

INSITE TO CONDOS

ISSUE 2 - WINTER 2013

CANADIAN CONDOMINIUM INSTITUTE MAGAZINE
NORTH ALBERTA CHAPTER

WESTMINSTER CONDOMINIUM - BUILT IN 1912



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Chairperson

Helena Smith - Mayfield Management Group Inc.
P: 780-451-5192 E: helenasmith@mmgltd.com

President

Anand Sharma - CS Management Inc.
P: 780-760-6197 E: anand_csm@shaw.ca

1st Vice President

Sharon Bigelow - Reserve Fund Consultant
P: 780-965-0965 E: sharonbigelow@shaw.ca

2nd Vice President

Alan Whyte - Mastery Consulting
P: 780-482-2311 E: alan@masteryconsulting.ca

Treasurer

Barb Surry - Certified Management Accountant
P: 780-467-0562 E: blsurry@shaw.ca

Secretary

Gregory Clark - Westgate Perma Insurance Ltd.
P: 780-448-7137 E: gregory_clark@cooperators.ca

Directors

Anniesa Henkel, FCIP, CRM - Excel Insurance & Risk Management Inc.
P: 780-732-7768 E: ahenkel@excelrisk.ca

Carmen Zuurro - TEGA Property Management
P: 780-757-7828 E: czuurro@tegapm.ca

David Vincent - InSite Editor
P: 780-418-3582 E: djvincent@shaw.ca

Gerrit Roosenboom - Rosetree Condominium Consulting,
Mediation and Arbitration Services
P: 780-982-4355 E: rosetree_g@hotmail.com

Rafal Dyrda - GeniePad / Flame360 Inc.
P: 780-266-5603 E: rafal@geniepad.com

Rick Murti - Pinnacle Realty & Management
P: 780-758-4434 E: rmurti@pinnaclemgmt.ca

Susan Milner - TEGA Property Management Ltd.
P: 780-757-7828 E: smilner@tegapm.ca

Todd Shipley, BA, LLB - Reynolds, Mirth, Richards & Farmer LLP
P: 780-497-3339 E: tshipley@rmrf.com

Vanessa Denman - Universal Asset Management
P: 780-708-4360 E: vanessa@universalassetmgnt.com

Office Administrator

Joyce Schwan
P: 780-453-9004 E: info@cci-north.ab.ca

HOW TO CONTACT US
#37, 11810 Kingsway Ave NW
Edmonton, Alberta T5G 0X5
P: 780.453.9004
F: 780.452.9003
E: info@cci-north.ab.ca
WEB: http://ccinorthalberta.com

EDITOR IN CHIEF
David Vincent

PRODUCTION MANAGER
Rafal Dyrda

PICTURES AND ART
David Vincent
Gregory Clark
Rafal Dyrda

CONTRIBUTORS
David Vincent, Rafal Dyrda, Vanessa Denman, Gregory Clark,
Gerrit Roosenboom, Joyce Schwan

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Gregory Clark, Gerrit Roosenboom, Joyce Schwan,

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Message from the President

By Anand Sharma

Welcome to the winter edition of the InSite to Condos Magazine.

Our Annual General Meeting was held in Edmonton on October 10, 2013. Ten directors were elected for two year terms. New representatives include Susan Milner, Carmen Zurro, Todd Shipley, and Anniesa Henkel. Returning members include Rick Murti, Alan Whyte, Helena Smith, Gregory Clark, Rafal Dyrda, and myself. Many thanks to Janet Money and Jim Wallace for their many years of service on the CCI North Alberta Board of Directors.

At the first meeting of the Board of Directors Executive positions were elected. Helena Smith was re-elected as Chairperson, Sharon Bigelow returns as 1st Vice President, Alan Whyte was re-elected 2nd Vice President, and Gregory Clark was elected Secretary. Barb Surry has agreed to stay on this year as our Treasurer.

On a personal note, many thanks to the Board of Directors and the membership for entrusting me with the presidency of this very worthwhile and important organization for

another year.

Our education events are in full swing, please check out our education schedule on our website or published in the magazine.

The CCI community spoke, and we have heard your input on the need for a new website. We have launched a new website which is more interactive and up to date! Please feel free to provide your feedback on its look and content.

In the last edition of InSite to Condos I went into detail about our chapter's accomplishments and some of the challenges that we face. In this report, I will outline our goals that we set at our second annual executive retreat at Fort Edmonton Park.

Organization

- To meet and exceed the expectation of CCI National as set out in their guidelines
- To provide real value for membership in CCI North Alberta through the improvement of services
- To professionalize CCI North Alberta in its service and product delivery

- To connect professionals and trades in the industry with condominium owners and condominium corporations
- To be actively involved in the CCI National Chapter, including its governance and attendance at its spring and fall sessions

Membership

- Increase membership by 15%
- Better utilize the complimentary membership program
- More follow up with non-renewing members
- Membership tools (membership and complimentary membership forms) will be available at all CCI NAC events
- More liaison events with trades, professionals, and property management companies
- To increase our exposure through networking with other organizations and stakeholders who share our values and goals
- To consolidate our member recognition program

Finance

- Continue to maintain a revenue neutral/surplus position
- Consider a contingency fund
- Hire bookkeeping services to supplement Treasurer's work

Communications

- To provide a comprehensive and easy to navigate website that connects our membership to our organization
- To ensure that the website is updated frequently and that it is relevant to our members
- To produce four quality magazines each year that address applicable topics in condominium living, and connect professionals, trades, businesses to condominium owners and boards
- To improve public awareness through advertising and marketing
- To communicate to the broader media and stakeholders about CCI NAC events

Government Advocacy

- To be the clear voice of condominiums to the Alber-

ta Government, Opposition, and other stakeholders

- To advocate for legislative change that protects consumers and enhances the condominium living experience
- To increase our media presence with the purpose of influencing the public and shift the political discourse to protect consumers
- To clearly outline CCI North Alberta's position in press releases and advocacy documents

Education

- To reach out to new markets outside of Edmonton with educational events and membership growth to reflect our North Alberta organization
- To organize a yearly condominium conference that is well attended and provides a variety of topics that are relevant and informative
- To ensure that CCI is offering courses, seminars, and luncheons that are topical and well-attended
- To create a larger speaker's list for courses, seminars, and luncheons

Other Areas

- To strengthen our Annual General Meeting; add new components
- To continue to build our one social event, the Annual Golf Tournament
- To clearly outline and promote our ACCI designation to the condominium community
- To invite and welcome collaboration with the South Alberta Chapter of CCI
- To create a sponsorship committee

As evidenced by the thirty five goals outlined above, we have set out on an ambitious program to elevate our chapter to levels that I believe we have never reached in the past. We cannot achieve what we have set out without the help of you, the membership, through volunteerism. Make this the year that you join a committee or assist with our events.

Wishing you all the best this holiday season, and Happy New Year!

Anand Sharma

President

Canadian Condominium Institute, North Alberta Chapter

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 CCI.



PROFESSIONALS

- * Carly Tyson
- * Elaine Oja
- * Jules Leclercq
- * Ron Gauvreau
- * Sandi Danielson
- * Veronica van Egteren

CONDOMINIUMS

- * 37 Cosgrove Crescent Condo Association
- * Air Harbour
- * Albany Trail Townhomes
- * Carrington Manor 852 2089
- * Elinor Lake Condos
- * Eton Park Villas
- * Garden Grove Village
- * Rutherford Gate
- * The Monaco
- * The Willows 822 0571
- * Woodvale Village

INDIVIDUALS

- * Ally Pirmohamed
- * Ivor Edwards
- * Joanne Alford

CORPORATE MEMBERS

- * All Reach Glass Services Inc.
- * Capital Consulting & Contracting Inc.
- * JLR Property Management Inc.
- * Mac's Realty Ltd.
- * Royal LePage, The Realty Group Grande Prairie

COMMITTEE REPORTS

Communications Committee

The communications committee had an excellent year and is very excited about continuing to work towards our goals this coming year.

Last year's primary goals were to build an exceptional team, deliver a magazine each quarter and to improve on the content and quality, and to develop a new webpage. We have an amazing team now in place which made it possible to complete the second and third goal.

Our goals for 2013/2014 are to continue to improve our magazine content, quality, production and advertising processes. We are also looking at sustainable delivery methods for the magazine, producing a physical copy and also leveraging our new webpage to provide the option for electronic delivery. Our second goal is to continue to improve and refine our new webpage. The third goal is to promote and build a community amongst members.

Our success is dependent on volunteers and advertisers. I would like to sincerely thank the countless volunteers that have submitted articles, our committee members, and our advertisers. Thank you.

Gregory Clark
Communications Chairperson

Education Committee

The Education Committee has been working diligently to provide this year's events to our members. So far this year we have held the Condo 101 course, the CM100 course and a few luncheons and seminars. All courses have been attended well and we hope to see more of you at upcoming events.

Our luncheon program is in full swing now and we plan on offering a new and exciting topic each month (excluding December).

Upcoming topics include:
How to Deal with Bullying
How to Write Out the Bed Bugs
Living Without a Property Manager
Major Project – Major Responsibility.

We also will be offering our CM courses regularly. Our Education Committee meets bi-monthly and we would love to have you come and join us. We are always looking for new ideas and volunteers to help out with registration and facilitating of events.

Please contact Sharon Bigelow – sharonbigelow@shaw.ca if you are interested in participating in our committee.



2013 CCI LEADERS' FORUM RECAP

This past June our CCI North Alberta Chapter successfully hosted the 2013 CCI Leaders' Forum - a National event that brought delegates from each of our 16 chapters across the country. The goal of the Conference is to share ideas, successes and challenges that each Chapter faces with a well structured agenda of meetings and presentations. While the National Office

looked after the two days of meetings our Chapter was responsible for arranging the social events (you have to mix work and play to keep everyone happy!) as well as a public education seminar to wrap up the week.

The Conference was held at Fantasyland Hotel to allow our guests lots of opportunity to shop and hydrate during their stay. Starting things off was a Meet and Greet Cocktail Reception held at the Red Piano Dueling Piano Bar with a few brave souls exercising their vocals to the delight of the packed house. It proved so popular that return visits were noticed each of the following evenings after the organized events were completed.

Highlights from Thursday sessions included Guest Speaker Annand Ollivierre from Volunteer Alberta who outlined the challenges in recruiting and retaining volunteers in today's economy.

A session on "Communications in a Modern Age" reviewing newsletters and social media offered a number of opportunities for all Chapters to explore and reach out to their members. Thursday night we were all invited



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guests to “My Big Fat Edmonton Wedding” held at Jubilations Dinner Theatre. The versatile ensemble of characters not only entertained us with song and hijinx throughout the evening, they also managed to serve up a great meal and refreshments to boot!

Friday’s sessions included lively round table discussions on a variety of topics to start off the day and concluded with the National Council Meeting with reports submitted by each chapter. An elegant evening at the Muttart Conservatory with a prime rib dinner extraordinaire from Elizabethan Catering capped the day.

Saturday morning saw the introduction of the CODE (Condominiums of Distinction and Excellence) Awards as part of the Showcasing Solutions and Best Practices Seminar. Special thanks to our Guest Speakers which included National Vice President Bill Thompson, Nick Trovato of Reid Jones Christoffersen and former National President Deborah Howes.

2013 Code Award Winners



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MAINTENANCE
LAKEVIEW GARDENS



COMMUNITY
THE WHISTLER

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Mayfield Management

Kudos to all who made the Conference so successful!

COMMITTEE MEMBERS

Alan Whyte
Helena Smith
Anniesa Henkel

CCI NATIONAL ADMINISTRATION

Diane Gaunt
Alison Nash of Taylor Enterprises Ltd.

