



Vancouver Island Strata Owners Association

- Box 601, 185-911 Yates Street, Victoria, B.C. V8V 4Y9
- Helpline: (250) 920-0222
- Toll Free 1-877-33-VISOA (877-338-4762)
- Web site: www.visoa.bc.ca
- Email: info@visoa.bc.ca or membership@visoa.bc.ca

VISOA Bulletin - MAY 2011

# President's Report

At our recent AGM in Victoria I reviewed what we have done in the last year and our plans for the coming year.

First, we have two new board members, Glenna Ireland and Al Prentice. Last year's treasurer Reg Crone had to retire and Al will be taking over this important duty. Our continuing board members include Sandy Wagner, Deryk Norton, Harvey Williams, David Grubb, Elsie Lockert, Laurie McKay and John Webb.

Seminar attendance grew dramatically in both Victoria and Nanaimo. As part of our commitment to our up island members where we know there are many new strata owners – we were part of a workshop in Campbell River and we held a very successful seminar in Courtenay last year. We intend to continue our seminars in Courtenay along with those

in Victoria and Nanaimo. We will also be part of workshops in both Campbell River and Port Alberni in the coming year.

Membership has grown from 7000 in 2010 to just over 8000 made up mostly of strata corporate memberships and some individual memberships. Our members are from all over Vancouver Island, as well as fifteen cities and towns in the mainland of our province. Our Business memberships have also increased - from 15 to 24 in just one year.

The Helpline, where you can contact us by phone or email, is where we have the most direct contact with you and we are currently responding to about 5 calls per working day. We currently have a team of 4 board members who volunteer to operate the Helpline.

On our website we try to make sure that the content is up to date and relevant. The website currently gets about 40 hits per day, mostly from BC but also from other provinces and even the USA. We have also added the ability to purchase publications and individual memberships using PayPal.

VISOA has now been in existence for over 35 years and has grown substantially since its inception. It is financially strong, and your Board feels there are opportunities for further growth and expanded services that would benefit members

At the AGM it was agreed that we would conduct a review of where VISOA is today and where it should be going in the future covering such issues as -

- VISOA's existing purpose and goals;
- VISOA's existing services and programs
- VISOA's new services and programs that would benefit members
- VISOA's role in addressing regulatory deficiencies;
- the role of volunteers and contract help.

Your Board will involve all members in this review by means of email, our website or direct involvement of members.

Your Board will submit a report to the members with alternatives and recommendations by no later than the 2012 Annual General Meeting.

As always our first commitment is helping BC strata owners.

- Tony Davis, President

## In this issue...

• President's Report <b>Tony Davis</b> .....	1
• The Three R's of Strata Insurance <b>Ray Walker</b> .....	2
• Editor's Message <b>Sandy Wagner</b> .....	2
• Do you recognize any of these people? <b>Deryk Norton</b> .....	4
• Introducing New Business Members.....	6
• Who Pays? <b>Sandy Wagner with Claire Pagé</b> .....	7
• You Asked.....	8
• Insist on Democracy <b>Joyce McMenamon</b> .....	9
• Strata Council Member Liability <b>Shawn Smith</b> .....	10
• Cameras and Security in your Building <b>Bob Burkholder</b> .....	13
• Business Members .....	16

### BOARD OF DIRECTORS 2011

**President** Tony Davis  
**Vice President** Sandy Wagner  
**Secretary** David Grubb  
**Treasurer** Al Prentice

### MEMBERS AT LARGE

Elsie Lockert, Deryk Norton,  
 Harvey Williams, Laurie McKay,  
 John Webb, Glenna Ireland

# The three R's of strata insurance

By Ray Walker

If I said that all cars are the same in terms of pricing you would likely disagree. The same can be said for cost estimates in insurance appraisals. Just like a car, an appraisal estimate can vary depending on what it comprises. Estimates can vary depending on the techniques applied to develop the total insurable amount. Following is some help in understanding whether your strata is over or under insured.

The Strata Property Act states that a corporation must place and maintain insurance "on the basis of full replacement value". Full replacement is usually synonymous with cost and is typically related to production (construction), not exchange and is based on actual figures or by a current (appraisal) estimate. Value on the other hand represents the monetary worth of property, goods or services to buyers and sellers as at a given time. Another term that is commonly used is "Actual Cash Value". This is most commonly used in co-insurance

claims and superseded by the Strata Property Act where full coverage is maintained.

Most policyholders and providers understand the above terms essentially mean replacement cost. In fact there are actually three costs that are discussed from time to time. The first is Reproduction Cost which estimates cost to construct, at current prices as of the effective appraisal date, an exact duplicate or replica of the building being appraised, using the same materials, construction standards, design, layout and quality of workmanship, and embodying all the deficiencies and, super adequacies, of the original build. This is difficult to provide on an older building where construction techniques and materials are no longer utilized.

The most often used term when discussing insurance is Replacement Cost, which relates to a building being constructed with like quality and utility. For new buildings reproduc-

tion and replacement are interchangeable and both relate to new construction where a site is vacant and ready for development.

Reconstruction Cost is the third and most important term. It is associated with a rebuild after loss. It is similar to Replacement Cost but may include a number of site specific and process related issues that can be experienced when rebuilding after a loss. These can include:

- Restoration contractors who have a high degree of knowledge related to reconstruction versus a typical new construction developer. These contractors are also cognizant of rebuild technical difficulties where costs can be less predictable.

- Reconstructing may have added cost of limited site mobility and access possibly not encountered when initial construction was completed. Working around driveways, land-

*Continued on page 3*

## Editor's message *by Sandy Wagner, Bulletin Editor*

Welcome to the May 2011 issue of the VISOA Bulletin. This month's articles are on a wide variety of topics, all of which I'm certain our members will find interesting.

The keynote speaker at our recent AGM was lawyer Claire Pagé. Her topic "Who Pays?" was very informative, and for the benefit of our members who could not attend, I have summarized her talk in this Bulletin.

Strata councils and owners will find useful articles written by several of our Business Members: Bob Burkholder of Houle Electric enlightens us on security cameras; Joyce McMenamon of Cool Heads Publishing reminds us to insist on democracy in strata meetings; and Ray Walker of Reliance As-

set Consulting continues his series of articles on strata insurance appraisals. In addition, Lawyer Shawn Smith has written an article on strata councilors and liability.

VISOA's Board of Directors have also played a role in this issue. Our Director Deryk Norton was asked for input to a recent Vancouver Sun condo column, and I have reprinted his list of strata "archetypes" as provided to the Sun. You will surely recognize some of these characters. As well, VISOA's Helpline Volunteer, Director David Grubb has written this issue's "You Asked" and gives us helpful information on the process for choosing a contractor. Your strata's AGM or SGM will run more smoothly if you follow

David's suggestions.

