Working with Professionals – An Insurance Perspective

By: Mike Mullen, Executive Director of Property Management, Hamilton

Everyone in the condominium industry is familiar with the term “cheaper is not always better”; however, sometimes cheaper can also be much more expensive in the long run, especially in terms of condominium insurance.

If a major loss was to occur due to the negligence of a contractor, the corporation’s insurance policy could be called upon to provide coverage; however, depending on the contractor’s licensing and insurance, doing so could have a major effect on the insurance policy for the corporation.

If a contractor is properly licensed and insured, the corporation’s insurance company could go after (subrogate against) the insurance company of the contractor and try to recover costs. If successful, this would have less of an effect on the insurance policy for the corporation. If the contractor was not properly licensed and insured, the corporation’s insurance company could not subrogate against the contractor’s insurance company; and therefore, the entire cost would be borne by the condominium insurance policy. This would result in a claim against the policy and possibly increased premiums down the road.

This is definitely something condominium corporations should consider when choosing contractors. Ensure the contractor is licensed and insured to reduce the likelihood that losses such as this do not occur down the road.

Registered Condominium Manager (RCM) Designations

Congratulations to Sarah Vahrmeyer, Michelle Joy, Laura Coulter and Kimberly Sinclair (not pictured) of Wilson, Blanchard Management Inc. who were each awarded their R.C.M. designations at a recent ACMO luncheon. Sandy Foulds, Director of Property Management (Hamilton office), and Karen Reynolds, Chief Operating Officer of Wilson Blanchard, were also in attendance as the ladies were officially presented with their certification. We are proud of our RCMs!

From left to right: Sandy Foulds, Sarah Vahrmeyer, Michelle Joy, Laura Coulter, Karen Reynolds.
A Unique & ‘Super’ Superintendent
By: Stan Dulberg, Property Manager, Hamilton

It is not very often that a high-rise Condominium Corporation can boast that they have employed a superintendent since the building opened, more importantly, the same superintendent for 25 years.

The Renaissance, a 96 unit, 7 storey high-rise building in Stoney Creek, Ontario, is proud to be able to boast this unique situation.

The Corporation’s Superintendent, Sherry Lagace, lives offsite, and yet keeps the building in immaculate condition. It is a pleasure to attend the building for my weekly site inspection and/or Board meetings. The building sparkles, both inside and out. In my view, Sherry is an extremely dedicated employee, who not only keeps the building immaculate, but at the same time has a keen interest in, and a passion for, all of the Corporation’s owners. Most, if not all of the owners within the Renaissance, love Sherry, both as a person and as an employee. Sherry treats the residents as if they were her own family.

When I mentioned to the Board that I had a desire to prepare an article concerning this unique situation, I asked the Board members to provide me with a few comments in their own words to express how they feel about Sherry.

Please note as follows: “Sherry is a very special person. She treats this condo as though it was her own home. She makes every effort to treat all the owners fairly. Her knowledge of the building and its history is of great assistance to all Board members. She makes every effort to make this building the best run condo around. We owe her a great debt for all the hard work she has put in, to make this a great building to live in.”

A second comment is as follows: “Sherry has gained so much knowledge and history during her past 25 years with the building that anytime that we have questions with regards to machinery, past incidents and problems, we go to her for her advice. She has made our job as Directors easier. Over the past 25 years, she has gained a little bit of history of each resident, which is so vital in managing this building. Sherry sees our building as her second family and treats everyone as such. Sherry’s presence, her dedication, and her caring attitude, is a vital part of the success of our building, and we will be forever indebted to her. We hope she never leaves us!”

The Renaissance was voted the CCI Condo of the Year in 2011. Without question, Sherry had quite a bit to do with receiving that honour, and the Corporation proudly displays mention of this distinction in the building’s front lobby.

On February 14, 2017, the Board and the residents of the Renaissance honoured Sherry for her 25 years of service with the Corporation. Without question, we look forward to Sherry continuing her employment with the Corporation for many years to come. Sherry has been in the past, and we anticipate that she will continue to be in the future, the Renaissance’s ‘super’ Super.

If you ask Sherry about her longevity as Superintendent of WCC 175, ‘The Renaissance’, she will tell you it is because she has always been surrounded and supported by good people, from the Property Manager to the Board of Directors, and of course, the Residents.

“Success is never ours alone,” she says. “I have been blessed.”

Welcome!

Wilson, Blanchard would like to welcome our newest managed properties:

M.T.C.C. #961     Y.C.C. #187     H.S.C.C. #657
Wa.C.C. #212     Wa.S.C.C. #473
Wa.S.C.C. #554     H.S.C.C. #636
Canada’s 150th Anniversary of Confederation
By: Laura Coulter, Property Manager, Hamilton

‘Long may it wave, and grace our own
Blue skies and stormy weather,
Within my heart, above my home,
The Maple Leaf forever!’

