

ISSUE 3 - SPRING 2014

# INSITE TO CONDOS

CANADIAN CONDOMINIUM INSTITUTE MAGAZINE  
NORTH ALBERTA CHAPTER

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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@csmgmtinc.ca

# 1st Vice President

Sharon Bigelow - Reserve Fund Consultant  
P: 780-965-0965 E: sharonbigelow@shaw.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 - Marsh Canada Limited  
P: 780-732-7768 E: anniesa.henkel@marsh.com

Carmen Zuorro - TEGA Property Management  
P: 780-757-7828 E: czuorro@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, Gregory Clark,  
Gerrit Roosenboom, Joyce Schwan

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Gregory Clark, Gerrit Roosenboom, Joyce Schwan,

PRODUCTION  
CCI-NAC Communications Committee

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# Message from the President

By Anand Sharma

Welcome to the Spring Edition of the InSite to Condos Magazine.

It gives me great pleasure to announce that at the recent CCI National AGM and Conference, CCI North Alberta was awarded Chapter of The Year! This has been the result of years of effort by many volunteers to reach the level where our peers regard our work as exceptional.

Citing our membership growth, ability to host national events, our growing annual conference and trade show, increased sponsorship, and enhanced advocacy efforts with government on behalf of condominium owners and professionals, we received the Lorne Young Award for the first time in more than a decade.

It has been a team achievement, and it is your immense support for CCI North Alberta that has allowed us this honour, so thank you and congratulations to all members of CCI North Alberta.

I particularly want to thank members of the executive and the Board of Directors, both past and present. Many thanks to Helena Smith (Chair), Alan Whyte (Membership), Sharon Bigelow (Education), and Gregory Clark (Communications) for their hard work.

On a more sombre note, long time Vice President Alan Whyte has decided to move on from the Board of Directors. He will continue to be involved as a volunteer and assisting with teaching courses and membership development. Alan has been an instrumental and invaluable member of the team, and we wish him well. I know he will be back in a leadership role in the near future when time permits.

Planning is underway for the upcoming 5th Annual CCI Conference and Trade Show being held at the Chateau Louis Hotel and Conference Centre (May 9-10).

Sharon Bigelow is the primary organizer for the conference this year, and she has promised it will be bigger and even better as it has been every time. Trade Show Booths and Sponsorship is limited so please don't miss out on this opportunity to continue with condominium boards and owners.



This year, there will 16 seminars offered in 4 concurrent sessions. We will also be adding new topics, and new twists to older topics. Registration is limited so please join me in May.

The Membership Committee has now introduced half year memberships for those who still have not renewed their 2013-2014 membership. This means that condominium corporations, individuals, both small and large businesses, and professionals, can sign up for the remaining year for half the cost. Please contact our administrator Joyce to sign up and be part of the condominium community.

Finally as I write this, we are still unsure as to when the new Alberta Condominium Property Act revisions will be put forth in the legislature. The Board of Directors and the Government Advocacy Committee have been active on task forces and government committees on advocacy for consumer protection and better legislation. We have recently come out against the Alberta Government's consideration to privatize the land titles office. It has not been demonstrated that this will benefit condominium owners, professionals in the industry or, is in the public interest.

Examples in other jurisdictions show the cost of procuring documents being higher, and numerous questions have been raised by our legal and real estate peer organizations, around the process and safety of documents held by a private venture. We agree that more needs to be done to demonstrate the need to privatize a system that has generally worked well for condominium owners and professionals.

Anand Sharma.

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## 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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*As experts in the field of Condominium Insurance and Risk Management, we would be pleased to perform a written audit of your insurance program and insurance bylaws with no obligation. Our knowledgeable and experienced staff would be pleased to assist. References available upon request.*

# 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.

## CORPORATE MEMBERS

AAA Striping  
Best Choice Painters Ltd.  
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Chateau Louis Hotel & Conference Centre  
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Pacific & Western Bank of Canada  
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## CONDOMINIUMS

Arbour Glen Condominium 812 1793  
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Condo Corp 102 2733  
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Ermineskin Village  
Jefferson Lofts  
Lancaster Gardens  
Palisades Estates  
Parkview Manor  
Prima Villas III  
Quail Ridge  
Savanna Villas  
Suntree Pointe  
The Place at Lakeside 012 6024  
The Promenade 012 2336 Ft. McMurray  
The Ravines at Hermitage  
York Mills Condominium 782 2571

## INDIVIDUALS

Brendan Thompson  
D. Blaise Foulston  
Huguette & Ben Settle  
Jana Willow  
Jim Sproull  
Tracy Williams  
Wolfgang & Donna Kindzorra

## PROFESSIONALS

Amanda Loveless  
Carmen Zuorro  
Mathew R. Corrin  
Nathan Mol  
Sarah Kenkel  
Stephen Crane



# COMMITTEE REPORTS

## Communications Committee

We are pleased to report the production of the magazine has improved, we have developed exceptional partnerships with our service providers, and we are extremely pleased with the overall improved quality of the magazine. We will continue to work to improve our processes to ensure long-term sustainability of the magazine.

The communications committee and the membership are joining forces to begin a marketing campaign to raise awareness of CCI and promote our events. We encourage all our members to reach out to individuals that could benefit from becoming members and attending our training.

Thank you for the continued support of our advertisers and committee members.

Gregory Clark  
Communications Chairperson

## Education Committee

The Education Committee has been diligently working towards providing all members with interesting and relevant courses and seminars. We are gearing up and planning for our upcoming conference & trade show in May. Several new presentations will be available.

The Committee is also looking for new volunteers to assist with planning, facilitating & registration of events. If you are interested in joining our committee please contact Sharon Bigelow – [sharonbigelow@shaw.ca](mailto:sharonbigelow@shaw.ca).

## Membership Committee

The first half of the CCI year (July to December) was dedicated to renewing long standing memberships and welcoming new members. We thank all the members that have renewed and look forward to a long relationship with our new members. The second half of the year (January to June) is shaping up to be an exciting adventure to create new opportunities for new members to join CCI.

The Membership Committee will be working closely with the Communications Committee to establish an advertising campaign for some of the upcoming CCI events. The first event to be advertised will be for the information seminar to be held at the Ellerslie Rugby Club on Monday, March 24, 2014. This event will be to invite non CCI members (and current CCI members if they wish to attend) to an evening seminar outlining what CCI is and what we can do for you – the Condominium Owner or professional servicing the Condominium industry.

Over the next year or so, CCI will target four geographic areas of the City to invite potential new members to join CCI. Watch for more information coming to your area.

Helena R. Smith, ACCI, FCCI  
Chair, Membership Committee

The Canadian Condominium Institute, North Alberta Chapter is proud to present:

# CCI NORTH ALBERTA ANNUAL CONFERENCE & TRADE SHOW 2014

**Chateau Louis**  
**11727 Kingsway Avenue, Edmonton**

**Friday May 9th**                      **Evening Wine & Cheese Meet and Greet (7:00 pm to 11:00 pm)**  
**Saturday May 10th**              **Sessions & Legal Supersession over lunch (7:30 am to 5:30 pm)**

We invite you to check out the full line-up of educational events and topics for discussion on the following pages. Presentations from leaders in the condominium industry will educate, enlighten, amuse and potentially shock you.

Hundreds of dollars worth of individual events will be rolled into one informative day.

Take some time to browse the Trade Show to learn about the goods and professional services available to condominium corporations.

## PRICES

### CONFERENCE

Early Bird (before April 15, 2014) \$100.00 each  
After April 15, 2014 \$125.00 each

### TRADESHOW

Member \$300.00  
Non Member \$500.00

Tradeshow includes one table (approx 8' long) and two admissions



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## SPONSORSHIP OPPORTUNITIES

The North Alberta Chapter of the Canadian Condominium Institute is pleased to present their third annual conference with multiple educational seminars and networking opportunities. The conference follows a similar format to the past conferences, but is condensed into 1 full day of seminars. The Legal Supersession will be held immediately following the lunch buffet. A Wine and Cheese social on Friday night will kick off the networking component of the conference.

We invite you to participate as a conference sponsor at one of the “components” of the event. The conference is very event specific in its attendees and your sponsorship dollars will guarantee exposure to others in the industry looking for the type of services you and your company provide. Details of the sponsorship program specific to the 2014 event are as follows.

### TITLE SPONSOR FOR CONFERENCE

(this is not an exclusive sponsorship opportunity)

1 available - \$5,000

Sponsor's logos and recognition throughout event  
 Trade show booth at prime location with signage  
 4 registrations  
 Verbal thank you at each food event  
 Thank you recognition in magazine & full page ad.

### FOOD EVENT SPONSOR

Breakfast, lunch, wine & cheese

3 available - \$2,500

2 conference registrations or 1 trade show booth  
 Verbal thank you recognition at event component  
 Signage at food service table  
 Thank you recognition in magazine

### BREAKOUT ROOM SPONSOR

(this is not an exclusive sponsorship opportunity)

3 available - \$1,500

Signage on door of breakout session  
 Signage and promo material in room  
 Verbal acknowledgement by moderator at each session held in sponsored room  
 1 conference registration  
 Thank you recognition in magazine

### COFFEE SPONSOR

Breakfast, lunch, wine & cheese

2 available - \$1,000

Signage at coffee service table  
 Verbal acknowledgement  
 1 conference registration  
 Thank you recognition in magazine

# CCI NORTH ALBERTA ANNUAL CONFERENCE & TRADE SHOW 2014

## SCHEDULE

### FRIDAY, MAY 9, 2014

7:00 PM to 8:00 PM	Early Registration
7:00 PM to 9:00 PM	Tradeshow set up
7:00 PM to 11:00 PM	Wine & Cheese Meet & Greet Everyone registered is invited

### SATURDAY, MAY 10, 2014

7:30 AM to 8:30 AM	Breakfast
8:15 AM to 8:30 AM	Welcome Address
8:45 AM to 10:00 AM	Session #1
10:00 AM to 10:30 AM	Break with Exhibitors
10:30 AM to 11:45 AM	Session #2
11:45 AM to 1:00 PM	Lunch
1:00 PM to 2:00 PM	Legal Panel
2:15 PM to 3:30 PM	Session #3
3:30 PM to 4:00 PM	Break with Exhibitors
4:00 PM to 5:15 PM	Session #4
5:15 PM to 5:30 PM	Closing Remarks and Main Door Prize Draw



# SESSIONS

## **Understanding Condominium Insurance**

Do you have the proper insurance for your Condominium? Do you have all the coverage you require? What about individual unit owner insurance?

