



VANCOUVER ISLAND STRATA OWNERS ASSOCIATION

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VISOA BULLETIN - APRIL 2007

PRESIDENT'S REPORT

Harvey Williams

I'm not sure whether it's good news or bad news, but I will be writing the President's Report for another year. This is the result of the election of officers at the first meeting of

this year's Board of Directors. Other officers elected were Felicia Oliver, who was re-elected vice-president, Claudio Procopio, who will continue as secretary, and Daryl Jackson, who was elected as treasurer. Board members at large are Elsie Lockert, Tony Davis, Cathy Turner, Allan Anderson, and Deryk Norton. VISOA will benefit from the leadership of another powerful Board of Directors during the coming year.

The Board will miss Laura Neilson's sage advice this year. She was unable to stand for election due the pressing problems in her own strata, where she is council president. Sharon Willis found her professional work load too heavy to continue on the Board, but continues to edit the content of the Bulletin.

Members who attended VISOA's February

...continued on next page

INSIDE THIS ISSUE

- ♦ President's Report
Harvey Williams 1
- ♦ Who Pays For What? Strata Unit
Owner or Strata Corporation?
Joyce Johnston 2
- ♦ Strata Strategies #15
- Safety & Security
John Grub 3
- ♦ A Successful Strata Council
Arthur Kratzmann 4
- ♦ Getting Strata Information
on the Web 9
- ♦ You Asked: Do Owners have a right to
examine the strata corporation's
monthly bank statement?
Harvey Williams 9
- ♦ Are Two Signatures Enough at
Coast Capital?
Harvey Williams10

BOARD OF DIRECTORS 2007

President	Harvey Williams
Vice President	Felicia Oliver
Secretary	Claudio Procopio
Treasurer	Daryl Jackson

Members at Large

Elsie Lockert
Tony Davis
Cathy Turner
Allan Anderson
Deryk Norton

PRESIDENT'S REPORT ...continued from page 1

25th AGM were treated to an informative presentation by strata lawyer Joyce Johnston. Ms. Johnston has contributed the

article "Who Pays for What?" to this issue of the Bulletin, and we look forward to more of her contributions in future Bulletins.

**WHO PAYS FOR WHAT?
STRATA UNIT OWNER OR STRATA CORPORATION?**

Joyce Johnston, attorney specializing in strata issues

The answer to the question posed in the title can, in some circumstances, be a difficult one to find. Finding the answer always requires reference to the *Strata Property Act* (SPA) and may sometimes require reference to a strata corporation's bylaws. In some instances, it also requires reference to the strata corporation's insurance policy.

The easy answer comes when damage is to a piece of the strata property that is clearly common property. The SPA makes clear that the strata corporation must repair and maintain common property [SPA section 72(1)]. The only limitation to this imperative is with respect to limited common property. Section 72(2) allows a strata corporation, by bylaw, to make an owner responsible for repair and maintenance of limited common property that an owner has the right to use.

Determining what is common property requires reference to section 1 and section 68 of the SPA. An encapsulation of the first part of the definition of common property in section 1 is "land and buildings, shown on the strata plan, not part of a strata lot." An encapsulation of section 68 is "the boundary between the common property and a

strata lot is midway on a structural portion of a wall, floor, or ceiling."

Even with these definitions, there is difficulty with regard to such structures as doors and windows. Is a door or a window a structural portion? The problem is solved somewhat because of the existence of section 72(3) of the SPA. That section provides that the strata corporation may, by bylaw, take responsibility for the repair and maintenance of specified portions of a strata lot. If a strata corporation has the Standard Bylaws, Bylaw 8(d) allocates responsibility for the structure and exterior of a building, including doors and windows on the building exterior, to the strata corporation.

One might then think that the following are the responsibility of the strata corporation to repair:

1. common property and assets;
2. limited common property for which the strata corporation has assumed responsibility under the bylaws;
3. portions of the strata lot for which the strata corporation has assumed responsibility under the bylaws.

There are, however, the insurance sections of the SPA and SPA Regulations that add to the types of repairs for which the strata corporation pays.

