



Riskboss Magazine

The Premier Source of Information on Organizational & Community Risk

Fall-Winter 2023-2024



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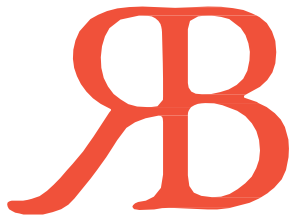
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Riskboss Magazine

The Premier Source of Information on Organizational & Community Risk

Fall-Winter 2023: Volume 5, Issue 2

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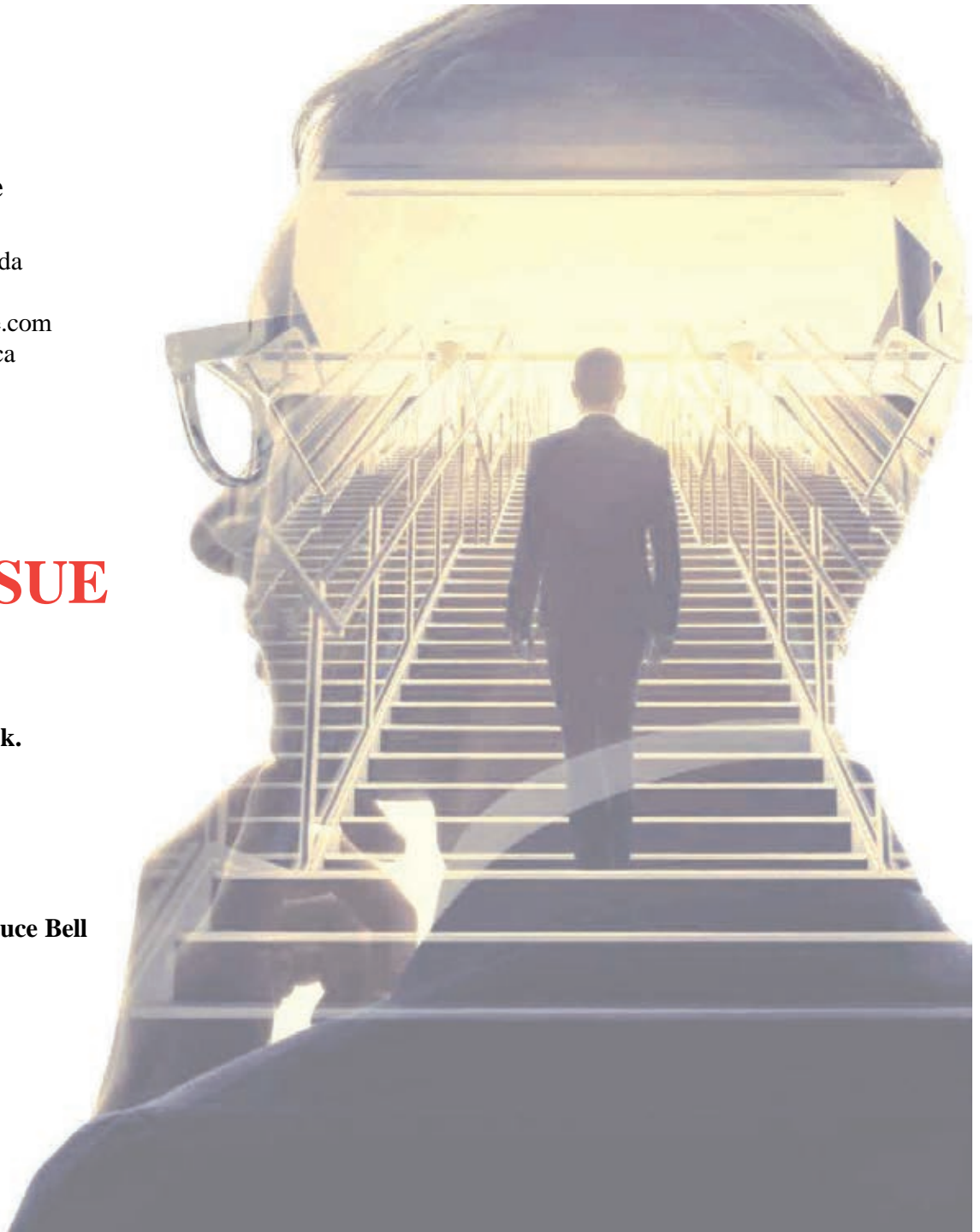
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Editorial Commentary

