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INSITE TO CONDOS

CANADIAN CONDOMINIUM INSTITUTE MAGAZINE
NORTH ALBERTA CHAPTER

THIS ISSUE:

Saving Energy

Handling Abusive
Owners

The Plane Truth

Canadian
Condominium
Institute


CCI
North Alberta Chapter

Institut
canadien des
condominiums

*The
Alleypiece*
14205 - 96 Ave

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Chairperson

Helena R. Smith ACCI, FCCI
E: helenarsmith1@gmail.com

President

Anand Sharma - CS Management Inc.
P: 780-760-6197 E: anand@csmgmtinc.ca

1st Vice President

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

2nd Vice President

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

Treasurer

Luu Ho, CGA, CFE - CPA
P: 780-448-7317 E: luu@hocpa.ca

Secretary

Shantel Murray - Mayfield Management Group Ltd.
P: 780-451-5192 E: shantel.murray2@gmail.com

Assistant to the Executive

Alan Whyte
P: 780-453-9004 E: alan@ccinorthalberta.com

Directors

Curtis Pruden - Read Jones Christoffersen Ltd.
P: 587-745-0251 E: cpruden@rjc.ca

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

Jason Mathews - Shaw Communications Inc.
P: 587-920-4347 E: jason.mathews@sjrb.ca

Jim Wallace - Condominium Financial Inc.
P: 780-952-7763 E: jim@condominiumfinancial.com

Leo Leibel - Wade Engineering Ltd.
P: 780-486-2828 E: lleibel@wadeengineering.com

Rafal Dyrda - GeniePad
P: 1-800-274-9704 Ext. 701 E: rafal@geniepad.com

Sandi Danielson - Prince Property Inc.
P: 780-416-9098 E: sandi@princeproperty.ca

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

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

Office Administrator

Joyce Schwan
P: 780-453-9004 E: info@ccinorthalberta.com

HOW TO CONTACT US

#37, 11810 Kingsway 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

Ross Vincent

PICTURES AND ART

David Vincent
Gregory Clark
Rafal Dyrda

CONTRIBUTORS

David Vincent, Rafal Dyrda, Gregory Clark, Joyce Schwan

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WELCOME NEW MEMBERS

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

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

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

Ambassador Program

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

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

For more details contact our office.

Help our Chapter Grow!!!

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

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MESSAGE FROM THE PRESIDENT

BY ANAND SHARMA



Welcome to our winter edition!

Since I last reported to you, much has occurred in CCI North Alberta. Our Annual General Meeting was a great chance to meet with old friends and catch up. This year, we decided to recognize the many wonderful volunteers we have in our organization through our volunteer appreciation event. Our chapter's success is built on the work of the many dedicated individuals who give of themselves with their time, energy, and knowledge. Please consider volunteering and joining our CCI volunteer family (plus you might get a snazzy certificate too!)

I am very grateful to our membership for once again electing me in my capacity as Director, and as your President. We have 15 fantastic board members, with some new faces too. Congratulations to Sandi Danielson (Prince Property Management), Leo Leibel (Wade Engineering), and Sharon Bigelow (Sharon Bigelow Reserve Fund Study Consultant). Many thanks to Anniessa Henkel, Carmen Zuurro, and Rick Murti for their longstanding service to CCI North Alberta. Your work has directly contributed to our success, and we are forever indebted to each and every one of you.

At our AGM we passed a new set of by-laws for CCI North Alberta. This was necessary to modernize and make functional our by-laws, which had not been substantially altered in over a decade. Many thanks to Todd Shipley for his work on this file.

Shortly after the AGM, members of your Board of Directors attended the CCI National Fall Conference in Toronto. Membership growth strategies, dealing with media, using interactive and online education tools to engage members,

were just a few topics discussed. As always, the fall conference was an excellent opportunity to learn from other chapters about new initiatives and best practices.

2016 presents a fantastic opportunity to expand our membership. CCI North Alberta is offering half year memberships for condominium corporations, businesses, and professionals interested in joining from January 1, 2016 onwards. The cost of this membership is 50% of the yearly fee, so it's a perfect opportunity to join and take advantage of our courses, seminars, and spring conference.

On the government advocacy front, CCI North Alberta has been actively engaged with Service Alberta on the first section of regulations being addressed. Our contribution on developer accountability and new home buyers is available and shared on our website. Alan Whyte continues to serve on the Condominium Manager's Implementation Advisory Committee to assist RECA and the industry in helping define a new process for Condominium Manager licensing in Alberta. Finally, I am excited and honoured to have been invited to the Alberta Legislature to meet with our New Service Alberta Minister Danielle Larivee in December. I look forward to a productive discussion on our shared mission to create better legislation around condominium issues in Alberta, legislation which puts consumers first.

Happy Holidays and all the best in the upcoming New Year!

Anand Sharma

President

Canadian Condominium Institute, North Alberta Chapter

COMMITTEE REPORTS

Communications Committee Report

I am pleased to be on the board of directors for another term. We are very fortunate to retain all members of the communications committee as well and these members include the following people:

David Vincent *Editor-in-Chief of Insite Magazine*
 Rafal Dyrda *Technical Genius*
 Jason Matthews *Marketing*
 Shantel Murray *Advertising*
 Gregory Clark *Chairperson*

Our team is extremely effective and dedicated to CCI, it is a pleasure working with each of these individuals.

The focus and goals for the next year will include but are not limited to the following:

1. Marketing Campaign – We are focused on growing our membership base.
 - a. Will include external marketing

- b. Assist membership with helping convert non-members to become members

2. Continuing to move registration for all events to multi-platform registration.

- a. Eventbrite online registration
- b. Fax
- c. Phone

3. Additional enhancements to the magazine and webpage. We are excited for the coming year and the direction CCI is moving. If you are a natural sales person and would like to volunteer on our committee we are accepting applications. This is a volunteer position and needs someone with strong sales skills.

Thank you,

Gregory Clark

Vice-president, Chairperson Communications Committee

Education Committee Report

The Education schedule has been set for the 2015-16 year. The biggest change to the CCI presentations is the addition, of what I call, Road Show presentations. The CM 100 presentation has been rewritten to allow it to be presented to smaller communities in one rather than two day sessions. For smaller communities this will be more beneficial than a two day course as there will not be as many people in attendance.

The Education Committee will be meeting in November/December to finalize the course content for the Conference and Trade Show which will be held in April 2016. There will be the

tried and true courses offered, but new course topics will be explored. At the end of every course or session we ask everyone present to fill out an evaluation form. On that form we ask if there are any topics you'd like to see presented. We are always looking for your input to keep the topics current. If you have any ideas for new topics, please let Joyce or Alan know. They can be reached at the CCI office.

Helena R. Smith, ACCI, FCCI
Chair, CCI Board of Directors
Chair Education Committee

A note of appreciation is welcomed!

Hi Joyce and Board Members:

CONGRATULATIONS to All of you!

I have just read the AGM info. material we received today and had to let you know we think CCI is an Amazing group of dedicated and dynamic individuals and it just gets better every month and year.

Looking forward to attending some of the sessions again this year. The knowledge we have gained from CCI has been incredibly valuable in our Board's challenge of being self-managed since Feb. 1, 2014.

On behalf of Heritage Villas, our sincerest Thank You.

*Sincerely,
Joanne Yustak,
Secretary.*

Also, when professionals encourage others to join us!

Hello Matt,

Good for you to increase your presence on LinkedIn, I do find it an invaluable tool.

One of the best business decisions I have made was joining CCI, the Canadian Condominium Institute. Very reasonable membership fee, great advertising opportunities. You'll find everything online: www.cci.ca/NORTHALBERTA

If you have any further questions, contact Joyce: 780-453-9004, I don't think there is a single question she won't be able to answer.

Let's get together soon & catch up!
Ulli

*Ulli Robson
Safe With Ulli Inc.
SafewithUlli.com
UlliRobson@shaw.ca
780-288-2986 (Direct Line)*



Billy Huet, P. Eng., Principal
Department Manager, Building Science

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CCI VOLUNTEER SERVICE AWARDS 2015

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At our recently held AGM, the Chapter recognized four individuals for their significant contributions and years of volunteer dedication to CCI North Alberta.

We took the opportunity with our four CCI Chapter Volunteer Award Winners to ask them to provide us with a little more personal background and a pearl of wisdom they wished to pass on to our membership.



**COLIN
PRESIZNIUK**

Colin Presizniuk CGA, FCCI- has been a member of the North Alberta chapter since it was founded in 1983. He has served on the Chapter Board of Directors in various positions for over 20 years. He has also been a generous sponsorship supporter and presenter for numerous educational events over the years. In 2002, Colin was awarded the prestigious FCCI designation from CCI National for his outstanding contributions to the Chapter and the local condominium community. Colin's firm, Colin Presizniuk & Associates continues to perform financial audits for numerous condominium corporations.

How did you get started working in the Condominium industry?: Around 1977, I was sitting on my condominium board at McLeod Place and heard about the association. I wanted our condo to be a member of CCI, and I wanted to be involved as well.

Recall a personal highlight of your involvement with CCI: The opportunity to work with several of the founding Edmonton members, and to watch CCI grow and expand.

If you could pass on one piece of sage advice for today's Condominium Boards to follow, what would it be?: Make sure your condominium is a member, and for all board members to attend all education courses and seminars. An informed and educated board, is a well-managed condominium.



