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Institute

CCI REVIEW

Windsor-Essex County | Newsletter of the Canadian Condominium Institute



The Canadian Condominium Institute is the Voice of Condominium in Canada. It is a national, independent, non-profit organization dealing exclusively with condominium issues. Formed in 1982, CCI represents all participants in the condominium community. Interested groups are encouraged to work together toward one common goal -- creating a successful and viable condominium community.

- Is the only national association to serve as a clearing house and research centre on condominium issues and activities across the country.
- Assists its members through education, information dissemination, publications, workshops, conferences and technical assistance.
- Encourages and provides objective research or practitioners and government agencies regarding all aspects of condominium operations.
- Lobbies provincial and federal governments for improvements to legislation.
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A Note from your President

by Troy Humber, *B.Tech*
CCI Windsor-Essex County President

Hello and welcome to this edition of the Windsor and Essex County CCI Chapter newsletter! We hope that you enjoy reading the articles which have been amassed by our communications committee. We would like to draw attention to the recent accomplishment of the Chapter's communication committee, the Winter 2016 newsletter was presented to the CCI National Board last fall at the CCI National Leaders Forum hosted in Collingwood, where it was judged against our peers, the Windsor Essex County was awarded as the top newsletter in the country. Please join me in congratulating our communications committee members Stefan Nespoli, Julia Lee, and Luis Hernandez for their diligent efforts.

Join us for the upcoming seminars on February 15 for an abbreviated version of the Condominium Directors 101 Course and on April 19 for a presentation on Energy/Water Issues and Condominium Maintenance. Presentations will be held at the WFCU Center in Windsor.

Over the last year and a half your local CCI Board membership has seen some changes, we have seen the retirement of long-standing member Paul Kale (Accountant), Lise Allaire (Property Manager), and Suzanne Nicholls has stepped down from the Board. These three individuals have contributed to the success of the local chapter and should be thanked and congratulated for their efforts.

Stay tuned the long anticipated Condominium Act changes which will soon be upon us, while the time lines have yet to be established, there will be some new regulations to help us manage our communities. You can anticipate that our Chapter will quickly arrange a seminar to highlight the changes. We look forward to seeing the new changes once they are finalized and welcome the opportunity to help our member digest the new rules.

Please feel free to contact us if you have any questions or concerns related to the local CCI chapter.

We look forward to hearing from you soon.

CCI Windsor-Essex County Chapter

Troy Humber, B.Tech.
Chapter President

How to reduce the risk of fraud in a Condominium Corporation *by Gordon Lee*

There have been a few condominiums in Toronto where improper loans have been taken by those familiar with the process for obtaining loans for condominiums. There has been a recent case where an employee at the Windsor airport has been able to steal \$250,000 over three years which is an embarrassment to the city. Also in Toronto there are over 100 condominiums that have to produce 10 years of records concerning reserve fund expenditures as a result of an investigation of suspected collusion between suppliers for major repairs to the common areas.

Condominiums usually do not handle a lot of cash but when they do for items like laundry receipts the condominium should follow the procedures adhered to by most churches and non profits organizations. The procedure is to rotate the two counters and the person who does the recording does not have access to the cash. If this was done at the city airport the risk of fraud would have been greatly reduced.

The awarding of major contracts should be on a basis for competitive bidding if it is not on the competitive basis, the board should document why they are not accepting the lowest bid. The board should set up a sub-committee of board members and owners to ensure that the interest of the condominium is maintained and it doesn't become a pet project of one or two board members. The documentation of the wording of the contract should be in the minutes and the rationale for decision should be also included.

The illegal borrowing against the corporation can be checked on the regular basis by reviewing the liens registered against the condominium. For example, if the board approves the small operating borrowing line this can be checked by a title search on one of the units.

The use of having to check signers with the invoices

always attached to the cheque at the time of signing is a procedure that should always be maintained. The recording of major commitments and the approval of the previous minutes at the beginning of the next meeting. It's a basic principle over it sometimes is not followed.

These basic good business practices should greatly reduce the risk of fraud in your condominium.

Reserve or operating, that is the question? *by Julia Lee*

Condominium owners and board members have different opinions as to what is a reserve expenditure. If it is in the reserve fund study it is a reserve fund expenditure. There is sometime uncertainty as to whether a major replacement is a reserve expenditure or an operating expense. If the expenditure extends the useful life of the item the amount maybe a reserve expenditure.

Minor repairs and replacements should not be allocated to the reserve. However if the board allocates repairs to the reserve they will be listed as reserve expenditures and will be available for the Board to approve and the owners to review. This will be taking into account when the next reserve fund study is completed as these expenditures do not extend the useful life of the Condominium asset.

The long term implication of these amounts being claimed as reserve expenditures when they should be operating will result in increased requirements for allocations to the reserve in the future. For example the cost of the reserve fund study can be claimed as a reserve expenditure which will in the long run result in the larger amounts having to be transferred to the reserve as it does not extend the useful life of any particular asset.

In conclusion the allocation to the reserve for operating expense item is a short-term gain but results in long-term pain for the condominium.

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Caselaw Update: 3716724 Canada Inc. v. Carleton Condominium Corporation No. 375 (Ontario Court of Appeal, August 30, 2016)

Brian Horlick



Professional Qualifications

- B. Comm (McGill)
- B.C.L (McGill)
- L.L.B. (McGill)
- LSUC Admission - 1984
- Associate of CCI (ACCI)
- Fellow of CCI (FCCI)

Relevant Experience

- Lawyer for over 30 years
- Lecturer for CCI Condo Course
- Guest lecturer at Humber College

Committees & Boards

- CCI-Toronto Past President
- CCI-Toronto Board
- CCI Government Relations Committee
- ACMO/CCI Conference Committee
- ACMO Associates Executive Committee
- ACMO Certification and Standards Committee

This case is an appeal from two judgments made in the Ontario Superior Court of Justice and reported as 3716724 Canada Inc. v. Carleton Condominium Corp. No. 375. It is appropriate to first review the procedural history that led to the appeal in question. The first judgment was made in December, 2015, in favour of the applicant unit owner against the respondent condominium corporation ("CCC 375"). CCC 375 was a mixed residential-commercial condominium, and the applicant numbered company owned several commercial parking units that it rented monthly. The applicant wished to change its business to rent its parking units on an hourly basis but CCC 375 refused to permit the changes required by the applicant to the common elements to operate a 'pay and display' hourly parking business. The corporation advised that it would not approve the requested changes without the respondent agreeing to provide either a parking booth at the parking lot entrance with a full-time attendant or a full-time security officer who would patrol the area with the parking spots.

