

INSITE TO CONDOS

CANADIAN CONDOMINIUM INSTITUTE MAGAZINE
NORTH ALBERTA CHAPTER

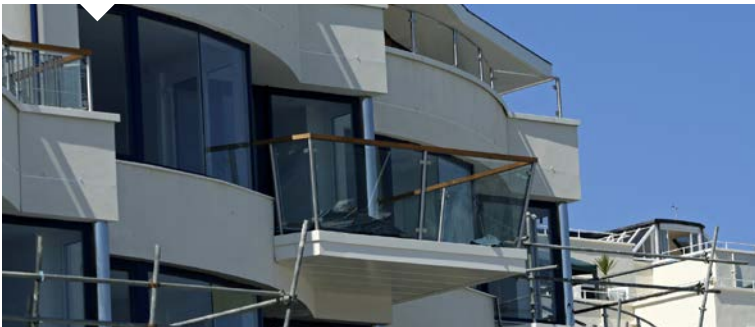
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This publication attempts to provide the membership of CCI North Alberta Chapter with information on Condominium Issues. Authors are responsible for their expressed opinions and for the authenticity of all facts presented in articles. The CCI North Alberta Chapter does not necessarily endorse or approve statements of fact or opinion made in this publication and assumes no responsibility for those statements. Also, the advertisements are paid for by the advertisers and are in no way recognized as sponsored by the CCI North Alberta Chapter. All contributed articles must be original work. All previously published works must be accompanied by the publishers' authorization to reprint. The CCI North Alberta Chapter reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article or advertisement.

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CCI-NAC Communications Committee

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Message from the President

Welcome to the fall edition of the Insite Magazine. I hope the summer was both enjoyable and restful.

CCI North Alberta was honoured to host our fellow chapters from across Canada in early June. Due in large part to the efforts of 2nd Vice President Alan Whyte, Anniesa Henkel, and Chairperson Helena Smith, the spring conference was an amazing success. The event was held at the Fantasyland Hotel and Conference Centre, and delegates were exposed to many of Edmonton's finest landmarks such as the Muttart Conservatory.

In July we held our second annual executive retreat at Fort Edmonton Park. This day long retreat allows CCI North Alberta to measure its successes, recognize areas of weakness from the previous year and set new goals for our upcoming year.

Our successes were plentiful.

SOME HIGHLIGHTS INCLUDE

Our third consecutive year of membership growth, successful use of the complimentary membership program

Initiation of volunteer recognition programs for our members in our community

The largest and most well attended courses and seminars in recent history

Our most well attended and successful annual conference and trade show to date

Three consecutive years posting year end surplus

Increased sponsorship of our events, including our annual conference and trade show

Successful hosting of the National Spring Conference

Measurable increase in advocacy efforts with the Alberta Government; Success in lobbying government to extend deadline on feedback for the Condominium Property Act,

as well as address "The Shores" decision around Bareland through legislative change

A greater and more sustainable role in CCI National through participation and activity on committees and at national conferences

Producing and circulating four quality Insite magazines to our membership

Regular e-mail communication to our membership about our events

OUR CHALLENGES INCLUDE

A website that is old and not user friendly; updating is done infrequently and requires information to be sent to Toronto for updates to be applied

Responsiveness on phone and e-mail inquiries which are increasing on a weekly basis

Articulating our positions as it relates to consumer protection in the Condominium Property Act

Succession planning at both the committee and Board of Directors level for our chapter; seek out candidates that will benefit the chapter in all areas

Increase volunteer participation in our organization

In the next issue of Insite I will outline our upcoming year's goals as discussed at our annual retreat.

Finally I would like to take this opportunity to thank two members of our incredibly hard working executive team who will not be returning to the Board of

Directors in the fall.

Shantel Murray has been our Secretary for three years, and more recently has taken on the responsibility of sponsorship. Under her leadership, we have had our most successful sponsorship year to date. Shantel has been a wonderful member of the team, always ready and willing to assist in our events throughout the year.

Barb Surry has been our Treasurer for three years. Her involvement in CCI has been long-standing, as she served on the Board of Directors more than ten years ago as well! Under Barb's guidance and leadership we have turned a chapter that was financially struggling around completely. She deals with audit preparation, budget preparation, and financials reconciliation and preparation throughout the year. Barb has worked tirelessly both as a teacher in our courses, and producing monthly financials to track our standing throughout the year. Her role in our organization has been immense, and we will miss her greatly. She has agreed to stay on and volunteer her time to assist us with the bookkeeping, which we are very thankful for.

Shantel and Barb have been key members in the success of our chapter these past three years, and while they will be missed, we wish them all the best in their future endeavours.

Anand Sharma
President

Canadian Condominium Institute, North Alberta Chapter

CCI-NAC Yearly Retreat

CCI-NAC 2012-2013 Board of Directors
Fort Edmonton Park



ANNUAL GENERAL MEETING

WITH MINI TRADE SHOW & MIXER

OCTOBER 10, 2013 @ 7:00PM

LOCATION

**CHATEAU LOUIS CONFERENCE CENTRE
117TH STREET & KINGSWAY AVENUE**

Tables for Professional & Corporate Members can be booked
by calling Joyce at the CCI office (780-453-9004)
Table Cost \$75.00

Agenda, Nominations, and Proxy Forms
will be mailed to each member

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Your product has vastly improved the quality of our building and **without it I probably would have stopped being a condo board member years ago.**

- Alex, Board Member



It's the **first real channel for communication** we've had in the building since I moved in two years ago.

- Edward, Owner



I was living in Ontario when I bought my condo at the "Cosmopolitan" in Alberta. When I started asking questions about the condo (which meant long distance phone calls), I was told about the "GeniePad". **It soon became my new best friend.**

- Lorie, Owner



It has built a sense of community within the building, as residents can connect and discuss building-related issues. GeniePad is a great tool, and I would recommend it whole heartedly!

- Kent, Board Member

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* Promo Code expires on October 15, 2013

Questions? Call us at **1-800-274-9704** or e-mail **info@geniepad.com**

EDUCATION SCHEDULE

2013 - 2014

October 10th, 2013

7:00 pm to 10:00 pm

Annual General Meeting & "Free" Seminar

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

2nd Thursday Every Month

11:30 am to 1:00 pm

CCI Luncheon Presentation

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Luncheons will include a light meal (sandwiches), networking, 30-40 minute presentation, and question time.

Cost \$30.00 incl GST

Luncheons will be held from September 2013 to April 2014
(excluding December 2013)

Topics will be determined on an ongoing basis. Please check our website or call the office for exact monthly topic. Please pre-register.

3rd Wednesday Every Month

7:00 pm to 10:00 pm

CCI Evening Seminar

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Seminars will include coffee & desserts, networking, 2.5 hour presentation & question time.

Topics: Insurance - November
Finance & Budgeting – January
Act & Bylaws - February
Reserve Fund Studies – March

CCI Members \$45.00 incl GST**Non-Members \$65.00 incl GST****September 19, 2013**

6:30 pm to 9:30 pm

Condo 101

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Seminar will include coffee & desserts, networking 2.5 hour presentation & question time.