## **The Effects of Borrowing for Common Property Replacement**

What are the effects of borrowing money instead of levying individual special assessments? What ramifications does this have on the corporation?

## **Maintenance and Repair – Preparing an Annual Maintenance Schedule**

Condominium buildings (apartment, townhouse & commercial) and sites need constant maintenance and repair. This session will cover the types of maintenance and repair that will be needed whether it occurs annually, monthly, weekly or daily. Understanding how to budget for the money and plan for the work will also be covered.

## **Financial Bootcamp – Part 1 (Financial Statements)**

This seminar will focus on how to understand the information contained in financial statements.

## **Financial Bootcamp – Part 2 (Budget & 5 Year Plan)**

This seminar will discuss the things directors and managers need to know and consider when setting operation budgets, and who has the authority to approve the budget. Also included in this seminar are the requirements to prepare an annual 5 year plan.

## **The Good, The Bad & The Bylaws**

This session will deal with the details of the Condominium Property Act versus the Bylaws and will examine methods of enforcing bylaws.

## **Don't Let the Bed Bugs & Other Critters Bite – Write Them Out**

Have the bed bugs bitten? Are you worried they might? Learn about early detection, eradication and prevention of these nasty pests so you can have a good night's sleep. What about other nasty critters? How to eliminate these free loaders. How to adjust your bylaws and policies to assist in eliminating them.

## **Maximizing Meetings & Minutes**

In this era of over-scheduling and multiple commitments, every meeting should be planned to maximize the content, decision making and yet welcome and address all concerns. Also discussed in this session will be “what goes into minutes and what doesn't”.

## **Conflict Resolution – LISTEN TO ME!**

Arbitration? Mediation? Legal Assistance? How to deal with difficult people, how to handle a bully on the board. This session will deal with varying aspects of communicating with others.

## **Reserve Fund Studies & The Plan**

Who is qualified? When is it needed? How to get one done? How to understand the study? How to do the Plan?

## **New Home Warranty**

The new home warranty and all the information you could need regarding its changes.

## **Mould Remediation**

Mould is a nasty thing that happens with water entry. How to detect mould, how to deal with mould and when the corporation isn't responsible for it.

## **Developer Deficiencies – After the Fact**

The Developer is gone, and you have deficiencies in the building still – what do you do?

## **Process of Managing Replacement/Repair Projects**

Your windows need replacing, who do you call? Can the board look after this themselves? When to call in the big guns, the engineers and project managers – and when you can look after it on your own.

## **Technical Audits vs Building Assessment**

What type of report do you need and for when. Technical Audits, Building Assessments, Reserve Fund Studies – make sure you are getting the right report for your needs.

## **How to Make Your Condo More Saleable**

Are you planning on selling? How to market, and make your condo unit more saleable. Tips and tricks to make it sell fast.

## **Collections & Enforcement**

Condo fees, levies, fines – all of these need to be collected – how to go about doing it the right and efficient way.

# Registration Form

## Conference & Trade Show 2014

### ADVANCE PAYMENT IS REQUIRED

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

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

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

Conference		Tradeshow	
- includes May 9th Wine & Cheese		- includes 8' table	
before April 15, 2014	\$100.00 + gst	Member	\$300.00 + gst
after April 15, 2014	\$125.00 + gst	Non-member	\$500.00 + gst

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

**Chateau Louis Hotel & Conference Centre**  
11727 Kingsway NW, Edmonton

- ☐ May 9, 2014 - Wine & Cheese  
☐ May 10, 2014 - Conference Sessions  
☐ Trade Show Table - Member  
☐ Trade Show Table - Non-member

If attending the Wine & Cheese Meet & Greet, please indicate by marking the above box.

Attendee 1 Name: \_\_\_\_\_ Daytime phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

Attendee 2 Name: \_\_\_\_\_ Daytime phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

Attendee 3 Name: \_\_\_\_\_ Daytime phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

Attendee 4 Name: \_\_\_\_\_ Daytime phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

Condominium or business name: \_\_\_\_\_

Payment can NOT be made at the door.

Please complete the attendee information above.

Total amount submitted:

Members: \$ \_\_\_\_\_

Non-members: \$ \_\_\_\_\_

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Membership applications are available at: [www.ccinorthalberta.com](http://www.ccinorthalberta.com)

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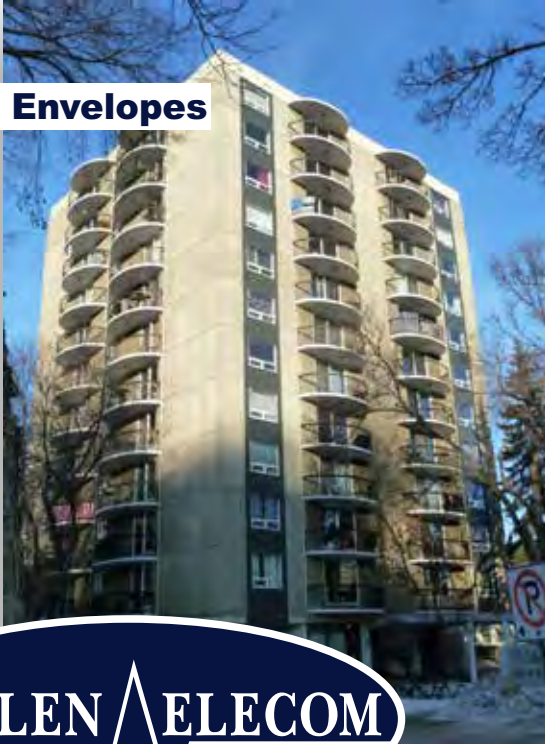
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# EDUCATION SCHEDULE

## 2014

14

**2<sup>nd</sup> Thursday Every Month**

11:30 am to 1:00 pm

**CCI Luncheon Presentations**

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.

**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!

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

**3<sup>rd</sup> Wednesday Every Month CCI Evening Seminars**7:00 pm to 10:00 pm  
Edmonton

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

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

**March 19, 2014**

**Reserve Fund Studies** – you need one every 5 years. Why? Who?  
When? How? What should be included, who is qualified.  
Presenter – Harold Weidman, Reliance Asset Consulting Inc.

Please pre-register

CCI Members \$45.00 incl. GST

Non-Members

\$65.00 incl. GST

**March 20, 2014**

6:30 pm to 9:30 pm

**Condo 101 – Alan Whyte, Presenter**

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.

**FREE to CCI PAID Condominium or Individual members!**

Corporate, Small Business, Professional and Condominium Non-Members \$50.00 incl. GST

**March 22<sup>nd</sup> & 23<sup>rd</sup>, 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

Presenter Carmen Zuorro & Rick Murti

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

**April 5<sup>th</sup> & 6<sup>th</sup>, 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 24<sup>th</sup> & 25<sup>th</sup>, 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.

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# OH DEAR...

## WHO WILL PAY FOR ALL THE COSTS SUSTAINED?

The Board of Directors of a condominium corporation made a decision to create a recreational area on the common property and to make significant improvements to existing recreational facilities. The board deemed there was plenty of money in the reserve fund to pay for these improvements. The provisions of section 38(2) (a), requiring a special resolution was not considered necessary.

Some directors seized the initiative and became actively involved in organizing the work to be done, without explicit authority documented by motions. Work was authorized to begin and contracts were signed.

At a meeting of the board a month or so later, arguments ensued regarding the removal of monies from the reserve fund and the signing of Purchase Orders. Payment for work completed and for purchase deposits was withheld. At a subsequent meeting of owners, some directors were removed from the board.

Legal action was then initiated by those removed from the board, claiming misrepresentation of facts, slander and costs. Each side retained lawyers to handle these proceedings. Two years later, when the costs of the legal proceedings had grown to well in excess of a hundred thousand dollars, amounting to ten times the original amount for facilities instal-

led and deposits, the owners finally petitioned the board to call a special general meeting of all the owners to discuss the ongoing legal proceeding and to seek a solution. The issues are to be settled in court.

Before any board member undertakes the initiative to make purchases, sign agreements, or makes other promises or commitment, they must have received explicit authority to do so from the whole board through proper motions that must be recorded in the minutes. Short cuts, and ignoring proper procedure, will lead to misunderstandings and costly penalties. Who will pay for all the costs sustained?

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# TAKING A CUSTOMER SERVICE APPROACH TO CALLS FROM CONDO RESIDENTS

Most calls a condominium property manager receives from residents are about repair issues. These issues can range from small, insignificant one-off items to severe emergencies. The trick a property manager learns very early on is: there is no such thing as a small, insignificant one-off issue.

Every time residents make an effort to contact the property manager, there is, in their opinion, an important issue and one they believe is the property manager's responsibility to remedy. If this wasn't the case, they wouldn't bother calling. The old adage "the customer is always right" still holds true, even for disgruntled condominium owners. The secret is to get past all the emotions (on both sides), hear the issue that prompted the call, come up with a solution, and then follow up.

## GETTING PAST EMOTIONS

This is the trickiest part. Many residents will

often come off as rude and aggressive when speaking with their property manager about a problem. Sometimes, at this point, the property manager takes personal offence and returns the rudeness and aggression. This is the starting point of failure, 100 per cent of the time.

Many property managers confuse the resident's emotional state of fear and panic with being rude and aggressive. Whenever a property manager is getting this confused, it can be helpful to think about the last time something like this happened to him or her. How did the property manager come across in that situation?

Have most people ever yelled at a customer service rep because they were frustrated? Yes. Have most people ever cursed a cell phone company for running them in circles or making them wait 10 minutes and then hanging up on them? Probably. But are all people rude and aggressive? No, people are either frustrated and emotional, or just having a really bad experience.


This is usually the state residents are in when they



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call a property manager. The property manager shouldn't confuse this with a personal attack, but rather consider their emotional state, sympathize, and assure residents that he or she is on their side and there to help. Under all those emotions, there is always a root problem.

## HEARING THE ISSUE

Once a property manager gets past the emotions in the call, he or she should ask residents to summarize the issue they are dealing with. The property manager should make notes, and then when residents are finished, repeat the repair issue back to them and ask them to confirm that he or she understands the problem. Get on the same page. An old friend once said, "Don't fix their bathtub if it's their toilet that is leaking." This is so true. Listen to the issue, and

spend some time really understanding what needs to be done to remedy the issue. More often than not, after the emotions are gone and the problem is clear, it's usually very simple to solve. At the end of calls, give residents a target time frame for resolving the issue, and ask if there an ideal time for the contractor come to their unit. It's important to include (or make residents feel they are included) in the repair process. Remember, it's their home.