The applicant sought a declaration by the Court that CCC 375's refusal to permit the required changes was oppressive and contrary to section 135 of the Condominium Act, 1998 (the "Act"). The applicant also sought consequent relief because of the alleged oppression. The corporation took the position that the basis for the refusal of permission was security concerns. Furthermore, the corporation decided to treat the changes as a substantial change to the common elements subject to subsection 97(4) of the Act, and therefore, required a vote in favour from the owners of at least 66 2/3 per cent of the units of the corporation. Despite the applicant's attempts to address the security concerns, the corporation insisted and relied upon reports by security experts that a full-time security guard was necessary on-site. The Court held that the corporation's insistence on a full-time security guard was unreasonable, oppressive, and in breach of section 135 of the Act. However, the Court held that the corporation's treatment of the changes as substantial under the definition of 97(4) was not oppressive. Having made these determinations, the Court invited the parties to make further submissions as to an appropriate remedy.

In February, 2016, after receiving the parties' submissions, the Court released additional reasons in the application. The applicant requested, and the Court agreed, that an appropriate and reasonable remedy was to order that the changes required by the applicant ought to be permitted without need for the vote of owners despite sections 97 and 98 of the Act.

After the above-noted matters were decided, the appeal in question was brought by the condominium corporation. The appellants argued that the application judge had erred in considering evidence not properly before him, and in finding that CCC 375 had unfairly disregarded the respondent's interests. On the first point, the Court held that the application had improperly relied on an affidavit from the respondent despite the parties having had agreed that the affidavit would not be used for the hearing.

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The improper reliance on the affidavit alone was sufficient for the Court to hold that the decision should be set aside, but in any event, the Court also held that the application judge had improperly substituted his judgment for CCC 375's board without evidence that the board's decision had been unreasonable. The Court relied upon, and confirmed, existing case-law that a board's decision is entitled to deference. Furthermore, the Court held that a rule applicable to for-profit business corporations known as the 'business judgment rule' also applies to condominium corporation boards. The 'business judgment rule' recognizes the autonomy and integrity of corporations, and the fact that directors and officers are in a far better position to make decisions affecting their corporations than a court reviewing a matter after the fact.

Having so determined, the Court held that CCC 375's board had acted honestly and in good faith and that the board had reached a decision that was within the range of reasonable choices. The standard of review

of the board's decision was reasonableness, not perfection. As such, the Court allowed the appeal, and dismissed the application against the appellant with costs for the appeal fixed of the amount of \$9,500.

Author's Note: *the Court's decision is noteworthy in that it reinforces the limitations on the Court's role in the decision-making of a condominium community. It is not up to the Court to decide whether it would have reached the same decision as the directors, but rather whether the board's decision was reasonable. The Court correctly notes that the directors are the ones responsible for managing the affairs of a condominium and that, so long as the directors are making reasonable decisions and acting honestly and in good faith, the courts should not usurp the functions of the boards of condominium corporations. The directors are in the best position to make such decisions given that they were elected by the unit owners to perform particular functions and have the experience and context to possess a greater understanding of the nuances needed to make appropriate decisions for their community.*



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EXPERTS IN CONDOMINIUM LAW



Calling All Condominium Property Managers: Are You Ready?

What you need to know about the proposed licensing requirements

by Lawyer Andrea Thielk, BA, LLB, JD, ACCI (Law)

Perhaps the fleet of luxury cars, the flashy jewellery, or the frequent trips to Dubai (one of the most expensive and palatial cities in the world) should have sounded warning bells for the Boards at several Toronto Condominiums. The person with this lavish lifestyle was the owner of Channel Property Management who reportedly managed to defraud several Toronto Condominiums of an estimated 20 million dollars as their trusted Condominium Property Manager. The Boards of these Condominiums could hardly be blamed, when the alleged level of deception was so extraordinary it seemed fitting for a plot in a prime-time television mystery. **Is it possible to protect condominium corporations from this type of outrageous deception?** Well, the Ontario legislature is going to try. Bill 106 and the **Condominium Management Services Act, 2015**, received Royal Assent on December 3, 2015, marking major changes to protect condominium owners since the last revision to the Condominium Act in 2001.

This article will focus on the first, **draft** licensing regulation for condominium property managers issued by the Minister of Government and Consumer Services on December 17, 2016, under the Condominium Management Services Act, 2015. Please note the Condominium Management Services Act, 2015 is not in force, until such time as the regulations are finalized by the Minister.

What You Need To Know:


The first, **draft** regulation under the Condominium Management Services Act, 2015, (the "Act") is now under review by the Minister. It is important for all condominium managers to consider these changes and to voice concerns to the Canadian Condominium Institute now, before the law is finalized.

The proposed regulation will require mandatory licensing for all condominium managers and condominium management providers in Ontario in one of the following four types of licences:

- 1) Limited Licence:** This temporary licence of no longer than 5 years is designed for beginner or novice condominium managers who must work under the supervision of a General Licence holder in order to obtain the requisite experience and education to apply for a General Licence.
- 2) General Licence:** This licence is required for condominium managers to work without supervision, and recognizes the condominium manager's professional experience and education.
- 3) Transitional General Licence:** This licence is designed to allow existing condominium managers who have the required professional experience on the date this Act comes into force, time to transition into the General Licence with the Registrar's approval.
- 4) Condominium Management Provider Licence:** This licence is required for businesses seeking to provide condominium management services in Ontario.

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1) Limited Licence Requirements:

- At least 18 years of age
- Completed application form with fee
- Police records check (dated within the last 6 months)
- Supervised by a General Licence holder
- Prohibited from signing Status Certificates and managing, controlling or disbursing the Reserve Fund Account
- Supervised approval of entering into contracts and managing, controlling or disbursing the Operating Account
- Educational requirements may be imposed by the Minister (none specified at this time)

For most condominium managers, the main focus will be to continue with uninterrupted property management services for the condominiums. Accordingly, most condominium managers will be interested in pursuing the General Licence.

2) General Licence Requirements:

- hold a Limited Licence (see transitional/ grandfathering requirements below)
- completed application form with fee
- Police records check (dated within the last 6 months)
- Successful completion of the educational and examination requirements of a General Licence (see transitional/ grandfathering requirements below)
- Completion of at least 2 years of work experience under the supervision of a General Licence holder (see transitional/ grandfathering requirements below)
- experience in board of directors' meetings, owners' meetings, budgets, financial statements, reporting to directors, and supervision of maintenance and repair of units, common elements or assets
- Mandatory courses and exams developed through the Association of Condominium Managers of Ontario ("ACMO") in the 4 key areas of study:

1) Condominium Law

2) Physical Building Management

3) Financial Planning for Condominium Managers

4) Condominium Administration and Human Relations

3) Transitional General Licence Requirements & Grandfathering:

Condominium management providers and employed condominium managers providing condominium management services on the date this Act comes into force (or within the 3 previous months), may apply for a licence within 150 days from that date. For existing condominium managers:

- i) you may apply for a Limited Licence, if you have up to 2 years of work experience;
- ii) you may apply for a Transitional General Licence, if you have more than 2 years of work experience.
- iii) you may apply for a General Licence, if you have more than 2 years of work experience and you:
 - a) are a member in good standing with ACMO and have ACMO's Registered Condominium Manager (RCM) designation;

OR

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b) have successfully completed the 4 key areas of study developed through ACMO as listed above in bold.

