

VOL. 31, ISSUE 1 - FALL 2017

INSITE TO CONDOS

CANADIAN CONDOMINIUM INSTITUTE MAGAZINE
NORTH ALBERTA CHAPTER

THIS ISSUE:

Condos in Bloom

Flower Pots &
Fire Risk

When the Doctors
Come Knocking

Canadian
Condominium
Institute

CCI

North Alberta Chapter

Institut
canadien des
condominiums

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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.

Over \$2000 in Ambassador Credits issued last year!

For more details contact our office.

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**Follow us today to stay
up-to-date with CCI events and
programmes!**

MESSAGE FROM THE PRESIDENT

BY ANAND SHARMA



5

Welcome to the newly revamped *Insite to Condominiums Magazine*!

Our new communications team led by Marsha Thurlin has added interesting features to modernize our quarterly magazine and better engage you, the reader.

It has been an eventful past few months.

Our executive, board, and volunteers have been hard at work this summer getting ready for the new educational year. Whether it's new topics, new courses, or a new way of delivering content, CCI North Alberta will be taking it to the next level this year, and I am excited to receive your feedback. I encourage you to engage in CCI, and maybe bring a friend or two out to our events.

Since my previous report, CCI North Alberta held its Annual Golf Mixer at The Ranch Golf and Country Club on August 15th, with a record turnout on a beautiful day! Thank you to Trinity Player and her amazing organizing team—everyone had a good time!

Our executive and board team held two stra-

tegic planning sessions to continue to improve our services and incorporate your feedback. Thank you to Marsha Thurlin for her leadership in providing the broad outline and facilitating some excellent discussions.

In late June I attended, as your National Council Representative, the CCI National Spring Conference held in Fredericton. CCI National is proposing to undergo significant changes to standardize and enhance services from coast to coast. While we support such endeavors, we are cognizant that value for membership must be a critical aspect to any changes. Simply put, these changes must benefit our membership in North Alberta. The current proposal needs a significant amount of work before our Board of Directors will consider its adoption, but I am hopeful through collaboration and good communication we can overcome any differences.

I am very excited to announce the introduction of a new member of our staff! Candace Graham has joined Executive Director Alan Whyte and bookkeeper Christine Schultz as our Marketing and Administrative Coordinator. Candace has a marketing and communications background, and we are very happy to have her join our

team. Welcome Candace!

CCI North Alberta wishes to thank Joyce Schwan for all of her work these past 5 years. Joyce was an important contributor to our growth and brought exceptional organizational talent to CCI North Alberta. Many of our members have commented how warm and friendly Joyce is and we appreciate all of her efforts on behalf of the condominium industry. We at CCI wish her all the best in her future endeavours!

Our Annual General Meeting is just around the corner on Monday October 2, 2017 at the Chateau Louis Hotel and Conference Centre. This year we will be presenting an update to our government advocacy efforts. I encourage you to attend as this is a wonderful opportunity to see each other and meet new members.

Looking forward to another incredible year of learning, networking, and advocating on your behalf.

In solidarity,

Anand Sharma

President, CCI North Alberta

A WORD FROM THE EDITOR

BY MARSHA THURLIN

This issue of *Insite* marks several new beginnings. Along with the new fiscal year, Issue 1 comes as our new communications committee magazine debut. Consequently, the reader will recognize—we hope—a new approach in the magazine, one aimed chiefly toward fostering greater interaction within the Northern Alberta condominium community.

For example, we have included new sections in the magazine one of which is Your Condominium Voice. In this section, CCI NAC will regularly report on the advocacy activities made on your behalf with the Government.

We want our readers to be kept up-to-date on these advocacy initiatives and other pressing legal news related to condominiums.

We have also created a spotlight on education and membership. Membership Musings will feature current activities designed for members including upcoming Condo Smart events. Education Station will keep our readers informed about courses by highlighting past events as well as announcing upcoming sessions you won't want to miss.

Indeed, we want to ultimately hear your thoughts. This is why we have started various

sections in the magazine to cultivate opinions and seek feedback. We encourage you to send in comments on past articles, recipes, puzzles or a great story about condo living.

We are excited about the upcoming year which hopefully entices you to be even more involved. If you have any interest in writing, or you wish to contribute on a more permanent basis, please reach out to us. We are always looking for fresh ideas and committee members.

Marsha Thurlin

1st Vice President & Communications Chair, CCI North Alberta

We are proud to introduce this new section which gives you the opportunity to meet members of our Board. Every issue we'll be highlighting a different board member, so stay tuned for more interviews in our upcoming issues. For our first interview, we are happy to introduce Rafal Dyrda. He serves on our Communications Board and is also the mastermind behind GeniePad.

MEET THE BOARD

RAFAL DYRDA



Q: What's your favourite movie?

A: *The Matrix Trilogy* – is it a documentary?

Q: A book you plan on reading?

A: *Elon Musk: Tesla, SpaceX, and the Quest for a Fantastic Future* - I love to learn from other successful people.

Q: Favorite TV show that's currently on?

A: *The Profit* – an entrepreneur helps failing business owners succeed.

Q: Favourite room in your house?

A: Kitchen – I love to cook and create healthy recipes.

Q: If you could eat lunch with one famous person, who would it be?

A: Dalai Lama

Q: How did you first get involved with CCI?

then to the Board of Directors, that is when I truly started getting involved with CCI. Since then my goal as a CCI Director was to help the chapter improve our relationship with our members as well as provide more value through introducing new solutions such as our CCI Website & Portal or Eventbrite for event registrations. My next goal is to bring our education and events to members who cannot attend these events in person through live broadcasts and webinars.

Q: If you had a magic wand, what is the one change in condominium legislation you would make?

A: Improve communication, transparency, accountability and education to the condominium industry.

I see a huge disconnect between managers, boards, and owners. Managers are overwhelmed with the amount of tasks, boards rely too

are boards that do too little and management companies that do too much, and management companies that do too little and boards that do too much. As an outcome everyone suffers, especially the owners, as there is no accountability or transparency.

On a daily basis I deal with clients across Canada and the United States and this is a problem regardless of where you live. I wish it were something that could be solved with a magic wand; however I feel that we can only solve this once we all start collaborating with each other openly and with respect.

Q: As an expert in the field, what are the keys to creating and developing an engaging condominium website?

A: The success of your website truly depends on the value it provides your community. I see many condo boards or condo managers create a simple website, start a social media account, and expect everyone to participate. This solution might work initially, however over time it will turn into dust.

A website needs to deliver the value the owners or residents are looking for. Ask yourself and your owners, what is it that they truly want out of a website?

Based on our research owners want to be informed of what is happening at their property, be able to access important information such as policies, bylaws, and meeting minutes, and be able to communicate with others at the condominium. They want to feel like they're part of a true community.

Q: Your most awkward condo moment that you can laugh about now?

A: That first Annual General Meeting which started my journey into the condominium world. I was one of those super frustrated owners, where my requests and complaints went unnoticed and didn't receive a response. Out of frustration during an AGM, I unleashed my fury. I didn't fully understand who is responsible for what and how the condo world works at that time. It was one of my most embarrassing moments as I've never acted so disrespectfully in public.

