



Ryan Coles

*My primary goal as the president is to continue to grow our membership, with special emphasis on condo owners. They are the ones who we are all here to better serve.*

## Message from the President

**Embracing Unity, Advocacy, and Engagement in Our Condominium Community.** I hope this message finds each of you in good health and high spirits as we continue to navigate the ever-changing landscape of the condominium industry. As the President of our esteemed chapter, I am delighted to share some exciting updates and important reminders with you in this quarterly newsletter.

Firstly, I would like to highlight the success of the recent National Leaders Forum held in Saskatoon. This gathering of industry experts, thought leaders, and stakeholders provided an invaluable platform for knowledge sharing, collaboration, and the exploration of emerging trends across all of our CCI Chapters. By actively participating in such events, we strengthen our industry knowledge and equip ourselves to overcome the challenges and seize the opportunities that lie ahead.

Advocacy remains a key pillar of our chapter's mission, and I am proud to inform you that we are still actively engaged in advocating for change to licensing and RECA tests for condo managers through our association with the Alberta Condominium Management Education Consortium (ACMEC) and our own direct relations with RECA. Our unwavering commitment to raising professional standards and ensuring the highest level of expertise within our industry continues to drive our efforts in

(continued on page 3) →

## join our mailing list



CCI South Alberta Chapter

- To keep updated on chapter events;
- To receive updates on industry news and condominium related issues;
- To network with other CCI South Alberta members;
- To sign up for future CCI events.

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### don't forget

to submit your nomination for Condo of the Year and Volunteer of the Year Award: [www.surveymonkey.com/r/CCISA-2023Awards](https://www.surveymonkey.com/r/CCISA-2023Awards) or scan the QR code





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*(continuation from page 1)*

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## THE VOICE OF CONDOS IN CANADA

Formed in 1982, the Canadian Condominium Institute is a national, independent, non-profit organization dealing exclusively with condominium issues and representing all participants in the condominium community

## OUR MISSION

To lead condominium owners and industry members through education and advocacy with integrity and professionalism.

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## Message from the President

(continuation from page 1)

advocating for regulatory improvements. We will keep you informed of any developments and opportunities to support this important cause.

On a more lighthearted note, I am delighted to share that our annual golf tournament was a resounding success! The overwhelming enthusiasm and support from both attendees and sponsors, reflect the vibrant community spirit that defines our chapter. Your participation contributed to a day of camaraderie and friendly networking on the greens and meal afterwards contributes to the success of the event but also helps us continue our valuable work in advancing the condominium industry. Congratulations to the Volunteer Golf Tournament Committee who organized an outstanding tournament.

Looking ahead, we are excited to announce that we are in works of planning a series of new in-person luncheon events starting from September onwards. We will be inviting industry experts and guest speakers who will share their insights on a variety of topics relevant to condominiums. Stay tuned for more details as we finalize the lineup of engaging speakers and topics. As always, please reach out to us if you wish to present on a topic, have a newsletter article to publish, or want to join one of our committees. We're also already planning the fall Alberta Condominium & Real Estate Conference, for which sponsorships, booth rental, and call for presenters is well underway. Save the date for November 3 and 4, 2023. The 10th Anniversary of the Conference

educational sessions, networking and supplier connections are all in one place. Stay tuned in through <https://conventionall.swoogo.com/ACR23>.

Before taking a break for the summer, we had one final in-person event planned. The Summer Mix and Mingle Social was a wonderful opportunity to connect with fellow professionals, share experiences, and foster relationships within our vibrant community and learn how to play bocce ball. It was a good opportunity to expand professional networks, gain valuable insights from your peer and have some fun.

With summer, I would like to take a moment to wish that we do not have a smokey season due to wildfires. It is crucial for all of us to ensure our condominium sites are fire-safe by implementing necessary precautions and adhering to local regulations. Let us remain vigilant and proactive in protecting our communities from potential risks.

In closing, I want to express my sincere appreciation to our dedicated board members, volunteers, and all of you, our esteemed members. Your continued support, engagement, and commitment to our chapter have been instrumental in our success. Together, we will forge ahead, embracing unity, advocacy, and engagement as we shape a brighter future for the condominium community.

Thank you for your ongoing dedication and active participation. I look forward to connecting with you at our upcoming events and witnessing the positive impact we create together.



## At a Glance

August 1, 2023	Deadline for Condominium of the Year and Volunteer of the Year Awards <a href="http://www.surveymonkey.com/r/CCISA-2023Awards">www.surveymonkey.com/r/CCISA-2023Awards</a>
September 28, 2023	The Education Committee is working hard on the upcoming annual program for Luncheons check <a href="https://ccisouthalberta.com/events-education/upcoming-events">https://ccisouthalberta.com/events-education/upcoming-events</a> to view the line-up in early September!
October 26, 2023	Annual General Meeting
November 23, 2023	Save the Luncheon Dates for 2024
	January 25, 2024      11:30 am – 1:00 pm
	February 29, 2024      11:30 am – 1:00 pm
	March 28, 2024      11:30 am – 1:00 pm
	April 25, 2024      11:30 am – 1:00 pm
	May 30, 2024      11:30 am – 1:00 pm
	June 27, 2024      11:30 am – 1:00 pm

## ! notice

CCI-SA has changed the venue for in person luncheons, courses or events. Please check our website event calendar and registration sites for specific location and details as they may vary.

## Condo Board Basics and Best Practices

Condo Board Basics and Best Practices is for Condo Board Members who want to grow their knowledge and get inspired so they can serve their Condominium Community at the highest level!

Register for our introductory self-directed online course that will assist condominium board members to understand their roles and obligations to better serve their corporation. This course is free for all CCI members in Alberta.