Section 149 of the SPA provides that the strata corporation must insure common property and assets, buildings, and original fixtures in a strata lot. The Regulation indicates that original fixtures are wall and floor coverings, electrical and plumbing fixtures, and can include appliances if they cannot be



Joyce Johnston addresses the audience at VISOA's AGM----- photo courtesy of Stan Coe

removed without damage. These items must be insured against certain perils. These perils include fire, smoke, and water escape, among others.

There may be a situation where a pipe bursts in the walls. Water escapes and damages the walls and floors of several units below. Repairs are required to the pipe and to the walls and floors. Who pays?

The easy part of this question is with respect to the repair of the pipe itself. It is likely that the pipe is common property and the strata corporation must repair it. This is because of the second part of the definition of common property in section 1 of the SPA. That section reads as follows:

"common property" means

- (b) pipes, wires, cables, chutes, ducts and other facilities for the passage or provision of water, sewage, drainage, gas, oil, electricity, telephone, radio, television, garbage, heating and cooling systems, or other similar services, if they are located
 - (i) within a floor, wall or ceiling that forms a boundary between a strata lot and another strata lot or between a strata lot and the common property or,
 - (ii) wholly or partially within a strata lot, if they are capable of being and

intended to be used in connection with the enjoyment of another strata lot or the common property.

The harder part of the question is determining who pays to repair the walls and the floor, assuming the walls and floor are in the strata lots. But for the existence of the insurance sections of SPA, specifically section 149 of the Act, and Regulation 9, the strata lot owner would be responsible for the repair. (This assumes that there is no legal cause of action, such as negligence against the strata corporation with respect to the bursting of the pipe).

However, because of section 149 of the SPA, the strata corporation must maintain insurance on the building and structure. The floors and the walls are part of the building and structure. Any original carpets or wall coverings are also required to be covered by the strata corporation's insurance policy. All the owners are named insured parties on the strata's policy. Therefore, the strata's insurance must cover the damage to the walls and floors. However, if the carpets and wall coverings have been replaced, they must be paid for by the unit owner, or his or her insurance. Any personal belongings, such as furniture, that are damaged must also be paid for by the unit owner or his or her insurance.

STRATA STRATEGIES # 15 - SECURITY AND SAFETY

John Grub

The words *safety* and *security* mean different things to different property owners, but a strata corporation has an obligation to its owners and visitors to maintain and regularly review the systems and conditions that make up their property's Safety & Security Plan.

Every property is different, and where one may require controlled access and video surveillance of an underground parking structure, the owners in a townhouse complex park in their own garages. The town-

house property, however, must ensure adequate street illumination and good lighting for access throughout the traveled areas of the grounds.

Landscaping, as it grows, can have an impact on the effectiveness of lighting and provide hiding places for those with unsavoury motives. Those owners working to develop the Landscape Maintenance Plan must keep these security and safety consid-

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STRATA STRATEGIES #15

...continued from page 3

erations in mind.

Regular inspection and maintenance of external stairs, railings, and sidewalks is important to ensure that trip-and-fall hazards are minimized, and snow removal is **not** a duty that a responsible strata corporation will try to assign to individual owners.

Secure building access is an ongoing concern for condominium properties, and any Long-Term Maintenance Plan should anticipate the replacement cost for intercom/door-control systems. Twenty years is a reasonable life expectancy and the replacement cost can be significant.

Key control and management is a headache for almost every property, and, depending on ownership turnover, planning for the re-keying of all the common doors every five to ten years is not unreasonable. The capital costs for card access systems has fallen significantly in the past few years, and they are definitely worth looking at, particularly

for large properties.

The most important safety/security system of all is the awareness of each owner, and this cannot be overemphasized. Doors that don't close properly or exterior lights that have gone out should be brought to the attention of the council and/or the strata manager. Please don't ignore the problem or assume that someone else will take care of it.

A formal Safety & Security Plan should identify the many disparate areas and systems involved, and include an annual or semi-annual inspection check list to ensure optimal operation. We also advise our clients to initiate regular reminders to each owner to help maintain that all-important "first line of defence" - their powers of observation.

