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

President / Government Advocacy Co-Chair

Anand Sharma - 113 West Management Ltd. P: 780-784-3003 E: anand@113west.ca

Vice President / Membership Chair

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Barbara L. Surry, CPA CMA
P: 780-467-0562 E: blsurry@blsurrycma.com

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Dawn Mitchell - HUB International Insurance Brokers P: 780-453-8407 E: dawn.mitchell@hubinternational.com

Directors

Bereket Alalzar - Morrison Hershfield

P: 587-594-4599 E: balazar@morrisonhershfield.com

Robert LaFontaine - Le Quartier

P: 780-618-1348 E: rlafontaine@telus.net

Maurice Perrault - Harbour Park

P: 780-913-3314 E: mauricep@telus.net

Carrie Plett - CP Documents and Consulting Services P: 780-240-7628 E: cpdocsandconsulting@gmail.com

Darcie-Lee Rea, ACM - Hallmark Management P: 780-819-2108 E: darcie@hallmarkmanagement.ca

Gerrit Roosenboom - Rosetree Mediation, Arbitration and Consulting Services

P: 780-982-4355 E: rosetree.g@gmail.com

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

Chris Vilcsak - Solution 105 Consulting P: 780-945-9606 E: vilcsak@solution105.com

Executive Director

Alan Whyte - CCI NAB

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

Administrative and Communications Coordinator

Beverley Thornton - CCI NAB

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@ccinorthalberta.com WEB: https://ccinorthalberta.com/

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CO-EDITORS

Alan Whyte, Beverley Thornton

PRODUCTION MANAGER COVER ILLUSTRATION

Minuteman Press Central Mike Kendrick

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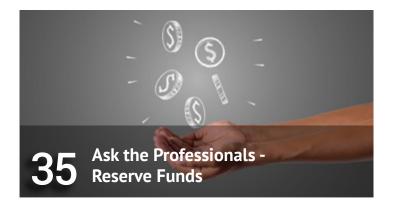
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MESSAGE PRESIDENT FROM THE PRESIDENT

BY ANAND SHARMA

WELCOME TO THE SUMMER EDITION OF THE INSITE TO CONDOS MAGAZINE

Our work at CCI North Alberta continues despite a much-changed world around us. Our new COVID-19 reality has forced us to think about how we interact, communicate, govern, and learn seemingly overnight. CCI North Alberta's Executive and Committee Chairs met recently at our annual retreat to help prioritize our goals,

allocate resources, and determine our vision for the future. As a volunteer driven organization, we are sometimes constrained in our vision due to human and financial resources. However, despite COVID-19 and its financial impacts, our organization continues to be very strong due to the financial stewardship of our team over the past decade, and your ongoing support through your participation. Our members and our sponsors have allowed this chapter to flourish and grow, something which I am very proud of. We have increased our membership year after year and by leaps and bounds.

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Our advocacy as it relates to government is effective and respected. Our award-winning quarterly magazine and weekly email newsletter, which has more than 3300 subscribers and is timely and pertinent, and our education events are sold out due to well thought out and curated content from the experts. Our business support has risen exponentially because there is value in being part of this CCI community here in North Alberta. Over the coming months, we will continue to convert the CCI educational experience to online education. While we recognize that in-class education is important as well and has been our traditional strength, we are currently challenged on how to do this while maintaining the safety of our members.

Our CCI NAB Executive is currently discussing our role in the education of condominium managers whether it be formal or otherwise. A strong argument can be made that CCI is the primary education provider in Alberta and should consider providing formal educational opportunities to the management industry, as well as to condominium boards and owners. Condominium Managers deserve education from a trusted source that will support and grow their knowledge and help instill trust with boards and owners. We are currently exploring what additional resources will be required as an organization. This would be a significant and exciting change for CCI North Alberta and our organization. We hope to announce our plans in the late fall of 2020.

I strongly encourage you to consider joining CCI's many committees or volunteering with us to help move this vision forward. Tell your colleagues, friends, and family about the work we do so we can share our educational opportunities, advocacy goals, and networking to the rest of the community.

Anand SharmaPresident, CCI North Alberta

MEMBERSHIP Musungs

WELCOME NEW MEMBERS

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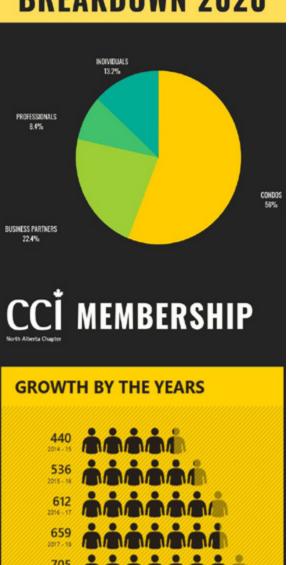
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CCI NORTH ALBERTA MEMBERSHIP BREAKDOWN 2020



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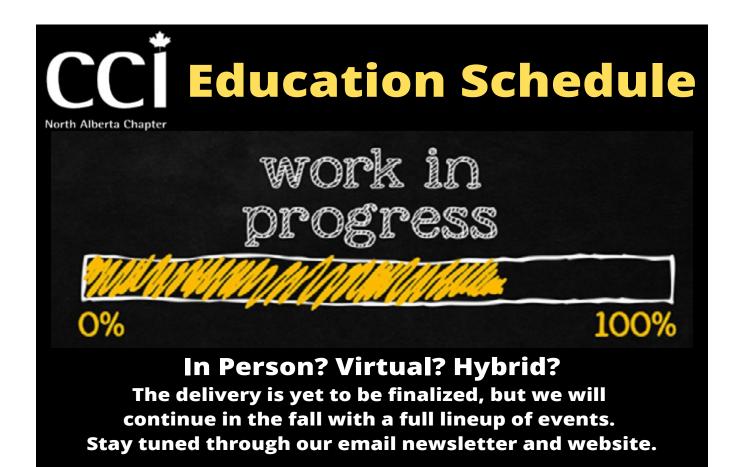
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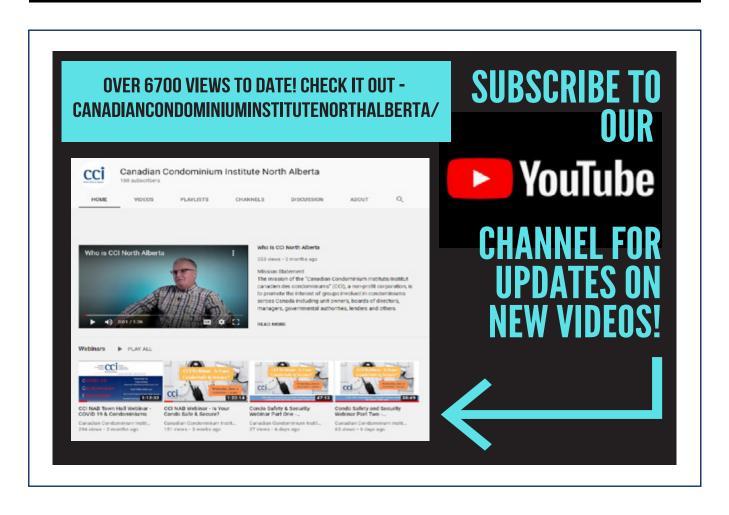
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BECOMING A ZOOM"EXPERT"

BY BEVERLEY THORNTON

The CCI North Alberta office was like every other organization when COVID-19 arrived on the scene and a Health Emergency was declared in Alberta on March 17th, 2020.

We were confronted with this new reality that having our members gathering in a room for any reason was completely out of the question. We scrambled as we had to cancel all of our education events in the immediate future, refund tickets, and postpone the rest of the events until we knew how long this was going to take over our lives.

As we learned more over the coming weeks, it was apparent that we had to cancel all of our events right up until the summer, and we postponed the Alberta Condo Expo to a possible future date in September. This is about the time when it started to sink in that this was our "new normal" likely for the rest of the year and we had to officially cancel all of our events. We, like you, had a difficult time wrapping our heads around this, and it was not a time of celebrations, quite the opposite.

What did become very clear to us was that we had to get in the business of having meetings online and then hosting webinars. I was tasked with becoming a Zoom Expert to help with this. We also attended as many webinars as time would allow, so we could gain more knowledge of what the attendees experience with webinars. We learned what to do and, what not to do.

Hosting meetings through Zoom was fairly easy, you set up an account, schedule meetings, and email invites. Hosting webinars was a bit trickier, and my research revealed a lot, but the one piece of advice that stood out was this quote - "Webinars are a lot like live theatre: they take a crazy amount of planning." Indeed.

We chose to host a Town Hall Webinar regarding COVID-19 as we had many condominium corporations, boards, and owners contacting us with questions about the virus and implications of condo living in the middle of this pandemic. We gathered a panel of experts and began the registration process through Eventbrite with initially setting up 100 tickets.

We sold out of the 100 spots within less than 48 hours and so we continued to add more spots for the webinar, and they sold out quickly every time.

We finally decided to cap the attendance at 500 as we noted that this was our first kick at the can so to speak.

We planned, tested, and coached everyone involved so many times that it felt almost to the point of overkill. To successfully run a webinar you need three people behind the scenes as well as those in front of the camera. We had all of our people in place and were ready to roll out the webinar. The webinar, in all ways, was a great success, and we looked like we had been doing this for years. Then came webinar number two.

Our topic for our second webinar was chosen from a live event we were planning on hosting (Is Your Condo Safe & Secure?), we just had to pivot and deliver it through Zoom Webinar. Let's just say that our second webinar did not go as smoothly as the first as we had some video and audio technicalities that had to be fixed to go forward. Admittedly, once we solved the technical issues, the rest of the webinar went great and our two presenters did a fantastic job of delivering the information.

We will continue to host webinars throughout the remainder of the 2020 year, and likely until the pandemic is completely under control.

As we move forward, we realise that we will be wise to deliver our future events through a hybrid of online and in person at a venue to accommodate anyone who does not wish to risk exposure to this virus. Delivering more of our education online has been a goal of our Chapter for over a year now, and COVID-19 just forced us to get up to speed faster than what was comfortable. We know that to serve our membership better we needed to deliver more options to our members who do not reside in Edmonton and the surrounding areas, and we are planning on doing just that.

Looking back at the steep learning curve that we were thrown into, it wasn't all bad, and the results are encouraging. Call me an optimist, but there is always a silver lining if you look hard enough.

Beverley Thornton is the Administrative & Communications Coordinator for CCI North Alberta.

To view our webinars, you can click on the YouTube link on our website www.ccinorthalberta.com

We encourage you to subscribe to our YouTube channel to be notified of any new webinars or videos we have to share.