**BARBARA
L. SURRY**

Barbara L. Surry CMA - began her professional accounting career in 1980 and worked on her first condominium audit in 1981. She also served on her own condo board for 10 years. Barb has been a member of CCI for 15 years and twice has served as Treasurer on the Chapter Board of Directors for a period of seven years and training our Chapter administrators. Over this time Barb has also been constantly called upon to assist condo managers and board members alike improve their financial acumen and the financial health of their condo communities with her litany of straightforward common sense presentations.

How did you get started working in the Condominium industry?: *I performed my first condominium audit in 1981 when I was working for a CA firm. It was a large one that used single entry bookkeeping and was very much a challenge. In 1980, my husband and I also purchased a condominium. I was invited, due to my background, to be on the Board of Directors. Through that connection, I met Mr. Chester Quaife of Estate Properties Inc. When I started my professional practice in the early 90's, Mr. Quaife had such confidence in me that he recommended me as an auditor to many of the properties his company managed. My practice grew from there!*

Recall a personal highlight of your involvement with CCI: *My involvement with CCI has allowed me to meet*

some very talented people who give of themselves for the condominium industry. CCI has helped me in that my speaking and presentation skills have grown. I thank them for the opportunity to learn and meet new people. I also gained new appreciation of CCI and all it encompasses when I attended a National session in Manitoba. Attending this event, showed me that there are many talented people involved in this industry – country wide!

If you could pass on one piece of sage advice for today's Condominium Boards to follow, what would it be?: *That Board members should educate themselves as to how condominiums work and the proper process for budgeting, bookkeeping and all the other wonderful things that go along with being a condominium Board member. Ask questions and learn! Always remember, that there is truly no better way to find out what goes on in your Condominium Corporation than to serve a turn on the Board. So take advantage of that opportunity should it arise.*



**HUGH
WILLIS**

Hugh Willis is a condominium owner, former condo board director and lawyer who has practiced law for over 10 years. He recently started his own law firm-Willis Law specializing in condominium law. He is a Past Chair of the North Alberta Chapter and has been a constant presence throughout our educational schedule on a variety of legal topics. He also presents at various legal and continuing

education events. Hugh has volunteered countless hours to assist CCI in reviewing the various proposed amendments to the Condominium Property Act and has provided detailed feedback to us which we continue to forward to the government on your behalf.

How did you get started working in the Condominium industry?: *I put my hand up at my first AGM when there was a call for Board members. As I was in law school I was the board's front person for legal matters. Once I was called to the Alberta Bar as a lawyer, I started doing condominium work that slowly built over time to where it is today.*

Recall a personal highlight of your involvement with CCI: *In the hours after a fire which devastated the condominium corporation I was part of (and was on the Board), I remember racing through boxes I had in storage to find a CCI InSite magazine article. The article was written by Brian Newbert on "When Disaster Strikes". It was extremely helpful in the aftermath of the fire, which is obviously a high stress situation, and provided excellent advice on short term and long term recommendations.*

If you could pass on one piece of sage advice for today's Condominium Boards to follow, what would it be?: *In my experience, the number 1 cause of unexpected, large, special assessments is a result of Boards failing to properly investigate problems which results in the deferring of the necessary repair and maintenance. This deferral often results in a medium sized repair becoming a large and very expensive repair.*



VICTORIA A. ARCHER

Victoria A. Archer is a lawyer with Gledhill Larocque and has practiced almost exclusively in the area of condominium law for the past 25 years. She has also been a condominium owner and served on various condo boards. Victoria has been involved with CCI for over 20 years, has served on the Board of Directors for 5 years and continues to answer the bell whenever we need her to share her wealth of knowledge with our membership. A member of the Government's working

committee through the previous amendments of the Condominium Property Act passed in 2000, she has also devoted significant volunteer hours to review the current amendments and supply CCI and the government with numerous recommendations and rationale to upgrade each phase of the process.

How did you get started working in the Condominium industry?: *Just after completing my first degree at University, I bought my first home, a townhouse condominium. Within a year, I regretted the purchase, the place was run like a dictatorship with little or no communication and the finances kept shrouded in secrecy, so I decided I'd better get involved and see how I could help to make things better. I was fortunate enough to make contact with Bill Kerr who answered many of my questions, told me that as a Unit Owner I had rights and told me there was a "Condominium Property Act" that would give me a start in finding out more. I researched, talked to neighbours and was elected to the Board. As a group, we were able to make the positive changes that were needed and turn the atmosphere and property around. A few years later I went back to University and obtained a law degree. Shortly after, friends and contacts who also lived in condominiums started to contact me with their condo problems. Things just grew from there.*

Recall a personal highlight of your involvement with CCI: *The brightest highlight for me was finding out there was a CCI. That was "back in the day" when there was so very little information about condominiums and so very few people with any knowledge about condominiums. CCI was just a fledgling organization, but it was the only easily accessible source for any information or guidance. It pretty much still is.*

If you could pass on one piece of sage advice for today's Condominium Boards to follow, what would it be?: *The best advice I can offer Board members:*

a) Get, and keep, educated and informed not just about your own condominium, but about what is happening in condominium generally, then put that education and information to use. Set aside money in the annual budget for Board education so that members can attend courses and seminars; and,

b) Communicate respectfully and regularly with each other and with the other Owners.

The Membership Committee presents the 2015 Annual Awards to recognize the significant contributions made by chapter members to improve their own condominium community.

Members were asked to nominate potential candidates and submit their reasons for nominations during this past summer. Through all the nominations received, three candidates were selected. We extend our appreciation for all of the nominated

candidates and those people who took the time to recognize their efforts.

The 2015 winners are:



VIOLET KULLY
THE PLAGE AT LAKESIDE

*Nominated by Peter and Linda Ross:
Paulette Kully-Petrov*

The average age of residents at this property is in the eighties and Violet is no exception – she is 82. Violet arrived in 2003 and within 3 months joined the board and shortly after became president. And had to deal with many complicated issues surrounding structural, mechanical and security matters. She took condo courses of training and found herself dealing with contractors and regulations, attending many lengthy meetings, coping with resident problems, training on-site staff. In short, she protects the property in its entirety as if it were her own home and continues to grow and learn.



**ERICH
MARQUARDT**
PARKVIEW MANOR

Nominated by Ken French

Erich is a small man with a big heart. An early riser and lightning fast, he is always engaged in doing something for the building – whether it be cleaning the underground parking lot twice each year, or altering the decks to provide better drainage.. He and his wife have been at Parkview Manor for nine years and he served on the board for six consecutive years. Always repairing things and always willing to help others, Erich has contributed significantly to the building and in doing so, has saved the corporation many thousands of dollars.



ROGER COHEN
GRANDIN GATES

Nominated by Manuela Kwasucki

It would take more space than we have to list the things that Roger has contributed to Grandin Gates. A volunteer for 15 years, Roger is the 'go-to' guy at his condo, particularly in working with contractors, helping residents with everything from newsletters and by-laws to legal matters, fire safety procedures and crime prevention. He knows the heartbeat of the community and the community knows and appreciates his diligent and enthusiastic work on their behalf.



HOW TO HANDLE UNIT OWNERS WHO

ACT ABUSIVELY

A PROPERTY MANAGER SHARES TIPS FOR RESPONDING TO INAPPROPRIATE BEHAVIOUR

BY SHLOMO SHARON

It is common for a condominium corporation to have a unit owner who is unhappy with whatever is being done in the building, and always criticizes things and insists that things should have been done differently. This same owner may even sometimes complain about his fellow residents.

Complaints and criticism are one thing, and can certainly be valid. Sometimes, however, an owner crosses a line, acting abusively towards the management company's employees, the board, and other residents. Abusive behaviour can take the form of threatening e-mails and foul language, and in some instances can get physical.

As the condo corporation's governing body, the board is responsible for dealing with owners. Often, an owner who acts abusively is looking for a reaction. If the board keeps the following tips in mind when responding to such an owner, it has a better chance of

defusing the situation.

Set rules

If owners want to raise their concerns at a board meeting or annual general meeting (AGM), it's important to set ground rules.

Advise owners that they can make arrangements to present their concerns at the next board meeting, but attach a time limit to their presentation. Likewise, provide AGM attendees with rules of conduct before the meeting.

If owners interrupt, the chair can tell them they can't be heard at that time, as the meeting must proceed according to the agenda. However, these owners should be told that they will have a chance to speak at the appropriate time.

Establish zero tolerance for foul or abusive language.

Stay calm, stick to the facts

If an owner uses foul language in letters, e-mails, or phone calls to board members, management staff, contractors or other owners, tell the owner to stop. However, leave emotion out of it. One way of doing this is to simply say, "Your point has been noted and the matter will be

considered."

Ask the owner(s) to refrain from calling or suggest they take a different approach. It is very important that the board members and management staff never threaten owners.

If an AGM chair reacts emotionally to an owner who stands up and tries to control the meeting, that owner may escalate the disruptive exchange and force the chair to end the meeting. Remember that meetings are conducted in accordance with an agenda, and the chair should keep the meeting on track. If the disruption occurs during the "Other Business" section of the meeting, the chair should stick to the facts and avoid the emotional aspect.

Ensure safety

Given the risk that abusive behaviour can turn physical, it's important to ensure everyone's safety.

If an owner continues to be disruptive during an AGM, the chair should not hesitate to ask that owner to leave the meeting. The board should also advise the owner that the issue was noted and will be reviewed by the board at a different time.

If a disruptive owner refuses to leave

the meeting, call security and/or the police. As a last resort, this measure should only be used if the owner has refused to comply with the chair's direction. Sometimes, if the board is aware that an owner(s) might try to disrupt a meeting ahead of time, it may want to consider hiring a security company to be present, just in case.