John Grubb is a Property Maintenance Consultant serving strata corporations and building owners on Vancouver Island. 250-616-9298 or www.unityservices.ca

A SUCCESSFUL STRATA COUNCIL

Arthur Kratzmann

Mr. Kratzmann has served on his strata council for several years, and was instrumental in assisting others with the organization of his current council for self-management.

Strata Corporations and Councils: Criteria for Success

The operation of strata corporations and strata councils is an onerous business. The Legislature, through the *Strata Property Act* and Regulations, places responsibility on a group of owners to govern and administer the affairs of the strata. Many of these people have had little or no experience with such demanding formalities.

The following is a checklist of characteristics considered to be the stock-in-trade of a suc-

cessful strata corporation and strata council acting independently from, or in conjunction with, a property management company. Some critical applications of each criterion are listed. The list has been developed by the writer on the basis of many years served consulting with non-profit organizations such as strata corporations. It may seem like a difficult, cumbersome approach to doing business, but it is worth the effort in terms of creating a visible, defensible, and smooth-running operation.

No set of policies and procedures by itself ensures wise decisions, but the use of time-tested processes certainly helps facilitate better decisions, as well as enhanced two-way communication between the owners and those who act on their behalf.

(Note that "strata corporation" refers to the total group of owners and their general and special meetings, while "strata council" refers to the executive and administrative body within the strata corporation that acts on its behalf).

Criteria

► A working knowledge of, and adherence to, those sections of the *Strata Property Act* and its Regulations that affect the operation of the strata corporation and strata council.

While strata corporations that have a contract with property managers can rely upon such services for important input with respect to the bylaws and regulations of the *Strata Property Act*, it is important for each strata corporation and council to have at least a working knowledge of those parts of the Act that relate to much of their day-to-day work. Some strata councils nominate a person or persons from their ranks to act as legally oriented intermediaries. The president and secretary are logical candidates, but not necessarily the only choices.

► Establishment of strata corporation bylaws and regulations appropriate to each particular strata's situation, which are seen as necessary to complement the provisions of the *Strata Property Act* and Regulations.

Strata corporations approach this matter in various ways. Some have a large number of bylaws and regulations, while others have very few. One strata corporation that the writer knows has only two bylaws and one rule: "Owners and other residents will act in a cooperative and compassionate manner." It would appear they prefer to approach problems in a consultative manner rather than through the statement and application of many rules. It is obvious that if rules are set out and expected to be followed, then councils have the responsibility of monitoring and enforcing them, which invokes the whole pattern of applying criticism and fines. Each strata corporation and each strata council must, of course, address this matter and arrive at what they believe to be

the best living conditions for their complex.

► Clearly-stated role expectations (including limitations) of strata council officers and of individuals and committees with responsibilities assigned by the strata council.

This is such a critical criterion. Who does what, and in what manner? What are the clearly enunciated role expectations for anyone with a declared responsibility?

The ideal situation is one in which a strata council has the maximum number of members and, therefore, has options to assign and delegate responsibilities much more widely-and appropriately-than when strata corporations have to scramble and cajole to secure strata council membership.

Perhaps the most critical role, involving the most expectations, is that of the president.

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Dispute Resolution for Stratas

- *Mediation*
- *Arbitration*
- *Facilitation*
- *Circles*

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A SUCCESSFUL STRATA COUNCIL

...continued from page 5

This is the one role that can be really crucial (and equally dysfunctional) to strata corporation and strata council operation-the one that can get out of focus so easily, often unintentionally. The truly legitimate role of the president includes the following: attempting to be conversant with all aspects of the operation of the strata corporation and strata council; coordinating the roles of all members of the strata council; overseeing agenda setting, conduct of meetings, and approval of the transmitted minutes of meetings; and acting as spokesperson for the strata corporation and strata council when major initiatives are taken from within the complex, or when receiving major input from outside. The president is not one who has power, other than that of acquired and respected knowledge, to assess, judge, and decide-any more than any member of her or his team. In carrying out her/his responsibilities, there will obviously be a good share of delegation to other members of the council and even to people outside the elected group.

