



Condominiums Mean Living Close with People and Restaurants

By Stephen Cassady • President, CCI South Alberta Chapter

I've often mentioned that condominium living is communal living, and part of buying into a condominium is realizing that you'll be living in close quarters with people of all types. With that in mind, you'll have to learn to live with the idiosyncrasies of others to some extent.

There's another level of communal living with many condominiums though – and that's the location of the building. Often condominiums are used to infill downtown cores and beltlines, substantially increasing the core population density, shortening work commutes, and breathing new life into a city. In one aspect then, the building is part of a local municipal community/zoning area which may include non-residential businesses including, but not limited to, restaurants.

Well-built condominiums will over pressurize hallways to keep individual unit cooking smells in the units and not propagating to others in the building. But keeping out the smells from neighbouring buildings is much more difficult.

Cities are not blind to the issue of a neighbourhood pub with an extensive menu of deep fried food, and the venting issues of the fryer. Modern technology can do a pretty good job a scrubbing out the smells from the exhaust.

But it is something to keep in mind when buying a condominium in the city – your neighbours are not only your actual within-the-building owners, but the shops, residences, and businesses around. Building a condominium does not generate a sudden onus on existing businesses to move or upgrade their site, and you may be living with a smell for some time.

When my wife and I were looking for our current condominium, there was a nicely located unit 10 floors above a commercial floor that was the ground for the building. While I was happy with the unit, when we left she noticed one of the establishments was a pub, and the back outside wall was dark with fat staining around the kitchen exhaust. If we had been there in the evening, we would have likely been made very hungry by the smell, and very put off living in that building. It was a nice spot.

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Events Calendar

Luncheons & Courses starting September 27, 2011

Luncheons

- **September 27, 2011**
2011 Annual General Meeting

A presentation from **Joseph Fernandez**, Director of Audits and Investigations for RECA (Real Estate Council of Alberta). The presentation will focus on the state of RECA and the audit process.

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.

Courses

- **NEW! Condominium Management 101**
Thursday, September 29, 2011 6pm–9:30pm
Saturday, October 22, 2011 9am–12:30pm
Thursday, November 24, 2011 6pm–9:30pm
Danish Canadian Club, Calgary
The Canadian Condominium Institute, South Alberta Chapter 101 Condominium Course is a 3 hour session designed to introduce and educate on board governance, board meetings and running an AGM. This our first and only course geared to Condominium Boards.

- **Condominium Management 100**
Fundamental Management Principles
Saturday, October 15, 2011
Danish Canadian Club, Calgary
The Condominium Management 100 course is an introduction to the responsibilities and liabilities of condominiums and condominium management. This level is addressed to Professionals, new condominium Board members and owners.

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

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- The CCI Review is one of the many benefits enjoyed by Members of the Canadian Condominium Institute, South Alberta Chapter.

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Condominiums Mean Living Close with People and Restaurants (cont'd)

By Stephen Cassady • President, CCI South Alberta Chapter

In that case the restaurant was in the building, but it could have easily been next door or a street over. And it doesn't have to be smells (for instance, dry-cleaners) but sounds – manufacturing, vehicle repair shops, or even a very busy intersection that runs at all nights.

When taking the condominium route, remember that you may be living with two different neighbours – the owners in your building, and the buildings and infrastructure nearby.

Membership Renewals 2011-2012 Year

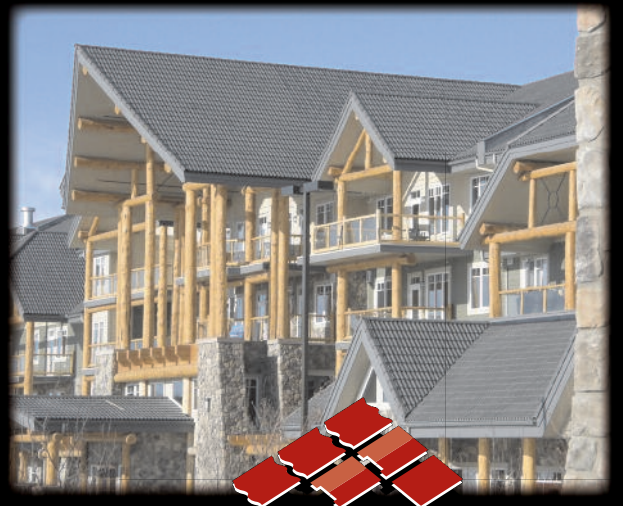
Renewal notices were sent out at the beginning of June for the 2011-2012 year via e-mail to the contact person listed for your membership. Please renew early so there is no delay in receiving notices.

You may contact Melanie at anytime with any questions regarding your renewal.