By Samantha Wharton

Riskboss Magazine Senior Editor

We have created another exciting edition chock full of great information that board members, property managers and residents will definitely find interesting reading.

The shooting at the Bellaria Residences Condominium in Vaughan last year continues to resonate within the condominium industry. Riskboss and Riskboss Magazine have been very active in responding to inquiries on what boards and property managers can and should do to act in the best interests of the community. Riskboss created a White Paper on the topic of Protecting Site Personnel. We feel it important to repeat the White Paper in its entirety in this edition to share our thoughts and recommendations.

If you would like residents in your community to receive our magazine electronically, please drop us a line, and we will make it happen. Please let us know if you want to advertise in our next edition. Our advertising costs are the lowest in the industry. 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

D. Gel

Board Member

Thank you for your publication. I enjoy the articles as these help me. I am a board member at a small, older condominium in Toronto. We have a fellow board member who just doesn't see the world like other people do. Sometimes this board member does things outside of meetings that puts the board in uncomfortable situations. My question is, does the actions of this one board member impact on the rest of the board? What is our risk? Thank you.

Riskboss Answer:

Thank you for your question. Unfortunately, this happens far too often. If this board member acts in a manner that is contrary to their roles and responsibilities, this could have a dramatic impact to the entire corporation. The best advice is for the board to seek counsel from the corporate lawyer to gauge the impact of what (s)he is engaged in. By doing so, you will have fulfilled your obligation to act quickly and prudently. We will have GMA Lawyers write about this. We think it is an important topic.

Marla W-R.

Condominium Property Manager

I want to thank you for the article, "I Didn't Know." I am sending this to everyone I know. It clearly describes what I have been trying to tell my fellow board members for years.

Riskboss Answer:

Thank you for your commentary. We need to share this type of information so people can help protect themselves, sometimes from themselves.

Dean S.

Downtown Toronto Condominium Resident

I don't have a question but want to ask for your help. I have three kids who spend most of their day on the Internet. We try to manage their online time as best as possible. My youngest daughter started receiving calls on her cellphone. He was very persistent, so we called the police. The police are being very helpful, but I thought this needs greater awareness.

Riskboss Answer:

Thank you for your commentary. We will have an industry expert write about this. This is a very important topic. There is nothing more important than protecting children from harm.

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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.

Protecting Site Personnel

From Our Latest Riskboss Whitepaper Series

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

The tragic shooting incident on December 18, 2022, at the Bellaria Residences Condominium in Vaughan (Bellaria), Ontario continues to impact the public psyche in Ontario. What is commonplace in many places around the world landed in our residential condominium landscape. 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. Are people worried? Yes, they are.

Since the Bellaria shooting, Riskboss has been inundated with requests for information on what prudent measures should be taken to protect property managers, Board members and other site personnel. In response to these inquiries, Riskboss created a White Paper on best practices that when implemented, will make your condominium community more resilient against unwanted attention and aggression, and better prepare you to deal with emergencies when such incidents occur.

Riskboss offers the following information from our latest White Paper free of charge to clients and non-clients alike in the hope of assisting to make condominium settings a much better and risk-free place to live.

Riskboss has been engaged in conducting comprehensive condominium risk assessments for well over a decade. With over seventy-five large and small scale site assessments being completed, Riskboss has been able to accumulate, analyze and determine best practices for all types of circumstances that condominium communities may possibly face.

