The newsletter of the Canadian Condominium Institute / Institut canadien des condominiums

SOUTH ALBERTA CHAPTER

WINTER 2018



Andrew Fulche

in this issue

- Message from the President
- Condo Terminology
- At A Glance: Luncheons, Events, Courses
- The New Cannabis Law and What it Means for Condominiums
- How to Run an Effective Condominium Corporation Meeting
- CCI South Alberta **Chapter Members**
- Welcome new members
- Top Considerations for deciding between Special Assessment, Loan or Deferring a Major Project

Message from the President

Last winter I marveled at the lack of snow — this year, it seems we had enough snow for both last year and this year! I remember wondering distinctly whilst writing that column, whether it might provoke the gods of snow to wreak vengeance upon us this year... I think we had the answer!

According to some of our service providers, we had three to four times as much snow than normal this past year. It was also been bitterly cold with no chinooks. How did this affect the average condominium corporation? Well, our snow budgets were shot to heck and then some! Many of you will have had to haul large piles of snow from your parking lots at great expense.

An interesting phenomenon was also prevalent in many condos. I'm talking about "attic rain". For those of you unfamiliar with this term, attic rain is caused when there is excessive water vapour build up in the attic space, (usually due to lack of ventilation/warm attic temperature, excessive air leakage through the ceiling, exhaust ducts not property connected and discharged, or a combination of these problems). The cold weather causes moisture to freeze on any cold surface within the attic such as the roof sheathing which in the winter should be as cold as the outside air. When the frozen attic surface heats up, which even in the winter can happen due to solar radiation gain on black shingles, this frozen water melts and drips (rains) through the attic space and into the condo unit below, usually damaging ceiling finishes. Strangely enough, this often seems to occur in a bathroom, either

under the bathroom lighting or, more commonly, around the ceiling fan as this is a typical upper floor penetration through the ceiling which is often poorly sealed and so a concentrated source of air loss causing condensation around it. This was a cold winter and so this problem seemed to be particularly bad. Also, with air leakage, 'ice damming' can occur which is when warm interior air leaks up through outside wall framing near roof eaves, and heats up the roof sheathing. This causes exterior snow to melt and refreeze repetitively, forming ice which creeps up under the shingles of sloped roofs, destroying the shingles. This can also cause "attic rain" as the snow and ice melts and the roof leaks at the damaged areas. This is why "ice and water shield" membranes are used at roof eaves, but this does not stop the air leakage, or the shingle degradation associated with ice damming. It is important, therefore, that attics are kept well ventilated and cold, well insulated, and well-sealed against air leakage from inside to avoid water damage from 'attic rain', either from water leaks or from melting condensation.

Our luncheons continue to be very well attended. January's presentation on Procedural Rules in Meetings was very

(continued on page 3) →





Alberta's Leading Condominium Insurance Brokerage

Finding the right insurance can be intimidating and confusing. BFL CANADA, with its market leading Condo Protect insurance package, takes the stress out of the process, providing coverage specifically for condominiums. BFL understands the risks facing condominium corporations; In addition to protecting your investment, we offer guidance for property managers and condominium boards focused around claims prevention, coverage education and bylaw review.

WHY CONDO PROTECT?

- Eleven specifically designed coverages that exceed the Condominium Property Act requirements
- Manuscript wording designed for condominiums
- Access to more insurers than any other broker
- Dedicated condominium claims support unit
- Condominium team of 60 people in Western Canada





Contact us to find out how BFL makes a difference!

Phone: 1-888-451-4132

Email: albertarealestate@bflcanada.ca

Visit us at www.bflrealestate.ca



Canadian Condominium Institute South Alberta Chapter

THE VOICE OF CONDOS IN CANADA

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

OUR MISSION

CCI's members work together toward one common goal — creating a successful, viable condominium community. CCI's mission is to educate, develop standards, offer referral resources and improve legislation.

2017 - 2018 BOARD OF DIRECTORS

President

Andrew Fulcher

Vice President

Laurie Kiedrowski

Treasurer

Annie Jacobs

Secretary

Maria Bartolotti

Directors

Tony Reed Evelyn Thompson, ACCI, FCCI Michael Ball, P.Eng Dionne Lesveque Ryan Coles Brian Shedden, BSSO Drew Spencer

Administrator

Elaine Courte, CAE

CONTACT US

PO Box 38107, Calgary, Alberta T3K 4Y0 tel 403.253.9082; fax 403.220.1215 admin@ccisouthalberta.com ccisouthalberta.com

©2018 CCI-South Alberta Chapter. Contents may not be reproduced by any means, in whole or in part, without the prior written permission of the publisher. CCI-South Alberta agrees to advertise on behalf of the advertiser without responsibility for claims or inaccurate information provided by the advertiser and acts only as an advertising medium. The opinions expressed in this newsletter's editorial content may not necessarily reflect the opinions of CCI-SA.

message from the president

exciting and we all learned a lot. Our speaker, Pat Knoll, had us in stitches. Pierre Sauvé and Laurie Kiedrowski presented a "Possible Practical Alternative to Special Assessment" which provided a better understanding of loan options, what is needed to make this model possible and how this option is set up from a legal perspective. March had a Three Lawyer Panel, (respectively: Roberto Noce, John McDougall and Bobby Randhawa) tackling the top three legal questions in condominiums. Janice Kelner provided insight on "Turning Conflict into Opportunity: Effective Resolution of Condominium Disputes". And we are equally excited to have Lois Flynn, Executive Director and Luis Pando Lopez, Policy and Project Advisor, both with Service Alberta provide an update on the condominium legislation work on May 24 — be sure to register early!

During our strategic planning session, the board sketched out and set goals and plans for the governance of CCI South Alberta. We have updated committee structures to streamline operations. Under the tutelage of Annie Jacobs, the board has made great progress towards becoming more efficient, effective, and focused. We even have a new mission statement: "To lead condominium owners and industry members through education

and advocacy with integrity and professionalism."

Also, we are in the middle of rewriting our current bylaws. These new bylaws were requested by our National organization to bring all chapters into line with changing not for profit legislation across the country.

We are all tremendously proud that CCISA will be hosting the CCI National conference this year in May. Many directors who are in charge of CCI chapters from around the country will descend on Banff for a three day conference starting May 30, 2018. I have been fortunate to be able to attend several of these conferences in Ontario, New Brunswick, and B.C. Without boasting too much, I can tell you that our conference will be the biggest, best attended, best supported and most fun conference to date! We have had tremendous support from our sponsors for this event, and a special thanks to Tony Reed for encouraging sponsorship so successfully. On Saturday, June 2nd we will host a luncheon which is open to all CCI members in Banff with guest speaker, Debra deWaal, delivering a knockout presentation. Come to the mountains and meet some of the delegates from the conference. Stay for the presentation and lunch. Put it in your calendar!

See you then.