Condominium managers and providers that apply for a licence within the 150-day period may continue to provide condominium management services, until the Registrar makes a decision with respect to the licence application. The Registrar is able to extend the transitional period, if to not do so would cause undue hardship for the applicant.

Licensing Equivalencies:

Equivalencies and other educational training and successful examinations, as well as work experience, may also be recognized by the Registrar in order to satisfy the requirements of a Limited or General Licence.

4) Condominium Management Provider Licence Requirements:

- completed application form with fee
- designated Principal Condominium Manager who holds a General Licence (during the transition period, existing condominium management providers may designate a Transitional General Licence holder, a General Licence holder, or an applicant of either licence, as the Principal Condominium Manager.)
- educational requirements for the Principal Condominium Manager may be imposed by the Minister (none specified at this time)

Is all this licensing, education and government intervention necessary? To those who have been duped by the odd, rogue condominium manager, surely the answer would be yes.

Please make sure to voice your comments or concerns regarding the proposed licensing requirements by writing to CCI Windsor/Essex at:

E-mail: cciwindsor@essex@gmail.com or

Mail: P.O. Box 22015, 11500 Tecumseh Road East,
Windsor, Ontario N8N 5G6

Andrea Thielk practises condominium law, personal injury law and human rights and advocacy in Windsor, Ontario. This article has been written in summary fashion and for informational purposes only. It is not legal advice. Please consult with the appropriate professionals for all your condominium needs.

ANDREA THIELK
PROFESSIONAL CORPORATION
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Frequently Asked Condo Questions

by Erica Gerstheimer, B.A. (Hons.), J.D.

Q: If a condominium's by-laws do not specify directors' terms, can directors serve on the board for an indefinite period of time without seeking re-election?

A: If a condominium's by-laws are silent on directors' terms, then the provisions in the Condominium Act, 1998 (the "Act") would govern. Section 31 of the Act provides that directors are to be elected for a term of three years, unless a lesser period of time is stipulated in the by-laws. This means that if a condominium's by-laws do not specify directors' terms, directors would be elected for three year terms, and would need to seek re-election after the expiration of that term.

Q: If an owner wants to requisition a meeting, does an agenda have to be included in the materials that are submitted to the Board?

A: In order for an owner to requisition a meeting, the requisition must (a) be in writing and signed by the owners who own at least 15 percent of the units within the condominium; (b) state the nature of the business to be presented at the meeting; and, (c) be delivered personally or by registered mail to the president, secretary

or to the condominium's address for service. If the requisition is for the purposes of removing director(s), there are further requirements that must be met. So, although a formal agenda does not need to be submitted by the requisitionists at the outset, the requisitionists must identify the purpose of the meeting so that the Condominium can create an agenda when it calls an owners' meeting within the timelines specified in the Act.

Q: If a condominium is required to make a change to the common elements due to safety reasons, is unit owner approval required for that change?

A: Section 97 of the Act sets out the procedure that must be followed when a condominium proposes a change, alteration or addition to the common elements or assets. The amount of unit owner involvement will depend on the type of change that is being proposed. However, in situations where it is necessary to make an addition, alteration, improvement or change to ensure the safety or security of people using the property, or to prevent imminent damage to the property, then unit owner approval is generally not required.

Erica Gerstheimer, B.A.(Hons.), J.D. is a lawyer at Smith-Valeriotte Law Firm LLP. Erica practices exclusively in the area of condominium law, assisting property managers, condominium boards, and developers to resolve a variety of issues facing condominiums. She can be reached at egerstheimer@smithvaleriotte.com.



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Winter Construction – Surviving the Cold

By Shawna Smigelski, B.Sc.(Eng.), EIT

It's that time of year again, the days are shorter, the temperature is cooler, and construction season is over. Wait a minute – contractors are still working?

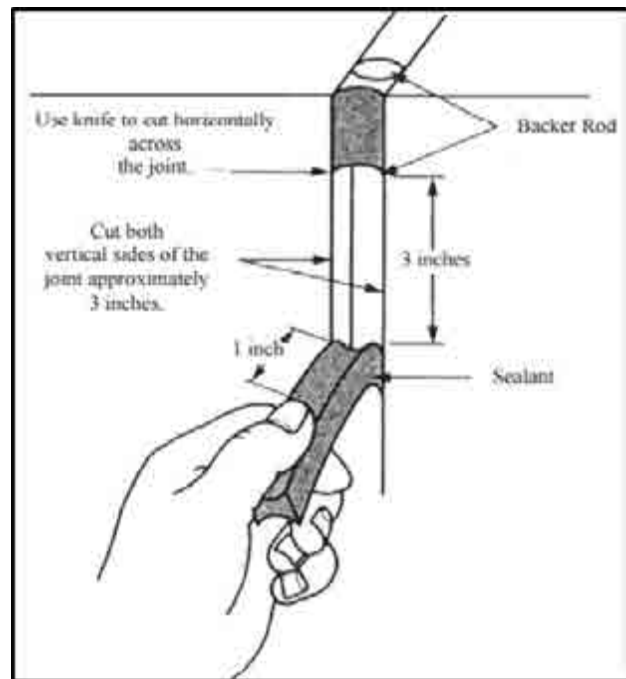
Despite below freezing temperatures, winter construction is possible and can be of high quality when the correct precautions are taken. While there are inevitable schedule delays due to high winds, snow and extreme cold temperatures, winter construction is feasible. In this article, we will discuss four different types of work that are commonly completed during the winter and colder months - Sealants, Flat Roofs, Concrete Restoration, and Exterior Insulation and Finish System (EIFS). We will outline the risks associated with each type of work, as well as the appropriate precautionary measures that must be taken to ensure a quality repair.

Sealants

Generally, sealants (caulking) should be applied between 4°C and 40°C. If no precautions are taken outside of this range, the sealant may not adhere to the substrate material or the lifespan may be significantly decreased. Confirmation of sealant quality can be confirmed using field adhesion tests. To successfully apply sealant in cold weather, consider the following:

1. Consult the manufacturer to determine suitable products and preparation for the expected temperatures. Some manufacturers advise the installer to heat the substrate just prior to application to achieve the desired temperature, while others prefer not to use this method to reduce risk of dew forming as the substrate cools.
2. Sealant applied at lower temperatures will usually have a longer cure time because of the increased time it will take for moisture to evaporate from the product. For example, sealants applied at -4°C may take 5 days to become tack-free, when in summer weather it would take approximately 1 day. Protection or notices should be provided so no one disturbs the sealant during the curing.
3. The substrate should always be cleaned and free of frost or moisture prior to application. To clean substrates, it is normally recommended to use MEK (methyl ethyl ketone), a high-quality solvent that is soluble in water, which can more effectively remove frost from surfaces. MEK is hazardous and should only be used on the exterior and stored safely.

