太尔·斯塔乔案进行的审查，很明显，这留下了很大的改进空间。

🎧 We need to be looking to outside experts to deal with our health care system, but what it seems like we're doing in BC is looking to the very people that are part of the problem to review the failures in the system.

我们需要寻求外部专家来处理我们的医疗保健系统，但在卑诗省，我们似乎正在寻找那些本身就是问题一部分的人来审查系统中的失败。

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🎧 So you would like to see an outside investigation or review conducted by somebody not involved in the health care sector or even perhaps the government?

所以您希望看到由不参与医疗保健部门甚至可能是政府的人进行的外部调查或审查？

 Absolutely.


绝对是的。

 How do we get honest answers if we know that nurses and doctors are being silenced.

如果我们知道护士和医生被压制，我们如何得到诚实的答案。

 They're not able to speak freely in these cases.


在这些情况下，他们无法自由发言。

 They've certainly reached out to me on this case to express their concern over the state of health care in BC.


他们当然就这个案例联系了我，表达他们对卑诗省医疗保健状况的担忧。

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 We need to make sure that those voices are put at the forefront, that they're heard, and we need to make sure that they're not going to face professional repercussions for identifying flaws in the system.

我们需要确保这些声音被放在首位，被听到，我们需要确保他们不会因为指出系统中的缺陷而面临职业上的后果。

 We'll never be able to fix health care in BC unless we start listening to the frontline workers first.

除非我们首先倾听一线工作者的意见，否则我们将永远无法修复卑诗省的医疗保健。

 And you spoke at length with the parents of Braden Robbins.

您与布雷登·罗宾斯的父母进行了长时间的交谈。

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▶ They reached out to you in the aftermath of this tragedy from what you've learned, what exactly went wrong in the pediatric health care system on November 19, 2024 on Vancouver Island when Braden tragically passed away.

在这场悲剧发生后，他们联系了您，根据您了解到的情况，2024年11月19日在温哥华岛布雷登不幸去世时，儿科医疗保健系统到底出了什么问题。

▶ Well there was cascading failures and I think that's what we really need to emphasize through this case.

嗯，这是一连串的失败，我认为这正是我们需要通过这个案例强调的。

▶ It wasn't just one issue of several issues lined up and the ultimate result was when they finally determined that it was required that he seek treatment in a primary care center.

这不是几个问题中的一个问题，最终的结果是当他们最终确定他需要在初级护理中心寻求治疗时。

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▶ Helicopter was grounded and they weren't able to get him out in time.

直升机停飞，他们无法及时将他送出去。

▶ At any point prior to that had it been identified, there would have been time to get him to a place where the necessary surgery could have happened.

在那之前的任何一点如果被识别出来，就会有时间将他送到可以进行必要手术的地方。

▶ And again, this isn't putting it on the nurses and the doctors on the frontline.

再次强调，这不是把责任推给前线的护士和医生。

▶ When they're looking at patient ratios, you know, 20 to 1, 30 to 1 I've heard from nurses here on the North Island.

当他们查看患者比例时，你知道，我从北岛的护士那里听到的是20比1，30比1。

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⏮ It is impossible, impossible to place the blame on the health care workers that are working 12-hour shifts straight with no breaks and expecting them to be using their best judgment and not missing things.

不可能，不可能将责任归咎于那些连续工作12小时没有休息的医疗工作者，并期望他们运用最佳判断力而不遗漏任何东西。

⏮ Then how do we put a system in place that not only is protecting the patients, but also protecting the health care workers?

那么我们如何建立一个不仅保护患者，而且保护医疗工作者的系统？

⏮ Well, certainly in the case of Nikki in this specific case with Braden, there was a lot of advocacy done by the family who knew the history of the child and it was communicated to staff, but they weren't listened to throughout that process.

嗯，当然在尼基与布雷登的这个具体案例中，了解孩子病史的家人做了很多倡导工作，并向工作人员传达了这一点，但在整个过程中他们没有被听取。

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⏮ So there's a major shift in culture there that needs to happen in the ERs, I think, across the health care system.

因此，我认为在整个医疗保健系统中，急诊室需要进行一次重大的文化转变。

⏮ We need to stop looking at protecting the system and start putting the patients first.

我们需要停止着眼于保护系统，开始把患者放在首位。

🎧 It seems a lot of effort is put into protecting a system that is clearly broken at the moment and not enough pressures being put in the right places, which is making sure that patients, nurses, doctors are the primary caregivers.

似乎很多努力都投入到保护一个目前明显崩溃的系统中，而没有在正确的地方施加足够的压力，即确保患者、护士、医生是主要的护理者。

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🎧 They know what's going on with their bodies, with their children's bodies and the nurses and doctors need that flexibility.

他们知道自己的身体、孩子的身体发生了什么，护士和医生需要这种灵活性。

🎧 They need to be empowered to be able to speak up to stop the line protocols when they see something without fear that they're going to face professional repercussions.

他们需要被赋予权力，能够在看到问题时大声说出来停止生产线协议，而不必担心会面临职业上的后果。

🎧 And we've seen far too often in BC that that's happening.

在卑诗省，我们已经看到这种情况发生得太频繁了。

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🎧 We just got an email in that I wanted to read from Alfred and he writes, it's heartbreaking to hear of a child's death, especially one that was possibly preventable and it is worthwhile reviewing pediatric care to see what we can learn.

我们刚刚收到一封来自阿尔弗雷德的电子邮件，我想读一下，他写道，听到一个孩子的死亡令人心碎，尤其是可能可以预防的死亡，值得回顾儿科护理，看看我们能学到什么。

🎵 But literally everyone you know has a story to tell about medical errors.

但字面上你认识的每个人都有关于医疗错误的故事要讲。

🎵 There are funny ones about a hospital that loses a patient's clothes and annoying ones.

有些是关于医院弄丢病人衣服的滑稽故事，也有些是令人恼火的事情。

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🎵 But there are those about someone who has led to death, unnoticed in the emergency room.

但也有些是关于患者在急诊室未被注意而导致死亡的案例。

🎵 And personal ones about a child who broke their ankle and had the wrong one x-rayed.

还有关于一个孩子脚踝骨折却被错误地拍摄了另一只脚的X光的个人经历。

🎵 Medical errors are so common that we actually have a BC health quality working group.

医疗错误如此普遍，以至于我们实际上有一个卑诗省医疗质量工作组。

🎵 But clearly it needs more influence and more public visibility.

但显然它需要更大的影响力和更高的公众关注度。

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🎵 You know, I think Alfred is trying to highlight the idea that we have so many stories about healthcare breaking down in so many ways.

你知道，我认为阿尔弗雷德试图强调我们有很多关于医疗系统多方面崩溃的故事。

🎵 Some of them yes can be very common, perhaps even comical at times.

其中一些确实很常见，有时甚至有些滑稽。

⏮ But then we have ones that lead to serious issues and even death.

但也有一些导致了严重问题甚至死亡。

⏮ So you know, we've known this has been going on for so long.

所以你知道，我们知道这种情况已经持续了很长时间。

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⏮ We've been hearing these cries to help the broken healthcare system for years.

多年来我们一直听到这些呼吁帮助破碎医疗系统的声音。

⏮ Now I know you sent your letter to Minister Osborne calling for urgent systemic reform.

现在我知道你给奥斯本部长发了信，呼吁紧急的系统性改革。

⏮ I'm hoping you can tell us some of the recommendations that you called for to specifically address delays in emergency treatment for children.

我希望你能告诉我们你提出的一些具体解决儿童急诊延误的建议。

⏮ So I just want to preface the recommendations came directly from Nikki, Braden's mother, and she's a nurse of 25 years.

我想先说明这些建议直接来自尼基，布雷登的母亲，她是一名有25年经验的护士。

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⏮ She's worked in patient quality care and also a nursing instructor at North Island College.

她从事患者质量护理工作，也是北岛学院的护理讲师。

▶ So these come from a place of deep clinical knowledge.

所以这些建议来自深厚的临床知识。

▶ So when she suggests the suggestion she's made, they're some that are simple.

所以她提出的建议中，有些很简单。

▶ Which is just really enforcing already available protocols.