- › Learn the basics of Board Governance
- › Better understand your Financial and Maintenance Responsibilities as a Condo Owner
- › Learn about Common Legal Obligations

The Canadian Condominium Institute North Alberta and South Alberta Chapters offers resources to help everyone who participates in our vibrant Condominium Community!

### Register now!

\$75 or FREE for CCI Members

REGISTRATION LINK:

[https://conventionall.swoogo.com/CCISA\\_CBB-Reg](https://conventionall.swoogo.com/CCISA_CBB-Reg)

CCI North & South Alberta: Proud providers of Condo education and resources in Alberta



# Summer Learning... Having a Blast!

Don't pack up your pencils and notebooks yet, the Alberta Condo Management Consortium (ACMEC) has a webinar series that is perfect for summer learning. Join us throughout July and August, for a four part webinar series for condominiums corporations (including self-managed) about what professional licensing means for them.

**All sessions are FREE to attend. Register for the full-series now!** Go to <https://www.eventbrite.ca/e/acmec-summer-webinar-series-tickets-651196595547> or scan the QR code.



## COMING UP FIRST...

JULY

13

### **What Does it Mean to be a Licensed Profession?**

What to expect of a licensed condominium manager and questions to ask from a client perspective.

*Teresa Nguyen* - Condominium Manager, Converge Condo Management

*Brian Fischer* - Owner, KDM Management Inc.

## UP NEXT...

JULY

26

### **Practical Considerations from Statutory Changes**

Learn more about the new requirements for service agreements, and expected financial implications of licensing.

*Sandy Cameron* - Lawyer, Cameron Horne Law Offices

*Andrew MacLachlan* - Regional Director + Broker of Record, FirstService Residential

AUGUST

9

### **Things To Know For Self-Managed Condos**

Are you a Self-Managed condo?

Register today to learn the distinction between licensed and unlicensed activity and where you can go for resources to assist with management activity.

*Sandi Danielson* - Condominium Manager, Prince Property

*Darcie Lee Rea* - Condominium Manager, Hallmark Management

AUGUST

30

### **The RECA Disciplinary Process**

Learn the process of how to file a complaint with RECA, including what kind of complaints RECA has the jurisdiction to hear, and what steps to take before making a complaint.

*Roseanne Evans* - Real Estate and Condominium Broker, Ayre & Oxford Inc.

*Dionne Levesque* - Lawyer, Scott Venturo Rudakoff LLP

This webinar series is funded by the Alberta Real Estate Foundation. Dates are subject to change





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# Coming Soon!

## Sponsorship Opportunities for 2023-2024


Sponsorship provides an excellent venue for our professional and business partner members to gain industry-wide recognition while also supporting CCI South Alberta. Opportunities will be open July 26, 2023

For more information email:  
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# All Things Appraisals – Insuring to Value

What is an Insurance Appraisal and when should it be done?

By: Omar Khan, Normac

**For a more accurate and reliable appraised value, we recommend choosing an appraiser who consults local, Canadian costing sources.**

**A**n insurance appraisal provides an estimate of total replacement cost for a property in the event of a total loss. We call this the Total Insurable Value (TIV) and it is used for placing adequate property insurance. As a board member or an agent acting on behalf of a condo corporation, you have a fiduciary duty as per the Alberta Condo Act to insure to full replacement cost.

## Report Delivery Timeframe

When hiring an independent appraiser, you should be seeking an accredited firm with experience and justifiable valuations. Report delivery times may vary, but we recommend seeking quotes 3-6 months prior to your insurance policy renewal date. This gives your corporation

ample time to review proposals and select a firm, provide documentation, schedule a site inspection, and receive your valuation well before your renewal date. This will ensure that your broker can negotiate the best possible terms on your behalf.

## Inspection Process

When on site, an appraiser will conduct a full exterior and interior inspection of the property to collect construction details and note any critical components needed for a







**An insurance appraisal will ensure that you have enough insurance coverage in the case of a loss and not paying out-of-pocket for a shortfall in coverage.**

rebuild. This includes interior finishes from floor to ceiling, mechanical systems, construction materials for the building itself, common property, and exterior components such as roadways and landscaping. The architectural blueprints for the property along with the corporation's governing documents will provide further direction to the boundaries and limitations of what is to be included.

### **Costing Approach**

Insurance appraisers use what is called a cost approach, which is based on the principle of substitution. If a property were to experience a total loss, the valuation should represent the total cost to rebuild an equally desirable replacement. With the property details in hand, costing databases are referenced to determine accurate costs per square foot, and adjustments are then made for specific components installed (i.e. sprinklers, appliances, fire and security systems, HVAC, balconies, gazebos, etc.). For a more accurate and reliable appraised value, we recommend choosing an appraiser who consults local, Canadian costing sources. Building code and bylaw reviews must

also be done to ensure compliance with today's building standards. This means that fire protection, handicapped access, and parking spaces for new construction must meet federal, provincial, and municipal expectations. An appraiser must also consider the cost of demolition and debris removal in the event of a total loss. This largely depends on the location, size of property, and type of construction and is a critical cost that should be considered for a rebuild.

### **How does your corporation benefit from an appraisal?**

An insurance appraisal will ensure that you have enough insurance coverage in the case of a loss and not paying out-of-pocket for a shortfall in coverage. It also means that you are paying accurate premiums; neither underpaying or overpaying. Also an up-to-date appraisal makes certain that you are compliant with the Alberta Condo Act and your fiduciary duty to the corporation is met. Finally, in this challenging insurance market, having an independent 3rd-party appraisal can help elevate your property in the eyes of the insurer because the details included in the report allow them to have a higher confidence to covering the risk on your property.

