



TM

review

THE VOICE OF CONDOMINIUM

National Edition Fall 2006

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



Disaster Planning

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John Peart

Message from the President

Fall

Maintenance, Repair and Replacement

These three words are repeated again and again by condominium owners, directors and managers across Canada. Due to our weather, Spring, Summer and Fall are the only seasons when most of the work can be done.

Hard on the heels (or before hand in many cases) of the work being done are such questions as: where should the condominium corporation get the money to pay for the work; how should the work be financed; will the work be finished by Winter; will we need a special assessment to pay for the work; do we need to have the work inspected?

These questions may already be answered but to gain other perspectives on these and many other topics, you should attend the 10th Annual Joint Condominium Conference presented by ACMO and CCI in Toronto on November 3 and 4, 2006. Failing this, you should keep plugged in to the CCI website (www.cci.ca) where articles on these and a variety of other issues of interest to condominium owners, directors and managers continue to be loaded.

The CCI National Annual General Meeting will take place on November 3 as will the CCI National Awards Dinner immediately following the AGM. The CCI National Directors meetings will span the period of November 2 to 4. Topics to be discussed at the Directors meetings will include the rebranding of CCI, Chapter Relations, the 2007 Human Rights Symposium and CCI's own 25th anniversary next year. We invite you to attend the CCI AGM and Conference if you are in Toronto over the first weekend in November.

Across Canada, the CCI chapters are gearing up for their own Fall schedule of programmes and seminars. You can locate those in your area by navigating through the CCI website.

Fraud, disaster planning and our summary of pertinent and interesting condominium cases from across Canada will form part of this Fall Newsletter in addition to more information on the AGM and Conference.

Hope to see you in Toronto in November.

John Peart, CCI National President

Disaster Planning



A natural gas explosion collapses several floors of a low-rise apartment condominium complex. A tornado rips through a townhouse condominium and many of the units are destroyed or severely damaged. A unit owner is brutally murdered in the underground garage and within moments, the building is crawling with police who believe that the murderer may still be at large in the complex. If disaster strikes in your condominium, will you be prepared?

While no one can prevent this type of disaster, a disaster plan can certainly be put into effect to assist board members and their property managers, who would understandably all be under a great deal of stress, to assist them at critical hours and perhaps even days that follow the occurrence.

No one should consider a disaster plan as being a substitute for contacting emergency services. Rather these plans are meant to assist board members, especially those in self-managed corpo-

rations, and management in assisting the emergency personnel in carrying out their duties. Here are some things that you may wish to consider in developing a disaster plan:

Keep it simple. Serious disasters will obviously end at a 911 call, but less serious, non life threatening occurrences, might be dealt with by the corporation and/or manager. In the latter situation, it is important to include a list of pertinent telephone numbers for those contractors who might be required to take care of emergency situations. In many cases, the management firm will have a 24 hour emergency telephone number to call and will arrange for this. For self-managed corporations you might consider developing a list of 24-hour service contractors for such things as plumbing, sewer backup, electrical outage, roof repair. In addition, the Corporation's insurance broker, local health and building department numbers could be included. In respect of significant hydro or gas prob-

This article is not meant to be a comprehensive review of a disaster plan for your condominium. It is merely meant to get you thinking about it. For more comprehensive information, you should consider purchasing a series of papers published by the Toronto and Area Chapter of CCI entitled "Disaster Seminar". These can be obtained through the National Office of CCI. In addition, the Community Associations Institute of the United States of America has published a booklet entitled "Disaster Management For Community Associations". The CAI can be contacted through a web link from the National website.

As a final note, it would also be prudent for representatives of the Corporation or management to invest in several rolls of film or a videotape of the damaged areas of the corporation and units. If at all possible, this should be done before any real clean up occurs. Such photographs might prove invaluable in settling future insurance claims, or other law suits that may arise because of the occurrence.

lems, no one should attempt to intervene other than to contact both the fire department and hydro/gas emergency officials.

Know the Mechanics. For larger buildings, without in-house superintendents, at least some board members or volunteer committee members should be made aware of where water shut-off valves are located on each floor, who to call in respect of problems with elevators, other contractors or service personnel responsible for major mechanical systems, such as boilers, air conditioning, etc. Many highrise developments have back up emergency generators which must be maintained on a routine basis and tested by qualified individuals so that you will know that they will kick in when the lights go out.

