



review

THE VOICE OF CONDOMINIUM

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Message from the President



Education is Key

One of CCI's most important mandates is to deliver a wide variety of education programs to condominium directors, unit owners and professionals in the industry.

There are many forums that CCI utilizes to deliver education and information such as newsletters, seminars, courses, the Internet, conferences and trade shows. Although living in a condominium may seem "care-free", the administration of a successful condominium corporation can be quite challenging for Boards and professionals. Individuals in condominium must have a good and basic understanding of the *Condominium Act*, declaration, description, by-laws, rules and regulations. Proper governance and living together in harmony are also important factors in good condominium living.

On November 4th and 5th, CCI-Toronto Chapter and the Association of Condominium Managers of Ontario (ACMO) will hold its 9th Annual Joint Conference and Trade Show in Toronto on "Building Better Communities". Every year various members of CCI National are invited to participate and speak at the Conference. The Conference not only touches on issues related to Ontario but also provides interesting information on what is happening across Canada. Topics range from:

1. Developing Board Relations,
2. Best Practices,
3. Quality Property Management,
4. Effective Communications,
5. Aging Demographics,
6. Building Maintenance, And
7. Buying and Selling Condominiums.

The Conference Trade Show will run for two days this year and will feature the many products and services available to those involved in condominium.

The Annual Conference also provides one of the best opportunities for members of each CCI chapter to get together (November 3rd to 5th) and discuss what has happened over the past year, look at strategic planning for the future and how we can enhance the services provided to our members.

I encourage you to register for this year's conference (check out the conference website: www.cci.ca/events/). It promises to be bigger and better than ever and I am sure you will leave the conference learning something new to pass on to others.

In this issue, you will see an announcement for a new television program called "Mondo Condo". This TV show promises to provide a new exciting forum to inform and educate the viewing public on condominiums across Canada. Congratulations to Denis Lash (condominium lawyer from Miller Thomson) for creating and spearheading the concept. CCI will be looking at ways we can help "Mondo Condo" become a success for the benefit of all those involved in condominium. November 23rd is the kick-off party in Toronto and we hope to see you there.

*Peter Leong, P.Eng., ACCI, FCCI
CCI National President*

Fidelity Bonding

Condominiums

By Ronald S. Danks

As explained in the accompanying article in this newsletter, condominium corporations must take the issue of obtaining fidelity bonds seriously. While rare, there have been instances involving condominiums where theft of corporate funds have occurred. As an example, we are aware of a property manager who is currently serving a prison sentence in Ontario after looting two condominiums of their entire reserve funds to the total amount of almost \$500,000.00. In another instance we are aware of, the members of a three-person Board of Directors were discovered authorizing expenditures from reserves for renovations for their own units. Another example involved a member of the cleaning staff of a large corporation who had been routinely diverting monies collected from the building's laundry facilities into her own pocket.

It is important for condominium corporations to examine the limits of the fidelity bonding for their management companies, however, it is equally important to ensure that your own corporation maintains a fidelity bond through your own insurance policy. The level of the bond should be something that you discuss with your insurance broker, however, this author generally recommends to condominiums that they maintain a fidelity bond in an amount equal to their reserves, plus one month of common expense collections.

Ronald S. Danks, a partner with the Hamilton/Burlington business law firm of Simpson Wigle LLP.

Fidelity Bonding

By Hugh Falconar

As recently announced by the Canadian Condominium Institute there is an exciting new membership benefit which includes a CCI - Review Newsletter Archive. In one archive – the copy of the Spring, 2003 newsletter – is an important article on Fidelity Bonding starting on Page 7.

Towards the end, the article reads:

“Bonding is essential on all the principals, employees and agents of management companies.

“The practice of adding management companies to the corporation’s bond and or adding condominiums to management companies’ bonds is, as they would say in the medical profession, contra-indicated.

“We’ll tell you why in the next issue of CCI Review and will give you easy to use risk management tools to be certain your condominium corporation is protected.”

Following the Spring, 2003 issue of CCI Review there was an unanticipated interruption on the part of the author, so this is the article that was intended to go in the next issue of the CCI Review.