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# The Rise & Risk of E-bikes

## Lithium-ion Batteries in Electric Bikes

By: Jason Stallard, HUB International Insurance Brokers

**Electric bicycle sales have significantly increased in the past few years as commuters face challenges.**

**E**lectric bicycle sales have significantly increased in the past few years as commuters face challenges. Increased gas prices, commuting costs, and avoiding vehicle traffic are just some of the many reasons why individuals have chosen e-bikes as their mode of transportation. The hike in these purchases have also highlighted the risks associated with them -including, but not limited to, battery fires or explosions.

NPR.org notes that “four times a week on average, an e-bike or e-scooter battery catches fire in New York City.” This alarming statistic is reason enough to understand the risk and potential solutions that can be implemented to protect against personal injury and property damage when using e-bikes.



### Lithium-ion Battery Fires

Lithium-Ion batteries are not just found in e-bikes, they are used in phones, laptops or powertools. They are widely popular because of the inherent benefits associated with them. These batteries are rechargeable, store a high amount of energy in a small space and can last a relatively long period of time without the need for constant recharging. However, when the battery does run out or in the alternative, proper protections are not built-in, a failing battery can overheat, eject gas, projectiles, and result in flames causing a fast spreading fire. Lithium-ion batteries are generally composed of several individual cells packed together which contain a highly combustible electrolyte fluid that can ignite when damaged or exposed to extreme temperatures. These fires or explosions can occur in a matter of seconds, and without prior warning.

Ideally, the individual cells found in lithium-ion batteries should be designed with certain safety measures to prevent overheating. This includes:

Battery Management System (BMS) – prevents batteries from over-charging.

Pressure-sensitive vent holes – when there is a risk of overpressure, the vent holes will release the extra pressure and prevent other cells from catching fire.

Separator fuse – made of polyolefin →



material which melts when the battery is overheated and stops the transport of energy within the battery itself, essentially “shuts down” the battery.

Positive Temperature Coefficient – protects the battery from current surges.

#### Common causes of lithium battery combustion include:

- Manufacturing and/or design flaws
- Use of low quality components, missing protection features
- Physical damage to the battery
- Exposure to extremely warm, cold, or wet conditions
- Improper use or using the wrong charger or power adapter.

#### What to Do in the Event of an E-bike Fire

If you own an e-bike that catches fire or are involved in a fire caused by someone else’s e-bike, it is best to evacuate the area and call 911 immediately. Although it may be tempting to try to put out the fire yourself, lithium battery fires are highly dangerous and very difficult to extinguish. The best course of action is to protect your own safety and allow the fire department to handle the fire. [the.hubinternational.com](http://the.hubinternational.com)

#### Tips for Preventing Fires

These same steps can also be applied to any device powered by a lithium battery to reduce the risk of batteries failing.

- Purchase certified equipment (i.e. UL, FCC, ROHS, etc) batteries which have gone through rigorous testing and have proper protections in place.
- Avoid purchasing used batteries or chargers. Do not use aftermarket batteries or chargers.
- Read the owner’s manual and strictly adhere to manufacturer precautions and instructions for storing, charging, use, etc.
- Always use the battery charger, cord, and power adapter provided by the manufacturer.
- Do not use power patch leads or extension cords; only plug the charger directly into the wall main supply.

- Avoid leaving your battery unattended during charging, and do not leave it charging overnight. Disconnect the battery right away once it is fully charged.

- Keep the battery away from flammable materials such as combustible walls/floors/ceilings, upholstery, or clothing while it’s charging or in use. This will not prevent the battery from catching fire but it may stop the spread of the fire and minimize property damage or personal injury.

- Keep batteries and devices at room temperature. Extreme hot or cold temperatures can harm the battery. Do not place them in direct sunlight.

- Do not block exits with an e-bike.
- If a battery overheats or you notice an odor, a change in shape or color, leaking, or odd noises, stop using it immediately.

- Routinely check batteries for damage or any other abnormal conditions, especially before charging and after any accidental drops.

- Replace batteries when they are close to the end of their charging cycles (typically 250-400 cycles or 1.5 to 2 years; refer to manufacturer for life cycle).

#### Conclusion

Lithium-ion batteries in e-bikes can be dangerous, but they don’t have to be. When used correctly and according to manufacturer’s instructions, they can help alleviate some of the concerns that commuters have. Always purchase certified, tested, batteries and utilize the tips listed above to help mitigate potential fires.

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**Keep batteries and devices at room temperature. Extreme hot or cold temperatures can harm the battery. Do not place them in direct sunlight.**

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# Apathy is the Enemy of Condo Boards: Condo Faces \$25k Fine for Ignoring Accessibility Complaint

*Provided by SVR Lawyers; with written approval to reprint from their website: svrlawyers.com*

**Mr. Engel submitted several proposed accessible designs, after paying almost \$2,000 for an accessibility assessment, all of which the Board rejected, with no explanation for why beyond a “vague concern” regarding water ingress.**

The recent decision of the Alberta Human Rights Commission in *Engel v The Owners: Condominium Corporation Plan No. 9023695 o/a Glenora Manor* (“Glenora Manor”) serves as a cautionary tale for condo boards dealing with Owner requests, especially where Human Rights issues may be involved.

The Complainant (“Mr. Engel”) was a long-time resident of the Glenora Manor condominium, in a unit owned by his mother, Ms. Engel. He was a full-time wheelchair user due to a physical disability. Since he moved into Glenora Manor in 2009, all units had included barrier-free access to private balconies via sliding glass doors. As they fell into disrepair, the Board voted to replace each unit’s exterior sliding patio doors. However, despite the Board’s awareness of Mr. Engel’s disability (and the fact that his previous request to

make accessibility-related renovations to his unit had been granted), the Board purchased inaccessible patio doors for all units, including his.