## RESOLVING THE PROBLEM

Resolving the problem should be as simple as selecting a reputable and respected contractor to remedy the issue (ideally a contractor the property manager or his or her firm has had positive experiences with in the past). If the repair cost is outside the maximum management allowance (typically \$2,000), then the property manager will need to contact the

board for approval.

Once approval is received and a contractor is selected, the property manager must be very clear with the contractor on what needs repairing. If the property manager isn't careful, this can turn into a bad game of broken telephone. He or she should articulate the issue that the resident has described, and then ask the contractor to repeat it back. The property manager should also make sure the contractor has the right suite number and convey the specific date and time if one has been arranged.

Once scheduled, stay in the loop with the contractor. If the property manager isn't on-site and won't be there during the repair, he or she should call the contractor and resident during the process to ensure the right repair is being completed.



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## FOLLOW UP

As a matter of courtesy and respect, property managers should call residents one week later to ask if they're satisfied with the work. Many property managers may be scared to ask this question, in fear that a resident will rehash the original issue, but from experience, if the right work was done by the contractor, and in a timely fashion, the resident will be very appreciative of the call. If there is outstanding work that needs to be done, it's always best for the property manager to be proactive and show the resident that he or she is on it.

Remember that underneath rude, aggressive residents, there is always a root issue. If a property manager ignores an issue, it will grow and he or she will fail; if the property manager embraces the problem and solves it, he or she will succeed.

By: Scott Newhouse is President of Harmony Management, a boutique condominium property management firm specializing in high-touch customer service and proactive solutions.

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# HOARDING HAZARDS

Hoarding is the act of collecting items of any description in an obsessive manner. Hoarders may collect newspaper clippings or notes they've written to the point where their condo unit becomes completely stacked with paper to the ceiling. They might collect items they find on the street and in garbage cans. The difference between hoarding and being a collector, such as a stamp collector, is that hoarding is compulsive, has a negative impact on the quality of life of the person who is engaged in the behaviour, and may cause serious harm to others. The danger of hoarding stems from the impact of storing large quantities of material in a residential living environment. Items that are hoarded can be mixed with rotten food items and often become infested with rodents and insects. Rodent feces spread disease and become dry, causing particles to float in the air; stored materials can also absorb moisture and become a perfect breeding ground for mould. Ultimately, hoarding may lead to a malodorous and toxic living environment.

In a multi-dwelling environment, these problems may impact other residents, as well as make it difficult or impossible for maintenance workers to perform routine checks on HVAC and other important systems.

One of the most serious concerns associated with hoarding is the fire risk and access problems in the event of a fire. Flammable items may be stacked close to electric heaters and piled high in the kitchen next to the stove. If a unit catches fire, it can become extremely hot due to the amount of fuel that is available to burn. A hoarding fire is a challenge to put out, and the smoke is highly toxic.

Read on for an overview of what causes hoarding, how it can

be identified in a condominium and how to approach the safety concern with sensitivity to the individual's underlying mental illness.

## MOVING PAST MISCONCEPTIONS

When one witnesses a hoarding situation, that person may ask "Why would someone live this way?" or think "they must

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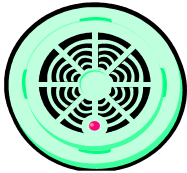

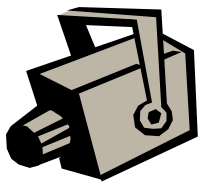

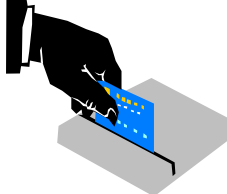





  
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be too lazy to clean” or “I know if I junked all this stuff, he or she would be relieved.” The first thought labels the person in a negative light, and this only adds insult to injury. Acting on the second thought could be dangerous and send the hoarder into an emotional tailspin – possibly leading to suicide or hospitalization. It’s very important to move past judgment and labeling. The success of intervention depends on a different approach.

One must try to understand that the hoarders don’t choose to live the way they do, much like a diabetic does not choose to have a pancreas that doesn’t produce insulin. The behaviour of hoarding is driven by a very real anxiety disorder. This does not mean the person is “weak” – rather he or she has a clinical illness that can be treated and eventually corrected. A person who hoards does so to avoid extreme anxiety that occurs when he or she even thinks about discarding an item. Parents might experience the same level of anxiety if they think they’ve lost their child in a public space. In the case of hoarding, the anxiety disappears when the item is safely stored. Thus the cycle goes: The hoarder picks up an item, has a panic attack when he or she thinks about getting rid of it, and the anxiety disappears when the item is saved.

There are other conditions that cause people to live in extremely filthy and garbage filled environments. Depression, disability and addiction issues can disable a person to the point where they simply don’t clean their home environment for years. People who suffer from these conditions do not collect items in a purposeful manner. They simply do not have the energy and motivation to clean at all.

## DETECTING HOARDING

Hoarding is normally a hidden problem because hoarders are often reluctant to allow strangers to enter their living environment. In residential detached homes, hoarding can go on for decades without detection, only being discovered when the hoarder passes away.

In multi-dwelling environments the problem is more easily exposed. A hoarding problem can be discovered when fluids from the hoarding mess starts dripping through the floor to the unit below. This messy problem will of course cause a unit owner to complain about the unit above. The stench of a hoarded unit can cause complaints from residents on the same floor. (The smell of garbage is a tell-tale sign of a hoarded home.) Insect and/or rodent infestations are another sign of hoarding. Pests don’t stay in one place

and will cause complaints when they move to neighbouring units.

Hoarding is also discovered in multi-dwelling environments when service people must enter the unit to do work, such as installing windows or complete HVAC maintenance/repairs. When a service company enters the unit, it will complain about the work environment – especially if it’s impossible to complete the work because of the mess.

## ADDRESSING A SENSITIVE ISSUE

It becomes the condominium manager’s responsibility to deal with a hoarding situation once it’s discovered. This is because hoarding puts the health and safety of all the residents in a multi-dwelling environment at risk. It becomes a liability issue.

The condominium manager will need to consult with his or her legal department for advice. The lawyer will advise the condominium manager on exactly what to say to the unit owner who is hoarding. The lawyer will write letters to the hoarder to advise him or her of the problem and that the situation needs to be remediated.

If there is a fire safety risk, the condominium manager can contact the fire department to have the unit investigated. If necessary, the fire marshal will order the hoarder to resolve the problem or face a fine. Eventually, if the hoarder ignores the warning letters, the condominium manager will have the right under the Condominium Act to bring a third party in to resolve the hoarding issue.

There is no easy way to deal with a hoarding situation, but it’s a problem that shouldn’t be ignored. It’s important to remain professional and sensitive to the fact the hoarder is dealing with a form of illness.

Robert Holbrook, MSW, RSW, is the owner of Toronto Hoarding Services.

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# DON'T LET THE BED BUGS BITE, PART 1

Bed bugs have become prevalent in the past few years - in Homes, Apartments, Hotels etc. such that any person may have to deal with an infestation of bed bugs within their home. Although bed bugs can carry many viral diseases, they are not known to transmit these diseases when they take a blood meal from humans. The reason for this is not clearly understood, but it seems these viruses do not behave the same way in bed bugs as they do in mosquitoes, as mosquitoes can pass viruses to humans.

Bed bugs can make you lose your night's sleep and over a period of time make you an irritable person. The effects of bed bugs are more far reaching than what many people know. If you are having restless nights, or you are experiencing itchy or reddening of skin for unknown reasons, this could be a sign of a bed bug infestation.

People with a bed bug infestation often consider abandoning rooms or even whole premises, but this action will not eradicate bed bugs. An immature bed bug that takes just one blood meal can mature into an adult

without feeding again and live for more than a year. Bed bugs also crawl to find a new host that includes humans and other animals. Simply discarding beds and bedding is not a sound approach to bed bugs management. Bed bugs are likely in crevices, electronics, TV's remote control, alarm clocks, spaces within and along floor boards, and the new furnishings brought in to replace the infested items.

## ABOUT BED BUGS

The common bed bug, *Cimex lectularius*, is the species most adapted to living with humans. Adult bed bugs are about 3/16 of an inch long and reddish-brown, with oval flattened bodies. They are sometimes mistaken for ticks or cockroaches. The immature (nymphs) resemble the adult, but are smaller and lighter in colour. Bed bugs do not fly, but can move rapidly over floors, walls, ceilings and other surfaces. Female bugs lay their eggs in secluded areas, depositing 2 or more per day and hundreds in a lifetime. The eggs are tiny, whitish, and hard to see on most surfaces without



magnification (individual eggs are about the size of a speck of dust). When they are first laid they are sticky, causing them to adhere to surfaces. Newly hatched nymphs are straw-coloured and no bigger than a pinhead.

