CondoChronicle Newsletter of the cci newfoundland and labrador chapter

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CondoChronicle

CANADIAN CONDOMINIUM INSTITUTE NEWFOUNDLAND AND LABRADOR CHAPTER

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Front Cover Photo: Westview Village Condominiums



MESSAGE FROM THE BOARD OF DIRECTORS

CAROL BURKE | PRESIDENT CCI NEWFOUNDLAND AND LABRADOR CHAPTER

Welcome to our second edition of Condo Chronicle!

We thank those of you who offered comments and suggestions on our last newsletter. By listening to you, we hope to make our newsletter become an effective voice for condominium owners. We have worked very hard to make it both informative and entertaining. All articles were written by our own local members. We invite members to offer your ideas to our Board for topics of interest you would like to see covered in future articles.

In this issue we are proud to present our first "Feature Condo" article. Westview Village has volunteered to be the first in what we hope will be one of many such articles. We thank the Board and residents of Westview Village for their efforts in assisting us to create this article that promotes their community to our readers. If you would like to see your condominium featured in a future article, we invite you contact us.

Since our last newsletter, both Geoff Penney (National Executive Council Member) and I attended CCI National Meetings in May that were hosted by CCI Toronto. We were joined by 15 other chapters across the country as well a representative of the soon to be chapter from New Brunswick. Following the Executive Council meetings, all chapter representatives met and gave an update of their own chapter activity. As diverse as our Chapters are across the nation, it was evident that all Chapters, big and small have similar issues and concerns. I have included an article in this newsletter entitled "A Community within a City" that outlines a tour we were given of the Toronto Chapter's "Condo of the Year". It was certainly one of the highlights of our trip.

This past summer our Chapter hosted an information seminar for our members on the details of the Revised Condominium Act. The turnout for this seminar was impressive and we saw the number of participants far exceed our expectations. We hope to be offering another seminar on this topic as soon as we receive notification from Government that the Regulations to the Act have been completed.

On behalf of the Board of Directors, thank you for taking the time to read our newsletter. We look forward to your comments and we hope to see you at our Annual General Meeting which will be scheduled for later in the fall. For information on our Chapter or upcoming events, email us at ccinewfoundland@cci.ca or visit our website at www.cci.ca/newfoundland.

Carol Burke, President CCI Newfoundland and Labrador Chapter

FEATURE CONDO WESTVIEW VILLAGE CONDOMINIUM – "AN ACTIVE LIFESTYLE COMMUNITY FOR SENIORS"

CCI - NEWFOUNDLAND AND LABRADOR CHAPTER



t's by far the loveliest condo development in the Province – neat as a pin, well maintained, beautifully landscaped" boasts its Welcome Brochure authored by resident, William Callahan. CCI–NL was recently invited over to take a look at Westview Village Condominiums.

Westview Village is an 85 unit attached bungalow style community located just off L'Anse aux Meadows Crescent in the Blackmarsh Road area of St. John's. Since it's creation as a condominium in December 1993, Westview Village has been home to resident owners who are 50 years of age and older. Aside from merely being a place to live, Westview Village has established itself as a model of a true condominium community. It offers residents the option to plan and participate in a variety of social activities.

Westview Village is professionally managed by Martek Morgan Finch Incorporated and employs a resident manager. The manager is available to address the needs and concerns of residents and to maintain the condominium complex. Monthly condominium fees are currently set at \$160.00 per unit. Services provided by the Corporation to residents include garbage collection, snow clearing, lawn care and street lighting.

The centre of Westview Village's social scene is its own on site community centre, affectionately referred to as the "Clubhouse". The Clubhouse is a bright open area featuring a fireplace, comfortable chairs and couches, a small library, a boardroom and a fully equipped kitchen. Through the efforts of a volunteer social committee, the Clubhouse regularly plays host to a variety of events. Board director and social committee member, Marilee Baker, says that residents are encouraged to think of this common area as "an extension of their living rooms". Residents have the option of reserving the club house for private functions such as birthdays, anniversaries and family get-togethers. Sometimes, as it turns out, a little extra room goes a long way. Generally the Clubhouse is a place were residents can meet to chat over a cup of tea or coffee or just to relax with a good book or newspaper when the weather outside is not so nice.