就是严格执行已有的协议。

▶ Ensuring that pediatric training is available and has happened for the nurses on floors and ERs across the province.

确保全省各楼层和急诊室的护士都能接受儿科培训。

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▶ And some of them get into even more minuscule potential, but potentially fatal as we saw on this case.

有些建议涉及更微小的细节，但正如我们在这个案例中看到的，可能是致命的。

▶ Like when do they pull the trigger on moving somebody by air ambulance to a facility that can facilitate them?

比如他们何时决定用空中救护车将患者转移到能提供更好治疗的设施？

▶ And in this case, there was no pediatrician on call in that evening.

在这个案例中，当晚没有值班的儿科医生。

▶ And the call was made far too late that they weren't capable of handling the severity of that case.

而且呼叫来得太晚，他们已经无法处理这个病例的严重性。

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▶ This isn't a nice, laid-in event.

这不是一件小事。

▶ We know that patient transport primary care facilities across this province have led to deaths due to lack of transportation.

我们知道全省范围内由于缺乏运输导致患者转运初级护理设施时出现死亡。

▶ Either the helicopters are unavailable or lack of transportation staff to man the helicopters.

要么是直升机不可用，要么是缺乏操作直升机的运输人员。

▶ It's one thing to park a helicopter at \$4 million a quarter.

一个季度花400万停放直升机是一回事。

▶ But if there's no transport team available through BCEHS to man that helicopter, where it's a sunk cost.

但如果卑诗省紧急医疗服务没有运输团队操作直升机，那就是沉没成本。

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▶ But as we move to a more centralized healthcare model, as it seems we're doing under this government.

但随着我们转向更集中的医疗模式，似乎本届政府正在这样做。

▶ We need to ensure that rural British Columbians can get to that care fast and efficiently.

我们需要确保农村地区的卑诗省居民能够快速高效地获得护理。

▶ And we need to start prioritizing that across BC.

我们需要开始在全省范围内优先考虑这一点。

⏮ And the differences of resources and needs for rural and urban areas, how large is that disparity in your opinion?

农村和城市地区的资源 and 需求差异，你认为这种差距有多大？

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⏮ The disparity now in British Columbia is massive.

现在卑诗省的差距非常大。

⏮ You are getting a second grade healthcare in BC if you don't live in one of the major urban centers.

如果你不住在主要城市中心之一，你在卑诗省得到的医疗就是二流的。

⏮ And unfortunately, we've even seen it now in Kelowna.

不幸的是，我们现在甚至在基洛纳也看到了这种情况。

⏮ Where if you're not in Vancouver or Victoria or potentially Prince George.

如果你不在温哥华、维多利亚或可能乔治王子城。

⏮ You may not get a standard of care that you're getting in one of those centers across BC.

你可能无法得到在卑诗省那些中心之一的标准护理。

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⏮ It's not the small regional hospitals, Komox Valley Hospital is considered sort of a mid-sized hospital.

这不是小型地区医院，科莫克斯谷医院被认为是中等规模的医院。

▶ All right, we've got a few calls that have come in I'd like to get to from Atlanta and Creston.

好的，我们有几个来自亚特兰大和克雷斯頓的电话。

▶ Hi, Atlanta.

嗨，亚特兰大。

▶ Hi, there.

嗨。

▶ Hi, and what is your experience with perhaps pediatric care or healthcare in general in BC?

嗨，你在卑诗省的儿科护理或一般医疗方面有什么经验？

▶ Yeah, so specifically in Creston, my daughter is now 20 months old and it was extremely difficult to get in with the midwife here in Creston.

是的，具体在克雷斯頓，我女儿现在20个月大，在这里找助产士非常困难。

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▶ And some of my friends have been turned away.

我的一些朋友被拒之门外。

▶ They were hoping some of the delivery care turned away and then so had to seek midwifery care in either Nelson or Cranburg.

她们希望得到分娩护理但被拒绝，所以不得不去纳尔逊或克兰布鲁克寻求助产士护理。

▶ And we're traveling over the Creston Salmo Summit in the winter time for appointments.

我们在冬天要翻越克雷斯頓-萨尔莫峰去预约。

⏮ And then if they went into labor, had to drive an hour and a half to be cared for by a midwife or an OB.

如果她们要分娩，必须开车一个半小时才能得到助产士或产科医生的护理。

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⏮ I can't imagine a somebody that was lucky enough to be pregnant and give birth in Vancouver with very close access to all prenatal care.

我无法想象那些幸运地在温哥华怀孕和分娩的人，可以很方便地获得所有产前护理。

⏮ When you look at pediatric care, it does.

当你看到儿科护理时，确实如此。

⏮ It starts in you to row.

它从子宫开始。

⏮ These are the, this is when the care starts and that we're seeing in rural areas.

这些是护理开始的时候，我们在农村地区看到的情况。

⏮ We do not have adequate help for people.

我们没有为人们提供足够的帮助。

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⏮ I just wanted to say too that when I was pregnant, I had a midwife and I had intended on having a home birth.

我还想说，当我怀孕时，我有一个助产士，我原本打算在家分娩。

⏮ And they said, well, if you go into labor and there's nobody here in Creston, then there's an emergency, you either have to go to Cranburg or Nelson.

他们说，如果你分娩时克雷斯頓没有人，那么有紧急情况，你必须去克兰布鲁克或纳尔逊。

⏮ So it's scary when it's, you know, your first child born and you don't know what to expect.

所以当你的第一个孩子出生时，你不知道会发生什么，这很可怕。

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⏮ But then also knowing, you know, there's no actual OB, like they don't work on the weekends or something.

但同时也知道，实际上没有产科医生，比如他们周末不工作之类。

⏮ There's no coverage.

没有覆盖。

⏮ So then you're, you know, in case of emergency, you have to travel, you know, over a huge summit or, you know, so I think, yeah.

所以在紧急情况下，你必须旅行，翻越一座大山峰，所以我想是的。

⏮ I really thank you for sharing that with us.

非常感谢你与我们分享这些。

⏮ And obviously, you know, depending when I can see you nodding, depending on, I would imagine time of day, time of year or driving conditions.

显然，你知道，取决于我看到你点头的时候，取决于一天中的时间、一年中的时间或驾驶条件。

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▶ Whether there is an ambulance on hand.

是否有救护车在场。

▶ And you're all just clues to that those massive gaps that people are facing and trying to plan around, but it's when the emergencies happen.

你们都是人们面临并试图规划的那些巨大差距的线索，但当紧急情况发生时。

▶ There's nothing.

什么都没有。

▶ And it is not just the availability of emergency care or ambulances we saw last week in the case of Smithers that doesn't have coverage currently.

不仅仅是紧急护理或救护车的可用性，我们上周在史密瑟斯的案例中看到，那里目前没有覆盖。

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▶ It's the cost of rural residents to access care when it's being centralized.

这是农村居民在医疗集中化时获取护理的成本。

▶ I mean, I went through it with my wife in 2017.

我是说，我和妻子在2017年经历过。

▶ She had pregnancy complications and we needed to be within five minutes of a primary care facility down in Victoria for three months.

她有妊娠并发症，我们需要在维多利亚的一个初级护理设施五分钟内待三个月。

▶ And the cost, that's only two and a half hours from my door.

而费用，那离我家只有两个半小时。

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Anybody that has to stay in Vancouver and is booked a hotel recently understands what that looks like.

任何最近必须在温哥华住酒店的人都明白那是什样子。

It can bankrupt a family to access care in British Columbia.

在卑诗省获取护理可能会让一个家庭破产。

It would be thousands of dollars.

那将是数千美元。

Thousands or tens of thousands of dollars in some cases.

在某些情况下是数千或数万美元。

The average right now by the rural health network put out a publication.

农村健康网络最近发布的一份出版物显示，现在的平均费用。

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They're, it's averaging \$3,000 now for a rural British Columbia access healthcare.


现在卑诗省农村居民获取医疗的平均费用是3000美元。

That's unsustainable long term and it's turning rural British Columbia into second class citizens in this province.


从长远来看这是不可持续的，它正在将卑诗省农村居民变成这个省的二等公民。

I do have time for at least one more call.