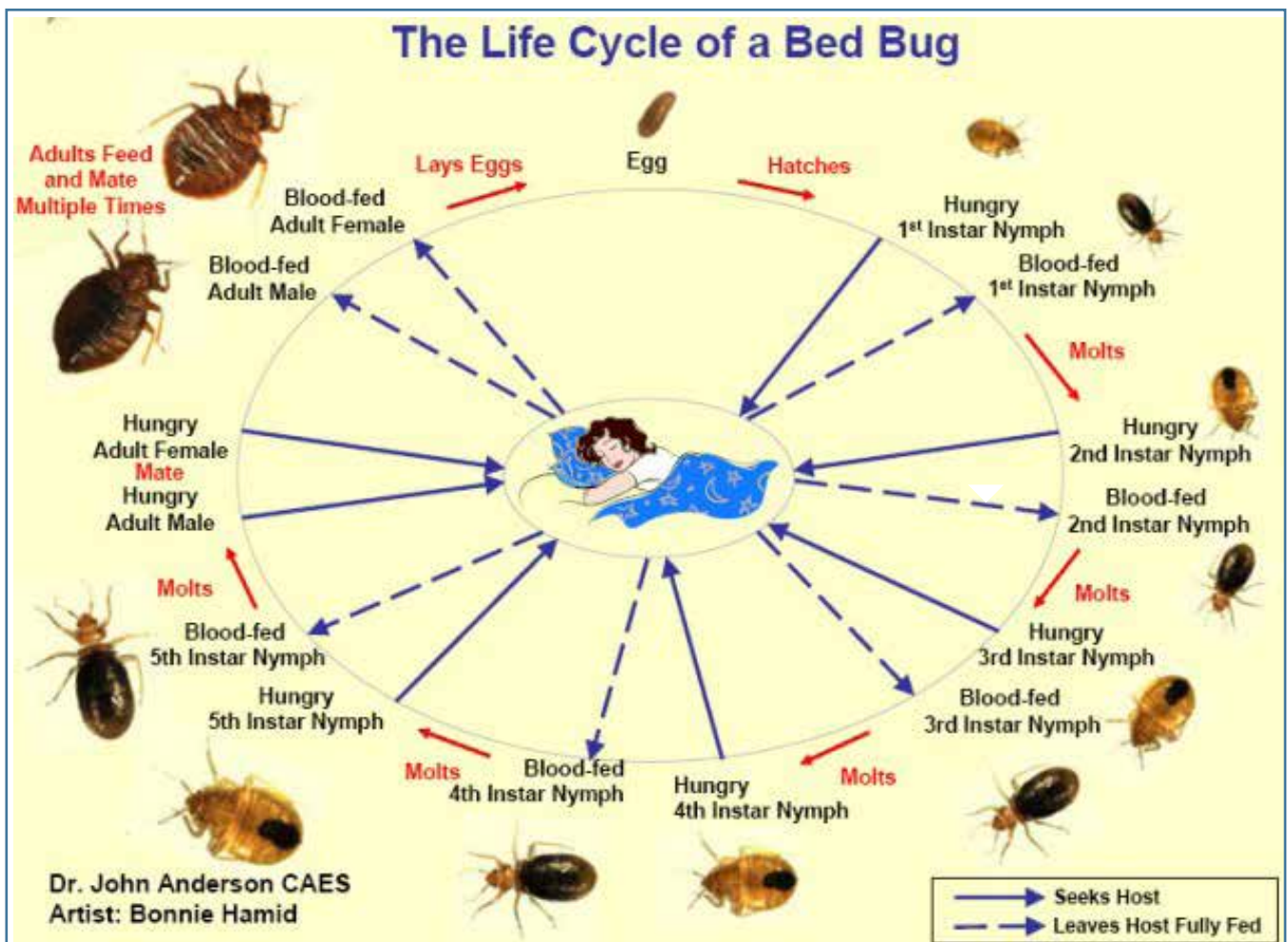
Bed bugs moult (shed their skin) five times before reaching maturity. A blood meal is needed between each moult. Under favourable conditions (70 – 80 degrees F), the bugs can complete development in as little as a month, producing three or four more generations per year. Cooler temperatures or limited access to blood extends the development time. Bed bugs are very resilient. Nymphs can survive months without feeding and the adults for more than a year. Infestations therefore are unlikely to diminish by leaving premises unoccupied.

Although *C. lectularius* prefers feeding on humans, it will also bite other warm-blooded animals, including dogs, cats, birds and rodents. Bed bugs are active mainly at night. During the daytime, they prefer to hide close to where people sleep. Their flattened bodies enable them to fit into tiny crevices, especial-

ly those associated with mattresses, box springs, bed frames and headboards. Bed bugs do not have nests like ants or bees, but do tend to congregate in habitual hiding places. Characteristically, these areas are marked by dark spotting and staining, which is the dried excrement of the bugs.

Also present, will be eggs and eggshells, the brownish moulted skins of maturing nymphs and the bugs themselves. Another telltale sign, although less frequent, is rusty or reddish blood smears on the bed sheets or mattresses from crushing an engorged bed bug. Heavy infestations may have a "buggy" smell, but the odour is seldom apparent and should not be relied upon for detection.

Bed bugs prefer to hide close to where they feed. However, if necessary, they will crawl several feet to obtain a blood meal. Initial infestations tend to be around beds, but the bugs eventually may become scattered throughout the bedroom, occupying any crevice or protected location. They also may spread to adjacent rooms or apartments.



## BITES AND CONCERNS

Bed bugs usually bite people at night while they are sleeping. They feed by piercing the skin with an elongated break, through which they withdraw blood. Engorgement takes about three to ten minutes, yet the person seldom knows they are being bitten. Bed bugs normally do not reside on people like head lice. Immediately after feeding they crawl off and reside elsewhere to digest their meal.

Statistically, 75% of people react to bed bug bites. Symptoms after being bitten vary with each individual. Many develop an itchy red welt, or localized swelling within a day or so after the bite. Others have little or no reaction, and in some people the reaction can be delayed. Unlike flea bites that occur mainly around the ankles, bed bugs feed on any skin exposed while sleeping (face, neck, shoulders, back, arms, legs, etc.) The welts and itching are often wrongly attributed to other causes, such as mosquitoes.

For these reasons, infestations may go a long time unnoticed, and can become quite large before being detected. The likelihood of bed bugs increases if the affected individual has been travelling, or had acquired used beds or furnishings before symptoms started to appear. Bed bugs also are suspected if you wake up with itchy bites you did not have when you went to sleep. Conversely, it is important to recognize that not all bites or bite-like reactions are due to bed bugs. Confirmation requires finding and identifying the bugs themselves, which often requires the help of a professional.

Another common concern with bed bugs is whether they transmit diseases. Although bed bugs can carry pathogens in and on their bodies, transmission to humans is considered unlikely. Their medical significance is chiefly limited to the itching and inflammation from their bites. Antihistamines and corticosteroids may be prescribed to reduce allergic reactions, and antiseptic or antibiotic ointments to prevent infection. Though not known to carry diseases, bed bugs can severely reduce quality of life by causing discomfort, sleeplessness, anxiety, and embarrassment.

Bed bugs are a very physiological pest, they invade your safe place, your bed. When this area has been invaded people tend to react quickly and irrationally. They first tend to throw everything out or move to another area in

the unit to get away from them. The first reaction is to get rid of the mattress, but dragging the mattress through the house to the garbage can spread the bug throughout the unit and will increase the chances of the spread in the complex.

The next reaction is that people will try to get rid of the problem by themselves. Conventional insect repellants, like those used to deter ticks and mosquitoes, do not appear to be effective against bed bugs. Attempting to avoid being bitten by applying insect repellent at bedtime is not recommended. Sleeping with the lights on is not likely to deter hungry bugs either. Using chemical sprays like 'Raid' can create a bigger problem, as now a barrier has been created for the bugs to get food and now bugs are forced to migrate to another unit for their food source.

The best way to deal with bed bugs is rationally and professionally.

End of Part One Part Two will be in the Summer Edition of InSite to Condos.

By Carmen Zuorro  
CCI Board Member and Property Manager  
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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](mailto: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: Dear Robert: Our condominium board is stalling on calling the annual general meeting (AGM). It has been more than 16 months since the last AGM. How do we force the board to call an AGM?**

**They have cancelled one already and have indicated that there are some issues they want to clear up before the AGM. This does not sound right.**

A: The Condominium Property Act states that a board must schedule an annual general meeting of the owners. It must occur within 15 months of the last annual general meeting.

Based on your calculations of time, it would appear the board is in breach of the act. I would encourage you to remind the board of its legal obligations and ask it to schedule the annual general meeting immediately. If more time passes, a court application may be your only option.

*Helpful hint: From time to time, boards do not follow the law. An owner is entitled to go to court and obtain an order compelling the board to comply with the law. Sometimes that step is necessary. The cost and the level of emotion that would flow from a court application, however, may not be beneficial to any of the parties.*

**Q: In a previous column, you stated that the Condominium Property Act is silent with**

**respect to the ability of condominium corporations to implement policies to govern owners. Does this mean that condominium corporations cannot make rules or regulations over and above their bylaws?**

A: All condominium corporations in Alberta are governed by the Condominium Property Act, the regulations passed pursuant to the Condominium Property Act and their respective bylaws.

You are correct in that the act is silent with respect to the ability of condominium corporations to implement rules or regulations to govern owners. This very issue came up in a 2008 Alberta Court of Appeal decision, but the court did not provide any definitive answer on the issue of whether or not a board can implement rules or regulations instead of amending bylaws.

In the 2008 decision, the court said that "(a) board is entitled to some considerable scope ... and there is nothing objectionable to (a) board setting down the rules and regulations as to how its discretion will be exercised in the normal course."

*Helpful hint: Subject to your by-laws, it is safe to say that a board may implement rules or regulations to govern certain issues; however, if the policies and/or rules become substantive in nature and affect the rights of owners, or are contrary to the bylaws, the policies*



and/or rules may be illegal.

**Q: We are a small condominium corporation, and we are considering terminating our relationship with our property management company to move toward self-management. We plan to hire a bookkeeper and seek legal advice as part of this plan. Can you provide us with contact information for any support organizations that we can use when we are self-managed?**

**A:** I would strongly urge you to join the Canadian Condominium Institute. There is a North Alberta chapter and a South Alberta chapter. The Canadian Condominium Institute offers educational programs and advice to its members. They have lists of professionals who can assist you on issues that may come up.

*Helpful hint: Before making any decision with respect to the management of your condominium corporation, the board should weigh the costs and benefits of being self-managed versus being managed by a professional property management company. If the condominium corporation is small enough and there are no significant issues to deal with, self-management may be the route to take; however, you may also want to negotiate a better deal with your property management company since there are few issues to deal with. You may get a better deal if the company knows they could be losing a client.*

**Q: My condo board has moved its monthly meetings from the condo premises to the management**

**company offices, which makes it hard for owners to attend. Is this legal?**

**A:** This may be legal. The Condominium Property Act states that all meetings of the board must be held "within the municipality in which the units are located." Do your bylaws indicate that meetings must occur on the condominium premises?

I agree that having meetings off-site makes it difficult for owners to attend. A solution to this problem would be for owners to come together and ask the board to reconsider holding meetings on-site.

If enough owners were to express this view, then hopefully the board would react appropriately. Another option would be to elect people to the board who are committed to moving meetings back to the condo premises.

*Helpful hint: It has been my experience that to effectively convince a board to move in a certain direction, there has to be a strong majority of owners who support that particular view.*

**Q: I live in a condo that allows pets. I do not have pets, but I bought my unit knowing that pets were permitted, and generally have no problem with this. My upstairs neighbour has a large dog however, works full days and leaves her dog alone at home. I do not work every day, and I hear barking, whining and scratching throughout the day. I have spoken to her about this**



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**issue and she has done nothing to resolve it. What can I do?**

A: You did the right thing by talking to your neighbour about the problem. Unfortunately, she did nothing to stop the noise. Even though owners may have a pet within their unit, they still must be mindful of other owners' rights with respect to noise and other pet-related issues.

