

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

review

Spring 2012 South Alberta Chapter

CCI South Alberta President's Message

By Stephen Cassady • President, CCI South Alberta Chapter

While Canada may be a nation of natural resources, since 1921 it has been a nation with an urban population. In that year the urban population (cities of 1000 or more) was 49% of our entire population. By 1966 that percentage had grown to three of every four people living in an urban setting.

Between 1966 and 1996 (thirty years) this percentage almost didn't vary (reaching 78% in 1996). It wasn't until 2001 that urbanization reached 80% of the population. It is forecasted over the next decade that this percentage may grow to 85%. Thirty years of a stable urban population, followed by 20 years of rapid new urban growth needs support from somewhere, and I expect that growth has been, and will continue to be driven by condominiums.

It is fantastically expensive for cities to continue to expand out to meet the needs of new residents. A couple of years ago the City of Calgary produced a study that forecasted a manageable increase in density would save up to 33% of the costs to run city services for new residents. Toronto, with such a huge footprint, should see significant budgetary help as their massive density increase (from the largest condominium build out ever) increases the tax base matched with significant city-service costs savings vs. costs related to new detached housing development.

It is with that in mind that CCI realizes that the condominium industry, and life style, has been rapidly changing and we need to get even further in front of that.

This year we have implemented a whole new set of features that focus on helping people deal with the requirements of condominium living. Our 101 course for boards (and well attended by others) educates on what a board is responsible for, and what they can do in fulfilling their mandate. We now have been publishing our newsletter four times a year to better provide articles to our members, we've had some fantastic speakers, and we are introducing our Condo of The Year award (see the information inside) to start recognizing boards that are exceptional in creating an awesome living experience.

Internally we've introduced a committee structure and in the fall will start looking to fill them with volunteers! Membership, communication, education, government relations, and operations all have their own budgets and mandates. What we'll need is more people! This is very exciting, and for the first time CCI South Alberta will have outgrown our "just a board" being able to handle everything. That's an awesome thing – as it will give us even more resources to help tackle the needs of condominium.

The next year, and this next decade will be exciting indeed for condominium – and CCI will be there!

Events Calendar-

Luncheons & Courses starting June 26th, 2012

Luncheons

CCI is always looking for volunteers to speak at our luncheons. If you are interested in speaking at a luncheon please contact Melanie at the CCI Office by phone at 403-253-9082 or e-mail southalberta@cci.ca.

• June 26, 2012 – John McDougall and Richard John will close our 2011-2012 year with a bang with a presentation focusing on the Master Prowse decision regarding caveats and the condominium corporation's ability to collect fees. (Additional information on this is provided in this issue's article titled "Condominium Plan No. 8210034 v. King.")

Courses

Courses will commence again in the Fall. Please check our website for official dates in late Summer when dates will be posted.

South Alberta Chapter

Who to contact and how to get your ad into the Review

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CCI REVIEW

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Please email advertisements preferably in PDF format to: SouthAlberta@cci.ca

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CCI Wants You To Join Our Committees!–

As the South Alberta Chapter gears towards a more Committee based structure we are encouraging our members to come join us in one of our exciting committees. We have 5 Committees seeking new faces. Below are listings and descriptions of each. If you feel you have the time, drive and commitment to join our committees, please contact our Administrator Melanie for additional information.

Education Committee:

The Education Committee is involved in all educational aspects of the Chapter such as our 100, 200 & 300 courses, seminars and monthly luncheons. The Committee is responsible for new course development and all educational material.

Communication Committee:

The Communication Committee is responsible for overseeing and implementing new initiatives in all media communications, newsletter and website.

Recognition Committee:

The Recognition Committee is responsible in overseeing and reviewing the National ACCI, FCCI, DSA Award Submissions as well as local chapter awards and implementing the new Chapter of the Year award.

Unfair Taxation Committee:

The Unfair Taxation Committee is responsible for identifying, building, and public dissemination of findings in various issues that pertain to Unfair Taxation or other.

Membership Committee:

The Membership Committee is responsible for recruitment, membership growth incentives and retaining memberships.

Membership Renewals for 2012-2013

will be sent out mid June via e-mail to the contact provided.

Please ensure your membership is renewed early to avoid delays in important notices sent to members.

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If you feel that your condominium is a great place to live, then consider entering the CCI-South Alberta Chapter

Condo of the Year Contest



- * Tell us how your condo builds community spirit.
- * Tell us your story about something special/unique your condo has done.
- * Tell us if you have overcome any financial concerns.
- * Tell us about some unique features about your condo.