It is important to keep a record of all the telephone calls, e-mails and letters that contain any harassing, abusive, or threatening comments. Ultimately, if an owner continues his or her abusive behaviour, the board should have the corporation's lawyer send that owner a letter.

Boards and management should always welcome an owner's legitimate concerns, even if it is coming from the same person time and again. However, it is important to distinguish between a chronic complainer and an owner who resorts to unacceptable behaviour.

Shlomo Sharon is CEO of Taft Management Inc. He can be reached at shlomos@taft-forward.com.

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SAVING ENERGY

IN APARTMENT BUILDINGS

FOUR COMMON CONDO BUILDING INEFFICIENCIES BY LEE HODGKINSON

Re-commissioning of existing commercial and residential buildings is integral in ensuring that a building is operating efficiently. Minimum building efficiency standards, both de facto — such as ASHRAE, LEED and BOMA — and legislated — such as city bylaws and the Provincial Building Code — have increased dramatically in recent years.

Ensuring that older buildings are up to par is important in not only being able to compete in today's market, but also in unlocking a sustainable future.

Re-commissioning can lead to lower operating and maintenance costs, reduced environmental impact, increased productivity and higher property value. In the U.S. commercial sector, for example, buildings that invest in energy retrofits generate an average increase of 7.5 per cent in the overall building's value, according to McGraw-Hill Construction. In the re-commissioning of a condominium, an engineer or technician can illuminate many operational deficiencies, such as providing too little or too much heat to a zone, and inefficiencies associated with energy and resource consumption.

Issues such as these generally arise as buildings and equipment get older, are repurposed or as building operators, such as superintendents or mechanics, turn over. They are especially prevalent in buildings without central building automation systems (BAS).

The following is an overview of four common condo building inefficiencies found during re-commissioning.

>>> *continued on page 17*

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Website: www.groupthree.ca

>>> *continued from page 15*

1. Boiler efficiency

The efficiency of a boiler is measured by the amount of useful heat it produces per unit of energy consumed. The term “useful” is important, as the boiler should heat the water in the pipes, not the room in which the boilers are located.

Technological advances have optimized the design of boiler combustion chambers and burners in modern boilers. However, older boilers, which may last 25-plus years, are typically not very efficient, starting at 80 per cent efficiency when new and degrading significantly (to 60 per cent or less) over time.

To combat this decline, every preventative maintenance program should include combustion analysis – a process whereby a gas technician will measure the combustion efficiency and adjust the fuel-to-air ratio in an effort to improve this efficiency. Often, gains of three to five per cent in efficiency can be achieved by this practice for no extra cost.

Another way to decrease boiler energy consumption is to consider advanced heating boiler controls, which are relatively new in the market but come with guaranteed

gas savings of 10 per cent.

2. Equipment left in manual mode

Most buildings have some form of automation or controls on their HVAC and lighting systems; thermostats, timers, proportional-integral-derivative (PID) loop controllers and BAS are all examples of automation in buildings. An effective automation system allows for a building operator to run the system efficiently, responsively and effectively. Often, older systems must be triggered manually, or the automation may be deficient or improperly set up. This may be due to incorrectly trained or new operators.

The re-commissioning team will work with a building operator to thoroughly review all equipment and how it is controlled, as well as provide some guidance and training on how it should be controlled. It is very common to find a pump manually set to run all the time (or as those in the industry like to say, “left in hand mode”), because a building operator didn’t think he or she could turn it off, or to have a fan on a timer that is based on an outdated schedule.

Re-commissioning these relatively simple controls can generate significant energy savings.

Alternatively, there may be new controls available that provide much better responsiveness, such as web access to change the schedule, and a higher level of control.

3. Constant speed motors on variable loads

Many condominiums are built quickly and cost-effectively, with little concern for energy consumption and a strong focus on “making it work.” As a result, it’s common to find motors that run 24/7 at full speed and feed loads that are actually variable (not 100 per cent all the time).

For example: the pumps that bring cold water to taps are typically running full speed, 24/7. Is a unit owner using that tap 24/7? When a unit owner does use that tap, is he or she cranking it to maximum flow? Probably not, so why do the pumps run 24/7 at full flow?

The solution to this is to install controls and variable speed pumps that automatically detect the water pressure at taps and adjust the speed of the pumps to maintain enough pressure at all times. This may mean the pumps run at 100 per cent speed at 8 a.m., when a unit owner is likely to take a shower, but run at 50 per cent speed at 4 a.m., when he or she is likely to be asleep.



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This is one example of constant speed motors serving variable loads a re-commissioning team should be able to identify and for which it should be able to make recommendations to resolve.

4. Simultaneous heating and cooling

The distribution and control of the heating and cooling in a building is complex. Even experienced building operators may not always remember how each room is heated or controlled. As a result, it is possible (and sometimes common) that heating and cooling systems are running simultaneously.

This is a significant waste of energy in many buildings, as the systems combat each other and lead to

discomfort. Regularly reviewing and re-commissioning all heating and cooling equipment and their controls is the best defence. Building automation systems can also be programmed to prevent heating and cooling from competing with one another and to detect when this does happen.

More broadly speaking, building automation systems provide effective safeguards and strategies that defend against poorly run buildings.

Boiler combustion analysis and checking which equipment is running in manual mode can be added to a building's regular maintenance schedule. Full re-commissioning should ideally be budgeted for every

two to three years. The cost to benefit ratio is such that re-commissioning is one of the best energy management paybacks available – often less than one year.

And building operators should be part of the re-commissioning process so that they can ensure their buildings run efficiently in between re-commissioning.

Lee Hodgkinson is a project manager at Mann Engineering Ltd. He can be reached at lee@mannengineering.com.

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Questions & Answers with Robert Noce



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

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

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

Dear Robert: I live in a townhouse condominium project. My next-door neighbour has people coming and going throughout the night. She is very pleasant with me, and always well put-together, but it seems odd to me that she is home during the day, and yet I hear the frequent ping-pong of the alarm and the slamming of the screen door throughout the night. I suspect that she may be an escort, and she is using her condo unit as a place to do business. What can I do about this?

A: Do you have any actual evidence of your neighbour's activities?

If the answer is no, then you need to deal with this issue very carefully because you do not want to make an allegation against an individual that is not true, or you may expose yourself to a defamation action.

There may be a legitimate explanation as to why people are coming and going at all hours of the night. For example, she or her partner may do shift work.

I would caution you from raising this issue with anyone until (and unless) you actually have evidence.

Helpful hint: Don't risk ruining somebody's reputation just because you are a busybody. Condo living is about respecting your neighbours.

Dear Robert: My condo board

has surprised me with their announcements of items which I thought would be addressed in an AGM for owner approval, but instead were dealt with at the board level.

For example, the board announced at the AGM that there would be an increase in condo fees and that the board members approved an honorarium for each meeting attended. Is this legal?

A: With respect to the increase in condo fees, the board is responsible for putting together the financial records and budget for the upcoming year which are approved at the AGM.

I would suspect that the financial statements and budget were approved at the AGM by the owners. I am not certain as to what you mean when you say that the board simply announced an increase in condo fees.

In regards to the honorarium, you will need to review your bylaws to determine whether or not the board has the authority to grant themselves an honorarium; some bylaws do allow for it.

Helpful hint: It is not a bad idea for owners to review their bylaws each year before the AGM. This way, they can speak up with confidence if something sounds questionable.



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Dear Robert: When our condo was self-managed, we distributed to owners a list of residents with their unit numbers, phone numbers and parking stall numbers.

Our new management company tells us that we can no longer do this as it is against the privacy law. Owners miss this list and seem unhappy that it has been discontinued. Do you have an answer for us?

A: Your property management company is being prudent in its approach with respect to the information you seek. If you would like to put together an owners' telephone directory, then you will need the consent of all of the owners to put that together and publish their phone numbers and other personal information.

Helpful hint: Privacy laws have changed the manner in which we can supply personal information to third parties. If you have any doubt in terms of how to deal with this matter, then you should contact a lawyer and ask for a detailed opinion as to what information can be produced without the consent of the owner.

Dear Robert: I am

having a dispute with my condominium corporation as to what is or is not common property. Can you tell me what constitutes common property, in my condominium project?

A: The key document in determining what is or is not common property is the condominium plan. This document is filed at Land Titles and is a public document. You need to obtain a copy of your condominium plan and review it.

It really doesn't matter what your bylaws or the newsletters from the condominium corporation say in terms of what is common property. The Condominium Property Act defines common property as property that is described in the condominium plan. If there is a conflict between your bylaws and the condominium plan, the condominium plan will prevail.

Helpful hint: Without the condominium plan, it is impossible to tell you what is or is not common property. What may be common property in one project, may not be common property in another.

Dear Robert: I live in a high-rise condominium

building and the bylaws do not place any colour restrictions on window coverings.

To save money, I have put up a Canadian flag for a window covering and the board has asked me to remove it. What gives?

A: Perhaps you need to sit down with the board and read the relevant sections together, and see if one or the other of you is missing something. For example, your bylaws may define what constitutes a window covering. If there is going to be a dispute, perhaps it would be more

economical for you to put up some more traditional window coverings than to hire legal counsel.

Interestingly, an Ontario Conservative Member of Parliament has put forward a private member's bill that would make it illegal to stop someone from displaying the maple leaf. It is proposed that condo boards and building owners, on penalty of jail time or a fine, would no longer be able to enforce rules against flag wavers. If this becomes the law, I will make a note of it in a future column. (Whether

or not the constitutionality of such a law would be upheld is another story).