The Engels wrote to the Board, requesting an accessible patio door for their unit. The Board provided a proposed design for an accessible door but indicated that all costs associated with obtaining the door would be the responsibility of the Engels. Despite the Engels’ attempts to negotiate and suggesting a cost-sharing arrangement, the Board refused the proposal to share costs and did not provide any further details or willingness to negotiate.

Mr. Engel submitted several proposed accessible designs, after paying almost \$2,000 for an accessibility assessment, all of which the Board rejected, with no explanation for why beyond a “vague concern” regarding water ingress.

Despite the disrepair of the existing door, which made it particularly inadequate in the colder months, Mr. Engel was forced to keep this door in order to maintain accessibility to the patio. The Engels continued to follow up with the Board regarding their concerns about accessibility, but the Board refused to meaningfully engage with them for the next five years, leading to the present Human Rights complaint.

Section 4 of the Alberta Human Rights Act prohibits discrimination →



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What sets your community apart to have earned this prestigious award?

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### SELECTION PROCESS:

All submissions are reviewed by CCI - South Alberta's Awards and Recognition Committee. **Three finalists will be chosen.**

In September, we will speak with representatives and, if permissible, site visits may be arranged to tour your property.

CCI Annual General Meeting where the winner will be announced.

### SUBMISSION:

Due in our office **August 1, 2023**

3 Pages Maximum. (No handwritten submissions please.)

Please submit applications to:

**PO BOX 38107, Calgary, AB T3K4Y0**

or email: [admin@ccisouthalberta.com](mailto:admin@ccisouthalberta.com)



in the areas of goods, services, accommodation, or facilities and tenancy on the basis of physical disability. Despite its disrepair, Mr. Engel was found to have suffered an adverse impact by being forced to keep his old patio door, and the Tribunal found he also suffered a great deal of discomfort and loss of dignity due to the longstanding apathy from the Board. Lastly, the Tribunal found that if it were not for the Complainant's disability, his patio door would have been replaced with the rest of the building's units (at the CC's cost).

The Tribunal found that the Board did not address the Complainant's request for accommodation promptly or take it seriously. The Board's apathy was made evident Throughout the Tribunal process, and the Board (who was unrepresented by counsel) ignored several Orders issued by the Tribunal and missed several deadlines, stating only that they believed they had complied and that they were not aware of the charge against it or what it is guilty of, so it did not know how to respond or what particulars to provide.

It was noted by the Tribunal that, throughout the initial discussions and the consequent conflict and Hearing, the Board did not seek legal advice

## The Board was cognizant of the accessibility issue with its choice of patio doors but continued with their purchase and installation regardless.

at any time. The Board was cognizant of the accessibility issue with its choice of patio doors but continued with their purchase and installation regardless. The Tribunal found that the Board did not address the Engels' request for accommodation promptly or respectfully, it treated the Engels with disdain and did not investigate nor assess whether it could make the accommodation, which it had a duty to pursue. The Tribunal found the Board's strategy of "letting sleeping dogs lie" to be discriminatory and unacceptable, stating that "[t]he reality for individuals with disabilities is that they cannot afford to 'let sleeping dogs lie' when their access is impeded."

The Tribunal ordered the Condominium Corporation to pay general damages of \$25,000 (plus interest) to the Engels, install an accessible door at the sole cost and expense of the Condominium Corporation, pay a portion of the Engels' legal costs, and all Board members were required to undergo human rights training before the end of September 2023.

This case illustrates the risks Condominium Corporations take when they fail to adequately address owner concerns, especially in the realm of Human Rights.

For assistance with any condominium matter, please contact Dionne Levesque, John McDougall, Kate Kozowyk, Stuart Gray, or Kendra Barlow.

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**This case illustrates the risks Condominium Corporations take when they fail to adequately address owner concerns, especially in the realm of Human Rights.**



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# Investing the Reserve Fund – Part 2

By Walter Wakula, BComm, MBA, ICD.D  
President, Foothills Global Capital Group Inc.

**P**art 1 of my article “Investing the Reserve Fund” was published in the Spring edition of this CCI Review newsletter. This article covered an introduction to the reserve fund and investing the money in it, the Condominium Property Act (CPA) legislative backdrop which regulates reserve fund investments and the importance of, and some suggested content for, a condo corporation (Corporation) investment policy. I now follow up that article with Part 2 of “Investing the Reserve Fund” covering investment objectives and strategies and how, practically, to implement your investment policy.

## Investment Objectives

In Part 1 I had stressed the need for a condo Board to draft and approve an investment policy and strategy before setting up a reserve fund investment portfolio. Also, your reserve fund investment portfolio should strive to achieve a number of objectives that balance safety of the investment against its rate of return requirement. One such objective, and an important one, is for the rate of return of the portfolio to exceed the rate of inflation. Another objective may be to manage the funds wisely or to diversify the portfolio in some way or even to focus on environmental, social and governance focused investments. I will focus on the objective of returns exceeding inflation.

If the rate of return of the reserve fund portfolio does not exceed the rate of inflation then the value of the money in the reserve fund will decline in real terms. However, the costs of repairs and capital replacements that the reserve fund must fund have, during the past few decades, exceeded the economy-wide rate of inflation, or Consumer Price Index (CPI), which is

the widest and most used measure of inflation. Because of this the reserve fund rate of return must be quite a bit greater than the CPI to keep pace with the escalating cost of repairing and replacing equipment and other →



**Your reserve fund investment portfolio should strive to achieve a number of objectives that balance safety of the investment against its rate of return requirement.**





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assets the Corporation is responsible for maintaining. In other words, equipment etc. cost inflation is quite a bit higher than CPI inflation.