ONE OF THE MAIN OBJECTIVES OF CCI IS TO EDUCATE CONDO OWNERS BY PROVIDING A WIDE RANGE OF INVALUABLE COURSES. A MEMBER WHO HAS EXPERIENCED A NUMBER OF THEM WAS MOVED TO WRITE TO OUR CHAPTER PRESIDENT...

Dear Mr. Sharma,

Re: My Experiences with CCI's Courses, 2012-2013

Several weeks back I received the first of my notices on the upcoming courses being offered by CCI in the coming year, and I was subject to a twinge of guilt. That guilt was prompted by the fact that for some time after my last course I had been meaning to comment – over and above the forms that I filled in after each of my courses – upon my experience with Condo 101 and all of the courses that I took during 2012-2013.

To begin with, the experience began at the office with Joyce Schwan (and her predecessor), whom I interacted with several times, and then again during CM 300. I found her both friendly and ready to help however she could.

CM 101 was a good introduction to CCI and its courses, and I really appreciated getting a clear picture of what could come in subsequent sessions. It also had a very practical bent to it, and this impressed me as I am not a person who is wowed by abstractions and 25 cent words when it is first-hand experiences that I needed.

Some of the questions from the floor to the presenters were thoughtful, but there were several people in the audience who were really only there to listen to themselves talk. They were handled well by the presenters. Fortunately, none of them were in my CM 100, 200 or 300 courses. This rather large 101 group had sunk to a manageable size by the time the advanced level courses started and it was just the right size for good interaction all round.

At the beginning of each CM course I met the person who would act as our quarterback for the two days and the first of these was Sharon Bigelow. She was great, and even introduced us to the mysteries of the air conditioning system in the room at the Chateau Louis, whereupon I promptly scuttled to the opposite side of the room, picked a seat, and stayed there for all of my sessions, neither too hot nor too cold.

As one who has had to wrestle with curriculum matters at different levels and at different times in my career, I was gob-smacked when I started to dig into my CM 100 manual. Ditto for the ones used for CM 200 and 300. I recognised how much work went into these, and to include a take-away binder was very sound thinking. They are now my quick and easy to read reference works. The power point presentation with each course was helpful, but it was my notes - which I refer to from time to time – and the binder, which leave one with something concrete to fall back on.

It is my belief that the presenters were well-chosen for their knowledge and ability to present information to a quite varied audience running from zeroes (like me) to those who viewed themselves as heroes in the field. (Yes, I know, a snide and unkind remark, but some in the group working in property management turned out to know less than they thought they did, a fact made apparent by a number of the instructors.)

At the top of my list of truly well-informed, competent instructors was Helena R. Smith. Helena instructed in all three of my courses, and she was very effective. As she once said, a certain amount of the material has to be used more than once, but she levels things out by introducing different examples, thereby keeping the attention of the group. The same could be said of Al King, whose pictures and detailed commentaries were invaluable for pointing out various structural problems common to different types of condos. Thanks to him I have adopted some mantras: "Water ingress is very bad.", "Mould is your enemy." And just

for good luck, "Protect your building's envelope because it is your friend."

Barbara Surry's session on finance may have been old hat to some of the people in my classes, but to me it was all new and interesting. As I digested all of her comments and material I was left wondering if my own board was following the banking and accounting principles she had laid out for the group. In one of the three courses Tony Reed made it very clear that – and this is my interpretation of what he was saying – if it has webbed feet, quacks and can fly – don't automatically assume that your understanding of it is correct and that has to be a duck. He presented the class with general concepts relating to condo insurance, but emphasised that you have to read your policy carefully and ask your broker/agent to clarify clauses and terms you do not understand. I don't recall if he said: "...in writing." He may have.

Finally, there was the matter of the role of the law in condominium ownership. Sonny Mirth was a first class presenter with a good sense of humour, who did not hesitate to point out that, simple looking issues could turn out to be considerably more complex, time-consuming and expensive for the unit owner than s/he might have anticipated. I found that honesty refreshing. He presented several cases, outlining their nature and the outcome in a way that was jargon-free and understandable.

I will now continue to read my emails and attend those CCI sessions which are of interest to me or of relevance to the type of condominium complex that I am living in.

One of the past sessions that I found to be of great value was the one involving the condominium law now in the making. If even a small proportion of the – in my opinion- intelligent suggestions made by those present are eventually incorporated in the new act, then it will be a clear step forward for condominium owners. This session was also just plain good fun when the minister in question roasted his PC and NDP foes mercilessly at least eight or nine times.

In closing, please permit me to wish CCI (North Alberta) a successful year.

Yours sincerely,

Mr. Bonar A. (Sandy) Gow



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EDUCATION SCHEDULE

2014

2nd Thursday Every Month

11:30 am to 1:00 pm

CCI Luncheon Presentation

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton
(located behind Chateau Louis Hotel)
Free Parking

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

January 9, 2014

Major Projects – Major Responsibilities

Speaker - Al King

What is a major project?

When should you have a professional manage your project?

Who is qualified to manage large projects?

These are some of the questions you should be asking yourself when large projects are needed in your condominium. Project managers will save you money in the long run.

February 13, 2014

Writing Bed Bugs Out

Speaker – Carmen Zuurro

With bed bugs being a huge issue with condominiums lately we all know the process involved in treating the issue, however do you know how to handle this situation?

Do you know how to make it the cost of the unit owners. How can you Write the beg bugs out in your bylaws?

March 13, 2014

Dealing with Bullies and Difficult People

Speaker – Deborah Howes

Do you have bullies on your board and in your complex. Learn how to deal with these types of people. How best to communicate and make your board and condominium community function the best.

April 10, 2014

Living Without a Property Manager – Self Managed Condo's

Speaker – Janet Money

What are the special issues that self managed condo's deal with?

How can your self managed board function at its peak capacity?

If you are a self managed board – this is the luncheon for you!

Luncheons will be held from October 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.

Cost \$30.00 incl GST

3rd Wednesday Every Month

7:00 pm to 10:00 pm

CCI Evening Seminar

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton
(located behind Chateau Louis Hotel)
Free Parking

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

January 15, 2014

Finance & Budgeting – Learn how to create and understand the

condominiums financial statements. Learn the basis for when, why and how to budget.

February 19, 2014

Act & Bylaws – how to change and enforce bylaws in accordance to the Condominium Property Act.

March 19, 2014

Reserve Fund Studies – you need one every 5 years. Why? Who? When? How? What should be included, who is qualified.

Please pre-register

CCI Members \$45.00 incl GST

Non-Members \$65.00 incl GST

January 25th & 26th, 2014

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

(located behind Chateau Louis Hotel)

Free Parking

Light Lunch included

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 \$200.00 each + GST

Non-Members \$550.00 + GST

March 20, 2014

6:30 pm to 9:30 pm

Condo 101

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton

(located behind Chateau Louis Hotel)

Free Parking

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 /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

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

(located behind Chateau Louis Hotel)

Free Parking

Light Lunch included

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

Additional attendees \$200.00 each + GST

Non-Members \$550.00 + GST

May 9th & 10th, 2014

Friday evening (wine & cheese)

All day Saturday

CCI Conference

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton
 (located behind Chateau Louis Hotel)
 Free Parking

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.

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May 24th & 25th, 2014

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

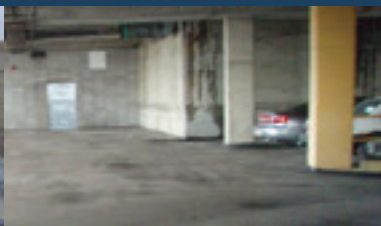
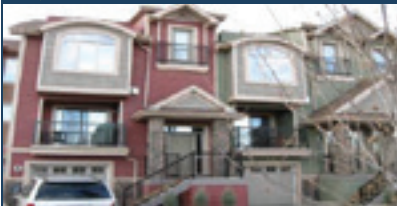
Condominium Management 300 (CM300)

Chateau Louis Conference Centre – 11727 Kingsway Avenue, Edmonton
 (located behind Chateau Louis Hotel)
 Free Parking
 Light Lunch included

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
 Non-Members \$550.00 + GST

Additional attendees \$200.00 each + GST

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2013 VOLUNTEER SERVICE AWARDS

Our second annual Volunteer Service Awards were presented at the Annual General Meeting on October 10th. This program was created to recognize the significant contributions made by chapter members to improve their own condominium community.

Members were asked to nominate potential candidates and submit their reasons for selection. We extend our

appreciation for all of the nominated candidates and those people who took the time to recognize their efforts. If you know of someone who you feel has gone above and beyond in your condominium, nomination forms will be available in early 2014.

The 2013 Volunteer Service Award Winners are:



CONNIE MATTHES - RUTHERFORD PLACE

Nominated by Karen Miller

Connie is one of the original owners in this 15 unit building located in the heart of the Garneau neighbourhood. Since Rutherford Place was built in 1992 it has been self-managed to such excellent standards largely because of Connie's outstanding abilities and contribution. You'll never meet another owner in this building who has done as much and knows so much about the management of the Board and the maintenance of this building. Her accomplishments too numerous to list but there has not been a day that has gone by over the last 22 years where Connie hasn't done "something" to make Rutherford Place a better place to live. Without a doubt, Connie has touched the lives of each and every owner...she is the heart and soul of our building.



DOUG SMEALL - WHITEMUD HILLS

Nominated by Rita Sequeira

Doug Smeall, as President of the Board of Directors, has exhibited great leadership qualities. This was evidenced particularly during the challenges that were faced during the 2012 floods. Doug was right there helping the distraught victims of flooded basements. His actions were not those of an impersonal bureaucrat, but those of a compassionate caretaker. Again, Doug's vision and communication skills, after the floods, made it possible for a major Grading Project to be undertaken by the Board. It is not uncommon to see Doug with his clip Board walking around the complex to see what needs to be done. Doug is a role model to us all who believe in the condo community ideals.

MARIE CHRISTIE - YELLOWBIRD COURT

Nominated by Anand Sharma

Marie has lived at Yellowbird Court for 13 years and has been a member of the Board for 10 of those years. Marie has held every executive position including parking coordinator and is the current Board President. In partnership with the Property Manager, Marie has overseen a number of large reserve fund projects including underground water line replacements, roof replacements, new sidewalk installations, concrete projects, and door and window replacements. She has led the Board and Owners through difficult discussions on how to secure funds for these projects. Although Marie plans to retire from the Board this year, she is committed to providing support and orientation to a new Board and will continue to be an active member of her condominium community.



ICE BUILD UP ON SLOPED ROOFS AND WHAT YOU CAN DO ABOUT IT

*Why ice builds up on a sloped roof
and what you can do to prevent it.*

ICE BUILD-UP: A MELTING AND FREEZING PROCESS

The process that causes ice build-up on a sloped roof is simple.

When the roof surface is warm enough to melt snow, water begins to flow down the roof toward the eaves. The portion of the roof beyond the building wall is typically colder, so when the roof edge or the eaves-trough is cold enough, the water will re-freeze.

If this process occurs frequently (over several days or weeks) the eaves-trough will eventually fill, until its capacity to hold water is exceeded. As water overflows the eaves-trough, and as the melting and freezing cycle continues, ice will begin to form. This creates icicles that, at worst, can pose serious safety risks, and, at best, be used by adolescents as play-swords.

WHAT CONTRIBUTES TO ICE BUILD-UP?

Snow Accumulation

Frequent snowfalls increase the likeli-

hood that ice will form for two main reasons. The first is due to the insulating effect of snow as deeper snow cover increases the roof's surface temperature. The second is that snow may also cover low profile roof vents making them ineffective.

Solar Radiation, Shingle Colour and Roof Orientation

The sun heats roof surfaces even when they are covered by snow. Solar radiation passes through snow and is absorbed by the roof surface. Absorbed solar radiation will heat the roof surface, which will in turn melt the snow on that surface.