ROBERT LAFONTAINE

What is your background primarily and how does it help with being a member of the CCI North Alberta Board?

My background is in Human Resources and throughout the span of my career, I have been fortunate to manage a number of different areas of this profession, e.g., health & safety, onboarding to offboarding, training & development, compensation & benefit programs, policy development, etc. Our CCI Chapter President, Anand Sharma, promises he will put me to work in some of these areas and to build on some of the HR work completed by former board members.

What motivates you to volunteer, not just with CCI but in general?

I am motivated to volunteer because it gives me a sense of enjoyment knowing I have been able to contribute to worthwhile causes. I have had fun volunteering on various Boards i.e., children's hockey association, professional association, our condominium board and now, the CCI Board. Thousands of people volunteer every day and in many different capacities and I believe this collective effort makes for a better community.

What are some of the key components that are required for a condominium to operate effectively?

All condominiums are structured a little differently, and regardless of its structure, you need to have engagement from the owners, board members and the manager. There needs to be a balance between all vested parties to ensure the condominium operates effectively, but the responsibility ultimately rests with the owners to take an active interest in their home and to work with the board to ensure the broader needs are met. The individuals who live in the building are the ones who know it best and providing constructive feedback to the Board or manager can go a long way in maintaining the desired living standards.

What personal qualities are needed for an effective condo board member?

One of the most important qualities I think anyone can bring to a board is a sincere willingness to engage in meaningful and collaborative discussion on how best to run the corporation. Differences of opinion will certainly occur but I find the most successful boards are those with individuals that have the ability to engage in discussion without personalizing it, and to allow for equal air time for other to voice their opinions. Board members also have to make decisions that are best for the corporation even though it may not be in their favour as a unit owner. The

ability to separate the two roles allows for better decision making and greater overall effectiveness.

How do you attempt to engage your owners and develop a better sense of community?

Most of the good ideas come from the owners. For example, one of our owners suggested we create a community garden in the backyard by repurposing the existing planter boxes in effort to beautify the backyard. We conducted a quick survey of the owners and before you know it, owners were allocated a planter box to grow flowers and vegetables.

In another case, some of our owners hired a guitar player to play and sing some tunes from the corner of their balcony. This gesture led to discussions about having similar events held in the courtyard. Willing owners can make a small contribution to the event, have some food and chat with their neighbours.

People have wonderful and creative ideas and I think they are often just looking for the support from the Board to help make it happen. The easiest, low-key and more spontaneous events seem to create greater community spirit.



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Dear Members.

Our committee has been very active on several initiatives over the past months.

Condominium Manager Licensing and Education

Amendment Act, Bill 20, on June 10, 2020.

its introduction. We endorsed the legislation as we supported the and declined, often without explanation. This includes jurisdictions concept that education would be left to the industry, while the regu- outside of Fort McMurray where the ability to get insurance coverage lation and licensing would be the responsibility of the Real Estate has been a challenge. Premium increases of 30-300% are seemingly Council. We recognized that condominium managers deserve the the norm, not the exception. To fully understand the extent of this training they seek within a framework that allows for the profession- issue, CCI North Alberta had circulated a survey to condominium coralization of the industry.

leased in the coming months. We are working closely with Service change. Alberta to ensure condominium managers are guaranteed repre- Successful Advocacy on Use of Reserves sentation on this council, as other types of management have been CCI North Alberta was successful in convincing the Alberta Governgrouped with condominium management and could dilute our indus- ment to allow Condominium Corporations to use funds out of the try specific needs and representation.

between education and licensing through our meetings and con- cumstances is narrow and specific, ensuring that condominium ownsultations over the past many years with Service Alberta and RECA. ers are not heavily special assessed in a time of crisis which is be-Thank you to the Government Advocacy Committee and our Executive yond their control was the motivation behind our push. We gathered Director Alan Whyte for their collective efforts once again. The work support from other organizations and provided a joint submission to our committee is doing as volunteers is incredible given that other the Alberta Government which was ultimately successful. This proorganizations dedicate a great deal of financial resources and could posal was initiated by our amazing condominium lawyer and longbe perceived as less effective. The committee is protecting and repre- time member of our committee, Victoria Archer. Thank you, Victoria,

The Real Estate Council of Alberta's Implementation Committee is continuing its work this summer with the intention to consult the Changes to the Builder's Lien Act public and the management industry soon. CCI will reach out to our The Alberta Government had approached CCI North Alberta in the members and the condominium community and inform you when fall of 2019 to participate in it's review of the Builder's Lien Act. We these consultations will occur and what methods of participation are very thankful to Edmonton lawyer Amber Nickel with Willis Law have been provided.

Review of the Condominium Property Act

Members of our committee are working closely with the Alberta Government on reviewing the issues of chargebacks in condominiums, as well as voting. These two issues have been identified as areas that Once again thank you to our volunteer committee of condominium we have news.

CCI North has also submitted an extensive list of condominium requlations that require changes to Service Alberta and the Hon. Minis- Anand Sharma

ter Glubish for consideration. This list includes potential unintended consequences that should be addressed as well as alterations that will provide clarity.

Insurance Crisis in Alberta

The Alberta Government has introduced and passed the Real Estate Over the past many months, CCI North Alberta has been alerted to the significant increase in insurance premiums for condominium corporations with much higher deductibles. We have even heard from CCI North Alberta was consulted on aspects of the bill and supported condominium corporations who were not able to obtain insurance porations to better understand how widespread and critical this issue The other key aspect to this legislation was the creation of industry is. Thank you to all who participated in the survey, it supported the specific councils under RECA, which essentially allow condominium idea that we have a crisis in Alberta, and we need our Government to and property managers to determine the rules and bylaws that gov- act now otherwise condominium living will be untenable. The survey ern our industry. The composition of this council will be two public results are shared in this issue and will be available on our website, members appointed by the Alberta Government, and three elected and have been provided to the Alberta Government and CCI National. members who are licensed under the new framework when it is re- We are discussing our next steps on how to address this and effect

reserve in extreme circumstances such as COVID-19, or potentially a CCI North Alberta was successful in advocating for the delineation state of emergency. While the ability to use the reserve in these cirsenting our condominium community like never before, so thank you! for your efforts, we would not be nearly as effective without your guidance.

for her ongoing work on our behalf to ensure impacts on condominium corporations are taken into consideration with any proposed revisions. We will inform our membership about any significant changes as it is announced.

require Act changes in order to improve condominium living in Al- lawyers Hugh Willis (Willis Law), Victoria Archer (Gledhill Larocque), berta. The consultations are ongoing, and we will update you when Melissa Stappler (Willis Law), Todd Shipley (Reynolds Mirth Richards & Farmer), as well as Dawn Mitchell with HUB International for their ongoing work and dedication.

Co-Chair - Government Advocacy Committee



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2019-2020 YEAR IN REVIEW



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CCI NORTH Alberta

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2019-2020 YEAR IN REVIEW



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OWNERS GUIDE TO CONDO LIVING

BY MAURICE PERRAULT

Welcome to "Owners Guide to Condo Living" created specifically for condominium owners as well as prospective owners.

If you have any topic suggestions please forward them to info@ccinorthalberta.com at your earliest convenience.

Every Board Needs Willing and Able Owners - Why Not You?

Every year it's the same question.

Oh, sorry! I didn't see you standing there. But it's true, every year it's the same question. Maybe I better back up a bit. How many units are in your condominium complex? Two hundred... 75... 20? It really doesn't matter. At the Annual General Meeting (AGM) it is the same question year after year! "Do we have any volunteers or nominations for the board?"

Condominium corporation bylaws are different from corporation to corporation on how many board members are needed, but usually the bylaws say you can have 3 to 7. But how many new hands go up at the meetings to volunteer? I'll give you a hint, it's less than 3 to 7.

So now I'm going to ask you a different question. Every board needs willing and able owners – so why not you? So, now when that question is asked at your next AGM, go ahead, put your hand up and take a chance. That's a good, no, that's a GREAT start!

But you say, "I don't know what a board member does?". First, commit to attend all board meetings. Second, take part in the discussions. Third, learn all you can about condominiums. Not everyone has to be the President or the Treasurer, there are other roles to fill. Are you a gardener? Do you love to see things grow and become beautiful? Maybe you could oversee the landscaping (with the help of a committee), and work with the contractor to make sure everything is in tip top shape. Seven positions on a board equals many tasks.

Come, have a seat and let's talk. Why should you want to be a board member for your condominium? Well, usually our homes are one of the biggest investments we make, but in a condominium your investment also includes the common areas of the condominium corporation. By sitting on the board you have a voice in ensuring your investment is being well protected.

Of course, it's not just your investment that you are looking after, it's that of all the other owners in your complex. You can now have input into raising (or not raising) condo fees, landscaping,

interior and exterior maintenance, and just about everything that keeps your complex looking good and running well.

Oh yeah, I hear you! You say you have never sat on any sort of board in your life. Well, I think you become a board member because you really want to make a difference and help your neighbors. But I have got to be honest. It is a volunteer position that can eat up hours of your time, makes you responsible for a multi-million dollar corporation with a 6-figure budget, and at times, can earn you more knocks than praises. OK, I see you're still with me and haven't run off down the street screaming. That's a good sign!

Perhaps you have led a very interesting life and done lots of interesting things. Look at your career and past jobs and think of the skills you have gained.

People skills, dealing with clients, from the irate to the super sweet ones, it all takes talent. Dealing with people means more than hearing them talk, it means you actively listen to them. You provide feedback, and you have a conversation. Listening is probably one of the most important skills a board member can have. It will reduce the number of knocks I talked about previously and turn them to praises.

Why did I join my condo board? That's a good question.

As I said earlier one of my first motivators was to look after my investment. But as you get involved, you find that you also want to protect your neighbor's investment. As I became more involved with board business, I wanted to make a difference and I wanted to help. So I started by taking on small projects like ordering the flowers to be planted for the next year. This led to taking on larger projects like painting the fence. But the part I like best of being on the board is that I got to know not only fellow board members but also my neighbors.

I love it!

Being a board member doesn't require a prerequisite of past positions, jobs or education, but it does help if you have the following characteristics and traits:

- Caring & giving
- Approachable
- Unselfish
- Willing to learn
- Communicator
- Team player

I know what you're going to say, you don't know about corporate finances, condominium law, running a meeting and a bunch of other stuff. That's why a board member must be willing to learn. As you can see, one board member does not need to possess all of the skills. Your fellow board members will fill in the gaps, and that is why teamwork is so important on any board!