Residents List. Every corporation should maintain an accurate list of its residents, both owners and tenants, and if at all possible, include the number of residents, including a list of any minors who may be residing in the unit. Such list could be invaluable for rescue officials. If at all possible, alternative contact numbers for businesses and next of kin should also be included. Even if the corporation has professional property management, such list should be maintained on site in a safe location so its readily accessible. If you have owners who have a disability or are housebound because of age, and may not be able to leave their unit during a fire or other emergency, they should be encouraged to note this in the list for the assistance of the fire department.

Architectural Plans. All condominium corporations should maintain a complete set of architectural/mechanical drawings for the building, (sometimes referred to as the "as-built" drawings). Plans will be held by management and can be brought to the site very quickly. You may consider keeping an additional set on site for quick reference. Such plans proved to be invaluable in the gas explosion noted above in assisting fire fighting officials to pinpoint the location

of bedrooms where it was thought that several victims were trapped.

Outside Help. There are organizations who can be contacted to assist in such a disaster such as the Red Cross, Salvation Army, as well as local, provincial and federal authorities. Contact numbers for officials in these organizations should be included in your disaster plan, but hopefully never used.

Unique Issues. Unique condominium developments may give rise to unique issues. If you are on a waterway or a lake, you have to be concerned with storms and/or flooding. In this regard, the Canadian Coastguard and local marine rescue units should be added to the contact list. There are very few true "rural" condominium corporations, but for those few who are, is the water supply adequate to meet firefighting needs.

Alternate Accommodation. After the disaster occurs, you may find yourself with a situation where some or all of your unit owners have been displaced. It may not be a bad idea to locate a number of alternative local facilities that may be able to accommodate those owners who may not be able to find accommodation with relatives or friends. Often, the Red Cross or Salvation Army can be of assistance in this situation.

Risk Management. In many situations, some "risk management", (see previous issues of the National News) may prevent disasters from happening or at least minimize the outcome. Are you following your fire plan? Do you have an adequate fire alarm system in place. Are you encouraging homeowners to maintain their smoke alarms? Is your safety equipment tested regularly? Don't expect volunteer directors, or in some cases, even superintendents to take on such tasks that are clearly beyond their capabilities. This only invites disaster, and worse, injury or death.

Ron Danks, BA., LLP, ACCI, FCCI, Ron is a partner in the Southern Ontario law firm, Simpson Wigle LLP.

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For all general enquiries and for more information regarding advertising in the CCI Review newsletter, please contact Diane Gaunt at (416) 491-6216.

Closing dates for submission are as follows:

- Spring Issue – February 15th
- Summer Issue – May 15th
- Fall Issue – September 1st
- Winter Issue – November 15th

Your comments, suggestions and articles are welcome.

Please send them to the attention of:
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Fraud Not In My Condo

Following these Simple Steps may Protect your Condo from Fraud

By Andrea M. Thielk, B.A., LL.B, J.D., A.C.C.I (Law)

You open your newspaper and are shocked to see that an employee of a major bank has been charged with embezzling hundreds of thousands of dollars from unsuspecting bank customers. You watch a newscast as a bookkeeper is arrested for taking large sums of money from her employer. How does this happen, you wonder? How did their fraud reach such proportions? Usually it is the combination of a clever and sometimes desperate fraudster and a lack of oversight by those whose duty it is to prevent these frauds from happening.

The importance of operational policies to protect against fraud in condominiums cannot be overstated. Typically, operational policies include various provisions with respect to cheque signing or in the absence of express policies; it is common for certain unwritten policies or practices to exist. Unwritten policies and practices, however, may become lax over time or forgotten altogether when Boards change. Often Boards rely solely on their Auditor to catch fraudulent activity. While the audit process is a necessary component in the prevention of fraud, the reality is that an audit may not spot all fraud.