我还有时间再接一个电话。

 We'll go to Val in West Vancouver.


我们接听西温哥华的瓦尔的电话。

 Hi, Val.

嗨，瓦尔。

 Hi, yes.

嗨，是的。

 Can you hear me?

你能听到我说话吗？

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 Yes, I can.

是的，我能听到。

 Thanks for calling in.

感谢来电。

 Oh, sorry about this.


哦，抱歉。

 There we are.

好了。

 Yeah, a bunch of things.

是的，有几件事。

 Our file when our garden garden 2020 is file 118 with a college physicians and they haven't been able to do anything but nothing found in the fact of the file.

我们的档案，当我们的花园花园2020是档案118与学院医生，他们没能做任何事情，但在档案的事实中什么也没发现。

▶ The important thing to me is the transparency of what took place.

对我来说重要的是发生的事情的透明度。

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▶ It doesn't happen again.

它不会再发生。

▶ I've gone at them over and over and said transparency is important.

我一次又一次地找他们，说透明度很重要。

▶ Oh, since nothing is found, it's a very high bar.

哦，既然什么都没发现，这是一个非常高的标准。

▶ So first of all, patient call that it carries where you go when somebody dies and they pat you on the head and they say, really sorry that something went wrong.

所以首先，患者呼叫它承载着你当有人去世时你去哪里，他们拍拍你的头说，真的很抱歉出了什么问题。

▶ Nice to hear from you.

很高兴听到你的消息。

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▶ And they can't do anything.

他们什么也做不了。

▶ In fact, the lady at patient quality care said, I don't tell them what to do.

事实上，患者质量护理的女士说，我不告诉他们该做什么。

▶ They tell me what to do because I said, can you hand this information on?

他们告诉我该做什么，因为我说，你能把这些信息传递下去吗？

▶ So there will be better psychiatric care for a bunch of people similar situations.

所以对于一群类似情况的人会有更好的精神护理。

▶ Okay, so that's one.

好的，这是一点。

▶ And that file gets old.

那个档案变旧了。

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▶ The health professions review board said it was inadequate.

健康职业审查委员会说它不充分。

▶ And I asked that eight doctors be looked into and only one was in their final report, nothing found.

我要求调查八名医生，但只有一名在他们的最终报告中，什么也没发现。

▶ And major urban centers, well, that's not what's helping or not helping is because we're in a major urban center and she still died in the building.

主要城市中心，好吧，那不是有帮助或没有帮助的原因，因为我们在一个主要城市中心，她仍然在大楼里去世。

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 Like three people died.

比如三个人去世了。

 Eight, sorry.

八，抱歉。

 Eight, sorry.


八，抱歉。

 Eight, sorry.


八，抱歉。

 And then the 12 hour shifts, there should never be 12 hour shifts.

然后是12小时轮班，永远不应该有12小时轮班。

 I'm sorry.

我很抱歉。

 I say the professionals, health professionals think it's important to work 12 hours that you're not making good decisions by our nine, 10, it should be illegal for health professionals.

我说专业人士，健康专业人士认为工作12小时很重要，你在我们的九、十点时没有做出好的决定，这对健康专业人士来说应该是非法的。

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 There's so much going on.

有太多事情在发生。

▶ They should not be allowed no matter that the union demands it.

无论工会如何要求，都不应该允许。

▶ And yeah, stewards of all of these things are physicians to what are physicians going to say, they're going to say nothing found.

是的，所有这些事情的管理人是医生，医生会说什么，他们会说什么也没发现。

▶ And public transparency is the most important thing so that one, two, three patients and a met more people four or five, they died.

而公共透明度是最重要的事情，所以一、二、三个病人和遇到更多的人四或五个，他们去世了。

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▶ And there's still the stewards of all of this or the people who are actually making mistakes.

而仍然是所有这些事情的管理人或实际上犯错误的人。

▶ And so my investment in this file has been thousands of hours and yet the college physicians pretends that they're trying to make things accessible for people who find complaining inaccessible.

所以我对这个档案的投入已经是数千小时，然而学院医生假装他们正在努力让那些觉得投诉不可及的人能够投诉。

▶ If my number one complaint has nothing to do with personal stuff, just saying make mistakes transparent, so they do not happen again.

如果我的一号投诉与个人事务无关，只是说让错误透明，这样它们就不会再次发生。

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▶ They all stand as education.

它们都作为教育存在。

▶ Well, I will have to end our conversation there, unfortunately, or just about out of time.

好吧，我不得不结束我们的对话，不幸的是，或者时间快到了。

▶ I just want to give Brennan a chance to respond that transparency.

我只想给布伦南一个机会回应透明度。

▶ I could see you, you were very much in agreement that a lot of these things that come up that are complained about, we don't hear about.

我能看到你，你非常同意很多被投诉的事情我们听不到。

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▶ We don't hear about them because the people speaking up on them are being censored and they're stuck in a corner silence.

我们听不到是因为谈论它们的人被审查，他们被困在沉默的角落。

▶ Frontline workers do not feel comfortable in the BC health system speaking up when they do and go through the correct channels.

一线工作者在卑诗省医疗系统中感到不舒服，当他们发声并通过正确渠道时。

▶ It goes nowhere.

毫无结果。

▶ We cannot rely on internal investigative bodies at this point.

目前我们不能依赖内部调查机构。

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▶ The number of nurses and doctors across the province that have reached out to me with serious complaints, they've gone through the system.

全省范围内联系我提出严重投诉的护士和医生数量，他们已经通过系统。

▶ They've made the formal complaints.

他们提出了正式投诉。

▶ They've made the changes, minor changes, they make a huge difference on the front lines and they're not being listened to.

他们做出了改变，微小的改变，它们在前线产生巨大影响，但他们没有被听取。

▶ We've got to stop protecting a system for the sake of protecting the system and start putting front line nurses and doctors' voices first.

我们必须停止为了保护系统而保护系统，开始把一线护士和医生的声音放在首位。

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▶ Brennan, we have to leave it there.

布伦南，我们不得不就此打住。

▶ I'm straight out of the time, but I really appreciate you sticking with us and we'll talk again about the case involving Brennan.

虽然时间紧迫，但我非常感谢大家的陪伴，我们将再次讨论涉及布伦南的案件。

▶ That was Brennan Day joining us from Courtney on Vancouver Island.

这是来自温哥华岛考特尼的布伦南·戴。

▶ It is 1228 and this is BC today.

现在是12点28分，这里是《BC今日》。

▶ Yesterday we spoke about living with chronic pain and so many of you wrote in to share your experiences.

昨天我们讨论了慢性疼痛的生活，许多听众来信分享了他们的经历。

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▶ Moreen wrote, I've been dealing with chronic pain for almost 40 years.

莫琳写道：“我忍受慢性疼痛已近40年。”

▶ I just arrived home from a session to hear the topic of chronic pain on BC today.

我刚结束治疗回家，就听到《BC今日》讨论慢性疼痛的话题。

▶ The physiotherapist gave me some advice and exercises all aimed at getting my right leg working.

物理治疗师给了我一些建议和锻炼方法，都是为了恢复右腿功能。

▶ My symptoms are very similar to those of your first collar.

我的症状与你们第一位受访者非常相似。

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▶ Your leg looks fine but it doesn't know how to function.

你的腿看起来正常，但它不知道如何运作。

▶ As a leg, it feels like a large hunk of concrete that I'm dragging around.

这条腿就像一大块混凝土，我拖着它移动。

▶ I had several treatments at the colonocronic pain clinic but stopped after they told me I would not be covered for insurance liability if I drove my car home.

我在慢性疼痛诊所接受过几次治疗，但后来他们告诉我，如果我开车回家，保险将不承担责任，于是我停止了治疗。

▶ That was back when I could still drive my car.

那时我还能开车。

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▶ I live in Oliver so the loss of my ability to drive has been a game changer.

我住在奥利弗，失去驾驶能力彻底改变了我的生活。

▶ I have arranged a ride for every treatment that is not in Oliver.

我为所有不在奥利弗的治疗安排了接送。

▶ My life has become smaller.

我的生活圈缩小了。

▶ I only go out to buy groceries or supplies at the pharmacy or gummies unless I'm invited somewhere and a ride is provided.