Condo 101 is an introductory course geared to Condominium Board Members and Owners. The basics of Board Governance, Financial and Maintenance Responsibilities as well as Legal Obligations will be covered. This course is complimentary to all paid individual or condominium (maximum of 4 per session) members only. Registration in advance is important as space is limited.

CCI Members (Condo and Individual only) Free**Non-Members \$50.00 incl GST****September 28th & 29th, 2013**

9:00 am to 4:00 pm (each day)

Condominium Management 100 (CM100)

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. This level is addressed to owners, Board Members and new professionals. This level deals in detail with several issues fundamental to condominium, including management styles and everything you need to know about meetings. This course also addresses the basic principles of governance, administration, dealing with people, finances and maintenance and repair, each of which becomes a separate chapter in the 200 & 300 levels.

CCI Members \$275.00 + GST**Additional attendees discount \$200.00 + GST****Non-Members \$550.00 + GST**



CCI-NAC Yearly Retreat

David Vincent, Editor



CCI-NAC Yearly Retreat

Jim Wallace, Rafal Dyrda, Vanessa Denman

October 17th, 2013

6:30 pm to 9:30 pm

Condo 101

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Seminar will include coffee & desserts, networking 2.5 hour presentation & question time.

Condo 101 is an introductory course geared to Condominium Board Members and Owners. The basics of Board Governance, Financial and Maintenance Responsibilities as well as Legal Obligations will be covered. This course is complimentary to all paid individual or condominium (maximum of 4 per session) members only. Registration in advance is important as space is limited.

CCI Members (Condo and Individual only) Free

Non-Members \$50.00 incl GST

November 21st, 2013

6:30 pm to 9:30 pm

Condo 101

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Seminar will include coffee & desserts, networking 2.5 hour presentation & question time.

Condo 101 is an introductory course geared to Condominium Board Members and Owners. The basics of Board Governance, Financial and Maintenance Responsibilities as well as Legal Obligations will be covered. This course is complimentary to all paid individual or condominium (maximum of 4 per session) members only. Registration in advance is important as space is limited.

CCI Members (Condo and Individual only) Free

Non-Members \$50.00 incl GST

November 23rd & 24th, 2013

9:00 am to 4:00 pm (each day)

Condominium Management 100 (CM100)

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. This level is addressed to owners, Board Members and new professionals. This level deals in detail with several issues fundamental to condominium, including management styles and everything you need to know about meetings. This course also addresses the basic principles of governance, administration, dealing with people, finances and maintenance and repair, each of which becomes a separate chapter in the 200 & 300 levels.

CCI Members \$275.00 + GST

Non-Members \$550.00 + GST

Additional attendees discount \$200.00 + GST

January 25th & 26th, 2014

9:00 am to 4:00 pm (each day)

Condominium Management 100 (CM100)

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. This level is addressed to owners, Board Members and new professionals. This level deals in detail with several issues fundamental to condominium, including management styles and everything you need to know about meetings. This course also addresses the basic principles of governance, administration, dealing with people, finances and maintenance and repair, each of which becomes a separate chapter in the 200 & 300 levels.

CCI Members **\$275.00 + GST**
Non-Members **\$550.00 + GST**

Additional attendees discount **\$200.00 + GST**

March 20, 2014

6:30 pm to 9:30 pm

Condo 101

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Seminar will include coffee & desserts, networking 2.5 hour presentation & question time.

Condo 101 is an introductory course geared to Condominium Board Members and Owners. The basics of Board Governance, Financial and Maintenance Responsibilities as well as Legal Obligations will be covered. This course is complimentary to all paid individual or condominium (maximum of 4 per session) members only. Registration in advance is important as space is limited.

CCI Members (Condo and Individual only) Free

Non-Members \$50.00 incl GST

March 22nd & 23rd, 2014

9:00 am to 4:00 pm (each day)

Condominium Management 100 (CM100)

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. This level is addressed to owners, Board Members and new professionals. This level deals in detail with several issues fundamental to condominium, including management styles and everything you need to know about meetings. This course also addresses the basic principles of governance, administration, dealing with people, finances and maintenance and repair, each of which becomes a separate chapter in the 200 & 300 levels.

CCI Members **\$275.00 + GST**
Non-Members **\$550.00 + GST**

Additional attendees discount **\$200.00 + GST**

April 5th & 6th, 2014

9:00 am to 4:00 pm (Sat & Sun)

Condominium Management 200 (CM200)

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

CM 200 Practical Management Principles – is the work intensive, hands on level of condominium study designed for directors and managers, who are responsible for the day to day activities associated with the control, management and administration of a Corporation. Topics include: enforcing & amending Bylaws; record keeping, disclosure requirements, contracts; dealing with rentals, dealing with difficult people, conflict resolution; financial records, budgets, setting condo fees, special assessments, collections, audits, Estoppel certificates and information statements; maintenance & repair, reserve fund studies; types of insurance coverage, appraisals, deductibles, bonding, brokers & trustees; complete with the resource materials and samples & examples.

CCI Members **\$275.00 + GST**
Non-Members **\$550.00 + GST**

Additional attendees discount **\$200.00 + GST**

May 9th & 10th, 2014

Friday evening (wine & cheese)

All day Saturday

CCI Conference

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

Keep this date open. CCI is having their annual conference and trade show. Seminar topics will be determined and schedule will be published soon. If you are interested in being a trade show presenter, please contact our office.

May 24th & 25th, 2014

9:00 am to 4:00 pm (Sat & Sun)

Condominium Management 300 (CM300)

Chateau Louis Conference Center – 11727 Kingsway Avenue, Edmonton

CM 300 is the specialty management level designed for managers and other professionals and directors who oversee the self-management of a Corporation. Topics include dealing with the developer, bare land condominium, enforcing Bylaws using sanctions and Court action; handling insurance claims and using insurance claim proceeds; collecting condo fees after caveats, investing and borrowing money; disaster planning; evicting tenants, employee/employer relationships; and human rights matters.

CCI Members \$275.00 + GST**Additional attendees discount \$200.00 + GST****Non-Members \$550.00 + GST**

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Board of Directors duty: “to place and maintain Insurance”

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WELCOME NEW MEMBERS

The Canadian Condominium Institute is an independent, non-profit organization formed in 1982 with Chapters throughout Canada, including the North Alberta Chapter.

This organization is the only national association dealing exclusively with condominium issues affecting all of the participants in the condominium community. The Chapters throughout the country provide practical comparisons to the different provincial Acts.

The CCI assists its members in establishing and operating successful Condominium Corporations through Information dissemination, education, workshops, courses, and seminars.

Ambassador Program

Current members receive a \$50 credit for every referral that becomes a paid member of CCI. Credits can be used to pay for membership dues, educational events, or advertising.

There are no limits on the amount of credits you can receive, but they must be used in the year in which they were acquired.

For more details contact our office.

Help our Chapter Grow!!!!

Whether it's a friend or family member's condominium or a business that's looking for more service, we all know at least a few people who would thank you for introducing them to the CCI.