Helpful hint: Sometimes you need common sense; look around and see if your decorating complements the look of the condominium.

Dear Robert: I own a condominium in southwest Edmonton, and have received letters from our property management company about a \$50 association fee. The first arrived in summer; we ignored it. We have lived here since June 2009 and have not entered into any agreement with the

property management company. Is this legitimate?

A: It would appear that you are part of a homeowners association, not a condominium corporation. Therefore, the Condominium Property Act would not apply.

You will need to consult a lawyer and review the homeowner's association agreement, which should be registered on your title, to determine whether or not the property management company's notice is valid. If the homeowner's association agreement was registered

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Helpful hint: When you purchase property, it is important to take some time to review the relevant documents and/or agreements.

Dear Robert: When our small condominium complex was first set up, 20 units had a unit factor of 365 each and five units had a unit factor of 450 each. We live in a unit that has 450 unit factors, and when we moved in six years ago, the monthly fees were \$35 more than the smaller units. Since that time, the spread between the smaller units and the bigger units has increased to \$100 per month, and will continue to grow as the budget increases every year.

Do condo fees have to be based on unit factors, or can we simply divide the costs evenly among all units?

A: The Condominium Property Act states that condominium fees must be levied on the basis of unit factors unless your bylaws provide otherwise. Therefore, if your bylaws do not provide for any other basis on which to charge condo fees,

your condo fees must be based on unit factors. It may seem unfair to you; however, the basis for unit factors is the most equitable approach.

Helpful hint: If your bylaws are silent on this particular issue and you want to change it, then you will require the support and approval of 75 per cent of the owners and unit factors to amend your bylaws to allow for a different approach in the calculation of condominium fees.

Dear Robert: Your answer in a previous column confused me, in that I do not know whether or not the board requires approval of the owners for budget and fee increases. Could you explain further?

A: The Condominium Property Act requires the condominium corporation to provide its financial statements and an annual budget to each owner. This usually occurs at the annual general meeting (AGM) of the owners, which must be held within 15 months of the last AGM.

Generally, that work is done at the board level and owners are simply receiving the financial statements and budget for information purposes.

However, the Condominium Property Act also states that the powers and duties of a corporation, which are exercised and performed by the board, are subject to any restriction imposed or direction given in a resolution passed at a general meeting. In other words, owners can come together and place restrictions on the board or change a particular direction of the board in terms of the budget. Therefore, owners do have an ability to provide further instructions to their board on a particular issue.

Helpful hint: Owners have rights under the Condominium Property Act that can be exercised at an AGM or

any other meeting of the condominium corporation. Unfortunately, interest among owners is relatively low at AGMs. If you are concerned about your investment, then I would urge you to take an active role.

Dear Robert: At our last AGM, the board put forth a motion for the owners to vote on, and they voted for no increase in condo fees in 2011, and to have one set of windows replaced. Last month, the board raised condo fees and did not replace the windows. Can a board negate an owners' vote?

A: Owners have the ability, under the Condominium Property Act, to impose restrictions or provide

direction to the board. If the Condominium act should ensure fee equity restrictions and/or directions were given at a duly called meeting of the corporation, and a proper vote was conducted, the board must follow the direction and/or restrictions imposed on the board by the owners. If the board fails to do so, then it may expose itself to a court action in which the owners could come together to challenge the board and its inability to follow the direction of the owners.

Helpful hint: Boards cannot ignore properly voted motions of the owners; they do not have the discretion to say that the board knows better.





PLANNING FOR FINANCING AN INSURANCE DEDUCTIBLE?

BY KEVAN LETOURNEAU

Purchasing a condominium has always held an attractive incentive for individual unit owners as there is far less work and maintenance in a condo when compared to a detached home. Although much of the day-to-day exterior maintenance resides with the condo association, the owner of the individual unit also has the freedom to upgrade or renovate minor items like carpets, counter tops or paint.

Ultimately, unit owners are allowed to make their interior space suit their individual tastes. The extent that one can make changes should be addressed in the condo bylaws and owners need to refer to those for detail.

Every condo owner needs to purchase their own condominium owner's insurance policy covering the value of these improvements as well as the value of their personal contents. Unit owners are also required to maintain liability insurance and additional living expenses in the event their unit is damaged and they must live elsewhere while repairs are completed. Any other damage to the building itself is insured under the Condominium Corporation's insurance

policy (bare land condos being an obvious exception to this generality). Hopefully none of this information is new information to any condo owner.

Most owners should also be aware the cost to insure condo buildings has increased significantly in the past couple of years. Insurers were simply not collecting enough premiums to pay for those losses occurring year after year. Big fires that make the six o'clock news are one type of loss that comes to mind – the kind where everyone is evacuated and the building left a smouldering mess. As visually spectacular and obviously expensive a fire can be, insurers are often spending just as much on water damage claims. Since most people are unaware of the actual cost of these types of claims, they do not appreciate the impact that every claim makes on the insurance companies in general or their condo corporation's insurance in particular.

With more claims causing significant payouts by all insurance companies, insurance rates have increased steadily while at the same time deductibles have also risen. In some cases an increased deductible appears to make sense. For example, where a building is valued at \$10,000,000 and has 50 owners, is

it reasonable for this building to maintain the same \$500 deductible as a \$300,000 house? The overall value and the multiple owners who can share the deductible suggest that a higher deductible could be sustained. If there were a loss in this example, each owner in the building would simply contribute \$10 (times 50 owners is \$500) to cover the applicable deductible and that can simply come from the fees.

The reality is fewer insurance companies are offering low deductibles on buildings valued at greater than \$2,000,000 to \$3,000,000. Those companies that do offer lower deductibles generally charge a higher price as it is more likely for a claim to occur in larger buildings with many multiples of units. Unfortunately, even small claims can be expensive as adjusters need to be assigned, contractors engaged and inspections made.

The result today is high value buildings that at one time may have had a \$1,000 deductible now have \$2,500 or \$5,000 deductibles and possibly higher deductibles applicable to water damage. This is particularly common when there have been multiple water losses in the past or poor loss


experience in general. When these types of situations arise, the condo association can have deductibles as high as \$25,000 imposed on them.

Funding Deductibles

Funding deductibles is becoming a significant line item and condo boards need to put some thought into how this challenge should be addressed. Using the hypothetical example of our \$10,000,000 building with 50 owners, each owner would contribute \$100 were a \$5000 deductible applied to loss and every owner contributed equally. In and of itself it may not seem too bad but it does beg the question: should the board review the budget and start including an allocation for the occasional cost of a deductible in the monthly fees?

Consider if that building has a \$25,000 deductible for water damage meaning one claim would result in a \$500 loss assessment for each owner. If there were two claims in a year, each owner would be required to contribute a total of \$1,000 in that year. What if both claims were caused by unit owners carelessly overfilling a bathtub?

At this point, most owners would be



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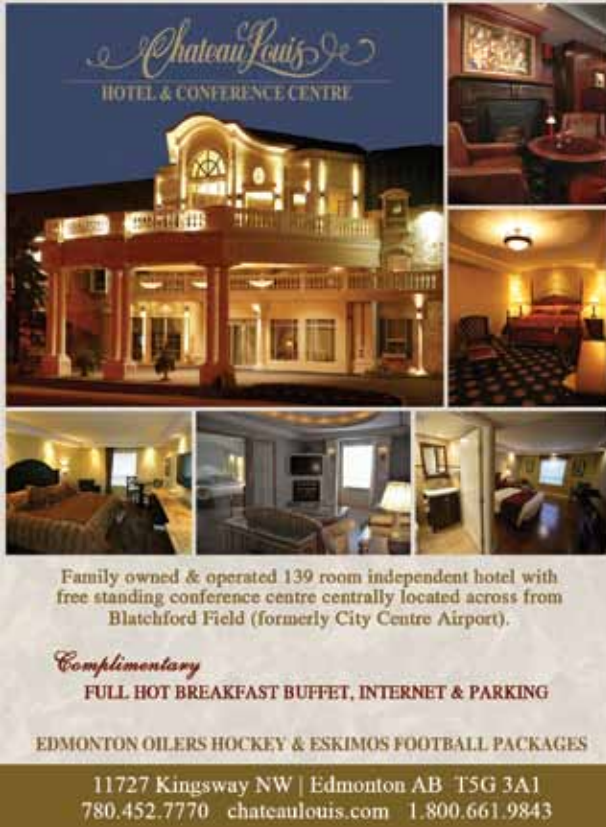


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understandably annoyed at having to contribute toward the condo corporation's deductible, particularly if they were not affected by the water damage. They might be even more annoyed as the cause of the damage was due to the negligence of another owner. An understandable question would be, "Why should I pay for someone else's mistake?"

The Condo Corporation's Insurance Is for All Owners

To be clear, all owners in a condo contribute to the cost of the corporation's insurance policy and are equally entitled to the coverage the insurance provides. In other words, negligence does not play a role in determining whether or not an owner is entitled to the coverage provided under the corporation's policy. Silly (often negligent) acts are the cause of many claims and insurance is designed to provide coverage regardless of how silly the act was, providing the damage was not intentional.

With coverage available to everyone, the remaining issue is who should pay for damage below the deductible? There are three main approaches to funding the deductible under the current Alberta Act:

1. *Follow the current Alberta Condominium Property Act for direction on this issue;*
2. *Amend the Condo Bylaws to make any owner who caused the damage (negligence-based) responsible for the deductible; or*
3. *Amend the Condo Bylaws to make any owner suffering a loss responsible for all costs below the deductible.*

Approach 1: Follow the Alberta Condominium Property Act

This first "do nothing" approach is not a concern or problem particularly if there is no claim. The current Act does not address this issue inferring that all owners are equally responsible for the deductible in a similar manner to which they all contribute for insurance. A condo corporation that experiences one or more losses and has a higher applicable deductible will likely regret not considering funding alternatives more seriously before a loss occurs.