The role of vice-president varies markedly. Formally, the nomination is a legal requirement of the Act to ensure that there is a named substitute should the president, for whatever reasons, be unable or unprepared to act. The vice-president can be assigned responsibilities in keeping with his/her interest and the needs of the council.

Again, the role of secretary varies from record keeping to far more significant responsibilities. Efficient strata corporations and councils see this role as very important to their sound functioning. A fully occupied secretary secures, for strata council consideration at established meetings, all input from members of the strata council with delegated responsibilities, as well as requests from owners; discusses agenda setting with the president; takes comprehensive and pertinent minutes which, with the approval of the president, are circulated promptly after meetings; and provides as much legal and other relevant information

as possible to both the strata corporation and strata council.

The role of the treasurer is quite clearly understood. The person so named is expected to be on top of all strata corporation and strata council financial matters, to make appropriate fiscal recommendations, and to make and interpret financial reports and budget submissions. In many instances, the treasurer is aided by, and relies heavily upon, property managers to do much of the detailed leg-work. The scope of responsibilities includes all budget preparations, all periodic reports, and the coordination of the efforts to establish a corporation-supported approach to a contingency reserve fund.

Any of the above personnel, along with other members of the strata council, as well as owners not on the council, may fill major or minor roles assigned by the council. These may relate to important areas of concern for the strata corporation, like maintenance, gardening, security, and insurance. In all such circumstances, as with the responsibilities of the legally designated members of the strata council, specified means of coordinating all routine and unanticipated developments, queries, suggestions, problems, and emergencies related to key administrative responsibilities of the council have been determined and circulated for the information of all owners.

In all instances, the role specifications of all persons with assigned responsibilities should be clearly defined, recorded, and made known to all owners. As well, their responsibilities for delivering reports should be addressed. Well-organized strata corporations and strata councils require written reports at each strata council meeting and at annual general meetings from each of these designated persons. Their reports would then be duly circulated with the appropriate minutes of meetings.

► Strata corporations and strata councils

act as if they are formal businesses, not informal associations of owners.

Effective strata corporations and strata councils conduct their activities formally in the manner of an efficient business. Informal approaches, while appearing reasonable and sociable, are open to all kinds of biases in favour of some owners and against others, selective information for some residents not shared by their neighbours, short-circuiting of legitimate means of communication, and the illegitimate assumption of power by strata council members based on selective knowledge. While being considerate, even compassionate, in all of their dealings with owners and others, effective corporations and strata councils run their show more formally than informally, ensuring all who have dealings with them are never given unnecessarily partial treatment.

► The strata corporation and strata council have clearly established protocols for meeting locations and times, agenda setting, reports to be received, discussions and decision-making procedures, voting patterns, etc., within the requirements of the *Strata Property Act*, for the conduct of general meetings of the strata corporation and regular meetings of the strata council.

All of this falls under the umbrella of defensible ways of conducting business in a known, transparent, formal manner. Dysfunction comes readily when time-tested routines are not established, or are ignored or short-circuited when in place. How often do you meet? Where? On what

basis do you invite non-council members to attend? On what basis can they ask to be present? How are agendas established, with input guaranteed to any council members or other owners who wish to initiate items for discussion? Do you require all input to be presented in writing well in advance of meetings to allow the strata council to do essential research before considering the issues? How are meetings conducted? Do you have an established order for considering agenda items? Do you make every effort for consensus on decisions? How are votes recorded? Do you have an established format for minutes of meetings? Do you distribute the minutes promptly to owners and other residents, preferably much sooner than the legal requirement of two weeks?

► Strata corporations and strata councils have clearly recorded and implemented patterns for communication to and from owners. This includes a built-in pattern of encouraging owner input and of dealing promptly and effectively with owners' concerns and requests. There are stated opportunities for attendance by owners at strata council meetings.

This criterion is an extension of the previous one. The stress is on availability, openness, guaranteed consideration of concerns, and adequate communication both before and after the strata corporation and strata council make decisions.

We have already indicated that all people with particular responsibilities set out by

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Ads must be paid for in advance, and are subject to VISOA Board approval.

Ads must also be "camera ready", in BMP or other format
- additional fees for scanning or layout may otherwise apply.