Adding management companies to a corporation’s bond and or adding condominiums to management companies’ bonds has the effect of potentially taking away coverage. The limit of insurance under bonds is a single limit applicable to all of the insureds. Therefore if a bond insures A and B, or A, B and C, a claim by any one of them diminishes or may even deplete the amount available to the rest. Let us say that a single bond covers condominium corporation A and condominium corporation B and is for

\$ 100,000. A claim for \$ 75,000 involving A’s officer or director, leaves just \$25,000 for B. A claim for \$ 100,000 or more will leave nothing. This is why we say that the limit erodes. Under bonds, the limit erodes.

So the safe course to follow is to make certain the limit is available to the condominium corporation intended to be covered by the bond.

Management companies sometimes put all their managed corporations under one bond, pointing at the savings this affords. This is obviously illusory.

And adding management companies to a corporation’s bond is illusory, too. A management company should have its own bond. It should include the principals and agents of the management company. (It automatically covers the employees of the management company.) A properly drawn management agreement should include a hold harmless clause on the part of the management company.

To be absolutely safe, each incoming board should actually see the bond. Don’t take the verbal assurance that it’s there, be a doubting Thomas and insist on actually seeing it.

If you have any questions, have your insurance broker review the whole Fidelity Bonding article and this supplement to it and discuss it with the broker.

Hugh Falconar C.I.P., F.C.C.I.

Records and Reasonable Care refute Responsibility?

Court rules against slip and fall victim

By Andrea M. Thielk, BA, LLB, JD, ACCI

We have all heard the axiom that the three most important things affecting real estate are *location, location, location*. Perhaps it could be said that the three most important steps in liability risk management are *document, document, document*. The recent Newfoundland case of *Murphy v. Interprovincial Shopping Centres Limited et al.* confirms the importance of this practice and establishes that reasonable measures to remove snow and ice are sufficient practices in commercial operations despite unfortunate injuries to persons due to a slip and fall accident. Since the concepts of invitee and licensee as they relate to liability have been reformulated, liability can be defined in its simplest form as the duty of an occupier to provide “reasonable safety” for all who lawfully enter a premises.

On March 19th of 2000, Plaintiff James Murphy, along with his wife, left their home in the evening and drove to a weekly dart league. When they left the establishment, which was located in Fall River Plaza in St. John's Newfoundland, Mr. Murphy fell on ice while walking across the parking lot of the plaza. There had been a severe blizzard in the area the previous day which had ended around noon on the 19th but was followed by freezing rain on the night Murphy fell.

The Defendant, Interprovincial Shopping Centres Limited, contracted Jack Hill & Son Ltd. to provide snow clearing and ice control services at the plaza. They were named as a third party to the lawsuit. The snow removal company maintained records which verified that substantial efforts were made to remove the snow and ice.

In her decision, Justice Maureen Dunn said: “In these circumstances it is clear the defendant had a duty to the plaintiff. The ques-



tion is whether the defendant had in place a maintenance regime pertaining to ice and snow clearing amounting to a standard of reasonable care to ensure the plaintiff's safety while on its premises and prevent injury to him...

Individuals who set out in adverse weather assume the attendant risks and must take care for their own safety and well-being...

To hold the defendant, and through it ultimately the third party, responsible for complete coverage of the Fall River parking lot on the days in question would be to hold both to a standard of perfection which, in

Newfoundland and Labrador, will never be achieved. It takes time to bring a parking lot, roadways, private residences and other properties back to a normal and perfectly safe condition subsequent to a snow and ice storm. This is an impossible standard for individuals and corporations to meet when they reside in a province faced with periodic crisis weather conditions.”

Her Honour went on to dismiss Murphy's claim and awarded costs to the Defendant and Third Party.

When determining whether the occupier has provided reasonable preventative action, the onus will be on the occupier to provide evidence of prudent maintenance and care. In *Murphy*, the logs provided by the snow removal company gave evidence to the fact that the plaza provided for the reasonable safety of its customers. The decision in *Murphy* confirmed that an occupier does not have to guarantee that the person coming onto the property will be perfectly safe.

Knowing that documentation is paramount raises the question, *what are the implications of this duty to document especially as it relates to the special circumstances of the Condominium Corporation in its role as occupier of the common elements*. The duty of the Condominium to provide reasonable safety is clear. Documentation helps substantiate that this duty has been fulfilled.