I found that being on a condo board is not all give, give, give. Personally I have gained a lot! I have become a better communicator, and I have actually learned to actively listen, meaning I listen so I really understand what the other person is saying and I'm not just waiting my turn to talk. I have learned management skills. As President, you have to manage a board, but you do more than that, as you meet contractors and service people you learn how to manage projects. If you feel that being on a condo board would help you to grow, you are probably an enthusiastic and energized individual and that's just the type of person that should join a condo board.

So, what do you say? Are you willing to raise your hand at the next AGM? If you are, that's fantastic! Your next question might be where do you go to learn more about being on a condo board. Now, that's an easy answer. Have you heard of an organization that serves the condo community with education and advocacy? It's called the Canadian Condominium Institute? Hint: you're reading their magazine! And a great place to start is www.ccinorthlaberta.com.

Maurice Perrault is the President of his condo board and is the Chair of the Condo Owners Initiatives Committee.

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Important Insurance Changes You Need to Know

Effective January 1, 2020, Condominium Corporations will be able to seek recovery of the deductible portion of the Corporation's insurance claim (up to a maximum of \$50,000) from an Owner for damages that originates from the Owner's unit or privacy area.

This "absolute liability" means regardless of whether or not there was any proven negligence the Owner may be responsible to pay the Corporation's deductible amount. With the recent market corrections due to the amount and size of claims in our market, we have seen deductible levels rise substantially from \$2,500 - \$10,000 previously to \$25,000 to \$100,000 and more!

PLEASE NOTE - Owners can obtain coverage in their Unit Owner's policy to assist with paying the Corporation's deductible when required.

ADDITIONAL DETAILS

Limit Reminder - The Corporation can only make the Owner liable for the deductible limit up to a maximum of \$50,000. If the deductible is \$25,000 then the Owner's liability is \$25,000 regardless of the size of the claim. Conversely if the deductible is \$100,000, the Owner's liability is \$50,000 as that is the maximum allowable amount.

Coverage Liability - Owners are only required to have this coverage if it is outlined in the Corporation's bylaws but they can be held responsible for the deductible payment regardless of whether or not they have their own coverage.

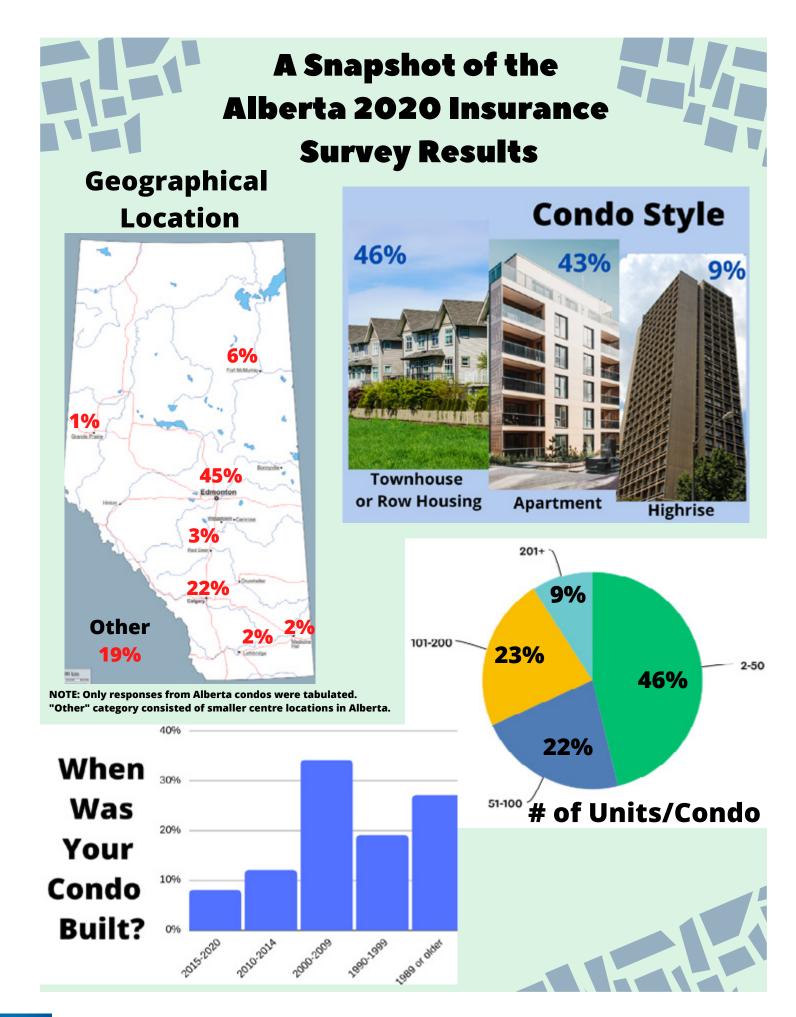
Legislation – Section 62.4 of the Condominium Property Regulations as of Jan 1, 2020 for further details.

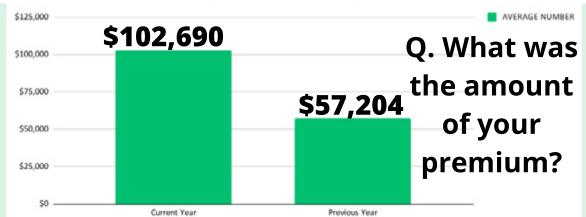


What steps do Owners have to take to ensure proper coverage for themselves?

- 1) Ask your Board, Manager or Corporation Insurance Broker for a copy of the Corporation's Certificate of Insurance that outlines the current deductible amounts, in particular the water damage deductible.
- 2) Contact your personal Insurance Broker and inquire whether you have deductible coverage in your Unit Owner's policy and if not, request to add coverage.
- 3) Is the deductible coverage in your Unit Owner's policy equivalent to the Corporation's deductible? If not, adjust your deductible accordingly (see Limit Reminder below).

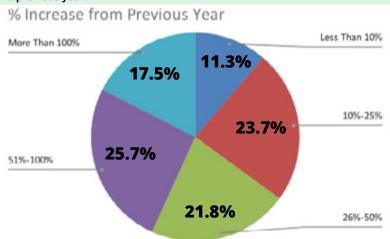




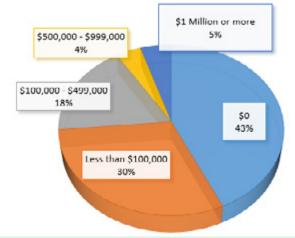


NOTE: Average increase from respondents was 79.5% from the previous year.

Q. What was the increase in your premium over last year?



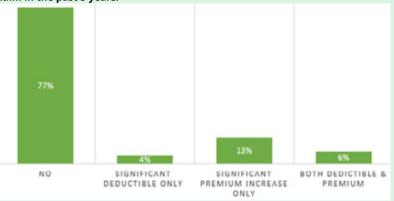
NOTE: 88.7% of respondents experienced at least a DOUBLE DIGIT INCREASE in premiums. 17.5% of respondents saw their PREMIUMS MORE THAN DOUBLE from the previous year.



Q. What was the total amount of claims made in past 5 years?

NOTE: Almost half of respondents had not had an insurance claim in the past 5 years.

Q. Has your corporation had to to assess a Special Levy to pay for any increases in your insurance?



NOTE: 23% of respondents RECEIVED A SPECIAL LEVY in order to pay for either a large deductible and/or significant premium increase.



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The use of independent Roofing Inspectors, Envelope Inspectors, Mechanical Inspectors and Engineers provides a professional opinion. Monthly contribution spreadsheets can be modified for budgeting projects and the effects of borrowing on Reserve Fund contributions.



I've lived in a four-storey Edmonton condominium and been a board member for six years.

The building is in a great location and we have great neighbours. There haven't been too many crime-related issues until Rogers Place went up and the crime shifted outward from the downtown core into the downtown fringes. This winter and spring alone there have been more break-ins in my building than you have fingers.

This winter and spring alone there have been more break-ins in my building than you have fingers. Our building's heavy, solid wood door has been jammed open and busted many times and thieves have also broken into the self-locking garbage room and become trapped. They once took the door off its hinges to escape, another time a resident heard them bellowing in there and had to wait for the police to arrive.

Our locksmith bills are mounting and our collective patience is waning. But this is not an article about crime, it's about condos adopting digital technology. How are the two related? Well, take my building for example. It is not set up with any technology to quickly get the word out to residents that a crime has been committed. Not to mention the routine stuff like water shutdowns and other things in the maintenance schedule. When important issues arise, we print off notices and shove them under residents' doors, post them on the bulletin board in the mailroom and also in the elevator. Not only does this look tacky—and often the notices are ripped down anyway—it takes time and effort and doesn't guarantee that everyone sees the message.

Why are we living like this in 2020? I think that's the same question a lot of Alberta condo dwellers are asking themselves. Could it be because things have always been done this way and no one has taken the initiative to change? I've talked to a number of industry people for this article and feel equipped with some suggestions to bring back to my own condo board about how we can enter the 21st century, albeit a couple of decades late. Maybe you'll find what you're looking for here, too.

Contrary to what you might think, seniors are not necessarily the ones opposing the switch to digital tech in condo buildings. Paul Mageau is condo board vice-president and site manager of Country Club Court in Edmonton.

"We used to put notices up on bulletin boards and stuff like that, but a lot of times they disappeared or were rearranged or defaced," Mageau says. "When I bought into this complex and looked into their operations, I said, "Guys, this can be improved."

Mageau says the 55+ building had been spending a lot of time spinning their wheels to get information out. The board decided to start sending information via email and also created a website. For some of the older residents who weren't familiar with computers it's been a learning curve, but Mageau is looking after them.

"Right now I hold a class for two of the owners to teach them the internet. Just to show them the safe way to do it," Mageau says.

"He's 95 and she's 92."

Of Country Club Court's 61 units, 13 are not on the internet and in those cases they receive paper copies of notices.

Teresa Nguygen of Converge Condo Management says it's vitally important for condominiums to convert to digital technology. She's going through the process of digitizing all of Converge's condo documents. Digitization keeps documents safe and in one central spot on the cloud, and can also save money.

"I think it's an important thing for all boards to really know that administration is expensive, especially if you're just pushing paper all the time," Nguyen says. She adds that administrative costs for photocopying, filing and storage are all costing residents money.

"Storage fees are huge. I know some companies that are charging \$20/month per box. Residents won't be able to see what that looks like, but condo boards, if you're really not looking at what those monies are actually going towards, if it doesn't align with what you would do in your own home, then why would you pay someone to photocopy 1200 pages for AGM packages?" Ngyuen asks.

Maurice Perrault and his wife have lived in condominiums for the last two decades. He's the condo board president and manager of Harbour Park Condos in Sherwood Park and is happily unretired in his retirement. After moving back to Alberta from BC, and seeing his building was a little behind the times, Perrault said, "We have to find another way to communicate to owners other than going around and putting little notes on their doors, putting little notes in their mailboxes. We have to find a way to communicate to these people to ensure that they're getting our message."