Thank you to all those who contributed articles for this Bulletin. There were so many articles submitted that two which would not fit are in the "ready file" for the next edition. Next issue you will learn about "Small Stratas, Big Problems" and everything you ever needed to know about Document Retention in your strata.

VISOA's mandate and objective is Strata Owners Helping Strata Owners and we are striving to do just that for you. Each issue I ask for your input for future articles and I really do hope to hear from you. Please email me at [editor@visoa.bc.ca](mailto:editor@visoa.bc.ca) with your comments and suggestions. This is your Bulletin.

## The three R's of strata insurance

Continued from page 2

scaping, utilities and improved neighbouring properties are examples.

- Urgency to immediately correct damage or replace thereby reducing additional living expense and/or desire to have owners back in units. This implies a limited bidding process when work must commence immediately.

Costs on average to reconstruct vary depending on site characteristics. Reconstruction costs are based on component based estimating which provides the most advanced process of insuring stratas today and is based on actual loss considerations. Whereas the component based estimating is tied into line by line components of the building and includes current building codes, outdated estimating systems based on unit or segregated

pricing, general square foot costing models, and limited component based approaches are more likely than any other variable to inaccurately and unnecessarily skew realistic costs.

After a major loss words such as "reconstruction" and "rebuild" not "reproduction" or "replacement" are most commonly stated. By applying reconstruction costing you are never left in a shortfall position and in fact have the most current and accurate costing available today. Don't be caught in the over/under game of insurance by missing out on the most accurate costing available today.

*This is the second in a series of articles from Reliance Asset Consulting Inc., a quality provider of insurance appraisals throughout BC and Alberta. Reliance is known for providing a high level of service, communication and reporting that takes into consideration the individual characteristics*

*of each property appraised as well as keeping stratas current on all insurance issues. We encourage you to visit our website [www.relianceconsulting.ca](http://www.relianceconsulting.ca).*

*Vancouver Island representative is Ray Walker email [Ray@relianceconsulting.ca](mailto:Ray@relianceconsulting.ca). Phone 1-250-228-8683.*

*In subsequent issues Reliance will be covering the following topics: "Benchmarks and Fixture Improvements" which will deal with assisting the corporation and the unit owners in dealing with these sometimes duplicate gray areas; "Site Improvements and Demolition – Who needs them?" which will discuss these critical factors for insuring full insurance protection of the strata; and a final article on "Anyone Can Do An Insurance Appraisal – Right?" which will assist the strata in insuring the best possible consumer protection tips that the strata council should ask the appraiser.*

### Mark your calendar VISOA'S NEXT SEMINAR

**JUNE 12, 2011**

### **"The Nuts and Bolts of Strata Insurance"**

*Speaker: Shawn Fehr, BA, CAIB, CIP*  
Victoria Edelweiss Club (James Bay)

1:00 – 4:00 pm

Registration 12:30 pm



**Ray Walker**

C: 250-228-8683

TF Phone: 1866-941-2535

TF Fax: 1866-941-2530

**Reliance**  
Asset Consulting Inc.

[ray@relianceconsulting.ca](mailto:ray@relianceconsulting.ca)  
[www.relianceconsulting.ca](http://www.relianceconsulting.ca)

Servicing all of Vancouver Island

## SPA Copies for Sale to Members

A current unofficial consolidated version of the **Strata Property Act** (includes the Regulations) is available from the Queen's Printer for **\$35.53 - includes GST and shipping.**

To order directly from the Queen's Printer, phone **1-866-236-5544.**

VISOA made a bulk purchase of these and will have them for sale for \$25 at our seminars while quantities last.

# Do you recognize any of these people?

By Deryk Norton

They say “it takes all kinds” and that is never truer than in a strata corporation. When asked for input to a recent Vancouver Sun strata column on “archetypes” I provided the following:

A “conscientious trustee” is an owner serving on the strata council and making his/her best efforts to inform himself/herself, follow the law, inform owners, listen to their concerns and do what is in the best interests of all owners. Unfortunately, many stratas have an acute shortage of such owners.

A “mushroom” is something kept in the dark and fed manure. A “mushroom” is cultivated by false or misleading information or lack of information received by owners

in some stratas and includes incomplete minutes of strata councils and AGMs as well as the non-response of strata councils to letters received from strata owners. This information problem can arise out of ignorance of duties by strata council members, incompetence on the part of a strata management company or it can be intentional to ensure control or avoid embarrassment. Often it is what is not in the strata council minutes (e.g. unreported conflict of interest) that is the greatest information problem in a strata.

A “condo commando” is an owner who sees that something is clearly not right in the operation of the strata corporation and

sets out to do something about it by writing a letter to the strata council, asking for a hearing with the strata council, petitioning for a resolution on a matter for the AGM to consider or even running for strata council. In some stratas such owners are referred to as “trouble makers” and are isolated and vilified by the “strata nazis”. (Next to the extremely rare “general”, the “condo commando” is my favorite type of strata owner.)

A “martyr” is a “condo commando” who became burned out or gave up in frustration. Most “martyrs” sell and move, often to a non-strata property.

*Continued on page 5*



**IT'S TIME FOR A CHANGE**

## **Painting Services:**

Interior • Exterior • Commercial • Residential  
New Construction

## **Plus:**

Wallcoverings • Caulking • Finish Carpentry & Repairs  
Drywall Repair & Texturing

## **Strata Specialists**

*Serving Greater Victoria Since 1989 • Call for a Free Estimate • Member Discounts*

**250.383.5224 • 863 Viewfield Road • Victoria • [www.empresspainting.com](http://www.empresspainting.com)**



## Do you recognize any of these people?

Continued from page 4

A “free rider” is a strata owner who benefits from the successful outcomes of the efforts of a “condo commando” without ever having spoken in favor of those efforts or ever having done work in support of those efforts.

A “strata nazi” is an owner who ignores the rights of other owners and the requirements of the strata legislation and uses his/her power in the strata community to advance his/her own interests, often by bullying other owners. This is an all too common occurrence. Such an owner need not be a member of the strata council. However, if such a group of owners gains control of your strata council my best advice is to sell and move.

A “sycophant” is an owner (often one on a strata council or an owner at an AGM) who goes along with whatever is proposed by the strata council in order to avoid having to spend any more time on matters of strata ownership. Very often it is difficult

to get enough owners to attend an AGM to ensure a quorum or to fill vacancies on a strata council. Many reluctant owners are not committed to the job and readily become “sycophants”. Some owners are “sycophants” out of fear of being socially ostracized or subjected to abuse if they express an objection to something that is going on.