Roof colour, orientation (direction toward the sun) and slope all affect the solar absorption rate. For example, darker roofs absorb more heat, so ice build-up can occur more quickly. Also, when the roof is oriented more directly at the sun, more heat will be absorbed.

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INSUFFICIENT ATTIC VENTILATION OR INSULATION

To keep shingle surfaces cold in winter, the attic air temperature must be kept as near to the exterior ambient air temperature as possible. This is achieved through ventilation, insulation, and air tightness (i.e., controlling air flow from the inhabited space to the uninhabited space) of the attic.

Ventilation is intended to quickly remove heat that has entered the attic from the occupied space below. If ventilation is insufficient, heat which has entered the attic will warm the underside of the shingle and contribute to the melting and thawing process that can cause ice build-up.

The *Building Code* requires ventilation be provided at both the upper portions

of the roof and at the eaves/soffits. Ideally the venting should be spread evenly (that is, 50/50) between the soffit and the upper portions of the roof, but Code indicates that up to 75/25 is allowable.

Insulation is used to limit temperature gains in attics. However, if the temperature of the occupied space is consistently higher than 21°C, the attic temperature will be correspondingly higher. As well, if the insulation is unevenly distributed, there could be locations where the conduction heat entering the attic is greater, thereby increasing the attic temperature. Higher attic temperatures are also caused by air leakage. This occurs if there are breaks in the air barrier from unsealed pipes or gaps

in joints between the exterior wall and roof that allow warm air into the attic space.

REDUCING BUILD-UP

To minimize ice build-up, building owners and managers need to ensure that the attic space is well insulated and ventilated. In addition, they should consider sealing around penetrations through the attic. This is best done as part of a roof replacement program.

Article by.

Jonathan Maynard,
BA, C.E.T., RRO, LEED® AP
403.255.7946
jmaynard@halsall.com
Chris Love,
B.Tech., RRC, LEED® AP
403.255.7946
clove@halsall.com



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CONDENSATION IN THE HOME

Condensation on windows and other cold surfaces is a natural occurrence when warm air laden with moisture (humidity) drops in temperature and the water vapour in the air is deposited.

Basically air is like a sponge and the warmer the air the more moisture the air will hold, so when the air is cooled below its "dew-point" the sponge effectively shrinks and squeezes out the moisture onto the cold surface. In the winter our windows and doorframes are colder than the inside room temperature and so if air that is moisture laden is close to the cold surface for a time, it will wring out the moisture and condensation occurs.

Although the largest movement of vapour laden

air occurs due to airflow, a second, subtler movement is caused by a difference of vapour pressure due to moist air (containing a large mass of water vapour) having a higher vapour pressure than drier air. Water vapour therefore moves from regions of high vapour pressure to regions of lower vapour pressure. Unlike heat, which will most readily transfer upwards (and less rapidly horizontally), water vapour will transfer in any direction - being drawn by a difference in water vapour pressure to the lowest pressure area.

The ability of water vapour, or moisture, to move in this way accounts for condensation on, say, living room windows, occurring as a result of activity in the shower, kitchen, or laundry rooms. By condensing out on the window, water is removed from the air, causing a lower vapour pressure, and inviting higher moisture laden air to migrate towards the window.

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It should be noted that water vapour is taken (by evaporation) from everything containing water including plants, woodwork, and even human or pet skin. Water vapour is also the side effect of many of our day to day activities in the home, where it has been estimated that an average family can generate 7 to 9 litres (12.3 to 15.8 pints) of moisture on an average day - rising to 18 to 23 litres per day on wash days.

Where extensive renovations have been done, the new materials will tend to dry out at the start of the heating season, causing temporary condensation problems. Temporary condensation may also be observed after a sudden drop in temperature, immediately after a thaw, or following heavy rain, when the relative humidity in the home increases and the air is close to its saturation point

of 100%.

The air in a home will not normally become saturated on its own, because the air is changed through windows, doors, vents and other openings. This exchange of air from the outside during winter means that with the lower level of absolute humidity of the colder outside air, a level of complete saturation is never reached indoors unless, of course, you have your humidifier turned up too high, or add too much moisture to the air.

In fact it is sometimes desirable to increase the humidity in a home, since many medical experts have pointed out there is a relationship between the level of relative humidity in the home and the occupants' comfort. As soon as the heating season starts people have more colds, coughs and irritation in the nose and throat. The external cold air (with a low absolute humidity) is

drawn into the home and heated, increasing its capacity to hold moisture, and if this moisture is not added artificially, using a humidifier, then the dry air will absorb moisture from its surroundings. The normal moisture level in the membranes of the nose and throat will be decreased causing irritation and encouraging other respiratory ailments. Medical authorities indicate that the level of humidity indoors should not be below 15%, and engineers generally acknowledge that the level of humidity in homes with a good vapour barrier should not exceed 40%. A good way to obtain controlled relative humidity is to use humidifiers with built in humidistats set for 25%-35% RH.

Low humidity levels will also result in the usual static electricity, shrinkage in woodwork and furniture. Although the correct humidity level can minimize the static shock it may not eliminate it entirely. Nylon carpeting and other materials can cause static electricity and so it is

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not recommended that humidity level be increased over the recommended levels in an effort to cure this problem.

Condensation on windows, or other surfaces, is only one of the problems caused by excessive levels of relative humidity in the home. Excessive humidity can encourage mould to form on plaster, cupboards to smell musty, rooms to feel damp, and condensation to form on cold water pipes with water dripping on the floor or collecting within a wall/ceiling space. It can also penetrate walls to be trapped under the exterior paint causing it to blister and peel off. Sometimes, however, the most serious damage caused by excessive humidity is not immediately visible. Moisture laden air can leak into walls with the possibility of causing gypsum board to crumble, metals to corrode and excessive moisture movement.

The room-side glass temperature plays an important role in occupant comfort in the home. With high room-side glass temperatures there is less likelihood of condensation forming, down-draughts are reduced making sitting nearer windows more comfortable, and maximum use can be made of floor space. Poor areas of circulation of warm air promote condensation, since the temperature of the inside glass surface is colder than in other parts of the home. By drawing heavy drapes over a window, or patio door, the possibility of condensation is often increased because the flow of warm is restricted over the window surface. It should also be noted

that if windows are exposed to prevailing winds, then they will be slightly colder than other windows and may cause condensation to form at humidity levels that are practical for the rest of the home.

For normal day-to-day control of the level of relative humidity in the home, consider the following:

1. Water vapour is a by-product of cooking. Use the fan when cooking, or open a window.
2. Showers produce water vapour. Close the bathroom door, and ventilate using the exhaust fan.
3. Clothes washing, hanging them to on a line indoors, or not using the exhaust fan for dryers will cause moisture build up in the room. Since any impedence to the forced air from the drier exhaust will allow the moisture laden air to penetrate the room, periodic checking to ensure that the lint trap in the exhaust duct is clean is essential. It should also be noted that build-up of lint in the trap and the flex hose to the trap becomes a fire hazard and residents should be educated to clean out the lint traps on a regular basis.
4. Opening a window, or windows, for a brief period to ventilate the suite each day, will allow the drier air from outside to enter and balance out the moist air inside.


By Jeff Jeffcoatt

Vice President, Condominium/Strata , CCI Group Inc.
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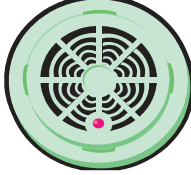

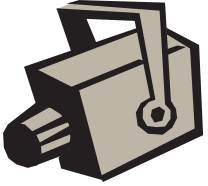

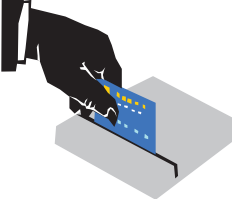






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This is an actual case history. Only the names have been concealed.

January 14th, 1999. Sitting in their upstairs TV room, the husband says to his wife, “what’s that noise?” “It sounds like water trickling.” Husband goes to window and opens the blinds. Omigosh! It is water trickling!

A rivulet of water was running down the inside of the window to the floor. Quickly, they line a row of empty yogurt containers on the window sill to catch most of the water. The rest of the night and the next day they tried to keep up with the water. The water was coming down the drywall above the window, to the top window casing and dripping onto the window sill, then flowing down to the floor.

They informed the condominium president and asked him to report it to the corporation’s insurance people.

ICE DAMMING A VIABLE OPTION FOR FUNDING SHORTFALLS

The unit owners, after catching and mopping up as much of the water as possible, reported the matter to their own insurance representatives. When the adjuster came, she determined that there was ceiling damage - the ceiling would have to be opened up to find the cause, then repaired and refinished. An area of wallpaper and drywall would have to be replaced. The

CHANGE IS COMING, ARE YOU PREPARED?

Insurance rates and deductibles are increasing and coverage is decreasing. It is imperative for you to review your current coverage to ensure your insurance carrier is able to meet your needs and can adapt quickly when legislation is changed under the Alberta Condominium Property Act & Regulations. Claims Service is also an area worth consideration.

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window casing and baseboard would have to be replaced or refinished. The hardwood flooring would have to be repaired and refinished. Compounding the cost was the necessity of removing and reattaching the interior shutters, replacing wallpaper on the abutting walls (as no match could be found), and refinishing the entire floor (because the kind of urethane finish and the fact that this was one big room, required that the whole area be done).

It was agreed that the ice damming problem itself would have to be attacked from the topside of the roof. The unit owners called an engineering firm. This was the second ice damming incident. The estimated cost of repairs and the disruption made it clear that the chance of repetition should be avoided if at all possible. The engineers determined that the roof caused the ice damming, and had to be attacked from the roof side. It was determined that the owners could proceed with interior repairs as long as the roof problem was solved before the next chance of ice damming - the next winter.

Competitive quotes were obtained from two experienced interior repair contractors. Methods of streamlining the repairs were reviewed with the unit owners, the tendering contractors and the adjuster. The idea was that each contractor wanted to come up with the best price and the unit owners wanted repairs to be as expeditious and streamlined as possible. A win-win situation for everybody, especially with both contractors being highly reputable and experienced.

It took the owners five weeks to try to find matching wallpaper. The original wallpaper was imported and was no longer available. Finally, after looking at stores full of wallpaper sample books, a kind of wallpaper that complemented the existing wallpaper was found. Plastic edging was agreed to be affixed to the corners where the new wallpaper met the old wallpaper.

The entire repair job was held up as the owners and contractors did not want to risk the job starting and then being delayed while waiting for wallpaper. The wallpaper was ordered on March 26th and arrived in town in four weeks (as predicted), so a May 10th start was set. Repairs were completed June 26th.

Fortunately the unit owners own an RV, so instead of having to stay at a hotel or motel while their home was inaccessible, they stayed at a city RV park. Because they were there for a number of weeks, they got a reduction from the posted daily rate.

The insurance company paid the contractor billings directly. The adjuster held back \$500, the deductible, from the unit owner out-of-pocket costs. The proof of loss (claim) form was signed August 9th and sent to the adjuster. The insurance company's claim cheque was dated August 10th. (The adjuster must have faxed the documents to the insurance company.) The repairs and additional living expense totaled \$9,763.67, from which was deducted the unit owner policy \$500 deductible, leaving a net claim of \$9,263.67. Also included in the contractor's costs were packing boxes as everything in the TV room - 16' x 24' - and in its wall to wall storage had to be packed and moved downstairs, plus cleanup.

The condominium corporation insurance had a \$1,500 deductible, more than the amount of damage to the actual unit. The damage to the actual unit was only the drywall, the ceiling plasterboard and the ceiling re texturing. So the unit owner's claim included the entire cost of the unit damage as the policy included Additional Protection coverage. What drove the claim cost up was the replacement cost of the improvements to this unit. The unit is finished in imported wallpaper, the floors are all 3/4" hardwood, and to retexturize the ceiling and sand and re varnish the floor, the second floor had to be walled off with vapor barrier.