If the reserve fund costs increased at the CPI rate of inflation then investing in guaranteed investment certificates (GICs) would generally provide a large enough rate of return to cover this inflation and cover the risk of investing in GICs. This is because the structure of interest rates in the Canadian economy normally provide for rates of return which are greater than CPI inflation. However, recent experience has shown that GIC interest rates are not high enough to cover reserve fund cost escalation. This results in an erosion in the real value of the reserve fund over time and this erosion can be as much as 2 percent a year. This erosion in value over 10 years means you may be as much as 20 percent short of being able to pay for the replacement of a piece of equipment. To compensate for this erosion in the real value of the reserve fund a portion of the reserve fund should be invested in stocks, bonds and/or preferred shares to help boost the return of the reserve fund.

However, to boost these returns the Corporation must incur a higher level of risk through stock and bond investments and this must be an acceptable level of risk. These investments have, over a long period of time, earned higher returns than GICs but these higher returns are an average of higher such returns during part of past business cycles, and zero to negative returns during part of past business cycles. Though riskier, the stocks, preferred shares and bonds permitted under the CPA are limited to the highest quality such securities trading in the markets. For example, common stocks and preferred shares must have solid earnings and dividend paying track records which

span many years. Because of this only the securities of the highest quality banks, utilities, conglomerates and similar companies are permitted investments under the CPA. Similarly, only the highest credit quality bonds are permitted as investments under the CPA. If the Owners or Board of the Corporation wish to invest in less risky stocks and bonds than those permitted by the CPA, the Owners may introduce restrictions with an investment Bylaw or Boards through the Board investment policy.

### Investment Policy and Strategy

If the Board is investing the reserve fund only in GICs then it is wise to retain an investment advisor who can provide advice for investment of these GICs and who can execute investment transactions, handle the maturities of these investments, act as a repository for the actual GIC instruments and provide a monthly report of the GICs in the portfolio. If the Corporation will be investing in stocks, bonds and/or preferred shares the Board should go one step further and retain an independent investment manager or an investment management firm that manages one or more pooled investment funds.

**To boost these returns the Corporation must incur a higher level of risk through stock and bond investments and this must be an acceptable level of risk.**



Hiring such a manager or firm is necessary because a Board typically does not have the skills to manage the investment portfolio. Also, this is to avoid the Board being convinced by an outspoken or aggressive director saying that he can make a killing in the market with bitcoin or some other risky, 'flavour-of-the-month' investment opportunity. Most importantly, the Board needs to retain an investment professional because investing the reserve fund can be a daunting exercise which includes analyzing →



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the corporations or governments issuing the securities, evaluating the state of the markets and deciding where and for how long to invest. For example, at the time of writing, interest rates have been rising and stock markets are on the verge of declining because of a pending recession. Shorter term interest rates are higher than longer term interest rates with what is called an inverse yield curve and it is not known when these interest rates will revert to a normal positively sloped yield curve. Rising longer term interest rates have reduced the value of bonds and preferred shares and could reduce these values further. Several large banks in the US and in Europe have just failed and/or been forced to consolidate with other banks to enable them to survive.

The investment manager can be either a fund manager that has one or more pooled investment funds that are compliant with CPA regulations or a fund manager that acts independently to design a custom portfolio for the Board. The latter manager will be more expensive than the former and this greater cost is only typically economic with larger investment portfolios with several millions of dollars to manage. Choosing the investment advisor and/or the manager should be handled with a request for proposal from three or four firms which should include one proposal from the investment group or the wealth management arm of your banker, if it has one.

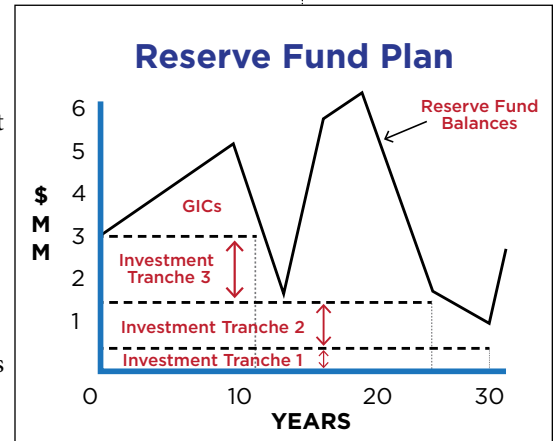
To summarize, one investment policy should be to hire an investment fund manager for the long term portion of the portfolio and a fund administrator or advisor for the shorter GIC portion of the portfolio.

### Long Term Cash Forecast

The Reserve Fund Plan provides, among other things, a 30 year forecast of the cash and investment balances that are expected for the reserve fund. Before you can develop an investment strategy the very first thing you must know is how much cash you will have to invest and for how long. This will determine the types of investments that you can place and for what terms to maturity be they stocks, bonds, GICs or other securities.

The following rather busy graph [1] is for a hypothetical but typical reserve fund plan for a Corporation with over 200 residential units. The reserve fund balance (cash plus investments) is forecast to increase from \$3.0 million at year 0 to \$5.0 million in year 10, decline for a few years back to \$3.0 million in year 13 and then increase to \$6 million in year 20 of the plan. The fund balance then decreases from \$6 million to \$1.5 million in year 26, reduces again to \$1.0 million in year 29 and finally increases to \$2.7 million in the last year of the plan.

Next I will look at an investment strategy based on the above cash forecast. The strategy may be to invest the maximum allocations permitted by the CPA in the riskier asset classes. Because of the shape of the Reserve Fund Balance graph I have divided this initial \$3 million cash pool into three Investment Tranches. An investment tranche is a division or a portion of a pool of cash each with a type or a combination of securities in it. Each tranche shown in the graph will contain the categories →



One investment policy should be to hire an investment fund manager for the long term portion of the portfolio and a fund administrator or advisor for the shorter GIC portion of the portfolio.



