M: When did you first come to Canada?

D: I arrived on 25th of October. That was my first day immigration, or first day of arrival.

M: And what was the sort of factors that you or motivations behind your migration like

why did you come to Canada?

D: First of both personal developments. At the time I was in my late 20s.

And I understood in my country, unfortunately, I don't have any possibilities to grow more. And the fields I want to work in, they are not developed. And they there is no future development that I can see, so I can stay. There’s not just one reason. There were complex situations that led me to this. The economic situation…first of all, the way you apply for jobs, and the way you are screened, the way in my country – it was bit hard to get jobs. At the same time for a woman in my country… My country is democratic but at the same time the women in same positions get much less than men…that’s disgusting… I really didn’t like that we worked two times more than men and you get to two times less money. That's because there is a huge gap. Its not the the topic of the main… usually it's not discussed sometimes know some, some companies they are good, but in my case that they were not. I’m an architect and I was working on the construction site and for women, being on the construction site sometimes will be so you need to stand on your position and prove that you can do this..

M: So what's your ethnic background?

D: I have citizenship of Azerbaijan and my country, umm, my family was living there for decades. Technically, I am a mix of Russian, and Jewish, and like Dutch a big mix. Post-soviet maybe – like French? But I was born there and up to my grand grand mother was born there. But we are a small ethnicity in Azerbaijan.

M: And does that play a factor in living there?

D: At some point, maybe yes. But with time goes by, maybe it doesn’t affect me much in my case. Maybe in some other’s care yes. Sometime it affects. Sometimes its better, sometimes its worse. Maybe its like with everyone. Being a woman sometimes its better, sometimes its worse.

M: Okay, so tell me about your professional background. So what type of work are you currently doing? And is it in the same professional field that you sort of got

your formal education in our home?

D: So my degree was, I was, I graduated from Bachelor of Architecture from Azerbaijan University and did Regional Planning Masters in France. So, when I arrived here, so I didn't want to go to other fields because that’s the only thing that I can do. Not that that’s the only thing but that’s the thing I would like to do. Ideally it would be urban planning but that’s a bit hard to get. You need extra licences and certifications for planners. there’s like a never-ending circle of requirements. Firstly, you need education. For education you need ... like you need to start from scratch for urban planning. For architecture it’s a bit easier. I need a confirmation of my diploma but still that takes time. So I inquire with the public support companies, support for new comers who specialise in architecture so I did some coirses for architects – certain bridging programs and then I was enrolled in a 2 month placement – unpaid unfortunately but still I got a clue about how it works because its quite different from my country and from Europe. The structure is just absolutely different. When you never did this before. Here you come and everything is wood wood wood. In Europe there is good construction but not so much as here. Like here everything is much more costly, and the materials are all wood, and they measure in inches and im used to measure in meters. Its onlt now I get used to that. After the bridging program I was directed to the co-op. That was voluntary. Not like you have to go there but instead of just sitting there wasting your time, I took that opportunity. So that was in Feb to Apr. So since April I sometimes do different projects for this guy. Not regularly but the first project I did was 3.5 weeks and now its much more faster. I enjoy when projects changes regularly. He was connected to the… He had his own company about the co-op students and not only you come to work, but he teaches and supports the students from the co-op with short term projects.

M: And is this paid work now?

D: Yes. But its freelance.

M: And are you looking for a permanent job?

D: I hope to receive the governmental support for sure for the job in the same company because they require 1 year. So the government covers the part of the salary for employer. So, its 40% or 50% something like that. Its covered for the first time employer. So he didn't have any appointments before. So the government - they support the hiring of newcomers. So he was trying to hire me but the thing was the the employer needs to have his company for a year and at that time his company was 8 months. So the reason I was told is that they didn't want to emerging businesses to use this opportunity just to run their business, from scratch, they want the company that can survive so that this could be beneficial for both. So now I was waiting for this year so I am still waiting until Christmas because you never know what will happen until I have the job offer or confirmation. Because that happened to me before, when we were waiting for the response for one and a half month. I agree with the person that I will start and I did not say sorry can I go to another interview. That’s not nice. So, at the end because of this 8 months I just lost 7 weeks of sending my resumes or applying for other roles.

M: So when you were applying to come to Canada will you also can consider on other destinations?

