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*CCI CELEBRATES
ITS 25TH
ANNIVERSARY

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Message from the President

JAMIE BLEAY

BY JAMIE BLEAY, CCI NATIONAL PRESIDENT



Wow! What an action packed 4 days for CCI in Toronto on October 31, November 1, 2 and 3 with the piece de resistance being the gala dinner to celebrate CCI's 25th anniversary. From the Human Rights Symposium to the 11th annual joint CCI/ACMO conference having as its theme "Building

Better Communities – Going Green", I think it is safe to say that this was one of the best if not the best event in the history of CCI. At the Human Rights Symposium, several legal and administrative experts enlightened us about the importance of human rights in our society and in particular, in condominiums. Many thanks to Deborah Howes, Don Peter and Barry Scott for doing such a wonderful job!

The joint CCI/ACMO conference was jam-packed with sessions that focused on building better communities by "going green". The key note speaker, Guy Dauncey, started the conference off by educating owners and managers alike on the importance of contributing to solutions for global climate change and the importance of environmentally responsible practices in the condominium community. For the balance of the conference, speaker after speaker educated and entertained us with their advice and wisdom about the importance of identifying and addressing energy efficient and environmentally friendly condominium communities. On behalf of CCI I would like to express our sincere thanks to the extremely hard-working team who ensured that this conference was a huge success.

John F. Kennedy once said "ask not what your country can do for you –ask what you can do for your country". As I begin my term as President of CCI I would like to borrow what JFK said but to add a CCI twist to it by saying "The question is not what you can do for CCI but what CCI can do for you"? CCI started up 25 years ago. Today we have 15 chapters with the possibility of a 16th one in Montreal in 2008. We are all about our chapters and the members who make up those chapters. Our chapters and our members are the lifeblood of CCI.

We are living in exciting times. While this may be considered a phrase that is too often used, it is an exciting time for CCI. CCI has been around for a quarter of a century as we look forward to the next 25 years, we hang our hopes on each other to help CCI grow and prosper. We can only improve through hard work and ideas. There is no such thing as a bad idea; only an idea that needs time to germinate. Help us to make CCI a household name across Canada with your ideas, suggestions and input. We want to know what we can do for our chapters and we want to know what's working and what is not working. Charlie Oliver has done a masterful job during his year as President and I would like to take the energy and synergy that is his legacy and work to continue to improve what CCI can do for you!

See you in May in Vancouver.

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Canadian Condominium Institute 2007 Symposia Program

Human Rights Are Everyone's Responsibility

Human rights, in Canada, are accepted as having fundamental importance. Our country, with its growing diversity, is in the forefront in protecting those rights, notwithstanding that such enforcement often raises difficult issues in determining which rights should be protected and in determining when those rights supercede other rights such as property rights and contract rights. Human rights are, by statute and by their very nature, inevitably tied to housing issues and therefore inevitably tied to condominium housing, which in turn is the fastest growing and most dynamic sector of the housing market.

With that background, on October 31st, 2007, CCI National held a one day symposium (preceding the 11th Annual CCI/ACCMO Condominium Conference) in Toronto to explore the many implications of human rights issues for condominium corporations. The starting point, and obvious catalyst for the discussion, was the Supreme Court of Canada decision in the case of *Northcrest Syndicat v. Amselem*. A distinguished panel of speakers debated the outcome of that case and explored the full impact of human rights issues on condominium corporations within the legislative scheme of human rights and their enforcement in Ontario, which is itself in the midst of major revision. The Toronto Symposium followed a parallel event held in Regina in May of this year.

Such events often have a keynote address. This symposium was privileged to have two. The proceedings were commenced with a morning address from Barbara Hall, the Chief Commissioner of the Ontario Human Rights Commission, and Michael Got-



From left to right, **Barry R. Scott**, **Don Peter, Barbara Hall**, LLB, Chief Commissioner, Ontario Human Rights Commission

theil, the Chair of the Ontario Human Rights Tribunal, gave a separate address over lunch.

Ms. Hall highlighted the fundamental impact of human rights, and their enforcement in Ontario, on society in general and on the housing sector of society in particular. She emphasized the values of inclusion, respect and equity, both in terms of creating less stressful communities and in terms of providing economic benefits. She also reviewed those categories of human rights issues which tend to come to the Commission's attention in respect to condominiums, listing those issues as family status, disabilities, creed (or religion) and environmental sensitivity.

While Ms. Hall also referred briefly to the changing roles of the Commission and the Tribunal, those changes were dealt with in much more detail by Mr. Gottheil. Under the new scheme, which will come into effect in June, 2008, the Tribunal will be both the direct recipient and the arbitrator of claims. This con-

trasts to the current system, where all claims have been made to the Commission and where the Commission has determined which claims are to proceed through mediation and eventually to the Tribunal. Mr. Gottheil acknowledged the significance of this change for the Tribunal and expressed the Tribunal's intention that in handling a greatly increased case load its processes shall be flexible, fair and expeditious. It is the goal of the Tribunal to greatly reduce the very long periods (up to eight years) now required for a claim to proceed through the Commission and the Tribunal.

Between these two keynote addresses, the morning session was taken up with a vigorous debate regarding the extent to which the human rights of individuals are to override, or be overridden by, the contractual provisions of a condominium's documents. This debate revolved around the previously mentioned case of *Northcrest Syndicat v. Amselem* as decided by the Supreme Court of Canada.

That case dealt with the right of a unit owner to construct, for religious purposes, a temporary shelter on the owner's balcony even though such activity was clearly prevented by the condominium documents. That right was denied by the Court of first instance in Montreal and by the Quebec Court of Appeal, but upheld by the Supreme Court of Canada in a 5 to 4 decision.

This debate was very ably joined by Julius Grey, the Montreal lawyer who successfully argued the case in the Supreme Court, and Harry Herskowitz, a leading Toronto condominium development lawyer. Mr. Grey has had a distinguished career in academia and

the courts advocating on behalf of human rights. He more recently won a widely reported case in the Supreme Court dealing with a student's right to bring a ceremonial dagger to school. Mr. Herskowitz has published legal papers criticizing the decision in *Amselem* and has in the past argued for the importance of upholding the contractual provisions set out in a condominium's documents.

Mr. Grey very eloquently summarized the argument before the Supreme Court, and related it to past decisions regarding human rights. Based on the history of those past decisions, he argued that human rights must override



Harry Herskowitz, LLB, DelZotto, Zorzi LLP

board, acting in good faith, is enforcing its documentation or the *Act*.

Speaking to the difficulty in achieving such certainty, throughout the day those speakers with experience in human rights issues observed that the required decisions in resolving human rights issues are often subjective in nature. They pointed out that the experience in other areas, such as employment law, has been that there are often competing rights and there are often no hard and fast, black and white, rules to rely on when determining which of those competing rights should take precedence.

For the afternoon session, the symposium moved on to review issues related



From left to right, **Barry R. Scott**, **Don Peter**, **Julius H. Grey**, LLB, Grey & Casgrain

contractual rights, except where a profound injustice is created by doing so. As an emphasis that decisions in human rights matters are often subjective in nature, he pointed out that the Supreme Court found, in relation to the religious rights in this case, that the key test was the sincere belief and true conscience of the claimant, as opposed to the strict requirements of a particular religion. In this case, that sincerity was established by the fact that the claimant had risked death in wartime Germany by carrying out the activity in question.

While there was general agreement on the importance of individual human rights, there was an expressed desire, by Mr. Herskowitz, joined by fellow speaker Bob Gardiner, and many of the other condominium lawyers in attendance, for certainty as to when human



From left to right, *Moderator:* **Barry R. Scott**, LLB, ACCI, FCCI, Scott, Petrie, Brander, Walters & Wright LLP, *Speakers:* **Peter Engelmann**, LLB, Sack Goldblatt Mitchell LLP, **Michael Gottheil**, Chair, Human Rights Tribunal of Ontario, **J. Robert Gardiner**, LLB, Gardiner Miller Arnold LLP, CCI-National Human Rights Symposium Committee Chair **Don Peter**, C.I.M.P., Mgr., CMM

rights would prevail over contractual rights. These lawyers pointed to the difficult position that a condominium board finds itself in, having a duty to enforce a corporation's documents on the one hand, and being conscious of possible human rights claims on the other hand. They pointed out as well that the difficulty of that position was illustrated by the history of *Amselem*, where the two lower courts and four of the nine Supreme Court Justices, found that the condominium corporation was correct in enforcing its documents. Concern was also expressed with respect to the significant expense involved in litigating these types of disputes, with the suggestion made that the *Condominium Act* be amended to protect corporations from the cost consequences of human rights claims in those situations where a

more to procedure and day to day application.

Peter Engelmann, an Ottawa lawyer (and former partner of Mr. Gottheil) brought to the discussion his considerable experience in dealing with human rights issues, especially in the field of employment law. He reviewed the procedures involved in dealing with a human rights claim and the key components involved in establishing, or defending, such a claim. He too emphasized that dealing with a human rights claim is often a balancing act between competing rights, whether those competing rights be human rights or contractual rights. Mr. Engelmann suggested that a test of whether an individual's human rights have been upheld as required by the law is

whether "every reasonable effort short of undue hardship" has been made in order to accommodate those rights.

Mr. Engelmann also observed that in his experience the upholding or observance of an individual's human rights in a specific circumstance does not, in most instances, trigger a floodgate of similar claims. In his experience, when individuals and organizations are induced to enter into discussions with respect to possible claims the particular issues in question tend to be resolved.