However after joining our condo board and getting involved in this "condo world" I started to learn, build relationships with professionals, and gain a better understanding of this industry.

Looking back now, I laugh at times because I help the exact same frustrated owners and board directors solve the exact same problems, 10 years later. Except now I am on the other side.

Q: As Chair of the CCI National Communications Committee, can you provide any insider information as to the projects that you're currently working on?

A: We are working on a few initiatives. One initiative is to provide chapters with a better understanding of what their members are looking for at chapter level and across Canada, so that they can provide more value to their members. Another initiative is a collection of resources and processes, which will help chapters with communication, marketing, and creation of systems within their organization.

"A website needs to deliver the value the owners or residents are looking for. Ask yourself and your owners, what is it that they truly want out of a website?"

A: I started working in the condominium industry in 2010 after launching GeniePad. Back then I didn't even know that CCI existed until I met Jim Wallace who introduced me to CCI, what it stood for, and how it helps the condo industry. I became a member and attended an event here and there.

However, when I was invited to the Communications Committee and

much on managers as they don't have enough knowledge or education, and owners don't fully understand who is responsible for what and how the condo world functions as they're not being communicated to.

There is a need for a more defined distinction of who is responsible for what, which needs to be communicated to all parties involved. There



CCI NORTH ALBERTA CHAPTER ANNUAL GENERAL MEETING

DATE: MONDAY, OCTOBER 2ND

**VENUE: CHATEAU LOUIS CONFERENCE CENTRE
11727 KINGSWAY NW**

Volunteer Reception - 6 PM | AGM - 7 PM | Legislation Update - 8 PM

Come join us for this free evening event where we review the business affairs of the Chapter and hold our election for the Board of Directors. Following the AGM, our Government Advocacy Committee will provide an update on where things stand in relation to the upcoming Legislation updates, as well as, the Age Exemptions for Condominiums. We will kick off the evening with a Volunteer Appreciation reception for all those members who have assisted us in the past year.



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The **Government Advocacy Committee** has been very active this summer! Here are the highlights:

1. Updates to the Condominium Act Regulations

Phase 1 deals with the developer phase and is likely to be introduced in the fall of 2017 by the Alberta Government. Expected changes include enhanced protections for condominium purchasers, clarification around trust accounts on new purchases, and disclosure guidelines. CCI North Alberta has provided a submission with consumer protection as the focal point.

Phase 2 will deal with voting procedures and meeting notices, corporation documents including costs of procurement of documents, as well as miscellaneous areas such as rules, rental deposits, and the termination of Condominium Corporations.

It will also tackle the tricky topic of insurance requirements of Condominium Corporations and owners along with reserve fund requirements. A dispute resolutions model and system is also being discussed in this phase.

CCI North Alberta is currently working on its submission for Phase 2. The Alberta Government recently engaged in a series of town halls across Alberta to solicit public feedback on these topics. Individuals can provide their feedback by providing submissions to questions posed on the Alberta Government website.

The address of the site is <http://www.servicealberta.ca/Consumer-condominiums>

2. Condominium Management Licensing and Accreditation

The Alberta Government continues to signal its intention to cede control of Condominium Licensing to the Real Estate Council of Alberta. CCI North Alberta continues to oppose this measure, as alternative models recently ad-

opted in provinces like Ontario allow the condominium community and industry to cultivate knowledge, provide better consumer protection, and support its own industry. Simply put, Condominium Management is not Real Estate, and CCI North Alberta is unwilling to endorse a process that will not have tangible benefits to its members.

The Government Advocacy Committee of CCI is working to engage the Alberta Government in looking at alternative models to signing over our industry to a regulatory body set up for realtors primarily.

3. Age Restrictions in Condominium

At our May conference in Edmonton, CCI North Alberta introduced the "Hands off our Homes" campaign. This campaign, based on months of surveying our members and the general public, is calling on the Alberta Government to exempt Condominium Corporations from being forced to abolish age restrictions in Alberta Condominiums. This is due to a court case on an unrelated matter that has read age into Human Rights legislation. A small group of vocal opponents and politicians are fighting to take away your right to live in condominium that is suitable to your lifestyle. They are attempting to strip away the rights of seniors to live in 55 plus and seniors only buildings for example. In a market where availability of housing is not an issue (note that this is not a discussion about affordable housing) this well-funded lobby group is effectively taken a niche issue and affecting public policy.

Over the coming months, CCI North Alberta, along with the many other organizations advocating for an exemption to be created for condominiums, will be encouraging condominium owners and members of the public to write to the Alberta Government including your locals MLAs to support condominium living in Alberta. If you require postcards, please contact our office and we are happy to provide them at no cost. Our website www.condoagerestriction.ca will be updated.

The time to act is now! Protect your condominium community and stand up for your rights. Let the Alberta Government know that you believe condominium owners should have choice in where they live.

Anand Sharma
Chair – Government Advocacy Committee

DID YOU KNOW?

- ▶ *Fines can only be levied to unit owners if your Bylaws have a provision for issuing fines.*
- ▶ *Monies from your reserve fund account cannot be transferred to the operating account. Surplus operating funds can be transferred to the Reserve Fund account.*
- ▶ *A five-year Reserve Fund plan is required to be submitted to the owners once the new Reserve Fund Study is approved.*
- ▶ *Bylaws cannot conflict with the Condominium Property Act, if there is a conflict between the bylaws and Act, Condominium Property Act prevails.*

CCI EDUCATION STATION

Last year was a great year of events and we definitely could not host all of these events without the speakers. We would like to thank each speaker that took the time to volunteer and educate our members! Kudos to all of you and thank you for your time. Also thank you to the 850 members who attended our events throughout the year! And one more thank you to all the Education committee members who have joined to assist with the organization and attendance at events!

The fall line-up of events is now available. We will be hosting events on Reserve Fund Studies, Workers Compensation, Crime-Free Multi-Housing Program, Expectations of Board Members, Condo Managers & Owners, Preventative Maintenance programs just to name a few! And that is just our fall 2017 schedule! Stay tuned for more events in the New Year! Please check CCI's website for the latest updates and please join us at an upcoming event to network with fellow Condo owners!

*Warm regards,
Shantel Kalakalo
Education Chair*

To register to attend any event, please visit our webpage and click on the Date of the Event:

<https://cci.geniepad.com/public/pages/education>

Note: You will be directed to the Eventbrite website.

Please Note: All sessions will be held at the Chateaus Louis Conference Centre 11727 Kingsway Ave NW



LUNCHEONS

Cost: \$35.00 incl. GST – Non-Member \$45.00 incl. GST

Cost includes light meal (soup & sandwiches), networking, 30 to 40 minute presentation and question time.

Reserve Fund Panel Discussion

Friday, September 29, 2017 @ 11:30 am to 1:00 pm

Service Alberta is currently updating **Reserve Fund Regulation** as part of its Phase 2 regulatory work process. We have invited 3 long time Service Providers with different backgrounds to provide a well-rounded perspective of how the current landscape could **improve with upcoming legislation**. We will review topics such as provider qualifications, permitted uses of the Reserve Fund, funding models, timing of reports and plans, etc. Bring your own concerns and questions to address the panel.