D: I was considering... So the thing was I applied in… I started collecting documents…I cant remember when it was but late 2017. So on 2018 – yes in the beginning of 2018. Just last year. So before that I was applying for the Green card but that was like a, I was just trying for it.. like not expecting that something would happen. That was just for fun. So, and when I was applying for the Green card I thought I would also just apply for Canada. Why not also do this application. I was considering US more than Europe – like American countries or north America more than Europe. So mu country is in the middle of Europe and Asia. Australia is a bit, maybe geographically, it’s the same difference but its so far. It feels far away. When I was in my country, I was talking to some Australians and they were spending like 2 days to get to Paris or somewhere around, like 5 changes. And Canada was like 1 day in transit. Canada is more like, I understand Canada better. Australia seems very different, like a different region, also the weather is upside down. Canada is more to what I am used to. Political situation in Europe was not very nice. I don’t think its sustainable if I can say so, stable? For immigration, like where I would go would be France – where I was studying or maybe UK. For me in France the problem was language because I didn’t have enough time to study it. French people, they’re really closed. To get in that community, you need to work really hard. For UK it was hardly possible to find any immigration options and the same like, story with Brexit and all this. Its so nervous around Europe and Canada is far away from all this. Its mostly calm. Yeah, US you have some craziness on the side. Its not like in Europe you have 10 neighbouring countries and theres a lot of political pressure. At least here you feel like, its more stable. I mean there is some political issues around through US but you don’t feel the pressure.

M: So can you tell me how long you considered and planned your migration before you move?

D: Honestly, I wanted to immigrate when I was a child, 12 or 13. At that age, my mother was trying to apply to Canada. You know about the soviet countries in the 90’s? It was hard times and many people were trying to immigrate at that time, but it was very hard to get the money to hire the lawyer. It was not the internet time as it is now. So, problem was the lawyer – he was certified lawyer and so actually…so, he helped around 10 families let’s say…. He sent them and then people spread the word and then second time other people came… and he just collected the money, grab the money and left and my mom was in the second part [laughs]. I was considering going to Germany before for my second year but then my university didn’t provide me some documents. So, there was some problems. I didn’t have much option. So didn’t apply to any other places and I decided to study Masters. That’s it and I moved to France and at that time, like 2007-8 there was an economic crisis which affected the construction industry a couple of years later. So, it was impossible to find a job. It was very hard. Some people were staying for PhD but, at that moment I was just tired. I thought maybe in few years. At that time I was like, no not now [laughs]. After that I came back and it was fine. I was working on a large-scale project, Asian games. So, I went to Indonesia. The environment was so nice. I wanted to stay longer. Everything was so rapid around, it was interesting. It was a great experience. It was a multicultural environment which was new to me. But, that’s about the country, the mentality – how it works [in Azerbaijan]. That was why I left – not the crucial reason but one of the reasons. It’s a little like Turkey, maybe?

D: Tourism is now big in the country. It doesn’t really help the locals. Its less affordable than to go to other countries. For majority of people that live, I think that’s not good. It’s just not affordable. You get paid for example $700 a month and you spend, just to go somewhere for 2 days, like $400 or $300 and for 2 days! Its sometimes that bad. It was not like this before. Before the tourism was not so developed. So what worked for tourists is that the visas got cancelled [visa on arrival]. So they want tourists to come and spend their money in dollars, and they adjust it so it puts prices up for local people. So, for international tourists it’s still fine but for locals its more than the previous prices.

M: So, um, so let's also talk about the mean, family, the role of your family in your migration. So you're, you're married, you're with your husband. So, what was the sort of decision like what was his position? Things like that. How did the decision come together?

D: I think that…he’s like, I prefer not to speak about it. I got a huge stress at work and at that point he said that hes done. So the only chance to immigrate legally and affordably, because I had some savings and both of us had some savings so we could spend that to move further. At the time we didn’t spend it all yet and I was lucky to get, like contact some lawyers that some people from my country recommended. It was still a risk but it’s always a risk. But there was no possibility of doing this without a lawyer. And then I just started collecting documents. They requested like, this paper, medicals, diploma, something something. I was just sending that and then after we applied, in August – we applied in March. In 6 months we got the response that we need to pay the arrival fee – the last step. I was collecting documents for 7 months – 7 months from when I contacted the lawyer and started. So, still we didn’t believe that something has happened but then we received the confirmation so, it was actually done.

M: how long have you been married for?

D: Five years? Wait, okay, so you will.

M: So when you went to study in France, were you married at the time?