When Perrault joined up, the board decided to be open with other residents and keep them informed of the goings on in meetings. They started using CondoGenie.

"I thought that's as close as I'm going to get to what I want without going to a fully customized website, which was a fair amount of money," Perrault says. "For me, being on the board, you're there to do a service to your fellow owners. And one of the things that you have to keep in mind is you have to be very open with your owners. There's no sense holding secret meetings and not making people aware of what's going on because it is their corporation. It's not yours, it's ours. Otherwise you have frustration, you have anger, you have rumours starting and it is just a bad scene all around."

CondoGenie (formerly GeniePad) is a tool for quick communication between boards or property managers and residents. Even if residents don't have a computer, as long as they have a phone, messages can be sent to them. CEO and founder Rafal Dyrda says the most active accounts are actually in buildings where the demographic is 55+.

"I don't think it's the technology that's the issue because we made CondoGenie super simple," Dyrda says. "At the end [of the day] it's the willingness to try something and explore."

Here's an example of how Dyrda explains it: let's say the parkade door breaks down. You have numerous owners potentially calling the management company that the parkade door needs to be fixed. If one person calls the management company, then the management company already knows about it and they can

post an announcement on CondoGenie so that everybody now knows about it. The number of complaints and enquiries drops within minutes.

CondoGenie offers tutorial videos and articles on many topics related to condo living and Dyrda keeps live office hours so that anyone can hop on the video chat and ask him questions. He believes open lines of communication are crucial to good condo management.

"Once you open up communication and start talking to people like they're people and they're not just a unit number, people will see that the board and the manager are: 'There to support me, they're there to take care of our condominium,' and they'll start trusting management and the board," Dyrda says. "And that's something managers don't understand, or maybe don't even think about, by opening communication lines you build trust."

He says complaints are going to get reduced and on average, board meetings are reduced by half. "Don't be afraid. Try it out. The worst thing that could happen is it won't work for you and you go back to your old way of doing things."

Digital touch screens placed in lobbies and elevators are another option gaining a lot of traction. Erik Kehat is CEO of MaxTV Media and says the company has a goal of enhancing and improving communication inside condominiums.

"We take the old methods of an Excel spreadsheet or Word documents, paper bulletin boards that are obsolete—nobody reads them, they're old school, they are wasting paper and ink and toner and time—and push them aside."

In their place, MaxTV offers digital interactive screens (touch screens) that can be placed anywhere in the building—elevators, lobbies and mailrooms are the usual landing spots—to give residents up-to-date info they can swipe through without waiting for the carousel to turn.

"In an average condo there are 100 moving parts every year from visitor parking, packages, cleaning of windows, AC, heat, pets, cigarettes, allowed and not allowed to do, common areas, moving elevator," says Kehat. "The readership that actually reads the notices, statistically speaking, is below 10 per cent. We have proven that by putting notices upside down in condos and nobody came to say: 'Hey guys, have you noticed that you put it upside down?' I once put a notice in an elevator that said we found a winning lottery ticket for \$10,000, please approach the property management office. Not a single person came. Nobody reads them. The board is putting them there thinking, 'We've done our due diligence."

MaxTV offers hundreds of templates for common notices used by most buildings so that boards and managers don't need to spend time designing them. They also give each building its own URL so residents can check the notices without venturing out of their units, as well as a residents' portal called Max Condo Club for townhouses that would have no need of digital screens. They also provide a service called CondoWebsite.com for building your own website.

Another option is Togondo, an app used for sending notices, hosting documentation, and creating and tracking a workflow system. So, for example, if you raise a maintenance request, it

gets sent off to the plumber, etc. Togondo tracks analytics so boards can look at the number of maintenance requests that were made, complaints that were made, the status of requests and complaints, manage costs, and schedule preventative maintenance. It's also completely auditable, so it's useful in litigation support.

Rhys Morgan is vice-president of Strategy and Growth for Togondo and says it was developed because of a lack of efficiency in his own former building. "People were literally stuffing paper under our door," Morgan says. "I build technology, so we built the platform for that building. And it took off and people started buying it all over Canada."

Morgan says it wasn't so much the paper that was the major issue, but rather the 'he said/she said' and lack of accountability with the property manager. "I said, 'Guys, we can actually just put an app on your phone that says: heating issue. And bang, that gets logged and it gets timestamped. It basically puts boards in a much better position in terms of having to argue with their property management company in terms of performance and contract compliance."

Morgan says one of the pushbacks Togondo gets is from management companies who say they will lose money if all documents are digitized as they charge \$250 for a copy of the reserve fund study. "You charge \$250 to email a PDF file? That seems like highway robbery," Morgan says. The new act does address this issue and caps the amount that can be charged, but Morgan adds, "It's still only a PDF file, which the board has already paid for to get done. There's all of these sort of unscrupulous business behaviours going on which is just completely shocking to me."

However, property management companies turn out to be one of Togondo's biggest clients. A few even whitelabel it and offer the service to all of their buildings. The company also offers a program that verifies property management companies as Togondo users.

If your condo building is already on the digital tech track, congratulations. For those still considering the options, here is something to chew on from Perrault.

"Using the old technology of sending emails or putting stuff in people's mailboxes is hit and miss. Did they get it? Did they not get it? People in condominiums have the right to know what's going on as it's happening."

Rebecca Medel is an award winning freelance writer and regular contributor to our magazine.

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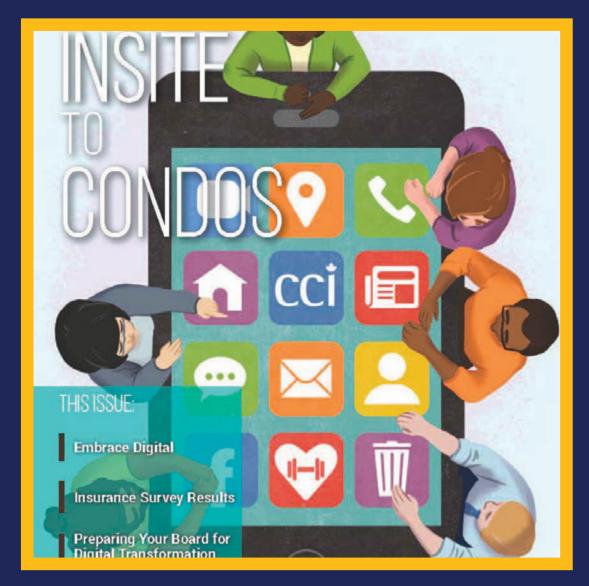
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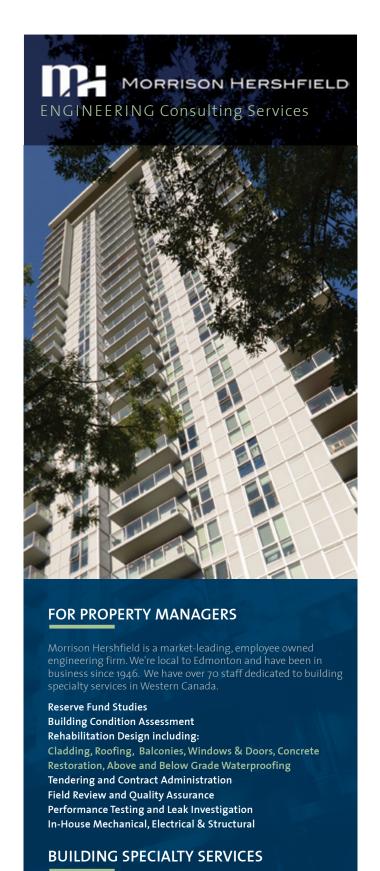




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PREPARING YOUR BOARD FOR DIGITAL TRANSFORMATION

BY RHYS MORGAN

Even before COVID-19 became a household name, digital technology was disrupting numerous industries in ways unheard of just a few years ago.

Consider how social, mobile, and online services have changed our personal lives in terms of everyday basic items like communicating with friends and family, banking, and even shopping.

It may seem as if digital technology hasn't had an enormous impact in the condominium and property management industry yet. However, the concept of digital transformation is growing across our industry with more and more Boards and Property Management companies taking advantage of new innovations to refine key business processes and accelerate business goals and strategies.

The concept of Property Management Technology or PropTech is definitely on its way. Driving this change is:

- Boards demanding more transparency from their Property Management companies.
- Boards asking for more agility, efficiency, and electronic ways of working.
- Boards and owners requesting more electronic communications, especially in times of COVID-19 when current and immediate distribution of data is critical.
- Changing demographics and Board composition, and Boards are increasingly looking for efficiencies.

Regardless of the age of Directors, technology is becoming increasingly important and the age of your owners shouldn't be an issue. People of all ages are now online every day.

 Increased expectations of owners - Why can't I vote for the AGM electronically? Why can't I pay a fine online? Why can't I book an amenity via my phone?

In order to remain agile, efficient and effective, condo corporations need to better understand, facilitate and improve their interactions and engagements with owners, suppliers, and property managers.

Where do you stand?

If you are on a Condo Board, you may be wondering where you stand in regards to technology and the future of your board operations in terms of electronic ways of working. Some key questions you may want to ask the following questions to your board and/or fellow owners and residents:

- Do you have difficulties accessing and analyzing core condo data? Is it current?
- Can you quickly access up-to-date resident data, supplier data, maintenance data, and financial data electronically from any device?
- Do you have difficulties communicating with your owners in an agile manner across a multitude of channels – emails, texts, apps, etc?
- Do you have poor transparency into condo operations, service requests, maintenance spend and preventative maintenance schedules?
- Do you have difficulty understanding owner and resident disputes and their interactions with your property management company?

 Do you have a platform that is several years old, hasn't been updated in the last six months, or suffers from poor adoption by owners and/or your property management company?

If you answered yes to any of the above, the time might be here to consider an electronic condo management platform to ensure you are keeping on top of your condo operations and ensuring you are making decisions with the best possible information at your disposal.

How do you approach selecting a product?

The electronic property management market is still young but growing quickly. There are a number of platforms that are out there and you should choose carefully.

We recommend the following simple process:

- 1. Do your research spend some time researching what is out there.
- 2. Set a budget condo software prices vary from \$100 to \$500 a month, and sometimes for good reason. Find a product that is right for you.
- 3. Define your criteria determine what is important to you and make those mandatory requirements.
- 4. Schedule demonstrations arrange software demonstrations with your Board and assess software against your evaluation criteria in the earlier step.
- 5. Choose a product that works for you once you have a product in mind, forge ahead with a trial and ideally a flexible contract that gives you right to cancel at any time!