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Introducing the **NEW** Condominium Management 101 Course designed solely with Condo Boards in mind.

Condominium Management 101

Thursday, September 29, 2011 6pm–9:30pm

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Contact the CCI office at 403-253-9082 or southalberta@cci.ca or our website www.cci.ca/southalberta for more information.

The Condominium Management 100 course is an introduction to the responsibilities and liabilities of condominiums and condominium management. This level is addressed to Professionals, new condominium Board members and owners.

Visit our website, www.cci.ca/southalberta, for more detailed course descriptions.

Fundamental Management Principles Condominium Management 100

Saturday, October 15, 2011

Danish Canadian Club, Calgary

To register for this course, contact the CCI office at 403-253-9082 or southalberta@cci.ca.

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Increased Inflation Will Affect Your Reserve Fund Income, Value and Commitments

By Richard G. Strand CIM, FCSI, DMS, CH.P

Risk-Free Rate of Return

In order to measure the relative return of an investment position, you need a gauge: a risk-free rate of return, which is the one-year rate for a Canadian Treasury bill. This rate sets the bar – no risk and no exposure to the pitfalls of term risk (T-Bills are 1 year or less) or corporate ownership.

We've all seen how bad management, economic changes, commodity prices and scandal affect a company's earnings. You can skip all that and get a government guaranteed rate of return with a T-bill. After all, a rising risk-free rate of return makes the return in the stock and bond market relatively less attractive.

Real Rate of Return

Real rate of return is the risk-free rate of return *minus* inflation. In other words, what the lender demands as a payment for his loan above the inflation rate. As a result, a "real" rate of return reflects true gain after adjusting for lowering purchasing value caused by inflation.

The real rate of return has averaged 2% for more than a century.

Inflation and the Risk-Free Rate of Return

The risk-free rate of return should reflect the national inflation rate plus the real rate of return. As inflation rises so too will the risk-free rate.

In parts of Canada we are experiencing 2% to 3% inflation, therefore our one-year rate reflects inflation (2.%) plus the historic real rate of return (2%). That means the one-year Canadian T-bill rate should be 4% but it is much lower.

Why Isn't Inflation Reflected in T-bill Rates?

The T-bill rate still reflects the key central bankers (Bank of Canada and U.S. Fed) holding short rates down in reaction to the credit crises; I believe this trend is almost over. In fact, one way out of the present US funding crises is to re-inflate the economy. I expect continued rhetoric about the need to fight inflation, and by September the rhetoric will turn to action.

In the next few months the inflationary pressure of a lower U.S. dollar, higher commodity prices and an ongoing foreign war will cause yields to start reflecting an expectation of inflation.

continued on page 8



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Increased Inflation Will Affect Your Reserve Fund Income, Value and Commitments (cont'd)

By Richard G. Strand CIM, FCSI, DMS, CH.P

How does this affect your reserve fund portfolio?

When interest rates rise, the bond price falls, this affects the short term return as expressed by market value, but not the return to maturity on the bond. In other words –we always receive our contracted rate of return- and only realize the capital loss if we sell. As we have been buying short term bonds, we expect to hold them to maturity. One reason we hold 20% cash is so we can have immediate funds available.

Our holdings are short term mostly premium bonds that allow us have superior cash flow to buy into future higher rates. There will be movement in the bond price as the yield curve adjust to “normal”. This will affect short term yield but we will always get what we contracted for.

How does HOME, as a bond manager, prepare for this ongoing change in rates and normalization of the yield curve?

Over the last year or so we have been shortening the term of our portfolios. Given our cash component of 20%, we have been maintaining an average bond term throughout our condo reserve funds of approximately 3.6 years.

But there is a more important factor in place: Cash flow.

Cash flow for condo reserve accounts comes from three places:

- bond maturities
- interest payments on bonds
- reserve fund contributions

Bond Maturities: We plan for bonds to be maturing in the next three years so that the principal can be invested at the new higher rates.

Interest payments: We know when they are being paid and how much is being paid and use this cash flow to take advantage of higher rates. We have been buying “premium” bonds, bonds that trade above par, because they generate higher cash flows and therefore more cash is available for investment at the higher rates.

Premium bonds have a shorter **duration**.*

*Duration: High coupon bonds, (trading at a premium), pay higher cash flows and therefore have shorter average payback (duration). Strip Bonds and residuals pay all their interest at maturity as capital, so duration and term are equal. Think about duration as the average time it takes to get your money back.

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Increased Inflation Will Affect Your Reserve Fund Income, Value and Commitments (cont'd)

By Richard G. Strand CIM, FCSI, DMS, CH.P

Reserve Fund Contributions: We use these just like bond interest payments and adjust the portfolio on a net basis, compensating for projects to be paid for, and when they are to be paid for.