Andrew Fulcher

CCI South Alberta Chapter, President

norew Fulcher

Leading The Way

Since 2005, New Concept Management Inc. has established itself as one of Calgary's leading condominium management companies in Calgary, Alberta

Why we are the best choice...

New Concept Management Inc. prides itself on managing all dealings with a hands-on approach, we listen, we communicate and we follow through. One of our main goals is educating condominium corporations, boards, owners, and residents in order to

achieve the highest standard of living possible.



What makes us different...

New Concept Management Inc. believes that maintaining and building relations with all parties involved in condominium management is key to effective

This value ensures that condominium corporations, boards, owners, and residents are all informed and up-to-date on the workings of the condominium.

We are here for YOU... To learn more about New Concept Management Inc. and what we an offer contact us



Stay connected with us... in 💟 🧿







0000

403-398-9528 • info@newconceptmanagement.com

www.newconceptmanagement.com



MORRISON HERSHFIELD

FACILITY ASSESSMENTS:

- RESERVE FUND STUDIES
- TECHNICAL AUDIT AND WARRANTY **REVIEWS**
- BUILDING CONDITION ASSESSMENTS
- DUE DILIGENCE ASSESSMENTS

BUILDING ENVELOPE EXPERTISE:

- BUILDING ENVELOPE RESTORATION
- WATER/AIR LEAKAGE INVESTIGATIONS

ADDITIONAL SERVICES:

- ROOF INVESTIGATIONS AND RESTORATIONS
- MECHANICAL / ELECTRICAL INVESTIGATIONS AND REPAIRS
- PROJECT AND CONSTRUCTION MANAGEMENT
- SUSTAINABILITY / GREEN BUILDING/LEED® CERTIFICATION

Michael Ball P.Eng 403.246.4500

mball@morrisonhershfield.com



Condo Terminology

Get in on the lingo of condos

By Maria Bartolotti

I'm a newbie condo buyer, and I'm a little mystified by the industry jargon. Any chance you can help me straighten it out?

A • I'm constantly being pulled aside • by owners or the general public about condominium ownership and what the different terms means. To help you out, here's a refresher on some of the lingo.

WHAT IS A CONDOMINIUM:

A condominium can be a townhome, conventional, commercial, bareland or any type of property with shared ownership, in which each owner owns the space within their walls, floors and ceiling of the unit to which they hold title, and jointly owns a portion of all the common property. Your home is still your castle, but there are different

DICTIONARY

rules, obligations and financial responsibility that come with living and owning a condominium.

CONDOMINIUM CORPORATION:

Every condominium development has a condominium corporation that comes into existence when a condominium plan is registered with the Land Titles Office. The corporation is made up of everyone who owns a unit in the development, and the condominium's board of director's runs it with the help of a good management company.

BOARD OF DIRECTORS:

In essence, the role of a board, as elected by its owners, is to act honestly and in good faith exercising the powers and in discharging their official duties. These include maintaining the common property and assets of the Condominium Corporation, as well as setting policies and enforcing its bylaws.



The measure used to determine a condo owner's share of condominium contributions (fees) and voting rights.

Typically, unit factor is proportional to the size of the owner's condominium unit.

The total sum of the unit factors for all the units on a condominium

plan is 10,000. It is important to know the unit factor assigned to your unit because it will affect your condominium contributions and your voting rights.

BYLAWS:

Every condominium has a set of bylaws, which set out the rules and regulations that govern the corporation. They are a legal binding obligation of the owners and occupants in a condominium corporation. In order for the bylaws to be enforceable they must be registered with Land Titles. The condominium board is responsible for enforcing the bylaws. The bylaws may cover such things as whether pets are allowed to live in the building, renovation guidelines, parking restrictions, and more.

RESERVE FUND STUDY:

A Reserve Fund Study is an important tool that should be utilized by the board of directors to maintain and enhance the major common property assets of the Condominium Corporation. The Reserve Fund Study provides a multi-year funding plan for major capital expenditures.

In Alberta, the Condominium Property Act requires Condominium Corporations to complete a Reserve Fund Study every five years.

Until next time ...

cci

■ Reprinted from Condo Living Magazine





At a Glance

LUNCHEONS

March 22, 2018 - Hotel Blackfoot

Lawyer Panel: FAQ: Water, Preferred Vendor Lists and Marijuana John McDougall, Lawyer | Scott Venturo Rudakoff LLP Roberto Noce, Q.C., Partner | Miller Thomson LLP Bobby Randhawa, Lawyer | Carbert Waite LLP

April 26, 2018 - Coast Plaza Hotel

Turning Conflict into Opportunity: Effective Resolution of Condominium Disputes Janice Kelner | Unexus Management Services

May 24, 2018 - Coast Plaza Hotel

Condo Legislative Updates Lois Flynn, Executive Director Consumer Services Programs Service Alberta

June 28, 2018 – Hotel Blackfoot

Todd Hirsch, Economist | ATB Financial

SAVE THE DATE

CCISAC Annual Golf Tournament

June 26, 2018 Blue Devil Golf Club

Annual General Meeting

September 27, 2018 Coast Plaza Hotel

Alberta Condominium & Real Estate Conference

November 2-3, 2018 Calgary Trade Convention Centre

COURSES

Condominium Management 101 Course (3.5 hours)

January 2018 6:00pm – 9:30pm March 1, 2018 6:00pm – 9:30pm

September 2018 TBD

Condominium Management 100

February 24, 2018 9:00 am – 4:00pm

Condominium Management 200 Course

March 10 & 17, 2018 9:00 am - 4:30pm

Condominium Management 300

April 14, 21 & 28, 2018 9:00 am – 4:30pm

**Please Note: tentative - and may change with instructor availability

reminders

For all available

EVENT REGISTRATIONS visit
ccisouthalberta.com

For more information on

CHAPTER EVENTS please visit
ccisouthalberta.com or follow us
Registration notices are emailed to
members three to four weeks in advance.

CCI is always LOOKING FOR VOLUNTEERS to speak at our luncheons. If you are interested, contact Elaine at 403.253.9082 or email: admin@ccisouthalberta.com

Luncheons and Courses: for more information and/or to be added to our email list go to ccisouthalberta.com/events-education/upcoming-events

McLEOD LAW LLP

Condominium Law & Homeowner Associations

A legal team dedicated to Alberta's multi-family industry.



Heather Bonnycastle, Q.C., Counsel 403.873.3703 | hbonnycastle@mcleod-law.com

Laurie Kiedrowski, Partner 403.225.6413 | Ikiedrowski@mcleod-law.com

David Cumming, Associate 403.225.6402 | dcumming@mcleod-law.com Jamie Polley, Counsel 403.873.3709 | jpolley@mcleod-law.com

Stephanie Whyte, Partner 403.254.3687 | swhyte@mcleod-law.com

www.mcleod-law.com



condo insider

Blowing Smoke:

The New Cannabis Law and What it Means for Condominiums

By David S. Cumming

he new cannabis legislation in Canada will come into effect on July 1, 2018. As part of this law, not only will possession and consumption be legal but individuals will be allowed to grow up to four plants in their personal residence.

