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# Meet Your Board of Directors



## CCI North Alberta Treasurer Jeremy Dalglish, CA, CPA Converge Condo Management

*For our first installment of Insite to Condo "Meet Your Board" CCI dispatched their best and only reporter to cozy up for a refreshingly candid conversation with Jeremy Dalglish. In a quaint coffee shop with a crackling fire place in the corner, the two enjoyed warm glasses of milk and the aroma of freshly baked cookies before diving into their intimate tete-a-tete. Jeremy, known for his insightful perspective, delved into topics with rare openness. Read on as we peel away the layers of the enigmatic onion that is Jeremy, in a dialogue brimming with revelations.*

What inspired you to join the CCI North Alberta board and contribute to elevating the condo industry's educational standards?

"This is an important time in the industry, it's critical regulatory changes are implemented methodically, with knowledgeable stakeholders thinking about real condo owners who invest their life savings into condominiums. Being a condominium owner, and an owner of a management company, I have a well rounded perspective and want to use that to shape the future of this industry in a positive way."

How has being a chartered accountant proved to be an asset to you in condominium management?

"You not only learn the accounting knowledge, but you gain a significant level of proficiency and understanding in what makes a business successful. A board needs to think of their condominium as a business. They have revenue coming in, budgeting and financial planning needs to ensure sustained value for all owners. As a Condo owner myself, focusing on proper business practices and long-term decision making ensures a return on investment. I make that a top priority with all my clients."

As the leader of your own company, what's one thing that you think is important to get right to set up a successful office culture?

"It's difficult to pinpoint just one thing. An office culture is array of factors. It might start with prioritizing your employees above all else. Providing full autonomy to employees, making time to be creative, creating purpose - have all been a big factors in creating our office culture. There's a great book called *Alive at Work: The Neuroscience of Helping Your People Love What They Do*. In it, they talk about engaging your employees, seeking systems and creating environments where employees can share ideas. Creating change within an organization is rewarding personally, but also for the business. You want an open environment where employees openly challenge the status quo. That's how they learn to innovate."

In your opinion, what modern challenges are most pressing for condo owners, and how can education help address them effectively?

"Education helps owners gain a better understanding of the opportunities condos have, from both an investment perspective, and recently, from a grant funding or retrofitting perspective. In our portfolio, we are seeing significant condominium fee increases. As new reserve fund studies are being completed they are taking into account the new inflationary environment brought on by COVID-19 and its impact on the economy. Education across condo boards and owners is imperative to better understand the "new" economic conditions, and how best to protect their investment. In a period of high inflation, boards should be seeking high interest investment vehicles, and seeking opportunities to generate more long term wealth for their corporation."



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ENHANCING CONDO VALUE:

# Artful Investment in Local Masterpieces

BY BERNARD JENTNER

*The Art Gallery of Alberta Rents Art at a Fraction of its Value. Help Support and Build our Local Arts Scene by Hanging a Few Pieces in Your Empty Lobby ...and impress a Few Buyers in the Process*

In a world where the traditional appeals of condo living, like avoiding yard work and snow clearance, no longer suffice, a beautifully adorned lobby could be the key to distinguishing the allure of a condo lifestyle.

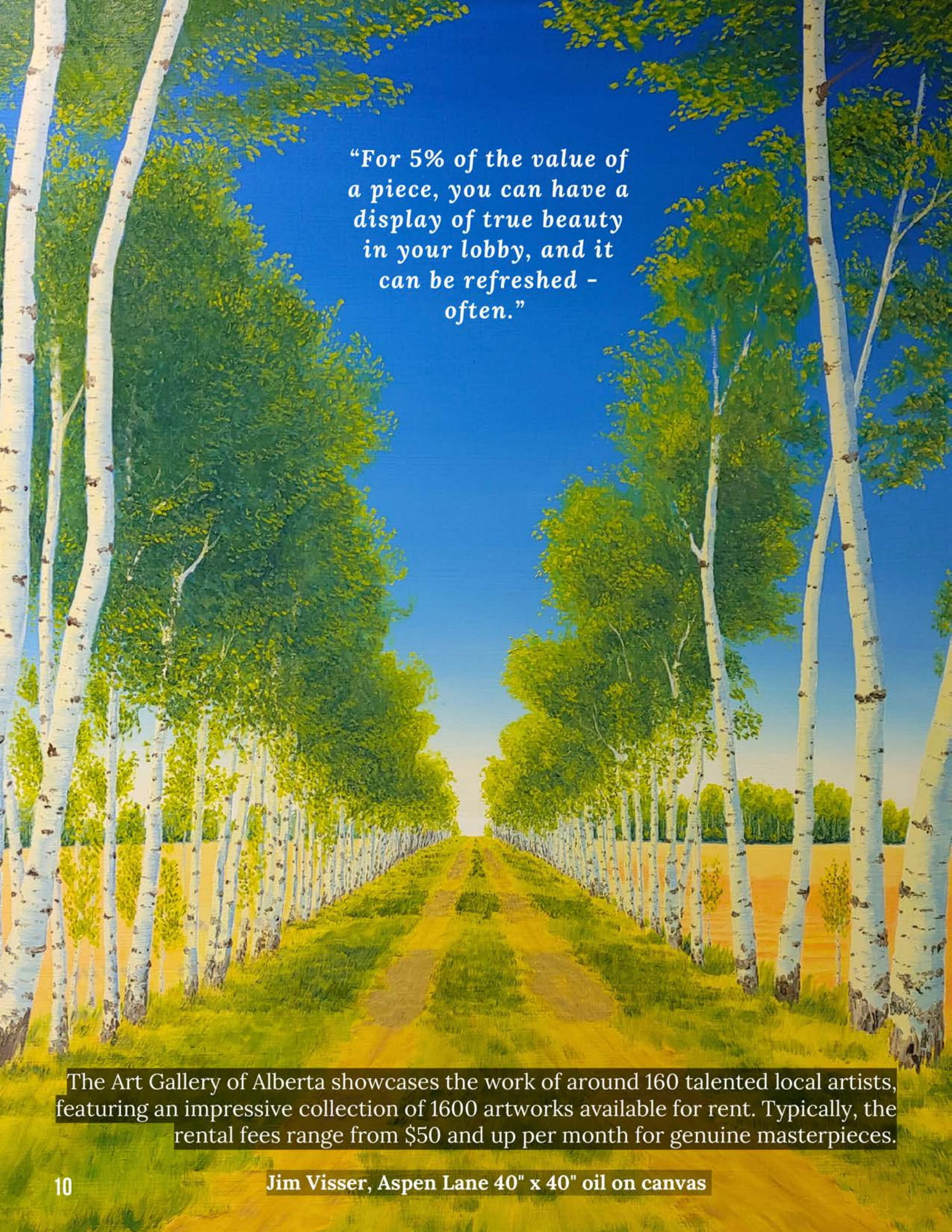
The art rental team at the Art Gallery of Alberta would like you to immerse yourself in their expansive -yet little known- art collection. These pieces are available for rent. They can tailor a rotating display of art that resonate with your personal style, your community's ethos and above all - to attract potential buyers.

Let curiosity lead you, explore these artistic wonders. Let the AGA's warm and welcoming art rental team guide your selections. Transform your lobby from just an entryway into an awe-inspiring statement that captivates potential condo buyers and gives a much needed boost to condo prices.