Workers Compensation Board – What You Need to Know

Thursday, October 26, 2017 @ 11:30 am to 1:00 pm

Do you know the **WCB requirements** as they relate to Condominium Corporations? How do you find out if your contractors have current WCB coverage? Do volunteers, Board members or handyman require coverage? What happens if there is an accident on site and someone is injured? Come and improve your WCB IQ to ensure your property is properly protected.

Crime-Free Multi-Housing Program

Wednesday, November 22, 2017 @ 11:30 am to 1:00 pm

There are various **crime prevention techniques** available to **reduce** the likelihood of criminal activity on the premises. What are the benefits of completing some these concepts? Many suggestions can **lower maintenance/repair costs** and improve market value. Find out more about how your condominium can improve security around your complex and how Edmonton Police Services can assist through this innovative program.

EVENING SEMINARS

Cost: \$45.00 incl. GST – Non-Member: \$65.00 incl. GST

Cost includes coffee and dessert, networking and 2 hour presentation and question time.

Reasonable Expectations of Board Members, Condo Managers and Owners?

Wednesday, October 11, 2017 @ 6:30 pm to 9:30 pm

We could write a best seller on all the unreasonable expectations Boards and Managers have been asked to put up with but what about some **best practices** for both sides to adhere to? Even with the unique aspects of buildings and/or residents as well as varying management contracts there are still **common sense** standards that should be maintained. Come join our **panel** of experienced Managers and Board Members for an **interactive discussion** to reveal not only what is a reasonable solution but also how to broach the subject when it appears not everyone is on the same page.

Preventative Maintenance Programs

Wednesday, November 8, 2017 @ 6:30 pm to 9:30 pm

Preventative maintenance may be highly regarded but it is typically under-utilized. Most condos are more reactive rather than proactive and can end up being poorer for it. You will hear some suggestions from both an Insurance Broker and an Engineer that could **potentially reduce insurance premiums** and **increase the life** of some components thereby **reducing costs of the Reserve Fund**. Compile your own list of relative items brought forward during the evening to discuss what cost saving opportunities you can now consider to implement.

Condo 101 – Board Basics & Best Practices

Tuesday, November 14, 2017 @ 6:30 pm to 9:00 pm

FREE to All CCI North Alberta members – Non-Members: \$50.00 incl. GST

Condo 101 is an **introductory** course that will assist Condominium Board Members **understand their roles and obligations** to better serve their complex.. We will cover the basics of **Board Governance, Financial and Maintenance Responsibilities** as well as common **legal obligations**. Our goal is for each attendee to take away a number of best practices to review and implement within their condominium. Registration in advance is important as space is limited (maximum of four (4) members from the same condominium or company per session).

WEEKEND COURSES

CCI Members: \$275.00 + GST – Additional attendees: \$200.00 + GST – Non-Members: \$550.00 + GST

Cost includes Continental breakfast, lunch and coffee both days.

Condominium Management 100 (CM100)

Saturday & Sunday – October 28 & 29, 2017 @ 9:00 am – 3:00 pm each day

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.





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MEMBERSHIP

Musings

Welcome to Membership Musings – the Membership Corner of Insite. Our commitment is to work on various initiatives this year to increase our value to our members. We value our members and want to hear from you, come and join us at our events.

BECOME A MEMBER

Condominium Owners/Board of Directors – You are Invited!

Become a part of the local condominium community and take advantage of the educational and networking opportunities offered. The Canadian Condominium Institute ("CCI") is an independent non-profit organization formed in 1982 with chapters throughout Canada including a very active North Alberta Chapter. It represents all facets of the condominium community, from individual owners to condominium corporations as well as professionals and businesses that service the condominium industry.

All paid members receive the following benefits:

- **Complimentary Condominium 101 Directors Course** for any of your Board Members (limit of 4 members/session). A 3 hour introductory seminar that will cover the basics of Board Governance, Financial and Maintenance Responsibilities as well as your Legal Obligations as a Corporation.
- **CondoSTRENGTH** program is a for directors, by directors initiative designed to provide condominium members of CCI an additional membership benefit by bringing their board directors together to network and learn from one another. The program, offered FREE to all condominium members of the CCI North Alberta chapter, provides access to a growing collection of success stories contributed by condominium directors across the country and the opportunity to attend director networking events hosted at local condominiums.
- **Discounts of up to 50% on educational courses, seminars, luncheons and annual conference** for any Board member, owner or resident of the condominium.
- **Complimentary "InSite to Condos" Magazine** sent to all Board Members on a quarterly basis with a wide range of current and informative articles and updated Business Partners Directory.
- **Networking opportunities through our Online Message Forum** with other directors and business partners to discuss best practices in Governance, Financial Management and Building Maintenance, etc.
- **Access to professionals and businesses** that specialize in various sectors of the condominium industry. Profit from their experience!
- **Support CCI's lobbying efforts** to improve the quality of condominium ownership through its ongoing input to the government and feedback to its members regarding the current legislative changes being considered.

Whether you are a self-managed property or have the assistance of a Condominium Manager the logic remains the same. **The more informed the Board of Directors are, the better decisions they can make in the complex world of condominium living.** Why not take advantage?

Contact us today and receive a membership application form for the 2017-18 year.

ATTENTION BUSINESS PARTNERS: BECOME A MEMBER

CCI represents all areas of the Condominium industry, including Condominium Corporations, Owners, Professionals and Business Partners. CCI is celebrating over 30 years of success, and the organization is still growing and developing through the input of its members to better meet the needs of the entire condominium community. Thank you for supporting CCI, so that CCI can continue to support you.

Take advantage of all the benefits your membership offers including:

- **Free listing in our Business Partner Directory** (Quarterly Magazine and Online Listing)
- **50% off Non-Member Rates** in our "Insite to Condos" Magazine (Circulation 3500 plus online viewing)
- **Opportunities to share your Expertise** (Article Submissions and Presentation Submissions welcome!)
- **Access to our popular Online Message Forum** to assist members with information and advice.
- **Updates and discussion forums on the upcoming legislative changes** as they are created.

Whether you are a self-managed property or have the assistance of a Condominium Manager the logic remains the same. The more informed the Board of Directors are, the better decisions they can make in the complex world of condominium living. Why not take advantage?

Contact us today and receive a membership application form for the 2017-18 year.

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.

VOLUNTEER SERVICE AWARD

Nominations have been received for this year's Volunteer Service Award. Recognition to those volunteers will be during the reception prior to the AGM on October 2nd. More information to follow.

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:

Marsha Thurlin
InSite Editor, Communications Chair
insite@ccinorthalberta.com

CALL FOR SUBMISSIONS!

Have any comments on InSite articles or CCI programs? Have a great story about condo living? Want to share recipes with your fellow members, or have a clever idea for a puzzle?

We want to hear from you!