There have been questions raised within the condominium industry as to the implications the new legislation will have on condominiums. The new legislation raises concern as to whether challenges could arise under the Alberta Human Rights Act for condominiums that have Bylaws preventing people from smoking marijuana in their units.

The first question to ask is: Why is this an issue?

The issue with marijuana in condominiums is not the effects of the drug per se, but the smoke and smell associated with it. It causes a nuisance to other owners. Marijuana grow operations pose similar problems. As I have heard from "sources", plants can create a significant odour when they are budding. Lastly, cultivators often create a hot and humid environment to encourage fast growth, leading to concern of mold development and increased utility bills.

Despite these concerns, we don't anticipate Condominium Corporations will have serious issues. Here are the reasons why.

To prevent growing and smoking of marijuana in a unit, Condominium Corporations will no longer be able to rely on the prohibition found in most Bylaws against doing something illegal in a unit but there are other Bylaw provisions that can be relied upon.

Many Condominium Bylaws prohibit individuals from smoking in their units or on common property. This applies to marijuana in the same way it does, tobacco. For condominiums with a smoking prohibition that want to prohibit tobacco but allow marijuana, or vice versa, would have to have their Bylaws amended to reflect this. For all other condominiums, it is open to them to prohibit smoking entirely.





The other concern is the possibility of growing marijuana plants within a unit, once legal to do so. Our first recommendation is to amend the Bylaws to prohibit unit owners from growing marijuana plants. Our Condominium Law Group includes a provision in Bylaws that prohibits the growing of marijuana plants.

However, even Bylaws that do not have this provision have other sections which can be relied upon. The most applicable provision is the prohibition commonly found in Bylaws against an occupant doing anything which would void the insurance of the Corporation or increase

premiums. It is common language in condominium insurance policies that coverage is void if you have a grow operation, and there is no reason to believe this will change with the passing of the new law. Hence Corporations will still be able to use this provision to stop residents from growing marijuana plants.

The other issue that is often raised is that of Human Rights. The use of marijuana to treat medical conditions is on the rise and will continue to increase once recreational use is legalized. As such, an attempt by a Condominium Corporation to stop a resident from smoking marijuana could be challenged under the Human Rights Act as discrimination on the grounds of disability.

Medicinal marijuana has been used for quite some time, but as far as I am aware there have been no cases in which the right of the resident to smoke marijuana in their unit has been brought before the Courts. When and if a challenge is brought, it is doubtful that that a Human Rights Tribunal would force the condominium corporation to allow smoking in the unit.

The first reason is that there is no compelling reason why a resident who requires marijuana for medical purposes cannot smoke off premises. A case was brought by an individual in British Columbia relating to tobacco smoking. In this case, the occupant brought a Human Rights complaint against the enforcement of a Bylaw prohibiting smoking. She argued that she was being discriminated against as an addicted smoker (addiction is considered a disability). The decision, upheld by the Court, was that there was no discrimination because there was nothing stopping the owner from smoking

outside her unit in the designated areas. A similar reasoning could apply to marijuana smoking.

Secondly, and more significantly, we now have the advent of vaping devices wherein marijuana products are consumed resulting in much less combustion and hence, a negligible amount of smoke and smell. There are also a number of edible products available. Hence if a Condominium Corporation makes it clear that they are willing to allow an occupant to consume marijuana in this way, a Tribunal would likely find that not only can a unit owner consume marijuana, but they can also consume it in any manner they choose, despite a completely satisfactory alternative does not create a nuisance to other occupants.

If a challenge is brought to court for growing plants under the Alberta Human Rights Act, it is unlikely that a Tribunal or Court would find that the occupant suffered undue hardship because they were compelled to buy their product from a dispensary rather than grow it themselves.

In summary, although it is difficult to predict what sort of growing pains society and condominiums, in particular, might have as a result of the changes in the law, I do not think it presents any significant legal difficulties for condominium owners and their Boards. Boards would be prudent to examine the Bylaws and make sure that they properly reflect the choices of the community now that the prohibition against doing anything illegal in one unit will not apply to smoking or growing marijuana. If an issue does arise, Boards should feel confident in enforcing their "no smoking" Bylaws, and if challenged under Human Rights, Boards should propose edibles and vaping as alternate modes of consumption.



EATEST INDOOR SHOW ON EART

SATURDAY, JUNE 2, 2018 * BANFF PARK LODGE, BANFF, AB CCI-N 2018 SPRING LEADERS' FORUM





MENTAL TOUGHNESS - LIVING UP TO YOUR POTENTIAL

TIME: 9:00 AM - 1:00 PM COST: \$55 (INCLUDING LUNCH)



Come and learn how to enhance your confidence, overcome adversity, and get inspired to take on new challenges! Debra deWaal, Owner of Safe & Sound and a former Calgary Police-Officer will share with you how to perform at the upper limits of your talents when facing stress or pressure. This session will leave you reenergized and set to take on your next hour or your next life adventure.



DEBRA DEWAAL is a former Calgary Police Officer and is now the owner of Safe & Sound Safety Training & Consulting Ltd. Debra's 10 year career with CPS included 3 years undercover work in auto theft, stolen property and vice. Debra also spent numerous years working on the street as a uniformed officer.

Debra is a professional member of Canadian Association of Professional Speakers and has been developing and facilitating Mental Toughness, Personal Safety and Conflict Management Training to Canadian citizens since 1995.

8:30 AM Registration opens and breakfast

10:00 AM Session starts

12:00 NOON Lunch 1:00 PM Event ends

To register for Mental Toughness: https://cci-portal.ca/events/springleaders2018

Thank You to our Sponsors

PLATINUM









GOLD























SILVER

























jimcritchley@condominiumfinancial.com 403-669-9516 www.condominiumfinancial.com

- We work for <u>You</u> not the <u>Lenders</u>
- Free Consultations! Learn about Condo Loans
- Personalized Service from beginning to end
- Helping Condos Canada Wide since 2009

We can save you time and expenses.
 Property Managers, less workload.

Board Members, one resource, cost effective

- We will prepare all the loan applications to multiple lenders on your behalf.
 - No paperwork filled out by Board Members or Property Managers
- We will help prepare the loan information package sent to owners about the Information Meeting, where owners can hear about the loan option. Our expertise for these meetings saves you effort.
- We will present the loan information to the owners at the Information Meeting and answer all their questions. No need for the Board Members to explain.
- We will help with the loan draw requests during repair. No need to run around, we handle it.

Call or Email Us!
We are here to help.
403-669-9516

Jimcritchley@condominiumfinancial.com



How to Run an Effective Condominium Corporation Meeting

By David L Snell, President and CEO, Ivrnet Inc

properly-run meeting is a vital component of any Condominium Corporation — whether it is a Board Meeting, an Annual General Meeting (AGM), a Special General Meeting (SGM) or a Member Meeting.