<https://www.youraga.ca/visit/rent-or-buy-art>

[artrental@youraga.ca](mailto:artrental@youraga.ca)





*"For 5% of the value of  
a piece, you can have a  
display of true beauty  
in your lobby, and it  
can be refreshed -  
often."*

The Art Gallery of Alberta showcases the work of around 160 talented local artists, featuring an impressive collection of 1600 artworks available for rent. Typically, the rental fees range from \$50 and up per month for genuine masterpieces.





The pièce de résistance: adorning your lobby with a curated collection signals to potential buyers that your building has addressed all the usual maintenance items and has move on to the often neglected domain of aesthetics and a sophisticated decor.





Lonigan Gilbert, Starry Nite Vision 48" x 48"

In a time when condo resale values have plateaued, condo boards must explore innovative ways to enhance their property values. Allocating a modest budget for monthly fine art displays in the lobby can yield a collective boost in the resale values of individual units that can exceed the modest cost of renting art.





Above: Bill Duma Clouds Colouring 12" x 16" Acrylic on Canvas  
Below: Paul Freeman, Antler Chair



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for the pizza guy after hours in this chair.



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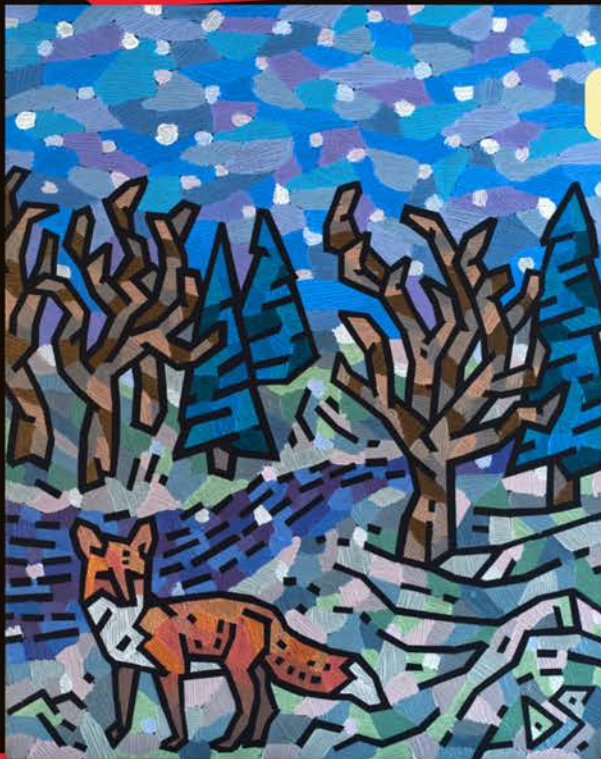
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David Schecher grew up outside Edmonton in a rural setting and spent much of his youth wandering through the fields connecting with nature. When the weather was not so nice, David was in his room quietly drawing or making noise on his Dad's guitar. From a young age, David loved creatively interpreting what he saw of the world around him. He developed an intense interest in music and art during his high school years which led him to pursue a diploma in the MacEwan University music program and later a diploma in digital art. With a variety of life experiences ranging from musician to structural steel fitter, film projectionist to business analyst, David is now focusing his energies into the mysterious world of contemporary painting. His paintings are intricate and open to interpretation by design. They are filled with a natural vibrancy and a sense of dynamic motion. His work is influenced by everything from post-impressionism and abstract expressionism to psychedelic pop art. For more information or a personal showing of his work please email [davidschecher@gmail.com](mailto:davidschecher@gmail.com) and please feel free to view his other works on Instagram @davidschecher.

ABOUT THE



ARTIST

ABOUT THE



Winter Welcome is a sincere ode to the season's first snow. The fox is happy that the snowflakes are finally falling and the river is starting to freeze over in spots. There is a quiet sense of wellbeing in the air this afternoon.

The painting is a careful collection of colourful paint scratches held firmly in place using angular bold line work creating a stained-glass like effect.

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# GOVERNMENT ADVOCACY REPORT

DAN NIELSEN

Executive Director, CCI North Alberta

As we have shifted into the colder winter season (though thankfully we haven't experienced the usual Alberta winter deep freeze... yet) the government advocacy work that CCI North Alberta has been undertaking has done everything but cool down. Building on the strong working relationship CCI NA has fostered with the Province, we were very pleased to have Minister Dale Nally, the Minister of Service Alberta and Red Tape Reduction, join us for our Annual General Meeting in

November. We have had the opportunity several times over the past year to meet with Minister Nally, all of which we have had the opportunity to to speak to the necessity to move forward with necessary improvements to the Condominium Property Act, and at our AGM he announced that the government would be working to pass amendments in 2024.

This means that the government advocacy team will work to ensure that the amendments the government will make are the most impactful and important ones for our members. This is currently underway, as throughout 2023, members of our Government Advocacy Committee have had the opportunity to participate and give input at Service Alberta's Provincial Condominium Stakeholder Working Group, and has helped the government with a consultation guide that will be used to inform the public what the possible amendments are, what the impacts could be, and seeking input on their thoughts of this these impacts. When this



Minister Nally speaking at the CCI NA AGM



consultation guide is final and made available to the public, we will be sharing this with our members, and ensuring that the input from our members is heard. Look for our social media and newsletter in the new year for further information on this consultation work.

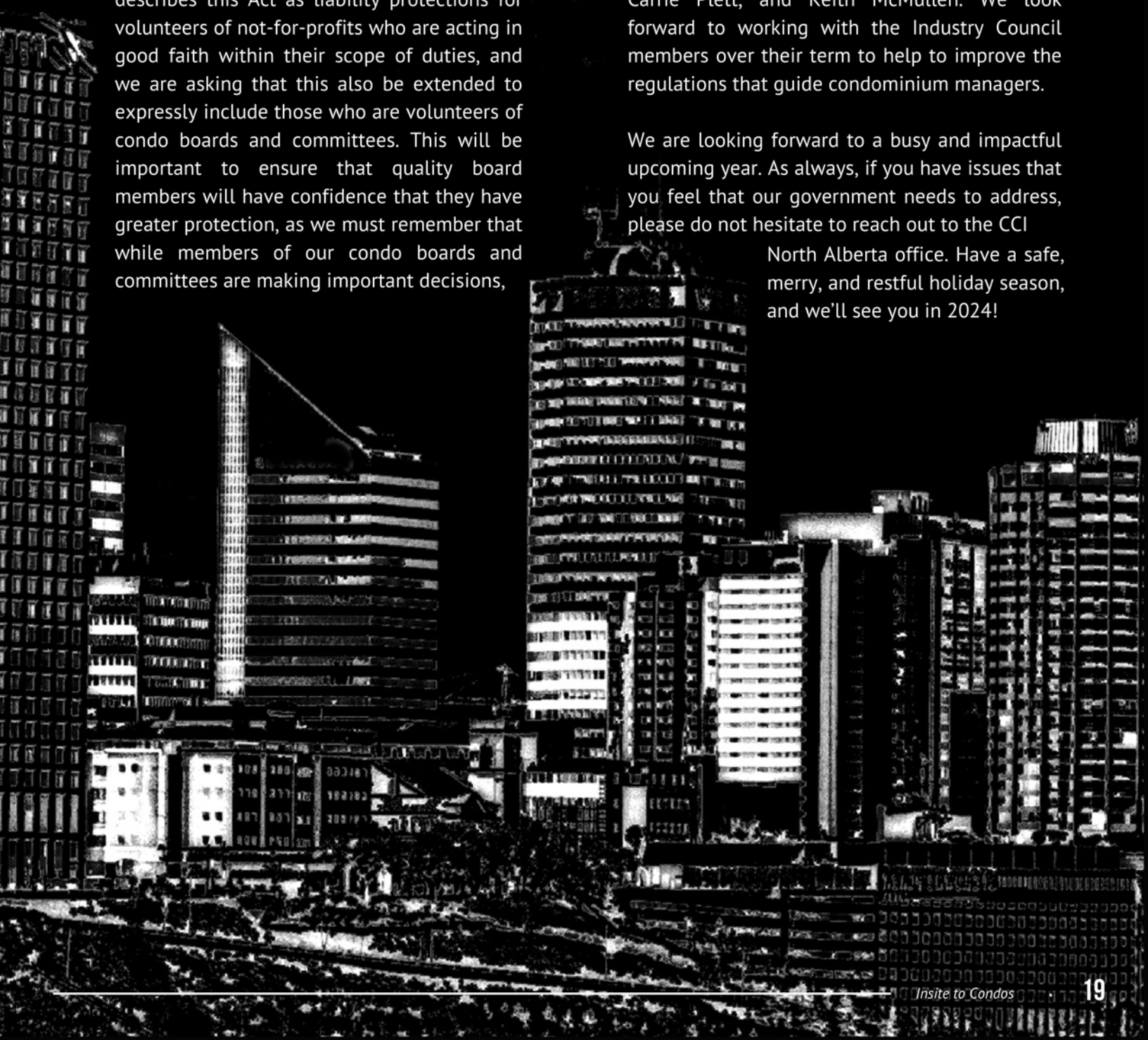
Further to this, Government Advocacy Committee member Hugh Willis spoke about the Freedom to Care Act at the AGM and how it should be expanded to include condominium corporation board and committee members. The Province of Alberta describes this Act as liability protections for volunteers of not-for-profits who are acting in good faith within their scope of duties, and we are asking that this also be extended to expressly include those who are volunteers of condo boards and committees. This will be important to ensure that quality board members will have confidence that they have greater protection, as we must remember that while members of our condo boards and committees are making important decisions,