A “lemming” is a “sycophant” who will vote against his/her own interests in order to minimize time spent on strata matters. (An example is a majority of owners who voted against getting a legal opinion on a developer’s charge that may well have been unlawful. The reason given was that a vote in favor might involve legal wrangling with the developer even though a successful outcome would have been worth over \$200,000 to the strata corporation.)

A “general” is a rarity. This is a supercharged “condo commando” who sees something is wrong in the strata and sets out to put it right by organizing condo commandos and other owners and

overcoming the “strata nazis”, “sycophants” and “lemmings” who would stand in the way of making it right. (One example is an owner in a Vancouver condo who was concerned about the cost to owners in a 200 unit condo building of correcting deficiencies left behind by the developer. Being unable to get the 3/4 vote needed to sue the developer, because of there being too many “lemmings” and “sycophants” among the owners, the owner organized over 50 separate Small Claims Court actions by individual owners against the developer. The developer and its law firm sought to have the claims dismissed but the judge would not do so. This forced the matter to mediation with the outcome that the owners received \$250,000 from the developer. This amount went a long way toward correcting the deficiencies but did create quite a few “free riders”. Please remember that only about 50 of 200 owners got involved while everyone benefited.)

Do you recognize any of these people?

### Seminar sound system provided by PROSHOP SOUND & LIGHTING



Jack Paulo 250-361-1711  
3 - 464 Bay St. Victoria BC

“Never look back unless you are planning to go that way.”

Henry David Thoreau  
US Author  
(1817 – 1862)



### Small Business & Strata Bookkeeping Services & Administration

- Over 20 years experience • Computerized Accounting
- Spreadsheets & Word Processing • Produce Financial Statements
- Year End Budgeting • Assessment Formulation
- Contingency Forecast Report Assistance
- Consulting & Applicable Functions when required

Barbara Zimmer  
Attention to Detail • Dedicated • Analytical  
250-727-9743  
E-mail bzes3056@telus.net



Selling your  
condo or  
townhouse?

Want excellent  
professional  
and friendly  
service?

Free  
accurate  
market analysis

Free advice  
to maximize  
your \$\$\$\$  
return

Call today!

We both live in and  
understand strata  
properties!



Lorne or John Tuplin  
RE/MAX Camosun

Call Lorne 250-217-4600  
or  
John at 250-217-0206

# INTRODUCING NEW BUSINESS MEMBERS

## BRENTWOOD GROUNDS MAINTENANCE

Brentwood Grounds Maintenance, our newest business members, are looking forward to being part of VISOA. Owner operators Rhonda and Ian Robinson have over 20 years experience in lawn and garden care servicing strata complexes in all Victoria areas. They specialize in strata, commercial and residential properties.

## PACIFIC & WESTERN BANK OF CANADA

Pacific & Western Bank of Canada is a Schedule 1 Canadian chartered bank; specialists in strata repair/improvement and special assessment financing for strata corporations.

## RICK MARTINSON, OF MEYERS NORRIS PENNY LLP, CHARTERED ACCOUNTANTS & BUSINESS ADVISORS

Rick Martinson of Meyers Norris Penny LLP has recently joined VISOA as a business member. They provide audit, accounting and related services to stratas, including projections, budgeting and mapping financial processes to provide protection from fraud. MNP has offices in Nanaimo, Cowichan, Courtenay and Campbell River.



## Sterling Fire & Safety Services Ltd.

*"Your Safety is Our Business"*

Phone: 250.478.9931

Email: sterlingfire@vicbc.com

### Your "One-Stop Shop"

- Full fire alarm, emergency light, & exit sign upgrade services
- Code compliant evacuation & annunciator graphics
- Code required Fire Safety Plans
- Cost reduction programs

## Do you know about the municipal policy for the installation or alteration of fire alarm systems in existing buildings?

If your existing fire alarm panel fails, a building permit application must be made for the repairs **AND** to upgrade the system, including in suite detection and notification.

**Don't get caught without a plan in place.**

Call Sterling Fire at 250.478.9931 for  
a **FREE** consultation & budgetary quote.



# Who pays?

By Sandy Wagner, Bulletin Editor with notes from Claire Pagé

The Keynote Speaker at VISOA's February Annual General Meeting was Claire Pagé, a partner at the Law Firm of Jones, Emery, Hargreaves, Swan. The topic of her presentation was "Who Pays?" We asked her to present this topic as it is one of the most common questions at our Members Helpline: disputes and questions between owners and strata councils – each side believing the other should pay for some repair or maintenance matter.

The first thing you should know, while reading this summary of Claire's talk, is that the answer to "who pays" is often "it depends".

It is impossible to provide concrete answers to specific situations in a seminar or helpline setting without

knowing all the factors involved in the matter. The answers depend on the Strata Property Act, the Bylaws of the Strata Corporation, the Strata Plan, any indemnity agreements, any other relevant legislation, as well as the strata's insurance policy. Where the courts have been called on to make decisions, they have considered the reasonableness of the parties in the dispute.

It is important to try to resolve issues without antagonism, as you will have continued dealings with each other in your strata situation – unlike a car accident where you never see the other party again. Your strata dispute is with your neighbors whom you may see daily. It is also important to know when

to seek help, whether an arbitrator or lawyer. In addition, if a dispute were to go before the courts, it is difficult to predict the outcome of litigation, as the bylaws of your strata property and the history of property are never the same as those in cases decided

before yours. Claire reminded us that her presentation was intended to give us information not advice.

Claire is committed to resolving disputes prior to trial, and her approach is to defuse difficult situations through negotiation. In matters that cannot readily be resolved, Claire is mindful of the added expense of the court process, and makes concerted efforts to keep the parties focused on solutions.

The starting point in any dispute is the Strata Property Act (SPA) and associated SPA Regulations.

- The SPA s.3 states: "Except as otherwise provided in this Act, the strata corporation is responsible for managing and maintaining the common property and common assets of the strata corporation for the benefit of owners."

- The SPA s.72 states:

- 1) Subject to subsection (2), the strata corporation must repair and maintain common property and common assets.

- 2) The strata corporation may, by bylaw, make an owner responsible for the repair and maintenance of

- a) limited common property that the owner has a right to use, or
- b) common property other than

*Continued on page 12*

## **SLEGG CONSTRUCTION MATERIALS LTD.**

### **SUPPLIERS TO THE ROOFING INDUSTRY**

**AL JONES ~ Registered Roof Observer since 2001**

**2901 Sooke Road, Victoria  
FREE ROOF CONSULTATIONS**

**Phone 250-478-5509 • Cell 250-883-6443**

**alj@slegglumber.com**

**IKO Roofing, Malarkey Shingles, Dow Roofing Systems**

# **Fineline ROAD MARKING**

**PARKING LOT, HIGHWAY & AIRPORT LINE PAINTING**

- **16 YEARS SERVING VANCOUVER ISLAND!**
- **Design and Layout of New Parking Areas**
- **Repainting of Existing Parking Areas**
- **Painted and Thermoplastic Road Markings**
- **Line Removal**
- **Game Courts**
  
- **FREE ESTIMATES**

**[www.FinelineMarking.com](http://www.FinelineMarking.com)**

**Phone: 250 741 4668**

# You Asked

*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. VISOA's Helpline Team will share Helpline questions that they think will be of general interest to readers. 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.*

## **How to handle choosing a contractor at an AGM?**

*Answer by David Grubb*

**Q.** In the past, when Council has had a significant project which required a 3/4 Vote at an AGM, the only information Council supplied on the Agenda was a resolution to be voted on with a cost "not to exceed a certain Dollar amount" and the name of the contractor whose quote Council had accepted.