Why are these meetings so important? Well, you have a list of issues that must be tackled, board members who are prone to burnout, and owners that are more likely to attend a meeting which actually accomplishes its intended purpose.

If you simply call a meeting without going through the proper motions, not only will nothing on your agenda get accomplished, but you'll hemorrhage volunteers and lose the attention of the homeowners who you need to pass bylaws and carry out tasks.

How do you ensure that your meetings are successful?

Plan the Meeting's Agenda

Creating an agenda is one of the first things you should do before you hold any meeting. Not only will it allow invitees to come to the meeting prepared to discuss the issues at hand, but it will also give you control over the meeting.

AGMs are meetings held annually that invites the community to attend. An improperly presented agenda can end up in a free-for-all discussion and it's unlikely that you'll get the lid back on that can of worms anytime soon. Invitees for specific meetings (i.e. Board Meetings, Committee Meetings, AGM's, SPM's) should receive a detailed copy of your agenda in accordance with the notice requirement detailed in your Bylaws, allowing invitees to come to the meeting ready to talk about the action items listed on it.

In addition to setting the tone for the meeting, passing out the agenda in advance will also foster a sense of transparency. If everyone knows what you plan to discuss in advance, no one should be surprised when new rules, processes or by-laws are enacted.

Another bonus of the agenda is the time it saves. When everyone arrives →



prepared to discuss what's on the agenda, the meeting moves a lot faster. No meeting should take more than a couple of hours (two hours should be the longest for AGM's/SGM's; Board and Committee meetings should be done in 1-1.5 hours at best if Agenda and corresponding material is provided in advance). If someone has an issue that they want to discuss, but isn't an emergency, the best move is to table it until the next meeting. Make a note to add it to the next meeting's agenda, and address the issue then, when everyone's had time to prepare their response to it.

Sample Agenda

Wondering what your agenda should include? Take a peek.

- Title your Agenda— keep it simple, like, "Forest Green Condominium Corporation (Board of Directors Meeting; Committee Meeting, AGM, etc.) Meeting July 2017." Put the exact date and time as well as the location in the header, too.
- Outline the Meeting's Objective(s)— This should be short and sweet, too. Try to restrict yourself to a sentence or two, such as, "Objective: Discuss the budget for 2017-2018, including common area and swimming pool maintenance as well as snow removal."
- Schedule the Meeting's Main Elements—In addition to spelling out the issues you plan to tackle during the meeting, this section gives you the chance to allot time to each issue. Whether you label it with the time it begins and ends ("Snow removal: 7:00pm to 7:30pm") or the amount of time you intend for the discussion to take

("Snow removal: 30 minutes"), you need to pick one option and carry it throughout the agenda.

• Allot Time for a Q&A Session at the End of the Meeting— Keep this time short, or your whole meeting will be derailed at the very end. Also, be sure that the questions are pertinent to the issues discussed throughout the meeting, not new business.

Advertise the Meeting Early and Often

There are many ways to advertise your corporation's meetings to ensure good participation.

Leaflets and going door-to-door can be expensive and time consuming in large communities. Bylaws dictate AGM's/SGM's are typically mailed out 21 days in advance. Some communities place signs at entry features advising the community of the date, also, placing a notice on community/ Condominium Corporation's bulletin Boards. Most often, for Board and Committee Meetings, administrators communicate through email and the entire corporation is not typically invited to those meetings.









SAVE THE DATE!

November 2 & 3, 2018

Calgary TELUS
Convention Centre



If someone has an issue that they want to discuss, but isn't an emergency, the best move is to table it until the next meeting. Make a note to add it to the next meeting's agenda, and address the issue then, when everyone's had time to prepare their response to it.

> You may even consider arranging for childcare (a couple of responsible neighborhood teenagers, perhaps) so no one has an excuse to miss the meeting. The logistics of childcare provider, payment and space would need to be arranged and approved by the Board.

> If you're ready to leap into the 21st century, post the meeting information and the agenda on your condominium's community's social media platforms, including Facebook or Twitter. Send an email a month in advance, and reminders a week, then three days before the meeting. Add your neighborhood to a social platform created specifically for communities to communicate with each other. You can make the agenda available via download there, too. Create a website and publish a calendar detailing the dates of the Corporations meetings for the year, so everyone will have plenty of notice. The options for connection are endless, so pick a few that you feel might be most effective for your particular demographic.

Keeping the Meeting On Track

The last thing you want is for your meeting to have great attendance, but no order. You can wave your agenda at the crowd, but if they don't understand how your meetings are conducted, it can quickly devolve into chaos.

If you're planning a particularly large meeting, you'll want to keep things as formal as possible. This might seem unnecessary—after all, you're neighbours, right?—but if everyone wants the chance to speak, there must be order. Some Condominium Corporations adopt parliamentary procedure to ensure that the meeting is constructive and doesn't go way over the allotted amount of time. Robert's Rules of Order is often used for large meetings such as AGM's/SGM's.

The Chair should be able to control the meeting

within timeframes allowed as per the Agenda. The Chair should be someone strong, who stays on topic, and is able to control the meeting—especially for large meetings. Board and Committee Meetings are generally easier.

A large meeting may go something like this:

Chair calls the meeting to order and welcome everyone. Sets expectations of timeline; i.e. the formal part of the meeting will take 20 minutes, then there will be a short presentation by Vendor XYZ followed by a Q&A session. Announces expectation that the meeting should tale about an hour to hour and a half.

Chair announces housekeeping issues; i.e. cell phones should be off, location of the washrooms, and if there will be refreshments available during the meeting or after the meeting and when the timeline for when/where the meeting minutes will be published.

Chair announces after the meeting adjourns that people are welcome to stay for networking, meeting their neighbours, etc.

After the Corporations Meeting

The first thing that should be done once the meeting has concluded is to publish the meeting's minutes. Whether you put them on your corporation's website or notify owners via email that they're available upon request, it's important that owners have access to the minutes as soon as possible. Any owner who couldn't make it to the meeting should have the option of catching up on the discussion that occurred.