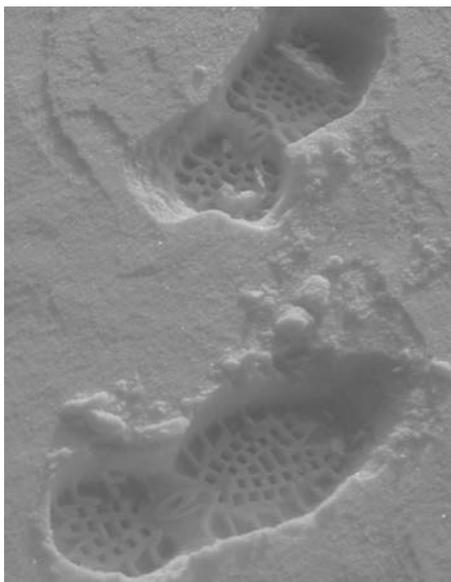
Documentation should be done contemporaneously, such that any incidents which may be a liability issue are recorded as soon as possible. It should be done when recollections are fresh and when conditions relating to the incident can be noted. For instance, was it raining, windy or snowing? Was there a sudden storm? What were the general circumstances? Could they have

been predicted and reasonably addressed? A comprehensive report should include as much detail as possible.

Inspection reports are a vital part of the Condominium records. A thorough record should be kept of maintenance and safety procedures. A regular schedule for such things as testing smoke and fire alarms, cleaning dryer vents, testing elevators and checking balconies should be maintained and the results recorded as they are completed. Action should be taken if new equipment or repairs are needed. Invoices of purchases and repair work should be kept as part of the permanent record.

Log books maintained by on-site property managers provide excellent documentation. The Board of Directors should be aware of these logs and keep up-to-date on the information provided. They should put maintenance schedules into place and follow-up on reported problems. Book and record keeping should be organized and readily available. Self-managed Condominiums should follow the same procedures and they should be especially mindful to ensure that records are passed on to succeeding Boards. The Risk Management Protocol suggested by the Canadian Condominium Institute is an excellent precedent to follow.

This Risk Management Protocol provides



condominiums with the instruction and tools they need to mitigate the risks faced across the full scope of their operations. The Protocol materials – assembled into a Kit to match the operations of a given condominium – are available for purchase by any one individual condominium corporation. Protocol Kits are tailored to meet the needs of all condominiums, whether large or small; residential or shared facilities; and self-managed or professionally-managed. The Protocol can assist the condominium with limiting the kinds of law suits like in the Murphy case.

Despite documenting, the Condominium Board should be vigilant and proceed with caution at all times. Will there still be occasions when something unforeseeable will be deemed to be negligence? The “should have known” element to risk management can be the most troublesome. While the duty of care is limited to a standard of reasonable safety, the courts have determined that owners and property managers must take an active role in ensuring the safety of all who enter the premises. In fact, in *Mortimer v. Cameron* the duty is described as proactive. Mortimer sued the owner of an apartment building as a result of an alcohol-fuelled, playful shoving match turned tragedy when Mortimer fell into a wall that gave way. The Judge stated an occupier cannot “do nothing” in the face of a known risk.

In Condominium life, this is complicated by the dual occupier situation and the delineation of who is responsible for liability, the unit owner or the Condominium Corporation (the community of owners). This is especially true in exclusive use common areas. The Condominium may find itself liable as well as individual unit owners in some situations. A Risk Management Protocol which includes meticulous documentation should bring “peace of mind” to Condominium Directors in their duty to provide reasonable safety and avoid liability.

Friday, November 4, 2005

Notice of National Annual General Meeting

We are pleased to advise that the Annual General Meeting (AGM) of the Canadian Condominium Institute (National) will be held at:
6:00pm
Toronto Ballroom
Doubletree International Plaza Hotel,
655 Dixon Road, Toronto, Ontario

The AGM will take place in conjunction with the Joint CCI/ACMO Conference, November 4-5, 2005 and CCI's Annual Awards Dinner occurring on November 4, 2005. Details of both events can be found at www.cci.ca/Events.

In addition to the election of 8 Directors, the AGM will include a report of the activities of the National Board and of the individual chapters and will provide an opportunity for members to network with other members of the Condominium Community.

We hope you will be able to attend the AGM.