We have structured your portfolio to maximize rate of return now and to be prepared for rising rates. Our portfolios will 'average up' into the higher rates expected in the future.

Why MUST a reserve fund meet or beat inflation.

Reserve funds are for future obligations. If the present cost of a roof repair is \$100,000 in ten years, at inflation rate of 4%, it would cost \$148,000. If all you earned was 2% compounded you would only have \$121,900. That is a special assessment in the making.

It is vital you have active yield management to keep on top of the future costs.

Richard G. Strand is the Chief Investment Officer of HOME Investment Management Inc, a Calgary based Portfolio manager that specializes in managing bonds for restricted corporations including Condominium Reserve Funds.

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Re-roofing: Protecting Your Biggest Investment

By Ivy Young

Fall is coming! How does your roof look? With summer coming to an end many homeowners are thinking about those last minute renovations. Some homeowners find joy in fixing up their house while others are overwhelmed by the decisions that need to be made. Renovations require patience and time. Tough decisions need to be made to make the appropriate choices for your project. One of the biggest renovations that many homeowners are faced with is re-roofing. Any additional renovations you do to your home could be ruined if you don't take a good hard look at what's protecting your home. There comes a time in a homeowner's life when the roofing on your home needs to be evaluated. Before replacing your roof, there are several questions that come to mind. What type of roof or material do you want? How much do you want to spend and how long do you want it to last? Does the roofing material match your homes style? How is the product installed? There are a variety of options to choose from when choosing your roofing product.

The protection of any structure is dependent on its roofing and the roof you choose has the great responsibility of protecting your home from the forces of nature. Rain, sleet, hail, snow and more can and will cause damage to your roof throughout the entire year. Understanding your home's overall construction as well as how much value you are able to add to it is key when choosing an appropriate roof system. Re-roofing is not just replacing the existing roof; it is exploring the opportunity to update the style and value of your home.



Notice to Apartment and Condominium Owners/Managers

A province wide enumeration to prepare a list of Electors for the next provincial general election will be conducted from August 26th to September 19th.

We would appreciate your participation and cooperation in this endeavor, when enumerators visit your building.

The *Election Act* (section 29) provides enumerators the right of free access to your building and the residential units for the purpose of enumerating between 9am and 9pm daily. All enumerators can be identified by the authentic Elections Alberta badge that will be visibly displayed.

To view the *Election Act* please visit www.elections.ab.ca/Public%20Website/566.htm

Enumerators will be collecting elector information to update the provincial Register of Electors. Please email a list of vacant units to your Returning Officer to avoid unnecessary visits to those units.

Please include the name of your building, building address and your contact information. Further inquiries may be addressed to Elections Alberta at (780) 427-7191.

Re-roofing: Protecting Your Biggest Investment (cont'd)

By Ivy Young

Often your roof becomes a statement showcasing your personal achievement, a lasting impression setting yourself apart.

The first hurdle to overcome is choosing the type of roof material that you want to use. Once you have chosen the appropriate material the next steps become small tasks rather than overbearing projects. There are many products available on the market for re-roofing:

- Concrete tile roofing
- Clay tile roofing
- Metal roofing
- Rubber roofing
- Slate roofing
- Cedar shingles or Cedar shakes
- Asphalt
- Synthetic slate, shake or tile

Each of the above materials has a large range of positives or negatives. Re-roofing with the material that is currently on your roof is always an option, but think of why you are replacing this product.

Investigating alternatives before you make your decision is an important step. When replacing your roof you want to consider life-cycle costing, durability, maintenance, life expectancy (longevity), warranty, environmental

responsibility, reliability in weather and fire situations, styles and colours, and cost. Contemplating a roofing material's initial cost should not be the only deciding factor. Some roofing materials can give you more value for your money when it comes to longevity and durability. It is not wise to jeopardize your home with a low quality product that could only last around 8-10 years. In fact, spending a few more dollars could make all the difference in terms of longevity and quality. If you wish to go with something durable that will last for generations concrete roof tile proves to be a leader in all of the categories listed at left.

Concrete roof tile was invented in the middle of the nineteenth century by Adolf Kroher and has a historically proven life expectancy of at least 50 years, sometimes lasting as long as 80 years or more. It requires very little maintenance over the years and provides a long lasting shield that protects your biggest investment – your home. The product itself can come with a 50 year, non-prorated, fully-transferable warranty.