INDIVIDUALS

- * Phil Rosenzweig
- * Robin Wilkinson

PROFESSIONALS

- * Jerrica Ross

CONDOMINIUMS

- * Applewood
- * Cedar Villa
- * Essex House
- * Folkstone
- * Lexington Place
- * Northridge
- * OCP 0021220
- * Park Place South
- * Pheasant Pointe I
- * Terra Losa Estates West
- * Terrace Court
- * The Fairmont

CORPORATE MEMBERS

- * Economy Management 2012
- * En-Pro Energy Specialists
- * SafewithUlli
- * Stevenson Douglas Insurance Services
- * United Parking Services

COMMITTEE REPORTS

Communications Committee

Our communications committee is busier now than ever before. Over the past year, we've worked hard to improve the quality and consistency of this magazine. With a fantastic team of dedicated volunteers, we've been able to make some much needed improvements and changes.

You'll notice that this issue of Insite is quite different from past issues. Still, many of the changes we've made are in the production and development stages – changes you may not be able to see simply by flipping through the magazine. Behind the scenes, we've developed a template that will enhance consistency, reduce production costs, and improve quality. This also ensures issues don't vary significantly, regardless of turnover among committee members.

During our executive retreat, we renewed our goals and outlined objectives for the upcoming year. Our next step is to improve and replace the current website. A pilot project will commence within the next month and, once complete, we will launch our new website. We plan to deliver a site that is professional, easy to navigate and a tool to improve CCI and build community within the organization and between members.

I would like to express my sincere gratitude to our committee members who have donated countless hours and shared brilliant ideas. My thanks also goes out to our advertisers who make this magazine possible.

Education Committee

The Education committee is gearing up for the start of the new Education Schedule in 2013/14. CCI – North Alberta will be offering the Condo 101 course three times this upcoming year. This course is free to all condominium members and individual members. This course is a valuable tool for all Condominium boards and offers a peak into the Condominium world. We will also be offering the CM 100 course 4 times (Sept, Nov, Jan & March). This course is the best for board members and professionals in the Condominium industry. It offers the introductory level to all Condominium concerns. Our CM200 & CM300 (intermediate & advanced levels) are offered in April & May. We will continue with our monthly luncheons on varying important topics (see our email blasts or website for topics). As always we are striving to improve our educational events and are always looking for more volunteers to help on the committee or at events (registration, presenting or sponsoring). If you are interested in participating at a higher level please contact Sharon Bigelow – sharonbigelow@shaw.ca.

Kingsway Business Association Mixer
Joyce Shwan & Gerrit Roosenboom

Membership Committee

The membership committee is gearing up for its 2013/2014 membership drive. All current members are reminded to renew their membership when the renewal forms come out. CCI strives to offer its members quality education events and a voice in condominium issues. Should you wish to join the membership committee contact Alan Whyte alan@masteryconsulting.ca or our office





CREATING CONDOMINIUM SUCCESS CONFERENCE & TRADE SHOW

CCI North Alberta held their annual conference this year on May 4, 2013. The conference "Creating Condominium Success" was held at the Chateau Louis Conference Centre.

We continued with our one day conference, which seems to be well received. The conference started off with a Wine and Cheese event on the Friday evening. This event was sponsored by Condominium First and was very well attended.

This event is a time for people to socialize and network with fellows of the condominium industry. Several entertaining stories were passed around.

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The conference started out on Saturday morning with a welcome from our Chairperson, Anand Sharma. Anand stressed that the conference was something we all looked forward to and thanked everyone for attending. The breakout sessions ran from 8:45 AM to 5:15 PM with three sessions being held concurrently. Lunch was a little longer this year as we decided to have our Legal Panel Q&A during this time. Special thanks to our knowledgeable and entertaining lawyers: Hugh Willis (Emery Jamieson LLP) & Todd Shipley (Reynolds Mirth Richards & Farmer LLP).

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Fax: (780) 439-2419
Email: chester@estategroup.ca

Chester Quaife, ACM
PRESIDENT/BROKER

"Property Management Specialists"

Speakers

The educational component of the conference consisted of the following topics & speakers:

MAINTENANCE & REPAIR SCHEDULE

Al King – Wade Engineering

DON'T LET THE BED BUGS BITE

Sue Trautman – Sleep Tight Bed Bug Detection

UNDERSTANDING CONDOMINIUM INSURANCE

Tony Reed – Renfrew Insurance

Greg Cortese – Renfrew Insurance

Dawn Mitchell – Hub International Phoenix Insurance

MAXIMIZING MEETINGS & MINUTES

Carmen Zuorro – Tega Property Management

Helena Smith – Mayfield Management

THE GOOD, THE BAD, THE BYLAWS

Hugh Willis – Emery Jamieson

Helena Smith – Mayfield Management

BARELY BARELAND

Todd Shipley – Reynolds Mirth Richards & Farmer

FINANCIAL BOOTCAMP – PART 1 STATEMENTS

Luc Heath – Kouri Berezan Heinrichs

FINANCIAL BOOTCAMP – PART 2 BUDGET

Rick Murti - Pinnacle Realty & Management

Sharon Bigelow – Reserve Fund Study Consultant

RESERVE FUND STUDIES - EFFECTS OF BORROWING

Al King – Wade Engineering

Jim Wallace – Condo Cash

MAKING GOVT WORK FOR YOUR CONDO

Anand Sharma – CS Management

Todd Shipley - Reynolds Mirth Richards & Farmer

INVESTING – BEST BANG FOR YOUR BUCK

Rob MacMullen – National Bank

Our conference could not be done without the exceptional work that the speakers put into preparing and presenting their topics.

This year all presenters were asked to provide a copy of their slide show presentation. CCI ensured that these were available for all attendees at the beginning of the day.

Bios of each presenter and the conference committee as well as a questionnaire were given to each attendee at registration. These questionnaires were returned and will greatly assist the committee in upcoming years.

The conference committee consisted of: Sharon Bigelow, Shantel Murray and Anand Sharma. Special thanks goes to Joyce Schwan – our administrator, for all her hard work. The committee would also like to note their appreciation of all the other volunteers who assisted in this year's conference.

Sponsors

Sponsorship for the event was greatly appreciated and assisted the conference committee in keeping the costs to a minimum for participants. In total we had over 175 attendees who came to our education events. Special thanks to the following sponsors.

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Ye Olde Plumber

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2013 NATIONAL SPRING CONFERENCE

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WEDNESDAY NIGHT - RED PIANO BISTRO

To kick off the CCI National Conference. The executive committee reserved an area at the Red Piano Bistro and Dueling Piano Bar in West Edmonton Mall Bourbon Street.



THURSDAY NIGHT - JUBILATIONS DINNER THEATRE

Alan Whyte, Helena Smith, Vanessa Denman, Gerrit Roosenboom, Anniesa Henkel



FRIDAY NIGHT - MUTTART CONSERVATORY

A fabulous dinner and networking session enjoyed by all.



FRIDAY NIGHT - MUTTART CONSERVATORY

Andrew Fulcher, CCI South Alberta, Geoff Penney CCI National Council President and Doug Forbes National Council Member

"FULL NATIONAL CONFERENCE WRITEUP TO FOLLOW IN NEXT ISSUE"

After CCI-NAC events, members can share their experience, success, areas of opportunity for events and overall comments by emailing info@cc-north.ab.ca

Hello Joyce,

This is a letter to tell you how ecstatic I am about the decision to not only join CCI as a member, but more importantly, to attend the recent conference & tradeshow as an exhibitor.