During these assessments Riskboss has also analyzed unfortunate incidents that have negatively affected these communities, many of which have severely stigmatized the reputation of the condominium. Riskboss often finds that in most of these cases, the causes were both predictable and preventable.

Despite the best of intentions, poor decision making, getting/ giving bad advice, rushing to inaccurate conclusions, using unaccredited resources in creating processes, governance and training, avoiding responsibilities, and people extending far past their roles are just a number of things that have compounded and contributed to the negative impacts complicating such incidents.

There is no need to become an alarmist about these situations. When dealt with properly assisted by accredited professionals, risk mitigation and emergency preparedness is both seamless and completely invisible until critical incidents actually occur.

The following information will help get you and your community started to a place of comfort that everything that can be done, will be done in preparing for major incidents. This article should be considered an introduction to risk mitigation and should be used only as a starting point in the process. The focus of this article is on operational readiness and emergency preparedness that can improve the safety and security of condominium site personnel.

For more information on this and other important information on reducing risk in condominium living settings, please go to www.riskbossmagazine.com.

Mental Health in Condominiums

Much has been written about mental health in condominiums. The World Health Organization (WHO) defines mental health as:

"Mental health is a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community. Mental health is more than the absence of mental disorders. Mental health conditions include mental disorders and psychosocial disabilities as well as other mental states associated with significant distress, impairment in functioning, or risk of self-harm. People with mental health conditions are more likely to experience lower levels of mental well-being, but this is not always or necessarily the case. Individual psychological and biological factors such as emotional skills, substance use, and genetics can make people more vulnerable to mental health problems."

The Ontario Centre for Addiction and Mental Health (CAMH) reports that one in five Canadians will have a mental illness or an addiction problem at some point in their lives.

It is an absolute certainty that Board members, property managers and on-site staff will have to deal with people with mental health issues during their working hours.

The question is, "Are you properly prepared?"

Emergency Preparedness

It is important to note that relying solely on emergency services as the first line of defense is not a generally accepted standard of preparedness for large buildings, especially residential communities. Due to dramatic increases in GTA population and the reduction of funding for emergency services over the past decade, it will likely take much longer for emergency responders to react to site emergencies, particularly large-scale incidents. In critical incidents seconds can count.

Calling 911 and waiting for emergency services to arrive is not the standard of care that is expected in high rise communities. Site personnel should therefore be prepared to react quickly and effectively to all emergencies whether it be a building disaster or an active aggressor prior to emergency services arriving.

Riskboss recommends not to rely exclusively on the Fire Safety Plan for guidance on emergency preparedness. The Fire Safety Plan is a very small piece of the emergency preparedness toolbox.

The time to look up procedures and processes is not when an emergency is actually taking place. This means that regular training on resilient professional processes and governance must be a key element in your success strategy. Process, governance, and training should be resilient against any and all mental health challenges that your community may face. This can be anything from disorderly behaviour to resident hoarding. Active aggressor, shelter in place and designated site command center location(s)/protocols for emergency responders should be part of your site emergency preparedness toolbox.

Riskboss recommends getting your processes in order first by commissioning an independent comprehensive risk assessment. Risk assessments should not be conducted by contracted security companies unless accredited to engage in such an analysis. If your risk assessment company engages in the practice of, or pushes to refer CCTV, lighting, access control (etc.) companies, you know you have the wrong firm conducting your risk analysis. Risk assessments must be completely independent and completed by industry professionals without exception.

Next, get an accredited source to write governance based on resilient processes. And lastly, have a certified professional train all site personnel on that governance. To ensure your community is ready for emergencies this must be done in that order.

Property managers should never be placed in a position to create such plans, write governance, or conduct emergency training as they are neither qualified nor certified.

Emergency Response Critical Information Management

Riskboss is partnering with Safe Buildings to embark on installing new technology at high rise sites. This new technology revolutionizes emergency response information. This system dramatically reduces time to obtain and review critical site information thereby improving response for emergency services during critical incidents.