The Social Committee is always looking for new ideas to bring residents together. A social event is planned for each month from September to June. Social events include a morning coffee in September, an afternoon tea and Christmas sing-a-long in December and a dinner and game of cards are planned for the other months. A small fee is charged to cover the expenses for these events. One day a week some of the ladies have lunch and a game of cards. Marilee Baker advises that these events are always well attended and appear to be appreciated by residents. However, there is no pressure placed upon residents to join in. Participation by residents is always by choice, Marilee advises. It's a very relaxed environment.

Our stroll through the Condominium's winding little streets and courts was quite pleasant. Pride of ownership was evident with each series of attached units featuring trees and small flower gardens. "Neat as a pin" is certainly a good way to describe the complex.

The residents of Westview Village show us that a condominium can be more than just a place to live, it can be a real community where strangers become neighbors and neighbors become friends. Various social events, planned and hosted by an enthusiastic committee, in combination with an attractive and well maintained complex makes Westview Village worthy of note as a CCI-NL feature condominium.

CERTAINTIES IN LIFE – DEATH, TAXES AND CONDO FEES

GEOFF PENNEY | OTTENHEIMER BAKER BARRISTERS AND SOLICITORS



You will have to excuse the somewhat grim title of this article - I was searching for something "catchy". However, the more I thought about it the more appropriate it appeared to be. If you are a condominium owner, by default you pay your share of the corporation's expenses. This shared responsibility is one of the fundamental characteristics of condominium living. If a corporation is properly fulfilling its obligations and duties then condo fees are diligently collected and used in a manner which allows it to maintain, renew and repair the common elements, manage the property and assets of the corporation and provide necessary services.

Now some owners might complain that their fees are too high. Some might complain that their fees are too low (I'm not expecting to see many hands here). Some may have an issue with how the fees are spent. Still others may feel justified in withholding payment of their share as a silent protest against a perceived injustice. One would hope that owners ultimately would understand and appreciate the level of services that condo fees afford them.

Yes, one could say that there is certainly a love/hate relationship when it comes to condominium fees. However do we really understand the issues surrounding condominium fees? Hopefully you will be a little better informed by the end of this article. On the other hand, this brief article might confirm everything you already know.

HOW ARE CONDO FEES SET?

It should not be a great surprise that owners in different condominiums will pay different fees. Therefore it is of little value to question why the fees in your condominium are so much greater than the Shady Acres Corporation on the other side of the street. There are simply too many variables at play. Condominium fees are used to pay the annual operating expenses of the corporation and to allow it to manage the corporation's property and assets. Until your Board of Directors has a handle on what these expenses will be and the expected state of its accounts, condo fees cannot be accurately set. This is why new condo purchasers should be wary when developers advertise low condo fees as a selling feature. At the beginning of each fiscal year your Board of Directors must create a budget. The Board has to look at the expected operating expenses for the upcoming year and then determine the Corporation's current financial status from independently prepared financial statements.

Your Declaration should set out the percentage share which each unit must pay towards the common expenses. This might be based upon the number of units in a corporation. For example in a 35 unit complex each unit pays 1/35 of the expenses. In some cases where units are of different sizes, condo fees might be based upon the square footage of each unit.

WHAT ARE CONDO FEES USED FOR?

For illustration purposes, think of a condominium as a business. It has many shareholders/owners which rely on it to maintain and increase the value of investments. It has many of the same expenses which are required in order to carry on operation. Now take that business model and remove from it all sources of income. There are no products or services to sell to an adoring consumer. It generates no income. How does it survive and thrive? If it is a condominium it relies on condominium fees.

Operating expenses are common expenses and common expenses are paid from common assets. Condominium Declarations must list all expenses which are considered common expenses. These might be different for each corporation but they can include such things as: maintenance and repair fees, management fees, snow clearing, garbage collection, insurance, auditors, legal fees, cable television, electricity, superintendent wages, etc. If one were to sit down and think about it, there are many benefits one shares in exchange for monthly condo fees.

WHY DO CONDO FEES SOMETIMES INCREASE?

Condominiums are not immune to increases in the costs of products and services. As expenses rise generally, a corporation will not always be able to fulfill its duties and obligations based upon the same condominium fee. Something has to give; either condo fees increase or the corporation's property and assets are prone to suffer. A corporation that continues to charge low condo fees despite a significant rise in expenses is not doing its members any favors. People often mistakenly equate a "good" condominium corporation with cheap condo fees. This correlation does not always stand.

If indicated by its budget and current financial health a wise Board of Directors in consultation with its members will consider increasing condo fees to cover growing costs and costs that are anticipated in the coming year. A Board which is not so fiscally responsible and continues on its path might create problems down the road.