CCI invites all corporations to enter the Condo of the Year contest.

Finalists will be selected by the CCI South Alberta Chapter Awards Committee and the winner will be featured in an upcoming quarterly issue of the CCI Review Newsletter.

The winner will be announced at the 2012 Annual General Meeting September 25, 2012 and will be presented with a plaque for their corporation.

Share your success with the condo community!



Interested applicants should compete the form on the reverse side and submit to:

Canadian Condominium Institute
South Alberta Chapter
PO Box 38107, Calgary, AB T3K 4Y0
or email to: SouthAlberta@cci.ca

ENTRY DEADLINE: September 2, 2012

P	lease let us know a littl	le bit about y	our condo	
*	Tell us how your condo build	s community spiri	t :	
*	Tell us if you have any social of	or cultural commit	tees or clubs:	
*	Tell us if you have a special/ur			
*	Tell us about some unique fea	ntures of your cond	lo:	
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It is a requirement your Condominium Corporation is a current member of the CCI South Alberta Chapter; are you a current member?



Condominium Plan No. 8210034 v. King-

Stephanie D. Whyte • McLeod & Company LLP

n *The Owners: Condominium Plan No. 8210034 v. King,* 2012 ABQB 127, Master Prowse considered the nature and ranking of a Condominium Corporation's claim against a Unit Owner. For our purposes, he provides direction as to priority in relation to a previously registered mortgage.

Five Condominium Corporations commenced proceedings against Unit Owners seeking recovery of outstanding sums. Each Corporation was operating under its own, distinct, bylaws. Master Prowse addressed the issue of priority with respect to contributions, interest, legal costs, chargebacks, fines, and rent charges.

Pursuant to section 39(1)(a) of the Condominium Property Act, a Corporation has the authority "to establish a fund for administrative <u>expenses</u> sufficient, in the opinion of the corporation, for the control, management and administration of the common property, for the payment of any premiums of insurance and <u>for the discharge of any other obligation of the corporation</u>."

Section 39(8) of the Act provides a statutory charge with respect to assessments, while section 41 does the same for interest. Under section 39(12), contributions and interest are given a "super priority". Interest is determined by the bylaws and capped at 18% pursuant to the regulation. [NOTE: A security deposit under section 53(3) is also deemed to be a contribution under the Act and therefore given the same priority]

The question is whether costs associated with collection of assessments and interest are given the same priority. Master Prowse noted at paragraph 29, "If assessments are unpaid, incurring collection expenses to collect them is, in my view, part of the administration of common property." He concluded at paragraph 39, "Unpaid collection expenses are expenses, and can be included in assessments for that reason alone." [NOTE: Based on Master Prowse's reasons and the examples provided within the decision, chargebacks as an expense of the Corporation can also be included in assessments.]

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Condominium Plan No. 8210034 v. King (cont'd)

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With respect to costs (and expenses), there are 3 possible outcomes which are determined by the bylaws of the Corporation:

- 1. In the event the bylaws provide that an 'expense' of the Corporation becomes part of the monthly assessment (a rollover clause), the collection costs will be given priority to other registrations on title, including a mortgage.
- 2. In the event the bylaws only provide that a charge or lien is granted for an 'expense' of the Corporation but not that it becomes part of the monthly assessment, the collection costs are a secured debt but are only given priority as at the date of registration of the Caveat.
- 3. In the event the bylaws do not provide for either (or under Act bylaws), costs of the Corporation are an unsecured debt that must be pursued through litigation.

Despite any attempt in the bylaws to do so, a fine or rent charge cannot be rolled over and added to the monthly assessment. "A corporation is restricted to assessing only for expenses incurred or to be incurred by the corporation." It is possible, though, that revenue items may be given a contractual charge in the event the bylaws provide. These will rank behind existing registered mortgages.

Prior to issuing any payments, the bylaws of the Corporation need to be reviewed to determine whether there is a provision that allows expenses of the Corporation to become part of the monthly assessment. More often than not this is found under the 'violation of bylaws' section relating to expenses incurred by the Corporation in curing any infraction. It may also found under 'powers of the corporation'.







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The City of Calgary is looking for your input on multi-family recycling

algarians are recycling more than ever since the introduction of Blue Cart in 2009 but questions remain about how to include people living in apartments and condominiums and what role The City should play in multi-family recycling. The City of Calgary is connecting with residents, property owners and private recycling firms to develop a strategy to broaden recycling opportunities.