A SUCCESSFUL STRATA COUNCIL

...continued from page 5

the strata council should report regularly to the council. While it is time consuming, it is recommended that such reports be written, for two reasons. First, it requires the writer to describe her/his activities in a relevant manner for council consideration. Second, when the reports are appended to the minutes of meetings, the owners receive at least most of the input shared by council. Such communication cannot be overstressed.

It has already been suggested that owners wishing to give input to meeting agendas should do so in writing well in advance of the meetings. Two weeks is suggested as being practical. In this manner, a full discussion of the issue(s) can be guaranteed. Of course, if true emergencies arise, they take clear precedence over these formalities.

If owners wish to attend strata council meetings, that opportunity should be part of the established routines of the council. Because many stratas do not have elaborate space for meetings, some advance notice may be necessary to secure comfortable accommodation for visitors.

► Detailed formal contracts, short-term or long-range, with individuals and agencies providing services to the strata council, including conditions covering all aspects of requirements, time spans, remuneration, conditions for termination, and liability.

This means that all people employed to render services to the strata corporation have clear-cut, formal contracts which spell out the specific duties to be performed, the span of time for which the contract holds, the precise monies paid for the services, the ways in which either party can break the contract, and the necessity of having everyone who works for the strata corporation duly covered in terms of on-the-job liability. As well, strata corporations need to consider adequate liability coverage for volunteer workers.

► Consistent and impartial expectations of

owners and renters respecting bylaws and rules, and fair and equitable means of dealing with infractions.

As already stated, some strata corporations and councils have an elaborate list of bylaws and rules, while others have few. Whatever the situation, the critical considerations when establishing and enforcing them are consistency and equality. Except for clearly definable exceptions based on compassionate or other grounds, all owners and other residents should be treated in the same manner, with no special favours to anyone. Who handles complaints and how they are made, who deals with them and in what manner, and how and by whom fines, if any, are levied and collected—again these are essential considerations.

► Provisions for the resolution of conflicts unable to be accommodated at either strata corporation or strata council meetings.

Inevitably, there will be conflicts arising in general meetings and council meetings. While the great majority of these can be handled through adequate discussion and compromise, some may remain and possibly be inflamed beyond resolution by those in the complex. When this occurs, third-party consultation, advice, and action by professionals may well be the only recourse. Strata corporations should become cognizant of persons upon whom they might call under such circumstances.

Concluding Considerations

No strata corporation or strata council facing its responsibilities can possibly, particularly in the early stages, incorporate all of these suggestions in one fell swoop. Evolution has to be deliberate, and it will inevitably be slow but, in the long run, well worth the effort. Overriding considerations should be for the operation and administration of the complex to be quite formal, business-like, open, directive, cooperative, communicative, and compassionate.

GETTING STRATA INFORMATION ON THE WEB

The following websites are useful sources of information about strata corporations:

The Queen's Printer

Download *The Strata Property Act* here:
http://www.qp.gov.bc.ca/statreg/stat/S/98043_01.htm.

Download *The Strata Property Act Regulation* here:

http://www.qp.gov.bc.ca/statreg/reg/S/StrataProperty/43_2000.htm

The Financial Institutions Commission and Superintendent of Real Estate

Download the Instruction Guides to *The Strata Property Act* here.

http://www.fic.gov.bc.ca/responsibilities/strataowners/instruction_guides.htm

The commission and superintendent do not:

- > Give you an opinion on how to apply *The Strata Property Act* to your circumstances;
- > Give advice relating to *The Strata Property Act*;
- > Tell you whether the actions of owners, tenants, strata councils, or strata managers are a violation of *The Strata Property Act*;
- > Interpret strata corporation bylaws or agreements;
- > Mediate or intervene in disputes between owners and strata councils, strata corporations, or strata managers;
- > License or regulate strata managers -

this function is performed by the Real Estate Council of British Columbia.

