



# Riskboss Magazine

The Premier Source of Information on Organizational & Community Risk

Spring-Summer 2023



Accelerating  
your **business**  
**success.**



At BMO, we're invested in providing banking solutions and expert advice to help you make real financial progress. Our team has the right tools, resources, and networks to help guide you at every business stage. Visit [bmo.com/industry](https://bmo.com/industry) to get in touch with a BMO Relationship Manager.

®/® Trademarks of Bank of Montreal. © 2023 Bank of Montreal (4/23)

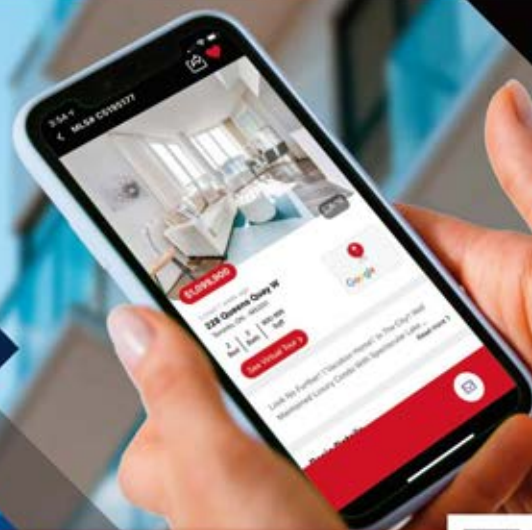


**OUR NAME  
SAYS IT ALL**

CONDO SALES & LEASES  
**416-203-6636**

**RE/MAX**  
**CONDOS PLUS**

CORP. BROKERAGE  
INDEPENDENTLY OWNED AND OPERATED  
45 Harbour Sq. Toronto, ON M5J 2G4



**SEARCH ALL  
LISTINGS & SOLD  
IN TORONTO NOW**

SCAN QR CODE TO DOWNLOAD  
THE MARL HOMES APP



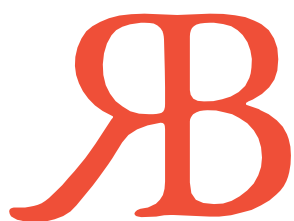
# *mood*04

Creative Direction by Atelier Design Lab



A shared dream of freedom and beauty. A journey into the design of the 20th century and a vision of "Furniture designed in Italian tailored style excellence."

[mood04.com](http://mood04.com) | [info@mood04.com](mailto:info@mood04.com)



# Riskboss Magazine

The Premier Source of Information on Organizational & Community Risk

Spring / Summer 2023: Volume 5, Issue 1

## IN THIS ISSUE

### 08 *Editorial Commentary*

By Samantha Wharton, Senior Editor, Riskboss Magazine

### 13 *The Elephant in the Room*

#### **Mental Health & High Rise Living**

By Quintin Johnstone, President & CEO of Riskboss Inc.

### 18 *Are There Smufers in Your Condominium?*

#### **Short Term Rentals & Money Mules**

By Ken Shibasaki, Senior Analyst, Riskboss Inc.

### 21 *Legal Updates*

#### **Fighting Fire with Fire**

#### **Evictions Under the Condominium Act Exceptionally Rare**

By the Condominium Law Firm of Gardner, Miller, Arnold, LLP

### 25 *Your Health. Your Risk.*

#### **Menopause vs Andropause**

By Elaine Chin, M.D., M.B.A., Seasoned Medical Doctor, Founder:

Executive Health Centre

### 29 *Toronto History*

#### **The Bishop Block by Bruce Bell**

By Bruce Bell, Toronto Historian

### 33 *The Impacts of Not Having a Will in Ontario*

#### **Dying Without a Will Can Cause Complications**

By Andrea Lusk, Gardiner Miller Arnold LLP

### 37 *But I Didn't Know*

#### **Strict / Absolute / Vicarious Liability & Negligence**

By Quintin Johnstone, Founder & CEO of Samsonshield Inc. / Riskboss Inc.

### 41 *Healthy Eating = Healthy Living*

#### **Healthy & Seasonal Cooking Advice from Top Chefs**

By Chef Rory White

### 45 *Ask Riskboss*

#### **Q & A: Straight Answers to Hard Asked Questions**

#### **Recommendations and advice from your Risk expert**





# RISKBOSS™

---

Preventing the Predictable

## **Riskboss Magazine**

315 - 1033 Bay Street  
Toronto, Ontario, Canada  
M5S 3A5  
[info@riskbossmagazine.com](mailto:info@riskbossmagazine.com)  
[riskbossmagazine.com/ca](http://riskbossmagazine.com/ca)  
416.863.6666

**Sponsored By**  
[riskboss.com/ca](http://riskboss.com/ca)

## **NEXT ISSUE**

**Elephant in the Room**

**Your Health. Your Risk.**

**Legal Updates**

**Ask Riskboss**

**Toronto History by Bruce Bell**

**... and much more**





# STYLE ESCAPE

## CHOOSE YOUR STYLE ADVENTURE

**SHOP OVER 300 SUSTAINABLE PRODUCTS**

Looking for unique, sustainable women's clothing, accessories and natural skincare? You've come to the right place!

[thestyleescape.com](http://thestyleescape.com) | [info@thestyleescape.com](mailto:info@thestyleescape.com)





# TOGETHER, WE ARE BETTER.



Elevate your career by joining Ontario's only association dedicated to condominium management professionals pursuing a higher standard.

We offer education, designations, knowledge, resources, support and connection to a community of peers.

Learn more at [www.acmo.org](http://www.acmo.org)



Never worry about your phone, tablet or computer again!

Ask Computers is here to help when you need with fast, reliable service.

We can protect or recover your data from malware, security threats and fix hardware issues.

- Data Backups and Recovery
- Computer and Smartphone Repair
- Much More!

[askcomputers.ca](http://askcomputers.ca)  
[info@askcomputers.ca](mailto:info@askcomputers.ca)  
416-862-9595



## **Editorial Commentary**

**By Samantha Wharton**

**Riskboss Magazine Senior Editor**

We are deeply saddened by the tragic loss of life on December 18, 2022, at the Bellaria Residences Condominium in Vaughan. This incident has left us all simply numb. There will be countless inquiries and time to analyze and digest why it occurred. We are pleased that the Association of Condominium Managers of Ontario (ACMO), Canadian Condominium Institute (CCI) and Community Associations Institute (CAI) are working together on condominium safety and security concerns. We are here to support these important efforts.

We had a few new article entries in our last edition. Dr. Elin Chin's article on Canada's 'Sick Care' Health System sparked a lot of conversation and hit a nerve. The article 'Read This Before You Sign' also had a lot of inquiries and even calls for more information. Thanks to Chef Jonathan Goodyear for his timely recipes. Feedback continues to be very positive. It leads us to believe we are on the right track to help front-line board members and property managers.

If you would like residents in your community to receive our magazine electronically, please drop us a line, and we will set it up. Please let us know if you want to advertise in our next edition. Our advertising costs are the lowest in the industry. These fees basically cover our printing costs. Unlike all other magazines, you get absolute advertising exclusivity when you advertise with Riskboss Magazine. Social responsibility advertising is always free. We hope you like this edition and feel that the read is time well spent.

### **WE HAVE HEARD FROM YOU - Reader Commentary**

**H. D.  
Property Manager**

*Thank you very much for your article on police trying to gain access to our condo and also for taking the time to answer my call and the advice. This is really important to know. The consequences of signing the police form can be substantial.*

**Riskboss Answer:**

*Thank you for your commentary. We agree. Informed consent is the key to protecting your community. Let's help the police but not at the cost of community risk.*

**Dr. Maxwell L.  
Condominium Board Member**

*I want to comment on Dr. Chin's article. 2.2 million people in Ontario are without a family doctor, which puts increasing pressure on hospitals and clinics. Most are already over 100% capacity. Delays in operations and testing are increasing at an alarming rate. Dr. Chin is right. Prevention is a key element in our healthcare system and is long overdue.*

**Riskboss Answer:**

*Thank you for your commentary doctor. Certainly, it is something that is needed. Thank you for your service.*

**T. English  
Condominium Board Member and Retired York Region Police Officer**

*You hit the nail on the head with your article regarding police requesting property managers to sign an access permission form. You can't have public safety without police being able to do their jobs. We need officers on the street and not being bogged down with bureaucracy.*

**Riskboss Answer:**

*Thank you for your email. There is no doubt that police have tougher jobs than ever before. Thank you for your service.*





# Riskboss Magazine

**Riskboss Magazine**  
315 - 1033 Bay Street  
Toronto, Ontario, Canada, M5S 3A5  
[riskbossmagazine.com/ca](http://riskbossmagazine.com/ca)

**Senior Editor**  
Samantha Wharton

**Contact**  
[info@riskbossmagazine.com](mailto:info@riskbossmagazine.com)  
416.863.6666

**Advertising Contact**  
[advertising@riskbossmagazine.com](mailto:advertising@riskbossmagazine.com)

**Subscribe For Free**  
[riskbossmagazine.com/ca](http://riskbossmagazine.com/ca)

Riskboss Magazine is published twice each year in the spring/summer and again in the fall/winter.

If you are interested in having your organization included in the distribution or if you want to participate in writing an article or by advertising, please contact us.

All articles and advertisements reflect the opinions of the authors and as such, cannot be relied upon as legal or professional advice nor be considered the opinions of Riskboss Magazine. Independent legal and independent professional advice is always prudent and recommended before deciding upon options on making process or organization changes.

Riskboss Magazine promotes inclusivity, social responsibility, ensures ethical advertising and advertising exclusivity.



Trusted by  
9 of the 10 Largest  
Canadian Building  
Owners



# MANAGING RESIDENT DELIVERIES

## WHY

SNAILE CANADA?

Scan QR Code to find out!



## CONTACT US!

**info@snaile.com** or visit **www.snailelockers.com** for contactless  
and secure resident delivery information





## The GTA's top appliance repair services since 1988

Specializing in condominiums, Tech 2000 has been a family-owned business since 1988. Our technicians are licensed, trained and experienced in all types of appliance repairs.

Get the job done right the first time!