Send us your comments and they could be featured in a future issue of InSite to Condos! Please contact the editor at:
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2017 CCI NORTH ALBERTA ANNUAL GOLF MIXER

The 2017 CCI North Alberta Golf Mixer was a great success! For the first time on record, we SOLD OUT all 144 golfing spots. This year the Ranch Golf and Country Club was our host venue and we wish to thank Shauna and her staff for all of their assistance in preparing us for the tournament and then going above and beyond to ensure the day ran smoothly. Unlike last year, Mother Nature was more than cooperative and provided a fantastic backdrop for all to enjoy.

The Texas Scramble format allowed all levels of golfers to participate and featured a number of interesting challenges for the golfers, such as, the competitive fastest team hole, unique zit pit hole and the fun but frustrating hockey mini-stick putt. Afterwards, golfers were treated to a steak dinner buffet while they eagerly awaited to see if their ticket numbers would be called for the many door prizes and big 50/50 draw. Our grand prize winner must have been experiencing birthday luck because she walked away with the 65" 4K UHD Smart TV prize (not a bad present!).

We are happy to announce that through the generosity of our participants, over \$2,100 was raised for the Edmonton Food Bank (doubling last year's total) and 50 kg of food was also collected. Special thanks go out to O Canada Contractors (Hydration Hole) and





SERVPRO (Dave Lumley Auction) for their significant contributions to that total.

An event of this magnitude is not possible without our volunteers and I would personally like to give special thanks to my committee members - Duane Anderson, Debbie Beaver, Cathy Navarro, and Graham Setterlund, for their time and efforts in assisting to organize my first golf tournament, as well as, our onsite volunteers Trudy Anderson, Kathy Copeland, and Sandi Danielson for their game day assistance.

To all my fellow hole and prize sponsors – your creativity and support contributed to the day's success and we sincerely thank you. Where else would you find mini donuts, blue whales and gourmet cookies to tide you over until dinner?

We have received a lot of valuable feedback and comments regarding all aspects of the day and will take everyone's comments under consideration so we can make the 2018 Golf Mixer better (and shorter!) next year.

A great time was had by all! I really look forward to seeing you all again at next year's event.

Trinity Player – BFL Canada
Tournament Chair





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This summer, we introduced our first Condos in Bloom contest to recognize the efforts of individuals for their outstanding gardens. The contest was open to all condominium owners and corporations in Northern Alberta and we received a “bunch” of nominations.

The judging committee consisted of Executive Director Alan Whyte, Marketing Coordinator Candace Graham, and volunteer Brenda Bell who planted the seed for this friendly competition. Together they embarked on a photographic journey that took them to Fort Saskatchewan, Camrose, and all corners of Edmonton.

Even though the contest ran late into summer, the judges were greeted with beautiful gardens, each unique to one another. The nominated individual units ranged from skilfully landscaped yards to full-fledged jungle balconies. We visited complexes that had a rooftop oasis, an outdoor public library, gazebos, water features and so much more. The dedication, creativity and hard work were clearly evident and we want to thank those who welcomed us into their happy places. For the few that we were lucky enough to speak to, thank you for sharing your stories and for creating a space for all to enjoy.



We want to specially thank Brenda Bell for her company, photography skills and for bringing this idea to our attention. We look forward to the “growing” success of this contest for years to come.

The winners for the best individual unit and condo complex will be recognized at our Annual General Meeting on **Monday, October 2nd.**





FLOWER POTS & FIRE RISK

KEEPING YOUR CONDO SAFE BY TRINITY PLAYER

Potted flowers and plants can add a welcome touch of green to a condominium’s grounds, foyer, and common spaces such as social rooms and fitness centres. But did you know that they can also pose a serious danger? Over the last few years, fire departments throughout North America have reported a higher than average number of fires caused by potting soil and/or peat moss.

The majority of smokers today light up outside, where there are often insufficient ashtrays or receptacles for cigarette butts. Some will discard their cigarette butts in any available container, such as a patio planter. And that can be very dangerous.

In Langley, BC last year, 100 people were forced from their residences due a fire caused by the disposal of a cigarette butt in a flower pot. The same carelessness was the cause of a 2014 fire in Edmonton that displaced 400 people, and a number of other serious condominium fires in Calgary, Montreal and elsewhere across Canada.

Fire departments warn that if a potted plant is allowed to dry out and something hot is placed in it, such as a

cigarette, the potting soil can and will ignite. While banning smoking on condominium property can help reduce such risks, there are also numerous cases of flowerpot fires starting by spontaneous combustion.

Especially during dry, hot weather, potting soil can in fact self-ignite when a plastic planter is positioned in direct sunlight, neglected and allowed to completely dry out. This is because fertilizers in the soil can act as oxidizers that accelerate fires. Many potting soils on the market today contain less dirt and more organic substances that are flammable, such as shredded wood, bark, peat moss, styrofoam pellets and vermiculite.

How to protect your condo? If smoking is permitted on the premises, it is important to clearly delineate smoking areas, and ensure that these areas have sufficient receptacles for cigarette disposal. Warning signs can also be placed where there are potted plants. As for the planters themselves, use clay instead of plastic whenever possible. Do not keep potted plants near any other combustible materials, or store bags of potting soil in direct sunlight.

Your board should also be diligent regarding the proper maintenance of your potted plants, by keeping them well-watered and regularly removing any dead plants, leaves etc. The frequency of such maintenance should increase during hot dry sunny weather.

As with all risk management, an ounce of prevention is worth a pound of cure. Stay safe!

Trinity Player is a Client Executive at BFL CANADA Insurance Services Inc.



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WHEN THE DOCTORS COME KNOCKING

EMERGENCY MEDICAL SERVICE ACCESS TO BUILDING AFTER HOURS BY JOANNA PAULINE

Being a Condominium Manager requires so many different areas of knowledge and expertise. Knowledge of the Condominium Property Act and Regulations are only two critical aspects of the overall roles and responsibilities of Managing a Condominium. Knowledge of the municipal authority and other public authorities is yet another challenge.

As a result, I am sharing what I have learned from the Public Education Officer for EMS.

The Public Education Officer for EMS has advised that when calling 911 for a medical event the dispatcher will not always send the Fire Department when Paramedics are requested. The fire department is only sent when the call is high risk to life, or if the Paramedics request the fire department. A fire truck responding lights and sirens has inherent risk and is usually not required. Paramedics do not have access to the fire department lock boxes on residential or commercial buildings.



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In order to ensure emergency medical personnel can access the building at all times an EMS lockbox can be installed on the outside of the building. The lockbox can be given a confidential numeric Code that is provided to the Edmonton EMS dispatch center. Following this, the code will then show up in the dispatch system as a special address comment for all suites in the building when 911 is called to the building in question.

Individual unit owners will not be provided the code in the event of lockout etc. to ensure the integrity of this safety measure.

Please note that the Public Education Officer has also advised that EMS dispatch is not able to store

individual unit lockbox codes. It is up to unit owners to ensure that any friends, family members or services (home care, lifeline etc.) are aware that they would have to notify dispatch of their specific unit door lockbox code (in the event the unit owner has one in place) at the time of the 911 call.