Your next step should be to ask the board to investigate this issue, and to take some action against the owner so that the matter can be resolved amicably. You should look into whether there are any provisions in your bylaws that deal with noise complaints, and whether your board can issue fines to owners who are in breach of the bylaws, specifically a noise issue.

*Helpful hint: In general, condo fees may be higher in condos that allow pets, not just because of building maintenance and cleaning costs, but also because condo boards have to hire legal counsel to deal with noise and other related pet issues. People who do not own pets will save money by choosing to live in pet-free condo complexes.*

**Q: In 2003, a company registered a builder's lien against my title. Is there an expiry date with respect to the builder's lien? Am I able to add my son's name onto the title now? If not, can I do something to clear the builder's lien from the title?**

A: Under the Builders' Lien Act of Alberta, if you register a builder's lien on someone's title (assuming it was filed on time), the person who filed the lien (i. e., lienholder) must

start an action to realize on the lien and file another document (i. e., a certificate of lis pendens) within 180 days from the date of the filing of the builder's lien.

If the certificate of lis pendens has not been filed, then you can simply go to the Land Titles Office and request that the builder's lien be removed from your title. Whether the account has been paid or not, the Land Titles Office will be required under law to "cancel (the) registration of a (builder's) lien."

You should probably obtain a new search of your title to determine whether or not a certificate of lis pendens was ever registered on your title. This is probably something you could do on your own without the assistance of a lawyer. If you were to hire a lawyer, however, the work is so minimal that your bill for the services would be insignificant.

With respect to your other questions, you may or may not be able to add your son to your title. I cannot answer this question with certainty because I do not know whether or not you have a mortgage on your title.

Most mortgage agreements prevent the transfer of lands to a third party without the consent and approval of your bank. There is a particular clause in most standard mortgage agreements dealing with this issue. You may want to consult your lender to determine whether they would support such a transfer.

If you do not have a mortgage on your title, the addition of your son to the title should not be a problem.

Finally, because you are dealing with a family member, your son may not care whether there is a builder's lien on title. However, I would never recommend an arm's-length third party to acquire title with a builder's lien, as it could prevent the financing of the purchase and create other problems that would not exist but for the lien.

*Helpful hint: If someone has filed a lien against your title, then I would strongly urge you to make a note of the timeline so that you are aware of your rights with respect to builder's liens.*



# THERE IS A PLACE FOR BOTH

## "Should we go Self-Managed or do we hire a professional Property Management Firm?"

"Should we go Self-Managed or do we hire a professional Property Management Firm?" This is the question many Condominium Corporations ask themselves when dealing with the operation and management of their complex.

There is no definitive answer to this question, but Boards considering "Self-managed" or "Professional Property Management" need to evaluate their needs and make their decision based on how to receive the best form of management to meet their own circumstances. Whichever management style they consider it is important to remember that all Boards have a fiduciary duty to

their owners which requires them to exercise prudent business judgement.

Both types of management need to oversee service providers, develop relationships with vendors, provide budgeting, obtain insurance coverage, deal with potential insurance claims and legal issues, research reserve fund investments, handle correspondence, respond to owner's requests and complaints, provide common area management, supply financial reporting, and ensure that maintenance issues are dealt with in a timely manner. While Professional Property Management companies have the personnel to provide all of the above, corporations who are Self-Mana-

ged need to have the commitment of the Board members and volunteer Unit Owners to meet the same standards.

In evaluating the mode of service let's look at the Pros and Cons of both.

### 1. COST

"Will we save money if we self-manage?" This should not be the deciding factor when looking at an appropriate option. Many Unit Owners want to keep their condos fees down, but this also should not be a part of the decision process. Looking at short term gain (like lower condo fees) Unit Owners may opt for Self-Management as an attractive option, but it may impact long term gain by additional costs such as high contractor costs for things like maintenance services, because of the lack of buying power that Property Management Companies have. Unit Owners also don't see the unwritten cost in time of Board members who performs all the duties. Having said

that, don't let this be a deterrent, select a Board that is committed to their role and ensure Unit Owners take ownership of the property. Both the Board and Unit Owners need to participate fully by creating committees to deal with each of the essential area such as finances, legal and common area maintenance. Board members may change every two years so there will always be a need to plan for the future and ensure that interested Board members are prepared to step in when it is their turn to run for the Board.

Professional Property Managers provide all the services in one package with trained professionals who can deal with the financial component, have access to legal counsel when required and have an extensive list of service providers to deal with common area maintenance. This looks good on the surface but many Property Management companies have

numerous complexes to deal with which may result in a lack of service to the complex.

## 2. SKILL SET

Many of the people who have chosen the Condo lifestyle have done so with the idea that they will have a carefree lifestyle and may not want to or be able to provide the time required to provide full service. Most Board members want to be part of a Governance Board and not an Operating Board. This may leave the choice by default to hiring a Property Management firm because they will meet the day to day operational requirements. If a Board wishes to be Self-Managed, they may find the alternative of someone in the complex with business acumen,

who might be interested in providing Administrative services to the complex, either voluntarily or for a small stipend. This, working in conjunction with volunteer committees will address all aspects required in the complex. Board members who keep up, through available education sessions, provided by CCI, on the Condominium management, Condominium Property Act and Regulations and Reserve Fund planning will stand a better chance at self management.

As stated above, Professional Property Management companies have trained personnel, access to Legal and Accounting services, and a comprehensive list of service providers. Many self-managed Boards have unit owners who

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have the skill set to provide these services. A Board that is organized and can recognize when they need outside professional advice, can make self-management work.

The CCI is working toward licensing professionals in the field and this licensing should be expanded to include Self-Managed boards, as both groups are expected to meet the same standards when managing condominium complexes.

### 3. PROVISION OF SERVICE

In today's environment many unit owners work, not allowing them to manage the property on a 24/7 basis like Professional Management companies, but with the right processes in place to address issues that arise, a Self-Managed Board may be able provide this 24/7 service.

#### 3(a) Emergencies

Emergencies do not always take place at a convenient time for the Board members and there may not be anyone from the Board available to deal with the emergency in a timely manner. This can lead to annoyance on the part of Unit Owners. If a Board wants to be Self-Managed, the Board needs to instruct all Unit Owners about what to do in the case of an emergency, in absence of Board members. Adequate signage and information sheets should be given to each Unit Owner so they can follow the procedures.

This same problem arises for Professional Property Management companies in that they generally are not on site as the emergency arises and the processes that a self-managed board implements will be the same procedure that the Property Manager would have to follow.

### 4. INTERPERSONAL RELATIONSHIPS

As Professional Management companies are independent and detached from the unit owners they have the ability to

deal with issues like conflict between neighbours, collection of delinquent condo fees and violation of bylaws.

Boards of a self-Managed complex may find this function the most difficult part of the service provision, because any areas of conflict could be perceived as personal and may result in strained relationships between the Board, trying to implement the sanctions, and the impacted unit owners.

### 5. COMMUNITY

Condominium complexes are like a small community and the interest and involvement of unit owners and board members instills pride of ownership. This is the area that is the strongest asset of Self-Managed complexes. Volunteers in landscaping, coffee get-togethers and social activities, creates this sense of community.

While Professional Property Managers can provide the technical side of the operations, they cannot build the pride and community feeling that a Self-Managed Board can do.

### 6. SIZE OF COMPLEX

Smaller complexes may find that self management is easier to achieve but it does not negate larger complexes from being successful in this mode of service. If the Board has the skills, training and expertise to cover all the necessary areas, any size of complex can be Self-Managed.

For the most part, the volume of work in larger complexes may be more conducive to provision of services by Professional Property managers.

By Janet Money, Unit Owner and Site Administrative Manager of a Self-Managed complex in St. Albert.



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# HOW TO AVOID SINK HOLES THAT OFTEN ACCOMPANY ELECTRICITY STRATEGIES

When it comes to electricity consumption, condominiums and other multi-unit buildings, whether apartments, offices or hotels, are unique – collectively, their consumption is significant, yet individually each suite consumes relatively low amounts of electricity. Even though the consumption on a per suite basis may be low, there are still opportunities available that condominium managers should be careful not to overlook.

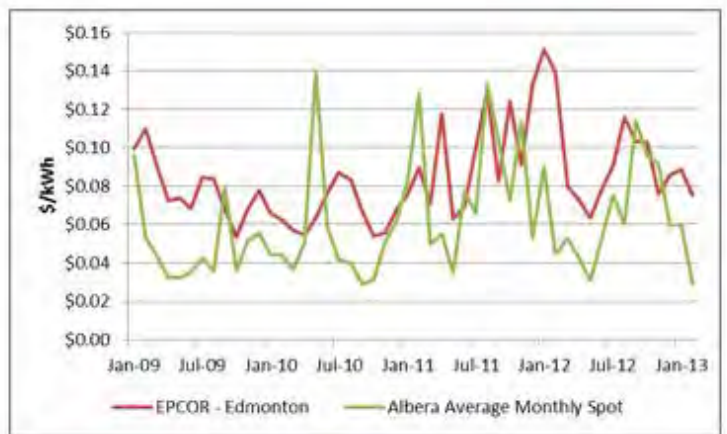
In open access markets, such as Alberta, there are opportunities that are significant, if they are pursued. However, from our experience helping multi-unit firms lower and control the costs of their energy, those benefits more often than not go unnoticed, or worse yet, condominium managers who are busy running their offices, may not be familiar with the intricacies of the deregulated electricity market and wind up with less than desirable long term contracts.

While deregulation has indeed created a competitive market with an incredible amount of choice, it has also led to some very clever marketing tactics that can easily lead captive customers astray. While these consumers may think they are buying competitively, the opposite is true, in fact, they are paying excessive premiums for unnecessary insurance, or paying excessive administrative fees to a utility that offers them little choice or flexibility.

To avoid making the wrong choices, many consumers remain on default supply through the local electric utility. However, what most don't know is the default rates from the utility very

closely follow the hourly electricity price in the market, and, they include heavy administrative fees.

This chart looks at the Epcor-Edmonton Commercial regulated rates over the past several years in comparison to the Alberta Electricity System Operator spot prices:



As you can see, not only are regulated rates volatile, as mentioned earlier, they carry hefty administrative fees. To avoid these excessive fees, a third party electricity retailer is needed, but finding the best option is where it gets tricky.

## Electricity Strategies Take Careful Planning

There are many things to be careful of when planning your electricity strategy – and by far the biggest concern are the Brokers and their excessive, hidden fees.