The following are some tips to assist you in developing your own policy and practices for fraud prevention:

1. Ensure your cheques are pre-numbered, so they can be filed in chronological order and easily tracked.
2. Pay the bank's administration fee to have your cashed cheques returned to you.
3. Ensure that the person who prepares the cheques is not the same person who signs the cheques.
4. Do not pre-sign cheques and ensure that all cheques are safely locked up. Seriously consider not authorizing credit card use and if absolutely necessary keep limits low and carefully monitor monthly credit card statements.
5. Do not make cheques payable to "CASH" but rather to the person who should receive the cash.
6. Record the purpose of the cheque on the face of the cheque.
7. Ensure that all cheques require two signatures by authorized officers/personnel of the condominium.
8. Before paying any invoice, confirm that the Board has approved the expenditure.
9. Ensure that any cheques to be signed are accompanied by supporting documentation, such as an invoice.
10. Confirm before signing the cheque that the goods and/or services have been received in proper condition.
11. Check to see if the invoice has been properly calculated before paying.
12. Once paid, mark the invoice "PAID" and record the cheque number on the invoice. File the invoice and cheque stub in order of the cheque number.
13. Ensure that the person who receives the banking records and carries out the reconciliation is different than the person who prepares or signs the cheques.
14. Verify the monthly reconciliations with the actual statements from the Bank. When in doubt ask questions until you get satisfactory answers.
15. Consult with your insurer to confirm that the condominium has the proper fidelity bond and endorsements on employees, directors, officers, property managers and anyone else who handles condominium funds.

It may be a cliché but an ounce of prevention is worth a pound of cure when it comes to fraud. Following operational policies and practices that combine due diligence and a segregation of duties, along with a keen sense of awareness may help reduce your exposure to fraudulent activity. Remember – a fraudster does not want to be caught. A fraudster will look for easy victims, those who do not ask questions and blindly trust those handling the funds. The more controls in place to prevent fraud, the less likely the fraudster will make your condominium a victim of fraud.

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., ACCI
Nelligan O'Brien Payne, Ottawa



THE HOT TOPIC: NO COVERAGE UNDER DIRECTORS AND OFFICERS LIABILITY INSURANCE POLICY

Boland v. Allianz Insurance Co. of Canada (Ontario) (May 19, 2006)

Condominium owners sued the condominium corporation and other parties for alleged defects in the construction of the attics. The condominium corporation, in turn, sued a previous director of the condominium for failing to disclose the alleged defect. The director then sought the protection of the corporation's Directors and Officers Liability Insurance policy. (That insurance policy had been arranged after the director's time on the board.)

The Court said that there was no coverage for these claims under the Directors and Officers Liability Insurance policy, because, at the effective date of the policy, the condominium corporation had knowledge of the attic problem and could reasonably foresee that this might result in a claim.

[Editorial Comment: This case demonstrates one of the important difficulties with Directors and Officers liability insurance (D&O Insurance). The difficulty is as follows: D&O Insurance generally will not cover claims if the corporation could reasonably foresee the claim (i.e. the potential claim was known) at the time the insurance is obtained. When making the insurance application, the corporation normally must tell the new insurer about any known potential claims. The insurer will normally refuse coverage for those sorts of existing, known risks. And if the known risk (the known potential claim) is not mentioned in the insurance application,

the policy will usually say that there is no coverage for that undisclosed potential claim (when it becomes an actual claim).

Note as well that the previous insurer (the insurer at the time of the mistake) likely has no responsibility. D&O Insurance is normally "claims made" insurance. This means that the insurance only applies to actual claims made during the term of the insurance (or during any extension period provided under the policy).

So the bottom line is as follows: If there is a "known potential claim" at the time a condominium corporation arranges or changes D&O Insurance, there may be no insurance coverage for that claim (when it arrives).

Other Ontario Cases

Niedermeier v. York Condominium Corp. No. 50 (June 23, 2006)

Terminating owner's access to common rooms not oppressive

After causing damage to the common elements, the unit owner refused to fully indemnify the condominium corporation for the resulting repair costs. After a number of demands for payment, the corporation removed the owner's rights to access the lounge, library, exercise room and sauna.

The owner submitted that he had an absolute right to use the common elements and he asserted that the corporation's denial of access to some of the common elements constituted oppres-

sion. The owner applied, under Section 135 of Ontario's Condominium Act, 1998, for various oppression remedies, including reimbursement of common expenses as compensation for denial of access to the common elements. The Court dismissed the application. The Court said:

"Although the corporation acted without authorization from the Act, or an express rule or policy, I am not satisfied that there was the requisite abuse of power or harsh and wrongful conduct to bring the oppression remedy into play...While the steps chosen by the corporation may be subject to criticism for not following written policy, Mr. Niedermeier's conduct in this matter is not above reproach, for failing to pay a debt that was, by written policy, due to the corporation."