**Explore our services!**  
**[tech2000appliance.com](http://tech2000appliance.com)**  
**(905) 707-3400**



## RENO PLUMB INC.

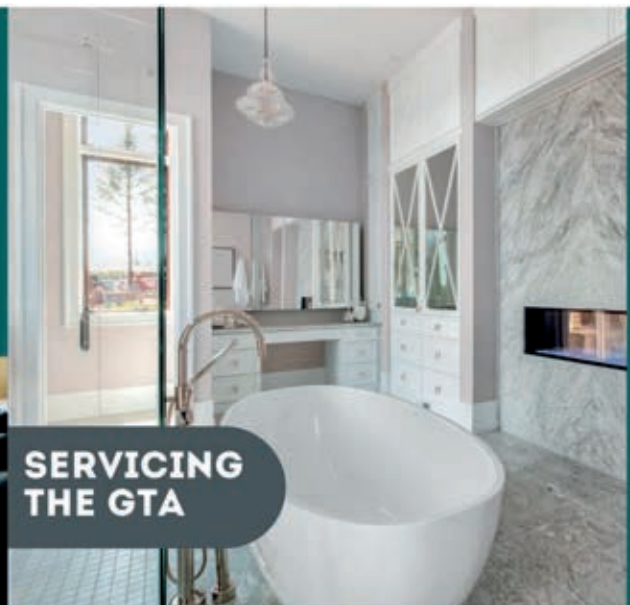
MASTER PLUMBER TRUSTED TO  
PROVIDE QUALITY SERVICES FOR  
OVER 35 YEARS.

Renovations | Project Planning | Custom  
Work | Preventative Maintenance |  
Emergency Services



Contact us for a free quote!  
[renoplumbinc@gmail.com](mailto:renoplumbinc@gmail.com)  
647-880-0041

**SERVICING  
THE GTA**



## RENOVATIONS, PROJECT PLANNING AND EMERGENCY SERVICES

We're here for you 24-7 for  
plumbing emergencies and  
longer term for your custom work  
and projects.





# The Standard Bearer of Unparalleled Service

Discover why Samsonshield is the most trusted name  
in residential condominium security & concierge



Bespoke Services | Risk Management | Superior Processes  
Fixed Schedules | Competitive Pricing | Accredited Staff

Founded in 2009, Samsonshield is proudly 100% Canadian owned  
and operated, and is an equal-opportunity employer.



PAN-ETHIC



## *The Elephant in the Room*

*As described by Wikipedia "Elephant in the Room" is an American English metaphorical idiom for an obvious problem or risk that no one wants to discuss." Controversial, yes; however, very necessary conversation(s) here at Riskboss Magazine. In every publication, Riskboss Magazine will address the latest Elephant in the Room to clearly answer hard asked questions.*

---

## *Mental Health & High Rise Living*

### **The Cost of Doing Nothing or Doing Far Too Much**

By Quintin Johnstone, Founder & CEO of Samsonshield Inc. Riskboss Inc.

The incident on December 18, 2022, at the Bellaria Residences Condominium in Vaughan, changed the public psyche in Ontario forever. What is commonplace in many places around the world has landed in our communities with a hard thump. Yes, there have been shootings in condominiums like the many at Airbnb downtown Toronto sites, but never the scale of this mass execution-style murder of Board members.

As a former police officer working in many divisions around Toronto, I had an up close and personal ringside seat of what happens when things go from normal to dangerous in a split second. I have also witnessed the aftermath and the armchair critics who point fingers at what should and should not have happened. Having represented Toronto Police on five Coroner's Jury Inquests and the Canadian Mental Health Association Policy Advisory Committee, I had the opportunity to see first-hand how policy is made and how the system functions and changes occur.

ACMO, CCI and CAI are working to put together committees regarding condominium safety and security. There is a lot of work to do to reform condominium high rise living to ensure safety. This is an excellent first step. The Ontario government will rely heavily on the expertise of committee members. Thank you to the committee members for your service.

### **Mental Health Issues in Highrise Living Communities**

The Centre for Addiction and Mental Health (CAMH) in Ontario reports that one in five Canadians will have a mental illness or an addiction problem at some point in their lives. There is a strong likelihood that property managers and on-site staff will have to deal with people with such issues.

To be clear, the Ontario Human Rights Code legally obligates condominium corporations to make reasonable accommodations for those experiencing mental health issues. This obligation supersedes all other governance, even if condominium rules are breached in some instances. Such accommodations cannot cause undue hardship to others, however.

Having witnessed and been involved on the front lines of mental health advancements over the past four decades, I can safely state that we are in much better condition related to awareness and support services than ever before. But are we there yet? No.

There is a multitude of government services not only for those experiencing mental health issues but also, and equally important, for those who are trying to help those in need. More help is needed.

There is much less of a tendency to institutionalize people experiencing mental health issues now than ever before. There was a time not so long ago when people called the police for those who were in distress. This often led to criminal charges and custodial sentences. This revictimized the person experiencing mental stress. So, when you call the police now with minor social disorder incidents, don't be surprised that they may attend but advise that there is nothing they can do but refer you to community outreach and social service resources. This is the new norm.

### **Signs and Symptoms**

More often than not, people who experience mental health challenges, social disorders, and emotional struggles attempt to mask their issues, trying to cope and fit in with social norms, often with success. Other times they present themselves as minor incidents in nature but can escalate over time to become more serious with dramatic consequences. Most experiencing mental health challenges are fully aware of it, but conversely, many are completely unaware.

Some of the more obvious symptoms that someone is in distress are alcoholism, drug use, and excessive aggression and hostility. What is not so obvious are the more subtle changes in behaviour, for example, someone who is usually outgoing but now retreats and is antisocial.

### **Primary Rules - Priority Number One**

The primary rule in dealing with mental health in any setting is never to judge or try and diagnose under any circumstances. Even medical experts require a great deal of time to accurately diagnose people experiencing mental health issues. Keep an open mind.

There are always three sides to every story. Rushing to judgment, opinion, or conclusions can have negative implications for board members and property managers. Even if things are obvious to you, things may not be as they appear. If you collect facts and get expert assistance, the facts will be revealed naturally and without bias.

Those experiencing mental health issues are entitled to privacy; therefore, confidentiality must be assured in all cases without exception.

### Getting Help to Help Others

Unless you have specific training, accreditation, and experience, you should never involve yourself in planning or executing a plan to intervene with someone with obvious mental health concerns.

Board members and property managers are generally neither qualified nor capable of dealing with such issues. Stepping outside of your role can have very serious consequences for you and the person you are trying to help. Make the call and get assistance.

### Getting / Giving Bad advice

On a weekly basis, I get calls from property managers asking for advice on police, risk, and security-related issues. Even though I am experienced in some areas, I never provide advice outside my role but refer property managers to people who really know what they are doing.

Recently I got a call from a very experienced property manager in a midtown Toronto high-end condominium, very frustrated because of getting bad advice. A resident had obvious mental health challenges presenting very unusual, not dangerous but highly unusual behaviour. I provided some time-tested resources. The feedback was very fulfilling as this advice helped the resident.

The lesson here is to learn the best referral resources, never give advice outside your role and don't take advice from those who are not qualified. Even lawyers, after all, seek out expert advice outside of their roles. In law, there is something known as *Vicarious Liability* that is important to know for Board members and property managers. Stepping outside of your role by providing bad advice to another person can lead to serious consequences. Call a professional to reduce your risk and that of the corporation.

### Board Members & Property Managers

Board members and property managers are perceived by some people in high rise communities as having a position of power and control. For those people, this perception is their reality. It is critical for board members and property managers to remain within their respective roles. Never extend beyond what is expected and required by law that you may become the subject of unwanted attention and possible harm.

In dealing with people with mental health issues that are exhibiting behaviour that affects others or where there may be a cause for concern, your role is limited to being fact collectors and not investigators, diagnosing incidents, or rushing to judgment. Use resources like corporate lawyers to help guide you. You will be better served and protected against unwanted negative attention.

### Before, During & After

My long-time friend and colleague Dr. Sam Klarreich and I recently did a seminar for a large condominium property management firm on mental health in condominiums. While Sam talked about the psychological impact of mental health challenges and how to deal with people experiencing them, I focused on the operational aspects and role-based responsibilities required by board members and property managers. I am happy to share these ideas with you.

### Before Incidents Occur

Before anything happens, preparation is a key element to your success. It often starts with a comprehensive site risk assessment completed by an accredited and insured professional.

Process, governance, and training should be resilient against all mental health challenges that your community may face. It can be anything from disorderly behaviour to hoarding. Active aggressor, shelter in place, and designated site command centre location(s) protocols for emergency responders should be part of your site toolbox. Don't rely solely on the Fire Safety Plan.

Riskboss recommends getting your processes in order first through a risk assessment, then getting an accredited source to write governance. Lastly, have a certified professional train all site staff in that order. Property managers should never plan, write, or train on emergency procedures.

Sites should be properly prepared for major incident emergencies. CCTV camera optimization should be a high priority as a first step to mitigating such risks. There should always be CCTV visual and audio at the security desk and property management office. Business telephones should be recorded. Property management parking spots should have CCTV live feed camera surveillance.

Social media very often leads to negative commentary that sparks incorrect and inflammatory communication that can end up with unintended consequences. In short, Riskboss highly recommends that board members and property managers never engage and stay away from online forums. All resident concerns must go through property management in writing without exception.

Municipalities have brochures and online information that can assist. "Getting Highrise Ready" is an excellent example of such information in Toronto and can be sent to all residents regularly via the City website. Riskboss always recommends the Ontario IMS100 provincial course. It is an online free three-hour course that we highly recommend for all site personnel.

Train, train and then train again. Training on emergency procedures should occur regularly to ensure that the brain muscle memory keeps people fresh and sharp. Keeping records of site emergency training ensures that in the case of an actual occurrence, it can be referred to later if necessary. Remember, if it is not in writing, for the purposes of inquests, trials and quasi-judicial proceedings, it never occurred.

It is important to note here that relying on emergency services as the first line of defence is not a generally accepted standard of preparedness. Emergency services may take some time to react to your site emergency. Sites should be prepared to react quickly and effectively to all emergencies prior to emergency services arriving.