D: No. We were dating.

M: Okay. And he came to France for you.

D: No unfortunately not. We were dating at the time. We have been married for 5 years and were like dating for eight years before that. Recently I have a problem with dates. I can hardly remember them.

M: And in terms of your family friend’s community.. like Do you have any community here? Nobody?

D: No. Im not a community person. I was a community person before but with my bad experience in having good friends, I decided to stick to myself [laughs]. Also as I grow older, I become more introverted and I really enjoy being alone. I find peace of mind, I enjoy it. I still won’t say I hate people, no. But I enjoy my time alone. But with community, they have, in Pakistan also maybe you also have it, like mental things, you know what I mean? I don’t like that. I think that should be in your mind, not on the rules. Like family traditions, why? In fact in most of the families, the women are the leaders, like earn the money, and all the family survives because of them but still the man has to say his word. Its ridiculous. You know, Im here to change my society. I think im here to stay away from it. There are sometimes good people, but I want to explore people fro other places, I want to develop my community. If you want to stay within the same community, why do you move? Just stay there. That’s why I don’t understand people who become patriotical when they move here. There is not a big community here but there is. I am on a WhatsApp group and theres like 250 people on it. It was a group without a possibility to speak… I was just on there to go through the messages for immigration. I was scrolling through the names and like 200 people – too much.

M: And now in terms of skills, right so this this research is about skilled migration. So how do you consider yourself to be skilled? What skills do you have to contribute?

D: Im a workaholic. I love doing my job. I can do different jobs – planning, architecture, I sketch and draw. I really have fun with that. I have skills in like actual sketching and drafting – it was only in the 4th year of university that we started doing it digitally. But even when I apply for jobs here, people get quite impressed that I have the old school, not old school, but skills in actual sketching and drafting. It’s not very common nowadays. I do some graphic design as well.

M: And what is your, um, your husband do Is he an architect as well?

D: He was a football player but with time he went into another industry. In construction as well so same industry.

M: Great. Awesome. All right, now we will move to the drawing. So because you're such an awesome drawing person already,I'm really excited to see I'm just kidding. You don't have to be you don't have to be fancy or anything. You can be as simple or you can be whatever you like. Okay, so like I said, there is possibilities to do it on type of visa. But I suppose what I want to maybe hear from you what I want to know is your migration history. So, tell me about the process of going to France. So the reasons that you went on France and the reasons and then also the then migration to Canada, in a drawing. So, a lot of people do it like a timeline, but you can do it however you love.

D: So lets start from, so from my city. That’s the city where I studied. That was an academic visa. Still Schengen visa but study visa. I don't know if I remember correctly. Then actually I had a 3 months’ work permit visa afterwards in 2011. Should I continue with my work visas? Are you sad because my map will look small? So then 2018 – Permanent residence visa. So Toronto. I was applying to Ontario program so that was express entry and the thing is I don’t know French so it cancles Quebec, Alberta and Calgary. So I didn’t consider that part. I like big cities. I stklll don’t like to live in the center but I think there are more possibilities and opoortunities for work here, and for professional development and so that was the major thing.

M: And so those are the visas. Now let's talk about commercial services that you use during your migration journey.

D: So for this one, so this one will be – commercial right? So here, I had university fees. At that time it was round 2000 euros a year. After that they moved up to like 7000. When I considering applying…that was 2010. Initially I was thinking about Sweden. They had at that time the architecture university – it was free for international students you just had to pay, like student and teaching fee which was like 150 euros. But on the year I was applying, it was shifted up to 25000 euros. From zero to 25000. So I was looking for others and France was fine. After I left, they moved it up but not like 25000. It was still reasonable. You can afford to study there. And 25000 was just one year so you can imagine studying the whole masters.

M: and while you were studying in France were you working?

D: I did not work but I received governmental subsidiary, like that was student support. So that was selective. If you are a good student you will receive that in 4 months. I also did IELTS [to study in France] – academic exam. Some of my friends they were using companies connected to universities but that was for UK. But the education in UK is huge money. We did both – IELTS academic and general fro both of this [France and Canada], lawyers – like lawyer company. They have so offices in Ukraine, in Toronto and some other places. I think HO is in Toronto and then there is branches. Its Canadian licensed lawyer. Most of the dealing was done online and then after the big chat that I want to apply, there was conference or seminar in my city so they said that if you want to meet her and see her, you can. So we just went and met and I would say that it wasn’t that personal meeting. You can ask questions in 5 minutes and understand how they work, and also trust. So went to the seminar before using. Other things were medical, transcripts, WES, translation. So my husband took English courses because, I was main applicant but he still had to do the test for some points.