It's important to keep in mind that brokers are not always

working for you – the consumer. Often they are working for the suppliers, marketers, and themselves. Time and again we review brokered energy contracts only to find them lacking strategy, and more often than not, accompanied by unreasonably priced, very long terms. Brokers are paid a commission from the retailers, and they are generally able to mark-up the supplier's price before the energy is sold to you. Commissions are typically maximized when the product purchased is a 100% fixed price contract and when it is put in place for multiple years. Therefore, the arrangements recommended by a broker will always be a fixed price contract at three to five years in length.

**What You Should Always Look for in Electricity Contracts**

Fixed prices are a financially traded product and change throughout the day. There are times when they are very competitive and other times when they are extremely high. They most definitely should not be implemented the day a supply agreement is signed. Your supply agreement should specify a price that follows the Alberta hourly spot price plus a clearly identified administrative fee or index. Within the confines of the contract you should have the flexibility to put in place a fixed price, for a period of time and volume of electricity that you so choose. This allows you to take action and lock in a fixed price when market conditions are favourable, not necessarily the day your contract is signed.

Once that contract is in place, you should begin saving money immediately through lower administrative charges. In addition, electricity retailers utilize bulk billing so you would receive one bill for all sites/properties. Further, your bulk bill gets broken down by site ID, so you can easily see your charges per electricity site.

When looking at a retail supply contract, you should be requesting historical load information from the utility or retailer in order that you may analyze your load shape and determine how much power you consume when the market is most prone to spikes in price. This allows you to develop a fixed price strategy for the hours of the day that you need to protect.

Pricing 100% of your electricity is not a wise decision. The off-peak hours from 11pm to 7am see very little price volatility, and paying an “insurance premium” to fix a price for those hours is not usually necessary and adds excessive costs to an arrangement. However, if you’re in the business of selling insurance, as are the retailers and the brokers of the

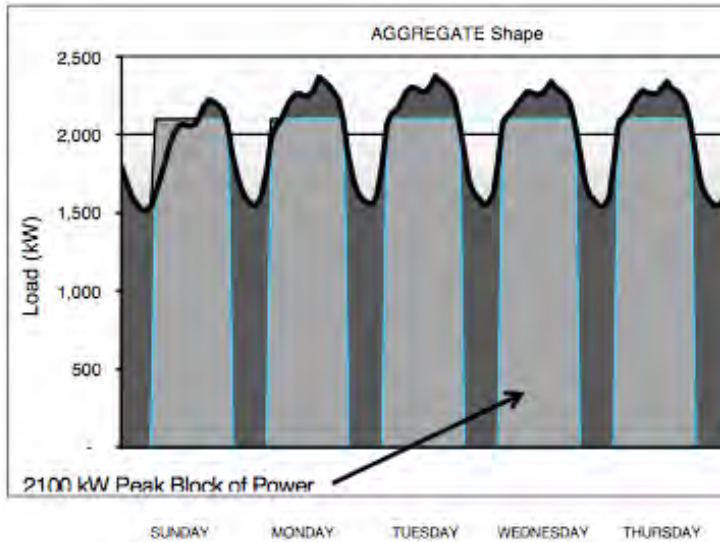
world, it is not uncommon to see them promoting excessive coverage that is not really needed.

Pricing the volatile hours of the day is a much better strategy and one we typically recommend to our customers. The volatile hours typically occur during the “peak” hours of the day, from 7am to 11pm.

**Case Study – Fixed Prices through Member Associations:**

Memberships to associations do have many benefits; however, it’s also important to regularly review the arrangements that are in place for your energy strategies by an unbiased source. For instance, to illustrate the benefits of our suggested approach, we put together a case study for a multi-unit group of buildings that were buying through a group set up by their association. This group of properties consumed just over 17 million kWh’s per year and were used to purchasing a load following fixed price through an association they were members of. This group of buildings maintained a peak load seven days a week of approximately 2,100 kilowatts and a picture of their load profile follows:

What they were unaware of is that if they had enrolled in a very popular load following fixed price, which was marketed by their association, they would have paid \$0.07 per



kWh for all power consumed.

Alternatively, using the buying method suggested in our approach, they would have purchased just a 2100 kW peak

block of power, which would cover about 70% of their total load. The balance of their requirements would be purchased at prevailing hourly spot prices, which during off-peak hours are considerably lower.

There were peak price offerings available covering the 2012 calendar year at \$0.068/kWh. In comparison, the spot price during the peak hours averaged \$0.085/kWh, so it did provide a good degree of protection. Off-peak prices in 2012, which this strategy would have left open, were just \$0.0235 per kWh.

Therefore, this particular strategy would have provided an overall average price of \$0.055, in comparison to the full requirements load following price offer of \$0.07. This \$0.015 per kWh difference represented a total cost avoidance of more than \$260,000 to this group of buildings.

#### In Conclusion – Electricity on the Open Market

Buying electricity in an open access market certainly presents opportunity and greater choice for customers, but as you can see, making the right choice is not always an easy

task. Unfortunately brokers often exist in the background and you may not even be aware of their involvement. You must dig deep to ensure you are buying from the source and that all fees are transparent.

Ensure any advice you receive is objective and that the source providing the advice to you is not tied in any way to the supplier agreement, even if that source is an association or a consultant.

By John Kiemele, En-Pro



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# THE ANSWERS ARE IN THE RESERVE FUND STUDY A TALE OF TWO CONDOS

How often have you heard (usually by the seller), "This condo has \$5,000 per unit in the reserve fund, they have lots of money?"

Or a question that we are quite often asked – "Can we ballpark how much per unit a condo complex should have in their reserve fund?"

Ballpark numbers are great for baseball, but for condominiums the best answers are found in the reserve fund study.

Let's consider two, 100-unit condominium complexes. They are both about 25-years old and the average selling prices are quite similar. Both complexes have a similar suite mix of one and two bedroom units, each with about \$500,000 in the reserve fund.

They are mid-rise buildings with elevators and underground parking. As the seller might say, they are pretty much

the same kind of buildings. They are the same, except they are drastically different...

The example to the right on the next page doesn't get into specifics about overall funding levels or expenditures required after the initial five year period. Furthermore, only a portion of components typically identified in typical reserve fund studies were utilized.

It provides an excellent example of why ballpark numbers aren't of much use. Much more important is reading and following, the recommendations from the Reserve Fund Study.

By: Ernie Paustian CRP, RPA, AACI, P. App  
General Manager  
Delta Appraisal Corporation

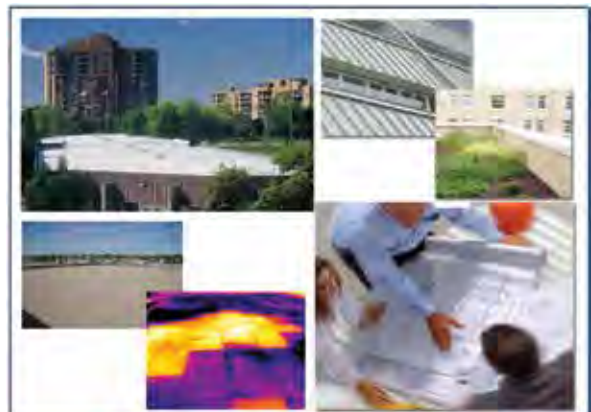


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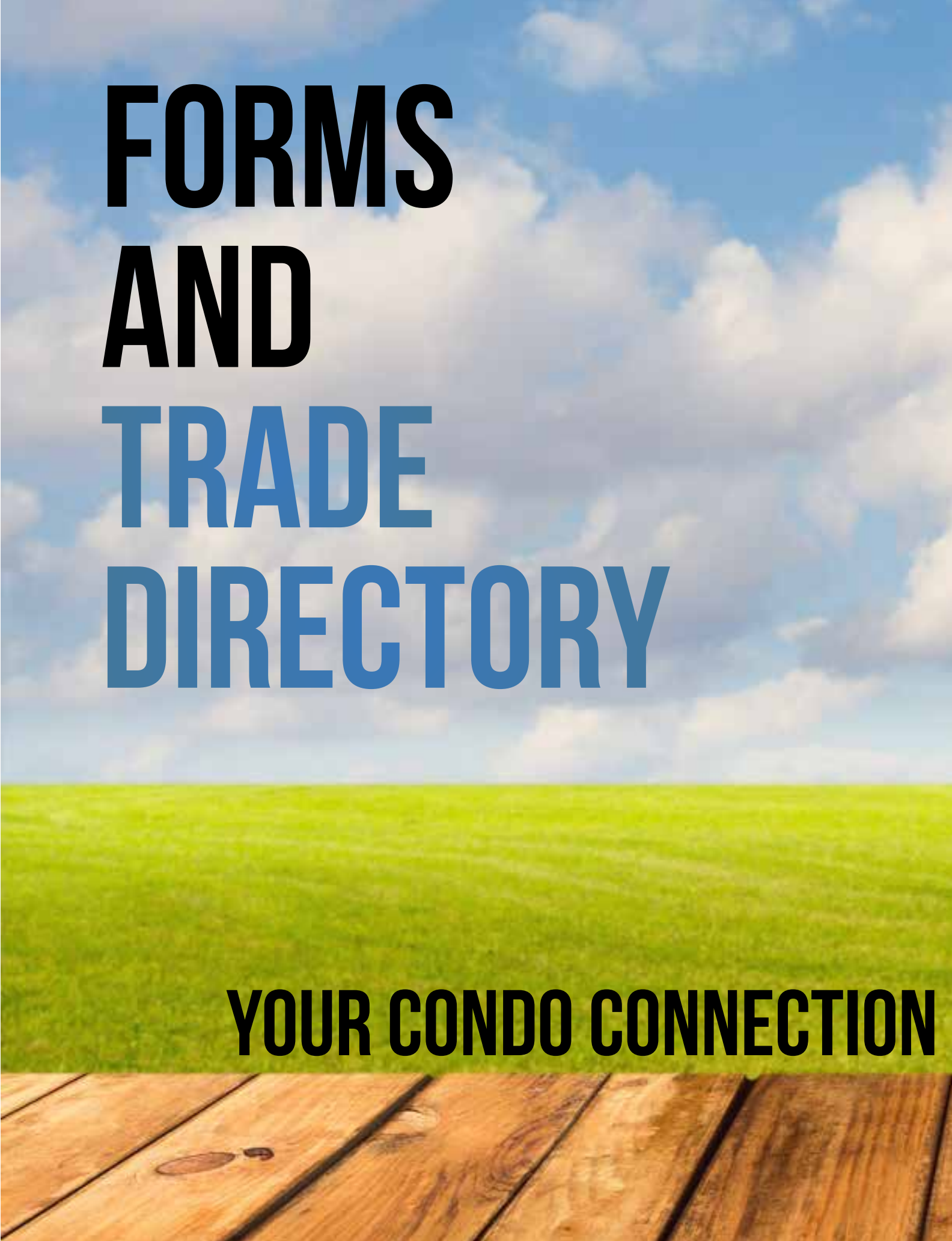
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## CONDOMINIUM COMPLEX