There are many options currently available that enable all Calgarians the opportunity to recycle a variety of materials. For those who live in apartments or condos, The City continues to maintain more than four dozen community recycling depots throughout Calgary. Most Calgarians don't need to go very far to access their neighbourhood depot 24 hours a day, seven days a week. In addition, there are private companies that provide recycling services to apartment and condo complexes.

Still, there are people who do not live in a Blue Cart eligible residence but who wish to have a door-to-door recycling option. The root of this issue goes back several years.

When The City of Calgary was planning the Blue Cart recycling program,
Council gave City administration the specific direction not to include multi-family residences prior to 2020, provided that The City is on track in achieving its goal of diverting 80 per cent of its waste from landfills by 2020 (known as 80/20 by 2020). Council's intent with this direction was to leave a portion of the residential market open for existing private recycling collection

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CRA Audits and Your Non-Profit Status

May/June 2012

Dear CCI Member:

As some of you may be aware, the Canada Revenue Agency (CRA) has been conducting country wide audits on condominium corporations. The CRA is focusing on income generating activities which are common to condominium corporations, including, but not limited to:

- · Leasing cell phone tower space
- · Guest room or party room rentals
- Leasing unused property or parking spaces

In a number of instances, the CRA has taken the position that such activities have the effect of precluding the corporation from maintaining its non-profit status under the Income Tax Act (ITA).

CCI is concerned that the CRA is taking an overly restrictive approach to its interpretation of the ITA and we have solicited the advice of legal counsel experienced in the area of tax dispute resolution. A preliminary review of the matter indicates that the CRA may be taking an unduly aggressive position, and one that may not be supported by the applicable jurisprudence, in determining that a corporation's operation as a whole is considered "for profit" in instances where only a single activity provides relatively minor revenue as compared to the entire non-profit operation.

Thus far we have received reports of the CRA concluding that such activities render a corporation's status "for profit" with a warning that continuing with the activity will result in an adverse reassessment of tax. If the CRA is ultimately successful in its initiative, any operating surplus in a given year may be subject to income tax.

We are not aware of the CRA issuing any formal reassessments yet. However, the CRA has made its position clear and we are seeking to deal with this matter proactively and in a manner that advances the interests of our membership as a whole. In particular, if the CRA's position in this matter is to be challenged it is in the interests of our members that the best case is put forward in order to establish an advantageous precedent on this issue. We have been advised by counsel that, given the nature of the tax appeals process, and the large number of potential assessments being of a similar nature, it is possible to coordinate the appeals process in such a way as to proactively advance one or more appeals while holding others in abeyance.

While we will be issuing further communiques on this matter as it develops, we ask that if you have been audited by CRA on these issues, please notify the CCI office, if you have not already done so, attention Diane Gaunt, CCI National Executive Director, at cci.national@taylorenterprises.com. Thank you.

Yours truly.

Jim MacKenzie

National President, Canadian Condominium Institute



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The City of Calgary is looking for your input on multi-family recycling (cont'd)

services to establish this market. Following Council direction, The City rolled out Blue Cart recycling to single family homes up to and including four-plexes.

Near the end of 2010, Council asked administration to report in February 2011 on progress toward the 80/20 by 2020 waste diversion goal in the residential sector, including opportunities for multi-family residential recycling. As part of that report, The City committed to developing a full cost-of-service strategy for multi-family recycling based on industry and multi-family stakeholder engagement. Council also asked that administration report back to Council no later than February 2014 with

recommendations for a multi-family strategy that considers partnerships with the private sector to be implemented in 2015-2017.

What are multi-family dwelling units?

For this process, multi-family dwelling units are being defined as those residential dwelling units that are not currently eligible for the Blue Cart recycling program. As the Blue Cart program services residential dwelling units where there are four or fewer dwelling units on a parcel of land, multi-family dwellings would be those where there are more than four dwelling units in a building or on a parcel of land.

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The City of Calgary is looking for your input on multi-family recycling (cont'd)

Who will be involved in this engagement process?

There will be many stakeholders involved in this engagement process, each with differing needs, opinions and desired outcomes. At this point, we have grouped stakeholders external to The City of Calgary by the following categories:

- Residents Residents of multi-family dwelling units.
- Owners Owners of multi-family dwelling units, property management companies, rental companies, rental/condominium associations.
- Service Providers Companies who currently provide or may be interested in providing recycling service to multifamily residents.
- Markets Recycling markets.
- eNGOs Environmental Non Governmental Organizations.