Effective information management is a critical success factor to responses of critical incidents and other site emergencies. The Safe Buildings EMS Response Portal System provides critical infrastructure & site information to arriving emergency responders saving valuable time focusing EMS responders' efforts. Emergency responders use the encrypted/secure QR Code on the Fire Safety Plan to access all floor plans and emergency contact information. Please contact us at www.riskboss.com for further details.

Remaining Within Clearly Defined Roles

Board members and property managers are perceived by many in high rise communities as having a position of power and influence that may have an impact or control over their lives. For some people, this perception is their reality. It is critical that Board members and property managers remain within their respective roles. Riskboss recommends never to stray or extend beyond what is expected and required by law as you may become the subject of unwanted attention and possible harm.

When dealing with people with mental health issues that are exhibiting behaviour that is affecting others, or where there may be a cause for concern, the role of property managers is strictly limited to being fact collectors, never acting as an investigator or trying to diagnose incidents or rushing to judgment/conclusions. Board members are decision makers and should never, under any circumstances engage directly with matters that property management and other site personnel are clearly defined, trained, licensed, and certified to handle and administrate.

Using resources like corporate lawyers to help guide you to stay within clearly defined roles will better serve the community and also, protect against unwanted negative attention. Please be aware that when anyone extends past clearly defined roles, corporate errors and omission insurance may be negatively affected or possibly voided.

Command and Control / Single Source / Centralized Direction

Centralized command structures should always be adhered to in condominiums. Board members are policy makers and while not in an actual meeting, are residents like everyone else. Property managers should be the central clearing house for all communication and direction without exception. Front line workers take direction only from property management and provide feedback to property management.

Effective communication is one of the most important areas of focus when conducting Riskboss risk assessments. The practice of command and control being delivered multilayered (By management, Board, and service providers at the same time) is difficult if not impossible to administer to ensure clear unfiltered direction and feedback.

Single source direction provides two things: consistency and control. These are critical success factors in all organizations, not just condominiums. In highly effective organizations:

- ⇒ **Directors set policy and direct managers**
- ⇒ **Managers create direction based on policy**
- ⇒ **Supervisors supervise on manager's direction**
- ⇒ **Workers do the work as prescribed**

Managing Expectations & Control of Information

The anticipation that those with mental health challenges will immediately adhere to direction from the corporation is both unrealistic and will inevitably lead to unrealized expectations and frustration.

In such cases, expect a slower response in compliance. Aggressive attempts and intervention may lead to an escalation in negative behaviour and unwanted attention. Inevitably some condominium residents living with mental health challenges may not be able to fully comprehend and understand common obligations of living in a high-density environment. As such, they will have no perspective or reference point on adherence to building rules and social norms.

Language barriers, substance abuse, and dependence can aggravate those living with mental health challenges limiting the effectiveness of those trying to help and intervene. Corporations must be prepared to deal with such circumstances using tried, tested, and preplanned approaches so that behaviour does not lead to critical incidents. This includes communication strategies to affected residents so that their behaviour does not aggravate an already negative situation.

Chat Room Style Web-Based Social Media

Social media very often leads to negative commentary that sparks incorrect and inflammatory communication that can lead to unintended consequences and certainly, unwanted attention. In short, Riskboss highly recommends that Board members and property managers never engage and stay away from online forums as part of their roles.

All resident concerns must go through property management in writing without exception. Riskboss does not recommend social media-style chat rooms as these cannot be centrally controlled and are predominantly anonymous. Property management firms that had previously launched social networking sites in condominiums (e.g., Bazinga, and other web-based chat room programs), are now moving away from these formats, and for very good reason.

Feedback from organizational managers and Boards is that maintaining and reacting to online forums monopolizes too much time and circumvents traditional methods of complaint investigation. Follow-up can be better maintained and controlled through property management as sources of information can be verified.