	Smooth Sailing	Stormy Seas
Component		
Roofing	Roof replaced 2 years ago	Roof replacement in 1 year, average suite size 10% larger than Smooth Sailing
Windows	Standard size windows – double glazed, planned replacement of 5% per year, now in year 4 of program	Floor to ceiling windows, triple glazed, upper floor units also have skylights, no replacements to date
Balconies	No balconies	Oversized balconies and penthouse units have roof top patios
Painting	Half of common areas recently painted	All common areas due for painting in next 2 years, oversize hallways and lobby
Flooring	Half of flooring recently replaced	Flooring will require replacement within next 2 years
Heating and Ventilation	Each unit has its own furnace – unit owners responsible for replacement. No Air conditioning.	Rooftop chiller, all units and common areas are air conditioned, high efficiency boilers, de-humidifier, non-existent maintenance program
Elevator	One Elevator, recent major upgrade paid for through service contract	Two Elevators, require minor upgrades, to be paid by condominium corporation
Swimming pool	None	Indoor swimming pool – lining replacement likely within next 5 years
Underground parking	1 stall per unit - Building covers underground parking footprint	2 stalls per unit – half of underground parkade protected by exterior waterproof membrane covered by landscaping, patios and driveway – membrane will require replacement within next 5 years
Landscaping	No landscaping – building footprint covers site	Extensive landscaping, irrigation systems – irrigation system in poor condition
Fencing	None	Fencing around property perimeter, will require replacement within next 3 years
Expected Reserve Fund expenditures over next 5 years	\$250,000	\$2,750,000
Amount required per unit over next 5 years	\$2,500	\$27,500



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☐ 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 :		
Name	Address/Suite	Email
Treasurer :		
Name	Address/Suite	Email
Director #3:		
Name	Address/Suite	Email

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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

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Company:	
Address:	Suite #:
City:	Province:
Postal Code:	
Phone: (     )	Fax: (     )
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Full Year Fee: ☐ 375.00 + GST = \$393.75

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City:	Province:
Postal Code:	
Phone: (     )	Fax: (     )
Email:	

Full Year Fee: ☐ 500.00 + GST = \$525.00 ☐ Small Business (5 employees or less) - \$300.00 + GST = \$315.00

## ■ INDIVIDUAL CONDOMINIUM RESIDENT MEMBERSHIP

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Address:	Suite #:
City:	Province:
Postal Code:	
Phone: (     )	Fax: (     )
Email:	

Full Year Fee: ☐ 140.00 + GST = \$147.00

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☐ Cheque Charge to: ☐ VISA ☐ MasterCard

Card #: \_\_\_\_\_ Exp Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature: \_\_\_\_\_

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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**

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\_\_\_\_ B) Pay by credit card and:

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**Thank you!**





Contact the InSite team to place your ad in the next issue:

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			\$8.25		\$16.50
			\$173.25		\$346.50
1/4 Page	3.5"w x 4.75"h	Total	\$357.00	Total	\$714.00
			\$17.85		\$35.70
			\$374.85		\$749.70
1/2 Page	7.0"w x 4.75"h	Total	\$715.00	Total	\$1,430.00
			\$35.75		\$71.50
			\$750.75		\$1,501.50
Inside Full Page	7.0"w x 9.5"h	Total	\$1,072.00	Total	\$2,144.00
			\$53.60		\$107.20
			\$1,125.60		\$2,251.20
Inside Back Cover	7.0"w x 9.5"h	Total	\$1,347.00	Total	\$2,694.00
			\$67.35		\$134.70
			\$1,414.35		\$2,828.70
Back Cover	7.62"w x 8.48"h	Total	\$1,375.00	Total	\$2,750.00
			\$68.75		\$137.50
			\$1,443.75		\$2,887.50

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All artwork must be produced in CMYK colour.

\*Please check the ad dimensions above to be sure your ad size is correct. If in doubt, consult with your editor or production team to be sure your files are acceptable.

All advertising requests will be subject to approval and space availability. Advertising copy and payment MUST be received by CCI - NAC prior to the submission deadline

**Please use the form on the facing page to book your ad and provide payment details.**

### Advertising & Article Submission Deadlines

ISSUE 1	July 12, 2013
ISSUE 2	October 11, 2013
ISSUE 3	January 17, 2014
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).



## 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  
 \_\_\_\_\_  
 Month    Day    20      Month    Day    20  
 Year      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](http://www.cci.ca/NORTHALBERTA)

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

# TRADE DIRECTORY

Company	Full Name	Phone	E-mail
<b>ACCOUNTANTS</b>			
Barbara L. Surry	Barbara L. Surry, B. Comm, CMA	(780) 467-0562	blsurry@shaw.ca
Colin Presizniuk & Associates	Colin Presizniuk, MBA, CGA, ACCI, FCCI, TEP	(780) 448-7317	colinpz@telus.net
	Gregory Blakley, BMgt., CGA	(780) 448-7317	greg.bla@telus.net
	Luu Ho	(780) 448-7317	lhpc@shaw.ca
	Rami Alherbawi, GSc., CGA	(780) 448-7317	rami.alh@telus.net
	Varughese Arattu	(780) 448-7317	varughese.ara@telus.net
Kouri Berezan Heinrichs Chartered Accountants	Mohini Kumar, CA	(780) 463-8101	mkumar@kouriberezanheinrichs.com
Lim & Associates	Cheng S. Lim, CGA	(780) 484-8803	cheng@limcgas.com
The Alberta Bookkeeping Company Ltd.	Veronica van Egteren	(780) 439-7400	abc@interbaun.com
<b>ARBITRATION &amp; MEDIATION</b>			
Rosetree Consulting	Gerrit Roosenboom, DSA	(780) 982-4355	rosetree_g@hotmail.com
<b>CONDOMINIUM MANAGEMENT</b>			
AIM Real Estate Corporation	Dan McDaniel	(780) 424-0397	dmcdaniel@aimrec.ca
	Lucien Roy, ACCI, FCCI	(780) 424-0397	lroy@aimrec.ca
Alberta Condo Review & Management	Yvonne Harris	(780) 750-9951	acrminfo@gmail.com
	Fatima Salvador	(780) 750-9951	acrminfo@gmail.com
Alberta Property Management Solutions Inc.	Georgina MacNeil	(780) 714-8889	pm@apmsi.ca; admin@apmsi.ca
Amanda Loveless	Amanda Loveless	(780) 838-1573	amanda.a.loveless@gmail.com
AV8 Solutions	Brett Binnie	(780) 352-9277	brett@av8solutions.com
Ayre & Oxford Inc.	Roseanne Evans, CPM, ARM, ACM, Associate Broker	(780) 448-4984	roseevans@ayreoxford.com
Bella Management and Realty Ltd.	Alison Pon	(780) 444-2665	info@realtybella.com
Bentley Thorpe Management & Consulting Inc.	Oksanna Luchkanych Clinton	(780) 472-1821	oksanna@telusplanet.net
Braden Equities Inc.	Robert Paquette	(780) 429-5956	Pma4@Bradenequitiesinc.com
Canwest Management & Realty Inc.	Arvind Kapur	(780) 461-2447	canwestmgmt@gmail.com
CasaWise Management	Doug Lane	(780) 413-0275	info@casawise.ca
Celtic Management Services Inc.	Keri Ramirez	(780) 449-5655	keri@celticmanagement.ca
Cornerstone Management	Carolyn Flexhaug	(780) 701-7264	carolyn@csmanagement.ca
CS Management Inc.	Curtis Siracky	(780) 993-4805	curtis@csmgmtinc.ca

Economy Management 2012	Jen Martin	(780) 453-1515	info@economymanagement.ca; jen@economymanagement.ca
Estate Properties Incorporated	Chester Quaife, ACM	(780) 433-2345	chester@estategroup.ca
FOCHAUS Management Inc.	Corina MacKinnon	(780) 988-1947	corina@fochausmgmt.com
Fort Management Ltd.	Lorna MacNeil	(855) 791-3948	lorna@fortman.ca
	Jerrica Ross	(855) 791-3948	jerrica@fortman.ca
	Kathy Bowers	(855) 791-3948	kathybowers@shaw.ca
Group Three Property Management Inc.	Michele Curtis	(780) 641-0222	mcurtis@grouphree.ca
Hallmark Management	Darcie-Lee Rea	(780) 819-2108	hallmark.darcie@shaw.ca
Harvard Property Management Inc.	Laura Sharen	(780) 413-6916	lsharen@harvard.ca
Helm Property Management & Realty Ltd.	Joel Helm, CPM	(780) 408-3082	joel.helm@helmproperty.com
Homestead Property Management	Shirley & Ted Appelman	(780) 203-4105	ted.hpm@hotmail.com
JLR Property Management Inc.	Lisa Wallbridge	(587) 521-2090	lisa@jlrmgmt.ca
KDM Management Inc	Brian Fischer	(780) 460-0444	bfischer@kdmmgmt.ca
Key Investment Property Management Inc.	Karen Schoepp	(780) 833-5555	karen@keyproperty.ca
Kris Hendrickson Management Inc	Kris Hendrickson, ACCI	(780) 473-4487	khendric@telusplanet.net; kris.h.hendrickson@gmail.com
Larlyn Property Management Ltd	Michael Holmes, MBA, CPM, RCM, ACCI, CMOC	(780) 424-7060	larlyn@larlyn.com
Magnum York Property Management Inc.	Ron Gauvreau	(780) 482-1644	rgauvreau@magnumyork.com
Mastery Consulting Inc.	Alan Whyte, ACCI, ACM	(780) 482-2311	alan@masteryconsulting.ca
Mayfield Management Group Ltd.	Edith O'Flaherty	(780) 451-5192	edith@mmglt.com
	Helena R, Smith, ACCI, FCCI	(780) 451-5192	helenasmith@mmglt.com
Midwest Property Management	Allan Carr, ACCI, RPA	(780) 420-4040	acarr@maclab.com
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
Pivotal Property Management Inc.	Jamie Shima	(780) 431-5629	pivotal@pivotalpm.ca
Prince Property Inc.	Sandi Danielson	(780) 416-9098	sandi@princeproperties.ca
Rancho Management Services	Jack Dodds	(780) 463-2132	jdodds@ranchogroup.com
Signiture Property Management Ltd.	Gwen Russell, ACCI	(780) 467-5544	gnr406mp@shaw.ca
Simco Management (Edmonton) Inc.	Ray Pratt	(780) 455-4111	simcomanagement@telusplanet.net
Star Property Developments Ltd.	Dianna Morris	(780) 488-5401	office@starpropertymanagers.com
Stellar Condominium Management Ltd.	Alicia Jentner	(587) 990-4583	contact@stellarcondominiums.com
Strategic Property Management	Stephen Crane	(780) 739-0918	105westhavendrive@gmail.com
	Diane Drew	(780) 739-6619	dianedrew@shaw.ca; leducproperty-management@shaw.ca
TEGA Property Management Ltd.	Susan Milner	(780) 757-7828	smilner@tegapm.ca
The Property Shop Inc.	Judy Martin	(403) 346-6970	judy@thepropertyshop.ca
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
Western Realty Group Inc.	Sarah Kenkel	(780) 437-2900	sarah@realtygr.com