they are most often still just volunteers. The Government Advocacy Committee will be meeting with Minister Tanya Fir's office, the Minister of Arts, Culture, and Status of Women which the Freedom to Care Act falls under, in the early new year to bring this important issue to her attention, and we will work to ensure this change is made concurrently as the amendments to the Condominium Property Act move forward.

Finally, we would like to congratulate the recently elected members of the Residential Property Manager Industry Council Don Brown, Carrie Plett, and Keith McMullen. We look forward to working with the Industry Council members over their term to help to improve the regulations that guide condominium managers.

We are looking forward to a busy and impactful upcoming year. As always, if you have issues that you feel that our government needs to address, please do not hesitate to reach out to the CCI

North Alberta office. Have a safe, merry, and restful holiday season, and we'll see you in 2024!





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# THE INEVITABLE RISE OF EVs

*The electric vehicle (EV) revolution is here, changing how we travel. It's not just about EVs; it's also about the charging stations they need. In Canada, EVs are becoming popular, and the government is pushing for cleaner transportation. This means we need more charging stations. This article discusses the challenges and solutions for setting up EV charging in condos, providing advice for condo boards and managers in the era of electric cars.*

BY BERNARD JENTNER

## Fact:

Regulations have been drafted to mandate a portion of new car sales be electric vehicles. By 2026, 20% of new vehicles sold in Canada will be electric and by 2030 that will jump to 60% and then fully 100% by 2035. Sales of EVs in Canada have been growing steadily, with 10% of the vehicles registered in Q4 2022 being zero emission vehicles – up from 2% before the pandemic.

All major automotive manufacturers have already publicly committed to producing fully electric offerings without much in the way of regulations to motivate them. An enormous number of corporations have also made public commitments to electrify their commercial fleets, such as Amazon, DHL, FedEx and Ikea – to name a few. According to statistics Canada, Canadians already buy a lot of EVs, fully 18% of new cars in 2023 will be battery or hybrid powered. This is not a trend,

but a full-on paradigm shift. If you manage condos – you need to put your finger in the air now and read the wind or you'll be last in line to enjoy the benefits of the EV revolution.

Many people assume that once you purchase an EV, charging it as fast as possible is not only desirable as a consumer, but in a Petrocratic state like Alberta, anything less is a violation of your God given right for unlimited energy. That sentiment is echoed, albeit parenthetically, in some newly minted bylaws for condos in Alberta. They tend to look like this:

*“The owner must pay for the installation of the electrical plug or charge station.”*

Some bylaws elaborate and add something like this:

*“The owner must pay for a meter or sub-meter to track charging costs.”*



Aside from being obviously too expensive for a normal person to ever consider doing, these bylaws show a total lack of consideration for the wider community. For a condo resident looking to be an early adopter of EVs, these bylaws are a barrier to entry into a new market. That is a crime against capitalism! If your condo is lucky enough to have any bylaws that address EVs, it's very likely to be so vague that it is useless, or so specific that it makes proper implementation impossible.

They tend to stipulate that all expenses related to the installation of a charge station is the owner's sole responsibility. Full stop. Many boards were all too happy to adopt these bylaws when faced with this new technological challenge, and the recent changes to the Condo Act made them vulnerable to tacked on, unnecessary EV bylaw upselling.

EVs do bring all kinds of jargon and technical specifications that aren't easily understood – certainly a few minutes of reading wouldn't be enough, nor would a YouTube video. Even a detailed power point presentation by an industry expert might not be enough. CCI has hosted such an event, yet still, we know of not one Condo in Alberta that has implemented a systematic approach to EV charge stations (contact [insite@ccinorthablerta.com](mailto:insite@ccinorthablerta.com) if we get our facts wrong). It's completely forgivable that no one has a set of bylaws that facilitate rather than complicate the successful implementation of EV charge stations. Again, if you have an example to share with us at Insite – contact us.



In the future, motorcycles will be electric, but just as impractical

Some of you with electrical savvy can skip to the next section. Everyone else – you need to learn about this. If early adopters, EV enthusiasts, regulators, and those in charge of managing our fragile grid proceed with the assumption that fast charging is indeed a God given consumer right, we may have a small problem. For illustrative purposes, consider a short thought experiment; here are its assumptions:

- Each EV on the road in Alberta is to have the capacity to charge their empty batteries – any time of day and all at the same time.
- Everyone in Alberta opts for a top-of-the-line 80amp fast charger and the province, the city and Epcor all agree it is a great idea.

Everyone agrees – you know we're dealing with a hypothetical when everyone in Alberta agrees. (This is for illustrative purposes, so be charitable). In truth there is good reason for all these institutions to agree. There would be ample spending on projects, more jobs, construction, profit, talking points for the political chameleons lurking in the Twittersphere, but for all our sakes, let's hope they have more imagination than that.

After the fanfare, the authorities build a more robust grid, and more power plants are on the way in our little energy utopia. The goal in this scenario is to show how thinking about an EV charging as quickly as possible, in a way that resembles gassing up a traditional car – is untenable. A few minutes at the pump, and you're off to the races! Fast charging is what we all want and maybe even what some of us are waiting for before we ever decide to purchase an EV. The technology is not quite there – as some would say.

It never will be.

One last assumption, our calculations will assume there are 3 million roadworthy vehicles in Alberta, though there are 5 million registered they can't all be on the road at once. There's only 4.7 million people in Alberta, and many of them are children, so 3 million cars is good enough for this back of the envelope calculation.



With the lab-prep done, it is time to pull the lever on our thought experiment and see how things fall apart. How much electrical capacity would be required to satisfy everyone in Alberta's EV charging needs within the above parameters... How much power will it take to sub out gas cars for EVs?