Metro Toronto Condominium Corporation No. 545 v. Stein (Ontario Court of Appeal - June 21, 2006)

Decision upheld on appeal

At the lower court level, the condominium corporation was unsuccessful on its application for an order allowing the corporation entry (to residential units) in order to carry out mould remediation on fan-coil units. The lower court was not satisfied that the corporation's proposed remediation work was necessary or that the less expensive remediation proposed by the owners was insufficient.

The condominium corporation appealed

to the Ontario Court of Appeal. The Appeal was dismissed. In dismissing the Appeal, the Court of Appeal considered the application of the principles in the case of York Condominium Corporation #382 v. Dvorchik. In the Dvorchik case, the Court of Appeal said that the courts should give deference to the views of elected condominium boards respecting the propriety of rules for the condominium community, unless the rules are clearly unreasonable or contrary to the scheme of the Condominium Act. The Court of Appeal said that these principles do not apply in this case because this was not a case about a condominium rule. This was a case about the responsibility of unit holders to maintain their units. The Court said:

“The corporation only has the authority to interfere with and override these unit holders’ responsibilities and obligations where the unit holder has failed in his obligation to such a degree that a risk outlined in Section 92(3) or a condition likely to damage the property or cause injury to an individual as described in Section 117 is allowed to exist and continue.”

“As the statutory rights and obligations of both parties are engaged, a careful balancing is required. There is no statutory or principled reason why deference should be afforded to the corporation’s decision on the facts of this case.”

Wentworth Condominium Corporation No. 66 v. Margaret Hamilton (May 24, 2006)

Rule prohibiting dogs over 35 pounds upheld

The condominium corporation passed a rule prohibiting dogs weighing more than 35 pounds. The Court held that the rule was enforceable (based on the principles laid down by the Court of Appeal in York Condominium Corporation No. 382 v. Dvorchik). However, although the condominium corporation was successful in its application against the owner of a large dog, the Court did not award any costs to the condominium corporation, because the Court found that there were some “mistakes in recording the passing of the rule changes”.

Alberta Cases

Condominium Plan No. 982-2595 v. Fantasy Homes Ltd. (May 3, 2006)

Special assessment against one unit found to be valid

A reserve fund study, arranged by the condominium corporation, identified \$82,000 worth of original building deficiencies. The developer, Fantasy, continued to own a unit in the condominium. The condominium corporation passed a by-law establishing the special levy in the amount of \$82,000 and requiring that it be paid by the one owner, Fantasy.

The Court said that this special levy was permitted by Section 39(1)(c) of the Condominium Property Act. The Court also said that this was fair and consistent with the purposes and objectives of the Act. The Court said:

“Having regard to the purpose and the objectives of the Act, I have no difficulty concluding on the basis of fairness that this is a proper circumstance for allocation against one owner’s unit albeit arising from what appears to be misconduct of that owner as a developer. I am bolstered in my view in reaching this conclusion as otherwise the developer would retain a benefit for itself by in effect taking a profit while failing to meet its obligations to the condominium corporation which by definition is all of the owners including the developer as owner.”

Nova Scotia Case

CitiGroup Properties Ltd. v. Halifax County Condominium Corporation No. 54 (Nova Scotia Small Claims Court - May 16, 2006)

Management Agreement not properly terminated

Under the terms of the Management Agreement, either party could terminate the agreement at any year-end, upon 90 days written notice to the other party. In addition, the condominium corporation had the right to terminate the agreement at any time upon 60 days written notice to the manager, in the event of a substantial breach on the part of the manager.

The condominium corporation did not exercise the 90-day termination right. Instead, the condominium corporation subsequently purported to terminate the agreement on 60 days notice based upon

the manager’s “substantial breach”. The Court found that the manager’s failings did not constitute a “substantial breach” on the part of the manager. The condominium corporation accordingly was not entitled to terminate the agreement and the manager was entitled to one year’s worth of property management fees.