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THE CAUSE

The roof was found to not have been built to code and was rebuilt at the condominium corporation's cost. The Limitations Act of Alberta prevented the corporation from recovering from the project builder. The project was built in 1980. The project having been built in 1980 and the incident having occurred nineteen years later, there was no way to recover from the project builder.

LESSONS LEARNED

1. Repairs always take longer than one can imagine.
2. Costs are amazingly high. One must remember that when a home is originally built, particularly a condominium, it is mass production. When repairs are done, first there is hand removal of the damaged portion and hand repair or replacement. It's like the comparison between mass production of cars versus buying the parts and hand building one.
3. Unit owners often put in a lot of work besides what is done by repair people. In this case, all the second floor clothing including what seemed to be Imelda Marcos' shoe collection, had to be carefully packed as if for moving, then unpacked and replaced later. Just finding the wallpaper consumed hours and hours of searching.
4. Although the adjuster joked that the stay at the RV park would be a holiday, remember, in May, 1999 it rained just about every day. The unit owners had to wear rubber boots to get to the RV. Anybody who has camped in persistent rain knows it's no holiday, even in some exotic place other than Edmonton. Murphy's law prevailed.
5. The Additional protection coverage, in this case, allowed the whole claim to be processed under one policy with one

deductible.

6. There was no haggling. The unit owners had insured to the full replacement cost of their personal property and improvements. Although they gasped at the premium whenever their policy came up for renewal, they were glad that if they erred, it was on the generous side. When the insurance company knows it has received full premium for the risk insured, it isn't inclined to chisel. The adjuster was excellent, a senior, experienced person. The fact that the insurance company issued the claim cheque so quickly indicates that they held the adjuster in high esteem, too.


7. These unit owners insisted on a definite start and completion date and that work carry on without interruption. And they held the contractor to these criteria.

8. The contractor works for the unit owners. Don't ever let the contractor believe it is working for the insurance company. Yes, the money ends up coming from the insurance company, so contractors tend to favour them. But, technically speaking, the unit owner engages the contractor and is reimbursed by the insurance company. Technically speaking the unit owner and contractor should sign a contract. This way, the contractor can lien the unit if not paid, and the unit owner can enforce warranty deficiencies against the contractor.

9. This story also demonstrates another reason for every condominium corporation to have a sufficient reserve fund to cover repair or replacement of common property.

By Hugh Falconar, C.I.P., F.C.C.I. Group, CCI Group Inc.
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Questions & Answers with Robert Noce



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: I think that our condominium corporation was registered under the Societies Act instead of the Condominium Property Act. I wrote the board a letter asking whether or not my information was correct, and have received neither an acknowledgment nor a reply. Should I follow up with the board?

A: If your information is correct, and your condominium corporation was not properly registered under the Condominium Property Act, then there are a number of issues that come to mind in terms of how your condominium corporation is being administered, particularly how you deal with the collection of condominium fees and other related issues.

Your approach was the correct approach, in that you sought the opinion of the board prior to taking any further steps. You should follow up with the board and request an answer.

Helpful Hint: Condominium boards should respond to owners' letters and/or e-mails on a timely basis. Although we are all busy in our personal lives, and serving on the board is usually a volunteer position, board members have a responsibility to respond to owners. At minimum, always acknowledge a letter or e-mail from a fellow owner/tenant and indicate to them when you intend to respond.

Q: Our bylaws state that the board shall consist of not less than three and no more than seven members. This year, we have operated with a three-person board, but one member had to step down early. The remaining two members have sent a letter to residents requesting volunteers to the board.

Several residents have submitted their names, but to date have not heard back from the board. The other two members are carrying on, signing cheques, sending letters to residents, etc., under the heading of the condo board. Some of the residents think this is illegal and a special meeting should be called to resolve this situation. I would appreciate any assistance you could provide.

A: If your bylaws state that the board must consist of not fewer than three and no more than seven members, anything fewer than three or more than seven would be contrary to your bylaws. Therefore, some of the decisions that the two-member board has taken may be called into question. This is an issue that requires immediate attention and I would suggest that all of the owners come together quickly to resolve this issue.

Helpful Hint: When boards become aware that they are doing something contrary to their bylaws, they must stop such action immediately, because any action taken may be challenged at a later date. As a

board, you do not have the ability to pick and choose the bylaws you intend to enforce or apply. You have a legal obligation to comply with all of the bylaws.

Q: Our building has more than 100 suites, and 40 to 50 per cent of them are rented. We feel that our condominium corporation is becoming like an apartment building. Is there anything that our board can do, through the Condominium Property Act, to limit the amount of owners that may use their suites as rental properties?

A: The Condominium Property Act states that no bylaw can prevent an owner from renting his/her unit to a third party. Therefore, in Alberta, no one can prevent anyone from renting their condominium unit. This means that a condominium project could conceivably be composed entirely of renters. While the government of Alberta has struck a committee to look at possible changes to the Condominium Property Act, I do not anticipate any amendments just yet.

Q: Is it better to have bylaws permit a condominium corporation to implement policies from time to time, rather than always going to a vote?

A: All condominium corporations in Alberta are governed by the Condominium Property Act, the regulations passed pursuant to the Condominium Property Act and bylaws. Lately, I have noticed a number of condominium

corporations have implemented rules and policies to govern certain procedures. The Condominium Property Act is silent with respect to the ability of condominium corporations to implement policies to govern owners.

Q: My neighbour and I moved into our newly built bungalow-style duplex condominium complex in the summer of 2006. We share the 10-foot, rock-covered common area between our units and our open-railing decks. Last summer, without consultation, my neighbour installed an air conditioner in our shared common space. I can no longer enjoy peace and quiet on my deck. I complained to the board and they responded by saying that my neighbour had the right to enjoy his air conditioner as it did not contravene the bylaws. What is my solution?

A: It is too bad that your neighbour did not consult you on the installation of the air conditioning unit. However, the information you provided indicates that the air conditioning unit was installed on common property with the permission of the condominium corporation. Other than taking your case to the board, as you have done, you could ask your neighbour whether he/she would be prepared to look at some form of mediation to work out a possible solution. Perhaps your neighbour would consider moving the air conditioning unit to another location. The board may also want to be involved in this process.

The last option would be some

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- ◆ New Screen Cloth, Spline and Pull Tabs
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form of court application alleging that the condominium corporation is not properly enforcing the bylaws.

Q: Please explain what people mean when they say "legal recourse" or "apply to the courts to resolve this problem." Is this my only option if the condominium board does not follow through with their obligations? If it means suing them, then suing them for what?

A: Legal recourse, or applying to the courts, simply means starting a legal action in court whereby you would ask the court to compel the condominium corporation to do certain things. The Condominium Property Act allows an owner to start an action in court if the condominium corporation is not enforcing the bylaws of the corporation or fails to deal with a specific issue of concern.

You are not necessarily seeking damages, but rather asking the court to order the condominium corporation to do certain things. If you were successful in your court application, you would be entitled to recoup some (or all) of your legal fees.

Helpful hint: Before considering a court application, you should attempt to resolve the issue with the board of the condominium corporation in an amicable fashion. Compromises must be made by both parties in order to find solutions to problems. The court system should be viewed as the last resort.

Q: Our condominium corporation has always had a bylaw in place which prevents pets from being within a unit or on the common property unless the owner receives written permission from the board. This bylaw is backed up by a sign

at our front door which reads: "No pets." We now have new owners who say that this bylaw does not apply to visitors. We beg to differ. What is your take on this?

A: It would appear that the drafters of your bylaws wanted to make it abundantly clear that animals were not permitted within the units or the common property of the condominium corporation. The bylaws also apply to visitors. Therefore, it is my opinion that visitors would not be permitted to bring their pets into a unit or the common property of the condominium project.

Helpful hint: The rationale of having a no-pet policy is a legitimate consideration. Allowing pets within the complex increases maintenance costs (replacing flooring, cleaning, etc.), and this increases costs for all owners. Whether or not owners agree with the no-pets-without-written-permission rule, all owners and their visitors must adhere to the bylaws.

Q: We have a very poor resident manager who does very little within the condominium project. Our building is slowly deteriorating in maintenance with sloppy, shoddy work being done. We have complained, but our board is reluctant to fire him.

The situation is so bad that some of the owners are now volunteering to look after our gardens and other maintenance problems. Who is responsible for the resident manager's daily supervision? Whose employee is he? As owners, how do we get him to do his job?

A: Based on the information that you have provided, it would appear

that the resident manager is in fact an employee of the condominium corporation. However, you may want to also confirm that he is not an employee of your property management company.

The employer, whether it is your condominium corporation or the property management company, is responsible for his daily supervision. Does the condominium corporation have a signed employment agreement with the resident manager?

What are the terms and conditions of his employment? Has the condominium corporation ever done a performance review?

If you are paying for the services of a resident manager through your condominium fees, the board should react to owners' concerns.

Finally, since this is an employment issue, care should be taken so that this issue is kept private.

Helpful hint: When a condominium corporation hires an employee to perform certain tasks, it is worthwhile to have a lawyer draft an employment agreement. As well, the condominium corporation should be conducting annual performance reviews on all of its employees.

DETECTION OF MOULD WITHIN YOUR BUILDING — HOW AND WHERE

28



Varied colours of mould colonies on the same material, drywall

As it has been stated in the past, the key to mould development is a food source and the necessary moisture to allow for the mould to commence growing. It is difficult to control the food as our buildings are built using large amounts of available food. Therefore we are wise to begin looking for mould by looking for the moisture necessary to allow this mould to develop.

Mould is a problem. However, fundamentally it is not the problem but the symptom of a moisture problem. Removing the mould damage from an area of your building without removing or solving the moisture issue will only be a temporary solution – the mould will come back.

Moisture analysis can take many forms as relates to the favourable conditions in your building including:

Hygro Thermometer - Is the relative humidity and temperature sufficient enough to support condensation on the surfaces of mould susceptible materials?

Moisture meter - Is the surface or shallow sub-surface moisture in mould susceptible materials sufficient to support mould growth

Thermal Image Scanning – Are there areas experiencing significant temperature differences? If so, these might be related to air leakage (condensation potential) or moisture accumulation cooling the area

Once the moisture issue(s) or possible areas of concern have been located, how do we know if we have a mould problem in these areas? The first step is to rely on our eyes and visual observation skills. We look for areas that simply do not appear normal or right. Are there imperfections such as discolorations, blemishes

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MOULD

PART 2

or blisters on surfaces compared to the balance of the area? These imperfections do not necessarily mean you have a mould problem, just that these areas should be checked a little closer. Mould growth on a surface can also be textured (fuzzy) or it may be smooth.

Some will say if the discoloration will wipe off it is mould, while others will say if it does not wipe off it is mould – in fact both may be right. A lot depends on what material the mould is growing on and also what you mean by wiping. Is wiping, using a soft dish towel or an abrasive material? In those small spots, sometimes it is simplest to wipe and clean the small spot and simply watch to see if the growth returns. Is it mould, and did the growth essentially root itself sufficiently, so re-growth will occur or was it very superficial.

As a building owner, a surface sample of the discoloration can be collected and sent to a lab or consultant to verify the composition on the material; is it mould, is it sufficient to be of concern and what is next? In these cases tape transfers, swabs or bulk samples would be likely utilized to analyze the mould

composition of the sample. These are some sampling techniques used routinely by consultants.