### While Incidents Are Occurring

The time to look up procedures and processes is not when an emergency is taking place. It means that training on resilient professional processes and governance must be a key element in your success strategy.



Centralized command and control should be adhered to. Board members are policymakers and, while not in an actual meeting, are residents. Property managers should be the central clearing house for all communication and direction without exception. Front-line workers take direction from property management and provide feedback. Even though this sounds reasonable, it is shocking how many sites Riskboss has found to have dysfunctional command and control that leads to negative outcomes and miscommunication.

When incidents of all shapes and sizes occur, follow the governance and processes already established. The more training you do, the better prepared you will be. Document absolutely everything. Lawyers often send themselves emails called “*Memo to File*” that accurately records incidents and timestamps the email record contemporaneously. Riskboss recommends the use of this as a business standard each and every day.

### After Incidents Occur

After incidents occur, there is always a multitude of things that are required, but as a priority, property managers should secure all CCTV and audio evidence, reports, statements, etc. Do it immediately because, over time, evidence has a tendency to diminish, get lost, and often becomes unrecoverable.

Having been through this process countless times, I can tell you that such incidents will be dissected thoroughly. Lawyers will always ask the following questions that you should be aware of:

- ✓ What did you know?
- ✓ When did you know about it?
- ✓ Who did you tell?
- ✓ What did you do?
- ✓ What documentation did you submit as proof?

### General Questions

The following are some questions that were raised by property managers at our recent seminar. I think that repeating these questions and answers here may be helpful.

#### 1. Do all threats levied by a resident warrant a call to the police? Are there degrees of threat, or is any threat of violence enough to call the police?

Criminal threats are categorized in criminal law in Canada as being related to bodily harm, death, and property damage. If the incident involves any of these, it definitely warrants a 911 call to the police. It is better not to guess. Make the call to a regional manager if the incident is not an obvious emergency. Threats can be direct or indirect; for example, a resident overhears someone saying, “I’m going to kill my neighbour.” Threats can also be stale dated.

#### 2. What’s the difference between a “threat” and a “statement”?

Threats are related to a criminal act. Statements like, “I will sue you,” are not a threat. When someone says, “I will get you,” definitely make the 911 call. It doesn’t matter what the reason(s) for the threat is. Make the call to 911.

#### 3. When reporting a serious threat to the police are there any buzzwords that will help get a response from the police?

Police dispatchers are highly trained and know how to triage information to categorize the severity of incidents. Do not wait to get more information in emergencies. If it is a threat, call 911 immediately. Once a threat is made, make the call right away. Do not exaggerate to get the police to non-emergency calls early. It may get you in trouble.

#### 4. What are the keys to a productive working relationship with the police? Would it ever make sense for a manager with problem residents to go to the local police division and meet the captain (or others) to alert them to the problem and seek their insights?

Here are some ideas that may assist:

- ✓ Have someone from the Board join the local police Community Police Liaison Committee (CPLC).
- ✓ Crime Prevention Officers (CPOs) can come to your site and do a townhall meeting on community safety.
- ✓ Local politicians love attending town hall meetings. Engage politicians regularly and invite them to community events to build close relationships.
- ✓ Some neighbourhoods have designated community officers. Call the local police station and find out who your community officers are.

### In Conclusion

This may seem very complicated and overwhelming. Where will you find the time to do this, along with everything else you’re required to do? In actuality, it is relatively simple.

Board members are required by the Condominium Act to take the advice of experts and use professionals prior to determining next steps. Riskboss recommends seeking out expert advisors. Don’t go it alone.

Riskboss always recommends having resilient emergency processes created by experts, that these written procedures are updated regularly, and training is completed and ongoing. No one should ever work at a site without first being trained on site-specific emergency procedures.

As property managers are persons in control of operations, they need assistance from experts and professionals to get the community to where it needs to be. Never overextend or do it yourself as you are not recognized by the courts as being accredited to conduct such work.

- ⇒ Prior to incidents occurring, get expert advice.
- ⇒ When incidents occur, make the call.
- ⇒ After incidents occur, collect and maintain evidence.

At Riskboss, we are always here to assist property managers. We can even come to your site for a free, no-obligation 30-minute tour to provide some guidance on risk identification and mitigation.

**To learn more about what Samsonshield and/or Riskboss, go to:**  
**[www.samsonshield.com/ca](http://www.samsonshield.com/ca) and [www.riskboss.com/ca](http://www.riskboss.com/ca)**



# THANK YOU!

Samsonshield and Riskboss want to send a big THANK YOU to all first responders and healthcare workers for all of your hard work and dedication to our communities.

[samsonshield.com](http://samsonshield.com) | [riskboss.com](http://riskboss.com)



**Urban Mining Ltd.**

### **Thinking outside the pricing box!**

We help you  
rethink your  
amenity space  
with alternative  
solutions to  
retail pricing.

The right  
furniture and  
design solution  
for the  
right space.



**Contact Andy Coll for a free estimate**  
647-212-4200 | [andycoll@urbanminingltd.com](mailto:andycoll@urbanminingltd.com)  
[urbanminingltd.com](http://urbanminingltd.com)





**madd**   
No alcohol. No drugs. No victims.

**Flowers to rejoice  
or flowers for remorse.**

**It's your choice.**

**madd.ca**



# Are There Smurfers in Your Condominium?

## Short-Term Rentals & Money Mules

By Ken Shibasaki, Senior Analyst, Riskboss Inc.



Are scammers funnelling illegally acquired money through your condominium community? Smurfing is a form of illegal business where you get other people who each make deposits near to, or under, the \$10,000 money laundering threshold. This makes it harder to detect because it looks like a group of different individuals all putting money into the banking system. According to Wikipedia,

*“Commonly, mules are recruited with job advertisements for “payment processing agents,” “money transfer agents,” “local processors,” and other similar titles; the real benefit to the criminals is not the work carried out by the mule, but that the criminals are distanced from the risky, visible transfer.”*

Short-term rentals such as Airbnb have been on the rise, and there has been a steady drumbeat of predictable outcomes from this. Many short-term renters have little to no regard for the property owners. They have parties, destroy property, and there have been many recorded shootings resulting in deaths. **But there are also other criminal activities short-term rentals attract: Money Mules.**

Money Mules transfer, launder, or move illegally acquired money on behalf of a third party, and yes, it is a serious crime in Canada. One way they have been moving money is through mail and courier services delivering to a short-term rental.

The Ontario Provincial Police held a live chat on June 8th, 2022, regarding money mules in Canada. During this live chat, David Harding of FedEx Express Canada said, *“We also see the use of Airbnb residential addresses... that allows a fraudster or money mule to approach a courier in an open lobby.”* A sentiment echoed by Ong Chau of Canada Post, who followed up with, *“Similar to what FedEx is experiencing, we are seeing the exact same thing.”*

This process involves making a short-term rental booking at a location, most likely for one or two days. The criminals then have their illegally obtained money sent to the rented location, where the money mules wait outside the building or in the main lobby for the courier where the money package is received.

Short-term rentals like Airbnb are ideal for this, as there is no need for in-person contact if the keys are provided off-site, via an intermediary, or through a lockbox. Fake names and contact information can also be used when booking.

The purpose of this is twofold. One is to give their scam the appearance of legitimacy by having people mail money acquired via some legitimate internet address. The second is to ensure the last traceable location the money was sent to is unrelated to their network. And yes, that last traceable location is your condominium building.

The last thing you want to see is a local news reporter on a scammed senior citizen story saying, “According to police, the money was traced back to this residential condominium,” as the picture on your television pans over to your building. The damage to your property’s reputation can be devastating.

### Best Practices

As always, the best way to prevent this from happening is to not allow short-term rentals in the first place. Despite the City of Toronto allowing short-term rentals, condominium corporations can prohibit this activity through their by-laws and rules. Communicate your community’s expectations often to help manage illegal short-term rentals and associated criminal activity, especially with new residents.

### Enforce Your By-laws

Some condominium corporations, despite having prohibitions against it, still have illegal short-term rental activity occurring at their property. Monitoring and aggressive enforcement of these rules are imperative. As soon as property management is aware of the activity, they should immediately engage the property owner.

### Active Monitoring

Property management should take an active monitoring approach rather than a passive or reactive one. Though reports of short-term rentals may trickle in from resident neighbour complaints and attentive staff, these reports will have come in after the damage has already been done.

But where do you find the time to check for this activity, and how do you even start to go about doing this? Riskboss provides weekly illegal short-term rental reports covering over 25 online sources through our comprehensive risk assessment and a regular report to our Samsonshield clients.

**To learn more about how to get risk assessment or our regular illegal short-term rental reports, go to:**

[www.riskboss.com/ca](http://www.riskboss.com/ca)



DOLCEDog

**DOLCEDog**

For the love of walking your dog!

Seasonal accessories to keep you  
and your dog comfortable during  
your walks.

Shop GTA local - delivery or  
curbside pickup available!

[dolcedog.ca](http://dolcedog.ca)

*Hemera*  
group

A boutique consulting agency that develops one-of-a-kind  
online solutions for small and mid-sized businesses.

TRAINING

MARKETING

RETAIL



[thehemeragroup.com](http://thehemeragroup.com)





*Inspired by You  
Crafted by Us*

Specializing in:  
Custom condominium sized, commercial  
and hospitality grade furniture

**raw** Home  
Furnishings

647-352-6666  
info@rawhideinternational.com  
rawhideinternational.com



Let G&G Electronics bring your space to life! We can help you create a showpiece party room, gym or home entertainment experience with our custom-tailored electronics for today and the future.

We specialize in customer service and installations, offering huge value for your condominium common areas or for private residences.

**FREE DELIVERY IN THE GTA FOR PURCHASES OVER \$200!**

**OUR FEATURED PREMIUM BRANDS**

**SONY** **SAMSUNG** **SONOS**  
Panasonic **CRESTRON** **MONITOR AUDIO**

[ggelectronics.com](http://ggelectronics.com) | 416.282.8111 | @ggelectronics | @g\_gelectronics

65 YEARS - THREE GENERATIONS OF SUCCESS

**G&G**  
ELECTRONICS





# Fighting Fire with Fire

## Eviction under the Condominium Act Remains Exceptionally Rare

By Tony Bui from Gardiner Miller Arnold LLP.