We are now faced with some major repair and maintenance issues. We need to refurbish our apartment building's envelope (not a 'leaky condo' issue, just repainting the stucco and replacing some sections of the siding), and replace our 25 year old roof.

Council has obtained quotes from various contractors for each project and would like to send out copies of the bids from all the companies for both of the projects to all owners with our "Notice of Annual General Meeting". Some of this paperwork from each bidder consists of three or four pages.

To make copies of every bidder's submissions for all owners will cost us a lot in printing and postage, but we feel that the owners will be able to have all the details "up-front" and can make a fair decision when it comes to the vote. Also, since we will have a

"Question and Answer" period at the AGM, we hope that the owners will feel well informed and be satisfied as to how Council operates. Do you agree?

**A.** Your desire to keep all owners informed is a model of integrity.

There is nothing wrong – indeed it is admirable – that you wish to send out all that information in the AGM Notice of Meeting package to the owners considering that you will be asking for what I would estimate to be possibly over \$120,000 to pay for both projects.

However, may I make some comments and suggestions?

There will be several owners who will be very interested and will examine the documents very closely. There will be others who will be confused, even if they recognize the necessity of the projects – the documents will have to be explained to them. There will also be others who will be interested only in "the bottom line" and choose the cheapest options (which may not be the best). And finally there will be those who object to spending any money at all.

My suggestion, therefore, is that you post copies of all the documents, well in advance, on your strata notice board for people to read.

Then you hold an "Information Meeting", before you send out your AGM Notice, where you explain to the owners everything that Council has done in selecting the three bidding contractors for each project, and go over a comparison of the bidders and what Council is recommending.

This will allow everyone to discuss the projects openly and clear up any misunderstandings without having to make a final decision. By the end of this "Information Meeting", you should have a pretty clear indication of the

contractors who seem to be acceptable to the owners, and from that you can set your budget for each project.

You will also, importantly, get through any arguments which may arise (the necessity for the work, amount of work to be done, costs, how to pay for them, etc.) so people will have a very good understanding of all those issues - before the AGM!

Although, at the "Information Meeting" there may have been a suggestion/direction of which bid was acceptable, the final decision to sign a contract is the Council's – they may have to change their minds for some definable reason. However, it is also a Council responsibility to keep within budget and ensure that the projects are completed satisfactorily

If anyone still wants copies of the contracts for further study you can supply them individually (and save printing and mailing costs).

Then, when you send out the "Notice of Annual General Meeting", you will not need to include all those papers.

All you need to include in the agenda is two motions – one for the building envelope refurbishment and one for the roof replacement. Each will be a 3/4 Vote, and will be worded something like "Resolved by 3/4 Vote that the Owners, Strata Plan VIS XXX, expend an amount not to exceed \$XX,XXX to refurbish the building envelope." OR ("to replace the roof.") and "Funds for this project shall be taken from the Contingency Reserve Fund." (Or "Funds shall be raised by special assessment by DATE").

Bottom Line: By holding the "Information Meeting" in the first place, you will avoid getting bogged down in (possibly heated!) discussion at the AGM which has enough on the agenda as it is (Reports, operating budget, etc.).



# Insist on Democracy

By Joyce McMenamon

What drives my husband crazy? (Besides Roberto Luongo letting one in the net?) Being interrupted. And rightfully so! Cutting off a flow of ideas is not just rude, it is undemocratic. As more of us live in closer quarters, it becomes more vital to respect each other's voice, even when their ideas are ridiculous. That is part of living in a democratic collective.

The need to listen to all sides of an issue is particularly imperative in meetings, especially where decisions that affect your life are being made. But it works both ways. You must listen attentively to each party and they must listen to you. Insist on this.

In his humanity-changing book, *The Seven Habits of Highly Effective People*, Stephen Covey instructs us to "Seek first to understand, then to be understood". Think about that during your next contentious discussion. First try to understand fully the point of view of the other side. Then insist that your thoughts be fully heard.

Ideally all information and ideas are

put forth and then a wise and carefully considered decision is made. I know, you think this sounds like a nice theory but it will never work for your gang. But you should insist. The more these skills are tried, the better your group's habits become. It will make your meetings more efficient and more harmonious.

Every member has a right to speak once to a motion. Depending on the size and formality of your group, during discussion members raise their hands to speak. A member must be recognized by the chair before speaking. If there are several people wishing to speak to an issue, the chair selects one and notes who should be next.

What if your council will not hear your ideas? What can you do? A good chair will make sure that all sides of the issue are vetted before a decision is made. And what if your chair, um, needs help? You can help her/him.

If you or another member is being cut off, rise on a point of order. Say, "Mister/Madam chair, point of order". The chair should then recognize you immediately.

Depending on the problem you could say something like, "Please do not allow Billy Bully to interrupt while Minnie Mouse has the floor." Stay calm and collected. You do not want to inflame the situation. Others will follow your manner.

If you use your meeting skills to help all members participate equally and fully in the decision-making process, you are helping to improve democracy in your community and our world.

The Egyptian citizens insisted that their voice be heard and they advanced their government. Gandhi insisted on his voice being heard and he advanced the order of the world. You can insist on your voice being heard and advance your strata ...or at least your sense of involvement.

And no interrupting!

Joyce McMenamon

*Publisher of Democratic Rules of Order*

*Cool Heads Publishing*

1-888-637-8228

[www.DemocraticRules.com](http://www.DemocraticRules.com)



[www.TopCoatPainting.ca](http://www.TopCoatPainting.ca)

Check out our dedicated 'STRATA' link

---

With professional craftsmanship and top notch service, our design team will help you cut through the frustration and give you solutions you can trust.

---

**Get the Best! Book your Strata today!**

**250.385.0478**

# Strata Council member liability

by Shawn Smith

Being a strata council member means taking on certain responsibilities, duties and obligations. That in turn brings with it the prospect of being liable for the consequences of failing to meet or properly carry out those responsibilities, duties and obligations. The purpose of this article is not to prompt mass resignations of strata council members, but rather to educate them as to what is expected of them by the law and what they can do to limit their potential liability.