Real Estate Council of British Columbia

Place to check on licence status of strata property managers

http://www.recbc.ca/licensee_info/licensee_info.htm

WorkSafeBC Workers Compensation Board

<http://www.worksafebc.com/>

Source of information about workplace liability and insurance for workers

Provincial emergency programs

<http://www.pep.bc.ca/index.html>

Source of information about emergency preparation

Rules of Order for running efficient meetings

<http://www.elimina.com/insights/articles-rules.html>

Pesticide user licence now required at multi-residences. New regulations for pesticide use in strata apartment blocks

www.env.gov.bc.ca/epd/epdpa/ipmp/pesticide_pdfs/multi_res_ipm_reg.pdf

Clark Wilson attorneys frequently asked strata questions

<http://www.cwilson.com/stratafaq/>

YOU ASKED: Do owners have a right to examine the strata corporation's monthly bank statement?

Harvey Williams

Have a question about managing your strata corporation? Ask us, we've had a lot of experience helping strata corporations solve problems, perhaps we can help you. Questions may be rephrased to conceal the identity of the questioner and to improve clarity when necessary. We do not provide

legal advice, and our answers should not be construed as such. However, we may and often will advise you to seek legal advice.

The short answer is yes. Sections 35 and 36 of the Strata Property Act are very clear that certain strata records must be kept and

YOU ASKED: Do owners have a right to examine the strata corporation's monthly bank statement?

...continued from page 9

copies of those records be provided to owners on request. Among those records are minutes of all general and council meetings, names of council members, owners, their addresses and unit entitlements, names of tenants, all financial records, written contracts including management contracts, correspondence sent and received by the council, **bank statements, cancelled cheques, and certificates of deposit**, and any other records required by the Regulations.

Owners should be particularly vigilant regarding their financial records. In recent months, at least two strata corporations, one on the Island and the other in Richmond, have suffered large-scale financial losses through theft by trusted persons who had access to their chequing accounts. In both cases, the strata corporations had received impeccable financial reports on a regular basis during the period of the thefts.

In the Richmond case, SwiftSure Strata Services Inc., a licensed, long-established management company, failed to file its required annual financial report with the Real Estate Council, which licenses strata managers. When the council investigated, it discovered the theft - as much as \$138,000

from one strata corporation alone.

In the Island case, a bookkeeper employed by a strata corporation discovered a way to transfer funds from the strata's account to her personal account without the required two signatures. The theft was only discovered when the bank called the strata president to express concern about NSF cheques, by which time as much as \$100,000 was missing.

This brings up the question of whether requiring two signatures on cheques is adequate protection of strata corporation funds. Readers may be surprised to learn that some ATMs do not verify the presence of two signatures on cheques. One signature, even a forged signature, may be enough to transfer funds from the strata corporation's account to a personal account. And forged signatures may not come to light until the cheques are returned to the account holder.

A convenient way for a strata council to monitor a strata's bank accounts is for all council members to be able to examine the bank statements on the Web. Web access to bank accounts can be for viewing only with no rights of transfer or withdrawal of funds.

ARE TWO SIGNATURES ENOUGH AT COAST CAPITAL SAVINGS?

Harvey Williams

Strata council members, myself included, have always assumed that requiring two signatures on cheques afforded some protection from the diversion of strata corporation funds. We believed, naively it turns out, that when cheques requiring two signatures are deposited in an ATM, as a minimum security measure, they are scanned for the presence of a scrawl on each of the two signature lines. It certainly never occurred to

us that there was not some spot-checking to see that two authorized signatures were present. At least one strata corporation has recently suffered a rude awakening regarding two-signature cheques, and we should all take notice.

Three or four years ago when a treasurer moved from her strata, the strata council elected a new treasurer. Because the new

treasurer was uncertain about keeping financial records, the strata council paid the former treasurer a modest stipend to continue to keep their financial records. But the council had failed to remove her name as a signing authority. After all, the woman had served conscientiously as treasurer for nearly six years before moving from the strata, so what was there to worry about? And Coast Capital, where the strata funds were on deposit, was a reputable and responsible institution that could be depended on to do the right thing.

It came as a complete shock to the strata president when in January she received a phone call from a Coast Capital official informing her that the strata corporation's chequing account was overdrawn and that she should come right over to the bank. Not only were all the funds missing from the chequing account, but the GICs in the Contingency Reserve Fund were also missing.