Condominiums typically bring compliance applications under Section 134 of the Condo Act to force unwilling residents to comply with the Condo Act and the condo's declaration, by-laws and rules. And beyond ordering compliance with the Condo Act, declaration, by-laws and rules, judges have the broad discretion to "grant such other relief as is fair and equitable in the circumstances." Notably, a judge can order the permanent removal of a resident from the condo. It is what a Toronto condo sought in *Toronto Condominium Corp. No. 1445 v. Catalli*. But despite this broad discretion, the *Catalli* decision is a reminder of how exceptional and difficult it is to remove someone.

In *Catalli*, the condo alleged that Mr. Catalli had "a history of dangerous behaviour" and specifically referred to a lone incident where a fire broke out in his unit and caused extensive damage.

Mr. Catalli was apparently criminally charged with arson by negligence, which he pleaded guilty to. Mr. Catalli argued that the fire was caused by faulty wiring – supported by a letter from an electrical contractor. He also said he received no notice of his behavioural issues before this fire, except for one noise complaint for playing loud music.

Interestingly, the condo seemed to indicate that any issues with Mr. Catalli's conduct resulted from medical issues, not behavioural ones. Mr. Catalli showed he was receiving ongoing treatment and is on stabilizing medication.

The court refused the condo's application to remove Mr. Catalli from the premises.

- First, the court was not convinced that Mr. Catalli would be an ongoing source of harm: the only evidence the condo pointed to was the fire which the court believed was an issue of faulty wiring rather than Mr. Catalli's conduct.
- Second, the court acknowledged that Mr. Catalli was managing his medical issue and was "reluctant to stigmatize him for his past mental health problems."

Forcing an owner to sell their unit or a resident to move out permanently has been considered by the courts to be the "ultimate and harshest remedy available...it should be reserved for the most egregious cases" (<https://canlii.ca/t/fsb78>).

Such orders have only been awarded where the owner/resident is "incorrigible and unmanageable," has been "given opportunities to reform their ways but exhibits an unwillingness to change," and "persistently refuses to abide by the community's in extreme ways."

The judge in *Catalli* did not believe Mr. Catalli's behaviour met this high bar.

This is an interesting decision that, unfortunately, doesn't give us as much factual context as we would have liked.

### Still, here are Tony's Takeaways:

- "Ongoing Conduct": the *Catalli* decision made an interesting point in addressing the condo's safety concerns with Mr. Catalli: the judge held that this concern "must be based on evidence of ongoing conduct, not past conduct alone." I understand the rationale and agree with how it was applied in *Catalli*.

However, I am concerned this holding minimizes the gravity of past conduct and overemphasizes "ongoing conduct." This broad holding does not adequately consider the *nature* or *severity* of past incidents. For example, a violent resident could assault others in the condo. But, in the time it takes the condo to commence its compliance application and be heard by the courts, the resident has been in jail for most of this period and has assaulted no one on their return. On the plain text of this holding, the court would not order the resident's removal.

But let's say that after the application is concluded, the resident assaults another person, and the condo succeeds on its "second kick at the can" in removing the resident via another compliance application. Sure, the resident and their threats are now gone, but at what expense? In answering this rhetorical question, another person has been assaulted, and the condo has spent a lot of time, money and stress dealing with the violent resident. There needs to be greater emphasis on the nature/severity of the conduct. Otherwise, precarious situations could be ticking time bombs instead of manageable risks with clear solutions.

- **Improve Record-Keeping:** Keeping an incident log in a unit file is crucial for record-keeping. But an incident log is only as valuable as the quality of the incident reports. Any time there is an issue with an owner/resident, a note/report/summary of the incident needs to be prepared. These notes/reports/summaries should be detailed, objective and prepared as soon as possible while memory and recollection are at their best.

- **Be Reasonable:** It's become trite to mention this in any condo-related commentary, but we constantly see the need to reemphasize this. While we wish the *Catalli* decision provided more insight into Mr. Catalli's "history of dangerous behaviour," it suggests that the best card the condo could lead with was the fire incident. Fires are undoubtedly serious situations that demand immediate attention. But in context with Mr. Catalli demonstrating he did not contribute to the fire and that he addressed his medical issues, the situation might have been better handled through neighbourly discussions and mediation instead of a court application. Escalating this with legal action did not put out the flame – it added fuel to the fire.

Condominium boards and owners commonly overlook the most fundamental aspect of condo living: it is communal and operates best when everyone is neighbourly.

Difficult owners and unresponsive boards are problems that cut both ways, and it's easy to get caught up in the problem without looking at the cause. Financial hardship, day-to-day stress and mental illness are common issues affecting people's behaviour. But at the end of the day, condominium boards and owners all have to live with one another and the consequences of their respective actions. With that in mind, a little compassion and understanding usually go a long way toward solving a problem. And at the very least, if it doesn't solve the problem, it can at least de-escalate tensions and make the problem-solving a rational exercise instead of an emotional one.

As the saying goes, "be kind, for everyone you meet is fighting a hard battle."

**To learn more about what Tony Bui and Gardiner, Miller, Arnold LLP can offer you and your business or condominium, go to: [www.gmalaw.ca](http://www.gmalaw.ca).**



**ISN**  
INVESTIGATIVE SOLUTIONS NETWORK INC.

**North America's Leading Private Security & Investigative Services Firm**

**Best People. Best Methods. Best Results.**

**Investigations:** Corporate, Criminal, Civil, Insurance, Personal  
**Training:** A Variety of Investigative Services Courses, Mediation, Cyber Security  
**Security:** Systems, CCTV, Loss Prevention Services

**Contact Us**

1-866-790-ISNI (4764) | [info@isninc.ca](mailto:info@isninc.ca) | [isninc.com](http://isninc.com)





**Looking for a  
photographer?**

**Wons all you  
need!**

For over a decade, Nick Wons has been Toronto's go-to photographer for family portraits, headshots, event coverage, or commercial content.

**Quality. Style Artistry.**  
See why Nick's so in demand  
**wons.ca**

## SHANELL ART GALLERY

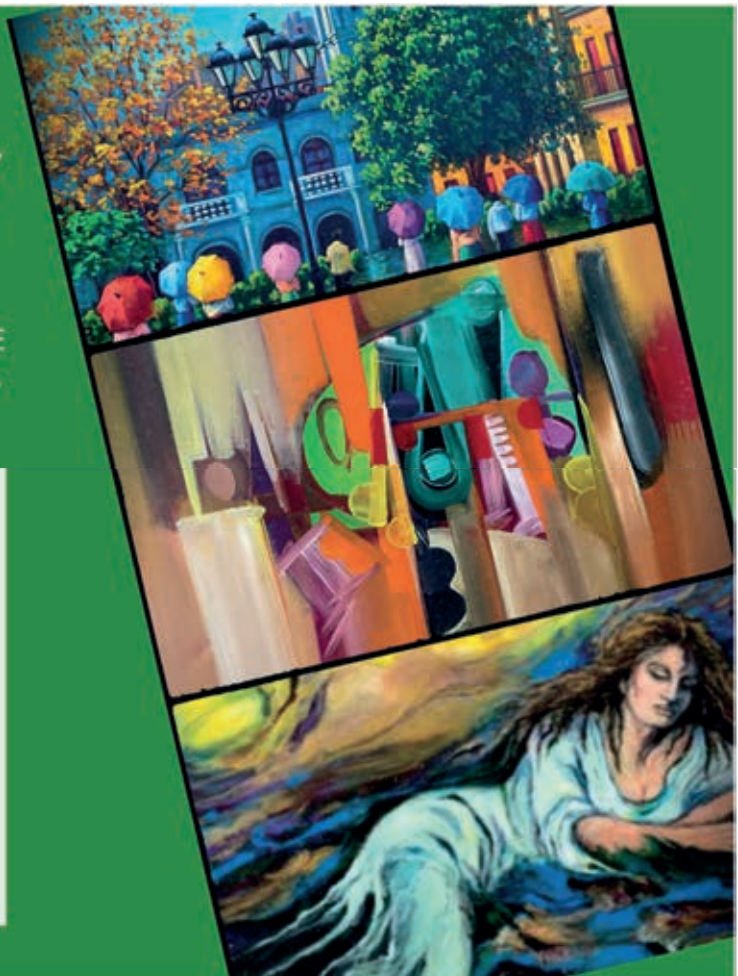
25 YEARS IN BUSINESS | 4 LOCATIONS  
OVER 2,000 ORIGINAL PIECES OF ART

INTERNATIONAL GALLERY FEATURING THE  
TOP 20 ARTISTS FROM CENTRAL AMERICA  
AND DOMINICAN REPUBLIC!

SHANELL ART GALLERY IS  
DEDICATED TO THE SALE OF  
ORIGINAL WORKS OF ART SUCH AS  
PAINTINGS, SCULPTURES, MURALS,  
DRAWINGS, WATERCOLOURS AND  
AUTOGRAPHED SERIGRAPHS.

PERUSE OUR EXTENSIVE GALLERY  
OF ARTWORK OR BOOK A VIRTUAL  
APPOINTMENT TO BE THE ENVY OF  
YOUR FRIENDS AND NEIGHBOURS!

GALERIADEARTESHANELL.COM  
GALERIADEARTESHANELL@HOTMAIL.COM





# ALEX ZHVANETSKIY

REALTOR® Salesperson

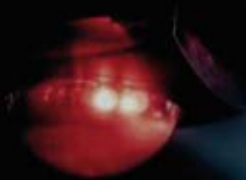
Your Toronto Condo Expert  
65+ Condo Assessments / Industry Insider

Top 1% in GTA Condo Sales 2022 from over 70,000 TRREB Realtors\*



**RE/MAX**  
**CONDOS PLUS**  
CORP. BROKERAGE  
INDEPENDENTLY OWNED AND OPERATED

\*sales volume of condos sold across all of the GTA for 2022.