British Columbia Cases

Dimitrov v. Summit Square Strata Corporation (June 21, 2006)

Fines not properly levied against owner

The Strata Corporation imposed fines upon the owner, based upon the owner’s continued violation of the corporation’s by-law prohibiting pets. The fines were upheld by the Small Claims Court. On appeal, the British Columbia Supreme Court said that, under Section 135 of the Strata Property Act, fines cannot be imposed until the owner has been given the opportunity to answer the complaint. This requirement had not been met in this case and the fines were accordingly found to be invalid.

Schaper-Kotter et al. v. The Owners, Strata Plan 148 (April 24, 2006)

Equal sharing of common expenses not oppressive

Two Strata Plans were amalgamated. Prior to amalgamation, each of the Strata lots had an equal unit entitlement of one. Following amalgamation, this equal sharing was continued. However, there were significant differences in the habitable square areas between the Strata lots in the two amalgamated Strata Plans.

Some of the Strata owners petitioned for an order that the contribution to the common expenses should be based upon the habitable square area of each Strata lot. The Court dismissed the petition, for the following reasons:

- a. Section 246 (7) of the Strata Property Act did not apply because the unit entitlements had not been calculated on the basis of habitable area. (If the unit entitlements had been calculated on the basis of habitable area, any inaccuracy could be corrected under that section).
- b. The Court was not satisfied that equal sharing was “significantly unfair”.

CHAPTER CHATTER

Toronto Chapter

With the hot summer now behind us, the Toronto Chapter is in full swing for a busy fall season filled with educational opportunities.

The fall got off to an early start with the Condo 101 course offered on Saturday September 16th at the Novotel North York hotel. This was the 3rd time this session has been offered in 2006 and it continues to attract a 'full house' of eager participants seeking to learn the 'ins and outs' of successful condominium operations. The fall session of the Basic Level Directors course will begin on Tuesday September 27th, 2006 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.

The 10th Annual ACMO/CCI Condominium Conference will also be a highlight of the fall 2006 season. This annual event taking place on November 3rd and 4th offers excellent educational and networking opportunities for all those involved in the Condominium Community. This year's program and line up of speakers promises to enlighten and entertain and the trade fair will showcase the latest in condominium products and services.

Toronto Chapter members should take a moment to mark their calendars now for the CCI-Toronto Annual General Meeting scheduled for Thursday November 23rd at 7:00 p.m. at the Novotel North York hotel. As in the past, the AGM will be followed by a Members' Wine and Cheese Reception and the opportunity to mingle and network with the Board and other CCI-T members. We hope all Chapter members will attend.

Lynn Morrovat, CCI-Toronto and Area Chapter Administrator

Golden Horseshoe Chapter

On September 14th the Chapter held its Annual General Meeting and Boat Cruise of Hamilton Harbour. The evening got started with the AGM which outlined the past year's events as well as our future projects. The cruise of Hamilton Harbour with a BBQ dinner was a resounding success. The Board is sincerely grateful to the sponsors and other individuals and companies that provided door prizes. Welcome to our new and re-elected board members.

Our Level 200 course was held in Cambridge on September 16th and 23rd. Thanks to our guest speakers and the enthusiastic attendees. The course is also being held in Burlington on October 21st and 28th. There is still space. Registration information is available at www.ghccci.org.

Kim Coulter, ACCI, Chapter President

South Saskatchewan Chapter

Hello from South Saskatchewan Chapter. Our Chapter is back to work – we had a small break of no meetings in July and August. Our focus at the end of June was two matters. Number one was increasing our membership without putting too much hardship on our volunteers. The membership committee came out with a map and broke the condominiums into areas; we constructed a spreadsheet which puts things in perspective for us. Regina's condo construction has increased greatly and we hope to capitalize on this and increase membership this year.

Our number two focus was getting volunteers and Board members for the following year. Our administrator Linda Ferguson has added another dimension for us; she has relieved some of the work load for the Board, which has enabled us to be more productive. Our first educational seminar will be held on September 12, 2006 with the topic "Managing Your Condominium Corporation." Our Newsletter Committee has just distributed our fall letter to our Condo community members. Our volunteers do a tremendous job hand delivering these newsletters. We also have had a great response to our renewal drive both with the Condo Corps and the business community.