4. Quality Control: Whether installing sealants in the summer or winter it is always good practice to retain a third-party consultant. The consultant should review the work in progress and also carry-out test cuts once the sealants have cured to check bond.



Adhesion testing method on a Weatherseal Joint by Dow.

Flat Roofing

Flat roof repair or replacement is common and may be less expensive during the colder months, as contractors are hungry for work. Hot Applied Built-Up (BUR), Modified Bituminous (Mod Bit), as well as single ply membrane systems can be installed in cold weather and will provide a similar service life to membrane installed in warmer weather. BUR and Mod Bit systems application involve heating asphalt to bond the layers of reinforcing felts and seal joints, while TPO and PVC systems are heat-welded at seams. To successfully install a flat roof membrane during cold weather, consider the following:

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1. Consult the manufacturer and your Consultant to determine suitable products and preparation for the expected temperatures. Generally, flat roof membranes should not be installed when temperatures are below -18°C or during inclement weather. Adhesives and sealants should typically be stored above 5°C.
2. Single ply membrane systems can be secured to a roof deck using mechanical fasteners, adhesive and/or ballast. Installation of fully adhered systems should be avoided during cold weather as there is a risk the adhesive may prematurely set before proper adhesion takes place. This may result in blisters and wrinkles, increasing the probability of punctures.
3. Asphalt used for BUR must be at a certain temperature at the time of application to ensure proper viscosity and adhesion. The hot asphalt temperature will decrease faster in colder weather following mop or mechanical spreader application. This will slow installation by limiting the time between application and laying of felt. Alternatively, if the asphalt cools before the felt is laid, the edges and laps may not be fully sealed, and wrinkles or blisters may develop.



Single ply membrane system secured using fasteners.

Concrete Placement

If there is a probability of the air temperature falling below 5°C within 24 hours of concrete placement, special precautions are required to ensure the concrete achieves the strength and durability characteristics it was designed for. Irreparable loss of up to 50% of design strength can occur if concrete freezes before sufficient strength is developed to resist the expansive force of ice formation. To protect the concrete during the crucial early stages of curing, consider the following:

1. The reinforcement, forms and substrate should be free from dirt, ice and above 10°C prior to placing the concrete.
2. The temperature of the concrete at time of placement should be between 20°C and 25°C, which can be achieved by heating the aggregates, water, or both.
3. Depending on the weather conditions, curing concrete may require protection from wind, an enclosure, or supplementary heat. Insulating blankets can be used to maintain temperature and humidity during the curing period. Supplementary heat can be applied with the use of an indirect heater to prevent carbonation (associated with steel corrosion and concrete shrinkage).

Examples of insulating blankets to maintain temperature and humidity during concrete curing.



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Exterior Insulation and Finish System (EIFS)

Temperature and weather conditions are critical to the success of Exterior Insulation and Finish System (EIFS) installation. Special attention should be given to temperature and weather conditions when completing Exterior Insulation and Finish System (EIFS) repairs or replacement. By maintaining the correct conditions during installation, issues including base/finish coat failures, improper curing, and system performance failures can be avoided. EIFS components are usually moisture-cure products, meaning they cure through evaporation and will take longer to dry in colder temperatures. Portland cement is a common adhesive used in EIFS systems and in cold temperatures there is a risk of white salt deposits forming on the surface of the EIFS during curing, called efflorescence. These salt deposits are a result of the evaporation process; in colder temperatures, the water will travel to the exposed surface to evaporate, while in the warmer temperatures the water will usually evaporate within the system before it reaches the exposed surface. To install EIFS at cold temperatures, consider the following:



Sample of winter enclosure.

1. EIFS installations should never occur when the ambient or substrate temperatures are lower than 4°C, or as specified by the product manufacturer. Furthermore, both the surface and ambient temperatures should be maintained at a minimum of 5°C for 24 - 48 hours following each application to ensure curing of each component.
2. Protection and heating of the work area may be required to produce desired installation conditions; however, this is not recommended as it relies on the installer to maintain the enclosure and temperatures even through the night. It can also pose as a fire hazard if not safely installed and monitored. The enclosure should be vented to heat fresh air and release moist air, and heat should be circulated to avoid hot/cold pockets of air. The substrate may require additional heating to maintain proper installation conditions.
3. A dry storage location and protection from cold temperatures is required for all EIFS materials. It is recommended to have the materials accessible from within the work area in a separate enclosure to prevent exposure to temperature changes when the work area is opened and when more materials are needed.

We often hear that there are two seasons in Canada: winter and construction seasons. We now know that the construction season can be extended year-round provided there are proper precautions taken. Proper quality control and third party review is critical to protecting your investment on any construction project, and even more so if you are considering winter construction. By keeping a close eye on the forecast and taking proper precautions, winter construction can produce high quality, long lasting repairs.



Shawna Smigelski, B.Sc.(Eng.), EIT, is an Associate with Edison Engineers Inc.. Edison is a communication-focused professional engineering and project management firm specializing in the repair and restoration of existing buildings. Approximately three-quarters of our services are for Condominiums. We specialize in Restoration work and leverage that knowledge and experience to help our clients develop repair plans and Reserve Fund Studies aligned to their objectives and financial constraints. Shawna works out of Edison's Dundas Office, and can be reached at ssmigelski@edisonengineers.ca, or at 289-925-2694. For more information or technical references please contact Shawna at your convenience. To contact our Windsor office, please call Stefan Nespoli, B.A.Sc., P.Eng., at snespoli@edisonengineers.ca or 226-315-1782. www.edisonengineers.ca.

Property Maintenance, Claims, and Insurance Costs

by *Bruce Rand, BA, C.A.I.B.*

How does proper maintenance of buildings and property impact insurance claims and costs? Let's begin by seeking guidance from the Act, declarations and by-laws as they pertain to maintenance, repairs and insurance.

Under the Condominium Act of Ontario, 1998 the objects of the corporation are to manage the property and the assets, if any, of the corporation on behalf of the owners. The corporation has a duty to control, manage and administer the common elements and the assets of the corporation. As well, the corporation has a duty to take all reasonable steps to ensure that the owners, the occupiers, the lessees of common elements and the agents and employees of the corporation comply with this Act, the declaration, the by-laws and the rules. A board of directors shall manage the affairs of the corporation.