**For every driver in Alberta to charge 3 million EVs at once, at 80amps, would require no less than 52,800 power plants each generating 500 MW.**

The 367 power plants in Alberta will not be adequate. The exact number is irrelevant anyway. The point of this exercise was to demonstrate that satisfying best or nothing consumerist ideals is not only out of the question but utterly impossible for the grid to handle without melting into thousands of miles of molten copper ribbons drizzled across the plains. We'll need to adjust our expectations and change our thinking if we are ever going to power this EV dream of tomorrow.

### Smart Solutions for Condos

The much more likely scenario, truly the only alternative from an energy management perspective and from a fiscally conservative perspective - is to deploy smart technologies to manage the grid better, both globally and surprisingly - locally.

Proposed in the most recent guide published by the Pembina Institute, "Installing EV Infrastructure in Alberta's Multi-Unit Residential Buildings" is a suggestion to consider the future before writing policy about how multi-family residential buildings should approach EV charging stations. According to the guide, most condos, and especially those with parkades, already have adequate capacity to charge everyone's vehicle, if and only if, they are managed intelligently in real time when demand is lowest. As we've already established, level 3 fast chargers are out of the question.

Instead, they must be level 2 chargers, but also networked together to intelligently assess the building wide load and manage distribution of Existing capacity - in real time. Charge stations of this variety are called EVEMs (Electric Vehicle

Energy Management Systems - a term you'll hear more and more of). This ensures every condo owner has enough power in their batteries each morning to commute to work.

You may not know that on page two of every EV owner manual is a blurb about battery health. The battery prefers to charge slowly, not quickly. Less heat, less degradation. On page three of the owner's manual, you learn that EVs are designed to ask you when you go to work in the morning. That way, when you plug in your vehicle at night, the car knows to have a full charge by morning. It only draws the bare minimum needed to do that. That's good news for condo boards and managers. Fast forward 15 years into the future when all cars are electric, and you can picture a parkade full of well mannered EVs sitting in front of their charge stations - hardly doing anything at all. Merely sipping at the current, just barely getting their lips wet with electricity. No need for expensive infrastructure upgrades with EVEMs. It is a scene completely unlike the gasoline guzzling cars lined up at the gas-bar.

### Planning for EV Ready Parkades

A few things are needed to deploy this technology efficiently. The board would need to devise a strategy for upgrading the electrical wiring to each titled parking space. This is where condo boards and managers will need to change their thinking the most. Remember how the bylaws have directed board thinking towards an owner request driven process: owners request permission to install their own charger in writing and promise to pay for the wiring. This is known as an unmanaged, dedicated circuit with no energy management system: also known to energy consultants as the worst possible way to proceed. It uses the most wire. It doesn't offer judicious management of current. As more people do this you have less and less capacity in the building for the next person who wants a charger. It quickly becomes increasingly unfair for each new EV driver. Eventually, a tiny portion of your owners will have dominion over the total electrical capacity of the building! Worst of all, dear board member, it was ~you~ who approved the entire thing in writing in advance! If





approached this way, as an owner request driven process, the board has set up a very nice dilemma: either pay money to get an expensive transformer installed from Epcor ~or~ instigate a conflict with a small group of early adopters who the board previously gave written permission to install an EV chargers. This is a group of people who are not poor, have a legitimate grievance, and have your prior written permission... Who wrote those bylaws again?

Even if a board standardized the choice of charge station to ensure they have EVEM functionality in the bylaws, that wouldn't be going far enough. They would still need to provide the WiFi network so they can all talk to each other. It doesn't seem right for the first EV driver to also set up a shared WiFi that can communicate with all future EV charge stations. The condo corporation would gradually get pulled into this situation anyway.

**As a board, if you ever want to implement an approach to having charge stations – it is starting to look like a consultant or two is necessary.**

But when there's no EVs in the building at all, the classic response is: why spend money on wire at all? Who is all that set up for anyway? (*it's for everyone*). Surely, it would be unfair to the other owners to spend money on EV ready parking for a condo with no EVs in it. According to the Pembina report, the answer is no. It turns out installing chargers and wiring as needed, ad-hoc, leads to outcomes where the whole network of wiring needs to be redone down the road as more people add charge stations.



Well behaved EVs judiciously enjoying joules

Implementing the wiring, moving the demarcation point for EV chargers from the electrical room to the parking stall is the most cost-effective way to prepare for EVs collectively as a condo. The only thing boards should consider is the savings to be had – *collectively*.

This will be hard for some owners to understand at first. Thinking about collective benefit and the common good is a muscle we don't often flex in North America. A forward-thinking and progressive condo board can play a pivotal role in overcoming these obstacles. By providing clear and factual information to all owners, then actively seeking feedback from your ownership, thoroughly analyzing this feedback to shape an owner's meeting agenda, then engaging in direct conversations with their neighbors at an owners meeting, in this way a board can foster a sense of community while building consensus and even a clear mandate about how to proceed. When a condo community comes together in this way, it serves as a powerful reminder of the unique benefits of condo living and the beauty of the democratic process. If you can get them away from their cell phones long enough – most people are well intentioned and capable of contributing positively to their community.

If you are not yet convinced, here is one more positive financial reason to consider this as a building wide project. A condo that successfully does this will have something other condos don't have: a new and unique selling feature. Like heated parking, air conditioning, a social room, etc... Something that can be searched for on MLS. A fully EV ready building adds value and attracts new buyers. Selling features push prices upwards, and there's not enough of that in condos these days. Invest in your building's common property, and as if by magic, everyone's individual equity goes up. If it costs about \$2000 to run wire to each stall, will each unit see its sale price go up by \$2000 or more? There's no data in Alberta now – so we don't yet know, perhaps data in B.C. will become available soon. But intuitively, you can sense that when 100% of cars sold are electric, it's safe to say your equity will go down if EV drivers won't consider living in your condo at all. If you're already pet-free and age-restricted, that pool of potential buyers can get quite small.





It may be helpful for condo boards and managers to have a common conception of what they need to provide to owners. Just picture a dryer plug at every titled parking stall. That's it. A board's duty will be to provide that dryer plug. It should not be up to the owner, because setting up one dryer plug at a time comes with many pitfalls.

If a board dreams up an alternative to this, there is only one that is – not bad. It is more expensive but may only be viable if the bylaws have a provision to reassign titled stalls as the board and management see fit. It's relatively rare, but worth considering for boards who may want to implement this sooner and piecemeal to avoid delays and minimize expense. Doing runs of four dryer plugs at a time, and reassigning EV owners to these areas using a branch circuit sharing system. Still not advisable, but an alternative for those with the right bylaws in place, though, it is very likely you'll need new bylaws anyway to ensure charge stations are all networked together.

There was a time when the electric dryer was new. Surely there was a time building managers argued about who would pay to install those first few dryer plugs; Landlords once argued with tenants that installing dryer plugs was not their responsibility – surely. Others argued that electric dryers are inferior to the sun and wind, and that surely everyone would come to their senses and hang their clothes on the line outside. But time has a way of solving problems of opinion, regardless of what you think of things. A 220volt plug for a dryer is now taken for granted – no debate needed to get one. But still, wouldn't it be nice to not be the last condo in Alberta to get dryer plugs installed?

All the chatter surrounding EVs is reminiscent of the Carbon Tax situation. Everyone knew it was coming, and everyone knew the benefits of retrofitting efficient heating and cooling. There were and still are grants for commercial buildings yet fully optimized and efficient condos remain a rare phenomenon in Alberta (CCI will be offering a course on building optimization in 2024 – get

on the waitlist). Regardless of how prepared condos are, the price of energy increases. An article by Nigel Gamester within these very pages in the summer of 2016 – over 7 years ago – predicted all of this very accurately.