Approach 2: Negligence-based Deductible Payment

Using a "negligence-based" method of determining who pays for a loss is appealing as it satisfies everyone's sense of fair play

by making those responsible pay. The challenge here is identifying who will determine that an owner was negligent, everyone agreeing that person is qualified to make that determination and that everyone (including other insurers) will not argue the determination of that person.

This becomes even more problematic in circumstances involving contributory negligence where more than just the owner was negligent. Utilizing this approach invites debate and quite often can create (or worsen) bad feelings between owners.

Keep in mind that the adjusters assigned to the claim may disagree with the pronouncement of negligence resulting in delayed repairs while arguments are made. In addition, a situation where an owner was in no way negligent (e.g. - a pipe simply bursts in a wall) still leaves the deductible to be addressed by all of the owners.

Approach 3: Deductible Allocation as a Straightforward Approach

If doing nothing is not appealing and drafting something based on negligence might create more problems than it solves, the third

approach is to amend the bylaws so as to allocate the deductible (or damage below the deductible) to the owner(s) suffering the damage. This might be the most straightforward approach.

The board's responsibility is to repair any damage to the building as soon as practical. The sooner funding for the condo corporation's deductible (or damage below the deductible) is achieved, the sooner everything can be restored to normal.

If the bylaws state that damage below the corporation's deductible is the responsibility of the owner, or owners, that have suffered the loss as a property loss assessment, clearly defines a path to how funding will be approached. This approach does not rely on in-depth interpretation and investigation and the presence, location and need for repairs of the damage is usually obvious. In short, it is a simple approach.


Individual Unit Owners Loss Assessment Coverage

This simple approach of deductible allocation does not necessarily mean that the individual condo owner has to pay the entire deductible amount out of their own pocket. A well-written

owner's condominium insurance policy automatically includes coverage for loss assessments that are a result of direct physical damage to the condo building including that part outside of the owner's actual condo. The owner then only has to pay their insurer the applicable deductible they chose (usually \$500 or \$1,000) and their insurer will pick up the balance without any of the unaffected unit owners needing to contribute.

For those who may have noticed, commercial insurers are indeed shifting some of the cost of damage to the personal lines insurers, shifting which pocket the money comes from. A comprehensive owner's condominium policy (pay attention to what you are buying) includes Property Loss Assessment coverage so this is not something new or unexpected. As often as not, the personal lines insurer already has to deal with damage to contents or improvements so will already be involved in a claim. The challenge usually is around gaining clarity and agreement about who is responsible for what damage. Unnecessary delays and anguish in the event of a claim can be avoided by dealing with this issue up-front.

>>> *continued on page 29*



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>>> continued from page 27

Tips from Excel Insurance Group

There are a couple of important points that need to be remembered:

- The bylaws must clearly state how allocation of any deductible is to be allocated;
- The bylaw amendment must be properly filed and communicated to the owners;
- The applicable deductibles under the Corporation's policy must be communicated to the Owners at least once per year.
- A copy of the applicable bylaw and deductible notice should be provided to any new owners that may come into the building throughout the course of the year.

Note: This article is intended to draw attention to challenges that are commonly encountered in Alberta. It is not offered as advice for a specific situation as each circumstance is different. Excel would be pleased to assist those boards who are working to address this or any other condo insurance related issue so feel free to contact us.

Kevan Letourneau, FCIP, CRM is Vice President and Senior Account Executive at Excel Insurance & Risk Management in Edmonton. kevanletourneau@excelrisk.ca





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BY RAFAL DYRDA

“We are trying to develop a website for our condominium, but, we don’t know where to start. Can you help?”

This is a question I have been asked numerous times by condominium board members. Regardless of whether the condominium is located in Vancouver or Halifax, if it’s 40 units or 400 units, it is a question that many condominium boards struggle with frequently.

This is a show stopper that keeps condominium boards from moving forward.

This is also preventing your condo board from developing a website as well. You are not a web designer, web master, “computer guru”, or programmer, and it’s very likely your board members aren’t either.

The most common problem is that board members, or committees, don’t even know what to include in their website. How would they? This is not their daily job.

Another problem that’s quite common today, is simple static websites. Websites with static pages that owners or tenants have to visit every day to see if there are any new updates

or new information posted. Pages that aren't updated regularly.

Many condominium boards create these static websites. Everyone gets excited, everyone checks out the website every day. Then a month or two passes, and nobody visits the website anymore. The excitement is gone. Everyone feels they failed, but they don't know why.

Today, people don't have the time to visit every website on their list every single day just to see what is new. People want information delivered to them in the quickest and easiest way possible.

Think about this: *Would you be willing to drive to the CCI's office every quarter to pick up this magazine that you're currently reading? Probably not. Over time you would forget about it.*

But the bigger question is this: *If the magazine didn't cover topics or events that interest you, would you even read this magazine? Likely not and this is what we'll address today.*

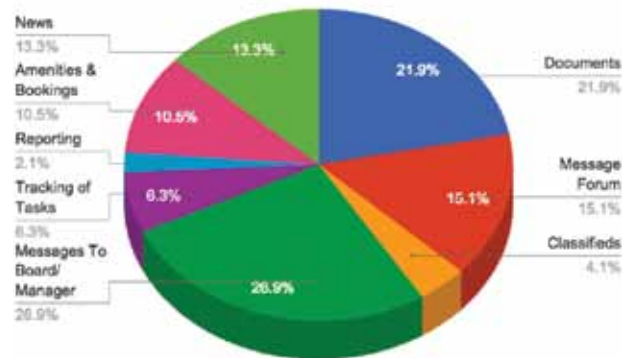
How can a board create an effective website for our condominium that our owners and tenants will use on a regular basis?

We will not be discussing the technology used in developing a website. We will discuss the information and features you need to include in your website so you receive the biggest return on your investment and keep your owners and tenants coming back. After all, you will be investing time, or money, or both.

So where is the best place to find this information? Find the right data to review!

Here at GeniePad we have created hundreds of websites for condominiums across Canada and the United States. For condominiums and associations ranging from 16 to more than 1000 units.

We have compiled all this information and this is what the data tells us:



- On average **26.9%** of boards and owners use a website as an easier and quicker way to **communicate with the board and manager**.
- **21.9%** use the website to **access important documents** such as bylaws, minutes, policies, forms, etc.
- **15.1%** use a website to **communicate with other owners** within their condominium.
- **13.3%** use the website to **post and distribute news** announcements.
- **10.5%** use the website to **view availability and book amenities**.
- **6.3%** use the website to **track tasks and work requests**.
- **4.1%** use the website to **post classifieds** of items for sale.
- Finally, **2.1%** use the website to **generate various reports**.

So what are the benefits of having these features?

News (Newsletters, Announcements)

- Help to inform your owners & residents of the latest news, announcements, and events INSTANTLY!
- Save the board and property manager time, and reduce the number of phone calls, e-mails, and inquiries.

Documents (Minutes, Bylaws, Policies, Forms, etc.)

- Provide owners, residents, boards, and property managers with quick and easy access to important documents.
- Help to store all your important documents in one place so you'll never lose a document.



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Messages & Contact

(Contacting the board/council/manager)

- Provide an easy way to contact the board or property manager. Track all messages, comments, and their status.
- Never lose a message or letter again!

Task and Issue Tracking (Track tasks and work requests)

- Helps to keep track of all the work, tasks, and issues that have to be completed efficiently.
- Eliminates the pesky sticky notes and keeps everyone informed of the progress.

Message Forum & Classifieds

(Community communication)

- Helps to build a stronger community by giving your owners and residents a way to communicate and help each other
- Increases owner feedback before a board meeting or AGM!

Amenities & Bookings (Book common amenities)

- Helps your owners or tenants view availability and information for each amenity and allows them to book the amenity on their own.
- Reduce the amount of time it takes you to schedule, confirm, and track amenity bookings.

Reports

- Helps the board manager generate minutes, task & issue reports, a list of up to date contact information.

Now we have a bit of data to see what owners really need in a website. This is a great start of what you should include in your condominium's website.

Before you start screaming "Eureka", there is one more problem to solve. You need to keep your owners and tenants involved and engaged in your website. You need to make sure they come back.

>>> continued on page 35

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>>> *continued from page 32*

The solution is quite simple. Make sure that when new information is posted on your website everyone is notified of this update as soon as possible. The simplest way to accomplish this is by sending an update via e-mail.

If you develop this feature into your website, or use a platform with this feature built-in, you won't have to worry about any of this. As soon as you upload a new document, or post a news announcement, your website will send an e-mail notification to your owners and tenants for you automatically. This sounds easy, right?

We have covered a bit of information today. At this point you may be thinking...

"This sounds like a lot of work and time that I just don't have!"

If you create an effective website for your condominium, your owners and tenants will have important information at their fingertips, therefore the amount of time you will have to invest as a board member, or property manager, will reduce over time. Why? Because owners and tenants will be able to get answers on their own without taking up your time.

Ask yourself: *"Is it worth it to invest a small amount of time today, to save countless hours in the future?"*

How small amount of time? You can create a website for your condo in 33 seconds! Want to see how?

Type in the following website address: **<http://bit.ly/CondoWebsite>** into your web browser's address bar, whether that is Internet Explorer, Safari, Chrome, or Firefox and I'll show you how you can create a website for your condominium in 33 seconds.