From there, you need to set up breakout meetings for the various committees that help your Condominium Corporation function properly. cci









Landscapes Inc.

design • build • maintain

We will provide an outstanding level of service that exceeds the expectations of our clients through Quality, Integrity & Professionalism

Prairie West is a full-service landscape maintenance company providing high quality service to condominium complexes since 1978, Our services include:

- Turf Management
- Arborculture Services
- Pesticide and Herbicide Application
- Fertilizer Application
- Irrigation Maintenance and Repair
- Snow and Ice Management
- Landscape Design & Construction







(403) 252-6330 info@pwlscapes.com We employ qualified staff to meet any of your needs, including:

- Certified Horticulturist
- Certified Arborist
- Certified Pesticide Applicator
- Certified Landscape Designer



CONDOMINIUM CORPORATION MEMBERSHIP AS OF APRIL 9, 2018

0810325

1311832

01312609

9813047

Agora Condominiums

Aviara

Bella Casa

Carefree Resort on Gleniffer Lake

CC# 9510648

CC#: 1313190

Champagne Condominium

Chaparral Adult Village (CP#:

9810287)

Chaparral Estates (CC#: 9811079)

Cimarron Pointe Condominiums

(CP#: 0313546)

Citadel Heights (CP 9311726)

Coach Bluff Villas

Coachway Green

Colonial House

Condominium Plan 9210296

Cottage Club - Ghost Lake

Coulee Estate Condo Inc

Country Lane RV Park

Courtyard/ Plan #: 9710247

CP 0312860

CP 8211761

CP#: 1010721

CP#: 9720271

Creekside Village

Dorchester Square (CC# 8911258)

East Glen Horizon Village

(CC#: 8810578)

Eau Claire Estates

Edgepark Villas (CP 9011656)

Evergreen Village

Fairway Greens Condominium

Fairway Village

Fletcher Village

Gladstone Village

Glenbrook Meadows

Grandview Village

Hallmark Estates

Hardwood Estates

Heritage Heights Condominium

Heritage Manor

Holly Springs

Hong Kong Plaza (CC#: 9012335)

Mayland Terrace

Northland Villas (CC#: 0513473)

Norwood Grande

Orchard Place

Park Place

Parkside Place

Pine Pointe Place

Poplar Green (CC#: 0012525)

Prairie Sound Townhomes

Prestwick Place (CP#: 0810325)

Prince of Peace Village/ CC#: 9812469

 $\label{prince} \textbf{Prince's Crossing - Condo Corp.}$

9310779

Redberry Ridge Condominium

Rio Vista (CP#: 9412387)

Welcome to new members

Individual Member

Cynthia DeDeugd

Nancy Marshall

Sandra Pichler

Etienne Rouselle

Condominium Corporation

Members

Condominium Plan#: 1512254

Prestwick Place

Townhomes of Peacekeepers Way

Professional Member

Harry Koyle Paula Martin

Business Partner Member

Canadian Western Bank

Classic Elevator Interiors Ltd.

Condominium Financial Inc.

CWB Maxium Financial

FirstService Residential

Goodmen Roofing (Calgary) Ltd.

Iron Peak Industries Inc.

Maxim Building Restoration

McCOR Management (AB) Inc.

Mircom Lawrence

Multigas Detection

Red Seal Contracting (1987) Ltd

Rooster Building Group

Vanguard Cleaning

Winmar

CCI REVIEW | WINTER 2018

River Ridge (CP#: 9710731)

River Ridge Estates

RiverReach Condominium (Corp No. 1312207)

Riverview Condo (CP#: 9611050)

Rocky Ridge Gate (CC#: 9813047)

Rocky Ridge Villas

Rutland Mews

Sandpoint Park

Sheep Creek View Condominium (CC#: 0910178)

Sierra Morena Villas

Sierras of Country Hills

Sierras of Evergreen

Sol of Sunnyside

Stella Nova (CP#: 0414396)

Sunridge Business Park (CP#: 081 5759)

Suntree Place (CC#: 9512009)

The Estates at Terrace View

The Homesteads

The Mesa at Crystal Shores

The Renaissance @ North Hill (CC#: 0211811)

The Sierras of Richmond Hill

The Tudors at the Landings (CP 0311055)

The View at Sunrise

Townhomes of Peacekeepers Way/ 0614675

Varsity Towers

Wellington Retirement Residence Partnership

Westchester Pointe Garden

Westpointe

Whitehorn Village Retirement Residence



PROFESSIONAL MEMBERSHIP AS OF APRIL 9, 2018

7889194 Canada Inc Harry Koyle (613) 232-1922

Acclaim Condominium Managers Marc Bateman (403) 201-7571 ext. 225

Accredited Condominium Management Services Ltd. Crystal Deley (403) 253-7525

ARTEC Construction Ltd. Marvin Boyko (403) 242-1861

Aurora Holdings Inc, o/a Guardian Advisory Group Charles Starke (403) 374-2546

Calgary Condominium Consulting Ltd. Edwin Gnenz (403) 660-0550

Code Hunter LLP Ben Franken (403) 716-2380 Condo Document Inspection Centre Inc. Nina Bhasin (403) 228-6770

Condo-Check Lorraine Williamson (403) 509-2250

Condospec Inc. Gerald Quigley (403) 245-3666

Crawford & Company (Canada) Dana Sharp (403) 536-3672

Diversified Management Southern Gordon Sieb (403) 230-7376

Eco Lighting Solutions Tracy Grills (403) 208-0257

Emerald Management & Realty Ltd. Jodena Rogers (403) 237-8600 Entuitive Corporation Brian Shedden (403) 604-3075

Exp Services Inc. Sathya Ramachandran (403) 692-2620

Field Law Gordon Van Vliet (403) 267-9436

FirstService Residential Alberta Kelly Christopher (403) 299-1806

FPMG Jason Ferguson (403) 370.8184

Greenleaf Property Management Rolanda Morris (403) 242-7009

Hearthstone Property Management Inc. Thomas Bradford (403) 314-0099

Hendrix Law Denise M. Hendrix (403) 269-9400

Hometime Stuart Maddaford (403) 308-0805

Insight Condo Services Inc. Sandra Johnston (403) 288-1630

Jems Condo Management Dara Devore (403) 928-2719

Kellam Berg Engineering & Surveys Ltd. Ron Kellam (403) 640-0900

Masuch Albert LLP Jeffrey Wreschner (403) 543-1100

CCI South Alberta Memberships expire soon

Watch for your 2018-2019 renewal notice!

- Educational courses, seminars and monthly luncheons at a preferred rate;
- Outstanding networking opportunities;
- Listing in our valuable directory of professional services and trades;
- >>> Voting privileges at the annual general meeting;
- >>> Recognized certificate of membership;
- >>> National and chapter newsletters and notices;
- Access to our member's-only web content, both local and national;
- Advertising opportunities via our newsletter.