Obviously an increase in condo fees is an issue of great concern to some unit owners, especially those who may be on fixed incomes. However it is important to keep in mind that your unit is an investment, possibly your largest or only investment. If the corporation which one is a part of is in poor financial health and cannot adequately address its costs and expenses, then the value of your investment may very well suffer. A small or gradual increase in fees to meet an expected shortfall is much better than a large assessment all at once.

WHO PAYS CONDO FEES? DO I HAVE TO PAY?

Short answer: every member of the condominium corporation pays his/her share of condo fees. Yes, you have to.

Legally each unit owner has an undivided interest in the common elements of the corporation. This interest cannot be separated from the ownership of the unit. The common expenses are those incurred to allow the corporation to manage its property and assets. Your proportionate share in the common elements as stated in the Declaration determines your proportionate share in the expenses and therefore the condo fees you have to pay.

One cannot avoid paying condo fees and it is unfair to expect one's neighbors to assume your share of the expenses. One may assert an argument that one should not pay the same condo fees as others because he chooses not to use many of the amenities, such as the swimming pool, fitness room or common garden. Nonuse of a particular feature of the common elements is not a justification for withholding a corresponding portion of one's condo fees. Similarly, the unit owner who refuses to pay his share of fees because he does not agree with a decision that the Board has or has not made is not justified in doing so. Condo fees are not to be withheld as a means of protest. If one has an issue with the Board of Directors then concerns should be expressed in writing to the Board or in the context of a general meeting.

WHAT CAN HAPPEN IF AN OWNER DOES NOT PAY? The new *Condominium* Act and a corporation's Declarations and Bylaws state that the corporation is under a duty to collect contributions to common expenses from each unit owner. Furthermore the corporation is obligated to take all necessary steps to enforce timely payment by each owner. A corporation cannot and should not allow arrears of condominium fees to go unchecked.

The corporation or its solicitors should forward a demand letter to the particular owner citing his arrears and providing a specified deadline by which full payment, including legal fees, is required. If this step does not bring about a satisfactory result, then the corporation can take an alternate course of action.

The new Condominium Act provides the necessary ammunition to enforce an owner's obligation to pay condo fees. If an owner does not pay his share of the fees and does not respond to demands by the Board or its solicitors then the Corporation assumes a lien over the unit. Section 51 of the new Act provides that an owner's failure to pay a share of any assessment or contribution constitutes a lien on the unit. Not only does the lien comprise the unpaid assessment but also interest, legal fees and costs associated with the collection or attempted collection. The lien can be enforced like a mortgage meaning that the corporation could initiate power of sale proceedings for default (i.e. non-payment). To be enforceable a notice of lien or certificate must be registered at the Registry of Deeds as an encumbrance over the unit. Under the new Act the registered lien is payable in priority to any other liens, charges or mortgages other than a lien for taxes.

In a significant departure from existing law in this Province, section 52(4) of the new Act allows a mortgagee, judgment creditor or lien or charge holder to pay out the corporation's lien and then add that amount to their mortgage, lien or charge. The likely benefit to the mortgagee or creditor is that they can claim interest on the amount of the corporation's lien and remove it from its priority standing.

The registration of a lien on a mortgaged unit may be considered an act of default on the mortgage. The couple of hundred dollars the unit owner refused to pay out of protest can soon balloon to include interest, fees and expenses. In addition your unit could be sold out from under you.

CONCLUSION

Condominium fees are a necessary feature of condominium living. They should not be looked upon as a penalty but as simply the contributions required for the corporation to maintain the property and assets for the benefit of all members. Perhaps knowing a little bit more about the issues surrounding condo fees will make that monthly contribution a little easier to make.

REPORT FROM THE REGISTRAR OF CONDOMINIUMS

BY DEAN DOYLE DIRECTOR | COMMERCIAL REGISTRATIONS DIVISION DEPARTMENT OF GOVERNMENT SERVICES

REGISTRY OF CONDOMINIUMS

The Registry of Condominiums is one of nine registries maintained by the Commercial Registrations Division, Department of Government Services, Government of Newfoundland and Labrador.

The registration of the declaration and plan under the Condominium Act creates a corporation without share capital. The object of the condominium corporation is to manage and maintain the property and the assets of the corporation.

The Registry contains all declarations, plans, amended plans, court orders, by-laws, certificate of registration and other documents presented for registration under the Condominium Act. The Registry maintains a file for each condominium corporation.