**RISKBOSS™**  
Preventing the Predictable

**Riskboss Boost™ provides CPR to your  
underground garage and other critical areas.**

**C**

Cellular

**P**

Phone

**R**

Reception

It's not about improving cellular phone connectivity for general use.  
It's about getting connectivity when you are in a panic because of a medical  
emergency or feeling threatened and you need help right away.

Contact Riskboss today for a free, no obligation quote and to learn more.

315-1033 Bay Street, Toronto, Ontario, M5S 3A5 | [riskboss.com/ca](http://riskboss.com/ca) | 416.863.6666 | [info@riskboss.com/ca](mailto:info@riskboss.com/ca)

# How Hormones can impact your career

By Elaine Chin, MD, MBA



*Elaine*

In less than three years, more than 1 billion women in the world will be experiencing menopause. The same number of men will experience andropause. In Canada, the number will be more than 5 million for each gender - almost 10 million or one-third of our population.

On average, this natural phase of life impacts all people on Earth between the age of 45-55 when hormone levels begin to drop, in particular, estrogen, testosterone, progesterone, and DHEA.

Andropause, often labelled as ‘male menopause’, is misleading because it suggests the symptoms are the result of a sudden drop in testosterone around middle age, similar to what occurs in menopause for women. In contrast, men start to notice a gradual decrease in their dominant hormone, testosterone, around their 40s.

Women will generally experience a dramatic drop in their sex hormones during a 3-to-5-year period, but it can last between seven and 14 years.

## Signs and Symptoms of Andropause and Menopause

A man’s testosterone levels decline on average about 1% a year after age 40. Low testosterone levels in older men often go unnoticed. However, women often experience much more acute and severe signs of low sex hormone levels.

Common physical symptoms include:

- Reduced sexual desire and activity
- Breast discomfort or swelling
- Hot flashes or sweats
- Loss of muscle mass and power

Additionally, women can experience:

- Heavy bleeding
- Menstrual cramping
- Fatigue caused by anemia

Longer term, both genders will experience infertility, increased weight gain and body fat, low bone mineral density, and an acceleration of cardiovascular risk.

Non-physical symptoms include:

- Decreased energy
- Depressed mood
- Anxiety
- Poor concentration
- Sleep disturbances

According to the Society for Endocrinology, 1 in 4 women will experience serious menopause symptoms. The average age for menopause is 51, just at the peak of most women’s careers.

Therefore, menopause significantly impacts a woman’s ability to perform and, therefore, impacts their career.

Millions of postmenopausal women enter into management and top leadership roles while suddenly experiencing symptoms such as depression, anxiety, sleep deprivation, and cognitive impairment, to name a few. I believe that menopause is yet another cause for the glass ceiling effect - which is a term for women being unable to reach the higher levels of an organization.

According to the Newson Health Menopause Society,[\[1\]](#) here’s what women said about the impact of their menopause:

- 99% of respondents said their perimenopausal or menopausal symptoms had led to a negative impact on their careers.
- A third called the impact ‘significant.’
- 59% had taken time off work due to their symptoms.
- 18% were off more than 8 weeks.
- Half (50%) of those who took at least 8 weeks off work resigned or took early retirement.

## Determining If You Are in Andropause or Menopause

The only way to know if you are experiencing andropause or menopause versus other hormone imbalances is to get tested with a blood or saliva test for bioavailable testosterone, estradiol, progesterone, DHEA, thyroid function, and cortisol.

## Managing Andropause and Menopause

We can try to reduce the impact of unwanted symptoms by better managing our lifestyles. This means getting back to basics:

1. Avoid stimulants – cut out caffeine and alcohol to reduce hot flashes, sweat, and poor sleep.
2. Change your diet – reduce overall calories and especially high glycemic carbohydrates to reduce weight gain and increase lean protein to build muscles.
3. Get enough sleep – improve adrenal gland production of cortisol and DHEA into testosterone.
4. Exercise – first with aerobics to get the body fired up, ideally high-intensity interval training (HIIT) followed by light to medium weightlifting.
5. Meditate to support anxiety symptoms.
6. Consider effective doses of some supplements and herbs.
7. Consider the use of hormone replacement therapy.



Some research suggests there are negative side effects for hormone replacement, including a slight increase in heart attack and stroke from clot formation. Testosterone therapy might stimulate the growth of prostate cancer, and estrogen can increase breast cancer risk.

However, we should seriously consider hormone replacement as an important medical tool to manage a phase of life that can impact our physical and mental health negatively.

Get informed about the benefits and risks before you engage in the use of hormones. You must get tested that you are healthy to use this therapy and be monitored with the proper dose.

As with men, women don't talk about many aging issues in their lives. Only 1 in 4 women have discussed their hormonal changes with their doctor.

Unfortunately, 1 in 3 women are incorrectly prescribed antidepressants despite menopause support guidance by the National Institute of Health that states that antidepressants should not be prescribed for menopause-related low mood. [2]

Whether you are in andropause or menopause, do not suffer in silence. You get no medals for it.

There are effective ways to guide you through this very natural phase of your life.

You will also want to manage post-andropause and post-menopause health risks moving forward, proactively.

[1] <https://www.nhmenopausesociety.org/research/impact-of-perimenopause-and-menopause-on-work/#:~:text=99%25%20of%20respondents%20said%20their,off%20more%20than%208%20weeks.>

[2] <https://www.nice.org.uk/news/article/nice-sets-out-further-details-on-menopause-guideline-update>

**Watch Dr. Chin Wednesday mornings on  
CP24's Wellness Wednesdays  
[drelainechin.com](http://drelainechin.com)**

## theBespoke\WellnessBook

**Welcome Back!** is your personal wellness partner, placing the benefits of tailored, precision medicine into your hands.

Dr. Elaine Chin shares actionable insights and strategies to reclaim your physical stamina and mental fitness in this post-pandemic world.

Be guided from languishing, back to thriving!

**National bestseller &  
Indigo recommended  
Top 10 wellness book**

**25% OFF  
GET YOUR  
BOOK NOW**



theBespoke\WellnessGroup  
[contactteam@thebespoke.group](mailto:contactteam@thebespoke.group)  
[www.thebespoke.group](http://www.thebespoke.group)







## REMOTE SOLUTIONS

Proactively catch issues before they become a problem with our key remote services designed specifically for high-rise condominium communities.

## MONITORING

- Regular video patrols of sensitive areas like the garage, pool or gym.
- Key system monitoring including cooling and water pressure .
- With our automated uplink, monitor and make quick decisions real-time anywhere and anytime.

## MANAGING

- Remotely control access and lighting in shared spaces like laundry, locker and gym areas.
- Manage bookings and control access to parking, party rooms, boardrooms and more.
- Electronic reporting and incident notification for Property Management.

## TECHNOLOGY SOLUTIONS

**Whether you want to upgrade, replace or service your camera, access control or entry systems, we have the right solution.**

**Installations:** Our skilled technical staff provide timely estimates and efficient installations to ensure your project is handled on time and on budget to your complete satisfaction.

**Service Calls:** We quickly deploy and address your equipment service needs. Timeliness is critical to you. We understand and we make it part of our service delivery model.





# Toronto

## St. Lawrence Market / Old Town Tours

Bruce Bell, Toronto Historian and Official Tour Guide  
Tours operate Tuesday through Saturday. Perfect for gifts, corporate and family outings.

This unique 90-minute tour includes a guided walk with prominent Toronto Historian, Bruce Bell through Toronto's famed St. Lawrence Market, hearing about its fascinating 200-year history. After covering the Market, Bruce tours Old Town Toronto including stops at St. Lawrence Hall, King Edward Hotel (as available), and various sites along the way.



## Tour Booking

- Reservations are a must for the St. Lawrence Market tour.
- Tours can run every Tues, Weds, Thurs, Fri and Saturdays at 10am.
- Private tours are available.

**Contact Bruce to reserve your tour today!**

647.393.8687 / [brucebelltours.ca](http://brucebelltours.ca)

# MANHATTAN

## Joyce Gold History Tours of New York

See New York City Like Never Before!

Group and Individual Tours

- Manhattan Walking Tours
- Brooklyn Walking Tours
- Custom Tours
- Corporate Tours
- Bus & Other Vehicle Tours
- Scheduled Tours

**Contact Joyce to Book a Tour Today!**

[joyce@joycegoldhistorytours.com](mailto:joyce@joycegoldhistorytours.com)

212-242-5762 | [joycegoldhistorytours.com](http://joycegoldhistorytours.com)



# Toronto History

## Bishop Block

By Bruce Bell, Toronto Historian

Bishop's Block on the Northeast corner of Simcoe and Adelaide (one block west of University Avenue), when first built in 1830, was considered the finest apartment building of its day, with stores on the ground floor and private residences above.

Back then, it was also developed on what was then the outskirts of town with the hope that one day Toronto would expand past York Street. It was built by John Bishop, a butcher born in London in 1770 who moved to New York first, then here.

It's one of only a handful of buildings older than the city itself (In 1834, the Town of York became the City of Toronto).



Bishop Block as it Was



Soho House Club Now

John Bishop settled in the St Lawrence Market area, where he set up shop and built a row of houses on today's Adelaide at Simcoe Streets (then called Newgate and Graves Streets). He originally had five row homes stretching along Adelaide Street West to where University Avenue is today.

His new block, then the largest row of houses in York, was intended to be first-class residences for gentlemen with the expectation of getting good rent for Bishop.

Of those original five buildings that made up the block, only one remains standing, which, until recently, its fine Georgian detail was hidden for decades underneath a false façade of stucco and faux shutters.

The 1833 town directory lists the top two floors of that remaining building as J. Morgan Gentlemen's and Families Boarding House. That lone house sits at the corner of Simcoe and Adelaide Streets and also has a connection to one of the most remarkable women of the 19th century, author Anna Jameson.

Born in Dublin on May 19, 1794, Anna Jameson was the eldest child of Denis Brownell Murphy, a miniature painter. In 1820 Anna was introduced to and subsequently became engaged to a lawyer, Robert Jameson.

By June 1821, she had broken her engagement and set off for Italy to work as a governess. A year later, she returned, and in 1825 she finally married Robert Jameson and had her first major work, *The Diary of an Ennuyée*, a fictitious account of her travels in Italy, published.