我只外出购买杂货或药店用品，除非有人邀请并提供接送。

▶ Chronic pain has changed my life and it continues to change after almost 40 years.

慢性疼痛改变了我的生活，近40年来它仍在持续改变。

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▶ And Andreas said my concern about dealing with chronic pain is that many Canadians no longer have a GP, a family doctor, to prescribe the necessary medications.

安德烈亚斯表示：“我担心的是，许多加拿大人没有家庭医生来开具必要药物。”

▶ I have a complex illness due to a brain tumor that led to a bunch of problems.

我因脑瘤患有复杂疾病，引发了一系列问题。

▶ I was being treated by my GP with a narcotic pain med.

我的家庭医生曾用麻醉性止痛药为我治疗。

▶ Then he retired and I have no family doctor.

后来他退休了，我再也没有家庭医生。

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▶ The ER, phone doctors and walk-in clinics will not prescribe narcotics.

急诊室、电话医生和免预约诊所都不会开麻醉药。

▶ I get treated as an addict trying to get a fix.

我被当作试图获取毒品的瘾君子对待。


▶ When in reality it's the only treatment I have ever had that was working and I cannot access it.

实际上，这是唯一对我有效的治疗，但我现在无法获得。


▶ You hear all about why narcotics are bad but it's worth remembering some patients really need them for treatment of pain.

人们总听说麻醉药的危害，但请记住有些患者确实需要它们来治疗疼痛。

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 Thank you again to everyone who shared their stories with us.


再次感谢所有分享故事的人。

 This is BTC Today on CBC Radio 1 and it is time now for the CBC News to 1230 with Robert Zimmerman.

这里是CBC广播一台的《BTC今日》，现在交给罗伯特·齐默尔曼的CBC新闻1230。


 Good afternoon.

下午好。


 BTC Wildfire Service says there will no longer be any so-called wildfires of note in the province after a fire burning north of Litton loses that classification today.

BTC野火服务局表示，随着利顿北部一场火灾今日被降级，本省将不再有任何“显著野火”。


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 Says the Isman Creek blazes now classified as being held, which means it is no longer likely to spread the service credits that change to the work by firefighters with the help of favorable weather conditions.

伊斯曼溪火场现被归类为“受控”，意味着在消防员努力和有利天气下，火势不太可能蔓延。

 Police are looking for a man who may have tampered with beverages at restaurants and bars in downtown Cameloubs.

警方正在寻找一名可能在卡梅卢布斯市中心餐厅和酒吧饮品中下药的男子。

 At least four people reported symptoms of being drugged over a five-day period last month.

上月五天内至少有四人报告被下药症状。

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⌂ One victim noticed an unusual taste in their drink and reduced alertness after taking an un after talking with an unknown man.

一名受害者在与陌生男子交谈后注意到饮料味道异常并出现意识模糊。

⌂ Cameloubs R.C.M.P. Erskine's surveillance footage to identify a suspect.

卡梅卢布斯皇家骑警正在审查监控录像以确认嫌疑人。

⌂ And the Vancouver art gallery is slashing about 30% of its programming and staff as it tries to balance its budget.

温哥华美术馆为平衡预算，将削减约30%的项目和员工。

⌂ 16 staff members accepted voluntary buyouts last month and 18 others have since received layoff notices.

16名员工上月接受自愿离职，另有18人收到裁员通知。

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⌂ The cuts will not have an impact on the plan to build a new home for the gallery in downtown Vancouver.

裁员不会影响在温哥华市中心新建美术馆的计划。

⌂ And now the forecast on the North Coast clearing this afternoon with the high of 15, highs reaching 19 with lots of sunshine and strong winds in the peace.

现在天气预报：北岸今天下午转晴，最高气温15度；皮斯区晴朗，最高19度，伴随强风。

⌂ In the central interior including Prince George, mainly sunny with the high of 18 degrees, getting close to 30 with strong winds and a chance of thunderstorms in the cootneys.

中部内陆包括乔治王子城以晴为主，最高18度；库特尼地区接近30度，有强风和雷暴风险。

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▶ In the southern interior including Kelowna, a high of 25 with showers and a risk of thunderstorms.

南部内陆包括基洛纳，最高25度，有阵雨和雷暴风险。

▶ And a chance of showers in Metro Vancouver and the Fraser Valley this afternoon clearing in Greater Victoria with highs around 19.

大温哥华和弗雷泽河谷下午可能有阵雨；大维多利亚地区转晴，最高19度左右。

▶ That's your CBC News update from Vancouver.

以上是CBC温哥华新闻更新。

▶ Thank you very much Robert.

非常感谢罗伯特。

▶ I know you don't have a dog but do you ever travel with your cat?

我知道你没有狗，但你旅行时会带猫吗？

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▶ I do not.

我不带。

▶ Okay.

好吧。

▶ That seems like a huge hassle.

听起来很麻烦。

▶ Kind of like traveling with your kids sometimes but it's all worth it.

有点像带孩子旅行，不过值得。

▶ No litter box with the kids.

至少孩子不需要猫砂盆。

▶ That's true.

确实。

▶ That is very true.

非常正确。

▶ All right. Thank you for that Robert.

好的。谢谢罗伯特。

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▶ Sure.

不客气。

▶ Because it may not seem like it today but we're in the middle of summer and it's a good season for outdoorsy types who like to paddle board and camp and hike and swim in many other summer activities.

虽然今天不太像，但现在正值夏季，适合喜欢桨板、露营、徒步、游泳等户外活动的人。

▶ And if you're a dog owner, it's even better.

如果你养狗，乐趣更多。

▶ I feel like adventuring with your furry companion, wagging their tail by your side.

想象和毛茸茸的伙伴一起冒险，它们摇着尾巴跟在身边。

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▶ Bob Franger-Ling-Gennyant has some advice and gave it to the early edition this morning.

鲍勃·弗兰格-林-根尼安特今早在早间版给出了一些建议。

▶ Kind of trying to think of conditioning your dog a little bit before bigger adventures.

建议在大型冒险前先让狗狗适应。

▶ You know maybe starting with some shorter hikes if you're going to go hiking.

比如如果要徒步，先从短途开始。

▶ For water sports, not all dogs, no how to swim.

水上运动方面，并非所有狗天生会游泳。

▶ So as much as we kind of that's usually the experience or like oh they just know but that is not actually the case and dogs unfortunately do drown.

人们常以为它们本能就会，但事实并非如此，狗狗确实可能溺水。

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▶ So being ready with safety devices like a floatation device and a tether.

所以要准备好救生衣、牵引绳等安全装备。

▶ And a tether that's long enough because you can especially with a bigger dog if they're tied to your paddle board for example and they decide to jump off.

牵引绳要足够长，特别是大型犬，如果它们绑在桨板上却突然跳下水。

▶ They can flip you off of the board as well.

可能会把你也拽下水。

▶ Okay.

明白。

▶ And if you're camping, I would think it's pretty obvious to have the dog in the tent with you if you're tent camping.

如果露营，显然应该让狗和你一起待在帐篷里。

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▶ Yes.

是的。

▶ Yes definitely.

绝对应该。

▶ That is the better choice we need to manage our animals when we're in the forested environment that environment is not ours right.

在森林环境中必须管好宠物，毕竟那不是我们的地盘。

▶ So we don't want our dogs like chasing after critters at night also just disappearing on us.

我们不希望狗狗夜间追逐小动物或走失。

▶ And so some of the tips actually one of my biggest tips especially if you're backcountry camping is getting some little socks for your dogs because those nails can be pretty sharp and it is really easy for them to poke a hole into your sleeping.

最重要的建议之一是：野外露营时给狗穿上小袜子，因为它们的爪子可能划破睡袋。

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🎧 Well, after years of soaring prices and new builds, Metro Vancouver's condo market is showing signs of strain with projects stalling and sales declining and developers hitting paws with uncertainties on the rise.

多年来价格飙升和新项目激增后，大温哥华公寓市场显现疲态：项目停滞、销售下滑，开发商因不确定性增加而暂停。

🎧 A lot of us are left with questions and concerns.