The final speaker of the day was Bob Gardiner who addressed these issues from the point of view of a lawyer whose experience is in acting for condominium corporations. Mr. Gardiner is well respected in this role. He is a past president of the Toronto Chapter of CCI and the author of *The Condominium Act, 1998, A Practical Guide*. While speaking very strongly in favour of the value of human rights, Mr. Gardiner again emphasized the dilemma faced by a board of directors in determining when it must follow its duty to support and enforce the corporation's documentation and when, on the other hand, that documentation is to be superceded by the human rights of individuals.

He presented a detailed analysis of the application of the *Ontario Human Rights Code* to condominiums and reviewed the specific prohibited grounds of discrimination set out. He also presented specific case histories of human rights claims in respect to condominiums which have been dealt with by the courts, or by human rights commissions and tribunals, in Ontario and elsewhere.

In the biased view of the writer, who was part of the organizing committee and had the pleasure of serving as moderator for the day, the speakers were all excellent and the debate and discussion was informative, vibrant and stimulating. A number of points were clearly made by the day's proceedings. Firstly, human rights, assuming they are to be acknowledged and upheld, will almost inevitably lead to issues of competing rights within groups of people, especially when such groups are diverse in their makeup. In addition, since condominiums are inevitably about dealing with groups of people in their individual homes, those issues of competing rights are pretty much inevitable in condominiums. And lastly, the resolution of those human rights issues most often requires very subjective decisions, making hard and fast guidelines difficult find.

In short, a very human challenge. But we already knew that about condominiums.

Barry R. Scott, LLB, ACCI, FCCI, Scott, Petrie, Brander, Walters & Wright LLP, London, Ontario

BY CHARLIE L. OLIVER, B.COMM., CCIM

Your Voice Does Count –

The Importance of Proxies



The importance of completing proxies was clearly evident at our AGM again this year. I therefore thought to talk a little on this issue and the use of your proxy as your voice at these meetings.

As we all know, it is virtually impossible for all of our CCI National membership to attend the Annual General Meeting. However, your voice can be expressed through your proxy. This year, many of you entrusted me to be your voice. This comes through loud and clear in the voting of Board members who, in turn, act on behalf of our full membership. These proxies effectively decide who is on the Board and, thus, your voice does count.

I want to thank those of you who designated me as your voice. Through our AGM, we returned several members to the Board and selected several new souls. I encourage you individually to remember, both at the National and Chapter level, the importance of this process and to take the time to complete and designate a person to voice your selection at future meetings.

All the best as you move into the excitement of the pre-Christmas energy!!!

Charlie Oliver
CCI National Chair

Seasons Greetings

**The CCI-National Board of Directors and staff
wish to extend warm holiday wishes to all
CCI members, Associates and Friends.**

**Kindly note that the CCI National Office will be
closed for the holidays from Friday, December
21st through**

**January 1st. The office will re-open on
Wednesday, January 2nd, 2008.**

November Board Update



As we celebrated another successful year and our 25th Anniversary, the National AGM took place on Friday, November 2, 2007, chaired by John Peart. Ten Board members were elected, we welcome and congratulate:

Mary Barber-Villeneuve (Ottawa)
Jamie Bleay (Vancouver)
Gina Cody (Toronto)
Michele Farley (Huron)ia
Doug Forbes (Manitoba)
Larry Holmes (Windsor)
Denise Lash (Toronto)
Peter Leong (Toronto)
Helena Smith (N. Alberta)
Ben Van De Walle (N. Alberta)

Four members said goodbye. In Appreciation plaques were presented to:

Deborah Howes (N. Alberta)
Bill Jeffray (S. Alberta)
Andrea Thielk (Windsor)
Evelyn Thompson (S. Alberta)

The ACCI designation was earned by three members and as such certificates were given to:

Kevin Dietrich (London)
Bob Girard (Toronto)
Milton Zwicker (Huron)ia

Without condominiums and their owners there would be no CCI. There would be no need for a "VOICE". Condominiums however are everywhere. All across the country, the view of construction cranes can be seen across the horizon. The condominium market continues to



Bob Girard (r), Toronto Chapter receives his ACCI from CCI National Chairman, John Peart.



Don Peter (r) accepts Kevin Dietrich's (London Chapter) ACCI certificate from John Peart.



John Peart, CCI National Chairman, presents In Appreciation plaque to retiring National Director Andrea Thielk, Windsor (in her absence received by Larry Holmes)



Jonathan Juffs (r) accepts Milton Zwicker's (Huron)ia Chapter) ACCI certificate from John Peart.



Passing of the Gavel: Charlie (r), CCI National President presents Outgoing Chairman's plaque to John Peart.



Retiring National Director, Deborah Howes (N. AB) receives In Appreciation plaque from Charlie Oliver, National President and John Peart, National Chairman.



Retiring National Directors: Sandra Johnston from Calgary receives plaques from John Peart for Evelyn Thompson and Bill Jaffray, from S. Alberta.



grow – owners are more discriminating and are spending more time researching their purchases and understanding their investment. In short, they are becoming condominium savvy. This growth is why CCI is celebrating their 25th year as the “Voice of Condominiums in Canada”.

Despite the owners research we continue to lack participation from owners at the chapter level and certainly at the National level. We at National are always looking for ways to encourage more participation and interface with our constituents. We continue to be aware of the lingering question of “What does CCI National do for us? Why should we as owners get involved? The National Executive will be looking closely at the services offered by CCI to answer that very question. In the meantime let me share with you some of the exciting highlights of the past year.

One of the most positive and promising initiatives in the past year was undertaken by the Communication Committee with the launch of the new and improved National Web page. Congratulations to the Communication Committee for a job well done. This interactive web site will surely connect us from coast to coast providing us with a wealth of information to assist at the local chapter level.

As result of the 25th anniversary Deborah Howes took on a huge initiative and compiled a wonderful publication of the Institutes history. I just finished reading it and WOW; I was so impressed by all of the founding members and contributors who participated in the success of this organization. Congratulations to Deborah on a job well done.

So in closing I will take a line from Jamie Bleay, what more can CCI do for you. Help us by letting us know what more we can do to help you in a way that will instill the will for more local participation and ownership of the National organization. Our goal is to be one “Voice” united not only by common interest in condominiums but by our differences which in understanding provides us with better tools to serve all.

Did you know that the National board is supported by not only the Executive Committee but the

Education Committee who is reviewing the ACCI exams and makes recommendations in regard to the education offerings at the chapter levels,

Constitution Committee who is currently reviewing the governance of the board and spent the last few years reviewing all the chapter’s charters and bylaws,

Chapter Relations Committee who identifies ways to support local chapters and providing the necessities needed for chapters to flourish and become self sustaining,

Membership Committee who launched the Ambassador Programme to assist the chapters in their membership initiatives and who continually reviews the value of membership,

Government Relations Committee who works patiently but steady to build strong relationships with the governments to become not just a “voice” but a “voice” that is heard in regard to issues that affect this industry,

Planning Committee who looks at long range issues and recently undertook questionnaires to identify key areas of concern in risk management and management services to provide direction and leadership for improvement.

Privacy Update



In the Spring, 2006 issue of CCI Review, we published an article on *Condominium Corporations and Privacy*. At that time, I expressed the opinion that Condominium Corporations would be among the organizations that are required to comply with the provisions of the federal *Personal Information Protection and Electronic Documents Act* ("PIPEDA"). At that time, there was still some doubt as to whether this legislation, which governs the way in which organizations collect, use and disclose personal information about individuals, would apply to Condominium Corporations.

As luck would have, just as we were publishing that article, the *Privacy Commissioner of Canada* was in the process of participating in the resolution of a complaint made by a Condominium owner against her Condominium Corporation in connection with the handling of her personal information. A summary of the case from the Privacy Commissioner's website follows:

SETTLED CASE SUMMARY #20

Condominium corporation learns that personal information consists of more than just contact information

Complaint

An individual was involved in a dispute with a condominium corporation, in which the corporation alleged in a letter that she had contravened a corporation

Outcome

The investigation confirmed that the condominium corporation had indeed made its letter available to the condominium owners. However, the corporation was under the impression that the personal information contained therein consisted solely of her name, address and telephone number. As this information was on the condominium owners' telephone

A Board can delegate the collection of common expense arrears to one member of a committee without the whole Board being advised as to the names of those in arrears.

by-law. She was concerned that the corporation had sent a copy of its letter to her about the matter to all of the condominium owners in the complex. It also posted the letter on a bulletin board and included it in the Minutes of a Board meeting.

list and also included in the city's telephone directory, it was publicly available and thus not subject to the Act. The Office advised the corporation that this was not the personal information at issue; rather, it was the fact that the complainant was involved in a dispute with the corporation. The corporation had disclosed this several times to all the condominium owners without the complainant's consent.

The matter ended up being resolved by the issue of a letter of apology from the Condominium Corporation to the unit owner and no further penalties were assessed against it, so you could say that it ended well. Had the complaint not been settled through the dispute resolution processes set out in PIPEDA, the unit owner could have proceeded to Court and the Corporation could have faced an order that it amend its practices, an order that it publish notices regarding those changes to its practices or even an order awarding damages to the owner for any humiliation that she suffered.