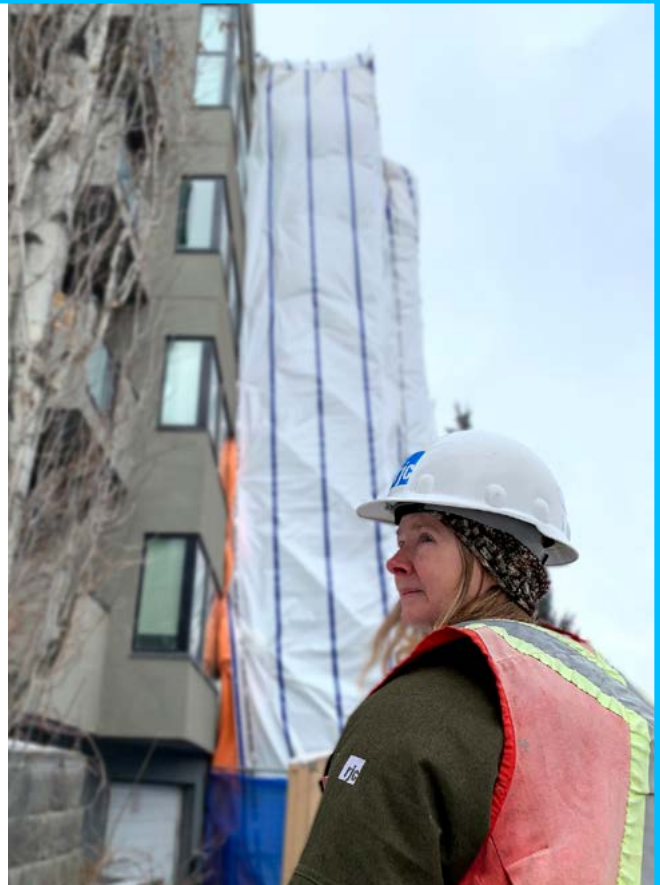


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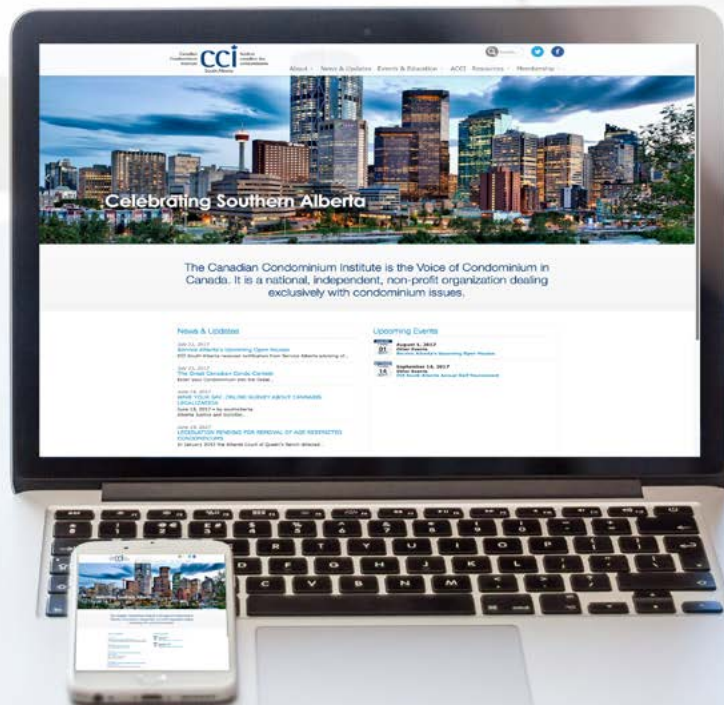


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of investments that are permitted investments by the CPA.

The CPA provides a list of approved investments for the reserve fund and restricts the percentage of the reserve fund that can be invested in each major category of investment. Common share investment may not exceed 15% of the reserve fund portfolio and the value of bonds, debentures and preferred shares cannot exceed 35% of the portfolio. That leaves 50% or more of the portfolio for GICs and similar less risky securities. I have thus divided the \$3 million pool of cash into the three Investment Tranches shown in the following table and these correspond to the Investment Tranches shown in the above graph:

None of this allocation to the

Investment Tranche	Amount	Years	Securities	
	\$	%		
1	450,000	15	29	Common stocks
2	1,050,000	35	26	Preferred shares and bonds
3	1,500,000	50	11	GICs
TOTAL	3,000,000	100		

maximum percentages should be attempted without the professional advice of an investment manager. The reason for this is because the valuations for these asset classes will be different at different points in the business cycle, the economic cycle, interest rate cycle and/or the stock or bond market cycle. In other words, these security classes will be more or less expensive depending on where we are in these various cycles and the securities in these classes will be individually undervalued or overvalued. As mentioned earlier, all this is beyond the skill set of virtually any condo director and must be undertaken with professional investment advice.

Going back to our example, we

would want the longest term securities to be in our Investment Tranche 1 where the funds will not be needed for 29 years. We are able to invest up to \$450,000 in these securities. Common stocks are considered the longest term securities because they never expire (though they may be delisted, merged with another corporation or suffer bankruptcy and disappear) so we could invest \$450,000 in a portfolio of high quality common stocks or a fund that contains only the common stocks that qualify as investments. Investment Tranche 2 has \$1,050,000 of capacity and has a maximum term of 26 years. This can be invested in preferred shares (mostly no maturity dates) and in bonds with maturities as long as 26 years. The investment manager will provide advice on the mix of preferreds and bonds based on the many variables discussed earlier. Note that even otherwise safe government bonds should be kept to maturity because they can go down significantly in value if interest rates increase and/or their credit ratings are reduced.