这引发了许多疑问和担忧。

🎧 So what does this shift mean for the future of BC's housing market?

这种变化对卑诗省住房市场意味着什么？

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🎧 What does it mean for you?

对你又有何影响？

🎧 Now is your chance this afternoon to ask us anything you want to know about the condo market.


今天下午你有机会提出任何关于公寓市场的问题。

🎧 You don't have to take it for me.

不必客气。

🎧 We've brought together both a real estate expert and an expert mortgage broker to answer any burning questions big or small that you have.

我们邀请了房地产专家和抵押贷款经纪人解答你的各种问题。

 Call us now at 1-800-825-5950-604-669-3733.

拨打热线1-800-825-5950或604-669-3733。

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 Count 690 on your cell phone.

手机用户可拨打*690。

 You can email BCTodayatcbc.ca or comment on our TikTok live at CBC, British Columbia.

也可发送邮件至BCToday@cbc.ca或在CBC卑诗省TikTok直播留言。

 Joining us now is Jennifer Kwan, senior partner at Clear Trust Signature Mortgages and Ben Kay, a realtor at Donald Realty, limited good afternoon to you both.

现在有请Clear Trust Signature Mortgages高级合伙人詹妮弗·关和Donald Realty经纪人本·凯，下午好。

 I got a afternoon.


下午好。

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 Thanks so much for coming in.

感谢到来。

 I'm sure you get a lot of questions from friends and family but we're going to let the audience pick your brains today.

虽然你们常被亲友提问，但今天让听众来考考你们。

🎧 I will start with you Jessica, with rates that have, with rate drops from banks, from a mortgage perspective, what are I suppose the biggest hesitations that some buyers are seeing entering the market?

詹妮弗，从抵押贷款角度看，银行利率下降后，买家入市的最大顾虑是什么？

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🎧 Yeah, even with rate drops that we've been seeing, we've seen a lot of the headtations from buyers.

尽管利率下降，买家仍有很多犹豫。

🎧 And I think the biggest hesitation is the fear of overpaying for a home.

最主要的是担心高价购房。

🎧 I think that buyers are concerned that, or think that maybe prices might drop further in the future and they're scared about whether it's the right time to buy.

他们担心未来价格继续下跌，不确定现在是否是入市时机。

🎧 I think buyers are hopeful that they can wait for interest rates to come down lower and prices to fall and to basically hit the bottom.

买家希望等到利率和价格触底。

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🎧 And Ben, what are you hearing in terms of questions or concerns that are coming from your clients or people that are looking into either buying or settling a condo?

本，你的客户或潜在买家有哪些疑问或担忧？

▶ Yeah, absolutely.

确实如此。

▶ I mean, as you can imagine, a hot topic of Vancouver comes to real estate.

温哥华房地产总是热门话题。

▶ I mean, any day, it's a hot topic.

每天都是。

▶ It's whether or real estate is there are two big things.

主要有两大问题。

▶ But we've had it in the news so much about the condo market.

新闻频繁报道公寓市场。

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▶ How are people feeling?

人们感受如何？

▶ So to that end, we're working a lot through clearing through the noise and if you're looking to buy, we're dealing with a lot of uncertainty.

我们努力厘清杂音，应对购房者的不确定性。

▶ A lot of buyers trying to predict what's going to happen and obviously no one has a crystal ball.

许多买家试图预测未来，但没人能未卜先知。

▶ All we can do is look to what we know of previous experiences that may have had similarities.

只能参考过往类似经验。

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⏮ And for sellers, it's really about trying to understand what some of those expectations might have to be.

卖家则需要调整预期。

⏮ And they can no longer be what they were, say, six months ago.

不能再坚持六个月前的标准。

⏮ Maybe we have to look a bit further out.

或许要看得更长远。

⏮ At the end of the day, just making the right decisions are going to be good long term decisions, not just today decisions.

关键是做出有利于长期而非仅限当下的决策。

⏮ Well, and I think that is always difficult for people in that, you know, either buying or selling is immediately what's best is not always long term what's best.

买卖双方常难以平衡即时与长期利益。

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⏮ And some people can't wait for the long term so they have to re-evaluate their expectations.

有些人无法等待，必须重新评估预期。

▶ We actually had a question that already come in from Steve and he says the decline in condo values has been in the news a lot.

史蒂夫提问：“公寓贬值新闻频出，独栋住宅会跟进吗？”

▶ But now I'm wondering is our single family homes values soon to follow?

你们怎么看？

▶ What are your thoughts on that?

你怎么看？

▶ Sure, yeah.

好的。

▶ I mean, really a great way for us to understand the health of the market is just looking at how much is turning over.

判断市场健康度可参考交易量。

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▶ So in the condo market, we're right now in the cost of the buyer's market at about 14% turning over across my driven coover for detached homes, that rates a little bit lower.

目前公寓市场买方占优，周转率约14%；独栋住宅略低。

▶ It's some are just under 10%.

有些低于10%。

▶ So hovering around a single digit.

维持在个位数。

▶ And if we stay in a sustained period of time where demand is at that rate, then that would lend itself towards prices starting to decline.

如果需求持续低迷，价格可能开始下跌。

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⏮ But I think what's really important to remember is what the real estate expectations are for prices are today versus where they've been.

但要记住当前房价预期与历史水平的对比。

⏮ Yes, they're down.

虽然下跌，

⏮ But if you look at average selling prices, they're within 1 to 3% of asking prices.

但成交价与挂牌价仅相差1%-3%。

⏮ And it's not like they fall off of a cliff, which again is clearing through that noise that we want to make sure clients are understanding where to set their expectations.

并非断崖式下跌，需帮助客户理性设定预期。

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⏮ Right.

没错。

⏮ And Jessica, what sort of conversations are you having with clients?

詹妮弗，你与客户的沟通重点是什么？

⏮ As Ben said, we hear this noise.

如本所说，市场杂音很多。

▶ There might generate a bit of panic.

可能引发恐慌。

▶ What are you talking about your clients with as you walk them through buying and selling, I suppose?

你如何引导他们理性买卖？

▶ Yeah, I think a lot of our topics with clients is of course interest rates.

主要是利率问题。

▶ But it's now not always about what is the lowest interest rate.

但现在并不总是关于最低利率的问题。

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▶ It's about what is the right term that will fit with your values.

而是关于符合你价值观的合适期限。

▶ Do you value stability?

你重视稳定性吗？

▶ Do you want flexibility?

你需要灵活性吗？

▶ What are your future plans?

你的未来计划是什么？

▶ And it's not just about what is the lowest rate that we can get you into, but how long do you see yourself living in this property?

这不仅关乎我们能为你争取的最低利率，还关乎你计划在这套房产中居住多久。

▶ What is the cost to get out of this mortgage if things change?

如果情况变化，解除这份房贷的成本是多少？

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▶ 60% of homeowners in Canada typically break their five year fixed mortgage.

加拿大60%的业主通常会提前终止五年固定利率房贷。

▶ We want our clients to understand how much is it going to cost them to get out of the mortgage, not just what is the interest rate today that they're going to sign on.

我们希望客户了解解除房贷的成本，而不仅仅是他们即将签署的当前利率。

▶ Okay.

好的。

▶ And again, that sort of short term versus long term.

再次强调，这是短期与长期的权衡。

▶ And with any real estate deal, I think people are always surprised with how much money is sort of dispersed to all different aspects and needs to be sort of looked at holistically in terms of mortgage and fees and long and short term plans.

对于任何房地产交易，人们总会惊讶于资金如何分散到各个方面，需要从房贷、费用及长短期计划整体考量。

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▶ Ben and McMullen, who is the CEO of the Urban Development Institute, did speak to the BBC about the condo market and said, quote, it's not just that the industry is struggling, it's

our inability to deliver homes that people can afford.

城市发展研究院CEO Ben McMullen曾向BBC谈及公寓市场，称“不仅是行业困境，更是我们无法提供人们负担得起的住房”。

▶ Do you feel that's a valid statement?

你认为这一说法成立吗？

▶ Sure, yeah, I do.

当然，我认同。

▶ I do feel that's a valid statement.