The Act and the declaration govern the maintenance and repair of the common elements and the units. The corporation shall maintain the common elements and each owner shall maintain the owner's unit. The corporation shall repair the units and common elements after damage exclusive of unit improvements as set out in the standard unit by-law. Notwithstanding, the declaration may alter the obligation to repair the unit after damage and pass this responsibility onto the unit owner. Specific by-laws may also alter obligations but are not to contravene the Act or the declarations. If an owner fails to maintain or repair the owner's unit and if the failure presents a potential risk of damage to the property and assets of the corporation or a potential risk of personal injury to persons on the property, the corporation may do the work necessary to carry out the obligation.

The Act provides that the corporation shall obtain and maintain property insurance, on its own behalf and on behalf of the owners, for damage to the units and common elements excluding improvements to the "Standard Unit". It shall also obtain and maintain insurance against liability as occupier of the property or liability arising out of its building equipment. The declaration and insurance by-laws may expand these provisions as well as pass on liability for deductibles, lack of coverage or underinsured values. The Act does not provide that owners, investors or occupiers obtain insurance.

Insurance companies accept the transfer of risk of financial loss in consideration of a premium cost. This

is done through the issuance of a contract known as an insurance policy. The premiums of the many pay for the losses of the few and the shareholders expect a return on their investment. While the numbers may vary typically insurers look to reserve 50% to 60% of premium written to pay for losses. There are many factors used by insurance companies in underwriting the risk for condominium realty. Successful underwriting involves proper risk selection, adequate pricing and a bit of luck thrown in for good measure. History shows that insurance for the realty market can be volatile and over time the losses can and will catch up causing shrinkage in capacity and market corrections. Geography, construction type, fire protection, crime, commercial or retail occupancies, amenities and adjacent risks are usual underwriting factors. Risk management reports provide information to the underwriter on the corporation's maintenance protocol, state of repair of the building and property, housekeeping and life safety. There are a number of insurers willing to underwrite condominiums in the Canadian marketplace both on an individual basis as well as on specific programs. Those corporations which qualify for custom or specific insurance programs typically experience savings in premium costs (sometimes rather shockingly low rates) as well as superior coverages. The claims experience in the realty market can be cyclical but it continues to be generally poor. The frequency and severity have been on the rise over the past few years. We hear of the recent catastrophic water damage and fire losses but the more frequent every day claims amount to significant insured and uninsured financial losses. Indications are that rates will increase again in 2017 accompanied by significantly higher deductibles.

In summary, insurance rates and premiums for the condominium sector are established through underwriting and are directly affected by the financial costs of insured losses for this class as a whole as well as the claims history for the individual corporation. Insurance companies will attempt to rehabilitate their unprofitable business through increased rates, increased deductibles or decreased coverages. Alternatively they may choose to exit from this sector of the insurance market. The corporation and the residents play a key role in this outcome by protecting the assets through avoiding or mitigating the risk of personal injury, property damage and the resultant financial costs. The boards and residents play a significant role by acknowledging the reality of risk, working with the insurance companies' risk management services, enforcing by-laws & rules and establishing thoughtful planning with the guidance of an ACMO accredited property manager.

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UPCOMING EVENTS

**ENERGY/WATER ISSUES AND HI/LOW-RISE AND
 TOWNHOME MAINTENANCE**

WHEN: April 19, 2017

TIME: 7:00 pm to 9:00 pm

PLACE: WFCU CENTRE, ONTARIO ROOM
 8787 McHugh Street, Windsor, Ontario

COST: \$15 for members and \$25 for non-members

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Message from the President

BY BILL THOMPSON, BA, RCM, ACCI, FCCI
CCI NATIONAL PRESIDENT

You know that feeling that you get when you arrive home after an extended vacation? You know the one that I am talking about. You feel excited to be home, yet sad that the vacation is over. You know that you have a million things to do, and that reality is just around the corner. You are excited to tell your friends and family about your adventures, yet disappointed that the adventure had to come to an end.

I can only imagine that this is very similar to the feelings that must be racing through Geoff Penney's and Peter Harris' minds. They have been on an adventure with CCI. They have challenged their comfort zones and pushed their limits while serving on the National Executive for CCI.

This AGM, their adventure on the National Executive is coming to an end. Both Gentlemen (and they truly are gentlemen), will be stepping off of the Executive at the end of an extremely long and dedicated tenure, leading CCI through its rebirth and transformation from the original model, to the new streamlined Executive. They have given their wisdom, their passion, their time and a large part of their lives for the benefit of the Canadian Condominium Institute, and for that we will always be in their debt.

Their extended adventure has taken them across the country to virtually every province and allowed them to meet and befriend so many people and have so many exciting adventures, that they must

certainly be conflicted in their emotions right now. These gentlemen played hard, worked hard, and should be commended for their dedication, commitment and pure passion for CCI. Although they are leaving the National Executive, they are still valuable members and resources to CCI and will be called on often in the future I am sure. Thank you guys for everything that you have done, and will continue to do, in the best interest of CCI. It has been a pleasure working with you. You are both consummate professionals.

Another notable change coming up is the retirement of Diane Gaunt. Diane has been a foundational influence at CCI, having served CCI, first through Taylor Enterprises and recently through Association Concepts as our Executive Director. During Diane's time with CCI she has seen the growth of CCI from a fledgling association with barely a few chapters and membership counting in the hundreds, to today. Today we have sixteen chapters across the country and have members in virtually every province. Diane has been with us since there were perhaps ten thousand condominium units across Canada, to the current estimated 2.6 million units! She has seen us struggle to get in front of government and has helped us to become the leading resource for all things condominium to the public and government alike.

Her knowledge of our past has constantly been available to us to remind us where we have been,

and that "the way has already been tried", when she saw us spinning our wheels in futile efforts. Her guidance and constant nudging have kept many Past Presidents on track, and kept our volunteer forces engaged and passionate for decades.

I want to thank Diane, on behalf of all of the members for the help and leadership that you have given to us over all of these years. Diane, we wish you happiness and exciting times in your retirement, but hope that you will drop in from time to time when you find yourself looking to reconnect with some of your friends.



I also want to remind everyone that we will be saying thank you to all of these CCI difference makers on Friday October 28th at the Awards dinner which will follow the Annual General Meeting in Collingwood. Please attend if you can, and thank these wonderful people in person.

continued...

Message from the President Cont'd.

As we all know, the only constant in life is change. Change is inevitable, but it is also invigorating! Those of us who can embrace change with a smile and take on the challenge of change with an open mind will always succeed. That, in itself, is exactly what our retiring leaders have done so admirably. They have managed the changes that were inevitable for CCI to survive and to thrive in this constantly changing world.

Lastly, I want to say "Thank You" to all of the members, as I end my term as President of the National Executive. It has been my pleasure, and my honour, to represent you for the last two years. There have been some tough decisions made and some easy ones, but I enjoyed the experience and hope that you did too. I can tell you though, that I am the bigger winner here, as I received way more back than I could have possibly given. The friendships, the experiences, the perspective, and the honour of acting as your President will be with me forever. That will never change.