The Public Education Officer will be invited to speak at an upcoming CCI Conference.



I hope that this information is of assistance.

Joanna Pauline is a Property Manager for AIM Real Estate Corporation.

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EYE IN THE SKY

THE PERSONAL INFORMATION PROTECTION ACT (PIPA) AS APPLIED TO RESPONSIBLE VIDEO SURVEILLANCE

BY EXCEL SHEPPARD INSURANCE SERVICE AND RISK MANAGEMENT

When searching for a new home, prospective condo owners are attracted to communities with active security programs. In order to deter crime and provide homeowners with a sense of safety, many condominium corporations utilize surveillance cameras as part of this security strategy.

On the surface, installing security cameras on your property may seem beneficial. However, depending on how you gather security footage and what you do with that footage later on, you may end up creating problems instead of preventing them.

Case Study

A Condominium had installed numerous security cameras at all entrances and exits of its building, in the parking garage, and in the pool and fitness areas. Although these cameras were originally installed for security purposes, such as preventing safety hazards, theft, break-ins and vandalism, the condominium also used the footage to punish residents for smoking or drinking in prohibited areas and for allowing their dogs in restricted areas. After residents complained and the matter was taken before the Office of the Information and Privacy Commissioner, the condo corporation was found non-compliant with the Personal Information Protection Act (PIPA) regarding the use of its security cameras. It was determined that the condo corporation did not use the cameras appropriately, and they were ordered to do the following:

- Post signs on the property stating that video surveillance was taking place
- Notify residents of who can access the security footage
- Remove the security cameras in the pool and fitness areas unless theft or damage to property becomes an issue in those areas
- Stop using footage to enforce the condo's by-laws
- Stop providing a live feed of security camera footage to all residents
- Stop daily viewing of security camera footage when there are no current security complaints

On the surface, installing security cameras on your property may seem beneficial. However, depending on how you gather security footage and what you do with it, you may end up creating problems instead of preventing them.

General Tips

Rules governing condo corporations in Canada vary by province, so corporations need to refer to local laws and use their best judgment when implementing security cameras. However, here are some general tips for responsible security camera use:

1. **Determine the appropriate setting for security cameras.** It is not appropriate to install cameras in areas where residents have a reasonable expectation of privacy, such as pool areas, locker rooms, bathrooms and in areas where the camera may be able to see into a resident's unit.
2. **Determine who will view security footage, and let residents know.** Many condo corporations allow a live feed of certain security cameras to be viewed, either by security personnel, board members or even by all residents. However, this could potentially infringe on homeowners' privacy rights and lead to misuse of information if



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other residents are allowed to view a live feed of everyone's comings and goings. For this reason, it is best to leave this responsibility to security personnel who are specifically hired to do this job.

3. **Create a policy for monitoring the live video feed.** Monitoring the activity of your residents on a live feed for 24 hours a day would probably be considered an inappropriate use of security footage. At certain times, such as late in the evening into the early morning hours, it may be wise to set security personnel up with live feeds of the entrances and exits of your building for security purposes. But unless you have instances of theft, vandalism, break-ins, etc., you should not have security person-

nel watching every security camera that is set up in your building during all hours of the day.

4. **Notify residents that video surveillance is taking place.** Although provincial law differs on this requirement, posted signs can further deter criminal activity. Even

if a criminal does not see security cameras, they will most likely spot signs that the cameras are in use, and it may make him or her think twice about committing a crime.

This article was provided by Excel Sheppard Insurance Service and Risk Management.



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QUESTIONS & ANSWERS WITH ROBERT NOCE

29

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

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

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

Q: As a condo unit owner, my husband was approached by our board to do the snow shovelling for our condo, which would include the sidewalks around the condo, the front steps, and around the entranceways. We are definitely interested in the job. However, is it our responsibility to get liability insurance for this particular job, or are we covered under the condo corporation? The condo board has asked us to provide liability insurance but I don't believe it has ever been provided in the past.

A: Because you are being employed - hired by the condominium corporation to do work- you should get insurance and follow up with the Workers' Compensation Board (WCB). If you get hurt on the job while you are making money, generally it is not the condominium corporation's insurance that would cover your loss of income or any other damages that you may have suffered. However, there are exceptions and this is a complicated area of law. You need to speak to an insurance broker.

Helpful Hint: I always encourage condominium corporations not to hire

people who are not properly protected through WCB or insurance.

Q: Are we, as condo owners, allowed to sit in on board meetings, not to participate, but to observe? The property manager of our condo has stated that if any condo owners show up at a board meeting, the board will get up and move to another venue. Does this seem like an open and transparent board?

A: As owners, you are not entitled to sit in on all board meetings. I have no issue with having a public portion of the board meeting in which any and all owners can attend, listen and observe. However, there are matters that are of a private nature that must be dealt with simply at the board level without owners in attendance.

Helpful Hint: Boards must communicate to owners as to what is going on, and that will help people feel more comfortable in their condominium.

Q: It always seems difficult to get owners to volunteer to serve on the condominium board. Is it



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possible to offer financial compensation as an incentive? What would have to happen to allow this to take place?

A: Some condo boards in Alberta pay an honorarium to board members. The amount of the payment varies from board to board, and could be as simple as a payment of \$50 per meeting. In order to provide board members with an honorarium, the power to do so must be in the bylaws of the condominium corporation. If the bylaws do not provide for that ability, then you cannot offer an

honorarium. Check your bylaws.

Helpful Hint: I am not a big fan of paying board members an honorarium. However, if that is the will of the owners then you must have that power in your bylaws. If you do not, then amend your bylaws accordingly.

Q: Can a condominium board raise condo fees by 40 per cent without any notice, other than an e-mail, and request that the new fee be paid immediately, stating that it was effective April when we only got notice April

25? The board decided to allow the owners two months (May and June) to make up for the difference in the funds that had already been sent to the board for April 2017, and then the payments would revert back to the 40 per cent. Is this legal?

A: Yes, it is legal to increase your condominium fees by 40 per cent. From a legal perspective, there is nothing preventing a board from doing so. From a managerial and board governance perspective, I am shocked that a board would increase

condominium fees by so much on a one-time basis. This tells me that the condominium corporation has, in the past, either budgeted poorly or they have significant costs coming up and they are reluctant to issue a special levy. The other key point is the fact that it would appear, based on your question, that the board did a very bad job of communicating its plans to owners. I am hopeful that an explanation was provided at the most recent annual general meeting, or some detailed explanation was provided to the owners by way of

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Helpful Hint: When issues like this arise, get involved in your condominium. I am hopeful that this will entice people to attend the annual general meeting and perhaps get elected to the board so that other people can have a look at the current financial situation of your building.

Q: We have several units for sale in our building. One of the key safes was recently cut off from our railing, the key fob was used to enter our parking garage, and my bike was stolen. My bike was locked to a rack in the garage, and the lock was cut off. Do I have any recourse with the realtor or condo association, or only my own insurance?

A: You probably do not have a claim against the property manager or the condominium corporation. I would strongly urge you to consult your insurance and determine whether or not you have any coverage in this regard. The individual who stole your bike obviously spent a lot of time planning this particular theft.