What is clear is that the Privacy Commissioner clearly sees that the office has jurisdiction and that Condominium Corporations must comply with PIPEDA in their dealings with unit owners. Corporations must have privacy policies in place and must develop procedures to implement those policies. These procedures will have to include record keeping and information disclosure processes that will balance the unit owners' rights to have access to the Condominium Corporation's records with the protection of all individual unit owners' personal information. Some provinces (Ontario for example) already limit access to records about specific owners, but in other jurisdictions, there is no such limitation. Care should be taken by all Condominium Corporations that the wish to maintain complete records does not lead to inappropriate disclosure.

Some Corporations may even wish to adopt procedures whereby even members of the Board of Directors may not be advised of the identity of those owners in arrears of common expenses where the collection of these has been delegated to the property manager. Do individual Board members really need to know that Mr. and Mrs. Jones in unit 43 are in arrears if appropriate policies regarding the collection of arrears are in place and the property manager reports on its activities without naming names? Even where there is no property manager, a Board can delegate the collection of common expense arrears to one member or a committee without the whole Board being advised as to the names of those in arrears.

In a recent dispute in which my office

was involved, a unit owner had asked the property manager for information about common expense arrears and was provided with a list of the units that were in arrears and the amounts outstanding. Even though the names of the owners of the units in arrears were not included on the list, the unit numbers were and it was easy enough for the enquiring unit owner to find out the owners' names. One of the owners in arrears was the President of the Condominium Corporation and chair of its Board of Directors and was naturally embarrassed that the information about the arrears had been disclosed. After an exchange of communications in which the information handling practices of the Corporation were challenged, the property management company has now amended its practices and will no longer release information that can be linked to an identifiable unit owner. An apology was also issued to the owner and director whose arrears information had been exposed.

Privacy obligations are not limited to Condominium Corporations, but can also extend to unit owners in some circumstances. If the unit owner rents out the unit, the owner is engaged in a commercial activity and accordingly, PIPEDA kicks in to impose obligations in connection with personal information gathering, retention and disclosure practices regarding the tenant. This question was considered by the Privacy Commissioner in a 2006 investigation into a complaint by a Condominium unit owner who rents out her unit and had been asked by her property management firm for details of the tenancy. She refused to provide information such as the amount of rent payable under the lease, stating that it was none of the Condominium Corporation's business. She regarded this information to be personal information about herself and made a complaint to the Privacy Commissioner.

In finding that the complaint was not well-founded, the Assistant Privacy Commissioner made a finding that the subject information that has protected by PIPEDA was the personal information about the tenant. The unit owner landlord has a duty under PIPEDA to limit the col-

lection and disclosure of this personal information and must generally have the tenant's consent to disclose details such as the rent paid. The Assistant Privacy Commissioner took note, however, of the legislative requirement in Ontario (section 83 of the *Condominium Act*, 1998) and of the Corporation's right to attach the rents to satisfy unpaid common expenses and determined that these invoked an exception to the requirement to obtain the tenant's consent to disclose personal information. As this was a requirement of another law, PIPEDA provides that the tenant's consent was not required and that the landlord unit owner had not been justified in withholding the information and that the Condominium Corporation had a right to collect. The finding did not state this, but I would make the observation that the Condominium Corporation would naturally be under an obligation to preserve the integrity of the tenant's personal information and to use it only for the purposes for which it was collected and not to make further disclosure without the tenant's consent.

While there have only been a handful of complaints involving Condominium Corporations and owners posted to the Privacy Commissioner's website to date, those that have been posted make it clear that PIPEDA is indeed a concern for Condominiums. It would be incumbent on all Corporations to adopt Privacy Policies and it is essential that all record keeping and record retention procedures be examined carefully to guard against inappropriate use or disclosure of personal information. Record destruction policies are also important as one of the underlying principles of PIPEDA is that we should only collect information for a stated purpose, with the informed consent of the individual and then only retain the information for as long as we need it.

There are many excellent resources available to help with this task. Many of these are linked to the Privacy Commissioner's site - www.privcom.gc.ca.

*Rob Giesbrecht, LL.B., CCI, FCCI,
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New National Board Members



DENISE LASH

Denise Lash practices in the area of real estate with a concentration on condominium law.

She provides a wide range of services to condominium corporations, real estate developers, purchasers, vendors and mortgagees.

Denise is a regular columnist of "Home Suite Home" for Metro News, Condo Life Magazine, New Dreamhomes & Condos Magazines, The Condo Voice, Condominium Manager Magazine and the Condo Report of the Real Estate News. Denise has been a guest on CBC Radio, AM 640 Toronto Radio, AM 740 Prime Time Radio and CFRB Newstalk 1010, and has also appeared on Global TV, Breakfast Television and various local Rogers Television shows.

In 2006, Denise was the host of MondoCondo TV, a national programme broadcasted on CH, TVtropolis and Global TV.

Denise has a passion for condominium life and the issues that people face in their different roles in the condominium industry.

As a frequent lecturer, she volunteers her time to promote condo education.

Denise is also founder of the Toronto Condo Show, a one-stop condominium shop of conferences and supplier exhibits designed to provide advice and information on the emerging condominium culture in Toronto.

Denise is Chair of the Condominium Management Standards Council of the Association of Condominium Managers of Ontario's ACMO 2000 Committee, an Associate and Fellow (ACCI and FCCI, respectively) of the Canadian Condominium Institute and past Vice President of its Toronto Chapter, as well as a member of the Building Industry and Land Development Association and the Community Associations Institute.



DOUG FORBES

Doug Forbes is a partner in the law firm of Thompson Dorfman Sweatman LLP, in Winnipeg, Manitoba, and has practiced in the area of condominium law for more than 17 years. Doug acts for condominium corporations, developers, lenders, and individuals in apartment, townhouse, and bare land style condominiums of all sizes. He is a former director and President of Winnipeg Condominium Corporation No. 41.

Doug is the 2007/2008 President of the Manitoba Chapter of the Canadian Condominium Institute and has been on the Manitoba Board since 1998. He is also the Chair of Manitoba Chapter's By-Law Committee, the past-chair of the Property Tax Committee, and sits as a member of the Legislative and Insurance Committees. Doug believes strongly in providing education and professional development to members of the local CCI community in order to create awareness of issues, processes, etc that will ensure proactive and effective outcomes. To that end, Doug regularly presents at seminars and workshops, to ensure that the membership is on top of legal, and governance issues.



HELENA SMITH

As a native Edmontonian, Helena has seen the dramatic change to the Condominium industry in the West in the past number of years. As a Condominium Manager she brings a vast amount of past experiences to the field of Condominium Management.

With comprehensive knowledge in the operations and organization of a Condominium, she can effectively communicate; she is qualified in writing and interpreting by-laws, budget preparation, chairing and conducting directors meetings. Helena has first-rate management expertise managing all aspects of small and large properties; as well as the ability to positively interact with owners, residents, vendors, government agencies and the public. Helena offers clear direction within her Condominium faculty to Corporations and their Board of Directors and has done such since 2003.

Prior to Condominium Management Helena consulted with clients for a national Financial Planning firm committed to building personalized solutions and worked locally with an international franchise managing entire operations. Helena is a supporter of local business, charitable organizations and community events having an inspiring element with her contribution to all.



Condo Cases across Canada



ISSUE NO. 20

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

THE HOT TOPIC:

HAVE THE COURTS IN ALBERTA CHANGED THEIR POSITION RESPECTING RESPONSIBILITY FOR THE DEDUCTIBLE IN THE CASE OF AN INSURED EVENT UNDER A CONDOMINIUM CORPORATION'S PROPERTY INSURANCE POLICY?

ALBERTA CASE

Shivji v. Condominium Plan No. 012 2336 (Alberta Court of Queen's Bench) (September 20, 2007)

Condominium Corporation responsible for deductible

The owner's unit was damaged by water escaping from a burst pipe. The pipe burst because the thermostat for the unit had been set to zero by the tenant. The total damage was over \$23,000, but this was below the \$25,000 deductible for water damage on the condominium corporation's property insurance policy.

The Court said that the condominium corporation was responsible for the deductible loss because:

- The condominium corporation was obligated to place and maintain insurance on the units (other than improvements made to the units by the owners) against the risk of loss resulting from various perils, including water escape.
- This conclusion flows from Sections 27 and 47 of the *Condominium Property*

Act and Section 61 of the Condominium Property Act Regulation.

- The condominium corporation accordingly covenanted to place and maintain such insurance on behalf of the owners. The corporation then made an economic decision to obtain insurance with a water damage deductible of \$25,000, but this did not alter the corporation's insurance covenant.

[Editorial Notes:

- a) I understand that this decision may be subject to appeal.*
- b) Even if there were a covenant to insure, this would surely have to be subject to a reasonable deductible. It seems to me that all parties would have to understand that the reasonable deductible would constitute "uninsured loss", falling outside any covenant to insure.*
- c) In this case, the by-laws of the condominium corporation did not render the owner and/or tenant responsible for the deductible. The question remains: Would such a by-law be upheld?*
- d) The Court does not appear to have considered the following question:*

Even if there is such a covenant to insure as between the condominium corporation and the owners, does this prevent the condominium corporation from seeking to recover the deductible from the tenants?]

OTHER ALBERTA CASE

Langager v. Condominium Plan No. 762 1302 (Alberta Court of Queen's Bench) (August 2, 2007)

Condominium Board had not acted unfairly in negotiations respecting extended deck

One of the penthouse units in this condominium included a roof-top patio. The roof-top patio had been extended by a previous owner of the unit (with permission of the Board). When the current owner, Langager, purchased the unit, she mistakenly assumed that she had acquired a permanent right to the entire extended deck. In fact, according to the Court, she had no more than a "revocable

license" to use the extended deck area.