CCTV / Audio

Sites should be properly prepared for all major incident emergencies and be able to effectively provide evidence when asked or compelled to do so. CCTV/audio camera optimization should be a high priority as a first step to mitigating risks.

Strategically placed CCTV/audio can lead to very effective and preventative outcomes. There should always be both CCTV visual and audio at the security desk and property management office. All business telephones should be recorded. Property management, Board member and site personnel parking spots should have CCTV camera surveillance. Such surveillance is not only legal, but prudent, and highly necessary in all condominium settings.

Key Control - Property Management Office

Riskboss often finds that the property management office is not controlled as well as it should be. The property management office contains critical, highly sensitive and private information for the corporation. The office should be secured with a very high-grade deadbolt lock. The access key for the property management should be unique to the site. The key should be managed in a separate lockbox at the security desk or beside the property management office door anchored to the wall with the code only accessible by property management personnel.

Criminal Background Checks & Photo Identification

On site personnel must interact each and every day with corporation contractors (HVAC, elevator, snow removal, plumbers, landscaping, etc.). Security companies by Ontario standards must have all their employees screened with a criminal background check prior to employment. It is important to note that other service providers and contracted personnel working in condominium communities have a remarkably high level of access to all areas of the site, information, and in many circumstances, this includes access to residential units.

It is highly recommended that all contracts for site service providers and site contractors include the necessity for criminal background checks for people working on site. This along with other similar preventative measures will assist to make the community a safer place to live and work.

As a further mitigation to risk, all site contractors (regardless of those hired by the corporation or unit residents) should be required to provide photo identification (to be scanned) prior to being allowed to work at the site.

Workplace Abuse & Harassment

Workplace harassment is defined as, "Engaging in a course of vexatious comment or conduct that is known or ought reasonably to be known to be unwelcome." Despite the law in Ontario being explicitly clear, and the obligations to act immediately when incidents of workplace harassment occur, Riskboss remarkably finds too often that condominium corporations either do not have such a program in place or do not take the appropriate steps when such incidents occur.

To guard against any initial or escalating negative attention to Board members or site employees a clearly defined and communicated workplace harassment program is not only recommended but it is required by law. When incidents of workplace abuse and harassment occur, the law demands that these incidents be dealt with quickly and effectively. Handling such incidents professionally will reduce the likelihood of any recurrence, and the risk of unwanted attention will be greatly minimized. It should be noted that property managers are neither trained nor licensed to conduct major investigations and as such, the corporation lawyer should be called when major incidents occur.

Preparing for the Inevitable - Document & Secure All Evidence

Time and time again condominium corporations find themselves embattled in lengthy and very expensive judicial and quasi-judicial proceedings leading to Boards and managers having to justify processes and vulnerabilities in their communities. These can range from civil actions due to for example, slip and fall incidents to attending Corner's Jury Inquests regarding deaths by drowning in swimming pools.

Most of these processes were the direct result of site incidents. These battles almost always negatively impact communities and very often result in severe consequences both financially and by way of community stigmatization.

When attending such proceedings lawyers will work through their tried and tested checklist of questions. The following are questions that lawyers will ask governors and managers alike when dealing with errors and/or omissions that were the direct or indirect causes of such events.

- ✓ **What did you (or didn't know)?**
- ✓ **When did you know about it?**
- ✓ **What did you do about it?**
- ✓ **When did you do it?**
- ✓ **Who did you tell?**

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Generational Awareness for Business

The Risk of Not Knowing

By Dawit Kiflu, President of Samsonshield Inc.

Generational Awareness

Generational awareness and analysis has been a mainstream science in the academic and business world for some time. Each generation has unique to them, certain characteristics that differentiate them from other generations. All generations share certain traits, beliefs, customs, and behaviours unique to their age group. Age reveals two important things about a person: their position in their life cycle; and their membership in a group (cohort) of individuals were born at the same time and, who have similar experiences. Other factors obviously have impacts that differentiate people outside of generational norms such as place of birth, culture, and religion, etc.