Of all the tradeshows I have attended over the past 10 years, this was by far the most successful!

Two pending quotations were confirmed just because one of the board members was in attendance and returned to our booth numerous times with further inquiries. Three more on-site presentations were booked immediately after the tradeshow weekend. One of those has already turned into a confirmed camera project to be installed this month (June 2013), another resulted in a quote yet to be presented to the board.

It is very obvious to me that the informative seminars are attracting decision making condominium owners who care about the welfare of their properties.

Without hesitation I can confirm that we will be part of the next Edmonton CCI Tradeshow. Thank you so very much for the invitation to join this incredible association.

Kind Regards,
Ulli Robson
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for condominium
repairs**

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To the Northern Alberta Chapter of CCI.

You all put on a great Leader's Forum and educational seminar!

I particularly enjoyed the networking round table for the one on one input.

Your choice of venue, speakers, entertainment and caterers were all exceptional.

Thank you.
Lexi Jamieson – Saskatoon



TALKING TRASH!

Of all the subjects, I never thought I would need to write an article about garbage. However, due to many emails and letters from frustrated directors and condominium managers, I am convinced this article is necessary.

In some town homes, I have witnessed garbage bags that lay beside the garbage bin, broken wide open and intentionally left there by the party who threw it and missed the bin. This is very frustrating and I cannot believe that some people are in such a hurry, that they leave this unsightly mess for someone else to dispose of.

My most interesting experience however was back in 1977 while I was inspecting the garbage room in the basement of our apartment building. There on the floor, lay a huge pile of loose garbage.

Obviously, this was the result of bags not being tied, before they made their journey down the chute. I was furious to think that someone could be so irresponsible and I decided to take a closer look to see if I could find out who was to blame. I noticed several photos from an instamatic camera. I picked them up and to my surprise they were nude photos of the tenants who lived down the hall from me.

My husband asked, "What are you going to do with those"? I replied "Acting as a responsible superintendent, I will place these photos in an envelope with a note and return them to

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up in the wrong bin or even worse, items that are not even recyclable.

I have discovered used baby diapers, car mufflers, empty car oil containers, pots and pans, and broken snow shovels, just to name a few. You name it, I've found it. Keep in mind that garbage contractors who have very busy routes picking up recycling do not have time to sort through all the blue boxes to separate what is non-recyclable. This is our job as responsible citizens.

I have heard of some situations where garbage recycling privileges were taken away because of improper sorting. Residents would be very wise to post a list somewhere handy, so they can refer to it prior to recycling.

Having our garbage picked up regularly is a privilege and convenience that we should not abuse. Everyone should take the time to follow their simple condominium rules to help maintain a clean and spotless building that the whole community can be proud of and enjoy.

Marilyn Lincoln

Author of The Condominium Self Management Guide
2nd Edition

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their rightful owners. The note will emphasize the importance of disposing all garbage properly as our rules indicate.

Continuous poor garbage disposal habits will only create unbearable odours, which attract mice, cockroaches and many other unwanted critters. Not to mention the extra amount of unnecessary work that falls on the shoulders of the superintendent or maintenance staff.

Some superintendents, who cannot tolerate the above bad habits any longer, have armed themselves with rubber gloves and facemasks. They do this so they can go through the broken garbage bags and search for the envelopes etc. to identify the culprit. This sounds extreme, but you would be very surprised how many people are caught.

Another problem that superintendents face on a regular basis is improper recycling. Over the years, many buildings have introduced recycling programs. Large blue bins are usually placed out in a designated area where residents may recycle cardboard, glass, paper and cans etc. Residents are informed to separate these items and place them in the appropriate labeled bin. Improper sorting results in many items winding

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ELECTRIC CARS

A 'CURRENT' PROBLEM?

Thinking of purchasing an electric car? No problem, unless you are a condo owner, it seems. The subject arose in conversation recently after I read a news report about an Ontario resident who had found himself at odds with his condominium board after plugging his vehicle in at night to re-charge it.

In his particular situation it appears that electricity costs are shared by all the residents, therefore I assume that the board had a massive coronary at the thought of where power bills might go. The resident, let's call him Fred for simplicity's sake, responded that it would only cost about one dollar per night to charge up the car, similar to running any normal household appliance.

The board was not mollified. It felt that as it did not pay for other residents to fuel their cars, why should it do so for his. Furthermore, the board wanted him to cough up for a meter to log his usage of power at a cost of around three thousand dollars. The board also pointed out that condo rules showed that he could plug in a block heater which uses about the same amount of power, at no cost, but the rules said nothing whatsoever about recharging electric motors.

I have no idea how things were

resolved, but one point stood out very clearly. The condo rules did not cover this situation, and when it comes down to it, the condo rules, Rule!

This story stuck in my mind because of an event many years ago when I was working at a radio/TV station in BC. A couple, he a salesperson and she, a copywriter were hired. They lived in an RV unit and casually asked the boss if they could plug it in to the building. After all, they said, we would never be late for work. Two or three months went by before the boss had the proverbial cardiac arrest when the power bill came in, and needless to say, the RV was unplugged fairly quickly.

Poor Fred's purchase of an electric car gave him a shock he didn't expect. If only he had first perused the condo by-laws, rules and regulations he would have seen that although block heaters were fine, electric vehicles weren't even mentioned. It is possible that the property was of an age before electric cars were on the general market.

The moral of this 'electrifying' tale is simple. Know your condo rules. Whether you wish to buy an electric car, put up a satellite dish, keep a small gorilla as a pet, or offer your home as a rehearsal hall to a heavy-metal rock band, check the regulations first!









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CONDOMINIUM MAINTENANCE FINANCING

A VIABLE OPTION FOR FUNDING SHORTFALLS

Everyone who has been involved in a condominium corporation, either as an investor or a condo owner, understands the potential financial impacts and/or difficulties related to constant maintenance requirements and extensive repairs. If the condo is not properly maintained and repairs are not carried out promptly, the value of the entire property is potentially at risk. Plus, there could be liability issues and the units may no longer be attractive to prospective buyers and tenants. Often, the monthly condo fees paid by unit owners cover little more than the day-to-day running of the condo in an attempt to keep fees low. This means financing for planned or unplanned maintenance work may not be readily available when it's time to take on an important repair or maintenance project.

The following article is the first of two parts and has been kindly submitted by Eric Bloomquist of Bank West.



This is where condominium corporation maintenance financing may be a useful alternative to a special assessment or the unthinkable option of not proceeding with the project at all. If the corporation obtains a loan to cover the necessary work, it can avoid a lot of the unpleasantness that accompanies a poorly maintained condo.

What are the Benefits of Condominium Corporation Maintenance Financing?

The condo corporation can receive the required funds when the maintenance or repair work is scheduled to start. This eliminates the long waiting periods that can occur while unit owners struggle to gather their share of a Special Assessment.