It is very important to realize that mould is an everyday aspect of our lives and we breathe and eat spores every day. These spores exist outdoors and as well as indoors, and as such can and will settle on almost every surface of your building, so when a lab sample comes back confirming the presence of mould spores this does not mean you have a mould contamination or a mould problem. This is where consultants are of assistance to interpret the results and discuss with you if in fact, you have a problem. Remember that usually this type of sampling is biased as you are sampling a suspected area and if the discoloration is mould the concentrations will be higher.

Other detection methods requiring consultant involvement is the use of air sampling devices. These types of samplers collect air and spores within the air sample for analysis at the laboratory. Depending on the type of sample collected, we can be looking at the live (viable) spores or the total

spore (live and/or dead). This type of sampling is utilized to determine if the mould on the walls releasing spores into the air is or is not sporulating as yet. Further, if people are complaining of irritation in an area of the building, yet no visible mould exists, an air test can aid in determination of areas to look further. Just because you cannot see the mould does not mean it is not an issue or problem. Air samples can also be drawn from within wall cavity spaces without cutting large holes in your walls necessary to visually look.

The consultant will be required to analyze the lab data to determine if there is indeed a problem, which area of the building and potentially what type of material it may be growing on, if the growth is not visible.

A few other techniques used by consultants involve the use of an ultra-fine particle counter that can be used to



trace the fine spore particles in air back to the source. This is effective as long as the building is not loaded with other particle sources. Further, a Volatile Organic Compound (VOC) analysis can be performed as the mould colonies are regarded as releasing Microbial VOC's and we can trace the source of the chemicals released. Additionally, a boroscope can be used to look inside the walls for hidden mould growth. An issue with this technique is that the growth still must be visible though on the opposite side of the wall and the inspection area may be within centimeters of the growth, but simply on the wrong side of the wall stud.

All these types of detection techniques are simply tools and usually a

combination approach must be taken to answer the questions as to whether you have a mould problem and how big the problem is.

Health Effects of Mould Spore Exposure

Health effects of exposure is probably one of the more difficult issues to discuss as we would all like to know what will happen to me if or when I am exposed to mould and mould spores. Well unfortunately it is not quite that easy because as you know we are all unique individuals. Take temperature for example, in your office environment of 22 degrees Celsius, you may feel quite comfortable while the persons on either side of you feel either hot or cold. The same type of thing happens with mould exposu-

re and this is a difficult matter for both Consultants as well as Medical Practitioners. All of our bodies are different, even those closely biologically related, and as such, we will all likely have varied reactions to mould exposures. Having said this however, there are some widely accepted basic health reactions.

Basic reactions:

- Flu-like symptoms
- Running nose
- Throat irritation
- Burning or irritated eyes
- Skin irritation and rashing
- Allergy reactions
- Asthma trigger to those who have asthma conditions already

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These are some of the basic reactions, but these reactions are likely similar to a lot of other exposures and may be derived from basic indoor air quality exposure to selected chemicals as well as dust.

Additionally, what are the types and/or concentrations of mould necessary to bring about any of these reactions? Well this is once again where the individual immune system comes into play and it is difficult to say exposure to 'X' mould in 'Y' concentration will produce a given health reaction or response. Some people are allergic to Penicillin, derived from a type of mould, while others are not. It is however regarded that all people will react to any type of mould exposure. It is simply the concentration that is the unknown variable.

Some varieties of mould produce Mycotoxins as a defence mechanism from other moulds in the area attempting to invade the food source that is suitable for growth or propagation. There have been recent studies attempting to link Mycotoxin exposure to specific diseases and disorders. To date, the data is mostly in small controlled lab studies and limited human health data exists. The early lab data in some cases raises some concerns about prolonged or elevated exposures to humans of specific Mycotoxins, and the potential to produce disease or disorders. This data is still relatively new in scientific terms. Time and further testing will be necessary to ensure the accuracy to human health data and once again the human immune system is likely the key factor as far as "will I or won't I get sick from this

mould exposure".

So there is no easy answer as to who will feel the effects of mould exposure and at what concentration will I feel these effects. If you or any member of the family is persistently feeling these flu-like symptoms, first off think about your building and see if there have been any leakage problems. If there have been, you may have a mould issue. Bear in mind that again, the symptoms are similar to early flu and cold symptoms of aches and pains and chest irritation. If the flu season is highly active at this time then maybe wait awhile to see if the symptoms clear up, as it may not be mould related. If however the symptoms do persist, then possibly a mould assessment may be in order to confirm or eliminate mould activity from the equation.

Remediation of Mould Contaminated Materials

Remediation is classified in most situations as the removal of visible mould from affected areas plus the cleaning and disinfecting of all other surfaces on the structure as well as the air. Successful remediation was determined by significant reductions in undesired varieties and removal of specific toxic varieties of mould in relation to previous sampling programs. Essentially, this refers to removing the damaged building materials and ensuring the air has not also been compromised if the air has been affected; cleaning of the area, including the air will be required.

So how do we go about remediation of the building in an effective manner? Firstly, remediation will only be effective if the moisture source(s) have been identified and corrected because once the remediation has been completed; the installation of new building materials will follow. These new materials that are installed, or cleaned or treated will commence growth of new mould if these materials are allowed to once again get moist. As previously stated, the building materials are basically the food source for mould growth. All that is required is moisture, for mould to grow.

Moisture sources include (but are not limited to):

- Roof leak – shingles, membrane, flashing
- Domestic water line leak
- Sewage line leak
- Shower/tub surround leak
- Window leakage
- Landscape slope toward building
- Ground water leaking under foundation
- Soil crawlspaces
- Lack of weeping tile or failure of weeping tile
- Condensation from poor insulation
- Condensation from elevated humidity in building
- Improper use or lack of exhaust ventilation – kitchen, bath fans
- Improper attic ventilation
- Initial construction conditions – high moisture sealed into building envelop
- Improper construction materials – moisture permeability, stucco

Once the moisture issue has been corrected, we need to devise an action plan for how best to successfully remove the mould affected materials from your building. As part of this, we need to understand what can be reasonably handled by building owners or renovation contractors and what requires the more specialized expertise of a consultant and remediation contractor combination.

Not all remediation will require the use of a consultant and remediation contractor and can be relatively easily performed by the building owner. In the simplest aspect of remediation, a building owner can wash a wall or window sill with detergent and water solution to remove superficial surface mould from the vinyl window or drywall. Also very common, is discoloration and darkening on a damp concrete wall in which we would scrub the wall with detergent and water solution along with a stiff bristle style brush. If the growth in any of these types of conditions continues to re-occur after surface remediation, the growth may be deeper rooted requiring removal of the material or further assessment as to the contributing moisture sources.

The use of biocide solutions, such as bleach or other specialty "mould killers" is not regarded as the best treatment, though it is a treatment. The human health effect is regarded as the same if you breathe a live (viable) mould spore or a dead spore, the allergenic or health effect remains the same. The basic difference is that the live or viable spore floating in the air, lands on a suitable food source and has proper moisture, will develop and grow. Well if that dead spore lands in this location, most certainly other live spores from other sources, including outdoors, will likely land in the same area and begin to grow. More often than not, the use of biocide sprays and treatments is used to speed up the clean-up time of a contaminated area.

Further, the exposure to some biocides has a greater health concern for breathing or skin contact than the mould conta-

mination that we are attempting to remediate. For example, bleach exposure to chlorine through skin and inhalation contact, is generally regarded as more harmful to your body than the spore exposure.

Back to remediation and that most protocols regard affected areas of mould contamination smaller than 10 square feet, as being capable of being remediated by the building owner, having some understanding of respiratory protection and dust control. Mould contamination on a surface has the potential to adversely affect your building through spore release, as approximately 1 million spores are estimated to exist on every 1 square inch area that is visibly contaminated. As one of the primary ways that the human health is affected from mould is through inhalation, necessary procedures must be followed to lessen the airborne risk to contaminating the building as well as yourself during the removal. In general terms we look to wearing gloves and a minimum N95 disposable respirator but preferably a ½ mask with HEPA (P100) or P100/OV (organic vapour) for the MVOC discussed in previous articles. The area is usually lightly dampened to reduce airborne dust and spore release, with the material gently removed and placed in a bag and sealed for disposal in the landfill. It is recommended to isolate the area in which you are working to minimize the spread of spores. After the material is removed, you thoroughly clean the area with detergent/water solution.

Analysis of the mould affected material to be removed or disposed, may require testing for Asbestos content – buildings built prior to 1982 may contain Asbestos in areas such as ceiling texture, drywall compound, linoleum, floor tiles, duct wrap. Any materials containing Asbestos must be properly removed by qualified personnel then properly disposed, whether it contains mould or not.

One problem that arises commonly when performing your own remediation is that what was thought to be a small 2-5 square foot remediation turns out to be 20-30 square feet



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after the material removal begins, especially if an assessment has not been thoroughly performed to properly detail the scope of work necessary to correct the problem. Now that the area is greater than 10 square feet, are the procedures being used sufficient to protect you and your building from further contamination?

It is regarded that mould remediation of any area greater than or potentially greater than 10 square feet be remediated by a qualified, certified, insured (for mould not just general liability) contractor.

Additionally it is also recommended to utilize the services of a professional consultant, certified and insured for mould and hazardous materials. It is recommended to have the consultant perform an initial assessment of the building and develop a scope of work for which the contractor can provide a price estimate or proposal. The initial consultant involvement serves a few functions by outlining the extent of damage that contractors can determine pricing for your budget. Second, testing can determine if the problem is localized or now airborne, and how much clean-up is going to be required in other areas if any. Finally, a comparison benchmark to ensure the contractor has not actually contributed contamination to areas of the building previously not involved, as well as clearance testing for all interested parties, that the affected areas of the building are now acceptable and reconstruction can commence.

So the difference between small scale remediation and larger scale remediation utilizing contractors, in short form is isolation, containment and worker protection. The affected area is isolated allowing for possible enlargement of the area to be removed, the area may also be placed under negative pressure, not allowing mould spore contaminated air to leave the enclosure without being filtered to remove the spores. The workers are also fully protected and all efforts are made to minimize spores from leaving the contaminated area, even the bags of waste material are wiped or cleaned before they are transported through the building to the outside.

Don't be afraid to ask questions, also if you are not comfortable tackling even a small remediation, contact a professional for some certainty and peace of mind.

This article first published in InSite 2006 and authored by
Dennis French, DF Technical & Consulting Services Ltd.
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SPECIAL ASSESSMENTS (SA'S)

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The most hated words discussed by Boards or Condominium Managers. The ugly truth is that Special Assessments are becoming more and more common. An SA can be assessed for either Operating or Reserve Fund expenses. The Condominium Property Act of Alberta mandates that the Board is responsible for assessing fees to run the Corporation – therefore the need for an SA is the Board's legal mandate to determine. Often, the need for an SA is the result of years of deferred maintenance, projects such as window replacements that become necessary before the time outlined in the Reserve fund Study or emergencies such as a sewer collapse. Many times there is simply not enough money in the Reserve Fund to pay for these issues. An underfunded Reserve Fund is usually the result of Condominium fees not being raised to meet actual needs. These Boards forgot that they are the stewards of a multimillion dollar business and more importantly everyone's home.

Many Board members have looked at me quizzically when I say they are running a multimillion dollar business. The value of the Condominium Corporation is determined by the insurance appraisal of the complex and the cost to run that Corporation is what sets the budget. The budget is the amount of money used to set the Condominium fees. When faced with large fee increases, many Owners have said that their fees have never gone up more than 5% year after year - if that. That is great, but what if costs are going up 15% or more? Eventually the feared term - Special Assessment - will raise its ugly head. Something was not being done and eventually it will have to be done. Pay now or pay a whole lot later is the choice.



Once the Board makes the decision that a Special Assessment is necessary, the fun begins. How is it going to be paid for, how are

the Owners going to take the news, how do they tell the Owners? Other than an assessment for an emergency, most SA's do not crop up overnight. A Special Assessment I was part of a few years ago took 2 years from the initial discussions to the assessing of the costs.