The benefits for your Board

- Moving to an electronic platform, or migrating to a more modern platform, can deliver significant benefits for your Board. These can include:
- Significantly helping you deal with the rapidly-changing events occurring at the moment with COVID-19;
- Reducing your inefficient processes and increasing efficiency of core condo operations;
- Enhancing engagement with your owners through modern communications channels;
- Drastically enhancing your ability to hold your property management company to account through increased transparency and clear service level agreements on maintenance issues and capital projects; and
- Increases your ability to make more informed decisions based on accurate and timely data.

Every industry is enhancing their adoption of technology, and Property Management is no different. Technology is here to stay and COVID-19 is only highlighting the need for effective automation and technology to enhance agility and communications. As a Board, if you do decide to go down the electronic management path, be sure to have a defined plan that accounts for your condominium's priorities, needs, challenges and reflect on the trends and changes in the industry to make sure you are future-proofed!

Rhys Morgan is the VP of Strategy of Growth with Togondo, a company that is "Bringing Condos Together" through technology.



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ASK THE PROFESSIONALS

Reserve Fund Studies are a critical tool to ensure the financial health of the condominium corporation. We asked some of our member providers to share some of their expertise for Boards to review and consider incorporating as Best Practices.

Our thanks to the following professionals

Adrian Breitwieser (AB) - Entuitive Corporation
Brian Barlund (BB) - Reserve Fund Planners Ltd.

Derek Zilke (DZ) & Marla Snodden (MS)
Morrison Hershfield
Shantel Kalakalo (SK) - Wade Engineering

1) How can Board's best prepare to assist the provider for an upcoming Reserve Fund Study?

AB The Board along with their Condominium Manager can best assist the provider by ensuring all necessary documents are made available. This not only includes the standard documents such as the previous Reserve Fund Study and financial statements but documents such as Mechanical & Elevator Contracts, inspection reports for Fire Safety Systems, Hydrants, Generators, and Cross Connections. At the time of the review the provider will also require access to a couple of typical suites to review any common elements such as balconies & railings, windows & doors, if they are applicable. As a reminder the Reserve Fund Study is a visual review of the capital components and not a detailed exploratory review.

BB I recommend Boards gather all relevant supporting documents (Financial Statements, Annual RF Reports, details of major projects completed, property inspection reports, etc.) for the last five years. The Board should also have a list of the reserve fund eligible projects they'd like to see accomplished within the next 5-10 years. A provider will have their opinion on what needs to be done, but it is important the Board has their say so the reserve fund study and plan are as accurate and useful as possible.

DZ There are multiple ways a Board can best prepare for assisting the provider prior to the providers site visit and visual review which will help ensure the reserve fund provider is able to deliver a timely report with maximum accuracy.

First, providing applicable documentation such as as-built drawings, Condominium Bylaws, audited financial statements and any previous reports completed for the common property. Second, the Board can reach out to the ownership to determine a list of concerns and known problems. In addition, organizing the attendance of individuals for the interview that have an extensive history with the property can offer essential insights.

SK When preparing for the upcoming report, provide a list of the actual reserve fund expenses over the previous five years. Identify in advance your areas of concern regarding any of the capital components as well as a list of known and/or anticipated upcoming reserve expenses including any quotes that have been obtained to date. Share any previous reports or technical audits completed on the building which will assist the provider in identifying more accurate reporting of anticipated expenses.

2) What are the impacts of the legislation change that requires extending the Reserve Fund Study timeframe from 25-30 years?

BB Extending the time frame from 25 to 30 years will result in more equitable contributions for those studies and plans that

ignore assets outside the 25-year window. That being said, depending on the budgeting methodology previously used by your RFS provider, there may be no significant financial impacts. The two most common budgeting methodologies are Benchmark Analysis and Cash flow Budgeting. Most benchmark analysis budgets should have already factored in components that lasted longer than 25 years. The time frame for a cash flow budget varies by provider. Even though only 25 years may have been presented in the study, a lot of providers were looking 50+ years down the road to ensure some saving was being done for long-term assets.

DZ Increasing the Reserve Fund Study time frame improves the ability to prepare for the future and better educates long term owners and potential buyers, which provides a more equitable contribution of ownership savings over the lifespan of the depreciation of capital cost items. The service life of many building components can last over 25 years, and increasing the study time frame means more of the capital expenditure/renewal projects are captured by the study, and are therefore included in the savings strategy. Typically, the building components with a longer anticipated lifespan have a higher renewal cost, and therefore the longer time frame allows the Boards to make smaller adjustments now, rather than drastic changes later in order to pay for these large capital expenditures.

SK Most expenses now appear in the life of the 30-year schedule so Annual Contribution requirements are a little higher to ensure adequate funds are available in the future (including inflation costs). The expense costs and annual contributions seem quite high after 15 to 20 years and are likely obsolete but best to plan for the future with higher numbers than not enough to avoid special levies. It is thought that this will benefit owners in the long run. Typically reserve funds are underfunded and adjusting the timeframe will capture most capital expenses and allow for incremental annual contribution increases.

3) What are common Board oversights that you would like others to learn from their mistakes?

AB A common oversight that Boards very often make is believing that the report is a rigid "Replacement Plan" that must be followed exactly. The Report is actually a device that guides the corporation's need to save up sufficient funds to repair or replace the common elements. The Board of Directors has the responsibility to determine when the components are to be repaired or replaced and that should be done in an annual Reserve Fund Plan. We note that many corporations fail to undertake this important budgeting exercise. The Reserve Fund Study Report is a tool for the Corporation's use that should be reviewed and updated on a regular basis. As Board Members are volunteers and generally not experts in building operations, they should engage the services of experts both to mitigate liability for the corporation and to ensure that appropriate works are completed.



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BB One of the most common oversights I see are Boards adopting a study and plan that does not reflect their short-term project objectives. Boards need to make sure they are communicating with their provider so the study and plan accurately reflect the projects they would like to complete in the next few years. Another common oversight is not revisiting the reserve fund plan annually. Although reserve fund studies are required every five years, the plan should be reviewed annually as part of the Condominium's yearly budget cycle to ensure that the assumptions and timelines in the study are still valid. Insurance claims, accelerated deterioration, and changes in the economy can all have significant impacts on the reserve fund and the more proactive a Board is, the better the Corporation will fare.

DZ Two common oversights come to mind. First, the "underfunded" reserve fund by keeping condominium fees as low as possible. This can lead to year ending balances that are too low with little to no contingency for unforeseen occurrences such as a collapsed underground utility line. In addition, eventually building components reach the end of their service life, and on an older building many of these components may require renewal within the same time frame. This can result in special assessments, or "cash calls" for all unit owners, which may arrive at inopportune times for owners economically. Saving sufficient funds and avoiding large back-to-back special assessments reduces the likelihood of mortgage defaults and issues with resale.

Second, as a professional consulting firm that provides reserve fund study services, we are often engaged after a capital repair or renewal project has been completed without the services of a coordinating professional. As a recent example, a Board undertook replacement of all windows without the involvement of a coordinating professional. During this replacement ongoing rot issues were overlooked; water ingress issues were made worse causing more damage and the new Board ended up having to replace all the recently installed windows within one-third of

the anticipated lifespan of the newly-installed windows. Involving a coordinating professional is an investment in your condominium by first having them investigate and identify the problem, create a solution to eliminate the problem and support the repair or renewal work, to ensure the solution is followed.

MS It's important for Board's to understand what a Reserve Fund Study is. It isn't a rule book. In essence, it is a "savings plan" designed to help the Board save for capital projects, so the money will be there when they need it; it is also to ensure equitable contribution by all unit owners into the depreciation and eventual replacement of common property items. The Board is then required to make their own Reserve Fund Plan, which is their "spending plan," using the Reserve Fund Study as a guide to help make their decisions.

Also, note that it is unlikely that you will see two reserve fund studies prepared by different firms that look exactly alike. We make assumptions based on published data as well as our own experience, which forms our opinions. It is very likely that those opinions could differ slightly between different professionals. If there is ever a question or if you are ever in doubt, ask!

SK Areas of concern noted on the providers report should be followed up to identify any possible additional expenses that could not be confirmed without additional investigation such as a technical audit. Keep in mind the longer you ignore these areas of concern, the likelier they are to grow in scope and cost. Both the cost of the reserve fund study report and any subsequent technical reports can be paid out of the reserve fund should the Board choose to do so. As part of your annual budgeting process, review the 5 year reserve fund plan each year to see if any adjustments are necessary. If changes are made, update both the plan and the annual report for your owners accordingly. The annual report includes the list of reserve fund revenues and expenses from the past fiscal year and must be provided prior to each AGM.



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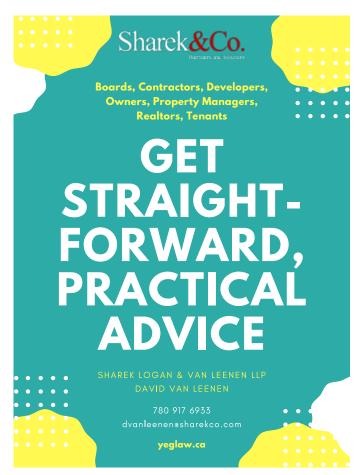
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CONDO CASES ACROSS CANADA



Information provided by "Condo Cases Across Canada" an online library of condominium decisions from across Canada - published by the Canadian Condominium Institute, National Chapter. Special thanks to Editor James Davidson LLB, ACCI, FCCI of Davidson Houle Allen LLP Condominium Law in Ottawa.

In our June webinar on Condo Security, Erin Berney of Field Law LLP discussed the use of surveillance cameras in condominium corporations. We have included several legal cases of note, one of which was outlined in the webinar. To view Erin's presentation including a review of some additional case law, please click on our YouTube Channel link on our website homepage.

IN THE MATTER OF GRANDIN MANOR LTD. (ALBERTA INFORMATION AND PRIVACY COMMISSIONER)

04/03/16 - Jurisdiction Alberta Part 54 published on 01/05/16

Condominium corporation did not have consent to use surveillance video to identify 'elevator scribbler'

The condominium corporation had installed various surveillance cameras on the common elements. Notices at the building entry indicated that the "Building is Monitored by Video Surveillance". One of the owners had scribbled comments on a notice posted in the elevator. This was captured by a surveillance camera in the elevator. The condominium corporation purported to use the video footage to enforce alleged violations of the corporation's by-laws (namely, the scribbling). The owner asserted that this use of the surveillance footage was a breach of privacy under Alberta's Personal Information Protection Act (PIPA). The Adjudicator agreed.