Located at 59 Elizabeth Avenue in St. John's, the Registry is open to the public Monday to Friday 8:30 am to 4:30 pm. Registered records are available for inspection and copies may be made if desired for 25 cents per page. Registry staff is available to assist clients in how to search for the registered records of interest.

CONDOMINIUM ACT, 2009

On December 22, 2009 the new Act received Royal Assent in the House of Assembly. This legislation will come into force and replace the existing Act when it is proclaimed by the Lieutenant-Governor in Council. A specific proclamation date has not yet been determined as the accompanying Regulations that are currently being drafted will first need to be completed.

Through an extensive consultation process the review of the existing Act was undertaken with an aim to (i) improve consumer protection – especially for first time buyers, (ii) improving the day-to-day operation of condominium corporations and (iii) allow for new types of condominium developments.

Existing condominium corporations will be continued as corporations under the new Act when it comes into force.

It will be important for condominium corporations and unit owners to become familiar with the new requirements of the Act to ensure a smooth transition. For example, all condominium corporations will be required to have and maintain a reserve fund for major repair and replacement of the common elements and assets of the corporation. The amount that a reserve fund should have would be dependant on the number of units in the condominium corporation. Existing corporations with less than 10 units will have five years from when the Act is proclaimed to have and maintain a reserve fund equivalent to 100 per cent of the annual operating budget of the corporation. Conversely, corporations with 10 or more units will have a reserve fund amount that will be determined by a reserve fund study. The reserve fund study will be required to be completed by the classes of persons that will be identified in the Regulations. Existing corporations will have two years from when the Act is proclaimed to have a reserve fund study completed. It will be the reserve fund study that will determine the amount required in the reserve fund as well as the timelines to attain the required levels.

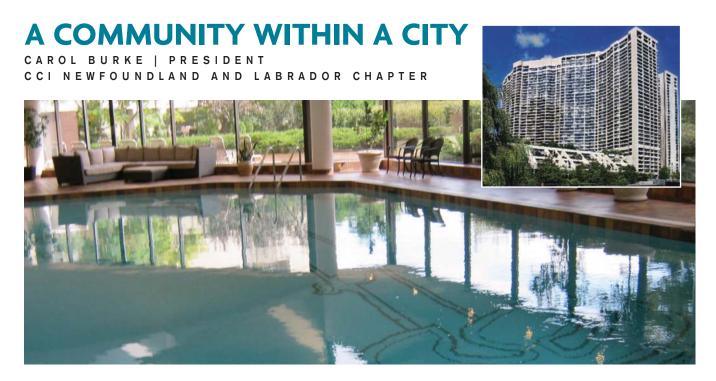
Another important timeline to keep in mind is that if an existing condominium corporation declaration or bylaws does not contain a description for a standard unit then the corporation must pass a standard unit bylaw within six months of the commencement of the Act.

When a condominium corporation changes its registered office or its directors then the corporation will be required to file at the Registry a notice of this change.

Other aspects in the new Act include provisions for:

- Allowing a unit owner to designate another individual at least 19 years of age to be a representative and vote at meetings and even be eligible to be nominated to a position on the board of directors.
- Preparation of annual financial statements for corporations with less than 10 units. For corporations with 10 or more units a formal auditor's report prepared by a licensed public accountant is required.
- Out-of-court options for resolving disputes including mediation and arbitration.
- Supplying purchasers of a condominium unit with required information to allow for informed decisionmaking and a limited timeframe for a prospective purchaser to rescind the agreement of purchase and sale.

All unit owners are encouraged to review the provisions of the new Act prior to its proclamation. The legislation can be located online at: http://assembly.nl.ca/Legislation/sr/statutes/c29-1.htm



While in Toronto last May attending CCI-National Meetings, we had the opportunity to tour a waterfront condominium high rise, The HarbourSide at Harbour Square, one of Toronto's most distinguished addresses. In 2009 it was voted CCI Toronto's "Condo of the Year".

HarbourSide was built in the 1970's, an era when spacious suites were expected, exceptional views of the city and lake were still attainable, and large building footprints were still available at Toronto's waterfront.

On the day of the tour, our delegates gathered in the building's gracious foyer and we were greeted by HarbourSide's Board of Directors and volunteers. Following a friendly meet and greet and a brief

IN OUR VIEW, NOT THE LEAST OF WHICH, WOULD BE THE STRONG SENSE OF COMMUNITY SPIRIT WE FELT FROM ALL OF THOSE WE MET DURING OUR VISIT TO HARBOURSIDE.

overview of this 38 storey, 602 suite complex, we were treated to a generous tour of the building's common areas and also of multiple suites in various locations throughout the building. The condominium fees per square foot per month are \$0.52 for all amenities including heat, hydro, water, gas and cable TV for each unit.