From: ‘The Maple Leaf Forever’, by Alexander Muir, 1867

As we approach the momentous occasion of Canada’s 150th birthday, many condo owners are beginning the conversation on how to celebrate. Directors have discussed red and white garden plantings, social events and the classic homage of the waving Canadian flag. This discussion circles to the question of “what do our existing rules implicate?” and, “do they impede our right to celebrate?” Frequently we see language contained in the Rules and Regulations stating: ‘no owner shall hang or display articles from their balcony’ or ‘no owner shall erect signs or advertisements in their exclusive use areas.’ Given the circumstances, to not clarify the rules may create the feeling of interference with patriotism and the right to display our ‘Canadiana’ as we see fit. So, what is a Board to do?

Firstly, legislation outside of the condo world should be consulted. The National Flag of Canada Act provides that: ‘All Canadians are encouraged to proudly display the National Flag of Canada in accordance with flag protocol’ (s. 2(1)); and, ‘Every person who is in control of an apartment building, a condominium building or building in divided co-ownership or another multiple-residence building or a gated community is encouraged to allow the National Flag of Canada to be displayed in accordance with flag protocol.’ (s. 2(2)).

Specifics on flag protocol can be found on the Government of Canada’s website under Culture, History & Sport (www.canada.ca/en/services/culture).

Back in the Condominium Act, 1998, we see that under Section 58(2): The rules shall be reasonable and consistent with this Act, the declaration and the by-laws.

Owners may feel that given the circumstances, prohibiting the display of a Canadian flag may not be reasonable. So to not curtail an owner’s wish to participate in Canada Day, the Board may adopt a new rule in order to clarify their existing rule. They may also wish to enact certain parameters around displays and events.

Some suggestions may be:

- stating an acceptable timeframe an owner can have their display up
- restrictions on size and location of the display
- clarifying that flags or signs may be hung from inside the unit, but not on the exterior
- ensuring that owners are not drilling or nailing into the common element façade
- ensuring all hanging flags are securely fastened using a specific method
- clarification as to when the rule is applicable e.g. to only the 150th anniversary, or Canada Day annually?

Implementing these rules will ensure that the Corporation does not contravene any legislations and allows the Directors to ensure that the building or site is decorated with pride and some added discretion. But is this just the tip of the Newfoundland iceberg?

One Director has already added to the discussion, asking, “But what about St. Patrick’s Day? As a good Irish ex-pat, can I proudly hang the flag of Ireland?”

Boards may be wise to not only discuss Canada Day, but also at least take into consideration other requests that may follow. The generality (all flags and national displays) or specificity (only the Canadian flag) of the Rule should be geared toward the present and future owners. Part of the beauty of Canada is our diversity and inclusivity to all nations. Boards may be wise to properly explore and understand the neighbourhood demographic, and take this into account as part of the process. Legal consultation on this matter is always advisable.

As our anthem so proudly declares “The True North strong and free”. Yes, free even to display our nation’s pride in our home - with a little discretion that is!
Wilson Blanchard
Charitable Donations

Wilson Blanchard has contributed donations throughout the year to various charities. Below is a list of charities that benefited from our Wilson Blanchard staff fund in 2016:

- Dr. Bob Kemp Hospice
- Terry Fox Foundation
- Boots purchased for homeless
- Canadian Red Cross
- Hamilton Food Bank
- Salvation Army Hamilton
- Canadian Diabetes
- Neighbor 2 Neighbor Food Bank
- Food for Kids Hamilton
- Cambridge Humane Society
- Christmas Tree of Hope
- Gilda’s Club
- Freedom Village
- Heart & Stroke
- Woodview
- Ovarian Cancer Canada
- St. Patrick’s Church Outreach Program
- Lighthouse Program for Grieving Children
- ALS Society
- Wellwood
- Cruisers Sledge Hockey
- MADD Toronto
- CNIB
- Grand River Hospital
- Foundation
- Good Sheppard
- MS Society
- Big Brothers/Sisters
- War Amps Ontario
- Neighbour 2 Neighbour
- Movember/Men’s Health

Samsung Galaxy Tablet Winner

Wilson Blanchard is pleased to announce the winner of our draw to win a Samsung Galaxy Tablet: Congratulations to Dale Garka from TSCC 2418 (1 Old Mill Drive), Toronto. We thank all those who visited the WB booth at the 20th Annual ACMO / CCI-Toronto Condominium Conference on November 11-12, 2016.