Generational awareness is used in a variety of ways such as in advertising and political science as a tool to predict business and political trends and outcomes. Multigenerational workplaces could benefit from generational awareness. Understanding the generations can provide a distinct advantage in helping people with their needs and also, help people understand different perspectives, beliefs and points of view.

Riskboss will be highlighting one generation in this, and each future edition. It is our goal to help readers understand the impact factors and traits of each generation. In analysing this information, it is important to be careful not to pigeonhole an individual in any age group with their generational characteristics as people can and do often break generational norms. We hope that this helps to bridge gaps between the generations, assist in dealing with people you interact with, and reduce the risk of misunderstanding points of view.

YEARS	GENERATION NAME	The Greatest Generation 1901 - 1927
1901 - 1927	The Greatest Generation	This generation found its name by way of a book entitled, <i>The Greatest Generation</i> by author / broadcaster Tom Brokaw. Brokaw used this term in recognition of what he called, “A generation of towering achievement and modest demeanor, a legacy of their formative years when they were participants in and witness to sacrifices of the highest order....This is the greatest generation any society has produced.”
1928 - 1945	The Silent Generation	Census data reveals that this generation makes up only 2% of the North America population.
1946 - 1964	Baby Boom Generation	The last part of this generation is now well into their late nineties. This generation came of age between 1919 and 1945. They are the parents of the Baby Boom Generation. They are children of what is known as the Lost Generation (1883 - 1900).
1965 - 1980	Generation X	This generation lived through the Great Depression. Also known as the GI Generation, they fought and lived through World War II. Of the over 16 million Americans who fought in World War II, only about 167,000 were still alive as of 2022. Their childhood was marked by economic success and technological advancements such as the radio and telephone. Women gained the right to vote during this time. They witnessed the roaring twenties which at the time was a time of prosperity in North America and the Golden Age of Hollywood. In 1929; however, the stock market crash sent this generation into economic turmoil. The depression lasted roughly a decade and resulted in a 25 percent unemployment rate.
1981 - 1996	Millennial Generation Generation Y	Comic books were very popular with members of this generation. Characters like Doc Savage, The Shadow, Superman and Batman were top sellers. Jazz, blues, gospel and folk music were the sounds of the day. Swing jazz became very popular with this age group that caused them to be described as the "Swing Generation". John F. Kennedy became the first from this generation to become US president. Rosa Parks, a notable figure in the civil rights movement, belonged to the Greatest Generation. Queen Elizabeth II was also in the generational cohort.
1997 - 2012	Generation Z / IGen	
2013 - 2025	Generation Alpha	All of this has led this generation to be known for patriotism, commitment to work and family, frugal lifestyles, and motivation to work hard to succeed. Personal responsibility, self sacrifice and integrity feature prominently in this age group.



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Legal Updates - The Good, the Bad, and the Ugly

By Tony Bui and Andrea Lusk of Gardiner, Miller, Arnold, LLP



“Serving as a condo director is a thankless job” is arguably the biggest trope in condominium living.

It’s easy to see why - the overwhelming majority of condo directors in Ontario are unpaid volunteers who are expected to make all executive decisions for their community. We frequently see directors and boards unfairly criticized by quick-to-judge owners who themselves wouldn’t step up to the plate and take on these responsibilities.

With great power comes great responsibility: not all directors act rationally, reasonably or in their condo’s best interests. What do we make of those rogue directors who stir up conflict at every turn, disseminate confidential information and otherwise publicly criticize the board? This Q & A provides a broad overview of condo directorship and the pitfalls to avoid.