Having discovered this legal limitation on her right to the extended deck area, the owner entered into negotiations with the condominium corporation with a view to coming to an agreement respecting her continued use of the entire extended deck area. The parties were not able to reach an agreement. Ms. Langager claimed that the Board's negotiations were oppressive (ie. unfairly prejudicial, or without fair regard, to her interests) because the Board had insisted that the agreement include an indemnification provision whereby Ms. Langager would be responsible to indemnify the condominium corporation against any expenses related to the extended deck area **as well as the original exclusive-use patio area**. Ms. Langager asserted that the indemnification provision should not apply to the original exclusive-use patio area and that this would be oppressive to her because no other owner in the condominium had similar obligations relating to their exclusive-use patio areas.

The Court dismissed Ms. Langager's claim. The Court said that there had been no oppression. The Court said that the Board's negotiations were reasonable. In all of the negotiations, it was clear that Ms. Langager's responsibilities would relate only to the extended deck area. If the suggested indemnification clause contained words which might be capable of another interpretation, Ms. Langager "merely had to point out to the Board the need for a small clarification of the wording in the indemnity clause and she did not do so. Instead she made significant changes to the agreement and watered down the indemnity clause to something almost unrecognizable."

The Court concluded that the failed negotiations were not the result of any oppression on the part of the Board.

BC CASES

McMillan v. Canada Mortgage and Housing Corporation (British Columbia) (October 1, 2007)

No basis for claim against CMHC (for a "leaky" condo)

The plaintiffs owned units in a condomini-

um that had experienced problems with water leaks. They asserted a claim against CMHC on the following grounds: CMHC was aware of the design and construction errors that could lead to these sorts of leakage problems, and had a duty to prospective purchasers to take reasonable steps to ensure that their buildings were designed and constructed in a manner that would avoid such problems.

The Court dismissed the claim. The Court said that "the statutes under which (CMHC) exists and operates give it no regulatory responsibility with respect to the construction of housing in British Columbia. There is nothing in either the *CMHC Act* or the *Housing Act* which creates a duty of care on the CMHC to individual home owners."

Irene Rose Petersen v. Proline Management Ltd. (Supreme Court of British Columbia) (June 5, 2007)

Injury to strata lot owner

The Plaintiff, a strata lot owner, was injured when she fell over a 26-inch wall at the edge of the patio outside her condominium. On the other side of the wall, there was a drop of some 13 feet to a concrete stairwell, and the Plaintiff suffered serious injuries when she fell onto that stairwell. The Plaintiff had previously brought this unsafe condition to the attention of the strata corporation and its manager. [They were responsible for the maintenance and safety of the unsafe wall and railing.] However, the strata corporation and the manager failed to address the unsafe condition (the low wall) with reasonable haste.

The Court said that the Plaintiff was 50% responsible for her injuries because she was significantly impaired, due to alcohol, at the time of the fall – and she was well aware of the risks associated with the low wall.

In any event, the limitation period for asserting the claim had expired. There was no breach of fiduciary duty (which would have been subject to a longer limitation period). The claim was therefore out of time.

NOVA SCOTIA CASES

Lawlor v. Currie (Nova Scotia Small Claims Court) (September 26, 2007)

Breach of warranty claim succeeds

The purchaser of a condominium unit sued the vendor for breach of warranty flowing from statements contained in the *Agreement of Purchase and Sale* and the accompanying "property condition disclosure statement". The Court was satisfied that the agreement and accompanying disclosure statement effectively warranted that the property was in "sound" condition, and that no special assessments would be forthcoming.

After completion of the purchase, the condominium corporation levied a special assessment for window and siding work. The purchaser's share was just under \$5,000. The Court awarded the purchaser judgement against the vendor (for the purchaser's share of the special assessment). In doing so, the Court also dealt with the following issues:

- Although the estoppel certificate issued by the condominium corporation referred to upcoming windows and siding work, the Court said that "a review of that document by the average reader would lead to a reasonable conclusion that nothing imminent was contemplated".
- The vendor asserted that any damages claim should be offset or reduced by the fact that the property would benefit from the betterment of the new siding and windows. In other words, the vendor argued that the purchaser, by virtue of the special assessment, was receiving an enhanced property. The Court rejected this argument. The Court said:

"Here, I do not think the evidence establishes that there is an enhanced value to the condominium unit because of the payment of the special assessment. I accept that theoretically the unit would have some intrinsically greater value as a result of new windows and siding as part of the common elements. However, what is unknown is whether there are other parts of the common elements which will have to be substantially repaired or replaced over the next few years and thus potentially attract further special assessments. It would be speculation for me to

try to engage in that kind of analysis. I would think to establish that there was an enhanced value would require expert evidence dealing with the reserve fund study and condition of the common elements. Unlike a case with a single dwelling, stand-alone house, there are simply too many variables in this situation to conclude that a deduction for a betterment is appropriate."

[Editorial note: I note that the condominium corporation was not made a party to the claim. If the estoppel certificate in fact did not properly disclose the risk of a special assessment, it seems to me that the condominium corporation would be a logical defendant. However, I'm not sure that I agree with the Court's view that the estoppel certificate did not provide such disclosure in this case.]

Browning v. Halifax Condominium Corporation No. 6 (Nova Scotia Small Claims Court) (September 10, 2007)

Condominium Corporation not responsible for damage to unit

Damage was caused to a unit in the condominium, as a result of water penetration over many years. The condominium corporation had been aware of water penetration problems in various locations throughout the condominium, and was dealing with each of those problems on an individual basis, as permitted by the corporation's budgeting constraints. The condominium corporation had not investigated or developed a building-wide program to address all possible water penetration concerns. Instead, the corporation had "worked within the confines of its budget and tried to establish reasonable priorities". The corporation was not aware of the specific water penetration problems affecting the unit in question, until the resulting damage had been uncovered.

The Court said that the governing documents rendered the unit owner responsible for repairs to the unit "after damage", unless the repairs were "necessitated by the negligence of the corporation". The corporation was not strictly liable to ensure that the common elements were operating effectively. The corporation's obligation was to "respond reasonably to problems as they arise", and "be alive to

future problems in order to avoid preventable damage". The condominium corporation had met these obligations in this case. There was no negligence, and therefore no liability, on the part of the condominium corporation. The Court said: "there is no basis to say that the panic button ought to have been pushed and more urgent and expensive repairs undertaken."

ONTARIO CASES

Darby et al v. Lorchrist Properties Ltd. and Waterloo Standard Condominium Corporation No. 424 (Ontario Superior Court of Justice) (July 25, 2007)

Court grants appointment of an inspector and administrator

Owners of units in the condominium made Application for the appointment of an inspector and administrator. This requested order was granted. The Court's reasons for granting the order included the following:

- Representatives of the builder, Lorchrist, remained on the Board and retained control of the condominium corporation. The builder had not arranged for election of additional directors as required by the *Condominium Act, 1998*.
- There were numerous, very serious building defects. Furthermore, there was an immediate threat that owners would be required to vacate their units as a result of some of the defects.
- The condominium corporation had levied special assessments against all owners, in order to cover costs which were properly the responsibility of the builder.
- There was no evidence of a bank account for a reserve fund.
- There also appeared to be other discrepancies in the financial records of the condominium corporation.

Seawright v. Municipal Property Assessment Corporation, Region No. 15 (Ontario Assessments Review Board) (August 3, 2007)

Home office not separately assessed as commercial property for realty tax purposes

The question in this case was whether or not home office space within a residence should be treated as commercial space

or residential space for purposes of realty assessments (and resulting realty taxes).

The Ontario Assessment Review Board held that the home office space is a "use for residential purposes" as envisioned under the *Assessment Act*. The Board said:

"The Board is persuaded by the complainant's argument that the 'home office' is a use for residential purposes on the basis that the 'home office' space is used solely for the benefit of residents of the house; that no revenue producing activity takes place in the space; that non-resident employees, clients, deliveries and sales people are discouraged from coming to the space; and finally, that the 'home office' space has no separate entrance, signage or visitor parking."

[Editorial note: I believe that this decision may be of interest to many condominium owners, because many residential condominiums contain such "home offices". Quite apart from the realty assessment and taxation issues, questions may also be raised about whether or not such a "home office" is permitted by the governing documents of the condominium. Many zoning by-laws permit "home occupations" in residential zones. In order to qualify as a "home occupation", a home business must meet certain strict criteria. If those criteria are met, there may be a good argument that the home business or "home office" is part and parcel of the residential use or, for example, is part and parcel of the "single family dwelling" (and therefore does not contravene any prohibition of commercial uses which may be contained in the governing documents of the condominium).]

This decision illustrates similar thinking for assessment purposes.]

Walia Properties Ltd. v. York Condominium Corporation No. 478 (Ontario Superior Court of Justice) (August 7, 2007)

Removal of commercial unit owners from the Board "unfairly prejudicial"

The condominium contains 60 residential units and 30 commercial units. The own-

ers of the commercial units are required to contribute to the common expenses at a higher level. The commercial owners complained that they were paying an unfair proportion of the common expenses. They also complained that they were effectively “ousted” from the condominium’s Board, with the result that they had no right to participate in the decision-making processes of the condominium.

The commercial owners made application for oppression remedies under Section 135 of the *Condominium Act, 1998*.

The Court declined to grant any relief with respect to the common expense contributions. The Court said that, even if the contributions were unfair, there was no oppressive or prejudicial conduct in regard to the common expense contributions which are set out in the Declaration.