The building amenities would fill this entire newsletter were we to try and convey them to you in

detail, so we will just briefly mention the most impressive that we noted. The recreation centre contains one of the largest indoor pools in downtown Toronto, state of the art fitness facilities which include a squash court, weight rooms, aerobic studio, change rooms and saunas. Local residents enjoy a fully licensed lounge that is open 7 days a week, movie nights in the theatre room, library/meeting room, hobby room, billiard room, 24 hour concierge and doorman at each lobby, on site property management offices and private bus services covering major locations in the downtown core.

After viewing the interior common areas, we toured the beautiful outdoor terraced gardens on the seventh floor. The park like setting of the outdoor terraces overlooks the city and lake and offers a serene and private setting for residents to stroll and relax.

We were very grateful to the many suite owners who opened their homes to us and each gave us their own views on the many benefits of living at HarbourSide. The suites were spacious and well appointed and floor to ceiling windows in all living areas offered spectacular city and harbour views.

To end our tour, we all gathered for refreshments and food in the lounge. Members of the Board did a brief presentation for us that explained the major points that they felt help them achieve the honour of "Condo of the Year". In our view, not the least of which, would be the strong sense of community spirit we felt from all of those we met during our visit to HarbourSide.

Carol Burke President CCI Newfoundland and Labrador Chapter

CONDOMINIUM LIVING: TWO PERSPECTIVES

MARIAN ATKINSON | PEARSON STREET CONDOMINIUM CAROL ADAMS | CAVENDISH PLACE CONDOMINIUMS



MY CONDOMINIUM EXPERIENCE

There are different types of condominiums. Some are individual Units that are part of a building with shared costs of maintenance. Some are semidetached bungalows with common land, but with no individual gardens, and yet others are individual townhouse units for which maintenance costs are the responsibility of the owner. This is the type of condominium in which I live. There are still shared costs, of course, for snow clearing, lawn care, administrative costs for a Business Manager (although some have no Business Manager), insurance etc. However, with the self-maintenance, condominium fees can be kept reasonably low.

Prior to living in a condominium, I had a four-car driveway. Even with a contractor for snow clearing there was always a fair amount of snow shovelling just to get the car out of the way for the contractor. I had a 50ft x 50 ft front lawn, and a 50ft x 250ft back garden. Too much mowing! Too much shovelling! When I moved to my condominium townhouse, it was deliriously wonderful not to have that facing me each winter and summer. Now I'm only responsible for my own doorstep and walkway. Each townhouse has its own private back garden but the size is not enormous and mowing is manageable with a hand-push lawnmower. I can still have trees, flowers, shrubs front and back. I can still sit outside on a nice day and read or potter around with my flowers. I can still have lots of greenery to look at from my windows. I think I have the best of both worlds - condo living AND green space. And as I grow older, I appreciate that so much more than I did even back in 1994 when I first moved to my condo on Pearson Street.

But, as with everything, living in a condominium brings responsibilities. Who makes the arrangements for the snow clearing contractor? Who makes the arrangements for the lawn care of the common areas? Who makes sure the proper insurance coverage for each row of townhouses is adequate and that regular property appraisals are completed for this purpose? Even with individual townhouses, each row is considered the same as a building and must have insurance besides the condominium owner's individual condo insurance. Who arranges for the annual audit to ensure the Condominium Corporation remains solvent? Your Board of Directors working hand-in-hand with the Business Manager.

This brings me to another facet of condo living. Each condominium must have a Board of Directors. However, it is difficult to find volunteers to come forward. It appears that residents get comfortable with someone else taking care of business, so to speak; and unfortunately many only come forward when they have a problem or a complaint. I think anyone on a Board in any condominium will agree with me on this. If the snow isn't cleared as soon as the snow stops falling, people are asking "where is the plow?" If the grass isn't cut evenly, some will comment "they didn't do a very good job". If it has been raining for days and the grass grows a bit too quickly, some will complain "when are they going to cut the grass?"(Even when they did it a week ago)! And how often do Board members hear: "what are our condo fees used for anyway?" This can be disconcerting for those volunteers who have stepped forward to be on the Board. And it takes a tough skin sometimes but someone has to do it. My reply has often been, 'Why not come on the Board? Perhaps you have ideas that can improve things'. Or 'did you not get your copy of the year-end financial statement? It's all outlined there.'