PROFESSIONAL MEMBERSHIP AS OF APRIL 9, 2018

Maverick Management Inc. Dana Gysen (403) 287-7770

Mayfield Management Group Deby Campbell (403) 512-7666

McLeod Law LLP Heather Bonnycastle (403) 873-3703

McLeod Law LLP David Cumming (403) 225-6402

McLeod Law LLP Laurie S. Kiedrowski (403) 225-6413

McLeod Law LLP James E. Polley (403) 873-3709

McLeod Law LLP Stephanie Whyte (403) 278-9411

MCM Property Management Ltd. Ming Chow (403) 262-7955

Miller Thompson LLP Roberto Noce (403) 298-2439

Monday Management & Condominium Services Corp. Pamela Wilson (403) 230-9405

Morrison Hershfield Michael Ball (403) 246-4500

New Concept Management Inc. Maria Bartolotti (403) 398-9528

Nouveau Law LLP Evan Freitag (403) 716-2093

Parterre Property Services Inc. Dwayne Ropchan (403) 241-2162 Prairie Management & Realty Inc. Andrew Fulcher (403) 995-2810

Rancho Realty (1975) Ltd. Evelyn Thompson (403) 253-7642

Read Jones Christoffersen Ltd. Ryan Coles (403) 283-5073

Renaissance Management Corporation Ltd. Robert Lunge (403) 239-6390

Scott Venturo LLP Kate Kozowyk (403) 231-8244

Scott Venturo Rudakoff LLP Dionne Levesque (403) 231-3459

Scott Venturo Rudakoff LLP John McDougall (403) 231-8206

Simco Management (Calgary) Inc. Garey Kirkland (403) 234-0166

Sole Proprietorship Chris Lawley (403) 519-0297

Stantec Consulting Ltd. Jennifer Razzo (403) 569-5393

Summit Property Group Harold Shand (403) 305-3534

Taycon Consulting Inc. Terry Brown (403) 519-2693

Three By Three Inc Sheryl-Lynn Francis (587) 436-2629

Three By Three Inc. Holly Ellsworth-Clark (587) 703-3311 Three By Three Inc. Kyle MacQuarrie (403) 472-0462

Ultimate Property Management Inc. Judy Walker (403) 287-3056

Urban Move Realty Marsha Graham (403) 313-6683

William J. Rhind & Associates Ltd. Stephen A. Tomchishin (403) 287-9140 Jeffrey H. Selby (403) 233-7117 Shawna Ward (587) 225-9273

INDIVIDUAL MEMBERSHIP

AS OF APRIL 9, 2018

John Burton Warren Barker **Brian Bass** Stephen Cassady Shelley Cooper Linda Faulkner Mark Hambridge **Brent Harrison** Lynn Keating James Kelly Marvie Kenny Arlene Kirkpatrick Kimmo Korvela Elaine Liebelt Robert MacLeod Nancy Marshall Debbi McDonald Bill McFarlane David Michaels Michelle Moses Frits Pannekoek Sandra Pichler Al Richards P J Rosenzweig Etienne Rouselle Glenn Selig Nathalie Skyrie

Drew Spencer

Jan Thompson Jeffrey Westman

BUSINESS PARTNER MEMBERSHIP AS OF APRIL 9, 2018

■ ACCOUNTING/FINANCE

Canadian Western Bank Nancy Matheos (403) 726-8249

Condominium Financial Inc. Jim Critchley (403) 669-9516

CWB Maxium Financial Pierre Sauve

Manulife Securities Kevin Rendek (403) 230-3909

Matco Financial Samia Preston

Morrison Financial Services Limited Graham Banks

Shahid Naqi Professional Corporation Shahid Naqi

VersaBank Karl Neufield (604) 984-7564

William J. Rhind & Associates Ltd. Will Pozzo (403) 283-1378

■ CONDOMINIUM MANAGEMENT

Braemore Property Management D'Arcy Brown (438) 885-4753

Companion Caring 4 U Shirley Butler (403) 556-7753

Condeau Management Services Ltd. Andy Tarr (403) 531-1588

FirstService Residential Lauren Larre

Gateway West Property Management Shelley Wittal (403) 537-7216

Keystone Grey Property Management Eldon Morrison (403) 668.4866

Larlyn Property Management Ltd. Shane Ross (587) 881-1178 Lenyx Corp. Carlos Giovanazzi (587) 475-8800

Magnum York Property Management Ltd. Peter Best (403) 294.0411

PEKA Professional Property Management LTD. Chuck Patel

Rancho Realty Services (1975) Ltd. Evelyn Thompson (403) 640-9378

Reliance Asset Consulting Inc. Harold Weidman (403) 241-2535

Signature Alliance Management Group Inc. Karen Kovacs (403) 254-0344

Sunreal Property Management Ltd. Callie Beamish (403) 343-0200

■ CONSULTING

247Condo Stephen Cassady (403) 770-2939

Alberta Real Estate Association Debra Bunston (403) 209-3608

Building Envelope Services Ltd. Mark Comeau (403) 463-4366

Classic Elevator Interiors Ltd. John Blackstock (780) 478-4014

Clear Vu Canada Inc. Alan Ring (403) 246-8805

Entuitive Corporation Adrian Breitweiser

Fire Ant Contracting Ltd. Edward Bushnell (403) 312-5995 Flooring Superstores Cameron Lang (403) 290-0006

Greg Martineau Projects Inc. Lee Martineau (403) 669-8669

Guns N Hoses Roofing, Exterior & Insulation Tricia Arsenault (403) 796-7663

Iron Peak Industries Inc. Dan Kohlman (306) 753-7100

Ivrnet Inc. Louise Challes (403) 705-4447

Mircom Lawrence Bunyan (403) 873-1091

Multigas Detection Sonny Bassi (403) 454-4301

Normac Appraisals Ltd. Cameron Carter (604) 221-8258

Prairie West Landscapes Inc. Pepi Supino (403) 252-6330

Rush Roofing and Contracting Corp. Tom Upton (403) 995-2199

SIS Supply Install Services Ltd Jody Roberts (403) 640-1334

Springer Landscape Services Ltd Trevor Jarvis (403) 827-4447

Supreme Windows Gordon Sokolon (403) 279-2797

■ DEVELOPER

Homes by Avi Inc. Charlene Francis

BUSINESS PARTNER MEMBERSHIP AS OF APRIL 9, 2018

■ DISASTER RESTORATION

Abris Construction Calgary Lindsay Boon

Lydale Construction Ryan Presakarchuk (403) 571-1200

Max 7 Cleaning & Property Services Ltd. Sharon Fuchs (403) 805-7778

Pure Restoration Tyler Scarlett

Service Master of Calgary Disaster Restoration Joan Montgomery (403) 612-6882

Servpro Restoration Steve Pollard (403) 255-0202 Superior Flood and Fire Restoration Bradley Scott (403) 401-5011

Vanguard Cleaning Suzanne Seliga (403) 862-6848

Winmar Tim Ponton (403) 294-0005

■ ENGINEERING

Keller Engineering Andree Ball (613) 224-1594

■ INSURANCE

Arthur J. Gallagher Canada Limited Michael Boisclair

BFL CANADA Insurance Services Inc. Tony Reed (403) 398-2420

LANDSCAPING

Pro Property Services Michael Baker (403) 890-5296

LAW

Masuch Albert LLP Helen Rees (403) 543-1100

■ RESTORATION

ProStar Cleaning & Restoration Sheena Devries-Brown (403) 695-1082



normac we measure up







Normac is Alberta's premier provider of Insurance Appraisals, Reserve Fund Studies and Building Science Services.



INSURANCE APPRAISALS. We are the go-to company for Insurance Appraisals in Western Canada because of our service, our skilled and experienced Appraisers and our thorough reports.



RESERVE FUND STUDIES. Condo Corporations value Normac because of our approach to Reserve Fund Studies. We use multi-disciplinary experts to deliver a clear and practical report.