In 1833 Robert, then a magistrate, became Speaker of the House of Upper Canada and took up residence in the Bishops Block. Back then, it was just a stone's throw from Parliament, which was near present-day Roy Thompson Hall.

In October 1836, Anna arrived in York and immediately couldn't wait to leave and stood outside Bishop's Block and declared to her husband, "I am not living in that!"

In reality, the only reason she was coming to York was to obtain a divorce from her spouse, who by now was appointed Attorney General of the Province.

Upon her arrival in York, Anna wrote of her first impression of York,

"It is a little, ill-built town, on low land, at the bottom of a frozen bay, with one very ugly church without tower or steeple, some government offices built of staring red brick, in the most tasteless vulgar style imaginable with three feet of snow all around, and the grey, sullen, uninviting lake and the dark gloom of the pine forest bounding the prospect."

A few years later, in 1842, after visiting Toronto, Charles Dickens wrote just the opposite: "The streets are well paved, and lighted with gas; the houses are large and good; the shops excellent".

In the summer of 1837, Anna made a trip around Lake Huron and published her journey called 'Winter Studies and Summer Rambles in Canada.' She then returned to Toronto, where she finally got her divorce, headed off to New York for six months, and finally back to England. Robert and Anna never met again.

But despite her misgivings about Toronto, she did have a few admirers here, including 19th-century author and the rector of Holy Trinity Church (still standing behind the Eaton Centre) Henry Scadding, who wrote of her, "Intellectually she was an enchantress, and her conversation was consequently of the most fascinating kind."



Whatever her failings as tourist ambassador for Toronto were, Anna did, according to Scadding, write one of the finest accounts of the province in her *Winter Studies*.

As the decades rolled by, the once fine Bishop Block became surrounded by stores, factories, and flophouses, all spurred on by the vast growth of Toronto. In 1936 the remaining Bishop Block lost a good portion of its length along with most of its neighbours with the construction of University Avenue.

Bishop's Block's almost 200-year history could fill volumes, including the time in the early 1970s when it became the Pretzel Bell Tavern (where I had my first beer in Toronto back in 1973). It was then boarded up and, for decades, was left to rot.

After her departure, Robert maintained his Bishop's Block residence until his death in 1854, and on March 17, 1860, Anna died after a brief illness.

A few years back, during the construction of the Shangri-La Hotel optimism prevailed as the Bishop Block was painstakingly disassembled and then reassembled, standing today as a testament to Toronto's enduring past while being entirely engulfed by the hotel rising 50 stories above.

Today the restored Bishop Block is now home to the upscale Soho House Club.

**If you would like to book a walking tour of Toronto or a seminar, contact Bruce Bell at**

**[www.brucebelltours.ca](http://www.brucebelltours.ca)**



**P. J. O'BRIEN**  
IRISH PUB & RESTAURANT

**LOOKING FOR A TASTE OF IRELAND IN THE CITY?**

P.J. O'Brien is an authentic Irish pub that has been celebrated year after year as the unmatched!

Be it a casual bite and a beer, authentic live Irish music or a social or business event, the pub's three distinctive venues provide the ideal setting for anything.

**“The best pub food in the country.”**  
**The National Post**

**pjobrien.com**  
**416.815.7562**  
**info@pjobrien.com**  
**39 Colborne Street**  
**Toronto, Ontario, Canada**  
**M5E 1E3**



## A PIONEER OF BESPOKE TAILORING SINCE 1961.

We offer a truly exclusive,  
bespoke experience.

We help you get the  
perfect look and fit when  
you order in-person or  
online.

Find out on our website  
when we will be visiting  
your location, or a  
location near you.

-----  
[maxwellsclothiers.com](http://maxwellsclothiers.com)

## b&m salon

Relax. Recharge. Replenish.



Imagine yourself relaxing  
in an urban oasis with  
the best services and  
products in the industry.

- massage therapy
- facials
- manicures
- pedicures
- tinting
- waxing

Pampering clients with aesthetics services and  
registered massage therapy treatments since 2004.

26 Wellington Street East, Toronto, Ontario M5E 1S2  
[bmsalson.ca](http://bmsalson.ca) | 416.840.0049 | [bmsalson@rogers.com](mailto:bmsalson@rogers.com)





Preventing the Predictable

# **Riskboss Employment Verification Services**

Protecting your organization  
from the risk of bad hires



**Contact Riskboss today for a free, no obligation quote and to learn more.**

315-1033 Bay Street, Toronto, Ontario, M5S 3A5 | [riskboss.com/ca](http://riskboss.com/ca) | 416.863.6666 | [info@riskboss.com/ca](mailto:info@riskboss.com/ca)

# The Impacts of Not Having a Will in Ontario

## Dying Without a Will Can Cause Complications

By Andrea Lusk, Gardiner Miller Arnold LLP



“They died without a will.”

Five simple words that make estate lawyers either shudder or rub their palms together in anticipation of extra fees.

Dying without a will is not the end of the world. But it does increase the risk that whomever you leave behind will have some extra hurdles to deal with.

---

### No Will

Sonny Bono’s widow duked it out with Cher, his two children and an alleged love child over the administration of his estate. He died without a will.

Author Stieg Larsson’s lifelong partner and writing collaborator of 32 years was not entitled to share in his estate. Instead, it went to his father and brother from whom he may have been estranged. He died without a will.

Jimi Hendrix died without a will in 1970, and some litigation relating to his estate went on for over 40 years. New lawsuits began in 2022.

Prince and Bob Marley died without wills. Their estates faced years of claims from people - claiming to be their wife, child, sibling or other relative - trying their hand at the line of succession.

In Ontario, the general law governing “intestacy” - that is, “dying without a will” is found in legislation called the *Succession Law Reform Act* (“SLRA”).

When a person dies without a will, the SLRA sets out what happens to their estate:

- If a person has a spouse and no children, the entire estate goes to the spouse.
- If a person has a spouse and one child, the spouse gets what is called the “preferential share” of the estate, which is currently \$350,000. Whatever is left is then divided between the spouse and child equally.
- If a person has a spouse and more than one child, the spouse gets the preferential share and 1/3 of what’s left of the estate and the remaining 2/3 is split between surviving children.
- If a person dies without a spouse or children, the line of inheritance then goes to surviving parent(s), sibling(s), niece(s) and nephew(s).

What the SLRA distribution ignores is common law partners, charities, friends, businesses, pets, estrangements, and guardianships. In early 2022, the SLRA changed to add that separation revokes a bequest in a will and that marriage no longer revokes a will (amongst

other changes).

People are separated if they are living separate or apart for more than three years, parties to a separation agreement *or* are parties to a court order dealing with separation.

Prior to these changes, only divorce revoked a bequest in a will to a former spouse and marriage after a will revoked the will.

### The Challenge of an Estate Trustee

But who gets your estate is only one half of the equation. Someone needs to administer it. That person is called the “estate trustee” (formerly the “executor”).

Without a will, there is no one named as estate trustee to deal with bank accounts, pay bills, pay employees or make day-to-day decisions. An estate trustee must be over 18, mentally capable and an Ontario resident.

Under the *Estates Act*, a certificate of appointment (what used to be called “probate”) will not be granted to an Ontario non-resident without extra steps, which range from additional affidavits to posting a bond to a court order. This is the case with or without a will.

If the person applying to be the estate trustee is a non-resident of Ontario, the court must approve the appointment. If the court is not satisfied the proposed person should be appointed, it’s possible a trust company can be appointed, and that company paid from the estate.

Howard Hughes’ estate took over 30 years to wrap up, with 200 of his distant relatives being named among his many heirs and hundreds more challenging the appointment of estate trustee.

Amy Winehouse reportedly did not get along with her father, but carried a flame for her ex-husband. Her father was appointed her estate trustee and her parents inherited her estate.

### Having a Will That is Set Aside or Not Followed

Princess Diana had a will and left an additional “letter of wishes,” giving additional bequests beyond her formal will. Her mother and sister were able to make decisions regarding her estate specifically



contrary to her letter of wishes because it did not comply with will formalities.

Heath Ledger had a will but didn't update it to reflect that he had a child. When he died, his estate went to his parents and siblings. Be careful about "do it yourself" wills. Dying with a will that cannot be administered is the runner up to dying without a will.

Appointing an estate trustee that won't be approved without a court order, improper witnesses and other technical missteps create added expense to estate administration.

More often than not, the "do it yourself" will is the one that leads to challenges because it cannot be administered as written.

Some people try to skimp on the will, but that is penny-wise and pound-foolish. If you make a will using a kit, have a professional review it to make sure it is properly done.

Consider the minimum requirements of a valid will,

- appointment of an estate trustee,
- giving the estate trustee standard directions, and powers,
- and deal with assets and setting out beneficiaries.

The will must be dated and signed before two witnesses who are not spouses or beneficiaries of the will maker (or spouses of beneficiaries). If thinking beyond those parameters makes you nervous about your mortality, then stick with the basics.

Even a simple will is better than no will.

*Andrea Lusk is a senior associate lawyer at Gardiner Miller Arnold LLP, where she practices condominium, real estate and estate law and litigation.*

[www.gmalaw.ca](http://www.gmalaw.ca)  
[andrea.lusk@gmalaw.ca](mailto:andrea.lusk@gmalaw.ca)





## ONE-STOP SHOP FOR ALL YOUR DIGITAL MARKETING AND TECH NEEDS



Cyber investigative training from leading international instructors.  
Darkweb, Cryptocurrency & Investigations Ransomware Investigations.  
Compliance ready support for HIPPA, SOC, GDPR and more.

**Ai6.CA**

Insurance made easy.




### Experts in Insurance Solutions

- Landlord Insurance
- Commercial General Liability
- Errors & Omissions
- Automobile & Fleets
- Cyber
- Group Health Benefits
- Personal Home & Auto

**ORACLE  RMS**  
INSURANCE RISK MANAGEMENT SERVICES

CALL US  
Basel Kaskas  
(647) 648-2537  
bkaskas@oraclerms.com  
www.oraclerms.com





**SPEAK OUT  
FOR THOSE WHO CAN'T**

[stophumantrafficking.ca](http://stophumantrafficking.ca)

**CRIME  
STOPPERS**  
1-800-222-TIPS

Riskboss Magazine commits to social responsibility by offering free advertising to social responsible organizations.