Section 31 of the Strata Property Act establishes the general standard that strata council members are expected to meet and reads as follows:

“In exercising the powers and performing the duties of the strata corporation, each council member must

(a) act honestly and in good faith with a view to the best interests of the strata corporation, and

(b) exercise the care, diligence and skill of a reasonably prudent person in comparable circumstances”.

It is important to note that the duty imposed by s.31 is not imposed on the

council as a whole, but on each individual strata council member. Depending on the circumstances, individual actions will be weighed and judged. In this regard it is important for strata council members who object to a questionable course of action to ensure that their objection is duly noted, either in the minutes or by way of a letter to the rest of the strata council so as to distance themselves from the decision(s) made and thereby limit their liability. In certain cases it may even be appropriate to resign from the strata council altogether.

Section 31 imposes two distinct duties. The first is to “act honestly and in good faith with a view to the best interests of the strata corporation”. The second is to “exercise the care, diligence and skill of a reasonably prudent person in comparable circumstances”.

When considering the first of these duties one must ask what is “acting in good faith”? There are numerous cases in the law which have addressed the issue of acting in good faith. These cases consider the actions of everyone from

executors to corporate directors and professional advisors. The best definition is perhaps that which was set out in the case of *Nystad v. Harcrest Apartments Ltd.* (1986), 3 B.C.L.R. (2d) 39 (BCSC) and has been quoted in some of the cases which have considered whether or not strata councils have acted in good faith. In that case “good faith” was defined as “a term used to describe a state of mind denoting honesty of purpose, freedom from intention to defraud, and being faithful in one’s duty or obligation.” In short, decisions need to be made with a view to what is best for the strata corporation (ie. all or the majority of the owners) not just a select group. They must achieve the “greatest good for the greatest number” as the court in one case put it. Strata council members must set aside self-interest and personal agendas. The duty here is a “fiduciary duty” which means that it is the interests of the owners as a whole that are paramount and no personal advantage can be gained from being a strata coun-

*Continued on page 11*



## Water Savings You Can Bank On

Looking to reduce operational costs in your multi-residential complex? Take the first step towards saving money — conduct a water audit!

Our step by step guide helps strata members, property owners and managers to measure water use and find potential savings.

If your multi-residential building is connected to the Greater Victoria drinking water system, order your **free** copy of the Water Saving Guide for Multi-Residential Dwellings.

Call us at 250.474.9684 to order.

Some restrictions apply. Limit one per water bill account number or multi-residential complex.

CRD

## Strata Council member

### liability

*Continued from page 10*

cil member.

In *Dockside Brewing Co. Ltd. et al. v. The Owners, Strata Plan LMS 3837 et al.*, 2005 BCSC 1209 (BCSC) affirmed 396 W.A.C. 33, 59 R.P.R. (4th)12, 156 A.C.W.S. (3d) 1195, 2007 BCCA 183 (BCCA) the court considered the standard imposed under s.31 and held the strata council members personally liable for \$190,000.00 which they had spent pursuing a legal action which was a personal agenda of theirs and which the owners expressly told the council not to pursue. While they did so relying in part on advice from their lawyers, that did not save them from liability because, in the end, they failed to do what was best for everyone and pursued their own agenda. The trial court held that the “Strata Council Members subverted the interests of the Strata Corporation to their own interests” and that they “acted in a reprehensible manner deserving of rebuke by the court”. In a split decision the Court of Appeal upheld the ruling and agreed that the strata council members breached the fiduciary duty they owed to their fellow owners to put the good of the whole ahead of their desire to achieve an objective that benefitted them. While perhaps an extreme example, this case serves as a sobering reminder to strata council members of the potential consequences of ignoring their duty under s.31.

The second duty under s.31 (exercising the care, diligence and skill of a reasonably prudent person in comparable circumstances) is ultimately a test of “whether an appropriate degree of prudence and diligence was brought to bear in reaching... a reasonable business decision.” (*Dockside Brewing, supra*). A strata council will be required to make a number of “management” decisions ranging from whom to hire to tend the gardens to what is the best method for replacing and repairing aging building components such as the roof. These decisions must be sound and make good business sense.

This issue was considered indirectly in *Wright v. Strata Plan No. 205* (1996), 20 B.C.L.R. (3d) 343 (BCSC).

In that case the strata council had hired several different companies to undertake a series of repairs, none of which worked to stop a leakage problem. The court held that the strata corporation (and hence the council) was not liable for the fact that repairs failed to work since they had “acted reasonably in the circumstances.” Thus it can be inferred that acting reasonably in the circumstances is exercising the care, diligence and skill of a reasonably prudent person in comparable circumstances. What constitutes “acting reasonably in the circumstances” will of course differ from case to case, but it provides a benchmark against which to compare a strata council’s actions.

At law a breach of the standard of care set for strata council members would result in liability on the part of those council members who did not meet the standard imposed by s.31. Liability can also occur as a result of breaching a duty imposed under other sections of the Strata Property Act. In *Hamilton v. Ball*, 2006 BCCA 243 the Court of Appeal decided that council members who failed to ensure that the building was properly maintained in accordance with the strata corporation’s duty to do so under s.72 of the Act could be found personally liable for losses suffered by individual owners.

Standard Bylaw 22, however, limits the liability of strata council members who breach the standard of care imposed on them. Under that bylaw, if council members have acted honestly and in good faith, then they are not liable for damages which arose out of the act or omission which occurred. The protection afforded by this bylaw extends only to a breach of the second duty under s.31.

Strata council members can also protect themselves (and their fellow owners) by obtaining Directors and Officers Insurance, which forms part of most strata corporation insurance policies. However, such policies do have limits. For example, most policies do not provide coverage where the claim is “based upon or arises out of, directly or indirectly, or any consequence related to the dishonesty or bad faith of any [council member] when a final judgment or other final adjudication estab-

lishes that acts of deliberate dishonesty or bad faith [were] committed.” Thus there will be no coverage when a council member is found to have breached the first duty under s.31. Council members will bear the responsibility for not acting in good faith themselves. Nor is coverage provided for damages awarded for mental and physical suffering resulting from the negligent acts of strata council members.

The conflict of interest provisions of s.32 and 33 of the Strata Property Act must not be forgotten either. S.32 requires strata council members to disclose any direct or indirect interest they have in a contract, transaction or matter being considered by the strata council and absent themselves from any discussion or vote regarding the same. If they fail to do so the transaction can be set aside and if there was dishonesty and a lack of good faith on the part of the strata council member in question, they can be ordered to pay damages to the strata corporation.