Lee Ann Brown, President, CCI-South Saskatchewan Chapter

Huronia Chapter

Come September 15th, we set sail once again on Lake Simcoe for our Annual General Meeting & Sunset Cruise. Back by popular demand, it is certain to be a sell out. Back on dry land, CCI – Huronia's Board of Directors will hold its second annual planning session on September 26th. Last year's session proved invaluable in setting our objectives for this past year. No question, we will continue to place a priority on delivering seminars to our members. As well, we look forward to playing an instrumental role in the delivery of information, support as it relates to the long-awaited Risk Management Protocol.

Bob Skeaff, Huronia Chapter

South Alberta Chapter

Although quiet throughout the Summer months, South Alberta continued its planning for a busy Fall season with the scheduling of monthly meetings, seminars and special events that will be taking place throughout the upcoming period. South Alberta remains concentrated on moving towards the involvement of active and focused working committees with the Board meetings centered primarily on governance and planning issues.

South Alberta continues into the Fall with the goal of increased membership, value added services to existing members and remaining the primary educator through the CCI 100/200/300 courses.

Windsor-Essex County Chapter

In response to member demand, CCI Windsor will be presenting our "Ask the Expert Seminar - There Are No Stupid Questions", this Fall 2006 immediately following our Annual General Meeting. A panel of highly experienced and qualified experts are at your disposal to field questions regarding condominium living. There are not many opportunities to obtain free advice from Essex County experts so we encourage Owners, Directors, Developers, Real Estate Agents*, and all interested in condominium living to bring your questions and take advantage of this tremendous opportunity. Members receive a discount on all local CCI seminars – please contact us for membership inquiries.

The 2006 membership drive is on! Let us help you keep informed and up-to-date concerning condominium matters. For more information on how to become a member of the CCI Windsor-Essex County Chapter or to become more involved in our Chapter, please call 519-978-3237 or visit our website at www.cci.ca/Windsor. Membership has its benefits.

NOTICE TO ALL DIRECTORS: Our Directors' Club is an innovative addition to our CCI membership. Local Directors from various condominiums throughout Essex County meet informally to discuss the issues concerning their particular condominium. Ideas and solutions are shared, often resulting in creative and inexpensive solutions. Most importantly, friendships are formed.

NOTICE TO ALL BUSINESSES AND PROFESSIONALS: Windsor-Essex County condominium development is on the rise. Our local website and Chapter, known to condominium communities throughout Canada, can provide links to your business and we would encourage you to take advantage of this marketing service. There are great advertising opportunities for our business and professional members in our Directory and Newsletter circulations. Please call 519-978-3237 to secure this advantage.

* Real Estate Agents receive MCE Credits for attending our seminars; these credits add up quickly!

*Andrea M. Thielk, BA, LLB, JD, ACCI (Law)
President, CCI Windsor-Essex County Chapter*

London & Area Chapter

Even the heat did not stop the business of this office and that of the London Chapter Directors. Membership renewals were processed daily and that work continues. Thank you to all who sent their renewals in so efficiently; your support is very much appreciated. The mailing database has been updated with your information. A chapter newsletter was written and published and should be in the hands of all members at this reading.

The members of the Education Committee continue with their work of organizing the upcoming condominium course and the seminars that will take place over the next year. First up is the Annual General Meeting, which occurs on September 26th, 2006 at 7:00 p.m. Our special presenter this year is David A. Leckie, P. Eng., Director of Roads & Transportation for the City of London. The subject of towing from private property has been a topic of some concern for condominium corporations throughout the city of London. The city has introduced the Property Parking Enforcement Program, which allows existing city enforcement resources and Council sanctioned property owners and occupiers to issue tickets for unauthorized parking on private property. We see this meeting as an opportune time to hear about the success of the program, and perhaps future programs in the works. A Q & A period will follow Mr. Leckie's presentation.

The 2-day Condominium Course takes place on Saturdays, October 14th and 28th. Advance registration and payment is required no later than October 4th, 2006. We congratulate and welcome all the new directors who have volunteered to their boards in condominium across the city and remind you that this course will provide an excellent base of information that will make your tasks that much easier to fulfill.

The dates for upcoming seminars include: November 21st, 2006 and January 23rd, 2007. Topics that will be covered are Agendas, minutes, records and corporate procedures in general; and disclosure and status certificates. More information will be available on the website as the presenters and format are confirmed. A Q & A period follows each of the seminars.

All events will take place at the Mocha Shrine Centre, 468 Colborne Street in London. Reservations are highly recommended. Call the Chapter at 519 453-0672 or E-mail ccisw@cci-sw.on.ca to RSVP.