Condo corporation financing ensures that the project can be carried out in its entirety, without deferring some elements to a later time when construction costs may have risen. Instead of staging projects over multiple years, efficiencies can be gained by having a contractor set up once. Often, they will offer a price break to secure all of the work in the immediate term.

Proper maintenance of the building envelope and the common property is essential to preserve the value of the property as well as to attract suitable buyers and tenants, and to create a pleasant home for the current residents. While it may be true, the explanation that funds are not available for maintenance simply does not create an impression

of a well-managed condo.

From the perspective of the unit owners, condo corporation financing may eliminate the need for large, lump sum Special Assessments for which many may have difficulty obtaining personal financing, if they can afford it at all. From a board's perspective it may eliminate the unpleasant task of enforcing collection of an onerous assessment, and maybe even foreclosures, as the financing option simply increases the current monthly budget, which may or may not require an increase in the monthly condo fees. While there still may be a financial impact, it's likely much more manageable given it is spread over a period of time.

Individual unit owners do not need to qualify for financing, because the loan is provided directly to the condo corporation. Unit owners therefore benefit from the project without having to undergo the full credit process and it has no effect on their credit record.

Since the cost of a condo loan can be added to the corporation's budget, current and future unit owners share the cost of the maintenance and repair work. This is a very reasonable approach when considering that both share the benefits of the improvements.

A loan can also be an alternative to the need for a condo to drain down its reserve fund for unexpected repairs, which it may need in an emergency or for future planned projects. Essential repairs such as the replacement of a leaky roof need to be carried out immediately and if a healthy reserve fund is in place, the corporation may want to leave it intact and avoid depleting it prematurely.

Other improvements that condo corporations may not easily afford without the financing option, can potentially add significant value to the property if implemented. For example, energy-saving retrofits such as high-efficiency boilers and solar and geothermal upgrades can create significant utility savings for the unit owners while also being more environmentally friendly.

It is no longer necessary to allow condos to deteriorate in physical terms and in value simply because the corporation cannot afford to maintain and upgrade their complex. Condo financing is an increasingly popular solution, with some lenders recognizing the need and providing the ability to assist with this pursuit of this option. Condominium corporations faced with the need for a Special Assessment owe it to both their current and future ownership group to consider the option of financing.

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WALK YOUR SITE



Condominium Boards and Owners should undertake a “walk-around” inspection of their Condominium’s site. These inspections are encouraged to take place regularly. However, it is especially vital that they be done in the Spring and Fall, prior to the arrival of snow.

If the roofs are finished with shingles, visually ensure that the shingles are all in place, and there are no “bare spots” showing, broken or loose shingles.

Eaves trough gutters and down spouts should also be checked. After the leaves have finished falling, gutters should be cleaned to ensure that when needed, they will provide adequate drainage. Check to ensure that the gutters remain attached to the buildings.

Visually review the exterior cladding. If the exterior features wood siding, check for loose, cracked or otherwise damaged boards. Check for popping nails. Significant areas of damage should be repaired or replaced to restore the weather barrier integrity of the exterior cladding. If the building is clad with stucco, check for signs of cracking, bulged areas or unusual staining.

Note the visual condition of exterior caulking. Caulking is typically utilized to provide a seal against intrusion of moisture around window and door openings, and joints in the exterior cladding. Minor repair of caulked joints can be undertaken to restore weather tightness in the Fall season.

Note the condition of balcony decks, posts, guardrails and wooden steps. Any damaged or loose pieces should be repaired or replaced.

Have the unit holders check their windows and doors, ensuring that the weep holes are being cleared of build-up, that windows slide and close adequately, and that doors and windows are provided with adequate weather-stripping.

Once bedding plants and flowers have been cleared away, visually check the site drainage, particularly adjoining the foundations of buildings. It is essential that the soil slopes away from, and not towards, the building’s foundation, in order that positive drainage takes place.

A review of parking lots and drive aisles should also be done. Review the parking surfaces for signs of significant distress in form of cracks, spalls, and collapse. Potholes should be re-built and minor repair

undertaken prior to the onset of cold weather. Review the condition of all exterior drains.

Essentially, a walk of your site is intended to reveal any condition that might require attention that could lead to a problem during the winter months, if not addressed.

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MAINTENANCE OF CONCRETE BALCONIES

By Peter Leong, P. Eng., A.C.C.I.

The deterioration and repair of concrete balconies in high-rise buildings has only developed into a major issue for condominiums in the last 10 – 15 years. Condominiums are now reaching the age when these balconies have deteriorated to the point that a major repair is necessary.

Many years ago, condominiums did not even contemplate balcony repairs in their reserve funds; now these types of repair are commonplace and they can be extensive and quite costly.

A major balcony repair can be very disruptive, inconvenient, noisy and messy for owners.

Work can only be done when weather is warm and, typically, owners lose the use of their balconies for extended periods of time when these repairs are carried out.

THE SIGNS OF DETERIORATION

A deteriorated balcony that requires attention typically exhibits one or more of the following signs:

- ✓ Concrete cracking
- ✓ Concrete delamination
- ✓ Rusting/corrosion of railing anchors
- ✓ Water ponding

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Preventative maintenance can go a long way to help preserve the concrete and prolong the life expectancy before a major repair is required.

CONCRETE CRACKING

A number of factors can result in concrete cracking. Shrinkage is one way that cracks can form in concrete; it has a tendency to shrink as it is gaining strength. Cracks may develop months or years after the original construction of balconies is complete.

Another type of concrete cracking due to shrinkage is called "carbonation". This can result from a chemical reaction between carbon dioxide in the air and the cement in the concrete. This shrinkage is a very slow process that may take many years to develop before any signs of deterioration are found.

Canada has a harsh environment that puts building materials through drastic changes in temperature from one season to the next. The concrete used in balcony construction should be durable enough to withstand freeze-thaw cycles over many years, otherwise cracking can result. One way to protect concrete from damage due to freeze-thaw cycles is to use "air-entrained" concrete.

Admixtures are added to the concrete at the time of mixing to introduce small air voids that are evenly distributed throughout the concrete. These small air bubbles allow moisture in the concrete to expand and contract with every freeze-thaw cycle. Concrete not air entrained is more susceptible to freeze-thaw damage.

CONCRETE DELAMINATION

Concrete is a very strong material in resisting compressive forces.

However, on its own, it is not an efficient material in resisting bending and tensile stresses. This is why steel is used along with the concrete in typical flat-slab construction. The concrete carries the compressive forces and the steel reinforcement carries the tensile stresses.

POSE A SERIOUS PROBLEM

Corrosion of reinforcing steel or anchors in concrete balconies poses a serious problem in the long-term durability of the concrete. The steel is normally protected by the presence of lime in the concrete that creates a strong alkaline environment. Certain chemicals can attack the steel and promote rusting. The use of de-icing salts to melt snow and ice off a balcony surface can cause such an attack on the steel.

When steel rusts (oxidation) it occupies a larger volume than the original metal in the concrete. The pressure that



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results from the increase in volume can be substantial and often leads to cracking and delamination of the concrete around it.