M: You were the primary applicants of what you went through the points test, right? Like the points. So what was the points threshold? You? You?

D: I don’t remember. I just got the answer yes! So I didn’t care much about the points.

M: So how did you for example choose this lawyer?

D: Of course, okay you can figure out of lawyers but my mom had the bad experience so I was careful. Honestly I found this lawyer through my mail specialist. The person who brought my mail. You know they have a huge network; they know so many people. She said that couple of her clients, they left with the help of a lawyer. But she was still afraid to recommend me. Until the last day she was worried that if something goes wrong she will be responsible. So, she had a bit of stress too. But it was fine. It was more, I suppose safe, that she was a part of my network, like you know the people, at least through someone. That was pretty fine. That story – like it happened to my mom in late 90s. Now I heard some cases but I don’t know if they are certified people because I know now they should be certified. At that time, the whole immigration process was complicated. To get through that you need time, you need hours of research. But still you get what I mean. That’s why I prefer to use a lawyer. Even the date, the date you apply plays a role. The same application a couple of weeks later could be different. So now, I know they should be certified and you can check them online. At that time, I don’t know, maybe I was lazy.. It was comparing to the salaries I get in my country, it was expensive. Considering I managed to save money working on the international project, I was fine. If I didn’t do the Asian games project, I wouldn’t be able to do this.

M: So with the Asian Games you went away like you were not in Azerbaijan at the time?

D: Yeah I went for 2 months in Indonesia.

M: All right. So now in terms of other other things that you spent money for, was it an expensive process overall? Sure. Was this an expensive process overall because you spent money with you have two aisles, right? And three for your husband. So

D: Honestly, I did IELTS three times. It was so ridiculous because once I had a mark of 8, at least 7.5 or 8. So average was 7.5 but the minimum mark for each section should be 7 and I don’t know why, couple of times….once I had 7 and overall was 7.5, once I had 6.5 and 9…so still in average it was fine but not 7 in each. So I had to go 3 times. Also, I did translation services of Diploma, and the Minister of Foreign affairs confirmation for Diploma, like conformation by local authority. Also, here, that was for my husband mostly.

M: Alright, let's move on. So now let's talk about the role of technology in your migration. And I'm talking about overall technology. So how did you use let's say online research, social media, communicating with lawyer, anything, anything that you needed technology for?

D: I needed the technology for everything because I was sending for here except for WES and some transcripts because that was by mail. So here it was email – all coordination and registration and results [IELTS] – all communication was like skype, emails. Also, I will not mark the rest because that was in person, translation was in person, WES was by mail. The transcripts I had requested by main from my French university, so they had to send to it WES directly. I cant say I studied a lot but what I studied was enough for me to understand that I need to hire a lawyer. I'm really lazy person. I'm not so stupid but I'm too lazy [laughs]. I used the internet mostly to get general information on immigration. I don’t know exactly but the governmental immigration website, CIC… and upon arrival same website for finding my realtor… that was the first website, I have it in my email [checks email]. And I was using WhatsApp mostly before arrival. That was only discussions. Now I join FB groups but then it was mainly that. I still use Whatsapp mostly for family and friends lets say. Here I used more skyping, and emailing still was common practice. I used FB but just scrolling – not much. Maybe just social groups. You start talking to people and then you get busy and don’t reply and then it comes up that you didn’t respond for a week and im that person, I feel ashamed to write afterwards again so sometimes it just goes vanished. I hate the discussion forums. Im not in that.

M: So we'll move on now, let's talk about your social connections so friends, family, Anything that is a big role of the family or friends or professional networks.

D: I don’t have a big family. Significant I would say the support from my mom – in both cases. Both emotional and financial, I would say, until…lets start from here [France0 Financial support for sponsorship, I’m the only child and…. here and here [Toronto] mostly emotional, sometimes financial by mom, Toronto is an expensive city. So that was the JVS company that directed me to the bridging program. So that was the JVS employment services for placement and support with application to governmental program, support for employment for future employment and still they have covered some expenses like free books for the course, business cards. So here the student support was financial. That’s it for now.