Yet the condo industry seems to have faltered in translating that forecast into meaningful outcomes for condos owners in Alberta, who are now paying enormous utility bills. Though it is tempting to blame the federal government for the carbon tax, the industry and all involved should take some responsibility. Looking ahead for problems, and more importantly, thinking through industry wide solutions – is the job of the true governance board.

This is a collective issue. The answer for dealing with EV charge stations isn't waiting for directives from up above. Proactively seeking knowledge and solutions on your own just might be. Condo boards and managers need to move beyond simply following the well established path, looking around at what others are doing for a sign and instead actively learn and plan for these new technologies. Someone must be first. Take a proactive approach, rather than reactionary. That will be key in successfully navigating the transition to EV-friendly condos, and any other innovations that follow.

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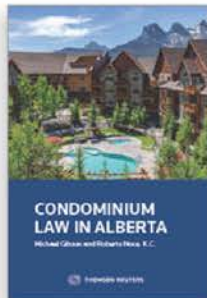
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- ✓ Provide 30-Year repair/replacement schedule (including consideration of inflation costs & interest earned).

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# The Hidden Risks of Reserve Fund Planning

BY SUZANNE LEVALLEY

*As condos mature and reach the age where infrastructure replacements are necessary, many condo owners experience the discomfort of reserve fund planning. Even those who adhere strictly to their reserve fund study recommendations discover there is a significant difference between what is on the page, and the actual cost. This has been compounded by years of low interest, and owners have not had the benefit of earning interest on their reserves.*

Reserve fund requirements often get pushed aside by the reality of day-to-day issues that arise when administering the condo's affairs. Rising operating costs and preemptive planning take a back seat while bylaw infractions, parking issues, neighbour disputes and pet droppings take precedence. While all these things are not unimportant, overall stewardship of a condo's financial future is the board's primary responsibility.

Risk management, a concept usually associated with insurance, can just as easily be applied to reserve fund planning. For most aging condos, years of trying to delay fee increases have taken their toll on reserve funds. There are many contributing factors, but perhaps the most pervasive is the average owner's focus on trying to keep condo fees as low as possible – at all costs. It is human nature to deal with the realities in front of us and leave future concerns for the future owners. Fortunately, this is not the way condos are structured.

There is an overarching principle of fairness that should govern condos. Condos should be governed consistently, with the distribution of benefits and burdens divided equally over all owners during the entire lifetime of the building. This means that

every owner has an obligation to pay their share of the cost of replacing aging infrastructure, today, regardless of the age of the property. Just because a building is new, doesn't mean you should maintain artificially low budgets; this is unfair to future owners. Owners today and tomorrow need to be protected from having to fund the full replacement costs out of pocket when big projects come up.

In a perfect world reserve contributions are adjusted consistently throughout the life span of a property, increasing naturally, gradually, accounting yearly for inflation. Write that in stone, and never change it – your condo will be much better off.

The strategy of maintaining low condo fees at the expense of funding the reserve defies this principle of fairness. Artificially low budgets are essentially stealing from future owners. As many new owners of aging condos are finding that means punishing special levies regardless of how long they have owned their condo.

## Market Value vs Equity

The myth that market value is based on low condo fees has persisted in the minds of condo owners since condos were devised.



If low condo fees are what drives buyers, those same price sensitive buyers are being lured into situation they are completely unprepared for. The consequence is usually a special levy to fund necessary capital replacements – this certainly doesn't make price sensitive buyers happy, and these recurring stories ruin the reputation of condominiums for everyone.

The market, or resale value of a condo is dictated by market forces, just like any other type of real estate. Market value is a metric based primarily on the supply and demand of real estate. Condo fees factor in along with considerations of monthly budgets, like utilities and debt payments. Market value is also driven by location. Condo fees are at best an after thought. Ultimately a buyer selects a condo based on their own personal priorities or even just the emotions a particular property evokes. The mandatory fees, like taxes, don't determine whether you participate in a market as much as how much you want to live there.

One of the unique characteristics of a condo is the distinction between market value and equity. When a special levy is imposed on owners to correct a buildup of deficits over the years, it has a very real, direct, and immediate impact on an owner's equity in their condo. Protecting equity is what a prudent board should focus on.

When a special levy is announced there is inevitable confusion about why sufficient money hadn't been set aside over the years. The owners who have lobbied for low condo fees and the suppression of increases usually don't see the irony in how this strategy has led directly to the situation in which they now find themselves. Even a new board, who inherited a deficient reserve fund from earlier boards, tends to adopt the same strategy and put off addressing the problem. It takes real courage and foresight to understand what's happening.

### A Better Way

One of the challenges in governing a condo is explaining this pattern to owners. For some reason, the problem is only acknowledged in hindsight. Setting money aside in small, affordable increments is so obvious – after the fact. Strategic financial planning helps offset the devastating impact of large special levies. Owners need to understand that continuing to put off fee increases will compound the problem and ultimately everyone will bear the cost.

Helping owners break down annual budgets so they are more easily understood would be a step in the right direction. Condo budgets usually only show the total of all the fees received from owners and the total cost of all operating expenses and reserve contributions. These large numbers, after many budget trials, reliably predict the stable outcome of what is known as “sticker shock”.

It's time for more creative thinking. Illustrate the value received from the monthly fees. It is more relevant to an owner, at budget time, to show their monthly portion for common insurance stated simply in a per unit price, of say - \$150 - instead of sharing a total annual premium of \$150,000 for the entire common insurance policy. Large numbers are pretty much incomprehensible, irrelevant and on the face it of – just upsetting to look at. The same applies to services like landscaping and snow removal – break them all down into fees per unit so everyone can do the math intuitively. If the benefits of co-ownership are easily calculated, relative comparisons between condo living and detached home living can be made and understood. Then you can move on to the all-important buy in for long term planning, making healthy reserve funds part of the conversation and easier to implement.

As an aside, looking at relative comparisons, the cost of owning a house compared to a



condo, some may argue that condos are more expensive to live in than houses. The cost of utilities, insurance and maintenance of a condo and a house reveals that there is still economy of scale when owners share the cost of these expenses. Understanding of the principle of fairness and the risks associated with ignoring reserve fund requirements goes a long way toward convincing most condo owners realistic fees based on reasonable operational and reserve fund costs are better than budgets based on wishful thinking. There is no magic formula to solve this conundrum, but one thing is very certain: if owners continue to ignore long-term needs using short-term strategies, there is considerable risk that a special levy could take a serious toll on their equity. The current strategies are unsustainable and new ways of thinking about condo finances need to be explored.

**About the Author:**

Suzanne LeValley, CPM, CMOC, ACM, owned and operating a condominium management company in Calgary for 20 years. Suzanne now acts as a consultant to corporations, financial institutions, and condominium boards. Suzanne developed an Operating Plan that supports the financial health of condos and is a passionate advocate for helping condos that are struggling to find ways to improve their financial health and protect their owners' equity.



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# ROBERT'S RULES OF RITUALISM



WRITTEN BY  
BERNARD JENTNER

Even though section 18 of the condominium regulations are unambiguous about using Robert's Rules of Order when there's no alternative in your bylaws to conduct meetings, few, if any, ever refer to this document for guidance. Instead, many "rituals" take form and become entrenched in board procedures.