Yours truly,
Peter Leong, President
CANADIAN CONDOMINIUM INSTITUTE



CCI General Forum

Now Open for Business



Canadian Condominium Institute
Institut canadien des condominiums

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If you haven't been on CCI National's website lately, you may not be aware of an exciting new feature called CCI General Forum. This forum allows you to go online and discuss condominium related issues with other Directors and condominium homeowners across the country. Some of the discussion streams currently underway include topics such as flags, basketball nets, how to generate AGM attendance, new Directors' concerns regarding adequacy of reserve funds, among others. While the site is monitored by several administrators affiliated with the National Board, it is really there for our members' use. The forum is not for obtaining a legal opinion, but rather for discussing common sense approaches to day-to-day issues facing condominium homeowners across the country. If you would like to find out how other directors or homeowners are dealing with a particular issue, join the forum and pose your question.

Views of the authors expressed in any articles are not necessarily the view of the National Canadian Condominium Institute.

MondoCondo

Condominium Education through Entertainment

By: Denise Lash, B.Sc., LL.B, ACCI, FCCI

As you know, CCI is constantly looking at ways to educate board members and members of the public to understand the condominium lifestyle. As CCI members, we know about the importance of education and the impact that this can have on the condominium industry as a whole.

One of our challenges has been providing education to those who live in condominiums. Many condominium residents have no concept of condominium life when they initially move into their condominium unit.

The focus for those residents was initially on their purchase and the amenities that a condominium has to offer. Rarely do purchasers have an understanding of the role that directors and property managers play in their condominium.

The challenge is to educate those residents.

And now, the Executive Producer of the show *Inside Real Estate*, has presented me with the opportunity to host a television show called *MondoCondo*, which will venture into condominiums to meet the people – the different “characters” – the property managers, the “professionals” (even other lawyers), the trades, the developers, the board members and of course, the residents.

As the host of *MondoCondo* I will draw on the expertise of the condominium industry to

settle disputes and to provide solutions to both common and unusual problems

MondoCondo will be the first television show ever of its kind, which will reach audiences across Canada and hopefully, in the very near future, North America. The goal of the show is to educate the public through entertainment.

On November 23, 2005, an event for the official announcement of *MondoCondo* will take place at the York Theatre in Toronto, with attendees from the entire condominium industry, condominium celebrities and the media. Further details on the event can be found on our website www.MondoCondoshow.com, or email us at mondocondo@taylorenterprises.com. Sponsorship opportunities for those interested, are also available.

I am hoping that this will be an opportunity for me personally to promote both condominium education as well as CCI's continuing programs and new initiatives.

Denise Lash is a condominium lawyer with the firm Miller Thomson LLP in Toronto, Ontario. She has been on the CCI-Toronto Board of Directors since 1995 and currently serves as Vice President.



Condo Cases across Canada

I have been asked, and it is my pleasure, to provide these brief summaries of recent court decisions across Canada, respecting condominium matters. I don't provide summaries of every decision rendered. I select a handful of decisions that I hope readers will find interesting. I hope readers enjoy this regular column of the CCI Review.

By James Davidson, LL.B.
Nelligan O'Brien Payne, Ottawa

THE HOT TOPIC: ONTARIO CASE – CONDOMINIUM DIRECTORS SUED FOR DEFAMATION

Starwood Group Inc. v. Calvelti et al
(May 2005)

The condominium corporation had commenced a Court action against the developer and others involved in the original construction, seeking damages for various alleged deficiencies and other matters relating to the development.

The condominium corporation published newsletters containing statements about the developer (Starwood).

Starwood asserted a claim for trade defamation allegedly flowing from the statements made in the newsletters. Starwood asserted the claim against three of the condominium's Directors and a further party who was involved in preparation of the newsletters.

The Defendants in the defamation claim brought a motion to dismiss the claim on the grounds that the action was abusive or vexatious, and was essentially designed to intimidate the condominium corporation and its Directors. The condominium Directors asserted that the statements made in the newsletters were protected by "qualified privilege", thus preventing a claim for defamation.

[Editor's Note: Under defamation law, corporate directors and officers are protected by "qualified privilege". In general, this means that corporate directors and officers can report freely to the corporate members, without fear of resulting claims for defamation.]

The developer argued that the protection afforded by qualified privilege is only available if the extent and nature of the distribution does not go beyond what was required in the circumstances. The developer argued that the Board of Directors went beyond what was required in the circumstances by placing the comments in newsletters that were left in the lobby of the building and by delivering the newsletters to tenants as well as owners of the units. The developer said that the condominium corporation should have communicated these matters only to the owners and in the form of legal notices.