See you online @ **<http://bit.ly/CondoWebsite>**

Rafal Dyrda is the Founder and CEO at GeniePad, where he helps condominiums improve communication, collaboration, and access to information between boards, owners, and managers. He can be reached at rafal@geniepad.com or 1-800-274-9704 extension 701.



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THE PINING (OR) THE PLANE Truth

by Eustace Mousehabbit

The following story is true. Names and locations have been altered to protect privacy and avoid embarrassment to those involved ...

It was a warm summer evening when I sat down again with retired property manager, Agnes O'Weary, sampling her excellent cooking sherry and waiting to hear further reminiscences from her lengthy career in the world of

condominium management.

It was a few years ago when one of her properties, Wisteria Place - a pleasant mid-rise building, reported that a resident on the ground floor was experiencing some water damage on an interior wall and Agnes went along to inspect. A leak somewhere above appeared to be the problem and it was deemed necessary to follow the trail.

In the suite above, and the one above that had only slight evidence of a problem, but it was when heading up to the top floor that Agnes caught the rather strong smell of what most people would regard as air freshener – albeit a trifle overpowering.

The couple that lived in the top floor suite were in their mid-30s, of pleasant demeanour and of quiet disposition. The inside of the suite however was a shock to the system.

All rooms, except for the kitchen had heavy duty plastic runners around the walls and sported potted pine trees in their various stages of growth – about 70 of them. The living area had almost two feet of soil on the floor, and several neat rows of pine saplings. In the master bedroom, the growing trees were along the outside wall and had in fact progressed to the point where they were already poking up through the ceiling. Throughout were buckets of water placed ready to keep the growing trees properly watered.

Agnes was totally gobsmacked! It is difficult for seasoned property

managers to be surprised at what some residents get up to, but surely, this took the biscuit! When the couple were asked what they thought they were doing, the response was that it was a way of earning some extra money by growing Christmas trees.

Professionals were called in immediately to deal with the problem and the attic area and roof had to be inspected. When the contractor stepped out onto the flat roof, he could not believe his eyes. There before him, immediately above the offending tree farm, the roof had sprouted what appeared to be boils, some of which had sprouted foliage. What he actually said is unreportable here, but was succinct and to the point.

The cause of the original water problem was now evident. Spilled water had mostly permeated the outer wall of the building but some had worked its way down the inside of the walls down to the ground floor suite.

In the meantime, adjacent homes on the ground floor had reported signs of water coming through on the floors

>>> CONTINUED ON PAGE 39



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>>> CONTINUED from page 37

and it was decided that all suites in the building needed to be inspected. It was somewhere in the middle of the building on the second floor that another big surprise awaited.

This particular suite – one of the largest – was occupied by a tenant who had been there for over 14 years. Curiously, very few people had actually seen him. He was, it seemed, in his 60s and was quiet as a mouse. When he answered the door to Agnes and the contractor, they explained the need for an inspection and were invited in. They passed through the hallway and into the main living area and stopped in total disbelief. There before them, filling almost the entire room, was a fully grown Cessna aircraft! The wing span went from the far corner of the living room, through the dining area, to the opposite corner. It only just fit, as the tail (the part that moves side to side), was at right angles, leaving barely an inch of space against the wall or the ceiling.

The aircraft was complete as far as anybody could tell, including the engine and the wheels. It is safe to assume that the engine had not been tested as there is no way that there would not have been complaints from other residents.

It would have been relatively easy to bring in pine tree seedlings over time, but somewhat more difficult to bring in an entire Cessna – even in discreetly-wrapped parts. Needless to say, arrangements were made to have the Cessna dismantled and removed from the premises, as was also the case with the forest above.

Now, I am by no means an expert, but I feel reasonably sure that there are no condominium bylaws in the Province of Alberta that state that residents may grow Christmas trees or keep aircraft in their suites.

-E.M.



Paul Whitman, FCIP - President

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		<input type="checkbox"/> 51-100 Units - \$250.00 + GST = \$262.50		<input type="checkbox"/> 201 + Units - \$450.00 + GST = \$472.50	

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This section must be completed in order for the membership application to be processed. CCI communicates with its membership via e-mail regarding updates on condominium legislation, CCI events and opportunities, newsletters, and member communications; in accordance with the Canada anti-spam law that came into effect July 1, 2014 you must indicate whether you wish to receive electronic correspondence from us.

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ADVERTISING RATES 2015 / 2016

Ad Type	*Size	Member Pricing		Non-Member Pricing	
Business Card	3.33"w x 1.83"h	gst Total	\$165.00	gst Total	\$330.00
			\$8.25		\$16.50
			\$173.25		\$346.50
1/4 Page	3.5"w x 4.75"h	gst Total	\$357.00	gst Total	\$714.00
			\$17.85		\$35.70
			\$374.85		\$749.70
1/2 Page	7.0"w x 4.75"h	gst Total	\$715.00	gst Total	\$1,430.00
			\$35.75		\$71.50
			\$750.75		\$1,501.50
Inside Full Page	7.0"w x 9.5"h (please include 0.5" for bleeds)	gst Total	\$1,072.00	gst Total	\$2,144.00
			\$53.60		\$107.20
			\$1,125.60		\$2,251.20
Inside Back Cover	7.0"w x 9.5"h (please include 0.5" for bleeds)	gst Total	\$1,347.00	gst Total	\$2,694.00
			\$67.35		\$134.70
			\$1,414.35		\$2,828.70
Back Cover	7.62"w x 8.48"h	gst Total	\$1,375.00	gst Total	\$2,750.00
			\$68.75		\$137.50
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Please use the form on the facing page to book your ad and provide payment details.

Advertising & Article Submission Deadlines

ISSUE 3	February 8, 2016
ISSUE 4	May 9, 2016
ISSUE 1	August 8, 2016
ISSUE 2	Nov 7, 2016

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

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

InSite 2015/2016 Advertising Booking

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	1/2 Page					
	Full Page					
	Inside Back Cover					
	Back Cover*					

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

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Location	First Attendee	Additional Attendees/person*	Each Attendee			
Edmonton	\$288.75	\$210.00	\$577.50	Paid Individual & Paid Condo Members FREE	Member \$30.00	Member \$45.00
Out of Town	\$341.25	\$262.50	\$682.50	Business Partner, Professional, Complimentary or Non-member - \$50.00	Non-Member \$40.00	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.

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Date Submitted

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Date of Session: _____
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11:30 am to 1:00 pm

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Cost \$30.00 includes GST
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February 11, 2016
March 10, 2016
April 14, 2016

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Fall Protection & Other OH & S Necessities
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CCI Evening Seminar – Executive Room
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CCI Members \$45.00 includes GST **Non-Members \$65.00 includes GST**

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January 20, 2016
February 17, 2016
March 16, 2016

Improving Condominium Communications
Condo By-Laws & Enforcement
Spring Walk Around – Condo Style

Condo 101 Evening Courses – St. Michael's Room

7:00 pm to 9:30 pm Chateau Louis Conference Centre – 11727 Kingsway Ave, Edmonton

Saturday, February 6, 2016- Note time change 9:30 am – 12 noon
Thursday, March 17, 2016

CCI Members (Paid Condo and Individual Members only) Free
Non-Members \$50.00 includes GST

Pre-registration required! Limited Seating!

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

Condo 101 is an introductory course for Condominium Board Members and Owners. The course will cover such topics as; the basics of Board Governance, Financial and Maintenance Responsibilities and Legal Obligations. This course is complimentary to all paid individual or condominium members only (maximum of four (4) members from the same complex). Registration in advance is important as space is limited.

Condominium Management 100 (CM100) – St. Michael's Room

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

Chateau Louis Conference Centre – 11727 Kingsway Ave,

January 16, 2015 – (One day only) Legacy Centre, Lloydminster, AB
February 20 & 21, 2016 – Edmonton, AB

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

Chateau Louis Conference Centre – 11727 Kingsway, Edmonton

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

Additional attendees

\$200.00 + GST

Pre-registration with payment required!

CM 100 is the introductory level of study on condominium, which offers an introduction into the responsibilities and liabilities of managing condominiums. CM 100 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 is presented in more detail in the CM 200 & CM 300 levels.

Register on line!

www.ccinorthalberta.com

Condominium Management 200 (CM200) – St. Michael's Room

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

Chateau Louis Conference Centre – 11727 Kingsway Ave, Edmonton

January 23 & 24, 2016
March 19 & 20, 2016

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

Additional attendees

\$200.00 + GST

Pre-registration with payment required!

CM 200 Practical Management Principles – is a work intensive, hands on level of condominium study designed for directors and managers, 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, samples and examples.

Condominium Management 300 (CM300) – Executive Room

9:00 am to 4:00 pm (Sat & Sun) Chateau Louis Conference Centre – 11727 Kingsway Ave, Edmonton

May 28 & 29, 2016

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

Additional attendees

\$200.00 + GST

Pre-registration with payment required!

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

CCI Spring Conference **Saturday, April 30, 2016**

DoubleTree Hotel by Hilton – (formerly Mayfield Inn) 16615 – 109 Ave, Edmonton

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

Are you registered to connect to our website?
www.ccinorthalberta.com

NEW ANTI-SPAM LEGISLATION HOW THIS AFFECTS YOUR COMMUNICATION WITH CCI

The CRTC and Industry Canada published final regulations related to Canada's Anti-spam legislation which came into effect July 1, 2014 and we have until June 30, 2017 to ensure that we are compliant. As the Canadian Condominium Institute communicates with you, our members, mainly by e-mail, we encourage you to help us become fully compliant. In accordance with the new law you must indicate whether you wish to continue to receive electronic correspondence from us.