RUSTING/CORROSION OF RAILING ANCHORS

Rusting railing anchors can pose a danger to the safety of residents when using their balconies. Balcony railing must meet certain building code requirements for height, spacing of balustrades and resistance to lateral loads. A weakened anchorage system at the joint between the railing anchor and the concrete slab can seriously affect the structural integrity of the railing. Railings with rusted or loose anchors should be repaired as soon as possible to maintain the safety requirements.

WATER PONDING

Preventing water and chemicals from penetrating the concrete can help to minimize the corrosion of steel in concrete. Water ponding or the collection of water on the surface of balconies, should be minimized. The top surface of balconies should be sloped away from the building to allow water

to drain off the slab.

At the time of construction, balconies are typically cantilevered slabs constructed with a “camber”. A camber is an upward slope that is intentionally built into the floor slab in the area of balcony. This camber allows the cantilevered slab to deflect, as a result of its own dead weight, to a flat or slightly downward-sloped position. Balconies with too much camber may retain a “negative” slope permanently, which can result in water draining towards the building.

CONCRETE TOPPING ADDED

If water is draining towards the building, a concrete topping can be added to the topside surface of a balcony slab to change the drainage slope/direction. Other factors must be taken into consideration if this method of repair is to be considered. The thickness of the new topping should not be too thin or the topping could “spall” and break up. The load carrying capacity of the slab would have to be checked to determine if the new topping adversely affects the slab's

structural integrity. Also, adding a topping could require an adjustment to the balcony door threshold. The threshold should be higher than the surface of the balcony to prevent water from entering the unit.

Another method that can be utilized to protect the topside of a balcony surface includes the installation of a waterproofing membrane. A variety of non-slip polyvinyl chloride (PVC) membranes or liquid-applied (polyurethane) membranes are available. These systems can provide an added measure of protection to the concrete, but at the same time require maintenance and will eventually require replacement. Bear in mind, no matter what protection system is used on the top surface of a balcony; it will only have limited effectiveness unless a positive slope exists to drain water off the slab surface.

On many balcony slabs, unit owners install their own floor covering to enhance its appearance and their comfort levels. Coverings such as tile and outdoor carpeting are common finishes. Carpeting presents some



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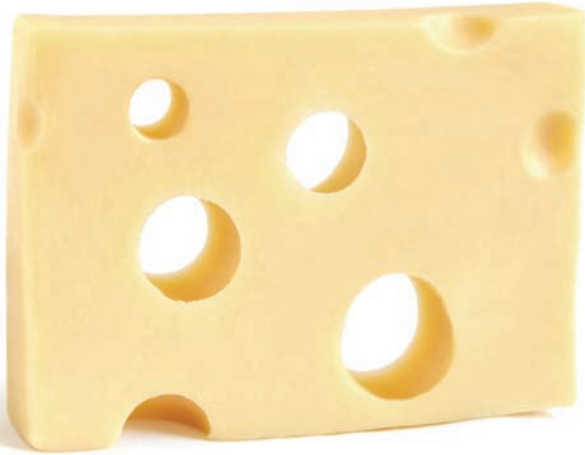
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interesting problems on balconies; it tends to retain water in the fabric for long periods of time and in some instances, never dries out. The top surface of the balcony becomes saturated with moisture and this condition can accelerate deterioration of concrete. For this reason, the use of carpets should be discouraged on balconies.

NEED FOR DRIP EDGE

On the underside of balcony decks, there should be grooves along the perimeter to allow water flowing over the edge of the balcony to drip away from the underside surface of the deck. The lack of a drip edge can result in saturation of the underside of the balcony and eventually lead to the deterioration of that surface. One possible repair strategy for balconies with no drip edge is to install metal flashing along the edge of the slab. This would have a drip edge incorporated in the design to allow water to drip away.

A **Condition Survey** of the balconies should be carried out every five to seven years to determine the current condition of the slabs, the rate of deterioration of the balcony components and the extent of repairs that may be required. Balconies may have inherent defects; from the time of original construction that could result in building repairs being required much sooner than expected. Possible construction defects that can affect the



long-term durability of the balconies include:

- Inadequate concrete cover over reinforcing steel
- Poor concrete mix
- Improperly sloped surfaces
- Poorly or inadequately installed flashing at balcony/building wall interfaces
- Poorly installed railing anchors
- Inadequate or poorly caulked joints

A condition survey can help determine if any of those defects exist, the severity of the problem and when major repairs may be necessary.

PREVENTATIVE MAINTENANCE

Preventative Maintenance. As stated earlier, preventative maintenance can help prolong the life expectancy of balconies. On an annual basis, a preventative maintenance program should be established to identify and take action in the following areas:

- Minor concrete cracking and spalling;
- Sealed joints that fail in isolated areas;
- Cleaning off slab surfaces on a periodic basis;
- Checking the anchorage system for the balcony railings and the metal railing themselves for rusting – clean and/or repair where required.

These faults should be repaired to mitigate the potential for further deterioration.

Balcony repairs are inevitable and a fact of life. Provisions should be made in the reserve fund to account for the major repairs that will be necessary over time. Maximize the life of balconies with a proper preventative maintenance program and periodic condition surveys.

Peter Leong is Vice-President of the Building Sciences Group for Cochrane Engineering and is a building sciences engineer with over 15 years experience in the repair and restoration of condominiums.

Questions & Answers with Robert Noce

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CCI member Robert Noce, Q.C. contributes a regular column to the Edmonton Journal, answering questions from readers about various aspects of condominium living. These are questions that tend to arise fairly frequently, so Mr. Noce and the Edmonton Journal have kindly allowed InSite to republish some of them for our continuing education on the condominium life.

Robert Noce, Q.C. is a partner with Miller Thomson LLP in both the Edmonton and Calgary offices. He welcomes your questions at condos@edmontonjournal.com. Answers are not intended as legal opinions; readers are cautioned not to act on the information provided without seeking legal advice on their unique circumstances.

Re-printed from the Edmonton Journal, with consent from the Edmonton Journal and Robert Noce, Q.C.

Q: Can our board of directors refuse to allow observers to attend regular board meetings? Our condominium bylaws do not say that observers cannot attend, nor do they specify who may attend.

When observers tried to attend the first meeting, they were told to leave. The board has also chosen to provide owners with only a summary of board meetings, rather than the actual minutes.

Finally, can you suggest where or how we might go about seeking legal or professional advice regarding owner/board disputes?

A: In your question, you use the word "observers", as opposed to owners. Not just anyone can attend a board meeting. It is difficult to answer your question effectively without knowing who the "observers" are. It is reasonable for a board to know who, in fact, is attending meetings. If "observers" means third parties without any connection to the condominium corporation, then the board's position is reasonable.

With respect to your next point, owners are entitled to copies of the minutes. If there is an issue in that regard, then I would suggest that you contact the board in writing, requesting a copy of the actual minutes, or the opportunity to inspect the minutes at a scheduled time and date.

Finally, in terms of finding legal or professional advice regarding owner/board disputes, I would encourage you to contact the Canadian Condominium Institute in Edmonton and ask for a list of professionals who are active in the condominium industry.