As the current process goes, this will be my last message to the membership, as we welcome our new President Doug Forbes. Doug is a very capable, experienced, open minded individual who will no doubt entertain you with his messages over the next two years, as he fulfills his term. Welcome Doug and I hope that you enjoy the experience as much as I have.

It feels like I should say "Good Night Johnboy" right about now...



Bill Thompson

Condo Cases Across Canada

BY JAMES DAVIDSON, LL.B., ACCI, FCCI
NELLIGAN O'BRIEN PAYNE, OTTAWA



It is my pleasure to provide these brief summaries of recent condominium Court decisions across Canada. 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.

Note to readers: In B.C., condominium corporations are "strata corporations" and in Quebec, condominium corporations are "syndicates".

Note: This publication contains only a handful of this quarter's summaries. CCI members who would like to see the rest of this quarter's summaries can find them at the Condo Cases Across Canada website: www.condocases.ca The current password is "condocases".

James Davidson LLB, ACCI, FCCI, Nelligan O'Brien Payne, Ottawa

THE HOT TOPIC – The decision-making authority of condominium Boards

In a recent case, the Ontario Court of Appeal has confirmed that the "business judgment rule" applies to decisions by condominium Boards. This means that the Courts will show deference – and therefore won't overturn a Board's decision – as long as:

- the matter decided was within the Board's mandate or decision-making authority;*
- the Board arrived at its decision in good faith, with fair process; and*
- the decision was "within a range of reasonable choices".*

To me, this means that condominium corporations must make reasoned decisions, or in other words they must have sound reasons for their decisions. If they do (and as long as a given decision doesn't fall outside a spectrum of reasonable choices), then the Court will generally respect and uphold the decision – whether or not the Court might have come to a different decision.

Here's my summary of the case:

3716724 Canada Inc. v. Carleton Condominium Corporation No. 375 (Ontario Court of Appeal) August 30, 2016

Appeal allowed. Court of Appeal finds no oppression and defers to decision of board of directors

The lower court held that the condominium corporation acted oppressively in imposing a condition for approval of the owner's requested changes to the common elements. The lower Court ordered the corporation to approve the requested changes, and also held that there should be no vote of the owners pursuant to sections 97 and 98 of the Condominium Act, 1998. [See Condo Cases Across Canada, Part 54, May 2016.] The condominium corporation appealed, and was successful. The Court of Appeal found that there was no oppression; and applied the "business judgement rule" to the board's decision. The Court of Appeal said:

Therefore, to summarize, the first question for a court reviewing a condominium board's decision is whether the directors acted honestly and in good faith and exercised the care, diligence and skill that
continued...

a reasonably prudent person would exercise in comparable circumstances. If they did, then the board's balancing of the interests of a complainant under s. 135 of the Act against competing concerns should be accorded deference. The question in such circumstances is not whether a reviewing court would have reached the same decision as the board. Rather, it is whether the board reached a decision that was within a range of reasonable choices. If it did, then it cannot be said to have unfairly disregarded the interests of a complainant.

...

In this case, the Board's decision had the effect of rendering the respondent's proposal less profitable. But that does not mean that the Board unfairly disregarded the interests of the respondent. The Board was entitled, indeed required, to consider the impact of the changes on the interests of other unit owners. And as the deemed occupier of the common elements of the condominium, it was also entitled to consider the security implications for users of the common elements. It did not ignore or treat the interests of the respondent as being of no importance. It simply - in good faith and after a fair process - determined that legitimate and reasonable competing interests were more important. Its decision not to approve the requested changes to the common elements unless the respondent hired a security guard was within a range of reasonable of choices.

BC Cases – Barrett v. The Owners, Strata Plan LMS 3265 (British Columbia Supreme Court) August 12, 2016

Court orders that schedule of unit entitlements be amended to include finished basements and finished lofts in calculation of habitable areas

The unit entitlements were originally calculated on the basis of habitable square footage in accordance with section 1 of the Condominium Act. Unfinished basements, lofts and certain other portions of the units were not included in the unit entitlement calculations. Over time, the basements and lofts in many of the strata lots were finished; but the schedule of unit entitlements was never amended to reflect any corresponding increase in the habitable areas of those strata lots.

The petitioners were the owners of six strata lots that didn't have basements or lofts. Because common expenses are based upon unit entitlements, the petitioners asserted that the schedule of unit entitlements should have been revised (to reduce their entitlements) because of the increased habitable areas of the strata lots with finished basements. The Court agreed. The Court ordered that the schedule of unit entitlements be amended pursuant to section 246 (8) (a) of the Strata Property Act. The Court also ordered, pursuant to section 164 of the Strata Property Act, that a previous resolution passed to approve a special levy for roof replacement was to be varied to reflect the amendments to the schedule of unit entitlements.

Frank v. The Owners Strata Plan LMS 355 (British Columbia Supreme Court) June 30, 2016

Installation of roof deck railings was a repair, not a change

The owner had the use of a roof deck, which the Court determined to be limited common property pursuant to the Strata Plan. The owner discovered that the exterior parapet walls framing the roof deck were lower than the height required under British Columbia's Building Code. With the concurrence of the strata council, the owner began a process of obtaining the necessary permits from the City of Vancouver to install railings of the proper height. However, a dispute ultimately arose between the strata corporation and the owner respecting approval of the new railings and responsibility for the costs to install the new railings.

The Court determined that installation of the railings was necessary work. Therefore this work was not a significant change requiring approval by three quarters vote under section 71 of the Strata Property Act. The Court in fact determined that the railing installation was a repair falling within the responsibilities of the strata corporation. In addition, the Court held that the strata corporation's actions (in failing to adequately co-operate with the owner during the entire process) were significantly unfair. The Court held that the owner "had a reasonable expectation that he had the right to use and enjoy his limited common property as a roof deck".

Alberta Cases – Condominium Corporation No. 072 9313 (Trails of Mill Creek) v. Schultz (Alberta Court of Queen's Bench) June 17, 2016

Court sets aside fines and costs levied by condominium corporation against owner who contravened "adults only" by-law

The condominium corporation had an "adults only" by-law. The owner purchased a unit and moved in with a minor son. The board demanded compliance with the by-law, asking that the minor leave the condominium by July 6, 2014. The owner was not able to meet that deadline. The owner made attempts to sell without initial success. The corporation ultimately started this application to evict the minor. Before the Court's decision was rendered, the unit was sold and the eviction issue then became moot. However, the Court still had to decide further issues, namely the rights of the condominium corporation to fines and costs. The board had imposed fines (for non-compliance with the by-law) beginning January 1, 2015.

The Court held that there was no proper purpose for the board's imposition of fines. The Court said:

continued...

The fines levied here appear to be pointless except, possibly, from the standpoint of deterrence. Otherwise the decision seems to be punitive and to serve no useful purpose. It might have been different if Ms. Schultz was unwilling to comply.