The Court was, however, prepared to grant relief in relation to the removal of the commercial owners from the Board.

The original by-laws of the corporation stated that two of the directors were to be elected by the residential unit owners, two of the directors were to be elected by the commercial unit owners, and one director was to be elected by all unit owners. The by-laws also stated that “the vote of each member or mortgagee shall be equal to four votes per residential unit and seven votes for commercial unit”. The purpose of these provisions was to ensure that the commercial owners had an equal say in the management of the corporation.

However, the *Condominium Act* clearly limits all voting to “one vote per unit”. In reliance upon this and using the majority position of the residential unit owners, the residential unit owners took steps to remove the two commercial unit owners from the Board. The Court said that this conduct was unfairly prejudicial to, and unfairly disregarded, the interests of the commercial unit owners.

The Court said that the best way to balance the interests of the commercial and residential unit owners in terms of representation on the Board was to enforce the following provisions of the original by-law:

- Two directors would be elected by the residential unit owners;
- Two directors would be elected by the commercial unit owners;
- A fifth director would be elected by all unit owners.

The Court said that “the enforcement of this by-law would likely restore the commercial owners’ participation on the Board and thereby remove the oppression they have suffered. In my view, this is the least intrusive and most appropriate remedy in the circumstances of this case.”

[Editorial note: I agree that representation on the Board can be guaranteed to a minority ownership group, either in the by-laws or in the declaration. However, I also ask the following questions: Is it logical to assume that the interests of the residential unit owners are necessarily divergent from the interests of the commercial unit owners? Does it necessarily follow that the residential unit owners, by pursuing their interests, will cause harm or oppression to the commercial unit owners? Isn't it true that many condominiums contain different sub-sets of owners?]

London Condominium Corp. No. 13 v. Awaraji (Supreme Court of Canada) (August 23, 2007)

Owners ordered to remove satellite dishes – Application for leave to appeal to the Supreme Court of Canada dismissed.

The trial judge had ordered the removal of the residents’ satellite dishes. The residents appealed to the Ontario Court of Appeal, and the Appeal was dismissed. (The Court of Appeal upheld the decision of the trial judge.) [See *Condo Cases Across Canada* – Part 18 – May 2007]

The residents then brought application for leave to appeal to the Supreme Court of Canada. This application was also dismissed.

MANITOBA CASE

Richard E. Olschewski v. 520 Portage Avenue Ltd. (Court of Queen’s Bench of Manitoba) (September 6, 2007)

Purchaser of condominium unit entitled to abatement of purchase price, because actual square footage smaller than advertised

When the plaintiff agreed to purchase his condominium unit, the unit was shown as having 1,824 square feet. However, it appeared that this square footage was based on the following assumptions:

- The balcony should be included as part of the unit;
- The open space on the second level of the unit should be included in the square footage calculation; and
- The boundaries of the unit should be treated as the centre line of the dividing stud walls between units and the outer face of the exterior wall.

The Court said that the actual square footage of the unit was approximately 1,500 square feet, based upon the following:

- The balcony should not be treated as part of the unit (because it was not part of the unit as shown on the registered condominium plan).
- The open space on the second level should not be treated as part of the unit square footage.
- The unit boundaries (for purpose of calculating the square footage of the unit) should be the unit boundaries shown on the registered condominium plan (and described in the condominium declaration).

As a result, the purchaser was entitled to an appropriate abatement or reduction of the purchase price.

QUEBEC CASE

Syndicat des copropriétaires condominium Le Commandeur v. Gosselin, [2007] J.Q. no. 10924

Owner ordered to remove hardwood flooring

The owner had installed hardwood flooring in contravention of a rule of the Syndicate. The owner challenged the validity of the rule, without success. The Court ordered removal of the hardwood flooring.

Hardwood flooring installed prior to the creation of the Rule was allowed to remain.

Toronto Chapter

The CCI Toronto and Area Chapter experienced an event filled Fall and, after a brief break for the holidays, will be launching right into a busy winter season of courses, seminars and events.

The highlight of the fall was the 11th Annual CCI/ACMO joint conference, held November 2nd and 3rd, which was a well-attended and super-informative event. Thanks go out to the nearly 60 speakers and moderators who contributed so generously with their time and expertise. This year's theme of 'Going Green' covered a wide range of topics for those in the industry looking for energy efficient ideas.

The Chapter also participated in the 2nd annual Toronto Condo Show held at the Metro Toronto Condo Show from October 19th through 21st. The CCI booth in the exhibit area received many inquiries from show visitors new to the condo market. A 'President's Club' Networking Dinner was hosted by CCI Toronto, in conjunction with the show, and a great number of Condo Presidents met to discuss common problems and practical solutions to a variety of issues. Watch the CCI Toronto website for meeting dates for the next President's Club dinner.

On November 22nd, the Chapter held its Annual General Meeting at the North York Novotel hotel. The turn out was fantastic, and members enjoyed networking at the Wine and



Cheese Reception that followed the meeting.

Those interested should sign up now for the next 'Condo 101' course, which will be offered on Saturday January 19th, 2008. Further information and online registrations are available at www.ccitoronto.org

Lynn Morrovat, CCI Toronto and Area Chapter Administrator

North Alberta Chapter

The North Alberta Chapter held its Annual General Meeting on September 12, 2007. We were delighted to have CCI National Director Larry Holmes join us for the AGM. The Chapter thanked our Directors whose term was complete and welcome 7 new Directors. Deborah Howes completed a two-year term with the Chapter Board and a multi-year multi-faceted contribution at the National Board level (CCI National AGM on November 2, 2007). The Chapter wishes you well Deborah, in your future endeavors – you will be missed.

Congratulations to Al King on his award of the FCCI designation!

Our new Board has met three times already and one initiative is to print 4 issues of our magazine at specific times during the upcoming year: October 2007, January, April and July of 2008. Issue 1 for 2007-2008 of our In-Site Magazine has just been printed and, as part of the CCI 25th Anniversary activities, features some previous articles from over the years. Another initiative is the adoption of a motion to move towards a policy governance model. As well, conversations have begun with respect to

hosting the National CCI Spring Conference in 2010.

Our Education program started in September and continues to be well attended. We have held a luncheon on "Roof and Building Maintenance Safety", a seminar on "Reserve Fund" and a Condominium Management 100 course. Next, is a December luncheon "How to be a Good Director". The North Alberta Chapter and South Alberta Chapter have identified some minor revisions to the Condominium 100, 200 and 300 course materials (the 5th edition).

Thank you to CCI National for organizing the Human Rights Symposia held October 31 and your ongoing support of the Chapter. Thank you to Taylor Enterprises for your administrative assistance. Thank you to the Chapter Directors, office administrator and volunteers for their contribution-to-date.

On behalf of the Board of the North Alberta Chapter, best of wishes for 2008 to one and all!!

Ben Van De Walle, President, North Alberta Chapter

South Saskatchewan Chapter

The Board held its annual General Meeting and Fall Conference on October 20, 2007, Jim Mackenzie has let his name stand for one more year as our president, which all of us are grateful for. Now after a very hectic year for us with illness and other pressing matters that had some of our executive resigning in mid year we seem to have stabilized for the year.

Our conference speakers (Ron Danks from Hamilton, Ambrose Reschney, Randy Sandbeck, and Jamie Nykolaishen from Regina), on October 20, 2007, gave us all food for thought regarding our Bylaws on what is reasonable and when we should be reviewing them due to changes in legislation on privacy, human rights and your own city codes. Ambrose spoke on what to do with our reserve fund now that you had it done.

We have heard from different condo corporations that our newsletters are greatly appreciated by the owners, thanks to Leona Frank and staff for all their hard work.

Our educational seminars start in November and we have speakers lined up until May of 2008. The number one seminar



in Jan, 2008 is on investing your reserve funds, as our studies are supposed to be done and in place by the end of Feb, 2008. We have also lined up a fun seminar in April on gardening for green thumb condo owners.

Living in a Condominium keeps you thinking, keeps you young and keeps your brain functioning.

Lee Ann Brown, Past President, CCI South Saskatchewan Chapter

Windsor-Essex County Chapter

Season's Greetings from the Windsor-Essex Chapter.

It's been a busy start to the membership year. With our membership on the rise, we had excellent attendance at our *Ask the Expert* Seminar in October. Professionals in the fields of law, property management, building management, reserve fund planning, financial planning and accounting, insurance and real estate matters answered members' hot-button questions.

We are very pleased to advise that we have a full slate of Board Members with the addition of JoAnne Muegge and Aaron Settingington to the Board at our Annual General Meeting in October. Our other Board Members are Jim Church, Troy Humber, Paul Kale, Gordon Lee, Suzanne Nicholls, Bill Norris, Art Ouellette, Bruce Rand, Magda Selmecci, Dan Sills, Andrea Thielk and David White. We have some weighty topics to explore and this hard-working Board is just what our Chapter needs to tackle these issues. We also are embarking on innovative projects with our emphasis on lobbying efforts to ensure condominium owners' rights are protected. Education is still our primary goal, with our updated website, newsletters and seminars for our members to enjoy.

One of our professional members, Larry Holmes, brought back great news to Windsor from his representation of our Chapter at the 2007 National CCI-ACMO Conference in Toronto this

past November. Larry was named the Windsor-Essex National Representative and Director for our Chapter for the next 2 years. In addition, Larry is continuing his work as Chair of the Government Relations Committee. Larry also received the Fellow of the Canadian Condominium Institute Award (FCCI Designation) in recognition of his meritorious service and contribution to the condominium industry. We are most proud of Larry for his accomplishments. Congratulations Larry!