Lastly strata council members must be cognizant of other duties imposed on them outside of the Strata Property Act. For example, strata council members have a duty to ensure that the strata corporation complies with the requirements of the Human Rights Code. In *Kayne v. The Owners, Strata Plan LMS2374*, 2004 BCHRT 62 the Human Rights Tribunal refused to dismiss a complaint filed against individual council members stating that “the potential of personal liability is an important factor that serves to ensure compliance with the Code”. In other words, holding strata council members personally liable motivates them to cause the strata corporation (to the extent they can) to meet the requirements of the Code.

Strata council members need not live in fear. However, the decisions in *Dockside Brewing* and *Kayne* underscore the need for diligence in carrying out the duties of a strata council member and the need to know when to get professional advice or assistance.

*This article is intended for information purposes only and should not be taken as the provision of legal advice. Shawn M. Smith is lawyer whose practice focuses on strata property law. He frequently writes and lectures for a variety of strata associations. He is a partner with the law firm of Cleveland Doan LLP and can be reached at (604)536-5002 or shawn@clevelanddoan.com.*

## Who pays?

*Continued from page 7*

limited common property only if identified in the regulations and subject to prescribed restrictions.

3) The strata corporation may, by bylaw, take responsibility for the repair and maintenance of specified portions of a strata lot.

- What is the boundary of the strata lot? Refer to the SPA and the Strata Plan. An often-confusing issue is windows. The SPA states that the boundary of the strata lot is the midway point of the structural wall – but if the window is recessed or protruding past the “midway” point, whose responsibility is it? The strata plan may make this clear.

- The next place to look to see “who pays” is in the Standard Bylaws, and your own strata’s bylaws. Standard Bylaw # 8 includes a lengthy list of property which must be repaired and maintained by the strata corporation – BUT as this is a Standard Bylaw it could be revised by the strata corporation and if it has been revised, the owners could be responsible for the repair or maintenance. I say “could be” responsible because it must be determined whether or not the bylaws can be enforced – just because they are in writing does not necessarily mean that your strata’s bylaws will be supported by the Courts.

- What is the reason for the repair or maintenance? Whose “fault” is it that the area needs repair? Could it be classified as “general wear and tear”?

- What is the history of the situation? How has the matter been dealt with in the past?

- Has any alteration been made by the owner to the area in question? The obligation to repair and maintain an area altered by owners or previous owners is ongoing and should survive successive purchasers if described in Form B (Information Certificate).

- Is the area covered by the strata corporation’s property insurance? SPA s.149 states: “The strata corporation

must obtain and maintain property insurance on common property, common assets, buildings shown on the strata plan, and fixtures built or installed on a strata lot, if the fixtures are built or installed by the owner developer as part of the original construction on the strata lot.”

If it is determined that the strata corporation is responsible for the cost of the repair or maintenance in question, the strata can pay for it through:

- operating fund – if a routine expense
- contingency reserve fund – for expenses less often than an annual expense OR

- special levy – all owners contribute on the basis of unit entitlement.

So even if the strata corporation pays, you do have to pay your share.

If there is no agreement on who is responsible for the repair or maintenance in question, there are several ways to resolve it.

- Voluntary dispute resolution is described in Standard Bylaw # 29. The dispute resolution committee must attempt to help the disputing parties to voluntarily end the dispute.

- Arbitration is described in SPA s. 177, 178, 179. The decision is final, however may be reviewed by the court if an application is advanced. Note that courts show great deference to arbitration.

- Other court remedies are described in SPA s. 164, 165. An owner may apply to the Supreme Court for an order to require the strata corporation to perform a duty it is required to perform under the SPA, the bylaws or the rules. Note that the courts are reluctant to interfere with the “majority rules” doctrine, so do not count on this remedy unless you have been unduly oppressed and can support your complaints with objective evidence.

If a problem arises and there is no clear answer as to WHO PAYS?

Examples include water leaking, mould, insects, rodents, deterioration of walls, flooding, vapours, etc. A good place to start would be to determine what

caused the problem, and who/what is responsible? (Remember “responsible” does not mean “negligent” – if your dishwasher accidentally overflows, you are not negligent but you are responsible. On the other hand, if you knew the dishwasher hose was leaking for some time but did nothing about it, you could be negligent.)

You must take action to mitigate damages—prevent further problems from occurring. Find out if similar problems are happening to the neighbors. If you caused the problem, you have to make certain it does not spread to common areas or to other independently owned areas. Be ready to answer questions from the Strata Council. An informed opinion provided by an expert will save money and relationships in the long run. Remember the “stitch in time” concept – that is what the law will expect. You cannot simply sit back and allow the problem to worsen, and neither can the Strata Council.

You may need to admit that the dispute cannot be handled without help.

Know when and how to seek help. You may want to consult an expert in the repair or investigation of your problem, or you might hire legal counsel. Hiring a professional may avoid further antagonism, and may avoid being sanctioned later by the courts. Be prepared – take notes of the situation from the earliest time possible. Have a synopsis/timeline of the dispute to explain the problem and the solutions attempted. Where appropriate, take pictures to document the problem. When hiring a professional, try to speak to them directly before booking office appointment– ask permission to email your synopsis for review before attending their office. It may save you both time.

And ask for the fee structure before you commit to anything. If you “win” but the legal or other professional fees cost you more than the repair would have, have you really won?

# Cameras and security in your building

By Bob Burkholder, Security Professional – Houle Electric

Security needs in owner-occupied buildings are on the rise, because you, as strata council, are responsible for your building and its safety and security. You need to mitigate the potential for both damage and litigation, and with an investment in cameras and security you are doing just that. There are more and more people out there today looking to take advantage of others and are unscrupulous in their methods of obtaining their goal. Cameras and alarm systems won't stop everyone who is intent on breaking in, but it will help to deter the less aggressive and to catch them and put them away. Your camera system should be designed to fit the specific needs of your site. Remember it is not there to spy on others but to dissuade potential criminals and provide the police with the ability to apprehend a person if they gain unauthorized entry to your building.

As with any investment you make there are a number of questions you should ask:

- Is the company I'm about to deal with professional and competent?
- What do we need to do as a strata?
- What about my privacy?
- Are all my questions answered?
- What can I do myself?

We hope the following will help to answer some of these questions.

## Working with Professionals

As with any trade you intend to do business with, ask for references and most importantly check them. There are two sides to everything so get at least two quotes and listen to what the sales people have to say. If you need to, call the first company back to review what number two said. Remember you only get what you pay for so if one price seems very low, you will be getting low quality equipment. Your professional should be able to offer you several options for cameras, building access, and increased safety.