## **This is Robert's Rules of Ritualism.**

A guide that tiptoes down the fine line between the concrete and elusive world of condominium folklore.

This edition will focus on one such myth:

## **The motion to approve the monthly financials.**

Join us as we refer to source documents and dispel one deeply entrenched myth.

*Six chimes sound, the board in session draws near,  
Agenda's bullet, the financials call.  
A hush descends, anticipation... fear,  
Who moves to approve numbers – the group, stalls:*

## **"Can I have a motion to approve the financials?"**

Hold on dear board member, before you leap into action, Robert's Rules of Order is your trusty guide through procedural myths and contains a little-known secret.

## **Let's go straight to the source:**

*"If the report contains only a statement of fact or opinion for the information of the assembly, the reporting member makes no motion for its disposal, as there is no necessity for action on the report."*





A monthly financial report is exactly that – a report.

It's a collection of facts, or at least we hope they are facts. The management company or treasurer presents them, and that's it – you move on to the next agenda item.

This is where it gets interesting. If your management company is behind these creations, it is best not to adopt their work as your own by accepting it in a motion. Unless you can verify each detail, have access to source documents and the understanding to attest to their accuracy, better to merely received these reports.

Let the management firm handle the day to day bookkeeping and be responsible for their accuracy. When you take ownership by approving the financials every month, you are in essence diluting the whole reason for hiring professionals in the first place.

At the end of the year, when your financials have been audited, then you can

safely make a motion to accept the audited financial statements, knowing it has been deemed accurate. This portion of Robert's Rules of order helps clarify:

*"But if any action is taken, the proper motion, which should be made by some one else, is to "accept the report," which has the effect of endorsing the statement and making the assembly assume responsibility for it."*

When a board receives a report from an engineering firm with less than favourable news, the same enthusiastic hands are not quite so eager to vote. These gloomier reports seem to linger longer in old business. If the report includes some action, as part of its recommendation, say to make the balconies off limits until repaired because it is dangerous not to – these actions are approved by a motion of the board – as part of approving the report. The board should first read and understand the contents of that report, as it does take responsibility for its contents and endorses its recommendations.

For monthly financials, prepared only for the treasurer and the board, skip this motion; it will save a few minutes at your next board meeting.

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## GOVERNANCE

# Condo Governance Insights: Navigating Risk and Sustainability

BY BERNARD JENTNER



*The benefits of being a self managed condo can be tempting to many boards. When you stop to consider the savings involved, it's easy to see why. A board directly involved in recurring maintenance around the property, stepping in to replace expensive contractors, gains more than just financial savings. Faster response times to owner queries? Check. Someone to look over the contractor's shoulder? Yes, every time. When things are going well, the benefits are easy to tally. However, for a board to accurately assess the true cost of these savings they should take a serious look at the very real risks involved in doing everything themselves. By undertaking everything yourself, you give up the arms length protection that comes with using a professional management firm, or contractors. These firms have already built protections into their business models and practices – either through careful planning, or by hard won trial and error experience. When you set out to manage a property yourself, you should only do so once you understand your risk exposure. Being prepared for hidden future costs is essential for any board that wants to maintain the balance between immediate financial benefits and long-term sustainability.*

## The Risk of Blind Spots

When running a corporation with a large budget and many stakeholders, every decision is bound to result in some kind of trade off. When you're doing something - anything - you're simultaneously not doing everything else. That seems like common sense, obvious even, but it is surprisingly easy to forget so it bears repeating: every choice is simultaneously the exclusion of all other possibilities. This is a blind spot you need to be aware. If you are managing your condo corporation's day to day items, you're simultaneously spending less time thinking strategically on the high-level issues - which is a governance board's primary responsibility. If you are not doing your primary job - who is? That's why it is important to think through your risk exposure as well as any potential savings

you may glean from self management.

Taking more and more matters into your own hands, making decisions on the fly and just getting things done quickly can get you through a list of to do items. It can also generate unforeseen problems. You also can benefit from slowing down your activity, thinking through various forms of risk exposure with the rest of the board, and considering if maybe some risks are better left to others. As a board, looking at your risk profile can help you be selective in what you decide to take on yourself. Considering the totality of the shared investment that is a condo corporation is the single most important priority of the entire board, and risk management is a very big part of that consideration.



## **Risk Identification**

How can a condo board effectively identify all the risks it faces at any given time? Most risk assessment tools operate on the assumption that the risks are already known. That is seldom the case.

Discovering what you don't know is difficult and may seem impossible. However, there are methods to navigate these uncharted territories. This article proposes a systems-based approach to categorizing risks - and borrows heavily from the Canadian psychologist Neville Moray's article "Error Reduction as a Systems Problem".

Identifying types of risk by exploring categories offers a way forward and a necessary first step to build your own risk profile. Systems thinking was applied heavily to the airline industry and is the reason planes are now safer than automobiles. It is a proven methodology. It incorporates limitations in human perception and attention to build processes and check lists that prevent accidents by removing the potential for them before errors are ever made. We'll attempt to apply this thinking to condo management, and identify elements of risk.

As a system becomes more complex through interactions with other systems, the groundwork is prepared for new and ever greater errors to be made. In aviation, that can mean life and death. In a condo, it may mean injuries, financial costs, inefficiencies, legal risks, or just annoying situations. When you start to add people into these systems, it can get unpredictable quickly and problems compound. Each additional element increases the likelihood of failure and errors by a factor.

## **Identifying Societal and Cultural Factors**

Societal and cultural factors affect everyone, whether you live in a condo or not. These would be economy wide factors, like a depression, or new regulations that

require condo boards to take basic training to even be allowed to self manage. Not the case in Alberta - yet - but other provinces have dabbled with this. It can also include societal demands and changes in popular opinion or cultural practices. This could be several things such as: ownership in condos shifting towards more rentals; the rise of short-term rentals due to apps like Air BnB; increased amounts of requests for emotional support animals; people's expectations for instantaneous communications - all are wide reaching phenomenon that affect not just your condo, but all condos.

Thinking about these layers, you can start to see a few hidden risks. Once identified, you can plan a few solutions that suit your community best. These could be, proposing stricter requirements for landlords in the bylaws, facilitating or restricting Air BnB requirements. A policy to deal with requests for emotional support animals could be devised before needed, to have something to point to and demonstrate impartiality and fairness when evaluating such requests. Limiting board communications to a single communication channel to simplify dealing with owner communications. How you deal with these is up to you and your board. Finding these blind spots allows you to be intentional about how you respond when risk becomes reality.

## **Legal and Regulatory Factors**

Legal and regulatory factors can be seen as hard limits to a board's potential activity. They also apply to all condos, not just yours. Pragmatically, you can view this as the bare minimum you must do to not be seen as negligent. You can go to the condo act and regulations for the basics and convert these into procedures. Focusing mostly on a literal interpretation of the condo act and regulations can get you far, and this is the first place you should look if





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you're considering managing your own condo, but there are other laws, rules, and regulations - other than the condo act. Putting your focus entirely on the condo act and regulations - leaves all the other laws and rules in a sort of blind spot.

Consider employment standards and compliance. Suppose a board hires an owner for a task, it can be anything, clearing snow for 400\$/month instead of the 1200\$/month the old contractor was charging. There's the obvious 800\$/month savings, but there are also less obvious labour compliance issues that quickly arise. If a resident employee gets hurt, what will it cost all the owners collectively if that owner sues the condo because they've been injured? Hopefully the board has WCB coverage. A good risk strategy will contemplate these problems in advance and know the cost of failing to follow labour laws. Take steps to mitigate those risks with compliance policies, adequate insurance, WCB and job descriptions with a clear scope of work. Not doing so may eat into the 800\$/month in savings. What about just getting your tax deductions wrong when you pay someone on the board as an employee? Look into that, know the price of getting it wrong - you might just decide to outsource your condos payroll needs.