The Adjudicator noted that the owners in the condominium had authorized the installation of the cameras. Visitors to the building were

also notified of their presence. The Adjudicator found that all persons on the property had impliedly consented to surveillance specifically for the purposes of security and prevention of criminal conduct. However, the Adjudicator held that the surveillance footage could not be used as intended in this case (ie. to identify the scribbler).

The Adjudicator noted that consent is not necessary in order to collect personal information reasonably required for the purpose of an investigation in support of a potential legal proceeding (including enforcement of a condominium's by-laws). However, in this case the Adjudicator said that consent was required to use the surveillance footage to identify the scribbler, because in this case there was no evidence of a clear violation of the corporation's by-laws.

R V. YU (ONTARIO COURT OF APPEAL)

02/12/2019 – Jurisdiction Ontario Part 69 published on 01/03/2020 Court deals with privacy and surveillance issues in relation to condominium properties

This is a criminal law case, involving questions of admissibility of evidence gathered by the police on a condominium property. For purposes of condominium law, I summarize the key aspects of the decision as follows:

Condominium residents are reasonably entitled to expect a certain level of privacy while on the property. They can expect a high level of privacy in their units (subject only to the condominium corporation's specific rights to access the units). Residents can expect a lower level of privacy on the common elements, which also varies depending upon the area in question. Moreover, any camera surveillance on the common elements generally needs to be either apparent or disclosed (and should otherwise be consistent with the residents' reasonable expectations of privacy, meaning that places that are "clearly intended to be private" should not be under surveillance).

Furthermore, in many cases a condominium corporation can permit the police to gather evidence on the common elements (either by way of physical entry or by way of camera surveillance). But any permission provided to the police must again be limited by reasonable expectations of privacy; and condominium corporations generally cannot consent to surreptitious recording by the police. If the police want to go further – for instance if they want to conduct secret camera surveillance or if they wish to enter a particular unit – this would likely require a warrant.

The Court said:

I emphasize that the authority of the condominium board and property management to regulate access to the building is just that: an authority to regulate access. As I will discuss in the context of the warrantless camera installations, the authority to consent to police entry does not translate into an authority to consent to more intrusive police investigative measures, such as entry into a particular condominium unit.

A resident or occupant's reasonable expectations surrounding camera surveillance in a condominium building depend on whether the cameras are visible, and whether the resident has been informed by the condominium management as to the location of any security cameras installed in the building. If there is no visible camera, and if the resident has been told that there are no security cameras, then residents are entitled to expect their movements are not subject to camera surveillance.

The only time that condominium residents should expect complete privacy is when they are inside their unit with the door closed. As soon as they open their door, or exit their unit, it is reasonable to expect that they may be observed, with that level of expectation increasing the closer they get to the main areas of the building or to any security cameras.

The installation of hidden cameras by the state is not something that condominium residents would reasonably expect the board to do in carrying out its management duties.

BOIVIN V. SYNDICAT DES COPROPRIETAIRES TERRASSE LE JARDIN DUROCHER INC. (QUEBEC SUPERIOR COURT)

13/06/13 – Jurisdiction Quebec Part 37 published on 01/02/12 Court permits surveillance cameras

In a residential condominium building that had experienced several security incidents, there was a major break-in that occurred in the garage. After this incident, there were discussions about installing security cameras and a plan to install cameras was eventually approved by a large majority (35 of 37) of the owners. There would be two cameras at the building entrance and four in the garage. Only two people would have access to the tapes, which would be kept for one month and given to the police only in cases of vandalism, theft, threats, attacks, etc.

One owner opposed the installation, claiming that it infringed his privacy rights under the Quebec Charter of Human Rights and Freedoms. He also asserted that Article 26 of the Quebec Civil Code considers surveillance of a person's private life to be a violation of privacy. He also claimed that installing the cameras changed the destination of the building and thus required unanimous approval of the owners.

The court considered the need to balance the rights of an individual against the other owners' rights to security and peaceful enjoyment of their property. The Court said that cameras must serve a sufficiently important objective to justify an infringement of privacy rights, and the use of the cameras must therefore be limited so as to strike the appropriate balance between the competing interests. This balance had been properly struck in this case. When there is a pattern of security threats in a residential condominium, the strictly controlled use of surveillance cameras proposed here was acceptable.

The Court also concluded that the installation of cameras was not such a fundamental change as to constitute a change to the destination of the building

SCHOAL POINT STRATA COUNCIL (OFFICE OF THE INFORMATION & PRIVACY COMMISSIONER FOR BRITISH COLUMBIA)

11/07/13 – Jurisdiction British Columbia Part 36 published on 01/12/11

Video surveillance of common elements only permitted for certain purposes and under certain conditions

Residents of the strata corporation complained about excessive video surveillance in the building. The adjudicator said that, under BC's Personal Information Protection Act ("PIPA"),

- Video surveillance was only permitted based upon a "reasonable person standard" (ie "for purposes that a reasonable person would consider appropriate"). So, video surveillance could be collected and used only for such reasonable purposes;
- Video surveillance was only permitted as necessary to address clear or demonstrated problems; and
- Video surveillance was only permitted with proper disclosure of the surveillance and its purposes.

The adjudicator therefore held as follows:

- 1. Video surveillance on the exterior doors and parkade was acceptable (for purposes of preventing unauthorized entry, theft or the threat to personal safety or damage to property).
- 2. Video surveillance in the pool area and outside the fitness room had not been demonstrated to be necessary. Therefore, those cameras had to be disabled. However, video surveillance in those areas could be restored "in the event that there was sufficient new evidence of threats of unauthorized entry, theft or the threat to personal safety or damage to property or other cases that would meet the reasonable person test outlined in this order".
- 3. Video surveillance could not be used for strata council by-law enforcement.
- 4. Video surveillance could not be used to provide access to residential units via their television cable system.
- 5. The video recordings were to be reviewed only in the event of a complaint or evidence of unauthorized entry, theft or threat of personal safety or damage to property. Also, access to the recordings was to be restricted to security staff and a few designated strata council officials.
- 6. The strata council was ordered to provide (to the adjudicator) a description of the location, prominence and wording of its signs posted to notify individuals of video surveillance.
- 7. The strata council was ordered to provide (to the adjudicator) a list of the employees and strata council officials, by title, who have access to the video surveillance system.

The adjudicator also recommended that the strata council consider passing a by-law to authorize the collection of personal information by video surveillance (in accordance with Section 12(1)(h) of PIPA). In addition to signs, such a by-law would serve to confirm that the strata council had obtained the explicit or implicit consent of individuals whose images were being collected on the video surveillance system.

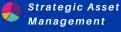


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Converge Condo Management Inc.	Jeremy Dalgliesh	(587) 920-3550	jeremy@convergecondo.com
CorBec Management Group Inc.	Laura Lindbeck	(780) 445-4928	laura@corbecmanagement.ca
Core Realty & Management Group Inc.	Don Brown	(780) 651-1577	don@coremanagement.ca
Cornerstone Management	Carolyn Flexhaug	(780) 701-7264	carolyn@csmanagement.ca
Coutts & Associates Inc.	Peter C. Coutts	(780) 756-9222	peter@edmontonpropertymanagement. ca
CS Management Inc.	Curtis Siracky	(780) 760-6197	curtis@csmgmtinc.ca
DAP Property Management	Steven Wu	(587) 926-2357	steven.wu@dapmgmt.ca
Divine Property Management Ltd.	Israel Ademola	(780) 420-1095	info@divineproperty.ca
Esquire Management Group		(780) 414-0390	info@emgroup.ca
Estate Properties Incoporated	Lynne Bothorel	(780) 433-2345	lynne@estategroup.ca
FirstService Residential Alberta Ltd.	Amanda Leclerc	(780) 784-2888	amanda.leclerc@fsresidential.com
FOCHAUS Management Inc.	Corina MacKinnon	(780) 988-1947	corina@fochausmgmt.com
Fort Management Ltd.	Becky MacKlem	(780) 791-3948	becky@fortman.ca
Group Three Property Management Inc.	Michele Curtis	(780) 641-0222	mcurtis@groupthree.ca
Hallmark Management	Darcie-Lee Rea, ACM	(780) 819-2108	darcie@hallmarkmanagement.ca
Hearthstone Management Ltd.	Kelly Spanach	(780) 933-5606	kelly@hearthstonemanagement.ca

Company	Full Name	Phone	E-mail
CONDOMINIUM MANAGEMENT (CONTINUED))		
Helm Property Management & Realty Ltd.	Joel Helm	(780) 408-3082	joel.helm@helmproperty.com
Homestead Property Management	Shirley & Ted Appelman	(780) 203-4105	ted.hpm@hotmail.com
Inland Property Management Ltd.		(780) 461-1177	broker@inlandpropertymanagement.ca
JLR Property Management Inc.	Lisa Wallbridge	(587) 521-2090	lisa@jlrmgmt.ca
KDM Management Inc.	Brian Fischer	(780) 460-0444	bfischer@kdmmgmt.ca
Key Investment Property Management Inc.	Karen Schoepp	(780) 830-1331	info@keyproperty.ca
Laidley Management	Nancy Ternowski	(780) 423-1516	info@laidley.ca
Larlyn Property Management Ltd.	Michael Holmes	(780) 424-7060	larlyn@larlyn.com
Magnum York Property Management Ltd.	Barry Meckelberg	(780) 486-7134	bmeckelberg@magnumyork.com
Mayfield Group Management	AJ Slivinski	(780) 451-5192	aj@mmgltd.com
McLeod Realty & Management Ltd	Robert F McLeod	(780) 453-1108	info@mcleodrealty.com
Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca
Parterre Property Services Inc.	Clare Toth	(780) 988-0221	clare@parterreproperty.ca
Pinnacle Realty & Management Inc.	Rick Murti	(780) 758-4434	rmurti@pinnaclegroup.ca
Pivotal Property Management Inc.	Jamie Shima	(780) 701-4300	pivotal@pivotalpm.ca
Premier Asset Management Inc.	Ross Keenan	(780) 414-0297	info@premierassetmanagement.ca
Premiere Group	Brent Graham	(780) 756-2840	brent@premieregrp.ca
Prime Property Management	Mark Rousseau	(780) 538-0214	mark@gpprime.net
Prince Property Inc.	Sandi Danielson	(780) 416-9098	sandi@princeproperty.ca
Progressive Property Mangement Ltd.	Jo-Anne Syskasis	(780) 473-5474	progressivemgt@telus.net
Rancho Realty (Edmonton) Ltd.	Pauline Findlay	(780) 463-2132	pfindlay@ranchogroup.com
Re/Max Commercial Capital Property Management	Scott Hughes	(587) 525-8900	admin@rccpm.ca
Re/Max Fort McMurray		(780) 788-8101	remaxbroker@fortmcmurray.com
Realty Canada Inc.	Donald King	(780) 434-2222	don@realtycan.com
Royal LePage Summitview Realty	Rich Potter	(780) 852-5500	rpotter@royallepage.ca
Royal LePage, The Realty Group Grande Prairie - Property Management	Angie Peters	(780) 532-3400	angiepeters@royallepage.ca
Shift Management Services	Kelly Bertrand	(780) 872-4556	info@shiftmanagement.ca
Simco Management (Edmonton) Inc.	Ray Pratt	(780) 455-4111	simcomanagement@telusplanet.net
Skyline Property Management	Seang Hem	(780) 994-3100	shem@skylineproperty.ca
Square One Realty & Economy Management	Jen Martin	(780) 453-1515	info@square1realty.ca
Star Property Managers	Dianna Morris	(780) 488-5401	office@starpropertymanagers.com
Stellar Condominium Management Ltd.	Alicia Jentner	(587) 990-4583	contact@stellarcondos.com
Strategic Property Management	Diane Drew	(780) 739-6619	diane@strategiccondo.com
TEGA Property Management Ltd.	Susan Milner	(780) 757-7828	smilner@tegapm.ca
TREVIC Management Services Inc.	Vickie Brige	(587) 521-8342	v.brige@trevic-inc.ca
Unusual Attitude Service	Sandra Deuchar	(780) 352-9277	sandra@unusualattitude.ca
VARA Management	Dave Chapman	(780) 919-9409	dave@varamanagement.com
Veritas Management Services Inc.	Tarek Merhej	(780) 328-3929	tarek@veritasms.com
Victorian Property Management	Brian Newbert	(780) 463-0066	brian@victorianmanagement.ca
Western Realty Group Inc.	Jordan Gogal	(780) 437-2900	jordan@realtygr.com