It is law in British Columbia that all security companies and staff have their security license issued by the province; don't be afraid to request it. If you have any questions or concerns about the provider before you sign a contract check them out. You can go on-line to verify the company or an employee at [www.pssg.gov.bc.ca/securityindustry](http://www.pssg.gov.bc.ca/securityindustry) or in Victoria call: 250-387-6981 or Toll Free call Enquiry BC: 1-800-663-7867 and ask to be transferred to 250-387-6981. Ask if the company/employee you are working with holds a valid Security License.

## Expectations and Benefits

Limiting risk to condominium complexes and ensuring condo security, hing-

es on open lines of communication between each and every owner. I recently attended the site of a break-in at a condominium complex, and while reviewing the damage, I was questioned by a number of residents as to what had happened. It was apparent to me that the occupants were not informed of the violation.

Condo owners have a right to be notified of all suspicious activities associated with their building. An informed resident is a safeguard against an intruder making a return visit. Don't put your condo's security at risk by adopting a nonchalant attitude towards crime, but at the same time don't let it confine you either.

Council members must accept the responsibility of informing all residents of every occurrence. Letters should be sent out from the strata council or building manager informing residents and owners of any violation, making sure to give a detailed report of the crime scene. If available, they should also attach a copy of the police report and include any recommendations that could prevent the situation from reoccurring.

But condo security is not just the responsibility of the strata council members; residents must also do their part to help keep the building safe from intruders. Concealing knowledge of a break-in or an attempted

break-in is unforgivable. All too often, residents are hesitant to report suspicious activities at the risk of sounding paranoid. This lack of regard for the safety of others is quite often the reason a building gets targeted a second or third time.

Even an attempted break-in is serious business that could end up costing homeowners thousands of dollars in collective deductibles, not to mention a hike in insurance rates. Don't let the bad guys get away with an encore performance because you didn't report suspicious activity the first time around. Go ahead, take a risk and report any dubious behavior; it's better to be safe than sorry. Nobody is going to fault you for leaning on the side of caution.

It's also a good idea to schedule a special emergency meeting with all the condominium residents to discuss building violations and condo security. Somebody may have information about a break-in that has not been reported yet or may offer suggestions to help prevent such an occurrence from happening again. Meetings may also divulge how other buildings in your area have dealt with similar problems. These ideas often come from residents who have family or friends in other complexes, and a meeting gives them a venue

*Continued on page 14*

## Cameras and security in your building

Continued from page 13

to showcase their suggestions.

A strong proactive strata council or property management company should have familiarity in dealing with these serious crime issues; however, if your strata council finds itself in a position of “what do we do now?” it’s time to call in a security professional to assess the situation. A government-licensed security consultant will be able to provide expert, professional advice and information on how to protect your property from vandalism, intrusion, trespass, or theft.

No matter what options you embrace, your security professional will make sure that safety and security are the main ingredients; however it’s imperative that

condominium buildings are in compliance with fire codes to ensure the utmost safety for all residents.

### Privacy Issues

Recently in Victoria there was a very public issue surrounding the use of Security cameras in a large Condominium. This incident went to the Office of the Information & Privacy Commissioner for British Columbia for his review. The basis of the review was that the complainant claimed that members of the Strata council were viewing the video recording daily for issues other than security, for which the system was purported to have been installed. The Commissioner agreed that the Strata Council was acting in bad faith and that it was not compliant with the privacy act as it exists in BC. The video cameras were being used to enforce operational poli-

cies, not the security they were installed for; nor were any of the owners advised that they were being used for this purpose.

The commissioner has advised the members of the Strata Council to disconnect those cameras that he found not to be compliant for security and to only use the recorded video footage in the event of a security issue brought to their attention. In the case of the complaints at this building, the complainant was able to show that the cameras were there for security but were being used for watching the comings and goings of the owners allowing and in particular to watch for violations of the policies of the association. It was proven the video being recorded was viewed daily for the infractions in and about the facility and was not being used as was described in

the tenant agreement. This report is dated December 2, 2009. The report helps to define what the intent of the “Security Cameras” and what they are to be used for (or in the case of strata, not to be used for).

This report outlines what security video cameras are there for;

- They are there recording specific areas in case something takes place.
- When an incident is reported then and only then is the video to be viewed.
- They are not to be monitored or view on a daily basis.
- When they are viewed there should be at least two persons present.

Security camera systems today have safeguards built in for just this kind of situation;

- All systems today require

Continued on page 15

# HORIZON

## SUNDECKS

Pacific Contracting & Sunrooms Inc.

### Commercial

- Apartment Buildings
- Condominium Specialists
- Building Envelope
- Custom Railings
- 10 Year Warranty

**Tim Agar** Project Manager

**Ph: 250.380.4605**

**Fx: 250.380.5128**

[tim@horizoncontracting.ca](mailto:tim@horizoncontracting.ca)



### Residential

- Custom Pacific Cedar
- Complex Design Specialists
- Custom Gazebos
- Journeyman Carpenters
- Seniors Discount
- 10 Year Warranty

104 - 4226 Commerce Circle, Victoria, BC  
[www.horizoncontracting.ca](http://www.horizoncontracting.ca)



Vancouver Island  
Construction Association



## Cameras and security in your building

Continued from page 14

you to log-in to view recorded video.

- The system keeps a record of the log-ins by date, time and person logging in.
- All current video recording units will overwrite old video footage at some point in time, based on a number of parameters. Again ask your security professional how often this overwriting function will happen at your facility.

Remember this investment you are making is for “Your Safety and Security”!

### Questions

When you are discussing the camera locations in or around your building ask the Security Professional to show you the area that will be viewed by the cameras. Most security companies today have portable video equipment they can use to show you (with some limitations) what can be seen by the camera before it is installed.

With camera locations, you will want to consider both the entry points to your building as well as exterior property protection; such as cars and bicycles. There are also different options for monitoring and recording your video images, both internally and externally.

As part of the privacy laws you are required to alert anyone entering a building that they are being recorded. This gives them the opportunity of declining an invitation to enter the build-

ing for personal reasons. So signage is required at each point of entry to your building or property. Signage is usually provided as part of a camera contract.

### Things to keep in mind

Some steps that should be followed when coming or going from your building or if someone calls you on the intercom requesting entry;

- Should someone offer to hold the door for you make sure they don't follow you in! Stand there until the door is fully closed before you turn away.
- If someone says they are there to do repairs and you have not prearranged to have them there don't let them in!
- If they want to drop off a package for a person whose name they are reading off of the intercom, don't let them in!
- If they are collecting money for a charity or want to pick something up and you don't know anything about it, don't let them in!
- Sliding glass doors are a favorite for thieves because, especially on the upper stories, tenants are lax about keeping them locked thinking that thieves will not be willing to climb that high.
- Always keep your door locked as you never know if there is a stranger in the building.
- Always look through the peephole before you let someone in even if you are expecting company. If someone shows up unannounced to take a meter reading or an inspection of some sort, make some calls

to determine the legitimacy of their reason before you let them in.