Helpful Hint: Issues come up on a daily basis when you live in a condominium corporation. Some things are worth fighting for, while others require a more reasonable approach in terms of finding some middle ground. Just because the board has taken a position on a particular issue, your first instinct should not be litigation or contacting a lawyer, but rather trying to work it out with your fellow owners.

Q: We moved into our condominium 10 years ago. There had always been large binders in our main office, containing copies of minutes of our condo board's monthly meetings. A couple of years ago, they disappeared.

We asked the board why, and they said that Alberta privacy laws prevent them from making meeting minutes available to condo owners. Our condo bylaws allow any owner to attend monthly meetings, so why can't the minutes be put in the binder for other owners to read?

A: From your information, it would appear that the board is taking privacy to the extreme.

As an owner, you are entitled to review the minutes of the board. If the board were to make copies of the minutes and supply them to all owners every month, there would be a cost element to consider.

However, the board's previous practice seemed reasonable. Did the board receive a legal opinion on this issue, or are they simply acting in a manner they think is correct?

Q: I live in a 130-unit condo comprised of 28 buildings on about 12 acres of land. The complex is about 30 years old. So far, the windows have been replaced, new shingles have been installed and the parking and roadway areas have been redone, all without any special levy.

We are in a levy position of \$3,300 per unit to cover the cost of vinyl fencing and siding and removal of the trellises off of two-storey units. It looks to me like the main reason for the levy is the board wants to do all of this work this summer. Although the work needs to be done, I am questioning whether it all needs to be done right away. I am concerned that the board wants to finance major repairs through a levy, rather than accumulating funds through condo fees. How can the owners go about making the board plan for future requirements through condo fees, rather than relying on a

levy to accomplish future major expenditures?

A: The board is within its right to implement a special levy to achieve a particular objective of the condominium project. There may be a good reason why the condominium corporation wants to do all of the work over the summer, instead of in phases. For example, there may be a cost saving to doing the work all at once.

You have provided very little information as to the rationale behind the board's decision. In terms of what an owner can do, you may want to consider having a special meeting with the board, subject to your bylaws, to discuss this issue. Are you in the minority or the majority with respect to the issue of the special levy?

Generally, a board will react to a majority of owners, and if there is genuine concern with respect to a decision, the board can reverse its decision.

Helpful hint: This question shows the importance of being involved in your condo board, or electing board members who share your views, to minimize these types of issues.



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GETTING TO THE BOTTOM OF IT

34



Varied colours of mould colonies on the same material, drywall

WHAT IS MOULD?

Moulds, from the Kingdom Fungi, are microscopic organisms that can be found virtually everywhere, indoors and outdoors. They are a natural part of the decay and decomposition cycle of all organic materials. Organic materials refer to those materials that are or were once living, such as leaves, grass, wood, papers and foods. There are reportedly more than 100,000 species of mould and some estimates of 1,000,000 species of mould present on the earth today. Also contained within the Fungi Kingdom are Mildews and Yeasts.

Some of these moulds or fungi are favourable to us as we eat them with our salads and steaks; however other varieties are not quite so enjoyable. Most moulds are regarded as allergen reaction producing or asthma triggers given the right conditions to most if not all humans. In fact some mould species produce toxins in an effort to protect themselves and the areas in which they live. Unfortunately, sometimes these areas are in our buildings making for an unwanted tenant in your building.

So what does mould look like to the average person?

Mould as it grows will take on a wide variety of different colours depending on when you look at it during its life cycle, the material that it is growing on and finally the type or species of mould. In fact during the early growth phases of many moulds there is no visible colour and it is not until later on in the life cycle that the colours become present in the spore production phase. Many resources talk about black mould and to be aware of this type of mould. Not all black mould is the toxin producing mould, typically thought to be Stachybotrys.

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MOULD

Discoloration on a surface may be an indication of a mould problem within your building along with a musty or earthy odour. If an odour exists with no visible indication the mould may be hidden from view, for example below a raised sub-floor, within a wall cavity or some other concealed area. Just because you cannot see the growth does not mean that there is not a problem.

The toxins generated by the mould growth, known as Mycotoxins, are produced by the mould colony essentially to defend it from other mould colonies over-running its particular growth area. In the photo above you note different circular areas along with different colours of growth. These are all individual colonies trying to protect the food upon which they are living. The Mycotoxins are an attempt to make the area unfavourable to other mould colonies however as humans are also susceptible to irritation and effects of these toxins. Thus toxin generating mould within our buildings is something we wish to avoid. Health effects of mould exposure will be discussed later.

Where does Mould Grow and Why?

The key factors for the development of mould are temperature, food source and moisture. Being that we are talking about our buildings, the temperature is a stable and desirable level very suitable for mould growth. Most moulds will develop quite nicely at between 4 to 45 Degrees Celsius. The next key component is the food source. Well, since moulds prefer organic matter to breakdown we need to understand the organic materials in a building:

- Paper materials including the front and back face of drywall
- Wood with limited processing – framing materials (2x4 or 2x6 etc.)
- Wood processed – Plywood, OSB (oriented strand board) common wall and floor sheeting, Particle Board, MDF (medium density fibreboard) common for furniture and cabinets
- Soil in crawlspaces

Will you find mould growing in other locations?

Definitely, but from a normal occurrence standpoint or gross contamination aspect you typically find

the growth on the organic materials previously noted.

Mould on vinyl windows for example is usually simply growing on the microscopic dirt on the window and not on the vinyl itself and a simple wipe down cleaning will usually take care of the situation. Similarly with concrete, the growth is usually on the organic material in the concrete and can usually be cleaned quite easily.

Since our buildings are constructed today of a large variety of organic materials waiting for mould to develop, then it becomes difficult to remove the food source from the mould growth cycle.

Well, then this leaves controlling the moisture from entering, condensing in, accumulating in or forming on all materials that may be susceptible to growth within your building. The key word here is moisture and not simply water. Mould will develop and grow quite nicely in high humidity areas, even in Canada. These high humidity areas can include bathrooms, kitchens, cool damp basements, cold rooms and

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prolonged high humidity areas (humidifiers or vaporizer areas).

Condensation occurs generally when the moisture in the air is greater than the ability of the air temperature to hold the moisture. Within your building, this moisture is drawn toward the cold surfaces such as your windows or those cold corners in the house. If the insulation in the building is lighter then the cold areas of the walls will be greater. Have you ever felt the outside wall of your building and noticed the wall is cooler than an inside wall? This can produce a condensation point.

Typically, older buildings have less exterior insulation than newer buildings and this condensation can be found more often, usually in lower corners in bedrooms and in closets on outside walls.

Water implies that a leak is occurring or a structure is leaking or a back-up is occurring. However, these situations

are again not the only cause of mould development. So where can leaks involving water occur: overland flooding when your landscape slopes toward your building, waterline failures or leaks, sewer line back-ups, roof/wall/window leaks, or grout and tile failures within shower areas. This is obviously a small list of issues and locations but serves hopefully as awareness of look up, down and all around inside as well as outside your building. When a leak occurs and a larger amount of water is introduced into a building an important aspect to remember is that we have a short period of time to react and dry out the affected areas as mould can start to form within 24-48 hours after the water enters. If the water is from sewage then the affected area should be removed, as sewage has many issues pertaining to bacteria, mould and other contaminants. Clean water leaks however, if they are sudden and can be dried quickly, may be recoverable without removing large

amounts of building materials. Slow seepage leaks however, generally will require removal of affected materials since the area has been wet for extended periods of time and mould is likely to have begun to grow.