Investment Tranche 3 has \$1,500,000 with a maximum

term of 11 years. This tranche would be reserved for investment in GICs with a maximum term of 5 years with a separate strategy for this GIC portfolio. The GIC and other investment tranches can be added to in future

years as the additional \$2 million in excess cash comes into the portfolio over the next 10 years of the plan.

## Conclusion

In this Part 2 of “Investing the Reserve Fund” I have covered investment objectives, policies and strategies and how, practically, to implement your investment policy. This includes establishing investment tranches for your reserve fund plan based on CPA approved asset allocations for common stocks, preferred shares, bonds and GICs. I have also covered some of the complexities of investing in these financial markets and have explained the need for retaining an investment professional to guide the Board through the development of an investment portfolio. In the Fall Edition of this CCI Review newsletter I will publish Part 3 of “investing the Reserve Fund”. This will focus specifically on developing a GIC investment strategy and portfolio and will go into detail on the simple but powerful ladder investment strategy.

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Lenyx Corp.	Carlos Giovanazzi	(587) 475-8800	CGiovanazzi@lenyxcorp.ca
Magnum York Property Management / Associa	Holly Yuzwa	(403) 294-0411	hyuzwa@magnumyork.com
Mayfield Management Group Ltd.	AJ Slivinski	(780) 451-5192	aj@mmglt.com
Monday Management Inc.	Pamela Wilson	(403) 546-4292	pwilson@mondaymanagement.ca
New Concept Management Inc.	Maria Bartolotti	(403) 398-9528	maria@newconceptmanagement.com →



## PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

### ■ CONDOMINIUM/ PROPERTY MANAGEMENT

Organization	Name	Phone	Email
New Leaf Properties Ltd.	Steve Osmond	(403) 910-6480	Steveo@newleafproperties.ca
Parterre Property Services Inc.	Dwayne Ropchan	(403) 241-2162	dropchan@parterreproperty.ca
PEKA Professional Property Management	Becki Brouwer	(403) 678-6162	becki@peka.ca
Pivotal Property Management Inc.	Jamie Shima	(780) 701-4300	jamie@pivotalpm.ca
Prairie Management & Realty Inc.	Andrew Fulcher	(403) 995-2810	andrew@prairiemanagement.ca
Rancho Realty (1975) Ltd.	Natalia Beilin	(587) 779-5215	natalia.beilin@ranchogroup.com
RC Condo Management	Amy Breznik	(403) 317-4555	info@rccondomanagement.com
Red Key Realty & Property Management	Laura Henriksen	(403) 340-0065	laura@redkeyproperties.ca
Sunreal Property Management Ltd.	Callie Voytechek	(403) 343-0200	Cvoytechek@sunrealgroup.com
Three by Three Inc.	Abbie Thurgood	(587) 703-3311	Hello@threebythree.ca
Tribe Management Inc.	Shelley Wial	(403) 283-7118	shelley.wittal@tribemgmt.com
Urbantec Property Management Inc.	Tim Erickson	(403) 971-1511	tim@urbantec.ca
Quarter Park Management	Jason Ager	(403) 852-5096	jason.ager@quarterpark.com

### ■ CONSULTING

Organization	Name	Phone	Email
Bylaw Consultants	Gary Caouette	(587) 991-0959	bylawconsultants@gmail.com
Condo Relief Consulting	Paula Martin	(403) 831-6820	paula@condoreliefconsulting.com
Go West Valuations Corp.	Pete West	(403) 680-5050	info@gowestcorp.com
LPM Enterprises	Lisa McGrath	(403) 477-7254	Lisa@lpmenterprises.net
Schooley Mitchell	Mickey Pendergast	(403) 875-4777	mickey.pendergast@schooleymitchell.com
Skyline QS Consultants Ltd.	Maeve Duggan	(833) 390-1040	info@skylineqs.ca
Todd Brand Consulting	Todd Brand	(403) 608-2710	toddbrand@hotmail.com
Wapiti Inspections Inc	Harry Koyle	(403) 688-1206	hkoyle@wapitiinspections.com

### ■ INSURANCE/INSURANCE APPRAISERS

Organization	Name	Phone	Email
BFL CANADA Insurance Services Inc.	Sherry Bignell	(403) 398-2421	sbignell@bflcanada.ca
Gallagher Insurance	Michael Arnold	(403) 299-1692	Michael_Arnold@ajg.com
HUB International Insurance Brokers	Jason Stallard	(403) 554-1524	jason.stallard@hubinternational.com
Normac Appraisals Ltd.	Omar Khan	(403) 918-6566	omar@normac.ca

### ■ SERVICE PROVIDER

Organization	Name	Phone	Email
Nadia Freese	247 Restoration		nkatz@247restoration.ca
Stephen Cassady	247Condo	(403) 770-2939	stephen.cassady@247condo.com
911 Restoration of Calgary	Merv Pond	(780) 808-0036	mervpond@gmail.com
Abris Construction Calgary	Lindsay Boon	(403) 629-3474	lindsay@abrisconstruction.com →