There are potential legal issues that can creep up if you disproportionately police and target residents with bylaw infractions, or if you use CCTV footage inappropriately. Mishandling owner data is another potential risk. There are fire code requirements, elevator inspection requirements - it can be costly if mistakes are made, systems fail, and people get hurt.

Assuming your insurance policy will cover any mishap is not enough. Usually there are requirements on the policy holder to even qualify for coverage. Read your longform agreement with your common insurance policy provider. If the condo is paying a resident as an employee, and that employee

makes a mistake- who pays for the mistake? Work through a few potential cases, you don't have to know everything that can possibly happen in advance, but bringing more possibilities into focus, year over year, is infinitely better than never engaging in this kind of thinking. Safely working through examples with your board allows you to be ready to implement a risk mitigation strategy before the need arises - when it's too late.

## **Organizational and Management Factors**

There are seven board members between which decision-making authority is shared, but sometimes one person starts to think they are the highest authority in the land. When a board member starts to act without consensus approval, the role of Board President can veer dangerously towards that of Condo King or Queen. This not only disrupts the balance of power but also leads to practical issues. Board decisions that have financial consequences for other owners, when not voted on and agreed to by a board majority at a duly held meeting, pose a risk to anyone acting outside of that distributed authority. Acting outside the conventions of proper board procedures, without a decision, without a majority, without a written record in the minutes, can easily be challenged by any litigious owner.

To ensure equitable decision-making, it is crucial to establish and adhere to robust governance policies. This includes regular rotation of roles among board members to prevent any single individual from dominating the decision-making process. All board decisions, especially those with financial implications, should be made in a transparent manner and documented meticulously in meeting minutes. Encouraging open communication and active participation from all board members during meetings can also help in distributing authority more evenly. By



fostering a culture of collective responsibility and shared leadership, the board can more effectively serve the interests of the entire community and mitigate the risks associated with a single individual wielding disproportionate influence.

Take the time to outline the nature of a self-management arrangement. Perhaps it is with a board member or an owner who will play the role of building manager. Make it clear when this individual must seek board approval. Do not tolerate unilateral decisions unless there is an emergency of some kind, where inaction would be more costly - even then, ratify decisions in the next meeting minutes. Lack of proper and agreed upon authority within a condo board can leave some members individually exposed. Clarity in the hierarchy of decision making not only reduces risk but improves efficiency and leads to better decisions. Lack of this authority, is technically, well... anarchy.

## **Group Behaviour**

In a condo, group behaviour can mean a few things. A board has a dynamic where social norms and mores can make it difficult for a group to make good decisions. Group behaviour can also mean groups of owners, or factions of people who have different social values.

A board of directors can sometimes be a little bit... too supportive. When you need a voice to play devils advocate and all you get are high fives and a pat on the back, you may not get the best possible decision. Groupthink is a real risk when members of a group prioritize harmony and social order over making the right decision. These are, after all, your neighbours; you want to get along with them. With practice, you can be a good neighbour and offer alternative solutions at a board meeting.

Too often, when there is an overbearing leader on the board, others sit back, never sharing their ideas.

They are content being privately right. Watching the loud talker make another error is perfectly fine with them. But when you are on a board, even if you don't participate, you are part of every decision - good or bad. If you dissent in the minutes and vote against a particular course of action - that's a step in the right direction. Working to make sure everyone in the group has an opportunity to speak, to participate, to debate - that's even better. Minimizing groupthink is always going to take - a group effort.

Confront a dominant board member by regularly encouraging input from quieter members: "George, what's your take on the President's proposal?" Redirect momentum by just asking others to speak. If the problem is deeper and more long standing than that, don't be shy. Most people know their weaknesses and are prepared to accept help when it is offered.

Try to tackle the situation head on: "Susan, you are always first to speak and it tends to make disagreements with you difficult for the rest of us. Given how large and serious this decision is, we should start this decision-making process by first hearing from everyone else in the group, those who usually stay quiet. We can work around the room and as chair, you can summarize everyone else's point of view before letting us know what you think. Then we'll put it to a vote." This shows that your concern is for the quality of the decision, not for anyone's individual personality.

Because this is human behaviour, it applies to everyone, not just the board. Think through how you release important information to owners, how it might trigger their behaviours. Will they wonder why it took 6 months to inform them that the foundation is sinking into an old lakebed? You better have a really good answer ready. Nothing in the condo act speaks to the art of managing groups of people effectively, efficiently and with minimal disagreement. It takes careful thought, and lots of practice.



## Physical Layer: The Building

Addressing the physical aspects of a condo is a crucial layer in our systems-based approach to risk management. While these elements might seem straightforward, they often hold the key to preventing a multitude of potential issues. Thoughtful consideration and proactive management of the building's physical characteristics not only enhances safety and security but also significantly reduces the workload and stress on a self-managed board.

A good example of this is Crime Prevention Through Environmental Design (CPTED)[i]. If the tall trees in the parking lot have many large branches near the ground to hide behind, cutting those would create a more open space where prowlers feel exposed – and avoid that location entirely. By implementing CPTED principles, such as maintaining clear sightlines around entrances and reducing hiding spots, we not only deter potential criminal activities but also foster a sense of safety and vigilance that will resonate with residents. This proactive approach is a key part of managing our environment to pre-emptively address security risks.

Another example is the legibility of your fire safety signs. In a real fire, would residents find their way to safety with minimal confusion? Ensuring the legibility and clarity of fire safety signs is not just about compliance with fire department checks. It's about guaranteeing that in an emergency residents can quickly and efficiently find their way to safety, minimizing panic and confusion. Using iconographic images that can be understood at a glance can help with this.

These physical modifications are not isolated actions; they interact with our broader systems-based risk management approach. For instance, improved lighting not only deters crime but also enhances the effectiveness of our surveillance systems,

integrating physical security with technological solutions. Seasonal maintenance, such as adjustments to door latches should consider the environment's effect on the building. By establishing a routine winter and summer adjustment, we can pre-empt problems like doors failing to secure properly when buildings shift in extreme temperatures, thus mitigating risks associated with unauthorized access or potential safety hazards.

Involving residents in this process is also vital. No matter how much time a board spends thinking through every possible risk in advance, things will be missed. Acknowledge this publicly to your residents. Encouraging residents to report issues, like malfunctioning lights or obscured signs, not only helps in timely maintenance but also promotes a collaborative effort in managing shared spaces. Teach owners to participate, show them their input is valued by acting swiftly and thank them for letting you know. This active participation can significantly aid in identifying and addressing risks promptly.

## Sustainability

Sustainability in condo management extends beyond immediate environmental concerns; it is fundamentally about ensuring the long-term stability and financial health of the association. A condo building, when diligently cared for, has the potential to stand strong for a century – or longer. In this light, it's crucial to assess how our current decisions, especially those driven by short-term cost savings, will impact the association's future viability.

Since self managed condos often do so to save money, so consider one more financial consideration: what will it cost when a board member, who is doing work for the condo corporation for free, or for a very low price – leaves? If someone in the community is cutting the grass for 100\$ what will it cost the condo in real market dollars to find a replacement?