## *But I Didn't Know*

### **Strict / Absolute / Vicarious Liability & Negligence**

By Quintin Johnstone, Founder & CEO of Samsonshield Inc. / Riskboss Inc.



At Riskboss, we often come across situations where Board members and property managers find themselves in unfortunate situations that they never anticipated.

Riskboss usually gets calls after something bad happens, requesting us to conduct independent studies into such incidents to prevent them in the future.

More often than not, the situations we analyze are both predictable and avoidable. What appears obvious to Riskboss experts does not to most outside observers and can lead to corporations, their property managers and service providers being sued.

The purpose of this article is to assist property managers and board members in maneuvering through the traps of Snakes and Ladders when faced with negligence issues and how to be prepared before such incidents happen.

Television and social media advertising are proliferated with legal firms that claim, “Call for a free consultation,” “We will come to you,” and “You pay nothing unless we win”. For those condo owners and their guests who see an opportunity to take these lawyers up on their offer, it seems like a no brainer because they, “Have nothing to lose and everything to gain.”

Riskboss has regular interactions with insurance firms dealing with claims such as personal injury. Riskboss hears the horror stories where corporations must defend these nuisance actions. The claims invariably do not settle until the insurance company determines settlement is cheaper than fighting.

Once you are on that train, you cannot get off it until you reach the final destination, which usually takes years.

So, what does this all mean, and why is this important? Property managers and Board members are burdened with a lot of responsibilities, often outside of their skillset, knowledge, training, and control.

Property managers have a multitude of things that they are responsible for, primarily the health and safety of residents and their guests, maintaining order and ensuring site integrity. They are also faced with the task of spending as little money as possible on experts and professionals, forcing them to be a jack of all trades.

The pressures to act can be overwhelming, sometimes leading to poor decisions. Everyone in the business has either witnessed or experienced the overzealous resident that demands property management and the Board act immediately, not realizing the implications of doing so.

Without realizing it, their actions could lead to unintentional liability for not only themselves but also the corporation.

In Canadian law, prosecutors are required to prove three basic elements in most criminal and civil proceedings:

1. Details of the act or omission;
2. Why something occurred; and
3. Was there intent (or Mens Rea).

In some circumstances, intention is irrelevant. This usually comes in the form of negligence claims. Strict, absolute, and vicarious liability are legal terms that every property manager and board member should know about. Some people throw these terms around in conversations often misunderstanding the operational relevance.

Highway Traffic offences and Human Rights claims are examples of strict and absolute liability offences in Ontario, as are Ministry of Labour issues, the Occupier's Liability Act related to slip and falls, dog bite and animal attack laws found in *The Dog Owners' Liability Act*, and the list goes on.

**Strict Liability** in Ontario law means that you can be held responsible for the consequence of your actions even if you did not have the intent to act or omit to act, or were negligent. A person's intention does not matter and is more than getting the team to salt the ice and snow on the sidewalk to prevent slips and falls.

To be free from strict liability, you must show that you acted as a reasonable person under similar circumstances. Clearly defined processes, procedures and training will meet the Reasonable Person Test in most circumstances.

This means that if, for example, you have a duty of care and neglected it, forgot to do something, or did something that had unfortunate and unintended consequences, you may still be held accountable and possibly liable. Dog bites and animal attacks are examples of strict liability offences.

#### **Duty of Care - The 'Reasonable Person Test'**

The duty of care under law is determined by analyzing what occurred measured against what a 'reasonable' person would do under similar circumstances.



In circumstances where board members and property managers feel that opinions are outside of their role and scope of expertise, it is always recommended to get advice from those qualified to provide it.

In fact, as Condolawyer Gerry Miller advises, the Condominium Act requires it. It is important for property managers and directors to document your efforts in seeking such advice by, for example, emailing yourself a note and keeping it for future reference. That would assist in meeting the Reasonable Person Test.

**Absolute Liability** in Ontario law means that regardless of intent or actions to mitigate something occurring, you may still be held accountable and possibly liable.

In these circumstances you may even be held responsible by the actions of others under your control. This may occur even if you are found not to be personally negligent or at fault.

Usual defences such as intent, necessity, due diligence and unintentional accident are irrelevant in absolute liability offences.

### **Vicarious Liability**

Vicarious liability refers to the legal principle where a person or business can be held legally liable for the negligence or wrongful acts of someone else, typically an employee or an agent. It can also occur where there is some other legal relationship.

This extends, for example, to in-house employees such as security, cleaning staff and the building superintendent. This can be true even if the employer had no prior control or knowledge of the incident(s).

Simply put, employers are vicariously liable for the actions of their employees so that employers cannot claim ignorance, thereby avoiding responsibility.

### **Joint and Several Liability**

This legal term has been around in common law for centuries. It refers to the outcome(s) of actions, against persons or corporations.

Depending on the circumstances the defendants to an action may have to share the burden of paying an award, and on a scale that is proportional to the finding of fault.

### **By Act or Omission**

People can not only be held responsible for what they do (An act) but also, by omission (A failure to do something that you are required to do).

### **Occupiers**

Condominium corporations are “occupiers” under The Ontario Occupier’s Liability Act and, as such, responsible for their common elements.

Corporations have a clear duty to take reasonable precautions to keep their premises reasonably safe for all residents, guests, and anyone else in attendance. Slip and fall cases are classic examples of occupier’s liability.

### **Staying In Your Lane**

#### **Making Sure Site Employees Do the Same**

Property managers and board members are protected when they stay in their lanes. It is also important to note that site employees and contractors must do the same.

There are countless cases in Ontario where employees overreached and in doing so, made the corporation accountable.

Circumstances that may lead to trouble include but are not limited to:

- ✘ Going beyond and outside of your roles
- ✘ Ignoring the corporate by-laws and rules
- ✘ Ignoring the advice of experts
- ✘ Ignoring obvious health and safety issues
- ✘ Criminal activity  
(Theft, fraud, requesting/receiving bribes)
- ✘ Engaging in obvious conflict of interest situations
- ✘ Prejudging and acting before all the facts are in
- ✘ Acting on unaccredited expert advice
- ✘ Hiring unlicensed contractors for the corporation
- ✘ Physically ejecting unwanted guests and trespassers

### **Preventing Problems in the First Place**

Riskboss has conducted independent and comprehensive risk assessments of over 65 condominiums in the GTA over the past decade.

Best practices have been collected through the years that improve risk mitigation for residents and guests.

Riskboss recommends that you start with a comprehensive risk assessment to determine where your risk gaps are. Implement the higher risk, lower cost recommendations as the next step.

Work with your risk mitigation provider to develop processes and training to get you where you need to be.

And lastly, always make the call to experts when in doubt. You will be glad and relieved that you did. Needless to say, that this is not the time to go it alone on decision making outside of your expertise or extend past what is corporately required and necessary.

**To learn more about how to get risk assessment or to have one of our senior analysts conduct a free/no obligation 30-minute tour of your site, contact us at:**

[www.riskboss.com/ca](http://www.riskboss.com/ca)



**PRIMESERVICE  
INSURANCE**

**WHAT WE OFFER**

**AUTO**  
Insure cars, vans, trucks,  
SUVs, motorcycles, RVs  
and off-road vehicles.

**HOME**  
Insurance for your house,  
apartment, condo or a  
secondary property.

**TRAVEL**  
Worry-free coverage for all of  
your travel needs during these  
unpredictable travel times.



**PrimeService  
Insurance**

**CONTACT US!**

(905) 886-7277  
info@primeservice.ca  
primeservice.ca  
200-08500 Leslie Street  
Thornhill Ontario, L3T 7M8



[solutions@safebuildings.ca](mailto:solutions@safebuildings.ca)

(289)434.5510

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

**SAFEBUILDINGS**  
CA

Simple, Secure, Accurate, Reliable, Accountable

**Ideal for property management, security and emergency response.**

**Property Safety and Compliance organized in a clean, simple to use application available to users through any phone or computer anywhere in the world.**

**Contact us today, get set up and start using in two hours.**

Scan QR code  
to learn more





# BuildingLink

## PROPERTY MANAGEMENT MADE SIMPLE

From managing resident communications and amenity bookings, to tracking purchase orders and parcels, BuildingLink equips managers, staff and residents with a set of tools to manage property operations while keeping residents informed and connected.



COMMUNICATION  
TOOLS



ADMIN & RECORD  
KEEPING



MOBILE APPS  
& PORTALS



MAINTENANCE  
TRACKING



FRONT DESK  
AUTOMATION



SMART HOME  
ENABLED

## AWARE !

By BuildingLink

### SENSOR SOLUTIONS

IoT sensors solutions kits to monitor building activity.

LEAK DETECTION | MAIL-IN | PARKING | FITNESS EQUIPMENT



### GET IN TOUCH!



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



[canadasales@buildinglink.com](mailto:canadasales@buildinglink.com)



877 501 7117

# Healthy Eating = Healthy Living

## Healthy & Seasonal Cooking Advice from Top Chefs

By Chef Rory White



As a Chef, I am always on the lookout for interesting, new local suppliers and products to work with. Things that will excite my team's creative flame and also engage and help tell a story to our guests.

An amazing recent find has been Thunder Ridge Bison up in Uxbridge, Ontario. They produce some of the most amazing Bison I have ever tasted. I've been to the farm and into the field where the Bison graze, and it is an incredible place. Also, an interesting fact about the farm is that some of their genetics come from the wild Bison herd that live in Yellowstone National Park.

One of the things I love about Bison is the flavour. Bison tends to have a more subtle and light flavour than beef. I also wouldn't describe it as gamey either. It has a sweet, almost earthy flavour and is incredibly lean and tender.

Bison is also extremely nutrient-rich and very lean. With only 15% saturated fat as beef, I also believe it's a much healthier choice.

As we learn more about healthy options and longevity, it's important to pay more attention to what we are putting in our bodies.

Whenever Bison is on my menu, there's always amazing feedback!