Helpful Hint: The only

way to minimize or reduce crime in your building is to ensure that all owners are the eyes and ears for everyone else I would strongly urge you to remind owners to be vigilant with one another and with other people's property and to also consider implementing some sort of security program whereby you put in security cameras. Crime will always happen but we can take steps to reduce its significantly.

Q: We have had more than one bad or disruptive Tenant in our condo complex, specifically the rental units. At the last Annual General Meeting our board manager stated that there is nothing that can be done, other than to call the police and notify the board. What else can we do to deal with, and restrict, bad tenants?

A: There is more that you can do. First, you should write a letter to the owner of the unit advising them that their tenant is causing problems for fellow occupants. The letter should set out the particulars of the complaint. If the owner fails to deal with the issue, then the board

could issue a notice of eviction and serve it on the tenant and owner of the unit. Generally, you would give the tenant 30 days to vacate the unit. If the tenant fails to leave the unit, then you would need to make a court application to get a court order evicting the tenant. The court order would require evidence in support of it, and someone on the board would swear an affidavit setting out the particulars. This process is used often and can be an effective tool in dealing with bad tenants.

Helpful hint: It is important that boards follow the incremental approach in dealing with bad tenants. Do not start a court process without first giving the tenant the opportunity to rectify or remedy their behaviour. The courts need to be assured that the corporation has followed due process in seeking a court order.

Q: Our small bareland condo association has had water seep through the basement walls in four units. Damage has been limited on the inside,

but the walls need to be fixed at quite a cost. The association is of the opinion that the repairs are not the association's responsibility. Who should pay for these repairs?

A: As a bareland condo, the starting point would be that the owner would be responsible for the walls. However, some bareland condominiums have what is called "managed property." You need to review your bylaws to determine whether or not any of the owner's responsibilities have been delegated to the

condominium corporation. If the responsibility of the walls was delegated to the condominium corporation, then it would be the responsibility of the condominium corporation to repair. Unfortunately, without the benefit of your bylaws, I am unable to give you a definitive answer on this question.

Helpful hint: When an owner is faced with some uncertainty as to who is responsible for the repair work, it would be helpful for the property manager, the board, or legal counsel for the condominium

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Q: I live in a 30-year-old condo building that will require many maintenance expenses over the coming years. There have been three special assessments in the last five years, two of which were for projects that the board knew were forthcoming. Previous boards had decided that these projects would be mainly funded by issuing special assessments to the unit owners as they come up, rather than raising condo fees to build the reserve fund to meet these expenses. I thought it was required by condo boards to plan for known future building repairs/projects by setting aside money from condo fees to cover repairs that are foreseen, rather than simply issuing special assessments as needed. Is the board planning things correctly?

A: There is a requirement that a condominium corporation conduct a reserve fund study every five years. The purpose of this is to determine what repairs or maintenance work is required for

the condominium corporation, so that it can budget accordingly. A well-managed condominium corporation would charge owners what is needed to operate on a day-to-day basis, plus an additional sum to put aside for those future capital repairs. There is nothing illegal about issuing special levies, as opposed to collecting money over time and putting it aside. The problem with special levies is that it hits owners with significant payments and places some owners in a difficult financial position. I think the rationale for issuing special levies is that the board is trying to suggest that those who own a condo at the time the money is needed should pay, as opposed to owners paying for repairs five to 10 years into the future that they may not derive a benefit from. I think that kind of thinking is short-sighted, but legal.

Helpful hint: A well-managed condominium corporation meets its day-to-day obligations, plus it puts money aside for future capital repairs. Special levies should be used sparingly, but they

are a tool available to a board when money is needed.

Q: I live in a 30-unit condo. Do the privacy laws mean that the board cannot tell us who has the bid, and the amounts they bid, on large jobs? Is there an approximate dollar value that should require more than one quote for a project? Our present board has told us that we have elected them and that we need to trust them. The minutes can only be seen by paying a fee to the management company. We are told this is common practice. Also, we have a guest room and rent parking spots. We have been told that to avoid paying taxes, more than 50 per cent must go back into the area for improvements. Can we use this money to replace the carpet in the social room?

A: Generally, the board is entrusted to make decisions with respect to contractors. Again, it is prudent on the board's part to obtain three or four quotes from different contractors to ensure that the condominium corporation is getting good value for the work.

As an owner, you are not generally entitled to see the various quote amounts, as that would be information that would be discussed at the board level.

With respect to the minutes, they could be e-mailed to you at no cost. Finally, with respect to your guest room and parking spots, there is no general rule in the sense that more than 50 per cent must go back into the area for improvements. The Canada Revenue Agency (CRA) would look at these issues on a case-by-case basis.

Helpful Hint: Condominium corporations are not for profit, and they are not entitled to make a profit, as the potential is there that the CRA could tax them for all revenues.

Q: I live in a bare-land duplex bungalow-type condominium. The president of our condominium association has been aggressively promoting his employer to carry out a project in our complex. When he raised this at a board meeting, two members of the board pointed out to him that he was in a conflict



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of interest, and that he should leave the room while the board discussed the issue. He completely ignored these objections and carried on with his sales pitch.

The other four members of the board did not support the two members who objected to the president's involvement. The president then asked the board members to sign a contract with his employer, without first reading the contract. The same two board members refused to do so, but some of the other board members seemed inclined to sign the contract. At that

point, as a member of the community, I demanded that an extraordinary meeting be held to discuss the matter and allow residents a chance to voice their opinions.

This meeting is going to be held in the near future. In the meantime, the president has retired from his former company and now feels that he is completely free to chair a meeting on the project and speak in favour. I would like you to comment on what the community can do with a president who so blatantly broke the conflict of interest rule, and what should be said to the four

board members who made no effort to stop him.

A: Based on your fact scenario, there is no doubt that the board president was in a conflict and shame on the four board members who failed to see that. The minute the conflict issue was raised, the board president should have excused himself from the meeting and allowed the remaining board members to make a decision. I believe that the board president and the four members of the board did the condominium community a disservice. The fact that the board president has now resigned

from his employer may prevent you from dealing with this issue on a broader context. However, if the condominium corporation has been negatively impacted by this decision in terms of costs, then I believe that the board president and the four board members who ignored the conflict may have exposed themselves to personal liability.

Helpful Hint: When the issue of conflict is raised, it must be dealt with seriously. The property manager must be equipped to respond to the issue of conflict, and if it is a complex issue then retain a lawyer to help.

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BEFORE



AFTER





REGRETS I'VE HAD A FEW

by BRIAN SHEDDEN

Do you remember that old Cher song from a few years ago...“If I Could Turn Back Time...”

One of the biggest challenges facing a Board of Directors at any condominium corporation is how to save money on the big repair projects that regularly have to be done. Whether it is roofing, the parkade, windows & doors, balconies or the entire cladding, the urge to figure out a way to do it for less is one of nature’s strongest forces.

Unfortunately, all too frequently, decisions are taken to negotiate directly with a contractor.