Company	Full Name	Phone	E-mail
CONSULTANTS			
Big Sky HR Consulting	Cheryl Probert	(403) 607-8282	cherylprobert@gmail.com
CK Condominium Consultants Ltd.	John Setterlund	(780) 729-0031	johns100@shaw.ca
Condo Check	Bernie Winter	(403) 509-2250	bernie@condo-check.com
Condo Doc Review	Murray Doherty	(780) 886-0869	admin@condodocreview.com
DF Technical & Consulting Services Ltd.	Sabrina Heathcote	(780) 468-3131	sabrinah@dftechnical.ca
Excel Bldg. Inspection & Consulting	Stuart Schechtel	(780) 464-5634	excelins@telus.net
HRS Condominium Consulting	Helena R. Smith	(780) 433-8058	helenarsmith1@gmail.com
Rosetree Mediation, Arbitration and Consulting Services	Gerrit Roosenboom	(780) 982-4355	rosetree.g@gmail.com
SBE Management	Robert Jago	(587) 597-5246	sbem@telus.net
Skyline QS Consultants Ltd.	Maeve Duggan	(780) 462-0580	mduggan@skylineqs.ca

Company	Full Name	Phone	E-mail
DISASTER RESTORATION			
24/7 Restoration Inc.	Tracey Blankert	(403) 247-4365	TraceyB@247restoration.ca
Belfor Property Restoration	Robin Chuchmuch	(780) 455-5566	robin.chuchmuch@ca.belfor.com
Complete Care Restoration	Rod Donahue	(780) 499-8369	rod@completecarerestoration.ca
FirstOnSite Restoration	Ian Newman	(780) 733-3399	inewman@firstonsite.ca
Infrared Home & Building Solutions	Ryan Billard	(780) 239-9630	ryan@infraredhomes.com
Inc			
Kalloway Property Services	Ken Allman	(780) 436-8090	kenallman@kalloway.com
Lydale Construction	Leeanne Booth	(780) 443-8851	lbooth@lydale.com
On Point Restore	John Wegner	(780) 701-3891	contact@on-point.ca
ServiceMaster Restore	Kimber-Lee Kuyvenhoven	(780) 443-4338	Kimber-Lee.Kuyvenhoven@svmrestore.ca
SERVPRO of Edmonton (Southside)	Shawna Thompson	(780) 784-7777	sthompson@servproedmonton.com

Company	Full Name	Phone	E-mail
ENGINEERING			
Aegis West Engineering Inc.	Garett Cochrane	(780) 238-3418	garett@aegiswest.ca
C3 Engineering Technology Inc.	Cliff Swain	(780) 940-5578	C3Engineering@Shaw.ca
Entuitive Corporation	Brian Shedden	(780) 902-9119	brian.shedden@entuitive.com
	Adrian Breitwieser	(403) 870-6735	adrian.breitwieser@entuitive.com
EXP	Amir Hassan, MSc, PE, PEng	(780) 952-5807	amir.hassan@exp.com
	Steven DeLuca	(780) 203-8605	steven.deluca@exp.com
	Adam Crawford	(780) 554-5835	adam.crawford@exp.com
Keller Engineering	Andree Ball	(403) 471-3492	aball@kellerengineering.com
Morrison Hershfield Ltd.	Billy Huet	(780) 483-5200	bhuet@morrisonhershfield.com
Read Jones Christoffersen Ltd.	Nick Trovato	(780) 452-2325	ntrovato@rjc.ca
TCL Engineering	Ted Hagemann	(780) 907-5554	thageman@telus.net
Tree of Knowledge (TOK) Engineering	Martin Bankey	(780) 434-2376	mbankey.tok@shaw.ca
Wade Engineering Ltd.	Allan King	(780) 486-2828	aking@wadeengineering.com
Williams Engineering Canada Inc.	Mark Wrigglesworth	(780) 409-3196	mwrigglesworth@williamsengineering.com

Company	Full Name	Phone	E-mail
EXTERIOR MAINTENANCE			
AAA Striping	Dorian Andrews	(780) 435-2214	info@aaastriping.ca
Archer Residential Services	Michael Archer	(780) 991-4094	99archer@telus.net
Ardent Roof Systems Inc.	Vincent Charpentier	(780) 488-4900	vince@ardentroof.ca
Blast Canada	Calvin Heyden	(780) 660-8844	cheyden@blastcanada.com
Capitall Exterior Solutions	Craig Hatt	(780) 757-3930	craighatt@capitall.ca
Christensen & McLean Roofing Co. Ltd.	Phil Roy	(780) 447-1672	phil@cmroofing.ca
Donewell Property Services	Cam Massie	(780) 906-9495	cam@donewell.ca
G & J Construction Group LP	Grant Wall	(780) 454-0700	services@gjconstruction.ca
GDB Landscaping Ltd.	Tyler Christopher	(780) 243-3003	info@gdblandscaping.ca
Gord's Window Cleaning	David Perrott	(780) 444-4136	dave@gordswindowcleaning.com
Innovative Landscape Concepts Ltd.	Chris Yaremko	(780) 660-8483	innovativelandscape@live.ca
J and J Coatings - Parging Experts	Jeff MacLeod	(780) 709-7499	info@parge.ca
Landsharx Yard Maintenance & Snow Management	Milissa Gray	(780) 451-6600	info@landsharx.ca
Living Walls Edmonton	Chris Myers	(780) 850-4503	info@livingwallsedmonton.com
Off The Ledge	Cody Hodson	(587) 873-2020	contact@offtheledge.ca
Osco Mudjacking & Shotcreting Ltd.	Don Moroz	(780) 469-1234	don@oscomudjacking.com
Paneless Window Washing Inc.	Matthew Stewart	(780) 707-8385	contact@panelesswindow.com
Seasonal Impact Contracting Ltd.	Keegan Andreas	(780) 504-1317	estimating@simpact.ca
Solstice Landscape Maintenance	Sarah Wells	(780) 297-5661	sarah@solsticelandscape.ca
Trusty Tree Services	Kolton Canning	(780) 860-5500	info@trustytree.ca
West Edmonton Window Cleaning	Tyler Bayn	(780) 481-4988	contact@wewc.ca

Company	Full Name	Phone	E-mail
FINANCIAL SERVICES			
BMO Bank of Montreal	Joe Polack	(780) 408-0014	joe.polack@bmo.com
Canadian Western Bank	Marie Hilton	(780) 458-4001	marie.hilton@cwbank.com
Condominium Financial Inc.	Jim Wallace	(780) 952-7763	jim@condominiumfinancial.com
Morrison Financial Services Limited	Graham Banks	(416) 391-3535	gbanks@morrisonfinancial.com
Richardson GMP	Jon Germain	(780) 409-7750	jon.germain@richardsongmp.com
Servus Credit Union	Chad Clarke	(780) 496-2000	chad.clarke@servus.ca
Sun Life Financial	Catherine Whyte	(780) 930-4272	catherine.whyte@sunlife.com
VersaBank	Karl Neufeld	(604) 984-7564	karln@versabank.com

Company	Full Name	Phone	E-mail
INSURANCE			
Arthur J. Gallagher Canada Limited	Michael Boisclair	(403) 299-2465	michael_boisclair@ajg.com
BFL CANADA Insurance Services Inc.	Hamish Farmer	(780) 229-3780	hfarmer@bflcanada.ca
Diverse Claims Adjusters Ltd.	Paul Whitman	(780) 756-4222	paul@diverseclaims.ca
HUB International Insurance Brokers	Dawn Mitchell	(780) 453-8407	dawn.mitchell@hubinternational.com
MHK Insurance	Snjezana (Suzi) Alaber	(587) 525-6060	salaber@mhkinsurance.com
PRIMELINK Insurance Brokers Ltd.	Murray Dadswell	(780) 435-3632	Mdadswell.prim-01@insuremail.net
RiskTech Insurance Services	Jason Ploof	(780) 453-9840	jploof@excelrisk.ca
	Carly Gartner	(780) 732-6880	cgartner@excelrisk.ca
	Anneisa Henkel	(780) 720-6936	ahenkel@excelrisk.ca
T&L Adjusters Ltd.	Cory Gilliam	(780) 395-2222	cgilliam@tladjusters.com