我认为这一说法是成立的。

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▶ At the end of the day, we have to build housing that's going to work for local demand and for the need that is within the market that we're in.

归根结底，我们必须建造符合本地需求和市场现状的住房。

▶ But I do think strides have been taken over the past few years to start shifting where those housing starts come from.

但我认为过去几年已取得进展，开始调整住房供应的来源。

▶ You've seen a lot of very high and ultra luxury product being built, coming online.

我们看到大量高端和超豪华产品建成上市。

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🎧 But I think that shift is now being peeled back a little bit towards building more family oriented housing.

但现在这一趋势正略微回调，转向更多家庭导向型住房。

🎧 And then with some of the programs that have changed on a legislative level in BC, that allows for more of that type of family oriented housing to be built, things like the small scale housing legislation and the transit oriented developments that have come about in the past couple of years.

卑诗省立法层面的政策调整（如过去两年出台的小规模住房法案和公交导向开发计划）也为这类家庭住房提供了更多建设可能。

🎧 And I'll ask you both, like in terms of somebody who has perhaps gotten a mortgage to, you know, by a condo before a pre sale, you know, if they are feeling like they are not going to be able to to now afford it or if they are buying it for a investment and they do want to sell it now, what sort of information or conversations you're having with them, Jessica, have you been in that situation or have colleagues that have?

我想问两位，对于那些通过房贷购买期房公寓的人，如果他们现在感到无力承担，或是投资后想出售，你们会提供哪些信息或沟通？Jessica，你或同事是否遇到过这种情况？

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 00:35:21

🎧 Yeah, we definitely have seen clients with concerns about completing on their pre sale, purchased a few years ago and now, you know, financial situation has changed.

是的，我们确实遇到客户担忧几年前购买的期房如今因财务状况变化而无法交割。

🎧 So a lot of our conversations are just trying to figure out different solutions from them, right?

因此我们的对话主要围绕寻找替代方案展开。

🎧 Maybe what they had expected when they had purchased that pre sale, you know, it's completely different now.

他们购买期房时的预期与现状可能截然不同。

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⏮ Maybe we do need additional down payment, maybe a co-signer on the application, ways to essentially keep that home, keep that deposit.

可能需要追加首付、增加共同签署人，以保留房产和定金。

⏮ And then in the worst case, it's okay, if we were to sell this home, what would that look like as well?

最坏情况下，我们也会探讨出售房产的可行性。

⏮ Yeah.

是的。

⏮ And we would love to have people call in our conversation, ask us anything you want to know about condos.

我们欢迎听众来电咨询任何关于公寓的问题。

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⏮ If you have an experience either buying or selling a condo now or in the past, we'd love to hear from you.

无论当前或过去有公寓买卖经验，都期待你的分享。

⏮ Call us at 1-800-825-5950-604669-3733.

致电1-800-825-5950或604-669-3733。

▶ You can email us B.C. today at cbc.ca.

或发送邮件至B.C.today@cbc.ca。

▶ And we're joined by two guests, Ben Kay, a realtor with McDonald Realty and Jennifer Quanta, Senior Partner at Clear Trust Signature Mortgages.

今日嘉宾包括McDonald Realty房产经纪Ben Kay和Clear Trust Signature Mortgages高级合伙人Jennifer Quanta。

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▶ And they're here to answer your questions.

他们将解答大家的问题。

▶ You can pick their brain.

你可以尽情提问。

▶ You won't even have to pay them for this one.

这次咨询完全免费。

▶ But I do want to ask you, Ben, how did we sort of get in this position where we look out in the skyline?

但Ben，我想请问：当我们眺望天际线时，为何会陷入当前局面？

▶ We see all of these glass high rises, all of these condos.

眼前尽是玻璃高层和公寓楼。

▶ And now we're hearing that people can't afford them or they're not being able to be rented out.

却听闻人们无力购买或出租困难。

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▶ But we also have people saying there's not enough housing for people affordable housing.

但同时也有声音称经济适用房仍然短缺。

▶ How do we sort of reconcile those two in a state?

如何理解这种矛盾？

▶ Yeah, quite confusing, isn't it?

确实令人困惑，不是吗？

▶ There's just so many different angles.

这涉及多重视角。

▶ Well, we're in a place where it's almost like a perfect storm of events that come together.

当前情况犹如多重事件叠加的“完美风暴”。

▶ I think last year a lot of consumers were waiting for interest rates to sort of finish their decline.

去年许多消费者等待利率触底。

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▶ And the expectation this year was that that was going to be perhaps a landing spot for us.

而今年预期利率将趋于稳定。

▶ And then of course, the world order has changed a little bit with geopolitical events, the trade war.

但地缘政治事件和贸易战改变了全球秩序。

▶ And that has created a pause in demand.

这导致需求暂缓。

▶ There was a bill that would supply because a lot of investors sort of strayed away from the market.

由于投资者撤离市场，供应法案也受到影响。

▶ That demand is still there, buyer still wants to purchase these homes.

需求依然存在，买家仍想购房。

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▶ They're just not acting right now.

只是目前持观望态度。

▶ And I think that's why we're seeing that glutton of supply that you might be referencing.

因此出现你提到的供应过剩现象。

▶ Just a lot of weight and key because it's been hard to predict what's been going on.

由于市场难以预测，各方都保持谨慎。

▶ And we know that the Trump administration in the US has impacted so many aspects of life here in Canada.

我们知道美国特朗普政府影响了加拿大生活的诸多方面。

▶ Has it had a massive impact on real estate industries?

这对房地产行业是否产生重大冲击？

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▶ Yeah, I mean, and it's hard to pinpoint specifically if that is the reason.

虽难以明确归因，但确实有影响。

▶ But in my own opinion, it is certainly a major factor in the uncertainty that we're feeling right now.

在我看来，这无疑是当前不确定性的主因之一。

▶ But the uncertainty index right now, it is three times higher word was the election down south.

当前不确定性指数是南方选举时期的三倍。

▶ That has an impact on all kinds of markets real estate being one of them.

这对各类市场（包括房地产）均造成冲击。

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▶ Real estate is an Vancouver and interesting market because it's not just black and white also acts a lot on emotion that people make decisions based on what feels comfortable and safe.

温哥华房地产市场特殊之处在于：决策不仅基于理性，更掺杂情感因素——人们追求安全感。

▶ And amidst a lot of uncertainty, it's hard to do so.

而在高度不确定性中，这很难实现。

▶ Well, and in the past, too, we saw a lot of people making decisions, perhaps in a rush because they felt like they didn't act on a property immediately.

过去我们也见过人们因担心错失机会而仓促决策。

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⌂ They would get outpins so they perhaps would not get an inspection, not get a place that they truly wanted or perhaps agree to mortgage terms that weren't ideal for their situation.

可能跳过验房流程、妥协于非首选房源，或接受不合适的房贷条款。

⌂ Are we at least, I guess, to silver lining it, seeing people with cooler heads prevailing and not getting in these situations as much?

现在是否至少出现积极变化——人们更冷静，较少陷入此类困境？

⌂ I definitely see that I think people are definitely, they've learned from the past and they're taking their time more.

确实如此。人们吸取教训，决策更审慎。

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⌂ And we see a lot of our borrowers, too, they're asking a lot more questions.

借款人提问也明显增多。

⌂ They really want to understand every piece of their mortgage detail, which is great because the more you know the better decision you can make, and that's why I would say like even our clients, not everyone's just coming to us saying, hey, I want to five year fix mortgage.

他们希望了解房贷每个细节——认知越充分，决策越明智。因此客户不再简单要求“五年固定利率”。

⌂ They really want to understand what are my options, and why might not option be the best for me based on current situation, and what I think I will do for the future.

而是深入探讨各选项优劣，结合现状与未来规划。

 00:40:02

⌂ And how do you sort of, you know, I know things wax and wane, but when you're sort of talking to a client about mortgage possibilities, I know we're a long way from, you know, the mortgage interest rates that we had five years ago, so things change quite quickly.

市场起伏不定，当前利率与五年前相差甚远，变化极快。与客户讨论房贷方案时，你们如何应对？

⌂ But are there certain terms that you are finding yourself recommending more now, or certain terms that you're finding clients asking about more now?