Here is the problem: While it may seem to be a simple project of replacing roofing at first, it is never simple. Here are some of the typical things that need to be considered for the “simple” roofing project:

- *Does the Contractor have Workers Compensation?*
- *What insurance should be required? What are the insurance limits? Who is covered under the insurance?*
- *Should the project be bonded? What bonding should be required?*
- *Who is the Prime Contractor? (OH&S Requirement)*
- *What is the full agreed upon scope of work and how is it documented?*
- *Are tender documents required?*
- *What references should the contractor provide?*
- *What is the total cost or Labour & Material rates + Mark-up %?*
- *What are the start & finish dates?*
- *Is there a signed and dated letter of agreement (signed by both parties)?*



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- Will torches be used or allowed on the roof and by extension, what are the fire watch requirements if used?
- Who supplies the materials, the contractor or the condominium?
- How is the preparation work to be done?
- Is the roofing manufacturer required to inspect and provide a written guarantee?
- What length of time is the contractor to warrant the labour and the materials components?
- Against what perils is the warranty provided? By whom?
- Under what conditions can the contract be terminated?
- Is preparation work to be inspected and approved before the contractor may proceed to start roofing?
- How, when and who will inspect the work in progress?
- Who will cover the damages of a leak during the roofing project?
- Is removal of debris to be at the end of the job or daily?
- Are there to be progress payments? If so how much?
- Is there to be a hold back? If so, how much?
- On what conditions may the hold back be released?
- Will a statutory declaration be required to state that all wages and material costs have been paid prior to releasing funds?
- Will a clearance letter be required from the Workers Compensation Board prior to the final release of funds?

When a Board decides to save some money by not retaining a qualified professional to design and lead the project on their behalf, the risk of problems with the project and sub-standard work is great...and then so is the risk to the Board and the Corporation. As we all know too well, hell hath no fury like a resident scorned or special assessed!

All too often we are called to a condominium to look at a project that a previous Board had undertaken. Let's say it was new membranes that had been put on the balconies of a wood framed build-

ing, say five years ago. The Board had hired a contractor and paid in full, but now, we find that the columns supporting the balconies have decayed...all because the membranes were not installed correctly and now the damages caused by water infiltration are worth hundreds of thousands.

The pity of it all is that it doesn't cost more for the contractor to do the work correctly... they just need a proper scope of work, contract and the adult supervision afforded by and experienced consultant.

Yes, the consultant costs are real. They may add 5-7% to the cost of the project, but that is really cheap peace of mind.

Brian Shedden, BSSO is a Principal at Entuitive.



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Culinary Corner

The following recipes were submitted by CCI members for the benefit of the condo community. If you have a recipe you'd like to share, or tried one of the recipes and want to tell us how it turned out, please drop us a line at insite@ccinorthalberta.ca and it may appear in a future issue of InSite!

SUBMITTED BY **SANDI DANIELSON**

Found: <https://www.thespruce.com/sweet-potato-casserole-with-pecan-topping-3060932>

Southern Sweet Potato Casserole

RECIPE BY **DIANA RATTRAY**

- **55 mins**
- **Prep: 15 mins,**
- **Cook: 40 mins**
- **Yield: 6 to 8 Servings**

This sweet potato casserole is the perfect combination of sweet potato filling and crunchy, buttery pecan topping. It's our most requested sweet potato recipe and it's always a hit with family and guests. It's the only sweet potato casserole you need.

The casserole is especially good with baked ham, pork, and turkey.

This tried-and-true sweet potato casserole is the perfect side dish casserole for your Thanksgiving or Christmas dinner. You don't have to wait for a holiday to enjoy this casserole recipe -- add it to your Sunday dinner menu or serve it any day of the week along with pork chops or fried chicken

The recipe is easily doubled for a crowd. If your family prefers a marshmallow topping, see the variations below the recipe.



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Southern Sweet Potato Casserole

- 3 cups mashed sweet potatoes, cooled*
- 1 cup brown sugar, packed
- 2 large eggs, lightly beaten
- 1 teaspoon vanilla extract
- 1/2 cup cream
- 1/2 cup melted butter

Topping

- 1/2 cup brown sugar
- 1/3 cup flour
- 1/3 cup melted butter
- 1 cup chopped pecans

How to Make It

1 Heat the oven to 350 F (180 C/Gas 4). Butter a 2-quart casserole or baking dish.

2. In a large bowl combine the mashed sweet potatoes with 1 cup of brown sugar, eggs, vanilla, milk, and 1/2 cup of melted butter. Blend thoroughly; spoon the mixture into the prepared baking dish.

3. In another bowl combine the 1/2 cup of brown sugar, flour, 1/3 cup of melted butter, and the chopped pecans; blend well. Sprinkle the pecan mixture over the top of the sweet potato mixture.

4. Bake the casserole for 35 to 40 minutes, until the filling is hot and the topping has browned.

*Peel 3 large or 4 medium sweet potatoes; cut them into 1-inch slices and put them in a saucepan. Cover with water, bring to a boil; and lower the heat to medium-low. Cover the pan and cook for about 15 minutes, or until the

potatoes are very tender. Drain, mash, and let them cool slightly before using in the recipe.

To Make Ahead

Prepare the sweet potato filling the day before. Transfer to the prepared baking dish, cover, and refrigerate. You may also prepare the topping in a separate bowl; cover and refrigerate. Take the casserole out of the refrigerator about 30 minutes before baking. Spread with the topping and bake as directed.

Variations

Marshmallow Topping

Omit the pecan topping and bake the casserole for 30 minutes. Top with about three to four cups of mini marshmallows. Return to the oven for 10 minutes longer, or until the marshmallows are lightly browned.

Pecan and Marshmallow Topping

Reduce the pecan topping ingredients by about half and sprinkle all around the edge of the baking dish. Bake for 30 minutes, then fill the center in with about two to three cups of miniature marshmallows. Continue baking for 10 more minutes, or until the marshmallows are lightly browned.



Paul Whitman, FCIP - President



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SUBMITTED BY MARGARET HOGAN



Peach Orange Marmalade

Squeeze oranges and lemons, then chop in food processor. Empty into a bowl. Add the sliced peaches.

Measure the above fruit. To 6 cups of fruit add 5 cups of sugar. Cook until thick, with stirring, until of a jam consistency. 30 to 35 minutes. When cooked, turn into hot clean jars. Cool, cover with lids and freeze.

Makes 9 jars, 8 - 10 oz. each.

- 10 oranges
- 1 lemon
- 12 peaches, peeled and sliced
- 1/2 teasp salt



AJ Slivinski
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GET FIT. GET LUCKI.

SUBMITTED BY MARGARET HOGAN

45



Almond-Apricot Biscotti

- 2 3/4 cups sifted all-purpose flour
- 1 1/2 cups sugar (or less)
- 1/2 cup chilled butter, cut into pieces
- 2 1/2 teaspoons baking powder
- 1 teaspoon salt
- 1 teaspoon ground ginger
- 3 1/2 ounces white chocolate, cut into pieces
- 1 2/3 cups sliced almonds, lightly roasted in the oven
- 6 oz dried apricots, diced
- 2 large eggs
- 1/4 cup plus 1 tablespoon apricot-flavored brandy
- 2 teaspoons almond extract

Butter a large cookie sheet or use parchment paper. Combine first 6 ingredients in food processor. Process until fine meal forms. Beat eggs, brandy and almond extract to blend, and with motor running, add to mixture in the food processor until it is moist and gathers in a ball. Add flour mixture to apricots, chocolate & nuts and mix by hand.