The Court therefore dismissed the condominium corporation's application for fines and for recovery of costs

Haymour v. Condominium Plan No. 802 2845 (Alberta Court of Queen's Bench) July 12, 2016

Claims of former owner dismissed

Pursuant to previous Court orders, the condominium corporation had sold the owner's unit in order to recover outstanding arrears of condominium fees. The former owner then filed a caveat against the unit, and was permitted to bring an action to attempt to prove the claimed interest under the caveat, but subject to strict directions from the Court about the process of the action. The defendants in the action ultimately brought this motion to summarily dismiss the claims of the former owner, and they were successful.

Waymarker Management (Silver Creek) Inc. v. Tibu (Alberta Court of Appeal) April 25, 2016

Appeal Court confirms restraining order against condominium owner

There had been a "history of unpleasant encounters" between one of the owners in the condominium and the employees of the condominium's manager. As a result, the Queen's Bench judge had issued a permanent restraining order against the owner, ordering that she have no contact with the manager's employees.

The owner appealed. On appeal, the restraining order was upheld, but with some softening of the restrictions in order to permit the owner to pursue her property rights. The Court of Appeal said:

Accordingly, we conclude that the restraining order must remain in full force and effect subject to the deletion of the arrest and detention provisions and that the order should also be varied to include a provision that, save in the case of an emergency, the appellant shall communicate with employees of Waymarker, including Mr. Cyr, only in writing. If for any reason employees of Waymarker are required to enter the appellant's condominium, she is to be absent and notified in writing once their tasks have been completed. To that extent only, the appeal is allowed.

Ontario Case – Wu v. Carleton Condominium Corporation No. 383 (Ontario Small Claims Court) April 20, 2016

Condominium corporation had not improperly withheld records

The owner sued the condominium corporation pursuant to section 55 of the Condominium Act, 1998, for alleged failure to produce requested records. The Court dismissed the owner's claim. The Court said that the condominium corporation had provided all of the requested records apart from email addresses. In relation to the email addresses, the Court said that they should not be provided to the owner. The Court said:

I conclude that electronic addresses are not part of an address of service within the meaning of section 55.

The Court also said that the corporation had properly redacted minutes (provided to the owner) as required by section 55 (4) of the Act.

Newfoundland and Labrador Case – Summer Services Limited v. Karwood Commercial Condominium Corporation (Newfoundland and Labrador Supreme Court) June 8, 2016

Board failed to act honestly and in good faith in refusing consent for air conditioning

The applicant was the owner of a unit in a commercial condominium. The condominium Declaration required the Board's written consent for any alterations or repairs to a unit or for any service upgrades to a unit for air, water or electricity.

The owner asked for the Board's consent to install air conditioning. The Board gave approval, but conditional on the owner bringing itself into compliance with provisions of the Declaration respecting the permitted uses of the unit. [The Board alleged that the owner was in violation of the Declaration in that the owner's use was in competition with the core business of another owner.] The Court held that the particular condition could be imposed provided this was done with honesty and in good faith. The Court said that the Board had not acted honestly and in good faith. In particular, the Court concluded that the Board's true reasons for refusing consent were not as expressed to the owner. Therefore, the Court ordered that the owner's application for air conditioning be approved. 🍁

CHAPTER CHATTER



North Alberta Chapter – As the excitement builds for Captain Connor and our new arena, CCI North Alberta flies a little under the radar building our membership base and continually looking at ways to improve our product for all facets of the condominium industry.

2015-16 was a very productive year for the Chapter with just a few of the highlights listed below.

- A 20% increase in membership this past year with a total of 536 paid members.
- Substantial increases in membership engagement with our website registrations, online message forum participation and our recently created MailChimp electronic newsletter.
- Attendance at Educational events increased by 40% not including our most successful Conference and Trade Show to date which had over 500 attendees, more than double from the previous year.
- Continued involvement with the government during the ongoing Regulation amendments and with RECA through the Condominium Manager Licensing Advisory Committee.

Over the summer we held two strategic planning sessions for 2016-17 with the assistance of facilitators Nadine Riopel and Gord Sheppard. It was great to have some outside expertise to help us make some tough decisions as well as keep us focussed on the goals at hand.

Mother Nature forced us to postpone our Annual Golf tournament once but we would not be denied a second time, enjoying a fine fall afternoon at the Derrick Golf and Winter Club. Kudos to Golf Chairman Curtis Siracky for all his efforts for a record turn out and as a result we were able to make a \$1000 donation to the Edmonton Food Bank along with a large amount of food items.

As we got back into the swing of things in September, we saw some administrative changes in the office. The Board of Directors approved a new structure in the office, creating an Executive Director position (Alan Whyte) and two part time roles of Office Administrator (Collen Peters) and Bookkeeper (Christine Schultz). Joyce Schwan our beloved Administrator these past three years, is currently on a medical leave and we wish her a speedy recovery. Our recently held AGM featured a hotly contested election for the Board of Directors with 14 candidates vying for 7 positions. We welcome back David Vincent and Shantel Kalakalo to the Board along with three members who have all had previous Chapter Board experience in Barb Surry, Dawn Mitchell and Hugh Willis. Newcomers Chris Vilcsak and Nigel Gamester bring a brand new perspective and round out the remainder of the elected slate for 2016-17. At this time we would like to thank former Board Members Jim Wallace, Susan Milner, Curtis Pruden and Jason Matthews for all of their efforts during the time they spent on the Board.

Like our hockey team, we look forward to continue to build on the momentum we have created for even more successes in this upcoming season. We will compare report cards in the (late) spring of 2017!

*Alan Whyte, Executive Director
CCI North Alberta Chapter*



Eastern Ontario Chapter – As the season's change, the Nation's Capital and the Eastern Ontario region shines with the changing of the leaves and very vibrant colors.

CCI Eastern Ontario has been a very busy chapter and we need to thank the hard working CCI-EO board of directors for their time, commitment and dedication to making this chapter so successful. The board has

been listening to its members and offering many different educational, networking and social opportunities. The big change was the elimination of fees to members for seminars. CCI-EO offers 6 seminars a year and the board felt it was important to get as many members out free of charge. We have had a successful line up of courses and the number of attendants keeps growing. Just last week we hosted a "Night with the experts". Seven industry professionals rotated on a speed dating theme and had the chance to talk and discuss the burning issues with 75 members who were engaging and eager to discuss and listen to the concerns they are facing.

Our Newsletter has been an example of incredible insights from professionals in the community and the industry. Our Newsletter editor has been very instrumental in addressing the issues with huge success. Our spring issue took on a change and became themed based. The spring issue was based on smoking and odours in Condos. The summer issue was based on Ageing and on Ageing Condominiums. Both issues were so well received that we are going to continue on the themed issue idea and the fall publication will be focused on the concerns of New Condominium and all that they face.