The Court said that the evidence appeared to more strongly support the arguments made by the condominium Directors (that they were entitled to claim qualified privilege in respect of the statements). However, the Court was not prepared to dismiss the developers' defamation claims without a trial, because the Court could not conclude that "it is clear that the claim for defamation related to these statements will not succeed".

Other Ontario Cases

St. Louis-Lalonde v. Carleton Condominium Corp. No. 12 (June 2005)

Condominium Corporation not negligent

The Plaintiff brought a claim against the condominium corporation for injuries suffered when she used the elevator in her high-rise

apartment building to access her unit. The Court found that the Plaintiff did not establish that the Condominium Corporation had been negligent in its maintenance of the elevator and the Court also found that the Plaintiff had failed to establish that the injuries were caused by any malfunction of the elevator.

Peel Condominium Corp. No. 33 v. Johnson
(June 2005)

Mediation and Arbitration did not apply to dispute about door colour

The condominium corporation sought to recover, from the owner, costs which the condominium corporation had incurred in attempting to arrange mediation and arbitration of a dispute with the owner. The dispute related to the improper colour of a door installed by the owner. After the Condominium Corporation had requested mediation and then arbitration of the dispute (but before any mediation or arbitration had been held), the owner arranged for the door to be painted the proper colour. That resolved the dispute about the door. However, the condominium corporation sought recovery of the costs incurred in attempting to arrange the mediation and arbitration.

The Court said that the mandatory mediation and arbitration provisions did not apply to this dispute. Therefore, the condominium corporation was not entitled to recover the costs incurred by it in seeking to follow those procedures. The Court stated as follows: "If (the

condominium corporation) felt compelled to pursue (the owner) for its costs even after the door was repainted, its proper remedy was to apply directly to the Court for an order enforcing compliance with the *Act* under section 134 (1).”

Atkinson v. TWS Developments Inc.
(June 2005)

Purchaser entitled to rescind agreement

The Plaintiff had entered into an agreement to purchase a new condominium unit from the Defendant. The Plaintiff sought rescission of the agreement and return of his deposit. The Court granted the Plaintiff’s request. The Court said that the Defendant had failed to disclose material amendments to the disclosure statement, including the following:

- a) The common expenses were \$331.00 per month, as opposed to the \$182.26 per month set out in the disclosure materials;
- b) The Condominium Corporation had initiated legal proceedings against the Defendant because of concerns about extensive deficiencies in the construction of the building, and other matters.

Eva Osvath v. C.C.C. No. 237 et al. (Divisional Court) August 2005

Extension of Appeal Period denied

The owner sought leave to extend the period for delivery of a Notice of Appeal. [The owner was seeking to appeal the decision summarized in *Condo Cases Across Canada – Part 9*.] The Court refused to grant the extension “because the grounds of appeal put forward do not show any prospect of success”. The Court awarded the Condominium Corporation costs beyond the normal costs awarded to a successful party. In doing so, the Court noted that the expense of the litigation “would be passed on to the unit owners at the condominium to the extent that it is not paid by Ms. Osvath”.

Webb v. Metro Toronto Condominium Corporation No. 973 (December 2004)

New bulk television service did not trigger Section 22 of the Act

The condominium corporation entered into a new Bulk Service Television Agreement, to replace an existing bulk service agreement. The court said that this change from one bulk service agreement to another involved

the use of the existing network, at no additional cost to the condominium corporation, and therefore was not a “network upgrade”. The court therefore held that Section 22 of the *Act* did not apply and the condominium corporation was entitled to enter into the new contract without delivering any notice pursuant to Section 97 of the *Act*. Furthermore, the board did not elect to treat the changes as substantial and therefore a two-thirds vote was not required.

British Columbia Cases

Aviawest Resort Club v. Strata Plan LMS1863
(May 2005)

Administrator can’t be granted powers beyond powers of corporation

An administrator was appointed under section 174 of the *Strata Property Act* to exercise the powers and duties of the strata corporation. However, the powers of the administrator could not exceed the powers of the strata corporation. Therefore, if the strata corporation could not act without a resolution of the strata members, the administrator similarly could not act without such a resolution. The order appointing the administrator could not state otherwise

Alberta Cases

Condominium Plan No. 822 2630 v. Danray Alberta Ltd., Danny Taran et al (June 2005)

Breach of fiduciary duties by 100% owner

The condominium project was constructed in 1982. In 1988, the Defendant Danray acquired all of the units and operated them as a rental project. In 1994, Danray was approached by two Edmonton realtors who proposed that Danray sell the entire project to a numbered company and the realtors would in turn market the condominium units to individual purchasers. Danray and the realtors entered into the sale agreement in January 1994. The project was then marketed to individual purchasers, with the sale to the realtors closing in 1998.