It turned out that the bookkeeper had developed a gambling addiction and, in order to feed her addiction, began writing cheques to herself on the strata account and depositing them in the ATM. Since she was well known to the strata treasurer and trusted by the strata council, no one ever bothered to examine the bank statements or cancelled cheques. Moreover, the strata council had received meticulously prepared monthly financial reports from the bookkeeper showing a balance in the contingency fund of over \$80,000.

So who's to blame and who pays? Is it the strata treasurer, who for three years did not bother even to open a single envelope containing a bank statement and returned cheque before turning it over to the bookkeeper? Is it the strata council that for three years did not bother to update the signing authorities on the strata chequing account? Someone should have known that it was a clear violation of the *Real Estate Services Act* for a non-owner to have access to strata

funds unless he or she is licensed. But these are all volunteers doing a job that the other strata owners would not do and for which there is no training. Can they really be held to the standards of professionals in the field? Would a licensed strata manager have prevented this tragic loss? We've just read of a licensed strata management company losing \$138,000 of strata funds, and perhaps much more.

Or is it Coast Capital Savings, which honoured so many cheques for so long a time bearing only one signature when their agreement with the strata corporation required two signatures? "Not me!" says Coast Capital. "Here is what our Business Accounts and Services Agreement with you has to say: '*The Business Customer must notify CCS in writing within 30 days of the statement date of any errors, irregularities or omissions in the statement, cheques, or other items (including any unendorsed, forged or unauthorized endorsements, or forgeries or debits wrongly made)*' p. 33." And our agreement with you is 54 pages long and most of it consists of disclaimers that relieve us of blame. It's certainly not our fault that you didn't read our agreement with you."

Author's note: Before writing this article, I should probably have checked the services agreements of other financial institutions, but a deadline was looming, and I didn't take the time. I suspect that if I had, I would have found that most of them contain the same or similar disclaimers.

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The material in this publication is intended for informational purposes only and cannot replace consultation with qualified strata professionals.

Legal advice or other expert assistance should be sought as appropriate.

The Vancouver Island Strata Owners Association

PRESENTS

LIVING THE STRATA LIFE DID YOU KNOW?

FACILITATORS - VISOA BOARD MEMBERS



The Nuts and Bolts of Strata Life

- The SPA & Strata Property Regulations
- Who is Responsible for What
- Conducting Strata Meetings
- Strata Financial Management
- Yearly Maintenance Schedule
- Resolving Disputes

A Mock Strata Council Meeting

Questions from the floor will be addressed

SUNDAY, APRIL 22, 2007, 1:00 - 4:00 P.M.

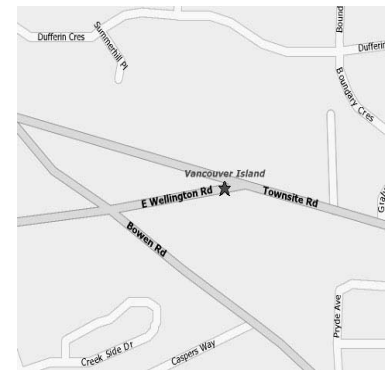
Registration begins at 12:30 p.m.

Memorial Hall - Legion 256
1630 Wellington Road East
Nanaimo

There is no charge for VISOA members

(If your strata plan is a member, all owners in your strata may attend)

Non - Members \$20
Memberships will be available at the door



VISOA'S UPCOMING 2007 SEMINAR SERIES:

Date :	Sunday, April 22, 2007
Location:	Memorial Hall, Legion #256, Nanaimo
Topic:	LIVING THE STRATA LIFE - DID YOU KNOW ???
Speaker:	To Be Announced
Date :	Sunday, June 3, 2007
Location:	Trafalgar/Pro-Patria Legion, Victoria
Topic:	To Be Announced
Speaker:	To Be Announced
Date :	Sunday, September 16, 2007
Location:	Memorial Hall, Legion #256, Nanaimo
Topic:	To Be Announced
Speaker:	To Be Announced
Date :	Sunday, November 18, 2007
Location:	Trafalgar/Pro-Patria Legion, Victoria
Topic:	To Be Announced
Speaker:	To Be Announced