But all in all, I like condo living. I like being a Board member. I like to know that business matters are taken care of because the bottom line is, this is "my" condominium, "my" property, and it is valuable to "me". Therefore I take an active role. Hopefully there are more condo owners who think similarly and more will volunteer to take an active role in the maintenance of their living space.

> Marian Atkinson Pearson Street Condominium

A DIFFERENT TYPE OF CONDO – BUT A SIMILAR PERSPECTIVE

enjoy condo living as well, but my building has a shared roof with 25 other units. I like that I can travel with little concerns about my unit, that the location allows me to walk in my neighborhood to favorite places of business and that my car settles into a closed garage. Even the snow and the grass are not a worry. As I get older I even like the smaller space which is easier to maintain and proves a safe and secure place to land when I come home.

It is important that a condominium have an effective Board of Directors and that concerns and complaints of unit owners should be given to the board by proper channels such as e-mail or letter. Too often individual board members are approached in the building by owners and tenants with their complaints. Many unit owners ignore the fact that membership on the board is voluntary and that it frequently is a thankless contribution to the building.

Shared spaces should be for smiles and good mornings and a feeling that we all need to contribute to harmony under one roof. I feel that with a choice to live in a condo comes a sense of responsibility to participate on the board, attend Annual General Meetings and read all correspondence that is provided. Unit owners who consistently are absent at meetings and show no interest in the running of the building are basically derelict in their responsibility to their own investment and to the general welfare of the building. This certainly includes owners who do not reside in the building, as they also should share in this responsibility.

It is import that realtors inform future owners of condo's that they would expect to participate as board members so that they can appreciate the work involved and also feel that they are contributing not only to their own unit but also have a voice in the running of the building as a whole.

Sharing a roof should mean sharing responsibilities and creating harmony among neighbors.

Carol Adams Cavendish Place Condominiums

IN OTHER WORDS



Officer: The officers of a condominium corporation are generally the president, vice president, treasurer and secretary. The president and vice president are elected by the board of directors from the board's members, while the secretary and treasurer can be appointed. Terms of office for each position may be determined by written agreement or may continue until the board decides otherwise (at pleasure). In the president's absence, the vice president assumes all of his/her power and duties. One person may hold the positions of both secretary and treasurer. Provisions with respect to the officers of a corporation and their duties are set out in the corporation's bylaws.

BY THE NUMBERS . . .



Canadian Condominium Institute (CCI) members in Newfoundland and Labrador are part of a rather large fraternity. CCI has over 4000 members located in 15 chapters across Canada. This membership translates into over 250,000 units and hundreds of service providers nationwide. Membership in CCI Newfoundland and Labrador has generally been between 35 and 45 members. This is similar to membership numbers in CCI Vancouver. CCI Toronto has over 1000 members.





CONDO CHRONICLE

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CANADIAN CONDOMINIUM INSTITUTE

NEWFOUNDLAND AND LABRADOR CHAPTER

P.O. BOX 23060, CHURCHILL SQUARE, ST. JOHN'S, NEWFOUNDLAND, A1B 4J9

MEMBERSHIP APPLICATION FOR CONDOMINIUM CORPORATIONS

NEW

JULY 1, 2010 TO JUNE 30, 2011.

CONDOMINIUM CORPORATION FEE: 10 UNITS & OVER - \$125.00 9 UNITS & UNDER - \$100.00

Membership will be processed after receipt of completed application form together with cheque payable to: CCI – Newfoundland and Labrador Chapter, P.O. Box 23060, Churchill Square, St. John's, NF, A1B 4J9.

Please complete all areas.			
Condominium Name: Location: Condominium Corporation No.: Type of Buildings: Management Company (if any) Yes (Name & Tel. No.):	No. of Units AptStyle Townhouse No. of Directors: No No I		
Usual Month of AGM: Contact Person to receive all communications from CCI:	Name:		
Up to 5 copies of each Chapter newsletter will be sent to the Contact person for distribution to Board members. If the Contact Person is not resident at the condominium building(s), please provide the name, address and telephone number of a resident director to whom the newsletters will be mailed for circulation to the other Board members. Contact at Building(s): Name: Position and Tel. No. Full Mailing Address:			
Condominium issues of particular interest to your Corporation:			
DATE COMPLETED BY:			
Forms relating to Individual and Professional Memberships can be found on our website at cci.nl.ca.			