The principal of Danray, Mr. Danny Taran, was appointed as a Director of the condominium corporation in 1994.

The new owners of the condominium (the individual purchasers) sued Danray and Taran for failure to properly maintain the project and for failure to establish an adequate contingency reserve fund (during the period prior to the individual transfers).

The Court said that Mr. Taran and Danray

had fiduciary obligations to the new purchasers. The Court also said that Mr. Taran and Danray could be considered the “developer” for purposes of the *Condominium Property Act*, notwithstanding the intermediate sale to the numbered company. Accordingly, they were liable to the purchasers for any damages flowing from a breach of their fiduciary duties.

Owners Condominium Corporation No. 0111505 v. Anders (June 2005)

Court refuses to deal with “internal matter”

The Condominium Corporation commenced a Court action against one of the Directors, Janice Anders, for alleged “improper conduct” on her part. The Condominium Corporation sought an order for various relief, including the following:

- i) An order directing that the Respondent, Janice Anders, cease and desist conducting herself improperly;
- ii) An order removing the Respondent Janice Anders from the Board;
- iii) An order preventing a scheduled meeting of the owners from taking place.

The Court considered this to be an “internal matter” which should be resolved at a meeting of the owners of the condominium. The Court said that “there is no need to seek court intervention to resolve what is clearly an internal matter. The application before the court is ill conceived. The Court is not prepared to intervene.”

The court also said that Ms. Anders should not have been put to the cost of retaining legal counsel to respond to the Court application. The Condominium Corporation was ordered to pay her costs on a full indemnity basis.

Quebec Cases

Copropriété du Square St-David I v. Réjean Chevalier (July 2005)

Owner ordered to stop renovations

The syndicate sought an injunction to stop one of the owners from carrying out a renovation in his apartment, together with an order allowing the syndicate to inspect the work. The by-laws of the syndicate required that an owner obtain permission from the Board before proceeding with any kind of renovations. The owner had not obtained permission.

The Court granted the orders requested by the syndicate.

Vancouver Chapter

Our Chapter has been busy since the mid-year meetings wrapped up in May. Through the hard work of our many volunteers and the help of CCI National, we now have a website that is up and running. We have already had several inquiries from “web surfers” who have come across our website and hope that more hits will mean more new members. Our new and improved newsletter hit the “news stands” this summer. What took some time to produce appears to be paying early dividends as far as increased interest from potential advertisers as well as membership inquiries.

Membership renewals have been steady. We have noticed quite a jump in new memberships and hope that with the new website, the “new” newsletter and our ongoing promotional and marketing efforts, including the use of the Ambassador Program material, that we will attract many more new members in the coming months.

Our next seminar will be held on October 20, 2005 in conjunction with our AGM. Although the seminar topic has not yet been finalized, we are leaning toward having a panel discussion on “People, Pets and Parking”. We are expecting another good turn out for this seminar, especially given the interesting topic!

It’s hard to believe that our Chapter has been up and running since November, 2002 which is when we received our Charter. Despite the obvious problems and growing pains associated with the development of our Chapter, we are very much excited about what lies in store for the coming year.

Jamie Bleay, Chapter President

South Saskatchewan Chapter

After a brief lull during the summer, volunteer members of the Board and Committees met in late August to make final preparations for the Fall Conference & Trade Show to be held in Regina on Saturday, September 17, 2005.

The conference will present two keynote speakers: Tony Wadsworth, Condominium Control Centre in Edmonton, will speak at the morning session on “Applied Risk Management;” Huntley O’Connor, Cochrane Engineering, will speak at the afternoon session on “Reserve Fund Studies.” Close to twenty firms will participate in the Trade Show accompanying the conference.

The Annual General Meeting of CCI-South Saskatchewan will be held during the day. The Board is pleased to have (to date) ten people allowing their names to stand in nomination to the Board plus another nine committed to serve as Committee Volunteers. Such willingness to be involved, coupled with almost 100% membership renewal, bodes well for the Chapter in the coming year.