M: Okay. All right, no worries we'll we can go forward and if that's your if you're done Did your migration affect your family? So your mom is she still there?

D: Shes alone at the moment. That's the thing she needs to not accept, to over come at some point because after sometime when I get an opportunity to work and become more stable, I will bring her here because otherwise we both would stay there and having no big perspectives so its better to hope for that now. I don’t know if I could explain that. In the future, but not like in a year or 2. Shes working now. Shes fine now. Shes not an old lady with a cat or somethings – its not a depressing situation [laughs]. I lived with my grandma and mther before marriage. When I got married 5 years ago, we lived separately. Just me and my husband.

D: For example, like traveling, documents and stuff, I had to provide this information. I made this like a separate file, tickets and all. Generally, I wanted them to do that [filling immigration forms] because they have a passport, so they know. They know better. Instead of me asking in five minutes, questions.

M: Okay, great. Are you into Are you currently looking at immigration policy is now like once you've arrived? Did you ever look at immigration policies or were involved in the political sort of part of immigration?

M: I wouldn’t say I do check I a lot but you want to know whats going on. But I don’t get deeper into that atm. Im more interested in government, like certain, certain like educational and medical field feel that that affects me more at the moment. I don’t know maybe some major changes would interest me but small stuyff, not. Im interested to watch it atm [elections]. Im not interested to participate because I don’t have the full rights to participate at the moment. You can vote when you get citizenship. That’s the only difference between PR and citizenship.

M: Tell me about the biggest challenges of migration…challenges or obstacles.

D: All these challenges or obstacles you face, once you arrive, sooner or later you will solve them. So this one, not big one, missing.. like my husband he has a diploma that he didn’t actually receive because people in the university, they were lazy and they didn’t do it – So diploma is like a book so they just sent it without transcripts and all. Missing pages in the diploma. We knew the people who were working in the university so they solved our problem fast. If we wouldn’t know that, because that was the time of summer, if we wouldn’t know these people, it would extend it for 3 or 4 months and still we need to go and ask them. You know sometimes they send it somewhere else. We managed to solve this in 2 or 3 weeks. Its not so much considering that they had to dig, take it out of the archives and do the job, and to stamp it, and to sign it. I was surprised it was solved that fast. The challenge – the biggest challenge and still for now is like, employment and in my case, first thing that is challenging is that there is no Canadian experience which they stick to no matter where you work. It can be McDonalds, or any other place, cleaner, doesn’t matter. If you don’t have Canadian work experience, it reduces your chances of employment. So, lack of Canadian experience and they want it usually longer than a year. I have here like 5-6 months. They usually write like 3 years on Canadian experience, 5 years of Canadian experience in the job ads. I find it a challenge because that’s n ot fair. The thing is that if I was told that they don’t care the skills in Canada you have so even the cleaner, or some service jobs – they still would consider it a Canadian experience. Even if you apply for design but you haven’t worked in design, they still would consider you. But I think that’s the perception coz I was working in an international environment and I know the system – how it works. So maybe for some people its important. You also have interviews for that to understand that people can work or not. But on the point of applications, you should not just throw the paper without looking at it. Certifications, licensing, there is also another local expect for WES, another diploma confirmation. So, WES works only for arrival. Here, you need to go to another, in my case. WES only works for immigration purposes. Generally, its good. I had it added in my resume but actually, the diploma is confirmed by WES. This certification, this should be a CACB authority – that’s architecture board. Im not sure if planning has it as all. But they are some courses that are not approved at all. But I hope to do that in some time because it is still costly. The challenge I would say, is finding an apartment because you don’t have a credit history and that reduces your chances. We behaved well and very nice, really because I have education and I can say that im not going to not pay you money. I don’t want that problems. I think that’s – maybe that’s a perception but that still works in some cases. I found the driving licence a major obstacle for me. Yeah, coz I didn’t have a car before. I had a license back in my country before. Here the system is.. first of all you get the G1 which is training. Then after a year you still can drive only with a person who has the G4. I can only drive on my license only for 30 days or 60 days. And I failed it too. And the thing is I need a confirmation from my country to get the licence directly but that’s an issue now that I am here. And still this is an obstacle for jobs as well because even if I have a good commute to the location of the interview, most of the cases they ask about the driving license. That’s an issue because in most of the job descriptions, it is written that they require a G4 driving license. So for me, its like a huge… its not a challenge, its an annoying. I decided to wait for the confirmation from my country because I don’t want to go through the test again, because what if I don’t pass it again. When I have this letter, they allow me to get the license directly. I just applied it today. That was local fee plus payment to home country embassy for driving experience confirmation. [husband] did that already. So he did that I didn’t and we decided to do that because at least one of us would have it.