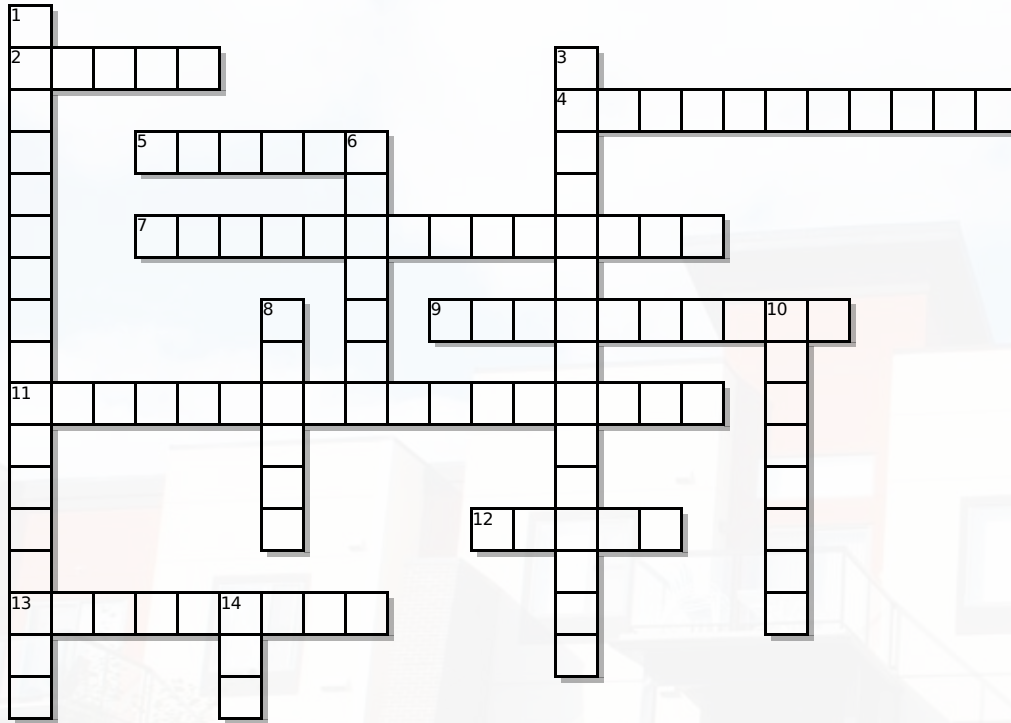
Divide dough into 3 equal parts, shaping each part into a log approximately 2 inches wide and 12 inches long. Place on the cookie sheet.

Preheat oven to 350. Bake until logs are golden and firm, about 30 minutes. Transfer sheet to rack and cool a little.

Reduce heat to 300. Transfer logs to cutting board. Using heavy sharp knife (serrated works well), cut each log cross-wise into 3/4 inch wide slices. Arrange half of cookies cut side down on cookie sheet. Bake 10 - 15 minutes; gently turn cookies over and bake 10 - 15 minutes longer. Repeat baking with remaining cookies. Cool cookies completely. Can be prepared 2 weeks ahead. Store in airtight container at room temperature. Makes about 40 cookies.

CONDO CROSSWORD

BY SHIRLEY AUVIGNE



ACROSS

- 2 when a person authorizes another person to vote on his or her behalf
- 4 a condo's savings for future capital projects
- 5 the minimum number of individuals required to attend a meeting
- 7 landscaping, fitness rooms and hallways
- 9 the measure that is typically proportional to the size of the owner's condo
- 11 unit owners are required to come up with the cash necessary to cover a shortfall
- 12 elected by condo owners each year
- 13 coverage for both personal property and common areas

DOWN

- 1 A motion passed at an annual or extraordinary general meeting to make an important change like the removal or addition of a bylaw
- 3 a third party who is hired to handle the daily operations of a real estate investment
- 6 formal record of meetings
- 8 a set of enforceable rules that govern a condo corporation
- 10 board elected positions of president, vice-president, secretary, and treasurer
- 14 the yearly meeting that all condos must have

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			\$19.64		\$39.27
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**CCI IS PARTNERING WITH
THE REALTORS® ASSOCIATION
OF EDMONTON**



The REALTORS® Association of Edmonton and the Canadian Condominium Institute - North Alberta Chapter are proud to announce a new Condo Access Box Program.

Condo Access boxes provide a more secure experience for showings, with a centralized lockbox for building access placed in a well-lit, safe location. Usually in the front entrance or lobby.

The program reduces the risk of unwanted access, enhances safety for REALTORS® and clients, and helps preserve building aesthetics by eliminating the need for numerous lockboxes in high-visibility areas.

There is no financial commitment for condominium corporations who wish to participate in the program.

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Using Supra's leading-edge technology, the Condo Access Box Program is simple and easy to use. CCI-NAC management company members will have the opportunity to order Condo Access Boxes for their properties. The REALTORS® Association of Edmonton will provide highly secure, tamper-proof boxes at no charge along with accompanying key box bars for access to individual units.

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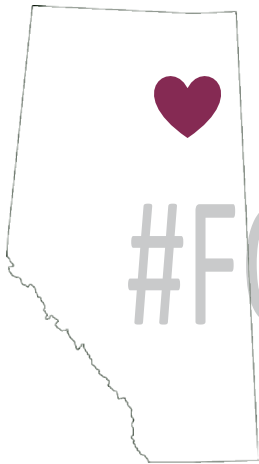
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For Fort McMurray owners affected by the recent wildfires, please note: As an owner, you are required to contact your insurance provider as soon as possible. You should start a claim for alternative living expenses while you are displaced from your homes in Fort McMurray. Once

permitted, Fort Management will work alongside insurance adjusters to have the common areas of the properties assessed. We are working diligently to ensure that our owners have the most up to date information as possible and are putting forth our best efforts to ensure the most seamless transition back into our properties. We do appreciate your patience during this trying time for our community.

Locally owned and operated, Fort Management was established in 2007. Over the years we have continued to grow in both size and credibility within the management industry. We work hard to ensure the day to day operations of your corporation run as efficiently as possible. Our management team is proud to offer the following:

- Condominium Property Management- Commercial & Residential
- Full Services- Administration, Financials, Daily Operations, Estoppels.
- Caveats
- Bookkeeping service
- In-house commissioner of oaths
- 24-hour emergency after-hours service

Our office is open Monday to Friday 8:00AM-5:00PM, however we are always available to assist you. Should you have an inquiry outside of office hours, do not hesitate to call or email us, as we are ready and willing to help. Our service fees are based on your Corporation's needs, so please, don't hesitate to contact our office for a personalized quote!

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