BUILDING SCIENCE. Our experts offer an array of services including Warranty Reviews, Condition Assessments, Building Envelope Visual Assessments and Technical Audits. We deliver peace of mind to property owners and managers with our industry-leading reports and unrivalled service.

OUR TEAM OF SPECIALISTS IS STANDING BY

www.normac.ca



Top Considerations for deciding between Special Assessment, Loan or Deferring a Major Project

By Pierre Sauvé and Ryan Griffiths, financing specialists with CWB Maxium Financial

condominium corporation with major repair or remediation needs and not enough Reserve Funds is faced with difficult decisions. Here are some of the important questions the Board should consider if faced with the tough choice between special assessment, loan or deferral:

What impact would a special assessment have on the condominium community?

Each Owner will be impacted differently by a special assessment, particularly a large one. Some owners may have the money to pay the special assessment, either through savings or borrowing. For other owners, the impact of the special assessment may create financial hardship. In the worst case scenario, owners unable to pay the special assessment may be forced to sell their property for less than market value, and this can negatively impact the value of all condominium units. If a special assessment is spread over time, the Board needs to be mindful that the increased

monthly payment might cause problems for homeowners renewing their mortgage during this period.

2 Should the existing owners pay the full cost of the major project while also paying for the future replacement? With a special assessment the owners are

paying the full cost, while also paying for the future replacement of the same component through the Reserve Fund contributions. A loan through the condominium corporation matches the cost with ownership, and whoever owns the unit is responsible for the loan repayment, while also benefiting from the work that has been done.

If we delay the repairs/project, how much should we expect the costs to increase on an annual basis, and how does that compare with the cost of borrowing?

Some Boards decide to delay or phasein the work in order to accumulate enough money in the Reserve Fund. There are costs associated with deferring work that need to be considered. Construction costs in most major urban areas in Canada are expected to increase in 2018 (based on the construction price index) and, the reality is, the cost of doing the same work in the future will be even greater. In addition, some projects have very high mobilization and administrative costs that are incurred each time the project site it set-up or taken down. In today's low rate environment, the costs are likely increasing at a rate higher ->

condo news





than a corporation is earning on the money in your Reserve Fund. Other costs to consider include ongoing maintenance and repairs, the cost of further damage, and the potential lost savings (i.e. energy).

Sometimes it is actually cheaper to borrow to do the work now in as few phases as possible, rather than spread out the project (complete window replacements can be a good example).

How much would a loan option increase the monthly fees and how does this compare with other condos in our area?

Experienced lenders can help a board determine what your condominium fees would look like under various loan scenarios. The corporation may be in a situation where their condo fees are maintained at current levels or a level comparable to similar properties in the area. This allows the condominium to leverage the loan and complete the necessary repairs without reducing the market value or attractiveness of the units due to high condo fees.

5 Will the contractor and/or manufacturer offer a discount to do all the work in one or two phases instead of staggered over a longer period of time?

In general, contractors want to get more business now, and they may be willing to discount their price to complete the job in a shorter timeframe. This can translate into material cost savings for the corporation.

What is the community's tolerance for construction?
Renovation or repair projects are disruptive to the community. Consolidating and combining projects can reduce the amount of time residents need to live through "the construction zone".

Are there other planned projects that could be grouped together at the same time to help keep condo fees as low as possible in a borrowing scenario?

A corporation should evaluate the impact to the future funding needs if necessary major projects are moved forward in time. The impact to the future condo fees may be surprising; a corporation that has completed their most expensive projects has much different reserve funding needs than a corporation with big projects on the horizon.

Would the owners be supportive of a loan if they have the choice to pay the special assessment while other owners could participate in the loan?

Regardless of rationale, some owners may always just want to pay a special assessment. Specialized lenders that can guide the corporation through a process where some owners can choose to pay a special assessment, and other owners can access a loan through the corporation. The critical step in this process is appropriately communicating with the owners so they are well informed, and able to choose the option that is right for their particular situation.

By asking the right questions and exploring all the available options, a board can make an informed decision, and choose a path that best fits the needs of the corporation and the owners as a whole.

Pierre Sauvé and Ryan Griffiths are financing specialists with CWB Maxium Financial, the leading provider of financing for major repair and remediation projects, equipment and mechanical systems, energy retrofits and guest/super suites to condominiums across Canada. www.cwbmaxium.com or 800-379-5888 ext. 399

Disrupting A 6 Billion Dollar Industry:

A Story Of Two Condo Boards In Southern Alberta Who Chose Two Completely Different Paths...

On a dark, crisp, winter's evening, approximately a year ago, two condo boards had their AGM. Both chose new boards.

Both boards were alike. Each had 8 members representing a similar number of total units and average age. There was equal representation of men and women with similar past board and business experience. All had the same outcomes in mind for their term.

Both boards were eager. Their philosophy was to run the board as a business, not a social club, thereby improving on the status quo. This would in turn have a positive impact on the lives of their owners, while being fiscally responsible and protecting and growing their investments.

Looking back over their term, there was a distinct difference between the boards. One was effective, efficient, thoroughly enjoyed their time on the board (even considered another term), and owners literally praised their progress. The other had dysfunctional communication which infuriated owners, went over budget, were left liable for an oversight on a major building upgrade, and wanted to resign.

What Was The Difference?

It came down to a single choice each board made.

Who would they partner with for property management?

Taking the time to research for a reputable PM company is essential to success in our unregulated industry - board members take on major risk and financial responsibility while volunteering their time.

Managing your condominium, when done right, is largely a predictable process. When done wrong, can leave owners exposed and the board liable.

On the outside, PM companies appear somewhat similar - **they are not.**

The successful board did their research. They wanted a team whose expertise and experience could guide them in all aspects of Property Management, including construction, asset management, maintenance, accounting, operations and more.

They wanted integrity and trust to be an integral part of their PM partnership. They didn't want to be "just another number".

They wanted to make informed, objective decisions about next steps - they know "knowledge is power".

They found industry leading technology that made their role

effective and communication with all stakeholders timely - they know "time is money".

Their PM company had a fullservice maintenance team with proven systems. This allowed them to track required maintenance from request to fulfillment, ensuring items were addressed quickly and more cost efficiently.

Financials and reports were always accurate and up to date. Relationship management was a key focus and as such meetings were always professional and organized.

There were seamless, turn-key processes in place. This got them up and running quickly, so transition was smooth.

It became clear when the successful board engaged Mayfield Management Group Ltd. and enrolled in their *Trusted Condo PM Program*, they had made the right decision.

The other board didn't take the time to perform due diligence on their PM company and it turned into their worst nightmare, leaving them at risk of being held liable.

Which path will your board choose? Mayfield Management Group Ltd. ~Committing to excellence in everything we do.



Proudly Serving Alberta Since 1991.