In November we are hosting our Weekend Director's Course. This event always sells out and provides comprehensive information and guidance to Condo directors and management groups. Attendants walk away with knowledge and a new understanding of the importance of staying educated and informed. We offer this weekend course twice a year, plus we have added on a full 1-day Director's Course in Kingston. Again, the goal is to reach out and help inform and educate our members.

Our winter line up of courses will meet the continued needs of our membership. January will kick off the New Year with the very popular "Lawyers, Guns and Money". In February, the new seminar "Security, Not just a Lock on the door" will be launched. This seminar tackles many topics, including security in the building, around the building, safety in the parking area, issues with Airbnb and much more.

continued...



Mark Your Calendars

for the 2016 National AGM & Awards Banquet

Date: Friday, October 28, 2016

Location: Westin Trillium House, Collingwood, Ontario

The National AGM will take place in conjunction with the 2016 Fall CCI National Leaders' Forum, which is scheduled for October 27-28, 2016. Don't miss the updates of the activities of the National Executive Board and of the national committees and chapters. The meeting will provide an opportunity for members to network with other members of CCI.

The National Awards Dinner will take place following the AGM, where CCI will present and honour recipients of the CCI 2016 national awards – the FCCI and DSAs, Chapter of the Year, and Chapter Newsletter of the Year.

More information may be found on the CCI national members' website – www.cci.ca



October 26-29, 2016
Westin Trillium House
Collingwood, ON



Oktoberfest

CCI-N 2016 FALL LEADERS' FORUM

Partnering Chapter



Chapter Chatter Cont'd.

Our March seminar is titled "No Reservations about Reserve Funds" and April's seminar is targeted on "Accounting and Budgeting".

We are also very involved with and work closely with ACO – this past spring offering a very successful ACO/CCIO conference in May in Ottawa and we are preparing for another successful Conference in Kingston in November.

CCIO went Green this year and that has allowed us to double our reach, and hopefully reach more members and their boards in the future.

Social media is our newest avenue and we are working hard to stay ahead on Twitter and LinkedIn. Please follow us.

"Get involved, stay informed"

*Julie Klotz, Administrator
CCI Eastern Ontario Chapter*

MARK YOUR CALENDARS!!

We are already getting ready for our **Spring 2017 Leaders' Forum**, when we will be packing our bags and heading to the home of our newest chapter:

FREDERICTON, NEW BRUNSWICK!

Plan to join us at the **Delta Fredericton** from **June 7-10, 2017** to enjoy CCI education AND some Maritime Hospitality!



***You won't want
to miss it!***

UPCOMING EVENTS

Eastern Ontario Chapter:

October 19 – AGM and Seminar – Ottawa
November 19&20 – Fall Directors Course – Ottawa
November 25 – ACO/CCI Kingston Conference – Kingston

Golden Horseshoe Chapter:

October 22&29 – Level 200 course – Kitchener
November 26 – Level 300 Course – Stoney Creek

Huron Chapter:

October 29 – Insurance Seminar – Collingwood

London & Area Chapter:

Nov 5&12 – Condominium Course – London

Manitoba Chapter:

October 20 – Lunch n Learn: Preventative Maintenance: Pay A Little Now or A Lot Later! – Winnipeg
November 17 – Seminar: Insurance – Water is the New Fire – Winnipeg

New Brunswick Chapter:

October 25 – Directors' Forum – Fredericton
November 5 – AGM and Seminar – Fredericton

Newfoundland & Labrador Chapter:

November 22 – Seminar: Mediation Workshop for Directors – St. John's

North Alberta Chapter:

October 19 – Seminar: Better Budgeting – Edmonton
November 9 – Seminar: Ask The Experts – Insurance Panel – Edmonton
November 17 – Lunch n Learn: Flood Prevention – Edmonton

North Saskatchewan Chapter:

October 20 – AGM and Seminar – Saskatoon
November 17 – Seminar: Topic TBA – Saskatoon

Nova Scotia Chapter:

October 22 – 200 Level Course – Halifax

South Alberta Chapter:

October 20 – Level 200 Course – Calgary
October 26 – Lunch n Learn – Calgary
November 24 – Lunch n Learn – Calgary

Toronto & Area Chapter:

October 20 – TwitterChat: Security in Condos
November 11&12 – CCI-T/ACO Conference – Toronto

Windsor Essex County Chapter:

November 16 – Seminar: Director/Owner Responsibility: Financial Management in Condos – Windsor

Chapters are adding new events all the time, check back with your local chapter to get an updated list of events in your area!

October 26-29, 2016
Westin Trillium House
Collingwood, ON

Oktoberfest

CCI-N 2016 FALL LEADERS' FORUM

Hosted by

Canadian
Condominium
Institute
CCI Institut
canadien de
copropriété

WED.
OCT 26, 2016

PING PONG CLUB
NITECLUB

Meet & Greet
Time: 6:00pm - 9:00pm

Join the group as we venture into the Blue Mountain Village to SMASH Ping Pong Club. After the buses take you up to the hotel, join us and challenge one of the group to a table tennis match or just enjoy each other's company.

PRICE: Free

THURS.
OCT 27, 2016

Oktoberfest at Side Launch Brewing Company
Time: 7:30pm - 10:30pm

Put on your Lederhosen or Dirndls... The Huronia Chapter will bring Oktoberfest to life as CCI takes over the Side Launch Brewing Company! Enjoy a beer tasting and a traditional Oktoberfest experience for dinner and entertainment. PROST!!

PRICE: \$70.00 + 13% HST

NOTE: Dinner is a traditional pig roast. If you require an alternate meal, please note on your registration. It must be requested two weeks prior to the event.

FRI.
OCT 28, 2016

CCI National Cottage Party Awards Dinner
Time: 7:30pm - 10:00pm

Welcome to Cottage Country! Spend an evening by the lake while celebrating the best of the best that CCI has to offer. Good food, good music, dancing and fun...what more can you ask for?

PRICE: \$80.00 + 13% HST

SAT.
OCT 29, 2016

**CCI Huronia Seminar:
Insurance Problems and Solutions**
Time: 8:00am - 11:30am

Interactive discussion with experts from across the country on how to address current insurance challenges for condos as well as an overview of the findings of the National Government Relations committee's survey of insurance from coast to coast.

Speakers include:

Paul Murcutt (BFL Canada - Vancouver),
Pamela Pyke (Marsh Insurance - Winnipeg),
Mark Shedden (Atrons Counsel - Toronto) and
Geoff Penney (Benson Buffett - St. John's).

Light continental breakfast will be served.

PRICE: \$30.00 + 13% HST

Transportation to/from Toronto Pearson to Collingwood will be provided. More details will be emailed to chapters.

All registrations for the CCI-N 2016 Fall Leader's Forum will be done online this year.

To Register, please visit the below link (or copy and paste it into your browser):

<https://cci-portal.ca/events/fallforum2016chapters>

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