Company	Full Name	Phone	E-mail
INSURANCE APPRAISERS			
Balance Valuations	Cassidy MacDonald, AACI, P.App, CRP	(780) 296-2323	cassidy@balancevaluations.com
Gardiner Appraisals Inc.	Cheryl Gardiner, AACI, P.App	(780) 413-9070	info@gardinerappraisals.ca
Go West Valuations Corp	Pete West	(587) 356-1555	pete@gowestcorp.com
HarrisonBowker Valuation Group	Jordan Gillespie. AACI. P.App, RFPP	(780) 458-3814	jordan@harrisonbowker.com
Normac	Omar Khan	(780) 935-8258	omar@normac.ca
Northern Lights Appraisals	Gerhardt Klann	(780) 757-2060	info@northernlightsappraisals.ca
Plant & Associates	Barry Plant, AACI, CRP	(780) 539-0037	plantgp@telus.net
Reliance Asset Consulting Inc.	Harold Weidman	(780) 702-7068	info@relianceconsulting.ca
Suncorp Valuations Ltd.	Sami Dib	(780) 421-7300	sami.dib@suncorpvaluations.com

Company	Full Name	Phone	E-mail
JANITORIAL SERVICES			
Cleaning Extraordinaire	Rhonda Koenig	(780) 982-2223	rhonda@cleaningex.com
Funky 2 Fresh	Tracy Bennett	(780) 907-5827	clean@funky2fresh.com
Sunshine Cleaning Services Ltd.	Robert Hennigan	(780) 477-7067	sunshinecleaningsltd@gmail.com
TAG Cleaning Services	Enayat Aminzadah	(780) 907-4035	tagcleaning1@gmail.com
TKO Services Ltd.	Tasha Crowley	(780) 777-3055	info@tkoclean.com

Company	Full Name	Phone	E-mail
LAWYERS			
Field Law	Paul H.W. Girgulis	(780) 423-3003	pgirgulis@fieldlaw.com
	Erin Berney	(780) 429-7856	eberney@fieldlaw.com
Gledhill Larocque	Victoria A. Archer	(780) 465-4852	archer@gledhill-larocque.com
Miller Thomson LLP	Roberto Noce	(780) 429-9728	rnoce@millerthomson.com
	Michael Gibson	(780) 429-1751	mgibson@millerthomson.com
Ogilvie LLP	Robert P. Assaly	(780) 429-6243	rassaly@ogilvielaw.com
PDS Law	Shane Parker	(780) 444-8404	sparker@pdslaw.ca
Reynolds Mirth Richards & Farmer LLP	Todd Shipley	(780) 497-3339	tshipley@rmrf.com
	Emmanuel Mirth	(780) 425-9510	emirth@rmrf.com
	Heidi Besuijen	(780) 497-3327	hbesuijen@rmrf.com
Sharek Logan & van Leenen LLP	David van Leenen	(780) 413-3100	dvanLeenen@sharekco.com
Shourie Bhatia LLP	Arun Shourie	(780) 438-5281	ashourie@sb-llp.com
Van Doesburg Law	Jason Van Doesburg	(780) 451-2661	jason@jvdlaw.ca
Willis Law	Hugh Willis	(780) 809-1888	hwillis@willislaw.ca
	Melissa Stappler	(780) 809-1888	mstappler@willislaw.ca
	Rachael Hovan	(780) 809-1888	rhovan@willislaw.ca
	Amber Nickel	(780) 809-1888	anickel@willislaw.ca
Witten LLP	John M Frame	(780) 428-0501	jframe@wittenlaw.com

Company	Full Name	Phone	E-mail
MECHANICAL & ELECTRICAL			
4-Way Inspection Services Ltd.	Travis Olinek	(780) 473-8464	travis@4wayinspections.com
Gateway Mechanical Services Inc.	Jacob Ohe	(780) 426-6055	jacobohe@gatewaymechanical.ca
Jetco Mechanical Ltd.	Blaine McMurdo	(780) 451-2732	blaine.mcmurdo@jetcomechanical.com

Company	Full Name	Phone	E-mail
MECHANICAL & ELECTRICAL (CONTINUED)			
Multigas Detection & Instrumentation Services Group Inc.	Shiku Patel	(780) 980-0799	shiku@multigasinc.com
Nordic Mechanical Services Ltd.	Rene Cloutier	(780) 469-7799	rene@nordicsystems.ca
Prestige Electric	Jordy MacDonald	(780) 203-8377	tesla@myprestige.ca
Renew Services Inc.	Richard Nelson	(780) 544-8060	info@renewservicesinc.ca
VETS Group	Erin Buckle	(780) 434-7476	ebuckle@vetsgroup.com
Viking Mechanical	Adam Hansen	(780) 455-0181	office@vikingmechanical.ca
Weiss-Johnson Heating and Cooling	Dennis Johnson	(780) 463-3096	wally.strang@weiss-johnson.com

Company	Full Name	Phone	E-mail
PROPERTY SERVICES			
Alberta Beverage Container Recycling Corporation	Jim Gordon	(403) 264-0170	jgordon@abcrc.com
Chateau Louis Hotel & Conference Centre	Nigel Swarbrooke	(780) 453-6503	nigel@chateaulouis.com
CondoGenie	Rafal Dyrda	(800) 274-9704	rafal@condogenie.com
Edmonton Eviction Services Inc.	Donald Gray	(780) 974-8427	don@edmontonevictionservices.com
FireAvert	Terry Martin	(780) 952-8459	terry@fireavertcanada.com
Integrity Waste Solutions	Bryan Stout	(780) 468-9989	sales@integritysolutions.ca
JK Environmental Services	Brian McGregor	(780) 566-1302	brian.mcgregor@jkenviro.com
Lock & Door Works Inc.	Joe Maksymiuk	(780) 818-0513	ldworks@shaw.ca
MaxTV Media	Erik Kehat	(780) 652-0200	info@maxtvmedia.com
Pop-A-Lock of Edmonton	Ron Murray	(587) 672-5625	ron.murray@popalock.ca
SafewithUlli o/a Safe With Ulli Inc.	Ulli Robson	(780) 288-2986	ulli@safewithulli.com
Togondo	Ashley Nealon	(780) 982-5950	ashley.nealon@togondo.com
Trauma Scene Bio Services Inc.	Brent Olynyk	(780) 416-8464	info@traumascenebio.ca
Turnip Home Inc.	Henok Kassaye	(780) 863-9740	henok@turniphome.com

Company	Full Name	Phone	E-mail
REAL ESTATE			
Century 21 Platinum Realty	Beverley Matthias	(780) 988-1100	bev.matthias@century21.ca
Gleniffer Lake Resort	Craig Goodall	(403) 861-2151	cgoodall@telusplanet.net
McLeod Realty & Management Ltd	Robert F McLeod	(780) 453-1108	info@mcleodrealty.com
Meyers Management Consulting Group	Tracy Meyers	(780) 748-2500	info@mmcg.ca
Pinnacle Realty & Management Inc.	Rick Murti	(780) 758-4434	rmurti@pinnaclemgmt.ca
Re/Max Fort McMurray		(780) 788-8101	remaxbroker@fortmcmurray.com
Royal LePage Summitview Realty	Rich Potter	(780) 852-5500	rpotter@royallepage.ca
Royal LePage, The Realty Group Grande	Angie Peters	(780) 532-3400	angiepeters@royallepage.ca
Prairie - Property Management			
The Realty Store	Matthew Lavergne	(403) 341-5554	GM@therealtystore.ca

Company	Full Name	Phone	E-mail
RESERVE FUND STUDY PROVIDERS			
Aegis West Engineering Inc.	Garett Cochrane	(780) 238-3418	garett@aegiswest.ca
Balance Valuations	Cassidy MacDonald, AACI, P.App, CRP	(780) 296-2323	cassidy@balancevaluations.com
Bigelow Reserve Fund Studies	Sharon Bigelow, CRP	(780) 965-0965	sharonbigelow@shaw.ca

Company	Full Name	Phone	E-mail
RESERVE FUND STUDY PROVIDERS (CONTINUED)			
C3 Engineering Technology Inc.	Cliff Swain	(780) 940-5578	C3Engineering@Shaw.ca
Entuitive Corporation	Brian Shedden, BSS	(780) 902-9119	brian.shedden@entuitive.com
Excel Bldg. Inspection & Consulting	Stuart Schechtel	(780) 464-5634	excelins@telus.net
EXP	Amir Hassan, MSc, PE, PEng	(780) 952-5807	amir.hassan@exp.com
	Steven DeLuca	(780) 203-8605	steven.deluca@exp.com
	Adam Crawford	(780) 554-5835	adam.crawford@exp.com
HarrisonBowker Valuation Group	Jordan Gillespie. AACI. P.App, RFPP	(780) 458-3814	jordan@harrisonbowker.com
Keller Engineering	Andree Ball	(403) 471-3492	aball@kellerengineering.com
Morrison Hershfield Ltd.	Derek Zilke	(780) 483-5200	dzilke@morrisonhershfield.com
Plant & Associates	Barry Plant, AACI, CRP	(780) 539-0037	plantgp@telus.net
Read Jones Christoffersen Ltd.	Nick Trovato	(780) 452-2325	ntrovato@rjc.ca
Reliance Asset Consulting Inc.	Harold Weidman	(780) 702-7068	info@relianceconsulting.ca
Reserve Fund Planners Ltd.	Brian Barlund	(403) 348-5444	bbarlund@reservefundplanners.ca
Strategy Reserve Fund Planning Inc.	Kent Strang BGS, Dip. ULE, RFPP, CRP	(780) 244-4036	kent@strategyrfp.com
Tree of Knowledge (TOK) Engineering	Martin Bankey	(780) 434-2376	mbankey.tok@shaw.ca
Wade Engineering Ltd.	Allan King	(780) 486-2828	aking@wadeengineering.com
Williams Engineering Canada Inc.	Mark Wrigglesworth	(780) 409-3196	mwrigglesworth@williamsengineering.

Company	Full Name	Phone	E-mail
UTILITY MANAGEMENT			
ENMAX Energy Corporation	Mike Johnson	(780) 408-2010	mjohnson@enmax.com
Priority Submetering Solutions Inc.	Andrew Beacom	(866) 836-3837	sales@prioritymeter.com
Solution 105 Consulting Ltd.	Chris Vilcsak	(780) 429-4774	timinski@solution105.com

Company	Full Name	Phone	E-mail
WINDOWS & DOORS			
All Reach Glass Services Inc.	Blaine Adams	(780) 483-9561	office@allreachglass.com
All Weather Windows Renovations	Everett Fradsham	(780) 915-6120	efradsham@aww.ca
Durabuilt Windows & Doors Inc.	Steve Roy	(780) 982-6156	stever@durabuiltwindows.com
McLeod Windows & Doors	Darren Keir	(780) 481-2575	darren@mcleodwindows.com
Ply Gem	Michael Beyer	(780) 818-8683	mike.beyer@cornerstone-bb.com

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Contacts:

Dawn Mitchell Direct # 780-453-8407 Matt Cruikshank Direct # 780-391-2116 Direct # 780-453-8415 Kelly Barclay Randy Frost Direct # 780-453-8427





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