We would like to hear your ideas for seminar topics and other issues that affect your condominium. For more information on how to become a member of the CCI Windsor-Essex County Chapter or to become more involved in our Chapter, please call 519-978-3237 or visit our website at www.cci.ca/Windsor.

Membership has its benefits, including Mandatory Continuing Education (MCE) Credits for real estate professionals. Our local website and Chapter, known to condominium communities throughout Canada, can provide links to your business and we would encourage you to take advantage of this marketing service. There are great advertising opportunities for our business and professional members in our Directory and Newsletter circulations, as well.

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

chapter CHATTER

Golden Horseshoe Chapter

The Fall saw the chapter conduct its Level 200 Condominium Course in Burlington and Cambridge with approximately 75 attendees at each location. Our thanks to our guest speakers and attendees.

Several board members attended the ACMO/CCI Condominium Conference and Trade Show held in Toronto November 2nd and 3rd. The chapter provided a cash donation and door prize in support of the gala awards dinner celebrating CCI's 25th anniversary. The undersigned was very grateful for being nominated and receiving the FCCI designation at the awards dinner.

Our annual all-day planning session is scheduled for January in order to plan the next years' events. Planning is already underway for the May 2009 CCI Conference and Trade Show being held in Hamilton.

*Kim Coulter, ACCI, FCCI, Chapter President,
Golden Horseshoe Chapter*

North Saskatchewan Chapter

We continue to work on growing our chapter and being the "Voice of Condominium in North Saskatchewan". We have been a very busy chapter over the calendar year. We currently have 73 members, while the City of Saskatoon is undergoing an apartment conversion "craze". Accordingly, with more corporations coming on stream we anticipate further growth in our membership base. We have finally been able to convince our local newspaper to highlight condominium living and our association, and on October 27, 2007 they produced a banner article with significant mention of CCI. This has spurred a lot of interest in our Chapter.

Over the past year we have given several seminars, our seminars covered such topics as:

- a) Director's Forum with Moderators
- b) Accounting Standards and Reporting for Condominium Corporations
- c) By-laws – Panel Format

Our seminars are well attended with an average of about 80 attendees, however our last seminar held on November 8, 2007 (By-laws – Panel Format) had 170 attendants! At this session we were pleased to unveil our new web-site at www.nsccl.ca – check it out!

We continue to be very enthusiastic about our blend of Board

Northwestern Ontario Chapter

We have continued to show slow but steady growth. The majority of condominiums in the area are now members, so our main growth will be in the area of professionals and trades.

On January 19, 2008 we will be hosting a seminar on landlords and tenants in a condominium. This seminar will deal with the duties and responsibilities of landlords as well as tenants and a few suggested insurance guidelines. Boards will be advised on some of the options available for dealing with problem tenants.

At the Board level, we welcome Doug Shanks who was elected for his first term this year.

*Paul Muller
Vice President, Northwestern Ontario Chapter*



members. We have some new ideas coupled with the continuity resultant from long standing members. We are still looking for some other Board members to round out the Board and our committees. Our current Board is made up of:

Ms. Kimberley Park – Vice President/Education Committee Director
Mrs. Elaine Pegg – Treasurer
Mrs. Lexi Jamieson – Secretary
Ms. Arleen Nicholls – Director at Large
Mr. Tony Lazurko – Membership Committee Director
Mr. Naheed Bardai – Legislative Committee Director
Mrs. Gail Armstrong – Membership Committee Director
Mr. Don Adams – Education Committee Director
Mrs. Lynne Clark – Education Committee Director
Mr. Chetan Thakore - President.

Chetan Thakore, President, North Saskatchewan Chapter

Vancouver Chapter

CCI Vancouver has been quite active since our last report. We recently held a seminar in conjunction with our 2007 AGM which was, based on the turn out, a success. The theme of the seminar was legal issues affecting strata councils (and managers) and a panel of 3 of Vancouver's leading condominium lawyers provided some very insightful (and often humorous) advice about such topics as bylaw enforcement, document disclosure owner's liability for in-suite damage and for the payment



of insurance deductibles for damage that they are "responsible" for.

Our newly elected board has many large and important tasks to accomplish over the next several months including the never ending effort to increase our membership base and market CCI Vancouver to the tens of thousands of condominium owners around the lower mainland! We also will be spending a considerable amount of time getting ready for the May 2008 meetings that will take place in Vancouver. We are excited and apprehensive as we tackle this project but look forward to the challenge.

Thank you for the support that other Chapters continue to provide to CCI Vancouver. Rest assured we will be looking for more of it in the coming months.

Jamie Bleay
President, CCI Vancouver Chapter

Nova Scotia Chapter

CCI –Nova Scotia started off the 07-08 year with the annual meeting on September 20th. Ten of the current Board remained in office with one additional nomination and election, that of Tony Hall, a property manager with Podium Properties. Welcome Tony.

As part of the evening's highlights Pat Cassidy introduced long time CCI member and condo owner Bud Moxam of The Prestwick who did an interesting and eye-opening presentation on condo living based on his experiences as a buyer and owner in two condo developments and the pitfalls and frustrations he endured along the way. His talk finished off with his recommendations on how to make it better and his presentation was a timely introduction to the Report of our chapter's Advocacy Committee.

Dan Galletti presented the Advocacy Committee report: the committee was struck after last year's annual meeting where it became obvious that deficiencies in new condo developments were the number one issue with the membership. He then presented the findings of the committee whose research has led to our Chapter recommending the adaptation of the type of controls used in other provinces to deal with 'shoddy workmanship', 'unscrupulous developers', and just plain 'unethical behavior' on the part of some developers in our recently booming condo industry. The membership has given the 'go ahead' for us to continue our efforts and to present recommendations for legislative changes to provincial & municipal levels of government. Watch for regular updates in the newsletter. The business meet-



ing adjourned, followed by a wine & cheese reception.

Our chapter is also preparing a paper to present to Service Nova Scotia with regards to assessment rates and taxes on condominium units in Nova Scotia. It has been a sore spot for many years with condo owners in the province who feel the government is not treating condo owners fairly when property taxes are calculated at the same rate as single-family residential homes. With approximately 15,000 condo owners now in the province the 'voice of condominium' should be heard a little louder and hopefully the elected officials will listen.

We're busy setting our seminar schedule with the first one, CM 100 coming up later this month. And with that I'll sign off from Halifax, all the best!

Norma Cameron, President, CCI Nova Scotia Chapter

chapter CHATTER

Huronia Chapter

Some things are worth waiting for. After much planning and anticipation, our chapter is very pleased to announce that Taylor Enterprises has assumed our administrative duties. As is clearly evident in their handling of similar duties for National and Toronto, we are confident we are in good hands. Now that the administrative torch has been handed off, the Huronia board is looking forward to spending less time "running the shop" and more time where it matters most: interacting with our members, especially the delivery of its educational needs via courses and seminars.

Once again, our AGM was held aboard the Serendipity Princess. The combination AGM/evening cruise on Lake Simcoe is becoming a tradition, one that many condo "sailors" count on from year to year. With the good ship back at port, the board is looking forward to delving into how it can best serve its members for the upcoming year.

Newfoundland and Labrador Chapter

Hello from Newfoundland and Labrador! The days have gotten shorter and certainly a little cooler. Winter is once again waiting at our doorstep. The long term winter forecast varies anywhere from wet and mild to cold and snowy. If past years are any indication we will experience a little of both.

At the time of writing this issue of our Chapter Chatter we are preparing for our AGM which will be held on November 22, 2007. In addition to the usual business conducted we always schedule an information seminar to coincide with the AGM. This year we thought we would move away from such traditional topics as insurance, legal issues, reserve funds etc. and get our creative minds working. We have invited both an interior designer and a landscaper to address our membership on updating/decorating common areas, downsizing from a larger home to a condominium and landscaping and use ideas for exterior common areas. We are certainly looking forward to this seminar.

Our Chapter's work continues with respect to reform of our Provincial Condominium Act. Our Board of Directors met with Government officials this past September to discuss some of the substantive and procedural issues associated with such a project. We were very pleased and encouraged by Government's favorable response to our submission and the interest which was demonstrated. The Provincial Registrar of Condominiums, Douglas Laing, attended our CCI National government relations meetings in Toronto in November, as he did last year. We have been advised that following preparation of a cabinet paper and other preparatory work the matter could move to the public consultation phase in the Fall of 2008 or



We look forward to seeing our ACMO and CCI colleagues at November's conference.

R.A. (Bob) Skeaff, Vice-President, CCI Huronia Chapter

Winter of 2009. This will be a very important process for our members and all others with an interest in the condominium industry.

Our membership initiative continues. Our Chapter's membership committee has been active in reaching out to condominiums and those groups interested in the industry in areas such as real estate, insurance, law, contracting and specific service providers. The hope is that by exposing these varied groups to CCI we will attract them to our membership. There is certainly potential to significantly increase our numbers and diversify our membership. As some of the old Newfoundland fishermen say: "the wider you cast your net the more you're likely to catch". We will provide updates on this initiative in the future.

Our Vice President, Mae Butt, and myself just recently returned from the CCI National Conference in Toronto and joined in CCI's 25th Anniversary celebrations. The meetings, presentations and seminars were excellent once again. However we were struck by descriptions of the activities and accomplishments of other Chapters. The success of our colleagues is inspirational for a small Chapter like CCI-NL, but we realized that just because we are relatively new and small, this doesn't mean that we can't play big. This year we will work towards holding more frequent seminars and information luncheons and possibly developing our own newsletter. Wish us good luck.