INDIVIDUAL / PROFESSIONAL / BUSINESS PARTNER MEMBERS

Type of Member: ☐ Individual ☐ Professional ☐ Business Partner

Name: _____

Company: _____

Email Address: _____

CCI communicates with its membership via-email regarding updates on condominium legislation, CCI events and opportunities, newsletters and member communications. In accordance with the Canada anti-spam law that came into effect July 1, 2014 you must indicate whether you wish to receive electronic correspondence from us.

☐ I AGREE to receive electronic correspondence ☐ I DO NOT wish to receive any electronic correspondence

Signature: _____ Date: _____

CONDOMINIUM CORPORATION MEMBERS*

Name: _____

Corporation Name/Number: _____

Corporation Email Address: _____

CCI communicates with its membership via-email regarding updates on condominium legislation, CCI events and opportunities, newsletters and member communications. In accordance with the Canada anti-spam law that came into effect July 1, 2014 you must indicate whether you wish to receive electronic correspondence from us.

☐ I AGREE to receive electronic correspondence ☐ I DO NOT wish to receive any electronic correspondence

Signature: _____ Date: _____

***PLEASE COMPLETE THE FORM FOR EACH CONDOMINIUM CORPORATION BOARD DIRECTOR LISTED ON YOUR CCI MEMBERSHIP FORM, WITH THEIR SIGNED CONSENT FORM.**

Director's Name: _____

Corporation Name/Number: _____

Director's Email Address: _____

CCI communicates with its membership via-email regarding updates on condominium legislation, CCI events and opportunities, newsletters and member communications. In accordance with the Canada anti-spam law that came into effect July 1, 2014 you must indicate whether you wish to receive electronic correspondence from us.

☐ I AGREE to receive electronic correspondence ☐ I DO NOT wish to receive any electronic correspondence

Signature: _____ Date: _____

Please return this form with your membership dues or fax it to the CCI Chapter office.

BUSINESS PARTNER DIRECTORY

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
ACCOUNTANTS			
Barbara L. Surry, CMA	Barbara L. Surry, B. Comm, CMA	(780) 467-0562	blsurry@blsurrycma.com
Colin Presizniuk & Associates Partnership	Luu Ho, Bcom, CGA, CFE	(780) 448-7317	luu@hocpa.ca
KBH Chartered Accountants	Mohini Kumar, CA	(780) 463-8101	m.kumar@kbh.ca
Lim & Associates	Cheng S. Lim, CGA	(780) 484-8803	cheng@limcgas.com
Scott Dalsin, CPA, CGA	Scott Dalsin, CPA, CGA	(780) 439-9646	scottdalsinpc@telus.net
ARBITRATION & MEDIATION			
Rosetree Condominium Consulting, Mediation and Arbitration Services	Gerrit Roosenboom, DSA	(780) 982-4355	rosetree_g@hotmail.com
BUILDING INSPECTIONS			
Associated Home & Building Inspections Ltd.	Gaylene Patko	(780) 444-7639	abi4444@telus.net
Excel Bldg. Inspection & Consulting	Stuart Schechtel	(780) 464-5634	excelins@telus.net
CONDOMINIUM MANAGEMENT			
ACRM Alberta Condo Review & Management	Yvonne Harris	(780) 750-9951	acrminfo@gmail.com
	Fatima Salvador	(780) 750-9951	acrminfo@gmail.com
AIM Real Estate Corporation	Dan McDaniel	(780) 424-0397	dmcdaniel@aimrec.ca
	Lucien Roy, CPM, FRI, ACCI, CMOC, ACM, FCCI	(780) 424-0397	lroy@aimrec.ca
Alberta Property Management Solutions Inc.	Colleen Bruce	(780) 714-8889	pm@apmsi.ca; admin@apmsi.ca
Aspire Group Realty Inc.	Bruce Fisher	(780) 566-4525	bruce@aspirerealty.ca; bruce@fisher.ca
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
Braden Equities Inc.	Robert Paquette	(780) 429-5956	Pma4@Bradenequitiesinc.com
Bridgegate Property Management Group Inc.	Tamara Langille, ACM	(780) 266-2778	tamara@bridgegate.ca
CAM Management	Christa Marimo	(780) 504-1741	info@campropertymanagement.com
Celtic Management Services Inc.	Keri Ramirez	(780) 449-5655	keri@celticmanagement.ca

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
CondoPro Property Management	Jennifer Nestman	(780) 757-6066	jennifer@condoproedmonton.com
Core Realty & Management Group Inc.	Don Brown	(780) 651-1577	don@coremanagement.ca
Cornerstone Management	Carolyn Flexhaug	(780) 701-7264	carolyn@csmanagement.ca
CS Management Inc.	Curtis Siracky	(780) 760-6197	info@csmgmtinc.ca
Economy Management 2012	Jen Martin	(780) 453-1515	info@economymanagement.ca; jen@economymanagement.ca
Estate Properties Inc.	Chester Quaife, ACM	(780) 433-2345	chester@estategroup.ca
FOCHAUS Management Inc.	Corina MacKinnon	(780) 988-1947	corina@fochausmgmt.com
Fort Management Ltd.	Kathy Bowers	(780) 791-3948	kathybowers@shaw.ca
	Jerrica Ross	(780) 791-3948	jerrica@fortman.ca
Group Three Property Management Inc.	Michele Curtis	(780) 641-0222	mcurtis@grouphree.ca
Hallmark Management	Darcie-Lee Rea, ACM	(780) 819-2108	darcie@hallmarkmanagement.ca
Harvard Property Management Inc.	Laura Sharen	(780) 413-6916	lsharen@harvard.ca
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 A.C.M.	(780) 460-0444	bfischer@kdmmgmt.ca
Key Investment Property Management Inc.	Karen Schoepp	(780) 830-1331	info@keyproperty.ca; karen@keyproperty.ca
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Magnum York Property Management Ltd.	Ron Gauvreau	(780) 482-1644	rgauvreau@magnumyork.com
Maxom Condominium Management Inc.	Donald Gray	(780) 974-8427	don@maxomcondomanagement.com; don@edmontonevictionservices.com
Mayfield Management Group Ltd	Edith O'Flaherty	(780) 451-5192	edith@mmglt.com
	Helena R. Smith ACCI, FCCI	(780) 451-5192	helenarsmith1@gmail.com
Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca
On-Site Solutions Inc.	Lyalla Ironside	(780) 790-2077	info@on-site-solutions.ca
Parterre Property Services Inc.	Dwayne Ropchan	(403) 241-2162	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) 701-4300	pivotal@pivotalpm.ca
Premier Asset Management Inc.	Elaine Smith	(780) 414-0297	info@premierassetmanagement.ca
Prime Property Management	Mark Rousseau	(780) 538-0214	mark@grprime.net
Prince Property Inc.	Sandi Danielson	(780) 416-9098	sandi@princeproperty.ca
Rancho Realty (Edmonton) Services	Pauline Findlay	(780) 463-2132	pfindlay@ranchogroup.com
Real Canadian Property Management Elite	Lorna MacNeil	(587) 275-4663	lorna.macneil@realpropertymgt.ca
Simco Management (Edmonton) Inc.	Ray Pratt	(780) 455-4111	simcomanagement@telusplanet.net
Star Property Developments Ltd. (o/a Star Property Managers)	Dianna Morris	(780) 488-5401	office@starpropertymanagers.com
Stellar Condominium Management Ltd.	Alicia & Bernard Jentner	(587) 990-4583	contact@stellarcondos.com
Strategic Property Management	Diane Drew	(780) 739-6619	dianedrew@shaw.ca; leducpropertymanagement@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
Veritas Management Services Inc.	Tarek Merhej, RPA, FMA, CIM, ACM, ACom	(780) 328-3929	tarek@veritasms.com
Victorian Property Management Ltd.	Brian Newbert, ACCI, ACM	(780) 463-0066	brian@victorianmanagement.ca
	Jules Leclercq	(780) 463-0066	jules@victorianmanagement.ca

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
Western Realty Group Inc.	Sarah Henkel	(780) 437-2900	sarah@realtygr.com

ENGINEERING

Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P.Eng.	(780) 238-3418	garett@aegiswest.ca
DesignWorks Engineering & Inspections	John Lehnert, P.Eng.	(780) 814-5533	johnl@designworkseng.com
Entuitive Corporation	Brian Shedden	(403) 879-1270	brian.shedden@entuitive.com
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
TCL Engineering	Ted Hagemann, B.Sc. P.Eng.	(780) 907-5554	thageman@telus.net
Wade Engineering Ltd.	Allan King, P. Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com