How will stakeholders be engaged by The City?

The City has hired Stantec Consulting Ltd to conduct the upcoming engagement process. Over the next year, Stantec and The City will be contacting stakeholders and





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informing them about opportunities to become involved and provide their input.

After an initial round of engagement, potential service options will be developed based on the information we hear. The City will then take those potential service options back out to stakeholders to determine the viability of each presented option.

Results of the research and engagement will form the basis of a report identifying options for a full cost-of-service strategy to Council for deliberation. The report will be presented no later than February 2014.

How can members of the CCI be involved?

The City of Calgary has already identified the Canadian Condominium Institute as a valuable link between its members and the engagement process. The CCI will be included in any correspondence and The City will turn to the CCI as a representative of its membership. However, if you would like to be included in the engagement process directly, please contact Philippa Wagner, Waste Diversion Specialist, at 403.268.8478 or philippa.wagner@calgary.ca.



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The Condo Club-

by Andrew Fulcher

"I say Jeeves, what a nice club..." P G Woodehouse

'd like to ask you to close your eyes for a second and relax. Are you sitting comfortably? Now pretend you are a member of an exclusive club, the sort you see on a James Bond film. You know the kind I mean...with wood paneled walls, snooker tables, comfortable leather chairs, a roaring log fire and butler service. Sounds wonderful, doesn't it? Now..keep in mind that in order to be a member of this exclusive club, you have to pay dues. After all, the club staff need to be paid, someone needs to clean and polish the wood work and firewood does not chop and stack itself. The club will also have its own rules and regulations and sanctions for their breach. In most egregious circumstances wayward members can be expelled from the club permanently. The club also boasts a president and Board of Directors who set policy and fees, implement club rules, hire and fire the staff and generally decide on how the club is run.

Ok you can open your eyes now. Unfortunately, the butler has disappeared with your drink and you are left sitting in your condo. But don't be sad, you are still a member of an exclusive club. A club that has rules and regulations, fees, a president and in some cases extensive recreational facilities. What is this club? Your condominium corporation, of course!

It is exclusive in that there are a limited amount of members (unit owners). Not everyone can join, you know. Its rules and regulations are the condominium bylaws which govern what is acceptable behavior, define whose property is whose and provide direction on how to run the club, sorry, the condominium. The Board, which is democratically elected annually at the Annual General Meeting, has the power to govern the club. They may decide to do this themselves, or they may subrogate this authority to a professional manager who possesses the requisite licenses and insurance to take care of the condo funds and the knowledge to apply the bylaws. The contributions (fees) that you pay guarantee your membership for as long as you live there. What's more you as a club member can be a part of the Board of Directors and can decide how the club is run.

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The Condo Club (cont'd)

by Andrew Fulcher

So what are the benefits of the club? Well, expenses are shared out among all owners proportionate to their unit factors (usually corresponding to the condo unit's size - bigger units usually pay more than smaller ones), this gives an economy of scale to all owners. Condo utilities are generally much less that what you would pay in a duplex or a single family home. For those in apartmentstyle condos, water and sewer bills as well as landscaping and Snow removal bills are usually considerably cheaper. Likewise insurance bills are much more affordable than those that are paid by a traditional family home as these bills are communally shared by all owners. A common hot water heatingsystem (boiler) also saves money over the traditional furnace. For comparison purposes in September 2011 a 44 unit apartment building that we manage averaged \$27 per unit on its water and sewer bill compared with \$55 for a stand alone home, likewise the electricity bill was \$60 per unit compared with \$120 for the stand alone home. Landscaping and snow removal in the condo works out to \$25 per unit per month. I challenge anyone to get service for snow removal and landscaping for a single family home for that amount!

Another benefit of condo living is the opportunity to get to know your neighbours. Living closer to more people fosters a greater community spirit enabling condo owners to more readily share and make new friends across age and socioeconomic lines. I know of one (admittedly 50+) building whose residents hold movie nights, Friday night Pizza, Pool tournaments, pot lucks and even put on Thanksgiving dinner for all residents who wish to come. Many residents got up in the middle of the night to watch the Royal wedding in the theater room, blankets, popcorn and all! This is not just a condo it's a community that works well, and plays well – together.

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Evelyn Thompson, A.C.C.I., F.C.C.I. Residential Division Manager Real Estate Associate Of course as with any gathering of people, there can be drawbacks to club/condo life. If your club is not running how it should ,if the Board is high handed, incompetent or just plain reckless, then club life can be unrewarding. If the club forbids dogs and you get one, not knowing that there is a restriction then you have a problem. There are strict rules that apply to all owners in the condo which have to be adhered to. Most are common sense: do not use your condo as a day care unit, don't disturb your fellow residents by partying to the wee small hours, don't drive your car at 60 kmh through the parking lot.