目前是否有更常推荐的条款，或客户更频繁咨询的选项？

⌂ It definitely depends on the individual.

这完全因人而异。

 00:40:31

⌂ I think one thing that we really encourage our clients to think about is how much stability do they need and for how long?

我们鼓励客户思考：需要多长期限的稳定性？

⌂ I would say there's a handful of our clients that are taking on three year fix rates.

部分客户选择三年固定利率。

⌂ Even though headlines have shown that, you know, we are expecting perhaps variable rates still might come down, but clients are valuing peace of mind.

尽管新闻预测浮动利率可能下降，但客户更看重心安。

 00:40:56

▶ They want fixed rates for predictability, for stability.

固定利率提供可预测性和稳定性。

▶ And I think right now, value of knowing what they are going to be paying is outweighing further rate drops.

当前阶段，明确月供比等待利率下降更重要。

▶ And why a three year term, they want the stability for the short period, but they also want the flexibility of being able to renew in the shorter term and re-evaluate their situation at that time.

选择三年期既能获得短期稳定，又能在较短时间内重新评估状况。

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 00:41:22

▶ Sure, not to be locked in something long term.

避免长期束缚。

▶ And I think we all have that friend or neighbor who had a variable rate and inevitably somehow found themselves very quickly paying far more than they ever expected.

我们都有选择浮动利率后月供激增的朋友或邻居。

▶ And it does lead you to make some sort of fear based decisions.

这确实会导致恐慌性决策。

▶ We do have a call that's come in from Patrick and Vancouver.

现在接入温哥华Patrick的来电。

▶ Hi, Patrick.

你好Patrick。

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▶ Thanks for calling BC today.

感谢致电BC今日。

▶ Hey, thanks for taking my call.

谢谢接听。

▶ So what questions do you have about the condom market?

关于公寓市场有何疑问？

▶ So I'm actually a first time home buyer and oddly enough, I will be taking possession tomorrow.

我是一名首次购房者，明天就要收房了。

▶ Oh, congratulations.

恭喜！

▶ Yeah, maybe your guests can help calm my nerves a little bit too.

希望嘉宾能缓解我的焦虑。

▶ And pretty nerve-wracking doing this whole thing by myself.

独自完成整个过程压力很大。

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⏮ But basically, my question is I know that they increased the amount for first time home buyers to be tax exempt.

我的问题是：首次购房者免税额度已提高。

⏮ Obviously, there was nothing really affordable at the price they had previously and now they have increased it.

原先额度下的房源难以负担，新政策有所改善。

⏮ But I've kind of fallen into this timeframe where I don't qualify for it.

但我恰好处于不符合新政策的时段。

⏮ I don't know if it's going to be made retroactive or not.

不确定政策是否会追溯适用。

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⏮ Or if there's anything I can do to apply for some sort of rebate or tax credit.

或是否有其他退税或税务抵免途径。

⏮ All right.

好的。

⏮ Thank you for that.

感谢提问。

⏮ That's obviously above my pay grade.

这超出我的知识范围。

⏮ So I will do that to my experts.

请专家解答。

▶ Just credit.

关于税务抵免。

▶ Yeah.

是的。

▶ Patrick, can I ask you a couple of questions?

Patrick, 我能先确认几个细节吗?

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▶ Are you talking about the property transfer tax exemption or are you talking about the GST rebate?

你指的是物业转让税豁免还是GST退税?

▶ I was talking about the GST rebate.

GST退税。

▶ But if there's another one I should be aware of, please.

如果有其他相关政策也请告知。

▶ All the taxes.

所有税务优惠。

▶ Okay, for the GST rebates, if you purchase the pre-sell and you entered into the contract, I believe the date is prior to May 27, 2025.

关于GST退税：若你购买的期房合同签署于2025年5月27日前。

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 00:43:10

 Is that correct?

是这样吗？

 Yeah.


是的。

 Yeah.


好的。

 Unfortunately, yes, you do actually still need to pay that GST.

很遗憾，这种情况下仍需支付GST。

 I understand there might be a petition kind of going around hopes that the government will consider rebating for any contract or any closings after May 27.

据了解已有请愿活动，希望政府对5月27日后交割的合同提供退税。

 But as of right now, from what we know, any contract that's been dated since before May 27, 2025, GST is applicable.


但目前政策仍要求2025年5月27日前签署的合同缴纳GST。

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 00:43:38

 All right, Patrick.

明白了，Patrick。

 I hope that helped you out.

希望解答对你有帮助。

▶ And again, good luck and congratulations on the new place.

再次祝贺你喜迁新居！

▶ We had a comment coming in on our TikTok from Coolade Great.

TikTok用户Coolade Great留言：

▶ I always have to just make sure I can read their name out loud before I say it.

我得先练习发音——

▶ It says rate drops.

问题是“利率下降”。

▶ I was told it's steady right now is a rate drop since the beginning of the year.

听说目前利率稳定，但年初以来是否有下降？

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 00:44:04

▶ Yes, rates have been steady for the last few months and quite honestly, even for July, we are...

是的，近几个月利率稳定，七月也...

▶ We have another rate decision on July 30th and right now, I think that what we're anticipating is probably another rate hold.

7月30日将公布新利率决议，预计仍将维持不变。

▶ So rates have been really steady.

因此利率一直非常平稳。

▶ We've seen some small fluctuations where banks have offered some really good rate exceptions.

虽有微小波动，银行也提供过优惠利率例外。

 00:44:31

🎧 It really just depends on where the bond yields sit that day as well because fixed rates are heavily affected by the bond yields on a daily basis.

这取决于当日债券收益率——固定利率每日受其影响。

🎧 Okay.

好的。

🎧 Then we used to...

过去人们...

🎧 I think a lot of people used to consider condos if they could afford it to be a very wise investment, either for their children, either for rental opportunities.

若能负担，公寓常被视为明智投资——无论是为子女还是出租。

🎧 Do you still consider it to be a good investment in BC, but especially in Vancouver?

你认为在BC省（尤其是温哥华）公寓仍是好投资吗？

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 00:45:00

🎧 Yeah, I mean, it depends on what your investment criteria are, but generally, yes, it is.

是的，这取决于你的投资标准，但一般来说，确实如此。

🎧 The first perspective I often speak to with my clients is, okay, if it's a primary residence, it's also an investment.

我常与客户讨论的第一个观点是，如果是自住房，它也是一种投资。

🎧 I'm building equity, we're building housing security for a future.

我在积累资产，我们正在为未来建立住房保障。

🎧 Interesting a lot of conversations I've had with some of my investor clients recently have shifted perhaps from a speculative approach, which is never a safe approach in any investment type, to security for another loved one.

有趣的是，最近我与一些投资客户交谈的内容已从投机方式（这在任何投资中都不安全）转向为另一个所爱之人提供保障。

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🎧 All right, so I'm seeing a lot of parents who are purchasing a secondary property for a child who might be even as early as in grade school right now.

现在我看到很多父母正在为可能还在上小学的孩子购买第二套房产。

🎧 Wow. Why to have a future for their child in their city.

哇，这是为了让孩子们未来能在他们的城市立足。

🎧 So generally, yes, the fundamentals are still steady.

总的来说，基本面仍然稳定。

🎧 And if you're looking at the type of housing that's being built, I do believe it's always going to be a demand for housing in our city, that's the reality of it.

如果你看看正在建造的房屋类型，我相信我们的城市对住房的需求将一直存在，这是现实。

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 00:46:02

▶ So we have to have a longer term approach where we're thinking about investment and can't just look to make decisions informed of by the present market right now, which I think about what that future looks like.

因此，我们必须采取更长期的策略，考虑投资，而不能仅根据当前市场做出决策，我会思考未来的样子。

▶ And in terms of buying perhaps an investment for your children, I had a colleague say that they heard an ad, I think, for a condo build in Clayton area of Surrey.

关于为子女购买投资房产，我的一位同事提到他们听到一则广告，我认为是素里Clayton地区的一栋公寓楼。

▶ And that's how they were advertising it by a condo for your children.

广告宣传的方式是“为你的孩子买一套公寓”。

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▶ And that was the first either of us had ever heard that approach.