Below is a recipe for one of my favourite dishes.

### Bison Tenderloin Recipe



**Cooking tip:** One thing to remember when cooking Bison is that it is extremely lean and will dry out if you over cook it. I recommend not cooking it past a medium rare to anyone trying it.

Below is a marinade recipe we use for our Bison tenderloin before it hits the grill.

### Marinade ingredients:

- 20g dice shallot
- 10g minced garlic
- 5g ground juniper
- 10g dried sumac
- 10g cracked red peppercorn
- 30g kosher salt
- 10g canola oil

### Directions:

- Combine everything in a bowl and mix well.
- Coat the bison tenderloin and allow it to sit for at least 30 minutes at room temperature.
- Grill until it reaches an internal temperature of rare to medium rare.
- Allow the steak to rest before you cut into it.

### For more about Chef Rory White

Read about Chef Rory White in Toronto Life:

<https://torontolife.com/tag/rory-white>

### Follow Rory on social media

LinkedIn: <https://ca.linkedin.com/in/rory-white-ccc-a8414810a>

Twitter: <https://twitter.com/rorytwhite>





# EMBROIDERY

MAGIC NEEDLE

**Mugs. Shirts. Hats. Bags. Gadgets. Much More.**  
**Events - Corporate Gifts - Advertising**

## IT'S JUST LIKE MAGIC!

Our massive selection of promotional products from over 3000 vendors can boost your ROI and help create lasting client relationships.



## Contact Us Today!

Don't just take our word for it! Learn more:

(416) 420-2041 | [embroidery4u@rogers.com](mailto:embroidery4u@rogers.com)  
[embroiderymagicneedle.ca](http://embroiderymagicneedle.ca)



**Welcome to Biagio  
 Ristorante, where our  
 tradition is to serve true and  
 exquisite Italian cuisine.**

## Join us for in-person dining

### Monday to Friday

Lunch: 12:00-2:30pm

Dinner: 6:00-10:00pm

Saturdays: 6:00pm to 9:30pm

Sundays: We're closed

Or you can bring the taste of Italy to  
 your home with [skipthedishes.com](http://skipthedishes.com)!

(416) 366-4040 | [biagioristorante.com](http://biagioristorante.com)





**We're giving back through  
life-changing experiences.**

As part of Samsonshield's community commitment and as part of our ongoing Employee Journey, we assist employees and their families, as well as members of the community through The Samsonshield Foundation.

Each year, the foundation provides funding and support for children to improve their education and to support special needs.

**The foundation is a federally registered corporation and a Not-For-Profit.** An independent Board of Directors ensures that the foundation objectively and transparently achieves established goals and values.

---

**Contact us to learn more!**

416-214-1717 | [info@thesamsonshieldfoundation.com](mailto:info@thesamsonshieldfoundation.com) | [thesamsonshieldfoundation.com/ca](https://thesamsonshieldfoundation.com/ca)







EST 1967  
**CALIFORNIA**  
• SANDWICHES •

**TORONTO'S FAVOURITE SANDWICH IS THE  
PERFECT CHOICE EVERY TIME!**

Established in 1967, there are now 14 family owned  
and operated locations in the GTA.

Only the finest ingredients are used in every dish.  
Quality food and attention to detail have kept this  
business strong and valued.

Come see what the hype is all about!

eatcalifornia.ca  
(416) 603-3317

244 Claremont Street, Toronto, Ontario



**UP**  
MEN'S GROOMING

**EXCLUSIVELY AT URBAN PHILOSOPHY**

**Father-Son Saturdays!**

Spend quality time with your son as you  
treat yourselves to luxury in a downtown  
setting. Your son is never too young to  
learn styling and grooming tips!

Receive the best tips and award-  
winning care from our experts without  
interruption.



HALF-PRICE HAIRCUTS FOR SONS!  
647-352-4424 | urbanphilosophy.ca



## Ask Riskboss

### Straight Answers to Hard Asked Questions

### Recommendations and advice from your risk experts.

Got a question? Write us at: [info@riskbossmagazine.com](mailto:info@riskbossmagazine.com).



#### Question from David K.

##### Limited License Property Manager in North York

**Q:** My Board asked me to call the police regarding an aggressive dog who bit a resident. I'm looking for more information on these types of things and what to do please and thank you in advance.

**A:** We wrote about this in our Fall/Winter 2020/2021 edition of Riskboss Magazine. Aggressive and unrestrained dogs make up a large percentage of complaints in condominiums. Certain circumstances are managed through an Ontario law entitled "The Dog Owners' Liability Act." Offences in this law are known as Strict Liability, meaning that no intent is required to be proven. This law clearly outlines situations and remedies regarding instances of dog bites, dog attacks and lunging dogs (on humans and even on other animals) and/or when dogs are otherwise aggressive. The law also deals with regulatory banned animals. Police and local Animal Control Services must be called in more severe circumstances. The dog owner may have to appear in court after receiving a Notice of Hearing. Remedies include but are not limited to Orders requiring confinement, restraint, and even euthanizing in extreme circumstances. The victim, in all circumstances, must call the police as third-party complaints cannot be taken by police in these circumstances. Make sure to back up all CCTV footage and create contemporaneous reports outlining details of the incident, including all witnesses' details. The corporate lawyer will likely have to be engaged as dog bites are considered very serious incidents that cannot be overlooked.

#### Question from Betty M.,

##### Resident in downtown Toronto Condominium

**Q:** My property manager sent me a link to your magazine. I think your articles are very important for condominium types like me. I don't want to assume, but is it okay for me to send this to friends? I think that they would appreciate your insights.

**A:** Absolutely, and thank you for your kind words. We distribute the Riskboss Magazine link to over 25,000 high rise households in the GTA. We believe that Riskboss Magazine can assist in helping high rise residents improve risk to their communities.

#### Question from Manny P.,

##### Property Manager in midtown Toronto Condominium

**Q:** My Board decided to move all of our security guards from outsourced to in-house five years ago. I'm struggling because I don't know how to train security guards or whether the guards and the corporation must be licensed (from what I hear, it may be yes). I worry about the expectations placed on me. My question is, what can and what can I not be involved with?

**A:** Thank you for your question. You are not alone in your anxiety over this topic. When Riskboss conducts risk assessment, we often find that in-house security guards and the site are not even licensed, nor are the guards in compliance with uniform standards prescribed by the province. Training is almost always substandard, and site emergency procedures lack the necessary elements to protect residents and their guests. Some sites call their team members "concierge" and feel strongly that these employees are not security guards. This is incorrect. The Ontario Ministry of the Solicitor General (Sol-Gen) has made it very clear that if anyone is in a role or capacity conducting access control, monitoring CCTV, or is expected to perform lifesaving efforts, then yes, these people are definitely security guards regardless of what you call them. Please go to the Sol-Gen website in the following link and apply for a license as soon as possible: <https://www.ontario.ca/page/security-guard-or-private-investigator-licence-registered-employer>. The license must be clearly visible at the site. If found in default by the Ministry, heavy fines can be levied. Riskboss recommends that property managers never engage directly in creating site emergency procedures or training security guards. Hire an accredited company like Riskboss to conduct such work. Call us. We can help.

#### Some questions and comments from GTA property managers about the Bellaria Residences Condominium shooting:

**Q:** Horrible incident in Vaughan. I can't imagine what that community is going through. What can we do as property managers to prepare ourselves for such incidents?

**Q:** Unbelievable! I am sure many people in that community will need help understanding this shooting. How did we get to this? What can we do to help?

**A:** Given the overwhelming dialogue about this incident, we have prepared an article in our *Elephant in the Room* section in this edition. Please have a read and let us know your thoughts.



**NORFINCH GLASS &  
MIRRORS MFG. LTD.**



## **GIVE YOUR SPACE A TOUCH OF GLASS**

### **What We Do**

Shower Units and Doors | Glass | Mirrors  
Table Tops | Glass Etching | Barriers


Contact Norfinch today to see how a little  
glass can go a long way in creating your  
dream space.


[norfinchglass.ca](http://norfinchglass.ca)  
416 663 5403


## **CANADIAN SUPERBILT SHUTTERS**

### **Quality You Can Rely On**

**Contact Us!  
Best Results.  
Best Price.**

 (416) 201-0109

 [salesesuperbilt.com](http://salesesuperbilt.com)

 1571 The Queensway, Etobicoke, Ontario, M8Z 1T8

Transform your space with light. With  
our vast selection of shades, shutters  
and blinds, you can create your own  
sun soaked paradise in your living  
space or sleep soundly in the dark at  
night with blackout blinds!



# The Most Trusted Name in Risk Identification, Mitigation, and Management

## Services

RISK  
&  
THREAT  
ASSESSMENT

EMERGENCY  
PLANNING  
&  
PREPAREDNESS

HEALTH  
&  
SAFETY

STANDARDS  
&  
GOVERNANCE

QUALITY  
ASSURANCE  
&  
COMPLIANCE

BACKGROUND  
SCREENING  
&  
VERIFICATION

RISKBOSS  
BOOST™

Condominium

Commercial

Industrial

Government

Founded in 2009, Riskboss is proudly 100% Canadian owned and operated, and is an equal-opportunity employer.



A portrait of An Nguyen, a woman with long dark hair, wearing a white short-sleeved collared shirt. She is smiling and looking towards the camera. The background is a low-angle shot of a tall brick building with many windows, set against a clear sky.

**AN NGUYEN**

## **An solves condo problems**

**She handles your corporate and governance matters in a cost-effective manner. She has a knack for dealing with difficult situations and getting people on the same page practically and sensibly.**

**An is here to help with the many complex and unique circumstances that arise in condominium living.  
Contact An today!**

**[an.nguyen@gmalaw.ca](mailto:an.nguyen@gmalaw.ca)**



**GARDINER MILLER ARNOLD LLP**  
BARRISTERS & SOLICITORS

🏠 390 BAY STREET, SUITE 1400 TORONTO, ON M5H 2Y2  
☎ (416) 363-2614 🌐 [GMALAW.CA](http://GMALAW.CA) 🐦 @GMAlaw 📄 [ontariocondolaw.com](http://ontariocondolaw.com)