## ENGINEERING

Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P.Eng.	(780) 238-3418	garett@aegiswest.ca
CCI Group Inc.	Walid Habis, P.Eng.	(905) 856-5200	walidh@ccigroupinc.ca
Morrison Hershfield Limited	Billy Huet, P.Eng.	(780) 483-5200	bhuet@morrisonhershfield.com
Read Jones Christoffersen Ltd.	Nick Trovato, B.Sc., M.Eng., P.Eng.	(780) 452-2325	ntrovato@rjc.ca



Venture Engineering Consultants Ltd.	Rajesh Kaliandasani, CEI, CES, CEC, RTS, PQS	(780) 484-1974	venture@connect.ab.ca
Wade Engineering Ltd.	Allan King, P.Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com
Williams Engineering Inc.	Lana Winterfield	(780) 424-2393	lwinterfield@williamsengineering.com

## FINANCIAL SERVICES

Condo Cash Program Inc.	Jim Wallace	(780) 952-7763	jwallace77@hotmail.com
Pacific & Western Bank of Canada	Karl Neufeld	(604) 984-7564	karlN@pwbank.com
William J. Rhind & Associates Ltd.	Will Pozzo	(403) 283-1378	will@wjrhind.com

## INSURANCE

BFL CANADA Insurance Services Inc.	Tony Reed	(403) 613-4415	treed@bflcanada.ca
	Greg Cortese	(403) 613-4415	gcortese@bflcanada.ca
Diverse Claims Adjusters Ltd.	Paul Whitman, FCIP	(780) 756-4222	paul@diverseclaims.ca
HUB Phoenix Insurance Brokers	Dawn Mitchell, FCIP, CRM, CAIB, ACCI	(780) 453-8407	dawn.mitchell@hubinternational.com
Marsh Canada Limited	Anniesa Henkel, FCIP, CRM	(780) 917-4869	Anniesa.henkel@marsh.com
PRIMELINK Insurance Brokers Ltd.	Murray Dadswell	(780) 435-3632	Mdadswell.prim-01@insuremail.net
Renfrew Insurance Ltd.	Brenda Klassen	(403) 299-1000	bklassen@renfrew-insurance.com
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
Suncorp Valuations Ltd.	Bill Doig	(780) 421-7300	bill.doig@suncorpvaluations.com

## LAWYERS

Dobko & Wheaton	Gerry Dobko, QC	(780) 539-6200	receptionist@dwlaw.ca
Field LLP	Paul H.W. Girgulis	(780) 423-3003	pgirgulis@fieldlaw.com
	Jennifer Oakes	(780) 423-7662	jjoakes@fieldlaw.com
Gledhill Larocque	Victoria A. Archer	(780) 465-4852	archer@gledhill-larocque.com
Melnyk & Company	Beverley Anderson, LLB	(780) 428-8900	b.anderson@melnyklaw.com
Miller Thomson LLP	Roberto Noce, Q.C.	(780) 429-9728	rnoce@millერთhompson.com
Ogilvie LLP	Robert Assaly, QC, ACCI	(780) 429-6243	rassaly@ogilvielaw.com
Politeski, Strilchuk, Milen Lawyers	Mathew R. Corrin	(780) 875-2288	mcorrin@bordercitylaw.com
Reynolds Mirth Richards & Farmer LLP	Emmanuel Mirth, QC, ACCI, FCCI	(780) 425-9510	emirth@rmrf.com
	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
	Carly Tyson	(780) 413-33180	ctyson@sharekco.com
Shourie Bhatia LLP	Arun Shourie	(780) 438-5281	ashourie@shouriebhatia.com
Willis Law	Hugh Willis	(780) 809-1888	hwillis@willislaw.ca
Witten LLP	John M. Frame	(780) 428-0501	jframe@wittenlaw.com;

## PROPERTY SERVICES

AAA Striping	Dorian Andrews	(780) 435-2214	angela@aaaastriping.ca; info@aaaastriping.ca
ABP Durabuilt Windows & Doors	Bob Robinson	(780) 465-7547	robertr@abpwindows.com
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
Amptec Fire and Security Ltd.	Jerry Poon	(780) 426-7878	jerry@amptec.ca
Best Choice Painters Ltd.	Patrick Aubert	(780) 465-2378	bestchoicepainters@shaw.ca
Brookfield Homes	Walter Massa	(780) 990-2700	
Canadian Tree Care	Trevor Pihrag	(780) 485-0700	info@canadiantreecare.ca
Capital Consulting & Contracting Inc.	John Setterlund	(780) 991-4908	capitalcc@shaw.ca
Chateau Louis Hotel & Conference Centre	Debbie Koper	(780) 453-6517	debbie@chateaulouis.com
Christensen & McLean Roofing Co.	Phil Roy	(780) 447-1672	phil@cmroofing.ca
Condo-Check	Bernie Winter, ACCI, FCCI, CEO	(403) 270-3164	bernie@condo-check.com
DF Technical & Consulting Services Ltd..	Dennis French	(780) 468-3131	info@dftechnical.ca
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
Garland Canada Inc.	Richard Lucid	(780) 485-7612	lucid@garlandcanada.com
GeniePad	Rafal Dyrda	(800) 274-9704	rafal@geniepad.com
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
ITAK Services & Solutions Inc.	Sue Hooke	(780) 809-0632	sue@itak.ca
Karlen-Elecom Ltd.	Mickie Poon	(780) 453-1362	mp@elecom.ca
Magic Wand Cleaning & Restoration Services	Scott Utas	(780) 991-7847	magicwandcarpet@shaw.ca
Noralta Lock & Key Ltd.	Murray Harrison	(780) 902-9112	murrharr@telus.net
Nordic Mechanical Services Ltd.	Amber Forest	(780) 469-7799	Amber@nordicsystems.ca;
Practica Ltd.	Esther Strubin	(519) 624-9001	esther@practica.ca
Resort Development Funding Corp.	Randy Westergaard	(403) 728-3010	randy@mylakeresort.com
SafewithUlli	Ulli Robson	(780) 288-2986	ullirobson@shaw.ca
Shaw Communications Inc.	Jason Speers	(780) 490-3427	jason.mathews@sjrb.ca
Solution 105 Consulting Ltd.	Chris Vilcsak	(780) 429-4774	vilcsak@solution105.com
TEGA Property Management Ltd.	Carmen Zuorro	(780) 757-7828	czuorro@tegapm.ca
Thermotech Environmental Inc.	John Van Ginkel	(780) 987-8002	admin@tteheat.com
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
Ye Olde Plumber Ltd.	Ken Roskell	(780) 988-0377	ken@yeolde.ca

#### REAL ESTATES

Capcity Realty Group Inc.	Luis Claro	(780) 756-7275	luis@capcityrealtygroup.com
Connie Kennedy Realty Inc	Connie Kennedy, ACCI	(780) 482-6766	conniekennedy@shawbiz.ca
DMG Asset Management and Realty Ltd.	Don Gray	(780) 992-2005	don@dmgmgt.ca
Edmonton Real Estate Board	Jon Hall	(780) 453-9323Jon	marketing@ereb.com

First Independent Real Estate Ltd.	Jack Engel	(403) 341-7888	firstire@telus.net
Liv Real Estate	Nathan Mol	(780) 722-0086	nathan@livrealestate.ca
Mac's Realty Ltd.	Liz Frieser	(780) 875-9449	liz@macsrealty.ca
Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca
Pinnacle Realty & Management Inc.	Rick Murti, ACCI, ACM, e-PRO	(780) 758-4434	rmurti@pinnaclemgmt.ca
Royal LePage, Summitview Realty	Rich Potter	(780) 852-5500	rpotter@royallepage.ca
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
Simco Developments Ltd.	Darryl Sim	(403) 340-0065	darryl@simproperties.ca

#### RESERVE FUND STUDY PROVIDERS

Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P. Eng.	(780) 238-3418	garett@aegiswest.ca
CCI Group Inc.	Walid Habis, P.Eng.	(905) 856-5200	walidh@ccigroupinc.ca
Don Myhre, CRP	Don Myhre, CRP	(780) 916-6540	dmyhre@telusplanet.net
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
Morrison Hershfield Ltd.	Billy Huet, P.Eng.	(780) 483-5200	bhuet@morrisonhershfield.com
Read Jones Christoffersen Ltd.	Nick Trovato, B.Sc., M.Eng., P.Eng.	(780) 452-2325	ntrovato@rjc.ca
Reliance Asset Consulting Inc.	Harold Weidman, ACCI, P.App., CRP, DAC	(780) 702-7068	info@relianceconsulting.ca
Reserve Fund Planners Ltd.	Richard McDonell, CPM, CRP	(403) 348-5444	reservef@telusplanet.net
Sharon Bigelow Reserve Fund Study	Sharon Bigelow	(780) 965-0965	sharonbigelow@shaw.ca
Wade Engineering Ltd.	Allan King, P.Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com



# GeniePad

helps you

# IMPROVE

communication,  
collaboration,  
& access to  
information  
in your Condominium or Co-Op

*This is what owners say 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

Visit the website below to see a  
RECORDED DEMONSTRATION of GeniePad!

[www.GeniePad.org](http://www.GeniePad.org)