这是我们第一次听到这种宣传方式。

▶ Interesting. But it is so difficult to think of your children being able to afford, say, and vane Hoover and the lack of affordable housing.

有趣。但很难想象你的孩子能负担得起，比如，温哥华的房价以及缺乏经济适用房。

▶ I can see a lot of parents turning to that.

我看到很多父母正在转向这种方式。

▶ Yeah. We do have another call that's come in from Micah in Vancouver.

是的，我们接到温哥华Micah的来电。

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▶ Hi, Micah. What's your question for today?

你好，Micah。你今天有什么问题？

▶ Hi there. I, so, and looking at the real estate market, I noticed that there's a lot of vacant land for a lot cheaper than, you know, land with housing on it.

你好。我在看房地产市场时注意到，空置土地比有房屋的土地便宜很多。

▶ And I'm just wondering if your experts could talk about how possible it is to get a mortgage for vacant land because I've heard this hit a lot trickier.

我想知道专家能否谈谈为空地获得抵押贷款的可能性，因为我听说这更复杂。

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▶ Yeah, I mean, sort of just putting a tent up, you've got to do something with the land if you want to live there.

是的，如果你想住在那里，不能只是搭个帐篷，必须对土地做点什么。

▶ Micah, that's a really good question.

Micah，这是个很好的问题。

▶ So with vacant land, yes, it can be more challenging because in the bank's mind, they want to understand what are your plans with the piece of land?

对于空地，确实更具挑战性，因为银行想知道你对这块土地的计划。

▶ No one wants to really land or lend on a piece of land and not have a house on it, right?

没人愿意贷款给一块没有房屋的土地，对吧？

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⏮ And so most of the time when we're looking at land financing, you're typically looking at 65% loan to value, maybe sometimes up to 75% loan to value.

大多数情况下，土地融资的贷款价值比通常是65%，有时可能高达75%。

⏮ So what that means is you're looking at having to put about 25 to 35% down payment.

这意味着你需要支付约25%至35%的首付。

⏮ On top of that, of course, again, banks want to know, you know, are you planning to construct on the property?

此外，银行还想知道你是否计划在土地上建造房屋。

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⏮ And if you do, what are the plans? Do you have the blueprints? Who's your team that you're working with? How experienced are you?

如果有计划，具体是什么？你有蓝图吗？你的团队是谁？你的经验如何？

⏮ So it can be challenging.

因此，这可能很有挑战性。

⏮ I would say that definitely chat with a mortgage broker or a mortgage specialist and they'll be able to kind of help guide you on what the requirements are to help you with the financing.

我建议你与抵押贷款经纪人或专家聊聊，他们可以指导你满足融资要求。

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▶ OK. Does that answer your question, Micah?

好的。这回答你的问题了吗，Micah?

▶ That does. Thank you so much. I appreciate it.

是的。非常感谢，我很感激。

▶ No worries. Thank you for that.

不客气。谢谢你的提问。

▶ We did get an email that just came in from Claire and it says, hi, my son lives in the States and he just bought a house.

我们刚收到Claire的邮件，她说：你好，我儿子住在美国，刚买了一栋房子。

▶ He has a 30-year mortgage with a 30-year term. Why do we have to renegotiate a mortgage every three or five years in Canada?

他有30年期限的抵押贷款。为什么在加拿大我们必须每三到五年重新协商抵押贷款？

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▶ I think I'm going to let you both weigh in on this, perhaps.

我想请你们两位谈谈这个问题。

▶ Yeah, I mean, I wonder if the Santa Cudd cousins are just visiting right now in the US and we have a similar conversation.

是的，我想知道是否Santa Cudd的表亲现在正在美国访问，我们也有类似的对话。

▶ Like, wow. You know, I think Jessica, we can handle more of the rules around this.

比如，哇。Jessica，我们可以多谈谈这方面的规则。

▶ Yeah, I mean, it would be amazing.

是的，这很棒。

▶ And yeah, we've seen it with in the States where you get the same rate for 30 years and with us, it's always, we have to renewal.

在美国，你可以锁定30年的利率，而我们总是需要续签。

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▶ And it's because, you know, with our banks, they have to look at their balance sheet and where rates are at that time in terms of Bank of Canada's prime interest rate.

这是因为我们的银行必须根据加拿大央行的基准利率，查看他们的资产负债表和当时的利率。

▶ And Canada's overnight lending rates, where yields are at, too.

以及加拿大的隔夜贷款利率和收益率。

▶ And that's why our rates are, we have terms.

这就是为什么我们的利率是有期限的。

▶ I would say the maximum term in Canada that you can find is actually 10 years, which is the longest before the most we saw was five years.

在加拿大，最长期限实际上是10年，之前最常见的是5年。

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▶ But I would say that most of the time right now we do see most clients will only go up to five years.

但现在大多数客户通常只选择5年期限。

▶ And it is because I think in our day and age, a lot of clients do purchase up size and we are usually moving around as well.

这是因为如今很多客户会换购更大的房子，我们也经常搬家。

🎧 So after five years, mortgages tend to be broken and then people are moving or porting their long.

因此，5年后抵押贷款通常会被终止，人们会搬家或转移贷款。

🎧 Okay. Ben, we're running out of time, but I want to make sure to ask you this, where do you see the future of the condom market both short and long term in B.C.

好的。Ben，时间不多了，但我想问你，你认为卑诗省公寓市场的短期和长期前景如何？

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🎧 And especially, of course, in Vancouver.

尤其是温哥华。

🎧 I think that, you know, right now is sort of the window of opportunity, especially for some home buyers, we spoke really about the pace of the market.

我认为现在是机会窗口，尤其对一些购房者来说，我们谈到了市场节奏。

🎧 And if you look to, you know, again, all we can do is look at the past, we'll be the past 10 years, only three of those years have been buyer markets.

回顾过去10年，只有3年是买方市场。

🎧 This is one of them. So I do think that there is a lot of upside to the market and speak no one experience, but I can see both my, you know, listing client and buyer client sides is that there's a lot of interest and even motivation to transact.

现在就是其中之一。我认为市场有很大潜力，从我的挂牌客户和买方客户来看，有很多兴趣甚至交易动力。

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▶ It's just that fear right now it's holding people back.

只是当前的恐惧让人们犹豫。

▶ And at a certain point like we've seen in previous crises, that fear will subside and will turn around.

就像我们在以往危机中看到的，恐惧最终会消退，市场会好转。

▶ So I do think that there is a recovery to come.

因此，我认为复苏即将到来。

▶ And if you're able to make, you know, smart, at least medium term, I do a long term decisions right now, now might just be that right time.

如果你能做出明智的中长期决策，现在可能就是合适的时机。

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▶ All right. And in terms of sort of feeling that fear, final minute, do we need to stop being so emotional when it comes to our decisions about realistic? What do you think?

好的。关于这种恐惧，最后一分钟，我们在房地产决策中是否需要减少情绪化？你怎么看？

▶ I think calm minds can always prevail and you ask the 100 people their opinions, you'll get 100.

我认为冷静的头脑总能占上风，如果你问100个人，会得到100种意见。

▶ That's very difficult. You got two votes today.

这很难。今天你有两票。

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▶ But you know, I think it's just really important to at the end of the day assess what's most important to you.

但归根结底，评估什么对你最重要才是关键。

▶ Oh, it's just a good thing. What do you think?

哦，这是好事。你怎么看？

▶ I think it's possible that I think with buying anything, there's always going to be some emotion involved.

我认为购买任何东西都会涉及一些情绪。

▶ Very, especially when you might spend the rest of your life.

尤其是当你可能在那里度过余生时。

▶ Exactly. So much for coming in today. That was fun.

没错。今天非常感谢你们的参与，很有趣。

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▶ That is Jessica Kwan, senior partner at Clear Trust Signature Mortgages and Ben K. Realtor at McDonald at McDonald Realty Limited.

这是Clear Trust Signature Mortgages的高级合伙人Jessica Kwan和McDonald Realty Limited的房地产经纪人Ben K。

▶ And that is our show for today. Thanks for calling and joining the discussion.

今天的节目就到这里。感谢来电和参与讨论。

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