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A board should have a longer term, sustainable view. Any discount from an owner or board should be of equivalent or greater quality, at the same or lower price. Before committing to a discounted rate from an owner or board member, go to market. Know the value you're getting. It should be measurable, and the change in service provider should be warranted and easily justifiable to any other owner who raises questions. Make sure you work through organizational and management issues in advance and document any such arrangements clearly in the minutes so that some new board members ten years from now can make sense of your arrangement.

When it comes to budget season, the savings from doing things yourself should be a surplus. Plan for those volunteers or discounted labourers leaving one day. Your budget should be able to absorb a resident quitting and moving away. Typically, this would leave a condo with two problems, no one to do the work, and inadequate funds to get them done. If your budget is designed around proper market rates, you can easily go to market and higher a contractor as needed. Any surpluses from those good ol' days when an owner or board member was cutting the grass for free, has hopefully been well invested in your reserves, or to execute some improvement projects. It's much better to have a surplus problem, and this opens the door to very interesting possibilities for a good governance board. But getting by month to month, is not a wise way to plan your community's future.

## Conclusion

Navigating the complexities of condo management requires a nuanced and

systematic approach, one that balances immediate needs with long-term sustainability. Exploring various layers of risk management, from societal influences to the intricacies of group behavior and the importance of maintaining the physical integrity of the building - is important. Each layer presents its own set of challenges and opportunities, demanding careful consideration and proactive strategies. At the heart of effective condo management is the recognition of the interconnected nature of these layers. Decisions made in one area invariably impact others, underscoring the need for a holistic view. Whether it's tackling legal and regulatory requirements, addressing group dynamics within the board, or managing the physical aspects of the building, a comprehensive perspective can only improve the quality of your work.

Moreover, the concept of sustainability stands as a cornerstone in this discussion. Short-term gains, whether in financial savings or operational efficiencies, must be weighed against their long-term implications. The key to a thriving condo community lies in fostering a culture of forward-thinking, where decisions are not just about the here and now, but about securing a stable, prosperous future for all residents.

Effective condo management is a multifaceted endeavor. It requires not just adherence to best practices but also an adaptive mindset capable of responding to evolving challenges. By embracing a systems-based approach and focusing on sustainable solutions, condo boards can navigate the complex landscape of risk management, ensuring their community's resilience and longevity.

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EXP	Steven DeLuca	(780) 203-8605	steven.deluca@exp.com
Keller Engineering	Andree Ball	(403) 471-3492	aball@kellerengineering.com
Mertz Engineering Inc.	Michael Mertz	(780) 231-7331	michael@mertzen.com
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RJC Engineers	Jamie Murphy	(780) 452-2325	JMurphy@rjc.ca
Tree of Knowledge (TOK) Engineering	Martin Bankey	(780) 434-2376	mbankey.tok@shaw.ca
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	Derek Zilke	(780) 486-2828	dzilke@wadeconsulting.ca
Company Name	Full Name	Phone	Email
<b>Exterior Maintenance</b>			
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Ardent Roof Systems Inc.	Derrick Lukin	(780) 488-4900	derrick@ardentroof.ca
Ascend Cleaning Services Inc.	Robert Panchuk	(780) 667-7263	info@ascendcleaningservices.ca
Capital City Tree Service	Matthew Desfosses	(587) 735-6383	info@capitalcitytreeservice.ca
Christensen & McLean Roofing Co. Ltd.	Phil Roy	(780) 447-1672	phil@cmroofing.ca
Davey Tree Expert Company of Canada Limited	Kevin Cassells	(780) 433-8733	kevin.cassells@davey.com
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Osco Mudjacking & Shotcreting Ltd.	Don Moroz	(780) 469-1234	don@oscomudjacking.com
Paneless Property Services Inc.	Matthew Stewart	(780) 707-8385	contact@panelesswindow.com
Pyramid Concrete & Consulting Ltd.	Cole Goshulak	(780) 481-0808	cole@pyramidconcrete.net
RBKS Construction	Ryan Barlow	(780) 554-0545	ryan@rbksconstruction.com
Safesidewalks Canada Inc.	Jeff Adolf	(780) 278-4434	jeff@safesidewalks.ca
Shack Shine	Dustin Grainger	(780) 660-2586	dustin.grainger@shackshine.com
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Trusty Tree Services	Kolton Canning	(780) 860-5500	info@trustytree.ca
Company Name	Full Name	Phone	Email
<b>Financial Services</b>			
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Condominium Repair Company	Jim Wallace	(780) 952-7763	jim@condominiumrepaircompany.com
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Manulife Securities Inc.	Ryan Ardron	(403) 230-3909	ryan.ardron@manulifesecurities.ca
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Rhind & Associates	Will Pozzo	(403) 283-1378	will@wjrhind.com
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Company Name	Full Name	Phone	Email
<b>Insurance - Appraisers</b>			
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Balance Valuations Ltd	Cassidy MacDonald	(780) 296-2323	cassidy@balancevaluations.com
Normac	Omar Khan	(780) 935-8258	omar@normac.ca
Suncorp Valuations Ltd.	Devin Baker	(306) 652-8373	Devin.Baker@suncorpvaluations.com
Company Name	Full Name	Phone	Email
<b>Insurance - Brokers &amp; Adjusters</b>			
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Desjardins Insurance/Scales Insurance & Financial Services	Corey Scales	(780) 757-1176	corey@coreyscales.ca
Diverse Claims Adjusters Ltd.	Paul Whitman	(780) 756-4222 ext. 222	paul@diverseclaims.ca
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Westland Insurance Group Ltd.	Jason Ploof	(780) 453-9840	jploof@westlandinsurance.ca
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Company Name	Full Name	Phone	Email
<b>Janitorial Services</b>			
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Total Plumbing & Heating	Ian Bassinger	(587) 989-0741	ian@totalph.ca
Company Name	Full Name	Phone	Email
<b>Property &amp; Technology Services</b>			
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Company Name	Full Name	Phone	Email
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<b>Utility Management</b>			
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All Weather Windows Renovations	Everett Fradsham	(780) 915-6120	efradsham@aww.ca
Summit Lock & Safe	Holly Pickard	(780) 722-5101	info@summitlockandsafe.ca

# Welcom To Our New Members!



## Condos:

Victoria Trail  
Lockhart Gardens  
Hearthstone One  
Fulton Court  
Tristone Villas  
Marina Estates



## Individuals:

Richard Korbyl  
Laurie Shone  
Ryan Trankovsky  
Jerry Kolewaski  
J.A. Chopoidaló  
William Simpson



## Business:

All About Abatement  
AmSteam Restoration Services  
Condominium Repair Company  
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#### CONTACT US:

**BFL CANADA Insurance Services Inc.**  
1-888-451-4132 | [albertarealestate@bflcanada.ca](mailto:albertarealestate@bflcanada.ca)

[bflrealestate.ca](http://bflrealestate.ca)





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### **What does a Reserve Fund Study include?**

- ⇒ **Site inspection ~ assess condition of common property components by appropriate personnel familiar with components.**
- ⇒ **Report ~ component descriptions, conditions noted, specific recommendations, complete with photographs**
- ⇒ **Spreadsheets ~ common property components requiring major repair/replacement with current estimated repair/replacement costs.**
  - ✓ **Present Course ~ illustrates current funding practices and factors in interest & inflation.**
  - ✓ **Reasonable & Sufficient ~ illustrates future funding recommendations/scenarios and factors in interest & inflation.**
  - ✓ **30-Year major repair/replacement schedule.**
- ⇒ **Upon completion of draft report, meet with Board to discuss report, spreadsheets, findings and next steps.**

**~FREE QUOTES~**



**(587) 743-0555**



**shantel@wadekhrfp.ca**