Submitted by Evelyn Jonescu, Chapter President

London & Area Chapter

The seasons do rush on by! It was a hot and productive summer and now we look forward to a year of education in the condominium community of London and area (and a bit of cool weather would be nice). We hope that you will join us and participate in all aspects of the chapter programs.

Our 13th year and it promises to be a good one. We begin with our Annual General Meeting on September 27th. CCI National President Peter Leong will be joining us to meet the members of CCI London & Area Chapter. Special guest presenter Ken Sumnall, Hon. B.A., M.A. Economics, Manager, Ontario Housing Market Surveys and Senior Market Analyst will address ‘*The Next Wave – Condominium Apartments?*’

There is no cost for members to attend the AGM and special presentation. This meeting provides an excellent opportunity for members to meet with other owners, directors and professionals of the condominium community.

The Condominium Round Table meetings will resume in September. For those of you new to CCI, the Condominium Round Table provides a forum for Directors to interact on subjects that affect the daily operations of their condominium. They meet the second Wednesday of the month (with some exceptions) at 12:00 noon at the Mocha Shrine Centre. Seating is limited so it is recommended that you RSVP in advance. On September 14th the discussion will be on “Water Waste Management”, and on October 12th “Amalgamation, protocol and drafts”. More information will be available on our website.

The Administrator must receive advance registration to our Condominium Course no later than October 7th. A group of very experienced professionals will teach this 2-day course, which will take place October 15th and October 29th.

New and renewed memberships continue to be processed and we welcome and thank all of you for your continued support.

The Professional Service & Trades Directory 2005 is on the drawing board. Professional and Sponsor members are welcome to contact the Administrator to discuss advertising requirements.

On behalf of the CCI Board of Directors I wish you a colourful and cool autumn and look forward to meeting you at our programs.

For further information about CCI-London & Area Chapter, call me at (519) 453-0672 or E-mail me at ccisw@ccci-sw.on.ca.

Trish Kaplan, Administrator

Toronto Chapter

After a brief summer hiatus, the Toronto Chapter is looking forward to a busy fall season including several exciting events.

The fall session of the Basic level Directors course will begin on Tuesday September 20th, 2005 and will run for six weeks. Directors hoping to attend this informative course should book early, as the last few offerings have sold out well in advance. Visit the chapter website at www.cci-toronto.org for full registration details.

Two fall seminars have also been planned. The first fall seminar will be a “President’s Club” session devoted to the topic of “Conservation” and is scheduled for Thursday September 22nd at the Novotel Hotel North York. All directors are encouraged to attend for outstanding information gathering and networking opportunities. The second fall seminar will take place on Thursday October 20, also to be held at the Novotel Hotel North York. The focus of this session will be on “Purchasing a Condominium – What You Need to Know”. Guest speakers will include: Gina Cody, Sean Routbard, and Denise Lash.

Mark your calendars now for the CCI-Toronto Annual General Meeting scheduled for Thursday November 24th at 7:00 p.m. The meeting will be followed by a Wine and Cheese Reception and the opportunity to mingle with the Board and other CCI-T members. We hope all members will attend. Further details can be viewed on the CCI-Toronto website at www.cci-toronto.org

Lynn Morrovat, CCI-Toronto and Area Administrator

North Saskatchewan Chapter

We continue to work on growing our chapter and being the “Voice of Condominium in North Saskatchewan”.

We most recently have been involved with the Department of Justice on “the regulations” of the amended Condominium Act, pointing them to the experiences of Alberta, Ontario, and Nova Scotia in establishing fair regulations that provided protection for unit owners. The New Act and Regulations came into force in Saskatchewan as of February 1, 2005. The highlights of the amendments include clarity on the insurance provisions, mortgagee rights, and requirements for reserve fund studies. In concert with the “in force” date of the New Act and Regulations, our chapter held a seminar on February 22, 2005. **The seminar was a huge success, drawing 185 attendees.**

Our committees continue to be active, focusing on growing our membership and expanding our educational offerings. We are currently planning our Annual General Meeting and in-conjunction will be hosting a seminar on “**Revising and Enforcing of By-laws**”. Our chapter has been gathering correspondence from our membership under the banner of “What’s Your Beef” in an effort to ensure our seminars address the issues/concerns of our members. Most of the recent correspondence received from our members has focused on the revision and enforcement of by-laws. The inquiries have ranged from how Boards should manage home-based businesses, to the timely collection of dues, to the standard 3 P’s – people, pets, and parking. The seminar will address these topics in panel format.