There were two information sessions with the Owners attended by the Board, the Corporation's legal counsel, the engineer, the contractor and me. Full disclosure is the only way to approach these issues. The SA was very large – approximately \$40,000

per unit – so the Owners were obviously vocal about opposing it. At the last information session the Corporation's legal counsel told those assembled, in no uncertain terms, that there was no more time, the work had to be done. This was a 35 year old complex and their stucco siding had myriad cracks and every time it rained you could clearly see where water was penetrating the surface. It had been doing so for many years. What had started as a window replacement project ended up being a complete building envelope replacement, new windows



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and patio doors, new awnings front and back, new sidewalks and a complete re-grading of the complex including new window wells and new fences.



It ended up being a complete renovation of the complex.

As a Board, how do you go about assessing a Special Assessment? For discussion purposes, I will assume it is Reserve Fund expenses that have to be Special Assessed - building envelope, windows, doors, fences, pavement, sidewalks etc.

determine the scope of the work to be done get advice from professionals - engineers, lawyers etc. and determine preliminary costs. Is there enough money in the Reserve Fund for these expenses? If there is not, at the Board level, discuss how this project will be funded. If a Special Assessment will

be needed, put that in the minutes and make sure you include this information on the Information Statement - the need for an SA has been discussed but not yet assessed. It could still be a year or more before you have all the costs to determine the SA.

Once you have preliminary costs, invite the Owners to an Information Night. Be prepared with all the documentation you have accumulated to that point to explain what is going to happen and that there is going to be a Special Assessment. Make sure you have the Corporation's legal counsel in attendance to explain the legalities of the Board's decision. Expect Owner resistance. Your lawyer can explain to the Owners that the Board is the body that makes these decisions, not the Owners. This can be a harsh reality for many Owners.

Once the Owners have been informed of the impending SA and the reasons for it, keep them informed. Put out periodic updates as to when and how the SA will take shape. While, as a Board, you are waiting for the tenders to come in from the contractors asked to bid on the project, decide whether you will borrow the

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money for the SA or have the Owners pay for it directly. Talk to the financial experts that deal with lending money to Corporations for this information. If you decide to assess the Owners directly, decide the payment terms. How far in advance will you give them before their first payment is due - the more time the better - I always try for 90 days. If the SA is for a large amount, hopefully the Owners have been talking to their banks or mortgage lenders so they are ready once the SA has been assessed.

Now most of the decisions have been made. The contractor has been chosen, the Special Assessment has been assessed, the Owners have been formally informed by letter outlining the costs and what they have to pay and when and the Board is waiting for the payment of the first instalment. Let's say the money is due over a year and in three instalments. What happens if people don't pay? Most people do pay and on time and many will pay the whole amount all at once even if there is an instalment plan. I advise my Boards to deal with non-payment issues on a case by case basis. When contacted by Owners that cannot pay by the due date, I tell them to put their re-payment schedule in writing and I will present it to the Board. The Board will then look at this schedule and decide if it is acceptable.

Once I took a ten year re-payment plan to a Board and they said no. This was an unreasonable time frame. This Owner then paid within a reasonable time and of course with interest. Both the Condominium Property Act of Alberta and your Bylaws deal with the issue of interest. Boards cannot waive interest. They may not send you to collections - thereby having a caveat placed on your title - but you will be charged interest. I have had Owners call me very upset that they were not consulted about the SA and were going to sue the Board. I politely tell them to have their lawyer get in touch with me and I will put them

in touch with the Corporation's lawyer. I usually receive the money within a few days.

As complexes age, climate changes wreck havoc on building envelopes, people become more educated about Condominium living and Boards become more aware of their responsibilities. Special Assessments are becoming the reality of necessity. If you are an Owner, remember that Board members have to pay these SA's as well and that if you are a Board member know that Owners telling you they cannot afford a SA is no reason to ignore the issues in front of you.

Helena R. Smith, ACCI, FCCI

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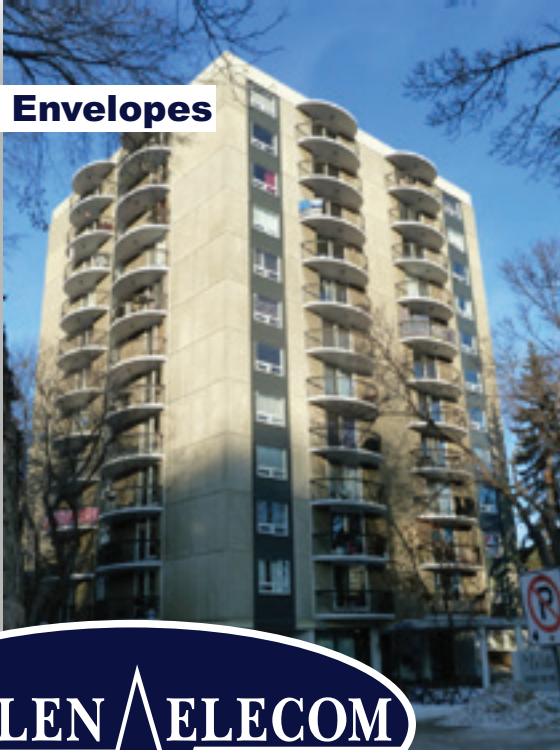
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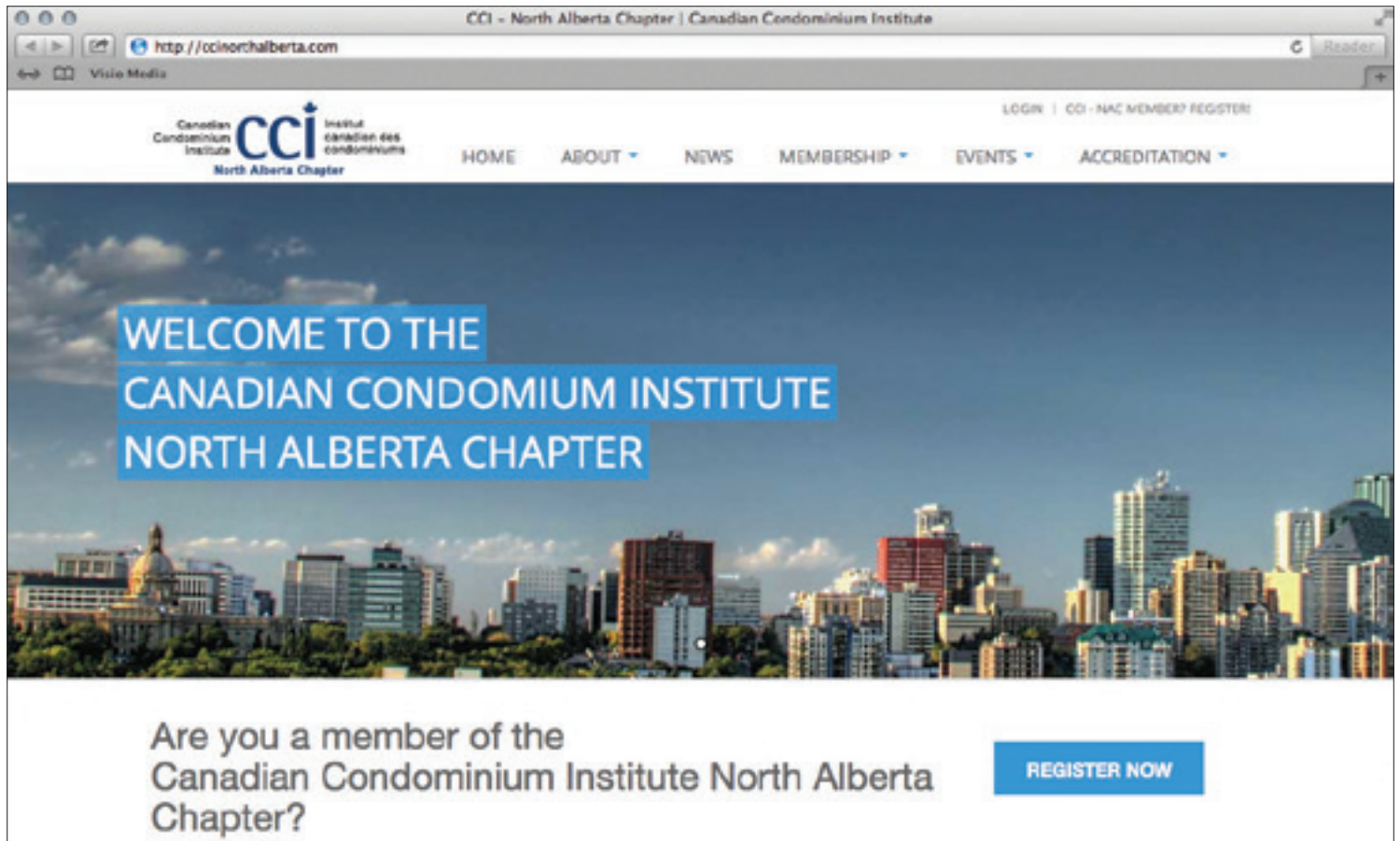
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ISSUE 4	April 11, 2014

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).

InSite 2013/2014 Advertising Booking

AD TYPE	ISSUE #	ISSUE 1 Fall	ISSUE 2 Winter	ISSUE 3 Spring	ISSUE 4 Summer	TOTAL
	Submission Deadline	July 12, 2013	Oct 11, 2013	Jan 17, 2014	April 11, 2014	
	Business Card					
	1/4 Page					
	1/2 Page					
	Full Page					
	Inside Back Cover					
	Back Cover*					

*Back cover requests are on a first-come, first-served basis.

Total Payable with GST

Enter the cost for each issue you wish to advertise in using the Advertising Rates 2013/2014 page. You may order advertising for one issue at a time, or for the entire year. Invoices will be sent quarterly. Submit this page and artwork, if it has changed, to: **info@cci-north.ab.ca**

BILLING INFORMATION

Company: _____ Submitted By: _____

Mailing Address: _____ City: _____

Prov.: _____ Postal Code: _____ - _____ Phone: _____ - _____ - _____ Fax: _____ - _____ - _____

Email: _____

PAYMENT

Payment may be made by cheque, Visa, or MasterCard. Do NOT send cash through the mail.

** Make all cheques payable to the Canadian Condominium Institute.

All ad payments must be received by CCI-NAC prior to the submission deadlines as indicated above.

Choose either:

____ A) To have an invoice forwarded to you for payment by : ☐ mail, ☐ email, or ☐ fax (Please choose one)

____ B) Pay by credit card and:

mail to:

CCI - North Alberta Chapter
#37, 11810 Kingsway Ave NW
Edmonton, AB T5G 0X5

or

fax to:

CCI-NAC Office
780-452-9003

If paying by credit card, please enter the required information ☐ Visa ☐ Mastercard Expiry Date MM/YY

Card # _____ - _____ - _____ - _____ Amount to be charged \$ _____
Total Payable with GST from above

Name on card: _____

Signature: _____

GST Reg No. 899667364-RT0002

Thank you!