The Condominium Round Table will continue this year. These meetings provide excellent opportunities for directors to meet and discuss issues that affect the daily operations of their condominium. Directors are invited to attend on the second Wednesday of each month (with some exceptions) at 12:00 noon over lunch at the Mocha Shrine Centre. Seating is limited for this meeting, so please RSVP in advance. Wednesday, September 13th is the first get together and the discussion will be on "Successful Communications", between the board and property manager, the board and owners, etc. On October 11th "roofing repairs & replacement considerations" will be covered, and then on November 8th we will discuss "bank charges and fees". The committee will be meeting in the near future to plan the agenda for the rest of the year. Your suggestions are most welcome; perhaps you have worked through issues that will assist other boards in their work.

On behalf of the London & Area Board of Directors we wish you good health and continued sunny weather and look forward to serving you in the upcoming year.

Trish Kaplan, Administrator, CCI-London & Area Chapter

Vancouver Chapter

Greetings from sunny Vancouver! It's hard to believe the summer is almost over and we are well into our Fall CCI schedule already. In a short time we will be holding an Insurance Seminar on September 23 that will feature three very prominent individuals in the area of insurance who will enlighten us about the various facets of condominium insurance, including:

- Insuring your strata corporation to replacement value;
- Everything you need to know about reporting and managing an insurance claim for your strata corporation; and
- Condo owner's/tenant's insurance versus the strata corporation's insurance.

We anticipate having a good turn out for this seminar as insurance issues seem to come up on a regular basis with strata councils, managers and owners.

We are well into our membership drive for 2006/2007 and continue to look for new ways to grow our membership base. The good news is that our membership has remained steady over the past year but there is certainly more room for growth especially with the number of new condominium projects being built in downtown Vancouver. We will be electing a new board at our upcoming AGM and Chapter membership will be one of the primary areas we will focus on. We will also be focusing on arranging and scheduling more educational seminars for our members and putting together an organizing committee for the 2008 Spring Meeting that will be held in Vancouver.

See you in November.

Jamie Bleay – Chapter President

Nova Scotia Chapter

Greetings from Halifax.... As summer's end looms, CCI Nova Scotia is looking forward to our first meeting when we finalize plans for the Annual Meeting on September 28 th .

After the business meeting that day, we have planned an 'open forum' among the attendees where members will share experiences, pose questions to our panel of experts and I imagine provoke an exciting exchange of ideas that we may be able to expand into our education format for this next year.

Our nominating and membership committees are busy getting the word out inviting new members, recruiting new speakers, looking for additions to our newsletter committee and other activities relative to the Chapter.

Since our Chapter takes a break from meetings in July and August, I'm going to offer a brief bio on a couple of the talented people we have on our Board. Sharing the work of our Chapter

North Alberta Chapter

The North Alberta Board has concluded its 2005-06 year and is preparing for an exciting and action-packed new year. We closed off this year with successful CM 200 and CM 300 courses. These courses continue to be very popular in northern Alberta. Over the year, we have seen some directors leave, due to their successful businesses, and we were happy to welcome Jeremy Wasmuth, Suncorp Valuations as a new director. The North Alberta Chapter continues to be involved in the issue of licensing of condominium managers in Alberta. In June, Deborah Howes participated on a panel at the AGM of the Real Estate Institute of Canada on this topic.

As this new year begins, we are launching the year with a luncheon seminar on Fall Arrest & Travel Restraint Requirements. Our AGM and Volunteer Appreciation will be held on September 13, 2006. We will recognize volunteers who have helped the chapter this year, and will also recognize outstanding volunteers nominated by the condominium community in northern Alberta. On September 15, 2006 we will host the CCI NAC Golf Tournament and BBQ. The fall education schedule will formally kick off with Reserve Fund Planning on October 16, 2006.

On August 1, 2006 condominium in Alberta celebrates its 40th anniversary. The first condominium legislation in Canada, the Condominium Property Act of Alberta was passed by the Alberta Legislature on August 1, 1966. Next year, the first condominium in Canada, Brentwood Village Condominium Corporation, celebrates its 40th anniversary on December 20, 1967. In 2007, both the North Alberta Chapter and CCI National celebrate 25 year anniversaries. CCI North Alberta is planning for lots of celebrations.