Questions? Give Us A Call Toll Free: 1-844-588-4111

Big enough to serve you... Small enough to know you. www.mmgltd.com





YOUR CONDOMINIUM ENGINEERS

Keller Engineering is a multi-disciplinary engineering and building science firm that provides building and systems assessment and associated repair and renewal consulting services. Since the company's formation in 1982, Keller Engineering has worked with a diverse range of clients across several markets including condominium, commercial, residential and public buildings.

Our team has the experience and accountability to safeguard your investment.

COMMERCIAL & RESIDENTIAL SERVICES

INCLUDE:

- Building Condition Assessments
- New Construction and Building Additions
- Interior Tenant Fit-ups
- Investigations and Testing
- Energy Audits and Incentive Grant Assistance
- Building Rehabilitation Project Design and Coordination in Occupied Properties
- Mechanical and Electrical Systems Upgrades and Repairs

CONDOMINIUM SERVICES

INCLUDE:

- Reserve Fund Studies
- Performance Audits
- Technical Audits
- Investigations and Testing
- Energy Audits and Incentive Grant Assistance
- Building Rehabilitation Project Design and Coordination in Occupied Properties
- Mechanical and Electrical Systems Upgrades and Repairs

Our management team would be pleased to meet with condominium boards and property managers to discuss our services and how Keller Engineering can assist you with your building maintenance needs.



WWW.KELLERENGINEERING.COM

(403) 471-3492 200,1001 1ST ST. SE, CALGARY, ALBERTA, T2G 5G3



So you want to be a member of your Condo Board...now what?

By Stephanie D. Whyte, Partner at McLeod Law LLP

he Board of Directors will be elected or appointed at the Annual General Meeting ("AGM"). With all matters relating to Condominium Corporations you look first to the Act and then to the Bylaws. The Condominium Property Act (the "Act") provides that at least two-thirds of the Board Members must be Unit Owners or Mortgagees unless the Bylaws state otherwise. The Corporation's Bylaws will outline how many Board Members can be elected, usually providing a minimum and maximum for Board composition. You will also find eligibility requirements in your Bylaws, such as a member must be over 18 years of age, not in arrears and only one Owner per Unit may be a member of the Board.

Once the Board members are elected, the position each will hold is decided internally within the Board, usually at

the first meeting following the AGM. No single member of the Board has any greater power or authority than any other, nor are they permitted to make any decision unilaterally, regardless of the position held. All decisions of the Board are made by simple majority, with each Board Member having an equal vote, though the Chair of the Meeting is often given a casting vote in the event of a tie.

Under section 28(7) of the Act, the powers and duties of the Corporation shall be exercised and performed by the Board. The Board is elected by the Ownership to make decisions and take action on behalf of the Corporation. Effectively the Board is the Corporation's mind and voice. The Board is tasked with overseeing the control, management and administration of the entire project, including the property and assets of the Corporation, and must exercise their powers and discharge their duties honestly and in good faith.

The Board Members owe a Fiduciary
Duty to the Ownership. The Board
is managing and maintaining the
property and the contributions in
trust for the benefit of the Owners and
therefore must at all times act in the
Corporation's best interests. If a Board
Member makes a decision for personal





Board Members are vital to the welfare of a project, as without a properly constituted Board the Corporation cannot operate. Being a member of the Board can be a very rewarding, though sometimes difficult experience.

interest or gain, they will not be discharging their duties honestly and in good faith. Board Members should be aware that acting in bad faith disentitles them to coverage or protection under the Directors & Officers liability portion of the Corporation's insurance policy.

In the event a Board Member has a conflict of interest they are required to disclose the conflict, should not participate in the Board's discussion and must abstain from voting. It is best that a Board Member in conflict not be present for any discussions relating to the issue in question. In this circumstance they are equal in status to any other Owner and Owners are not normally permitted to be present for the decision making process.

Decisions about the operation of the Corporation are within the authority and are the responsibility of the Board. Decisions are made by the Board based on many factors and after due consideration, and are for the benefit of the ownership as a whole rather than based on individual interests. To put decisions into the hands of the ownership is not advised. The Owners are not

privy to the information or knowledge held by a Board Member. If there is a particular issue the Board wants to put before the membership, it should be a discussion point only where Owners can ask questions and express their opinions.

The Condominium Corporation, through its Board, is responsible for not only the control, management and administration of the real and personal property and the Common Property, but also for enforcing the Corporation's Bylaws. Under section 32 of the Act the Bylaws of the Corporation are the equivalent of a contract, with all Owners being bound by that contract. The Board does not have the authority to waive compliance with the Bylaws (including for themselves). Any addition or alteration to the Bylaws can only be done by Special Resolution. Special Resolutions must be passed by not less than 75 per cent of the persons entitled to vote, representing not less than 75 per cent of the total Unit Factors.

Board Members are vital to the welfare of a project, as without a properly constituted Board the Corporation cannot operate. Being a member of the Board can be a very rewarding, though sometimes difficult experience. If you are a new Member of a Board or are considering standing for election there are resources available to assist, such as the Condominium Management courses offered through CCI.

The Buck Starts Here.



Wondering where to get the bucks for unexpected or large repair and maintenance expenses without depleting your reserve funds or facing unpopular lump-sum assessments? The buck starts with CondoCorp Term FinancingTM.

Condominium corporations can pay large repair bills over time, in convenient monthly installments. Almost any type of project can be financed from the garage to the roof, inside or out.

The buck starts here, with CondoCorp Term FinancingTM so you can get your repair, upgrade or retrofit done right away, before it gets worse and costs go even higher. Call for more information and a list of satisfied customers.

CondoCorp Term Financing[™] from



Morrison Financial Services Limited



INSURANCE EXPERTISE WITH A SOLID FOUNDATION

EXPERTISE. TRUST. VALUE. SERVICE.



GLOBALLY KNOWN. LOCALLY GROWN.

Founded in 1927. Arthur J. Gallagher is an international brokerage consulting. As a global financial needs of clients around the world. Our 800 insurance professionals across Canada harness our global strengths and local knowledge to provide insurance solutions for your

FOR MORE INFORMATION, CONTACT:

Michael Boisclair FCIP, CRM Senior Vice President Real Estate Division nichael_boisclair@ajg.com T 403.299.2465

300 - 334 11th Avenue S.E.

Arthur J. Gallagher Canada Limited

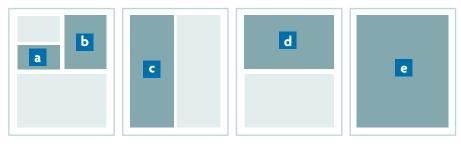




specs and rates

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.

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



deadlines

Fall	September 30
Winter	December 30
Spring	April 30
Summer	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

Please email your ad, with this form, to admin@ccisouthalberta.com. We will invoice you upon receipt.

COMPANY				
CONTACT NAME				
ADDRESS				
PHONE		EMAIL		
CHOOSE AD SIZE:				
🗖 eighth page	quarter page	☐ half page V	☐ half page H	☐ full page