Well run condos should never (well, hardly ever) need to levy a special assessment. Due to poor financial management, poor construction or just unfortunate circumstances, if your condo needs extra money, then you will be getting a bill. In this unfortunate event everyone is required to pay their share of the bill. No questions, no excuses. Good management and fiscal responsibility on behalf of the Board should, however, make this scenario a rare one.

Overall, club membership has more benefits than drawbacks. It allows members of all ages, ethnic groups and backgrounds to co-exist together with one common goal – to make the best run club that they can, a club which is financially secure, looks good and where members are happy. After all, one day you might want to sell your club share and you want to be able to sell a membership in a club that is so well run that other people want to join it.

If you are part of the condo club, please be proud of it, and if you see Jeeves the butler, my drink needs a refresher!



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As of June 1, 2012

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Rocky Ridge Villas Rosewood Estates Rutland Mews

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The Mansions at Prominence Point

The Tudors at the Landings

The Victoria
Trailside Lodges
Varsity Estates Villas
Varsity Towers
Vulcan Town Greens
Westgate on 8th

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Residence
Willow Tree Village

- Professional Membership

Canadian Condominium Institute – South Alberta Chapter as of June 1, 2012

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Benchmark Management Ltd.	403-247-1014
C-ERA Property Management & Realty	403-266-0240
Comres Property Management Ltd.	403-328-0344
Condofax Corporation Services Ltd.	403-452-8995
Condominium First Management Services Ltd.	403-299-1810
Condominium First Management Services Ltd.	403-299-1810
Condominium First Management Services Ltd.	403-299-1810
Condominium First Management Services Ltd.	403-299-1810
Diversified Management Southern	403-230-7376
Emerald Management & Realty Ltd.	403-237-8600
Hearthstone Property Management Inc.	403-314-0099
Insight Condo Services Inc.	403-288-1630
KayCee Management Inc.	403-526-0505
Magnum Property Management Ltd.	403-250-7999
Maverick Management Inc.	403-287-7770
New Concept Management	403-398-9528
Parterre Property Services Inc.	403-241-2162
Prairie Management & Realty Inc.	403-995-2810
Rancho Realty (1975) Ltd.	403-253-7642
Royal LePage Integrity	403-932-2101
Simco Management (Calgary) Inc.	403-234-0166
Tonquin Park Management Inc.	403-680-2830
Ultimate Property Management Inc.	403-287-3056
	Accredited Condominium Management Services Asset West Property Management Ltd. Benchmark Management Ltd. C-ERA Property Management & Realty Comres Property Management Ltd. Condofax Corporation Services Ltd. Condominium First Management Services Ltd. Diversified Management Southern Emerald Management & Realty Ltd. Hearthstone Property Management Inc. Insight Condo Services Inc. KayCee Management Inc. Magnum Property Management Ltd. Maverick Management Inc. New Concept Management Parterre Property Services Inc. Prairie Management & Realty Inc. Rancho Realty (1975) Ltd. Royal LePage Integrity Simco Management (Calgary) Inc. Tonquin Park Management Inc.

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Professional Membership-

Canadian Condominium Institute – South Alberta Chapter as of June 1, 2012

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JC Bawa	Bambrough & Associates Inc Elevator Consultants	403-478-9211
Nina Bhasin	Condo Document Inspection Centre Inc.	403-228-6770
Janet Porteous	Condo-Smart Inc.	403-247-2802
Randy Brown	Fahrenheit 451 Fire & Security	403-256-6622
Sharon Fuchs	Max 7 Cleaning Services Ltd.	403-836-7377
Wanda Kilmury	ProStar Cleaning & Restoration	403-695-1082
Gordon Black	Trebor Holdings Ltd.	403-288-5172
Gerald Quigley	Condospec Inc.	403-245-3666

Engineering & Technology

Don Allen	Excalibur Efficient Buildings Ltd.	403-243-0626
Drew Campbell	Halsall Associates Ltd.	403-255-7946
Marc Doucette	Black & McDonald Limited	403-235-0331
Ron Kellam	Kellam Berg Engineering & Surveys Ltd.	403-640-0900
Michael Ball	Morrison Hershfield Ltd.	403-246-4500
Fred Edwards	Read Jones Christofferson Ltd.	403-283-5073