M: Have you given migration advice to any other person about Canada?

D: Yes but I'm not sure if they move forward with that but couple of my friends, they are interested and, I think they are considering in the next couple of years not immediately. Im never active on advising unless they ask for that and that's their decision absolutely so if I can advice…im not going to push. In one case I just said like you know just do it if you want to do this..go to Canada if need to do some changes you should start instead of just sitting complaining.

M: Did you receive any bad migration advice from anybody?

D: I heard a lot of complaints from the people for here. Always the people who stay here say that go back. There's some sort of people are never satisfied. They're always complaining. So I just try to avoid this people. That was on the forums maybe just maybe once or twice on YouTube, by community. They complain in some cases. Like what happened was my husband was addicted to youtube before arrival to Canada. Like last two weeks. He was just sitting so stressed. I just asked…What are you? Why are you so stressed? It looks like so bad he told me. I said Why? And he said I watched it on YouTube. I was like can you imagine any normal person was satisfied with his life, coming to YouTube and saying how good it is? No. Usually people come to complain. You only hear mostly the negative. Especially for post-soviet people..the mentality of our people. It's not only them…. I am like this too, but not so much. I hope so. Always complain to find the bad things, to discuss it…this could be better or I had it better before. Usually you watch it in your own language and this people, when you Google it, it comes out as research. You see the negative just stop watching that please please…And he said like yeah, maybe you're right. And really the fact that maybe we didn't meet the circumstances this people met when they came. Its like I've got a I had a little allergy, and its cancer. Yeah youre gonna die according to Google.

M: Let's talk about future plans.

D: I would say first one in the nearest one is getting the mortgage. Probably that’s after we have a proper income. Own home or apartment. Then I would…like citizenship. We would like to have kids, I don’t know where it comes. In between somewhere [laughs]. I would be happy if I have 2 kids. Probably get the mortgage before they come so they have a house. In the more future. I don't know how is it possible, Maybe a design company? That one is very far but I would like to invest in green technology, not developed but, there are many young researchers to do their job very well and they just need to push to get into the market. You know that franchise thing? You get their idea and stuff and they still get to participate… something like that…maybe in, how can I say it? green technologies – but that’s way too far. Production maybe?

M: Will you consider migration anywhere else?

D: Maybe in retirement. At my home country I was moving. 4 times, I was changing my

Place…. the apartment. I was moving four times in the last two years. Then I was traveling to work to another place. I went through three renovations in the last two years and then immigration here. So im really tired. Im done. I need my place for at least 10-20 years. Im tired.

M: And I think I'm done pretty much. But if there is anything else that you think that you want to add on the map that I haven't asked you, anything else that you want to comment on or see, you can do that. You can do that now.

D: I think I told you my whole life.

M: How do you feel about it? What do you think about this whole journey?

D: I think I did a good job. The whole journey, I can say everything was on time. Like if i got to immigrate at the age of, after University, everything has its own benefits. At the time I had to come back because I didn’t plan much. But afterwards, when I came back, I got married. I had the job I had the job very interesting job I wouldn’t get in France at that level. Oh, so that’s something here - for Junior position they consider me as overqualified. In intermediate positions, I don't get to that stage. So, in many cases, they…when I applied for the project technician lets say, they say you need to go more to design. When I go to design, they say I don’t pass the search engines. So, I become may be overqualified or under qualified. Overqualified for junior and under qualified for senior.

M: How do you like Toronto? Do you like living here?

D: Umm yes, One thing about the choice of the city is that… most cities in the

world will have the sea. The beaches, and you get a lot of fresh air. So one of the other reasons I choose Toronto is because it has a huge lake. I don’t live by the lake but I do have the opportunity to go and see when I want. Its pretty costly to do things at the moment because of the financial situation. But we are in the process of getting a car. Its still the cost of insurance, its like crazy. The average is around 200 a month which is a lot. For me at the moment, I don’t need a car. Its also crazy parking prices. I would rather drop it at a subway that has a parking and take the train. But for my husband, hes commuting to the north part and there are only buses and the distance is not that much but he wastes like one hour for only 5 kms. So he definitely needs a car.