Deborah Howes, CCI North Alberta Chapter

is John O'Reilly as Vice President. John is an active volunteer on his Condo Board and is President of the local Crime Stoppers organization traveling all over the Maritimes and often seen in the white CrimeStoppers van. As well we have Rod Zeigler heading up our Newsletter. His 25 years with the Edmonton Journal as Business Editor, then Business Columnist are a real asset. He also worked with the University of Alberta School of Business and moved to Halifax in 2004. I'm sure many Edmontonians will remember his name.

Patsy Ernst who is well known to the National membership is seeing her Outreach committee work come to fruition as the New Brunswick Chapter gets up and running this fall. Congratulations Patsy on all your hard work! Best wishes to all in the upcoming year !

Norma Cameron, President – CCI-Nova Scotia Chapter

CHAPTER CHATTER

Ottawa & Area Chapter

The Ottawa & Area Chapter extends fall greetings to all the CCI Chapters.

The Chapter has been busy arranging for a very busy fall season including several exciting events.

First off this fall on Friday, October 20th the Ottawa Chapter will be hosting the Chapter's Annual General Meeting but, just before the meeting gets started the Chapter is offering a Seminar on Smart Metering. The seminar leader, John Oakes, the President of Brookfield Property Management in Toronto, has become the 'guru' on electricity matters affecting condos. He has represented CCI and ACMO on numerous occasions to lobby the government on energy/hydro matters and is very well versed in this area. Everyone in attendance will get first hand knowledge from one of the largest Toronto Management companies on the upcoming requirements for smart meters.

And that is not all, the next day, Saturday, October 21st ACMO & CCI have joined forces and have planned a day full of seminars. Eight different topics have been selected for the choice of the participants. A host of Ottawa's finest condominium speakers will cover topics such as: Health and Safety; City of Ottawa By-Laws; Real Estate; Ethics; Dealing with Difficult Owners; Energy Solutions; and, Insurance Appraisals. Also, during the lunch hour, Jim Davidson, of Nelligan O'Brien Payne will take us through a condominium story, dealing with issues of liability and Director's and Officers Liability Insurance, designed to educate and entertain all. We could not do it without the help of the sponsors and both the Friday evening seminar and Saturday seminars are sponsored by the Ottawa Chapter of the CCI, ACMO, Royal LePage Team Realty, Invis Ottawa and Rogers. To them we owe a huge round of thanks.

And wait, there is more, the Fall offering of the CCI Directors' Course will be held by the Ottawa Chapter at the Southway Inn on Saturday, November 18th and Sunday, November 19th, 2006. If you are planning on taking the CCI Directors' Course in the Fall please register early as the registration for this course fills

up quickly. Better trained Director's equals time and money saved which all leads to a better run condominium community.

You'll be seeing more improvements, too, as we move ahead to attract more members. The newsletter Condo Contact has a fresh new look. With its new look and content, we not only hope to improve on the value of the publication to our readers but we also hope to improve upon the value of advertising within the publication. As always, the newsletter will include all of the latest information regarding legal, technical and other issues that face the condominium industry.

On the Administrative side, this office has been busy; the annual membership renewals are being processed upon receipt and acknowledged with a letter containing the user ID and password to the National web site. This letter also acknowledges the year of membership with the membership seal incorporated into the letter.

Membership in the Chapter is on the rise and many of the new condominium developments are already on board. On a brand new initiative for this year, we will be forwarding to approximately 400 non-member corporations an invitation to join the Ottawa & Area Chapter. Watch us grow!

As soon as the dust settles on the scheduled events for October and November, the Board of Directors will be planning on continuing the on-going series of Director's Club forums, starting early in the new year.

If you would like further details regarding any of our events or would like information on membership in the Ottawa Chapter of the CCI please contact the Chapter office at (613) 247-4718 or, by e-mail, at cciottawa@magma.ca or, visit the Chapter's web site at www.cci.ca/Ottawa. We welcome enquiries from owners, tenants, property managers, directors, trades people and real estate agents.

Liz Dowd, Administrator, CCI - Ottawa & Area Chapter

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- Energy Matters – It's Payback Time
- Condo Confidential
- Developing Board Relations
- Curb Appeal
- Submetering
- Condomojo – Creating Community Harmony
- In the Real World of Condos
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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.