I would be remiss not to credit the full Board which has been cohesive and diligent in its efforts to maintain/grow the Chapter in the face of various challenges. We hope to have a more active membership base in the future.

Chetan Thakore, Chapter President

ACCI ACCI ACCI ACCI ACCI (Associate of the Canadian Condominium Institute)

If you are a professional member of the Canadian Condominium Institute you should seriously consider applying for your professional accreditation. Successful candidates are entitled to use the designatory letters “ACCI” as recognition of their high degree of skill, professionalism and outstanding achievements.

Candidates for the ACCI accreditation must be a professional member of CCI, have at least three years of professional condominium experience, have contributed to the condominium community by teaching courses, writing articles, participating in seminars or providing other services and successfully complete the ACCI examination.

For further information please contact your local CCI Chapter.

9th Annual CCI-T/ACMO Condominium Conference

November 4th and 5th, 2005 • Doubletree International Plaza Hotel, 655 Dixon Road, Toronto ON

Mark your calendars now for this exciting annual Conference and Trade Show that promises an enlightening array of educational sessions and outstanding networking opportunities.



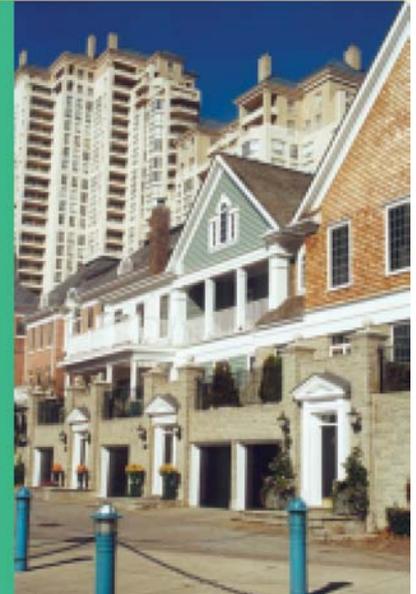
Visit the Conference website at
www.condoconference.ca

Exhibit and Sponsorship opportunities are also available.

Some exciting sessions include:

- Mold/Fan Coil Remediation
- Board Meeting Best Practices
- Developing Board Relations¹
- Battle of the Giants - Telecommunication Session
- Board Accord
- Working with Your Outlook Program
- Ethics for Property Managers (and others!)
- Aging in Place
- What Condos Spend Money On and Why
- Insurance/Risk Management
- Communications - Websites and Newsletters
- Negotiating Performance - How to be a Better Supervisor
- Smart Meters/Sub Metering
- Case Law Update
- An Introduction to ACMO 2000

And... A Special Directors "Super Session"



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Your Personal Invitation



Putting on the Ritz – A Black & White Affair!

*Come and Support CCI's Recognition
of This Year's Award Winners!*

Friday, November 4, 2005

**Dinner - 7:30 p.m. • Plaza C Ballroom
Doubletree International Plaza Hotel, Toronto, ON**

(Takes place during the CCI/ACMO 9th Annual Condominium Conference, immediately following the CCI Annual General Meeting)

Recipients will be recognized in the following categories:

- Distinguished Service Awards
- Lorne Young Chapter of the Year
- H. Penman Smith Award of Excellence for the Most Outstanding CCI Chapter Newsletter

**Prizes for the Best
Dressed in Black & White
or CCI Colours!**

**Don't Delay – Register Now!
Fax (416) 491-1670**

Name _____

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CCI National Awards Dinner – \$70.00 x No. of Tickets: _____ TOTAL \$ _____

Cheque enclosed Charge to   

Card # _____ Exp. Date _____

Name on Card _____

Signature _____

Please make cheques payable to: CCI-National, 2175 Sheppard Ave. E., Suite 310, Toronto, ON M2J 1W8, Fax: (416) 491-1670

Please send me sponsorship information [Dinner and sponsorship information may also be found on the CCI website at www.cci.ca/Events]



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- Renown Grapho-analyst - Elaine Charal will analyze your handwriting!
- Table Scavenger Hunt & Trivial Pursuit
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