MEMBERSHIP APPLICATION

MEMBERSHIP TO JUNE 30, 2014

How/from whom did you hear about CCI?: _____

■ CONDOMINIUM CORPORATION MEMBERSHIP: Please complete all areas

☐ Townhouse
☐ Apartment

Condominium No.:	No. of Units:	Registration Date:
Management Company:		Contact Name:
Address:		Suite #:
City:	Province:	Postal Code:
Phone: ()	Fax: ()	Email:
Condo Corporation Address:		Suite #:
City:	Province:	Postal Code:
Phone: ()	Fax: ()	Email:
President :		
<small>Name</small>	<small>Address/Suite</small>	<small>Email</small>
Treasurer :		
<small>Name</small>	<small>Address/Suite</small>	<small>Email</small>
Director #3:		
<small>Name</small>	<small>Address/Suite</small>	<small>Email</small>

Please forward all correspondence to: ☐ Management Company address ☐ Condo Corporation address

Fee: ☐ 2-50 Units - \$200 + GST = \$210.00 ☐ 51-100 Units - 250.00 + GST = \$262.50 ☐ 101-200 Units - \$350.00 + GST = \$367.50
☐ 201 + Units - 450.00 + GST = \$472.50

■ PROFESSIONAL MEMBERSHIP

Name:	Occupation:
Company:	
Address:	
City:	Province:
Phone: ()	Fax: ()
Email:	
Full Year Fee: <input type="checkbox"/> 375.00 + GST = \$393.75	



■ SPONSOR/TRADE SERVICE SUPPLIER MEMBERSHIP

Company:	
Name:	Industry:
Address:	
City:	Province:
Phone: ()	Fax: ()
Email:	
Full Year Fee: <input type="checkbox"/> 500.00 + GST = \$525.00 <input type="checkbox"/> Small Business (5 employees or less) - \$300.00 + GST = \$315.00	

■ INDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP

Name:	Suite #:
Address:	
City:	Province:
Phone: ()	Fax: ()
Email:	
Full Year Fee: <input type="checkbox"/> 140.00 + GST = \$147.00	

Method of Payment:

☐ Cheque Charge to: ☐  ☐ 

Card #: _____ Exp Date: ____ / ____

Signature: _____

HST/GST #899667364 RT002

Cheques should be made payable to:

Canadian Condominium Institute - North Alberta Chapter
 #37, 11810 Kingsway Ave NW, Edmonton, AB T5G 0X5
 Tel: 780-453-9004 • Fax: 780-452-9003
 Email: info@cci-north.ab.ca



Registration Form

Seminars, Luncheons and Condominium Management (CM) 100, 200, & 300 Courses

ADVANCE PAYMENT IS REQUIRED FOR CM 100, 200, & 300 Courses

Complete and mail this form, along with your payment to:

Canadian Condominium Institute
#37, 11810 Kingsway NW
Edmonton, AB T5G 0X5

**Register Early to
Avoid
Disappointment**
(Events may have limited seating)

Space is limited, so please confirm your attendance by registering a minimum of one week prior to the course.

Price includes GST	CM 100, 200 & 300 Courses			Condo 101 GST Included	Luncheons GST Included	Evening Seminars GST Included
	Member Price GST Inc.	Non-Member Price GST Inc.				
Location	First Attendee	Additional Attendees/person*	Each Attendee			
Edmonton	\$288.75	\$210.00	\$577.50	Paid Individual & Paid Condo Members FREE	\$30.00	Member \$45.00
Out of Town	\$341.25	\$262.50	\$682.50	Professional, Complimentary or Non-member - \$50.00		Non-Member - \$65.00

*Members must be from the same condominium corporation or business. GST Reg No: 899667364-RT0002

All paid attendees will receive course material.

Cancellation Policy: If cancellation is received by the CCI office seven days or more prior to the course date, you will receive a refund. Cancelling seven days or less will result in no refund.

CM Courses (Circle one)
 CM100 Condo 101
 CM200 Luncheon
 CM300 Seminar

Event Date

Date Submitted

____/____/20____
 Month Day Year

____/____/20____
 Month Day Year

Attendee 1 Name: _____
 Email: _____

Daytime phone: _____

Attendee 2 Name: _____
 Email: _____

Daytime phone: _____

Attendee 3 Name: _____
 Email: _____

Daytime phone: _____

Attendee 4 Name: _____
 Email: _____

Daytime phone: _____

Condominium or Business Name: _____

CCI Membership Category _____ Membership Year _____

Luncheon or Evening Seminar Registration

If attending a luncheon or evening seminar, please indicate the session name and date below. Please complete the attendee information above.

Name of Session: _____

Date of Session: _____
 _____/____/____
 Month Day Year

Membership applications are available at: www.cci.ca/NORTHALBERTA

CK # _____	Amount \$ _____
Visa/MC # _____	
Expiry Date _____	Mo _____ Yr _____
Name on Card: _____	

TRADE DIRECTORY

Company	Full Name	Phone	E-mail	Fax Phone
ACCOUNTANTS				
Barbara L. Surry	Barbara L. Surry, B. Comm, CMA	(780) 467-0562	blsurry@shaw.ca	(780) 467-0839
Cheng S. Lim Professional Corporation	Cheng S. Lim, CGA	(780) 484-8803	cheng@limcgas.com	(780) 761-0688
Colin Presizniuk & Associates	Colin Presizniuk, MBA, CGA, ACCI, FCCI, TEP	(780) 448-7317	colinpz@telus.net	(780) 456-8223
	Rami Alherbawi, GSc., CGA	(780) 448-7317	rami.alh@telus.net	(780) 456-8223
	Varughese Arattu	(780) 448-7317	varughese.ara@telus.net	(780) 456-8223
	Gregory Blakley, BMgt., CGA	(780) 448-7317	greg.bla@telus.net	(780) 456-8223
	Luu Ho	(780) 448-7317	lhpc@shaw.ca	(780) 456-8223
Kouri Berezan Heinrichs Chartered Accountants	Mohini Kumar, CA	(780) 463-8101	mkumar@kouriberezanheinrichs.com	(780) 462-4597
The Alberta Bookkeeping Company Ltd.	Veronica van Egteren	(780) 439-7400	abc@interbaun.com	(780) 439-7407

ARBITRATION & MEDIATION

Rosetree Consulting	Gerrit Roosenboom	(780) 982-4355	rosetree_g@hotmail.com	
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CONDOMINIUM MANAGEMENT

Alberta Condo Review & Management	Yvonne Harris	(780) 750-9951	acrminfo@gmail.com	(780) 750-9952
Alberta Property Management Solutions Inc.	Georgina MacNeil	(780) 714-8889	pm@apmsi.ca; admin@apmsi.ca	
	Fatima Salvador	(780) 750-9951	acrminfo@gmail.com	(780) 750-9952
AV8 Solutions	Brett Binnie	(780) 352-9277	brett@av8solutions.com	(780) 352-9211
Ayre & Oxford Inc.	Roseanne Evans	(780) 448-4984	roseevans@ayreoxford.com	(780) 448-7297
Bella Management and Realty Ltd.	Alison Pon	(780) 444-2665	info@realtybella.com	(780) 444-2693
Bentley Thorpe Management & Consulting Inc.	Oksanna Luchkanych Clinton	(780) 472-1821	oksanna@telusplanet.net	(780) 472-9109
Braden Equities Inc.	Robert Paquette	(780) 429-5956	Pma4@Bradenequitiesinc.com	(780) 429-5937
Canwest Management & Realty Inc.	Arvind Kapur	(780) 461-2447	canwestmgmt@gmail.com	(780) 461-2442
Celtic Management Services Inc.	Keri Ramirez	(780) 449-5655	keri@celticmanagement.ca	(780) 449-0026
Cornerstone Management	Carolyn Flexhaug	(780) 701-7264	carolyn@csmanagement.ca	(888) 520-5035
CS Management Inc.	Curtis Siracky	(780) 993-4805	csmine@shaw.ca	(780) 760-6198
Economy Management 2012	Jen Martin	(780) 453-1515	economymgmt@gmail.com	(780) 451-4092
Estate Properties Incorporated	Chester Quaife, ACM	(780) 433-2345	chester@estategroup.ca	(780) 439-2419
FOCHAUS Management Inc.	Corina MacKinnon	(780) 988-1947	corina@fochausmgmt.com	(780) 490-5193
Fort Management Ltd.aka Exit Realty	Lorna MacNeil	(855) 791-3948	lorna@fortman.ca	
Group Three Property Management Inc.	Michele Curtis	(780) 641-0222	mcurtis@groupthree.ca	(780) 641-0228
Harvard Property Management Inc.	Laura Sharen	(780) 413-6916	lsharen@harvard.ca	(780) 482-6080
Helm Property Management & Realty Ltd.	Joel Helm, CPM	(780) 408-3082	joel.helm@helmproperty.com	(780) 408-3088
Homestead Property Management	Shirley & Ted Appelman	(780) 203-4105	ted.hpm@hotmail.com	(780) 973-7124
JLR Property Management Inc.	Lisa Wallbridge	(587) 521-2090	lisa@jlrmgmt.ca	
KDM Management Inc	Brian Fischer	(780) 460-0444	bfischer@kdmmgmt.ca	(780) 460-1280
Key Investment Property Management Inc.	Karen Schoepp	(780) 833-5555	karen@keyproperty.ca	(780) 833-5558

Kris Hendrickson Management Inc	Kris Hendrickson, ACCI	(780) 473-4487	khendric@telusplanet.net	(780) 472-7363
Larlyn Property Management Ltd	Michael Holmes, MBA, CPM, RCM, ACCI, CMOC	(780) 424-7060	larlyn@larlyn.com	(780) 424-7069
Magnum York Property Management Ltd.	Ron Gauvreau	(780) 482-1644	rgauvreau@magnumyork.com	(780) 488-1903
Mastery Consulting Inc.	Alan Whyte, ACCI, ACM	(780) 482-2311	alan@masteryconsulting.ca	(780) 665-6003
Mayfield Management Group Ltd.	Helena R, Smith, ACCI	(780) 451-5192	helenasmith@mmglt.com	(780) 451-5194
	Edith O'Flaherty	(780) 451-5192	edith@mmglt.com	(780) 451-5194
Midwest Property Management	Allan Carr, ACCI, RPA	(780) 420-4040	acarr@maclab.com	(780) 420-4011
Parterre Property Services Inc.	Dwayne Ropchan	(780) 988-0221	dropchan@parterreproperty.ca	
Pinnacle Realty & Management Inc	Rick Murti, ACCI, ACM, e-PRO	(780) 758-4434	rmurti@pinnaclemgmt.ca	(780) 756-4401
Pivotal Property Management Inc.	Jamie Shima	(780) 431-5629	pivotal@pivotalpm.ca	(780) 431-5624
Prince Property Inc.	Sandi Danielson	(780) 416-9098	sandi@princeproperties.ca	(780) 640-9453
Rancho Management Services	Jack Dodds	(780) 463-2132	jdodds@ranchogroup.com	(780) 485-1681
Simco Management (Edmonton) Inc.	Ray Pratt	(780) 455-4111	simcomanagement@telusplanet.net	(780) 451-0221
Star Property Developments Ltd.	Dianna Morris	(780) 488-5401	office@starpropertymanagers.com	(780) 488-5401
Stellar Condominium Management Ltd.	Alicia Jentner	(587) 990-4583	contact@stellarcondominiums.com	
TDK Holdings Inc.	Cindy Whittingham	(780) 483-9582	cindy@tdkholdings.ca	(780) 483-9585
TEGA Property Management Ltd.	Susan Milner	(780) 757-7828	smilner@tegapm.ca	
The Property Shop Inc.	Judy Martin	(403) 346-6970	judy@thepropertyshop.ca	(403) 347-5810
TRC Realty Management Inc.	Richard Kayler	(780) 962-9300	rkayler@trcmanagement.ca	
Universal Asset Management Inc.	Vanessa Denman	(780) 708-4360	vanessa@universalassetmgnt.com	
Victorian Property Management	Brian Newbert, ACCI	(780) 463-0066	brian@victorianmanagement.ca	
	Jules Leclercq	(780) 463-0066	jules@victorianmanagement.ca	