Best Regards to all our CCI friends.

*Geoff Penney
President, Newfoundland and Labrador Chapter*

London & Area Chapter

The recent 25th Anniversary Gala and Awards Ceremony was great fun. I can only imagine the work that went into it. Kudos to all of the organizers for a job very well done! Once again London is proud to congratulate Joan Agnew who was most deservedly honoured with her Fellowship of the Canadian Condominium Institute (FCCI) for her continued commitment, participation and support of CCI, and to Margaret Kinnear who was awarded (in absentia) the Distinguished Service Award for her many years of devoted service to the condominium community and to CCI. Their friends and colleagues were there to cheer their honoured accomplishment. Margaret will be presented her award in London at our November 20th seminar. As well, congratulations to Kevin Dietrich who was presented his Associate of the Canadian Condominium Institute (ACCI) at the CCI National Annual General Meeting, having fulfilled the qualification criteria and successfully completing the ACCI examination in condominium management.

By the time you read this edition of the CCI Review we will have successfully completed two very exciting seminars. Our first on November 17th "From Top to Bottom" had Fraser Grant, BA, CMOC, CPM, ACCI and Kevin Dietrich, ACCI take us through an overview of the building sciences and the many areas of maintenance that are unique to high rises. An excellent number of directors and personnel serving high rise condominiums took advantage of the expertise provided. Thanks to Fraser and Kevin for a job very well planned and executed.

We were thrilled to welcome Michael Clifton, LL.B., Clifton Kok Legal Counsel to our fair city. This seminar was in the works for many months and we most certainly were not disappointed. Even the title was intriguing: "The good, the bad and the 'what the heck were you thinking?'" – Things done and things disputed in condominiums". Michael presented an analysis of the judgements in some hot topics in condominium case law, why it came to court, what happened when it got there and how to avoid getting there in our condominium. Thanks to Michael for sharing with neighbours.

The players for the seminar on January 22nd have been working hard together to make sure that every step needed in an insurance claim is provided. The title of this seminar is "911 ... Now what?" says it all. The "Now what?" will certainly assist every condominium owner and director in the process – starting from the "crisis" right through to the effective conclusion. The players include Jeffrey Bell, Andrea DeCoo, Robert Gauthier, Trish Kaplan, Tammie Ross, Susan Size and John White.

And before we know it, spring will be upon us and maintenance will be high on our list of things to do. On March 18th the seminar "Calling in the Experts!" will provide expert advice on maintenance



issues, including some pointers on when it is necessary to "call in the experts". Tune in to our website for more information as the time draws near.

And mark May 13th on your calendars now, for our annual "There are no stupid questions!" seminar when we will gather our legal experts to address current condominium issues and to answer your questions.

The Condominium Round Table has an excellent agenda of discussion topics for condominium directors over the next months. They are: January 9th – "CCI's Professional & Directors' Code of Ethics; code for managers?" on February 13th – "Do condos deserve more municipal services for their tax dollars?" on March 12th – "Your Corporation: Who is in charge? Who is responsible?" on April 9th – "Recognizing and reporting illegal activity in your community", and on May 14th – "Dealing with complaints: noise, smoke, odours, etc."

An RSVP to our Seminars and to the Condominium Round Table is recommended and appreciated. As usual, we are open to your suggestions and comments and look forward to your participation in CCI. Feel free to call (519) 453-0672 or E-mail at ccisw@ccci-sw.on.ca.

On behalf of the Board of Directors of London & Area Chapter, I wish you a safe and joyful holiday season and we look forward to seeing you in 2008.

Trish Kaplan, Administrator, CCI London & Area Chapter

CCI Fellowship Service AWARDS

The CCI Fellowship was created to recognize and honour professional associates of CCI whose meritorious service to the Institute or to the condominium industry best exemplifies the standards that we expect of our professional members.



JOAN M.P. AGNEW (London Chapter)



FCCI Recipient Joan Agnew, receives award from Don Peter (L: CCI London Chapter Past President) and John Peart, CCI-National Chair

Joan Agnew, RCM, ACCI has served in all areas of the condominium community. She began her condominium education by serving on the Board of Directors of a high-rise apartment building in Toronto. In her quest to be knowledgeable, Joan enrolled in the Directors' Course offered by the Toronto Chapter of the Canadian Condominium Institute.

Joan's condominium education continued from London. She traveled to Toronto to attend courses at Humber College. In 1992, the then president of CCI London and Area Chapter Connie Grant contacted Joan to enquire about her interest in serving. Joan became the first chapter administrator and was instrumental in assisting the chapter to be properly established and fully functional in all its programs. She later served as a Director on the CCI Board of London Area Chapter until 2004, providing her expertise and enthusiasm

in all areas of education.

Eventually, Joan launched her own property management company, Condos Plus Property Management Inc. (1996) and now serves a variety of corporations from new phased to large older corporations and high-rise. The Association of Condominium Managers (ACMO) recognized her on her 10th anniversary as an RCM.

Joan's continued commitment to education via CCI is inspiring. She encourages everyone she contacts in her business to get involved in CCI – accountants, engineers, insurance people, fellow managers, contractors, and of course, Board members.

Joan Agnew is most certainly deserving of the Fellowship of the Canadian Condominium Institute and we are most proud to nominate her for this honour.

LARRY HOLMES (Windsor Chapter)



Larry Holmes, FCCI recipient, from Windsor Chapter receives his award from John Peart

Mr. Holmes served as President of the Association of Condominium Managers of Ontario (ACMO) focusing his efforts on its long-range planning and regional development.

He was accredited with his Registered Condominium Manager's designation (RCM) through ACMO having successfully completed rigorous testing on condominium property management.

In addition, Mr. Holmes currently serves on the CCI National Board of Directors.

Mr. Holmes not only promotes his local CCI Chapter, but he willingly donates his personal time traveling from London to Windsor to lecture at CCI Windsor-Essex meetings and has always been willing to lend a hand without hesitation

to the Windsor-Essex Chapter.

Mr. Holmes is a principal and the chairman of Larlyn Property Management Ltd., a company that offers management services for numerous types of properties across Canada. Mr. Holmes has over 35 years experience in the areas of property management, finance, banking and construction.

Thank you for this opportunity to nominate Larry Holmes as a Fellow of the Canadian Condominium Institute. It is important to us that Mr. Holmes, who has served the Canadian Condominium Institute and the condominium industry well for so many years, be recognized for his meritorious service and contribution.

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ALLAN C. KING (North Alberta Chapter)



FCCI Recipient Allan King from CCI North Alberta Chapter was unable to attend; Ben Van De Walle, CCI-N Alberta Chapter President accepts on his behalf from John Peart

Al King has 30 years of experience in the field of building maintenance and repairs. Al started a consulting company, Wade Engineering Ltd. and has completed hundreds of Reserve Fund Studies. He has been involved in the condominium industry for over 10 years and has contributed greatly, in many ways to the industry and in particular the North Alberta Chapter of the Canadian Condominium Institute (NAC CCI).

Al became a member of the Chapter in 1993, served on the Board of NAC CCI from 1993-1999 and the Membership Committee of NAC CCI from 1995-1997. Over time, he developed an expertise in Reserve Funds and on numerous occasions has been a presenter at either the Condominium Management 200 or 300 and various seminars. In addition to the above, Al has contributed numerous articles to

NAC CCI's In-Site Magazine.

Al obtained his Bachelor of Applied Science from the University of Waterloo and later obtained his Professional Engineering status. In 1998, he was the copywriter of "Reasonable and Sufficient" spreadsheet for Reserve Fund Studies.

As a further indication of his commitment to the condominium industry and to CCI, Al was awarded in 1998 the national CCI designation of A.C.C.I., Associates of the Canadian Condominium Institute.

Over the years, Al has given generously of his time and sponsored numerous CCI events. The time has come to recognize this individual for a significant contribution to CCI spanning over a decade: Al King, B.A.Sc., P.Eng., ACCI.

ACCI

Before you hire a lawyer, an accountant, a property manager, an insurance agent, an engineer, a realtor, or a reserve fund study provider, check their condominium credentials.

Practicing law and practicing condominium law are not one and the same. Practicing property management and practicing condominium management are two very different endeavours. Condominium audits and reserve fund studies also require expertise in condominium matters.

So, look for experts...that have achieved the designation "Associate of the Canadian Condominium Institute (ACCI)" which assures you that this individual has extensive experience in servicing condominiums and has been successfully examined by CCI.

Their ACCI designation is a recognition of their degree of skill, professionalism and outstanding achievements. These individuals must be a professional member of CCI, have at least three years of professional condominium experience, have contributed to the condominium community by teaching courses, writing articles, participating in seminars or providing other services; and have successfully completed a thorough examination.

CCI Fellowship Service AWARDS

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PETER K. HARRIS (Toronto Chapter)



Peter Harris, FCCI Recipient from Toronto Chapter, receives his award from John Peart (L) and John Warren (R) CCI-Toronto Chapter President

Peter Harris has personally been involved in the audit of condominium corporations since 1974. As a partner of Harris Chong & Crewe LLP, Chartered Accountants, Peter is presently the auditor for more than 130 condominium corporations.