## PROFESSIONAL AND BUSINESS PARTNER MEMBERSHIPS

### ■ SERVICE PROVIDER

Organization	Name	Phone	Email
Alberta Fire & Flood	Mark Lunnin	(403) 204-2259	mlunnin@abff.ca
Alberta Indoor Comfort	Mike Berezowski	(403) 230-2691	mjb@albertaindoorcomfort.com
Canstar Restorations	Ryan Bedford	(403) 312-6674	rbedford@canstarrestorations.com
Condo Document Inspection Centre Inc	Nina Bhasin	(403) 228-6770	nina@cdicinspections.com
Fire Ant Contracting Ltd.	Ed Bushnell	(403) 312-5995	ed@fireantcontracting.com
First Onsite	Melissa Kesegic	(403) 312-2975	melissa.kesegic@firstonsite.ca
Fort Sands Construction	Stephen King	(403) 604-5678	sking@fortsands.com
Fountainhead Mechanical Inc.	Bob Henry	(403) 702-6900	info@fountainheadmech.ca
Get Quorum	Mark DiPinto	1-877-353-9450	mark@getquorum.com
Hank's Plumbing & Gasfitting LTD.	Kevin Lott	(403) 998-7924	kevin@hanksplumbing.com
Harding's Painting	Matt Whiteley	(403) 700-6770	matt@hardingspainting.com
Lydale Construction	Denise Kendrick	(403) 571-1200	dkendrick@lydale.com
Millhouse Carpet Ltd.	Diane Sarazen	(403) 291-9737	diane@millhousecarpet.com
Mircom	Mark Joudery	(403) 462-1778	mjoudrey@mircomgroup.com
Moby, a Division of Western Fibre Communications Corp.	Boaz Shilmover	(403) 986-6629	ap@getmoby.com
Oaktree Carpets and Flooring	Kevin Williams	(403) 919-9477	kevin@oaktreecarpets.com
Perpetuity Security Consulting Inc.	Blaine Gillam	(403) 973-5502	info@perpetuitysecurity.com
Pro Property Services Inc.	Michael Baker	(403) 890-5296	michael@proproperty.ca
ProStar Cleaning & Restoration	Jodi Scarlett	(403) 695-1082	reception@prostarcleaning.com
Rocky Cross Construction North/DKI	Ryan Thelwell	(587) 888-9805	rthelwell@rccn.ca
ServiceMaster Restore of Calgary A Division of Ordman Corporation	Julie Visser	(403) 287-7700	julie.visser@smcalgary.com
Servpro Calgary	Kai Hochhausen	(403) 671-6409	khochhausen@servprocalgary.com
SIS Supply Install Services Ltd	Jody Roberts	(403) 640-1334	jodyr@sisltd.ca
Taylor Construction	Cam Brown	(403) 244-5225	office@taylorconstruction.ca
The Restorers Group Inc	Jonathan Maynard	(403) 462-6633	jonathanm@restorersgroup.ca
Trotter & Morton Facility Services Inc.	Cory Bilyk	(403) 827-4080	cbilyk@tmlgroup.com
YME Construction Ltd.	Youssef Saleh	(587) 436-7090	info@ymeconstruction.ca

## Membership Renewals

We are expanding member benefits and services with opportunities for learning and promoting business partner and professional members!

Membership Renewals have been issued. Should you need a copy resent to you or if you have any questions, please email the administrator: [admin@ccisouthalberta.com](mailto:admin@ccisouthalberta.com)

Thank you for your continued support.

## Sponsorship Opportunities for 2023-2024 Coming Soon!

Sponsorship provides an excellent venue for our professional and business partner members to gain industry-wide recognition while also supporting CCI South Alberta. Opportunities will be open July 26, 2023

Our annual sponsorship opportunity year is from September 1 to August 31.

## Call for Newsletter Article Submissions

A benefit of CCI membership is the opportunity to write an article for publication in CCI-South Alberta's "CCI Review" quarterly magazine. If you are a condominium director and have a unique tale to tell or advice to relay to other condominium boards, let us know! If you are a professional or business partner company offering services or products to condominiums and have a relevant article, let us know!

Find out word counts, format for submissions, deadlines and where to send your article on our CCI Review information online [https://conventionall.swoogo.com/ccisa\\_review](https://conventionall.swoogo.com/ccisa_review).

Questions may be directed to the administrator:  
[admin@ccisouthalberta.com](mailto:admin@ccisouthalberta.com)

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## specs and rates

Showcase your products and services to owners, boards of directors and property managers of Calgary condominiums. The CCI Review is one of the many benefits enjoyed by members of the Canadian Condominium Institute, South Alberta Chapter.

<b>a</b>	Eighth page	3.39 x 2.40 inches	\$75
<b>b</b>	Quarter page	3.39 x 5 inches	\$125
<b>c</b>	Half page (VERTICAL)	3.39 x 10.22 inches	\$250
<b>d</b>	Half page (HORIZONTAL)	7.08 x 5 inches	\$250
<b>e</b>	Full page	7.08 x 10.22 inches	\$400



## deadlines

EDITION	SUBMISSION DEADLINE	DISTRIBUTION
Fall	August 30	September 30
Winter	November 30	December 30
Spring	March 30	April 30
Summer	May 30	June 30

## production requirements

The CCI Review provides the following specifications to ensure the highest quality for ad reproduction:

- colours must be converted to RGB;
- minimum resolution of 300 dpi for all images;
- completed ad must be submitted as high resolution PDF or EPS;
- all ads, except full page ads, must have defining border on all sides;
- do not use crop marks;
- ensure all artwork is embedded and all fonts are set to outlines.

## advertising submission

Advertising in the CCI Review is now even easier! Please go to [https://conventionall.swoogo.com/ccisa\\_review](https://conventionall.swoogo.com/ccisa_review) and complete the online form. With your contact information, ad size, and the edition(s) you would like your advertisement to appear in selected, you directly upload the advertisement and an invoice/receipt is generated immediately. By streamlining the process CCI South Alberta is able to better mitigate a timely delivered newsletter quarterly! Questions or concerns, can be forwarded to: [admin@ccisouthalberta.com](mailto:admin@ccisouthalberta.com).