Insurance

Sherry Bignell	BKI Risk Management	403-276-8766
Bill Jeffray	Renfrew Insurance Ltd.	403-299-1002
Michael Acheson	The Cooperators/Rockyview Insurance Services	403-948-1195
Katherine Rumford	Crawford and Company (Canada)	403-441-4860

Legal

Alexander Bruce Cameron	Cameron Horne Law Office LLP	403-531-2700
Richard I. John	Richard I John Professional Corporation	403-205-3949
Gordon Van Vliet	Macleod Dixon LLP	403-267-9346
Heather Bonnycastle	McLeod & Company LLP	403-873-3703
Laurie Kiedrowski, LL.B.	McLeod & Company LLP	403-225-6413
James Polley	McLeod & Company LLP	403-873-3709
Jeffrey H. Selby	Parlee McLaws LLP	403-233-7117
John McDougall	Scott Venturo LLP	403-231-8206

Real Estate & Condominium Sales

Richard Bergeron	Berg Real Estate/Re/Max Realty Professionals	403-214-7718
Karen Hermeston	CB Richard Ellis Alberta Limited	403-750-0809
Eddie Li	CIR Realty	403-667-3388
Gerald Rotering	Discover Real Estate	403-703-0675
Eleanor Kidder	Royal LePage Integrity	403-932-2101
Carrell Gentray	Re/Max House of Real Estate	403-240-1401

Sponsor Membership

As of June 1, 2012

Accounting/Finance		
Home Investment Management Inc.	Richard Strand	403-229-1485
Pacific & Western Bank of Canada	Brian Conley	403-781-5231
Strata Capital Corporation	Terri-Lynne Belzil	780-863-7872
William J. Rhind & Associates	Stephen Tomchishin	403-287-9140
William J. Killing & Associates	stephen fornenshin	403-267-9140
Condominium Management		
Astoria Asset Management Ltd.	Lorelei Talbot	403- 948-0337
Condeau Management Services Ltd.	Andy Tarr	403-531-1588
Condominium First Management Services Ltd.	Linda Grey-Martin	403-299-1808
Diversified Management Southern	Joanne Sieb	403-230-7376
Emerald Management & Realty Ltd.	Lauretta Enders	403-237-8600
Gateway Property Management	Gary Gunsey	403-283-7118
Larlyn Property Management Ltd.	Michael Holmes	403-693-0022
MCM Property Management Ltd.	Ming Chow	403-262-7955
Monday Management & Condominium Services Corp.	Pamela Wilson	403-230-9405
New Concept Management	Amber Beyer	403-398-9528
Rancho Realty (1975) Ltd.	Bill Moore	403-640-9378
Sunreal Property Management Ltd.	Mike Stevens	403-343-0200
Ultimate Property Management Inc.	Judy Walker	403-287-3056
York West Asset Management Group Inc.	Angela Bardsley	403-294-0411
·	J ,	
Consulting		
247Condo	Stephen Cassady	403-770-2939
Alberta Real Estate Association	Debra Bunston	403-209-3608
All Weather Windows	David Cree	403-720-8055
Building Works Ltd.	Susan Peddie	403-235-5400
City of Calgary Water Services	Heather Hendrie	403-268-5247
Good Under Pressure	Brent Trevors	403-660-6303
Mold Squad-A Division of Building Works Ltd.	Erich Krause	403-249-4610
Mold Plus Ltd.	Bret McKay	403-801-4350
Property Solutions Advisory Inc.	Nelson Gaudry	403-346-6666
Reggin Technical Services Ltd.	Steve Richards	403-287-2540
Reliance Asset Consulting Inc.	Harold Weidman	403-241-2535
Shaganappi Insurance Services	Lindsay Voth	403-221-7224
Skyline Roofing Ltd.	Jason Taylor	403-398-0996
SIS Supply Install Services (1994) Ltd.	Jody Roberts	403-640-1334
Trotter and Morton	Walter Galler	403-255-7535
True Exteriors Ltd		403-262-7733
Unicrete Products Ltd.	Ivy Younge	403-279-8321
VTwin Windows and Doors	Tom Vitoliands	403-692-0880
Developer		
Homes by Avi Inc.	Charlene Francis	403-259-2122
nomes by Avi inc.	Chanene Flancis	403-233-2122
Disaster Restoration		
First On Site Disaster Restoration	lan Newman	403-520-7778
Service Master of Calgary Disaster Restoration	Jay Laplante	403-612-6882