What materials are to be removed and discarded versus cleaning, involves asking a number of questions; what is the material made of, what type of water exposure did it receive (clean, grey or black water), what is the ability to clean the material or dry the material in an acceptable period of time and finally, the cost effectiveness for cleaning/drying or replacing.

This article first published in InSite 2006 and authored by Dennis French, DF Technical & Consulting Services Ltd.
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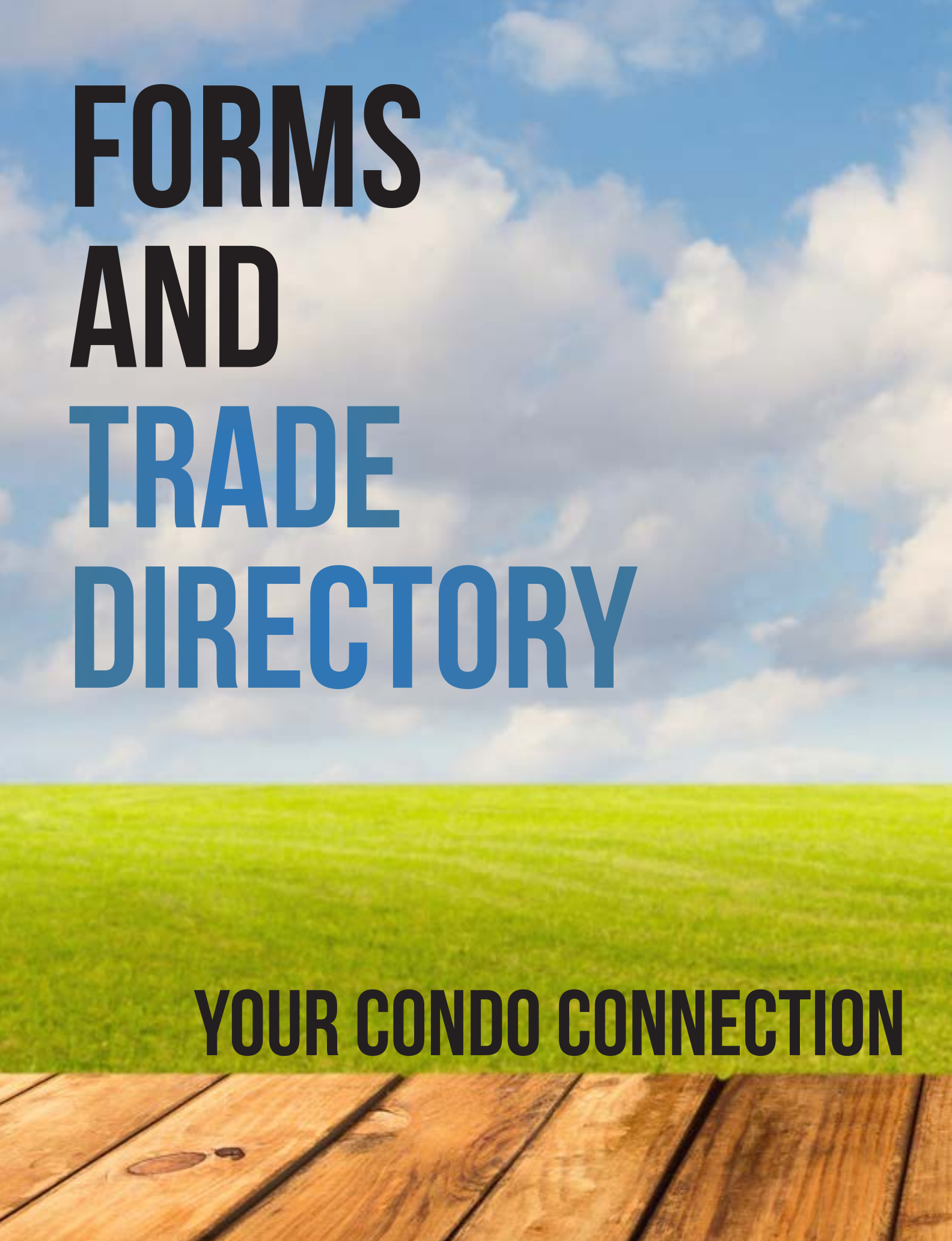
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Price includes GST	CM 100, 200 & 300 Courses			Condo 101 GST Included	Luncheons GST Included	Evening Seminars GST Included
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Location	First Attendee	Additional Attendees/person*	Each Attendee			
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			\$8.25		\$16.50
			\$173.25		\$346.50
1/4 Page	3.5"w x 4.75"h	gst Total	\$357.00	gst Total	\$714.00
			\$17.85		\$35.70
			\$374.85		\$749.70
1/2 Page	7.0"w x 4.75"h	gst Total	\$715.00	gst Total	\$1,430.00
			\$35.75		\$71.50
			\$750.75		\$1,501.50
Inside Full Page	7.0"w x 9.5"h	gst Total	\$1,072.00	gst Total	\$2,144.00
			\$53.60		\$107.20
			\$1,125.60		\$2,251.20
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			\$67.35		\$134.70
			\$1,414.35		\$2,828.70
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ISSUE 3	January 17, 2014
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Please use the form on the facing page to book your ad and provide payment details.

It is the advertiser's responsibility to provide the correct version of the ad for printing by the Advertising and Submission Deadline.

If edits are required to your artwork after submission, we reserve the right to charge a nominal fee for our magazine designer to make the requested changes (if applicable).

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	1/4 Page					
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President :		
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CALL FOR NOMINATIONS

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The CCI North Alberta Chapter invites you to nominate that Individual for the Volunteer Service Award to be presented at our Annual General Meeting in October.

TELL US ABOUT THIS PERSON:

NAME:

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E-MAIL:

PLEASE INCLUDE IN YOU NOMINATION:

Length of Volunteer Involvement:

Position(s) held over this time:

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I WOULD LIKE TO NOMINATE THIS PERSON BECAUSE...

NOMINATED BY:

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Information may be used to contact either yourself and/or the nominee to confirm nomination and/or verify contents. This information is not used or shared with any group outside of CCI-NAC and will not be used to engage in any form of solicitation.

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DEADLINE FOR SUBMISSIONS- September 15, 2013

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	Jules Leclercq	(780) 463-0066	jules@victorianmanagement.ca	
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ANNUAL GENERAL MEETING WITH MINI TRADE SHOW & MIXER

OCTOBER 10, 2013 @ 7:00PM

LOCATION

**CHATEAU LOUIS CONFERENCE CENTRE
117TH STREET & KINGSWAY AVENUE**

**Tables for Professional & Corporate Members can be booked
by calling Joyce at the CCI office (780-453-9004)
Table Cost \$75.00**

**Agenda, Nominations, and Proxy Forms
will be mailed to each member**