As a member of CCI for over fourteen years, Peter served initially on the Toronto Chapter as a Director, Secretary/ Treasurer, and Chair of their Ethics Committee. He is a frequent lecturer at CCI-Toronto's condominium directors' courses and subscriber to various condominium publications, and frequent speaker or panel moderator at CCI seminars and at the CCI/ACMO Annual Conference. Peter also has authorized articles in CCI's, The Condo Voice, and responded to readers posting questions in the Toronto Star/Condo Living "Ask an Expert" column.

Peter Harris joined the CCI National Board in 2000/01 and for the past six years has served as the CCI National Treasurer.

Peter chaired the Ontario Institute of Chartered Accountant Condominium Task Force, convened to address the impact of changing accounting rules for the not-for-profit sector and to give guidance to public accountants in implementing them; the Task Force has updated and re-issued Accounting and Auditing Guidelines for Ontario Condominium Corporations, first published in 1982 by The Institute for Chartered Accountants of Ontario.

CCI Toronto Chapter takes great pride in nominating Peter Harris as a Fellow of the Canadian Condominium Institute.

KIM COULTER (Golden Horseshoe Chapter)



Kim Coulter, FCCI recipient, receives his award from Ron Danks (L: CCI-Golden Horseshoe Chapter Past President) and John Peart

Kim is the president of Coulter Building Consultants Ltd., Consulting Engineers and Building Scientists. With specific expertise in building envelope performance, Kim has over 28 years of experience in the assessment and problem correction in multi-unit residential, commercial, institutional and recreational properties. He has worked on behalf of hundreds of condominium corporations throughout Southern Ontario.

In 1993 Kim was appointed by the Canadian Commission on Building and Fire Codes to sit on the 1995 National Building Code of Canada Standing Committee on the Building Envelope. The Committee was responsible for major amendments to the National Building Code section on building envelope design. In 2006, he was re-appoint-

ed to a fourth term.

Kim has been a member of GHC-CCI for many years and was elected to the GHC Board of Directors in 1999. In that role he has served as President of GHC Board since 2001. Kim joined the CCI National Board a year ago and prior to that served as a National committee member for five years. He has earned his ACCI designation in Building Sciences. Kim is also an associate member and supporter of ACMO.

Kim is a frequent lecturer at all GHC courses, as well as other chapters and national events. He is a frequent contributor of articles, (see his article on Masonry Brick Veneer!) to CCI and trade related magazines. Kim is a great supporter of CCI generally, and the GHC in particular.

CCI Distinguished Service AWARDS

The Distinguished Service Award was created to honour individuals who have made an outstanding contribution to the Canadian Condominium Institute or the condominium community, either at the chapter or national level. It is a national honorary designation to be awarded to those deserving individuals who, by their volunteer work or other achievements, have brought distinction to CCI, exemplify the standards that CCI promotes and service as a positive role model for others.



MARGARET KINNEAR (London Chapter)



DSA: DSA award to Margaret Kinnear, accepted by Michael Lamb (CCI-London Chapter President), presented by John Peart

In 1992 a notice appeared in the London Free Press that a Chapter of the Canadian Condominium Institute was being organized. As a director of the first condominium corporation built in London, Margaret has often said, "we were desperate for a source of advice and knowledge".

Margaret met Connie Grant and Susan Size at that first information meeting in 1992 and immediately registered London Condominium Corporation No. 1 as a charter member of CCI-London Chapter.

Director, treasurer, historian and teacher – Margaret was and is a most valued member of the condominium community she resides in. It was only this very year that she handed over her meticulous

books to another at LCC #1 after many years (I repeat, many!). This board-managed corporation and its owners are richer by her most dedicated involvement and hard work.

The London Chapter has also been on the receiving end of Margaret's dedicated commitment. She served on the chapter's board from 1993-2001 and thereafter in a less official capacity.

Members of the condominium community have the highest regard for Margaret Kinnear, for her wisdom, her experience and her unfailing willingness to share.

It is the pleasure of the London and Area Chapter to nominate Margaret Kinnear for the Distinguished Service Award.

CCI Chapter Winners

CCI Smith Penman Award – Newsletter of the Year Congratulations to CCI Manitoba Chapter!!



L-R: **John Peart**, National Chairman and **Mario Deo** (VP, Toronto Chapter, winner of the 2006 Award and judges for this year's competition) present to **Rob Giesbrecht**, Past President, Manitoba Chapter and **Doug Forbes**, Manitoba Chapter President

Congratulations to CCI Chapter of the Year South Saskatchewan Chapter!!



L-R: **John Peart**, National Chairman presents the Lorne Young Chapter of the Year plaque to **Jim MacKenzie** (President, South Regina Chapter, with **Michael Lamb** (President of London Chapter, last year's winners and this year's judges).

National Awards Dinner

Saturday, November 3, 2007 – Toronto, Ontario



George Key and Deborah Howes, with the CCI New Logo Balloons donated by Hi Clouds Incorp.



Illusionist Aaron Paterson performing close-up magic for some of the banquet guests.



CCI National Webmaster, Michael Maske, presents the new national website to the attendees.



Lucky draw winner, Gina Cody (centre) with painting she won. The painting was donated by Deborah Howes of High Clouds (left), and painted by Bernice White (right, former CCI National Director, who presented the painting)



Lucky Raffle Winner – Ron Danks (L) presents CCI Golden Horseshoe Chapter's prize to Cynthia Chung (ACMO Board member)



Banquet MC - John Peart, CCI National Chairman.



Lucky Raffle Winner – Pat Cassidy presents Nova Scotia Chapter's prize to Harold Cipin (Past President of and ACMO Board member)



John Peart presented retiring National Director, Deborah Howes with a token of appreciation for her seventeen years of Serving the National Board.

National Board of Directors

1982-2007

The Canadian Condominium Institute would like to thank the thousands of volunteers, coast to coast, who have made the CCI what it is today. The CCI would like to salute those individuals who have served the Institute on the National Board of Directors over the past 25 years.

Agnew, Brynice
Atkinson, Jim (5+)
Babensee, Robert (5+)
Baker, Phyllis (C)
Barber-Villeneuve, M (15+)
Bateman, Marc
Beeston, Larry (10+)
Bleay, Jamie (5+)
Boelke, Judith
Cassidy, Pat (15+)
Clarke, Ronald (5+)
Cody, Gina (10+)
Connelly, Al
Cooper, Sandi (10+)
Cooper, Ted
Coulter, Kim
Danks, Ron (15+)
Davidson, Jim (5+)
Delano, Howard * (5+)
Dun, Sharon
Duncan, David (5+)
Edge, Randall (5+)
Ernst, Patsy (10+)
Evans, Bob
Falconar, Hugh (10+)
Farley, Michele
Findlay, Neil
Fine, Jonathan (C) (10+)
Freedman, Mark (10+)
Furlong, Edward (C)
Giesbrecht, Rob (15+)
Goyette, Paul
Grant, Connie (10+)
Haab, Karl (C)
Haidenger-Bains, Pamela
Harris, Peter (5+)
Harris, Stephen (5+)
Harrower, Joan
Hart, Barbara

Heathcote, Randy
Hendler, Yehudi (C) (15+)
Hire, Richard (C)
Hobson, Larry
Holmes, Larry
Howes, Deborah (15+)
Hyman, Gerry (15+)
Jaeger, Nick (C)
James, Betty
Jeffray, Bill
Jones, Betty
Kaechele, Lauretta
Karr, Stephen (5+)
Kelly, Bob (5+)
Kendall, John
Korman, Harvey (C)
Kramer, Don (C) (10+)
Laxer, Elliot
Leong, Peter (20+)
Lipson, Edie (5+)
Littlefield, Terry (C)
Loeb, Audrey
MacKenzie, Jim
Maloney, Jutta (C) (5+)
McAndrew, Elaine (C)
McDermid, Wendy
McNeill, Douglas (5+)
Medhurst, David (C)
Millowitz, Stuart (C)
Muller, Paul (5+)
Newton, William (C)
Oakes, John (5+)
Oliver, Charlie (5+)
Payne, Janice (10+)
Peart, John (5+)
Penney, Geoff
Peter, Don (5+)
Pilish, Andre (C)
Porter, Bart

Pynn, Janice (5+)
Rees, Gordon
Renaud, Claud (C)
Reschny, Ambrose
Ridout, Peter
Ritchie, James
Rosenberg, Alan
Rosenberg, Alvin B (C)
Rosenberg, Mickey (5+)
Rosenboom, Gerrit
Roy, Lucien
Sabottka, John
Schier, Elizabeth
Scott, Barry (5+)
Smethurst, Robert (C) (5+)
Smith, Penman * (C) (10+)
Speigel, Syd
Spurr, Christopher
Steen, Doug (5+)
Stefanuk, Jason
Stickler, Alan (C)
Sutfin, Keith (C)
Tait, Randy
Taylor, Robert
Terrill, Mark
Thakore, Chetan (10+)
Thielk, Andrea (5+)
Thompson, Evelyn (5+)
Thompson, Park (5+)
Tyerman, Peter
Van de Walle, Ben
Warren, Jim
White, Bernice (10+)
White, Stan
Williams, Patrick
Wilson, Ray (5+)
Winter, Bernie
Young, Lorne *

* Deceased
(C) Charter National Director

Thank You to our CCI National Awards Dinner Sponsors:

DOUBLE PLATINUM



PLATINUM



GOLD



SILVER



Thank you to the following Bronze sponsors for our prizes:

Maxium Condo Finance Group
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CCI-Newfoundland
CCI-Atlantic

CCI-Golden Horseshoe
CCI-Toronto
CCI-Vancouver
Simpson Wigle LLP