By taking a proactive and responsible approach to the security in your strata, you can minimize your risk for both damage and litigation.

*Houle Electric Limited has highly qualified and trained Security professionals based in both Victoria and Nanaimo and are available to provide you with assistance for all your security needs. You can contact us at 1-250-388-5665 and ask for our Security Department.*



VISOA's popular publication, the “Sample Residents’ Manual” is now available in a newly-revised edition. It includes a CD which contains the resident’s manual template. This publication is designed to assist stratas with development of their own Strata Residents’ Manual and includes samples and templates for everything from a welcome letter to maintenance schedule and security issues. It can be easily tailored to your own strata’s needs by using the included CD, and sells for \$12 plus \$4 for postage and handling OR purchase at one of our seminars and save the postage charge.

## STOP WASTING WATER!

Canadian Study finds  
36% Water Saving

with the

# HYDRO CLEAN

TOILET  
REPLACEMENT  
VALVE

Visit Our Website to  
read Report and see Video

<http://www.ippnet.com/feature-products/hydroclean.html>

[www.ippnet.com](http://www.ippnet.com)



776 Cloverdale Ave 250.727.3545

**INDUSTRIAL PLASTICS & PAINTS**

# BUSINESS MEMBERS

## BUILDING SUPPLIES

### INDUSTRIAL PLASTICS AND PAINT

Building / Property Maintenance Products & Supplies  
250-727-3545 ext 105  
brucedixon@ippnet.com • www.ippnet.com

### SLEGG CONSTRUCTION MATERIALS

Roofing and Building Envelope Material Supplies  
Contact Al Jones 250-478-5509  
alj@slegglumber.com

## MAINTENANCE & PROJECT CONTRACTORS

### BRENTWOOD GROUNDS MAINTENANCE

Lawn and Garden Services  
250-652-4879  
www.victoriagardencare.com

### EMPRESS PAINTING

250-383-5224  
Fax 250-383-0222  
www.empresspainting.ca  
estimator2@empresspainting.ca

### FINELINE ROAD MARKING LTD.

Parking Lot Maintenance & Marking  
250 741 4668  
Fax 1-888-256-4130  
finelinemarking@shaw.ca • www.finelinemarking.com

### GOVAN PAINTING

Residential Painting Contractor  
Qualicum Beach  
250-228-2468 govan@shaw.ca

### HORIZON PACIFIC CONTRACTING & SUNROOMS

Projects Done on Time & on Budget  
250-380-4605  
sheryl@horizoncontracting.ca  
www.horizoncontracting.ca

### HOULE ELECTRIC LTD.

Full Service Electrical Contracting  
24-hour Service  
Data & Networks, Security, Preventative Maintenance  
Victoria 250-388-5665 • Nanaimo 250-758-3011  
www.houle.ca

### HOURLIGAN'S

Victoria Floor Covering Specialists  
Ph: 250-475-2401 Fax: 250-475-1654  
russ@hourigans.com • rob@hourigans.com  
www.hourigans.com

### ISLAND BASEMENT SYSTEMS INC.

Air Leakage, Moisture Control Services & Consulting  
250-385-2768 / 1-877-379-2768  
chris@ibsg.ca • www.ibsg.ca

### PETERLYN PROPERTIES

Restorative Expertise of Masonry & Concrete Buildings  
250-821-8210  
peterlynproperties@shaw.ca  
www.peterlynproperties.com

### SELECT JANITORIAL

We use "Certified Green" cleaning products  
Ph: 250-360-0666 Fax: 250-360-0669  
sales@selectjanitorial.com • www.selectjanitorial.com

### STERLING FIRE & SAFETY SERVICES

Fire Safety Services & Fire Alarm Upgrades  
250-478-9931  
sterlingfire@vicbc.com • www.sterlingfire.vicbc.com

### TOP COAT PAINTING

Commercial & Residential Painting  
250-385-0478  
saldat@islandnet.com • www.topcoatpainting.ca

### TEDFORD OVERHEAD DOORS

Sales/Service of Garage Doors & Gates  
250-727-6811  
JT@tedforddoors.com • www.tedforddoors.com

## INSURANCE & RELATED SERVICES

### COASTAL COMMUNITY INSURANCE SERVICES

Business Insurance Expert including  
Commercial Property and Liability  
250-386-7737  
shawn.fehr@ccc.ca

### RELiance ASSET CONSULTING

Specializing in Insurance Appraisals for Strata Corporations  
1-866-941-2535  
info@relianceconsulting.ca • www.relianceconsulting.ca

### SEAFIRST INSURANCE BROKERS

Sidney 250-656-9886  
Saltspring 250-537-5527  
dguedes@seafirstinsurance.com  
www.seafirstinsurance.com

## REAL ESTATE

### RE/MAX CAMOSUN

The Real Estate Leaders  
Lorne Tuplin  
250-217-4600  
ltuplin1@hotmail.com • www.lornetuplin.com

## STRATA COUNCIL RESOURCES

### AEDIA STRATA WEBSITE DESIGN

Developed and Customized to Meet Strata Needs  
250-514-2208  
sales@adedia.com • www.adedia.com

### COMMISSIONAIRES SECURITY PROFESSIONALS

Providing Security Consulting, Technology & Services  
250-727-7755 ext 101  
sales@thecommissionaires.shawbiz.ca  
www.securityguardsvictoria.com

### DEMOCRATIC RULES OF ORDER

Straight-Forward Rules of Order for Meetings  
1-888-637-8228  
books@coolheadspublishing.com  
www.DemocraticRules.com

### MEYERS NORRIS PENNY LLP

Chartered Accountants &  
Business Advisors  
Expertise in Strata Corp. Consulting  
4 Offices on Vancouver Island  
250-748-3761  
rick.martinson@mnp.ca  
www.mnp.ca

### PACIFIC & WESTERN BANK OF CANADA

Karl E. Neufeld, B.Comm, CMA  
Account Executive  
604-985-7564  
karln@pwbank.com  
www.pwbank.com

### STRATA PROPERTY MEDIATION

Catherine Watson – Consultant  
1-250-757-9567  
catherine.w@shaw.ca

For more information regarding Business Memberships please contact **Laurie McKay** at **1-877-338-4762** or **membership@visoa.bc.ca**  
(Please note that VISOA does not guarantee or warranty the goods, services, or products of our business members).



## BULLETIN SUBSCRIPTION

VISOA provides four information-packed bulletins each year. Non-members may subscribe to these bulletins at the following rates:  
By email: \$15.00 per year  
and by postal mail \$25.00 per year

## ~ DISCLAIMER ~

*The material in this publication is intended for informational purposes only and cannot replace consultation with qualified professionals. Legal advice or other expert assistance should be sought as appropriate.*