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Re-roofing: Protecting Your Biggest Investment (cont'd)

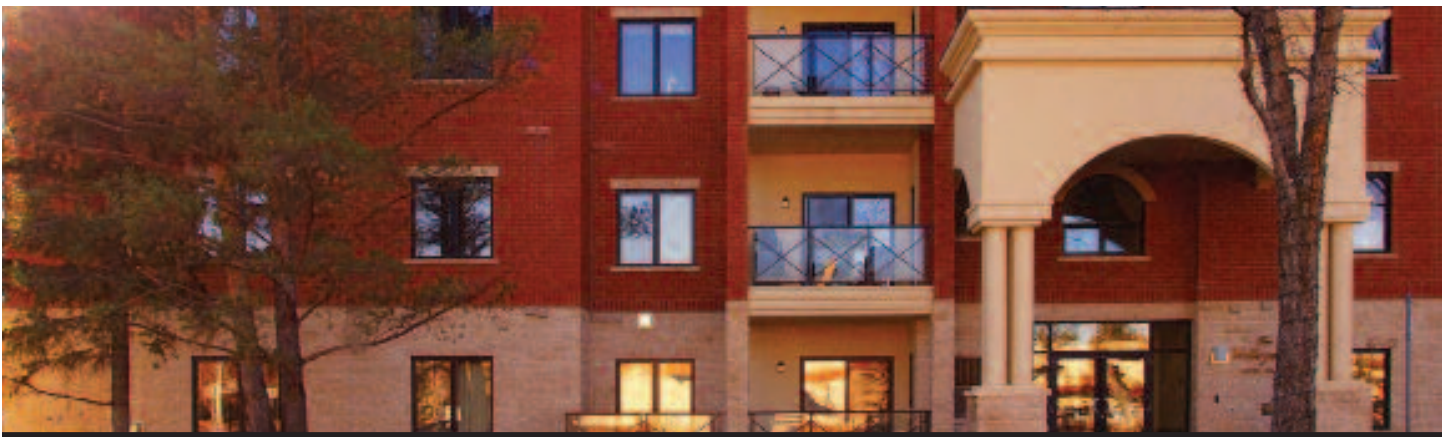
By Ivy Young

Concrete roof tiles are durable, economical and resistant to fire, hail and high winds, offering a lifetime of performance. They are designed to last the lifetime of a house and they do not burn or rust, they can withstand years of weather and sun and provide lasting protection. The tiles fit nearly any homes style or theme and they are available in many colour choices. Other materials deteriorate and grow weaker with age; concrete roof tile actually grows stronger with passing years.

Concrete roof tiles are just one part of a two roof system that reduces energy use. The roof deck is covered with a membrane system and then horizontal strapping is placed over top of vertical strapping. The tiles are then attached to the horizontal strapping, creating a floating or hovering roof. This two roof system creates airflow between the roof deck and the roof tile; this is beneficial in keeping ambient temperatures from the inside to the outside of your attic, in turn reducing energy usage on cooling your home. Other roof systems that are applied directly to your roof deck don't offer these efficiencies, creating more need to consume energy to cool down your home.

The initial cost of concrete roof tile is generally lower than assumed. Although its initial cost is more than asphalt, concrete roof tile adds significant value to your home and provides extra longevity. Think of it as an additional investment into buying your next home. The life cycle costing of concrete roof tile makes it one of the most inexpensive products you can trust in protecting your home. It's long life expectancy divided by the initial cost results in an overall low yearly cost.

There are many advantages to using concrete roof tile. One of the main advantages is curb appeal. Concrete roof tile creates a high-end look for a relatively inexpensive life cycle cost. Face it, when evaluating your roof it all comes down to looks and concrete roof tile looks amazing. The conclusion to purchase concrete roof tile as your replacement roof and as an investment is a secure one. Concrete roof tile will be the last roof system you will need. Why not use a reliable and durable product that requires little maintenance for the rest of your homes life. Your roof protects your biggest investment - your home.



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Colonial House

Condominium Plan 9210296

Condominium Plan 9512671

Country Lane RV Park

Dalton Square

Dana Village

Dreamview Village Edgemont

Dreamview Village Riverbend

Edgepark Villas

Evergreen Village

Fletcher Village

Fresco Gardens

Glamis Terrace

Glenbrook Meadows

Heritage Manor

Holly Springs

Killarney Grande

Kingswood Estates

Legacy Estates Somerset

Lowery Gardens

Marda 17

Mount Pleasant Court

Oakhampton Court

Orchard Place

Park Place

Pine Pointe Place

Ranchland Meadows

Renfrew Villa

Rio Vista Villas

River Grande Estates

Riverview Court

Rocky Ridge Villas

Rosewood Estates

Rutland Mews

Sierras of Country Hills

Sierras of Taylor Drive

Sierras of Tuscany

South Pointe

Springview Court

The Homesteads

The Mansions at Prominence Point

The Odyssey

The Paradyme

The Redwoods Retirement Residence

The Tudors at the Landings

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Trailside Lodges

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