FINANCIAL SERVICES

Condominium Financial Inc.	Jim Wallace	(780) 952-7763	jim@condominiumfinancial.com
Manulife Securities Inc.	Kevin Rendek, FICB	(403) 230-3909	kevin.rendek@manulifesecurities.ca
Morrison Financial Services Limited	Graham Banks	(416) 391-3535	gbanks@morrisonfinancial.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 & Greg Cortese	(403) 451-4132	treed@bflcanada.ca; gcortese@bflcanada.ca
Diverse Claims Adjusters Ltd.	Paul Whitman, FCIP	(780) 756-4222	paul@diverseclaims.ca
Excel Insurance & Risk Management Inc.	Kevan Letourneau, FCIP, CRM	(780) 453-8420	kletourneau@excelrisk.ca
	Trinity Player CAIB, CIP, CRM	(780) 732-6880	tplayer@excelrisk.ca
	Jason Ploof, FCIP, CRM	(780) 453-9840	jploof@excelrisk.ca
	Brittany Smith, CIP, CRM	(780) 732-9912	bsmith@excelrisk.ca
HUB International Phoenix Insurance Brokers	Dawn Mitchell, FCIP, CRM, CAIB, ACCI	(780) 453-8407	dawn.mitchell@hubinternational.com
Marsh Canada Limited	Anniesa Henkel, FCIP, CRM, Vice President	(780) 917-4850	anniesa.henkel@marsh.com
PRIMELINK Insurance Brokers Ltd.	Murray Dadswell	(780) 435-3632	Mdadswell.prim-01@insuremail.net
Renfrew Insurance Ltd.	Michael Boisclair, FCIP, CRM	(403) 299-2465	mboisclair@renfrew-insurance.com
Stevenson Douglas Insurance Services	Dave Douglas, CIP	(780) 758-4144	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.	Lisa Pruden	(780) 421-7300	Lisa.pruden@suncorpvaluations.com

LAWYERS

Biamonte Cairo & Shortreed	Scott D. Belland	(780) 425-5800	sbelland@biamonte.com
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

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
Miller Thomson LLP	Erin Berney	(780) 429-9733	eberney@millthomson.com
	Roberto Noce, Q.C.	(780) 429-9728	rnoce@millthomson.com
Ogilvie LLP	Robert Assaly, QC, ACCI	(780) 429-6243	rassaly@ogilvielaw.com
Reynolds Mirth Richards & Farmer LLP	Emmanuel Mirth, QC, ACCI, FCCI	(780) 425-9510	emirth@rmrf.com
	Heidi Besuijen	(780) 497-3327	hbesuijen@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
Shourie Bhatia LLP	Arun Shourie	(780) 438-5281	ashourie@sb-llp.com
Willis Law	Hugh Willis	(780) 809-1888	hwillis@willislaw.ca
Witten LLP	John M. Frame	(780) 428-0501	mtaylor@wittenlaw.com;
			jframe@wittenlaw.com

PROPERTY SERVICES

@Assist	Audrey Charles	(888) 593-2778	audrey@atassist.com
A.B.P. Windows & Doors Inc.	Harmandeep Singh	(780) 982-6156	harmandeeps@durabuiltwindows.com
Alberta Beverage Container Recycling Corporation	Chelsea Webster	(403) 264-0170	cwebster@abcrc.com
Alberta Lock Solid	Paul Cassidy	(780) 479-5522	paul@albertalocksolid.com
Alberta Roofing Contractors Association (ARCA)	Kevin Kramers	(403) 250-7055	kevin@arcaonline.ca
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
CasaWise Management	Brennan Whitehouse	(780) 413-0275	info@casawise.ca; bwhitehouse@casawise.ca
Chateau Louis Hotel & Conference Centre	Nigel Swarbrooke	(780) 453-6503	nigel@chateaulouis.com
Christensen & McLean Roofing Co.	Phil Roy	(780) 447-1672	phil@cmroofing.ca
CK Condominium Consultants Ltd.	John Setterlund	(780) 729-0031	johns100@shaw.ca
Condo-Check	Bernie Winter, ACCI, FCCI, CEO	(403) 509-2250	bernie@condo-check.com
DF Technical & Consulting Services Ltd..	Sabrina Heathcote	(780) 468-3131	sabrinah@dftechnical.ca
E & L Custom Homes and Renovation Ltd.	Pio Patrizi	(780) 461-2558	eandlcustomhomes@xplornet.ca
En-Pro International Inc.	Kim Greatrex	(905) 686-6400	kgreatrex@en-pro.com
First Service Residential Alberta Ltd.	Dean Dunbar	(403) 299-1817	dean.dunbar@fsresidential.com
First Service Residential Alberta Ltd.	Dean Dunbar	(403) 299-1817	dean.dunbar@fsresidential.com; daniel.barron@fsresidential.com
FirstOnSite Restoration	James Leonard	(780) 733-3399	jleonard@firstonsite.ca
Garland Canada Inc.	Richard Lucid	(780) 485-7612	lucid@garlandcanada.com
GeniePad	Rafal Dyrda	(800) 274-9704	rafal@geniepad.com
Karlen-Elecom Ltd.	Mickie Poon	(780) 453-1362	mp@elecom.ca
Lucki's Exercise Equipment Ltd.	Lori Lucki	(780) 423-1155	lori@luckis.com
Lumenix Inc.	Jarrold Murray	(855) 586-3649	jarrod.murray@lumenix.com
Magic Wand Cleaning & Restoration Services	Scott Utas	(780) 991-7847	magicwandcarpet@shaw.ca
Mario Laflamme Contracting & Renovation Ltd.	Mario LaFlamme	(780) 235-4666	mario@mlcrl.com
Method Energy Corporation	Gord Neis	(780) 757-2828	gord.neis@methodenergy.ca
Middlemen Services Ltd.	Moira Quirke	(780) 918-6331	moira.quirke@gmail.com
Nordic Mechanical Services Ltd.	Shaunalee Boyle	(780) 469-7799	shaunalee@nordicsystems.ca
Reserve Fund Planners Ltd.	Richard McDonell, CPM, CRP	(403) 348-5444	reservef@telusplanet.net
SafewithUlli o/a Safe With Ulli Inc.	Ulli Robson	(780) 288-2986	ullirobson@shaw.ca

<i>Company</i>	<i>Full Name</i>	<i>Phone</i>	<i>E-mail</i>
Seasonal Impact Contracting Ltd.	Keegan Andreas	(780) 504-1317	keegan@simpact.ca
Shaw Communications Inc.	Jason Speers	(780) 490-3427	jason.speers@sjrb.ca; jason.mathews@sjrb.ca
Solution 105 Consulting Ltd.	Chris Vilcsak	(780) 429-4774	vilcsak@solution105.com
SuperGreen Solutions	Francis Gough	(780) 438-0292	alberta@supergreensolutions.com
Urban Systems Surveys Inc.	Bruce Drake, ALS, P.Eng	(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 ESTATE			
Connie Kennedy Realty Inc	Connie Kennedy, ACCI	(780) 482-6766	conniekennedy@shawbiz.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, Andre Kopp & Associates	Doug Kopp	(780) 865-2102	dougekopp@telusplanet.net
Royal LePage, Summitview Realty	Rich Potter	(780) 852-5500	rpotter@royallepage.ca
Royal LePage, The Realty Group Gr. Pr.	Angie Peters	(780) 539-5771	broker@royallepagegp.com
SEVEN Corporation o/a Seven Real Estate	Austin Dang Nguyen	(780) 628-2777	austin.broker@gmail.com
RESERVE FUND STUDY PROVIDERS			
Aegis West Engineering Inc.	Garett Cochrane, B.Sc., P.Eng.	(780) 238-3418	garett@aegiswest.ca
Associated Home & Building Inspections Ltd.	Gaylene Patko	(780) 444-7639	abi4444@telus.net
Dynamic Reserve Fund Studies Inc.	Colin Jackson	(587) 881-0100	info@dynamicrfs.com
Excel Bldg. Inspection & Consulting	Stuart 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 Consultant	Sharon Bigelow	(780) 965-0965	sharonbigelow@shaw.ca
TCL Engineering	Ted Hagemann, B.Sc., P.Eng.	(780) 435-2833	thageman@telus.net
Wade Engineering Ltd.	Allan King, P. Eng., ACCI, FCCI	(780) 486-2828	aking@wadeengineering.com

WE NEED WRITERS!

We are always looking for riveting content for the magazine and welcome all experts in their field of business to submit an article for consideration.

If you have a fear of writing but have excellent ideas or a story you want to share, we encourage you to contact our editor who will work closely with you until we are both pleased with the outcome.

For more information, please contact:

David Vincent
InSite Editor
djvincent@shaw.ca



Fort Management Ltd.

Condominium • Residential • Commercial • Executive • Corporate

Is your Board considering a change in Condominium Management? Call us, we want to hear from you.

CALL US 780-743-4295

We are a full scale brokerage that provides all types real estate services. Please see a list of Condominium Services that we provide below: Open Monday to Friday 8AM- 5PM to deal with all the day to day business for the properties that we manage. We offer a full range of services as follows for condominium properties:

- Condominium Property Management- Commercial & Residential Full Services
- Administration, Financials, Daily Operations, Estoppels
- Caveats
- Bookkeeping (only)
- Rental Pools
- Rental Property Management-Commercial & Residential
- Full Services- Administration, Financials, Day to Day operation.

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- ✓ Advertise on our website: www.3percentrealtyfm.ca,
- ✓ Answer calls from prospects for questions and viewings,
- ✓ Meet prospective tenants for showings,
- ✓ Perform tenant screening and selection based on credit history, rental history, employment, references, etc.
- ✓ Draw up lease agreements and ensure all agreements have been properly executed,
- ✓ Facilitate tenant move ins,
- ✓ Collect damage deposits, rent, late payments & fees
- ✓ Serve eviction notices and coordinate removal of tenants and possessions from the units,
- ✓ Perform periodic inspections to determine maintenance issues,
- ✓ Assign maintenance projects to handymen or professional contractors based on quality of workmanship and best prices,
- ✓ Provide move-out inspections at the end of tenant leases and fill out inspection reports,
- ✓ Provide tenant with a copy of the Move-out Inspection and estimated damages (if any)

117-355 Loutit Road, Fort McMurray
www.fortmanagementltd.ca

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