ENGINEERING

Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P.Eng.	(780) 238-3418	garett@aegiswest.ca	(780) 963-9626
CCI Group Inc.	Walid Habis, P.Eng.	(905) 856-5200	walidh@ccigroupinc.ca	(866) 235-9870
Morrison Hershfield Limited	Billy Huet, P.Eng.	(780) 483-5200	bhuet@morrisonhershfield.com	(780) 484-3883
Read Jones Christoffersen Ltd.	Nick Trovato, B.Sc., M.Eng., P.Eng.	(780) 452-2325	ntrovato@rjc.ca	(780) 455-7516
Venture Engineering Consultants Ltd.	Rajesh Kaliandasani, CEI, CES, CEC, RTS, PQS	(780) 484-1974	venture@connect.ab.ca	(780) 484-1975
Wade Engineering Ltd.	Allan King, P.Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com	(780) 484-5752
Williams Engineering Inc.	Lana Winterfield	(780) 424-2393	lwinterfield@williamsengineering.com	(780) 425-1520

FINANCIAL SERVICES

Condo Cash Program Inc.	Jim Wallace	(780) 952-7763	jwallace77@hotmail.com	
Strata Capital Corp	Terri-Lynne Belzil	(780) 863-7872	terri-lynn@stratacapital.ca	(780) 451-8460
William J. Rhind & Associates Ltd.	Will Pozzo	(403) 283-1378	will@wjrhind.com	(403) 283-1678

INSURANCE

Diverse Claims Adjusters Ltd.	Paul Whitman, FCIP	(780) 756-4222	paul@diverseclaims.ca	(780) 756-4221
Excel Insurance & Risk Management Inc.	Anniesa Henkel, FCIP, CRM	(780) 732-7768	ahenkel@excelrisk.ca	(780) 482-3302

HUB Phoenix Insurance Brokers	Dawn Mitchell, FCIP, CRM, CAIB, ACCI	(780) 453-8407	dawn.mitchell@hubinternational.com	(780) 488-7077
HUB Phoenix Insurance Group	Dawn Mitchell, FCIP, CRM, CAIB, ACCI	(780) 453-8407	dawn.mitchell@hubinternational.com	(780) 488-3303
PRIMELINK Insurance Brokers Ltd.	Murray Dadswell	(780) 435-3632	Mdadswell.prim-01@insuremail.net	(780) 438-7121
Renfrew Insurance Ltd.	Tony Reed	(403) 299-1000	treed@renfrew-insurance.com	(403) 266-5177
Stevenson Douglas Insurance Services	Dave Douglas CIP	(780) 909-5422	dave@stevensondouglas.ca	
Westgate Perma Insurance Ltd - The Co-operators	Gregory Clark	(780) 448-7137	gregory_clark@cooperators.ca	

INSURANCE APPRAISERS

Reliance Asset Consulting Inc.	Harold Weidman, ACCI, P.App., CRP, DAC	(780) 702-7068	info@relianceconsulting.ca	(780) 702-7144
Suncorp Valuations Ltd.	Daryn Hobal	(780) 421-7300	daryn.hobal@suncorpvaluations.com	(780) 424-6077

LAWYERS

Dobko & Wheaton	Gerry Dobko, QC	(780) 539-6200	receptionist@dwlaw.ca	(780) 532-9052
Field LLP	Paul H.W. Girgulis	(780) 423-3003	pgirgulis@fieldlaw.com	(780) 428-9329
	Jennifer Oakes	(780) 423-7662	jjoakes@fieldlaw.com	(780) 428-9329
Gledhill Larocque	Victoria A. Archer	(780) 465-4852	archer@gledhill-larocque.com	(780) 440-0314
Miller Thomson LLP	Roberto Noce, QC	(780) 429-9728	rnoce@millერთhompson.com	(780) 424-5866
Ogilvie LLP	Robert Assaly, QC, ACCI	(780) 429-6243	rassaly@ogilvielaw.com	(780) 701-5943
Reynolds Mirth Richards & Farmer LLP	Emmanuel Mirth, QC, ACCI, FCCI	(780) 425-9510	emirth@rmrf.com	(780) 429-3044
	Todd A. Shipley, BA, LLB	(780) 497-3339	tshipley@rmrf.com	
Sharek, Logan & van Leenen LLP	David van Leenen, BA, LLB	(780) 413-3100	dvanleenen@sharekco.com	(780) 413-3152
	Carly Tyson	(780) 413-3180	ctyson@sharekco.com	
Shourie Bhatia LLP	Arun Shourie	(780) 438-5281	ashourie@shouriebhatia.com	(780) 438-5296
Willis Law	Hugh Willis	(780) 809-1888	hwillis@willislaw.ca	(780) 809-1889
Witten LLP	John M. Frame	(780) 428-0501	jframe@wittenlaw.com	

PROPERTY SERVICE

ABP Durabuilt Windows & Doors	Bob Robinson	(780) 465-7547	robertr@abpwindows.com	
AIM Real Estate Corporation	Dan McDaniel	(780) 424-0397	dmcdaniel@aimrec.ca	
	Lucien Roy, ACCI, FCCI	(780) 424-0397	lroy@aimrec.ca	(780) 482-6486
All Reach Glass Services Inc.	Blaine Adams	(780) 483-9561	office@allreachglass.com	
All Weather Windows Renovation Div.	Trevor Derewlanka	(780) 451-0670	efradsham@allweatherwindows.com	(780) 454-7474
Amptec Fire and Security Ltd.	Jerry Poon	(780) 426-7878	jerry@amptec.ca	(780) 426-7832
Brookfield Homes	Walter Massa	(780) 990-2700		(780) 428-3170
Canadian Tree Care	Trevor Pihrag	(780) 485-0700	info@canadiantreecare.ca	(780) 485-0703
Capital Consulting & Contracting Inc.	John Setterlund	(780) 991-4908	capitalcc@shaw.ca	
CasaWise Management	Doug Lane	(780) 413-0275	info@casawise.ca	(780) 413-0076
Christensen & McLean Roofing Co.	Phil Roy, ACCI, FCCI	(780) 447-1672	phil@cmroofing.ca	(780) 447-2764
Condo-Check	Bernie Winter, ACCI, FCCI	(403) 270-3164	bernie@condo-check.com	(403) 509-2251
DF Technical & Consulting Services Ltd..	Dennis French	(780) 468-3131	info@dftechnical.ca	(780) 468-3224
En-Pro Energy Specialists	Dan Brownsberger	(403) 815-2904	dbrownsberger@en-pro.com	
Excel Bldg. Inspection & Consulting	Eldon Schechtel	(780) 464-5634	excelins@telus.net	(780) 467-5758

Fort Management Ltd.	Jerrica Ross	(855) 791-3948	lorna@fortman.ca	
GeniePad	Rafal Dyrda	1 (800) 274-9704	rafal@geniepad.com	(800) 274-9704
Great Canadian Sundeck & Railing Ltd.	Mike Buwalda	(780) 490-5539	gcdecking@telus.net	
Innovative Landscape Concepts Ltd.	Chris Yaremko	(780) 660-8483	innovativelandscape@live.ca	(780) 963-3665
ITAK Services & Solutions Inc.	Sue Hooke	(780) 809-0632	sue@itak.ca	
Karlen-Elecom Ltd.	Mickie Poon	(780) 453-1362	mp@elecom.ca	(780) 453-1383
Magic Wand Cleaning & Restoration Services	Scott Utas	(780) 991-7847	magicwandrestoration.com	
Noralta Lock & Key Ltd.	Murray Harrison	(780) 902-9112	murrharr@telus.net	
Nordic Mechanical Services Ltd.	Amber Forest	(780) 469-7799	Amber@nordicsystems.ca; shaunalee@nordicsystems.ca	(780) 469-1568
Resort Development Funding Corp.	Randy Westergaard	(403) 728-3010	randy@mylakeresort.com	(780) 728-3013
SafewithUlli	Ulli Robson	(780) 288-2986	ullirobson@shaw.ca	
Solution 105 Consulting Ltd.	Chris Vilcsak	(780) 429-4774	vilcsak@solution105.com	(780) 429-4994
Thermotech Environmental Inc.	John Van Ginkel	(780) 987-8002	admin@tteheat.com	(780) 987-2838
United Parking Services	Dan Mechalchuk	(780) 914-8811	dan@unitedparkingservices.com	
Urban Systems Surveys Inc.	Bruce Drake	(780) 430-4041	bdrake@urbansystems.ca	
Wood Buffalo Housing & Development Corporation	Cynthia Woodford	(780) 799-4058	Cynthia@wbhadc.ca	(780) 799-4026
Ye Olde Plumber Ltd.	Ken Roskell	(780) 988-0377	ken@yeolde.ca	

REAL ESTATE

Capcity Realty Group Inc.	Luis Claro	(780) 756-7275	luis@capcityrealtygroup.com	(780) 756-1125
Connie Kennedy Realty Inc	Connie Kennedy, ACCI	(780) 482-6766	conniekennedy@shawbiz.ca	(780) 482-6408
DMG Asset Management and Realty Ltd.	Don Gray	(780) 992-2005	don@dmgmgt.ca	(780) 455-7367
Edmonton Real Estate Board	Jon Hall	(780) 453-9323Jon	marketing@ereb.com	(780) 452-1135Jon
First Independent Real Estate Ltd.	Jack Engel	(403) 341-7888	firstire@telus.net	(403) 342-4505
Mac's Realty Ltd.	Liz Frieser	(780) 875-9449	liz@macsrealty.ca	
Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca	(780) 748-2588
Pinnacle Realty & Management Inc.	Rick Murti, ACCI, ACM, e-PRO	(780) 758-4434	rmurti@pinnaclemgmt.ca	(780) 756-4401
ReMax Real Estate Centre	Agnes Fisher	(780) 466-4070	a.fisher@telus.net	(780) 430-7283
Royal LePage Summitview Realty	Rich Potter	(780) 852-5500	rpotter@royallepage.ca	(780) 852-5503
Royal LePage, The Realty Group Gr. Pr.	Angie Peters	(780) 532-3400	broker@royallepagegp.com	
Royal LePage/True North	Mark Ritchey	(780) 799-6411	mark@fortmcmurrayhometeam.com	(866) 945-9511
Simco Developments Ltd.	Darryl Sim	(403) 340-0065	darryl.sim@simcorealty.ca	(403) 341-4498

RESERVE FUND STUDY PROVIDERS

Sharon Bigelow Reserve Fund Study	Sharon Bigelow	(780) 965-0965	sharonbigelow@shaw.ca	(780) 758-2781
Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P.Eng.	(780) 238-3418	garett@aegiswest.ca	(780) 963-9626
Don Myhre, CRP	Don Myhre, CRP	(780) 916-6540	dmyhre@telusplanet.net	(780) 478-0944
Dynamic Reserve Fund Studies Inc.	Colin Jackson	(780) 486-5188	colin@dynamicrfs.com	
Excel Bldg. Inspection & Consulting	Eldon Schechtel	(780) 464-5634	excelins@telus.net	(780) 467-5758
Morrison Hershfield Ltd.	Billy Huet, P.Eng.	(780) 483-5200	bhuet@morrisonhershfield.com	(780) 484-3883
Read Jones Christoffersen Ltd.	Nick Trovato, B.Sc., M.Eng., P.Eng.	(780) 452-2325	ntrovato@rjc.ca	(780) 455-7516
Reserve Fund Planners Ltd.	Richard McDonnell, CPM, CRP	(403) 348-5444	reservef@telusplanet.net	(403) 348-5445
Wade Engineering Ltd.	Allan King, P. Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com	(780) 484-5752



GeniePad IMPROVES

communication,
collaboration,
& access to
information

in your Condo, Strata, or Co-Op

This is what excited owners said about GeniePad



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



GeniePad is 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



GeniePad 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

Don't wait another minute to put GeniePad to work for you. Visit

www.GeniePad.org

to find out how.