What is the role of a condo director/board? Condo directors are elected or appointed to serve on their condo’s board of directors. Boards are the heart and brain of a condominium: as the Condominium Authority of Ontario notes, boards play a critical role in nurturing strong and vibrant communities by making sure the condo’s obligations are being met. It’s important to recognize that the Condo Act’s default premise is that no one director can make decisions on behalf of the board: a quorum of the board must agree to these decisions. However, save for a narrow list of issues that require consent/approval from owners, a board has significant authority over a condominium’s operations.

How are condo directors protected? In carrying out their duties, the Condo Act requires condo directors act honestly, in good faith and demonstrate and use the same care, diligence and prudence as a reasonable person in similar circumstances. The Act does not hold directors liable provided the directors meet their standard of care; many condo insurance policies provide coverage for condo directors. In most (but not all) cases, directors will be spared from personal liability if they reasonably act on the advice of a qualified professional (ex. lawyer, manager, engineer, architect. etc.).

Similarly, there is a common law doctrine of the “Business Judgment Rule”. This rule recognizes that directors are not experts in every matter that arises and that they will not make the right decision every time. By extension, board decisions will be given considerable deference from the Courts: as representatives elected by the unit owners, directors are better placed to make judgments about the owners’ interests and to balance the competing interests engaged than the Courts are.

How are condo directors liable? Directors who are beyond the pale of reasonableness – for example, instigating fights with fellow board members, refusing to comply with governing documents, releasing confidential information to the owners – may be held personally liable for breaching their standard of care. If such breaches cross over into oppressive conduct, such directors may be on the hook for penalties or costs.

How are directors removed from the board? There are two main ways directors can be removed under the Condo Act. The first is when their term is up; the second is where owners requisition meeting and a majority of all owners, not just those present, vote for their removal.

There is another avenue that is rarely used but has been upheld by the courts. If a condo’s by-laws contain a removal mechanism under certain situations (ex. the director misses a certain number of consecutive board meetings, sues the corporation or breaches a prescribed Code of Ethics), they could be “deemed” to have resigned from the Board.

There is debate about whether this goes too far or holds potential for abuse. As a caution, boards holding their own “ethics review” must do so with procedural fairness, in good faith and act reasonably, failing which the process is open to judicial review, likely creating more problems than a board intends to resolve with needless litigation and costs.

What can a director do if they do not agree with the rest of the board? Suppose you are a director and you are fundamentally opposed to a decision that the rest of the Board is in favour of. What can you do?

Putting aside which side is right/wrong in this scenario, remember two important principles despite any personal disagreements: first, directors are bound by the decisions/resolutions passed by a proper quorum of the rest of the board; second, boards function as a team where everyone should have the same goal of acting in the condo’s best interests.

Disagreements and differences in opinion are common and reflect diversity within a board. But how these disagreements are communicated can be the difference between healthy discourse and escalating conflicts.

Dissenting directors should communicate their disagreements in a respectful and civil manner; they can insist their objections be reflected in meeting minutes. This is the proper approach. It is inappropriate for any director to disclose confidential board business with other owners, publicly criticize the board or defame the board under any circumstances.

Such behaviour is not only disruptive within the board, but it does not inspire confidence amongst the rest of the owners who in turn may inject themselves into the conflict -

One bad apple ruins the bunch

In *Balingall v. CCC II*, a leading case on this point, the Court noted:

A reasonably prudent director of a condominium corporation, attempting to meet his responsibilities as a director, would not undermine Board decisions, mislead unit owners as to the Board's responsibilities and their efforts to meet those responsibilities, encourage unit owners to distrust the Board, undermine the legal advice from the Corporation's legal counsel, mislead unit owners as to what that advice entailed, provide his own legal advice to unit owners, and on one occasion post to his personal website legal advice received by the Board without the consent of the Board.

A reasonably prudent director, acting in good faith, would not make the Board dysfunctional, would not promote antagonism and dissent on the Board, and would not threaten other Board members. A reasonably prudent director would not put his own economic interests ahead of the legitimate interests of all categories of unit owners.

A reasonably prudent director would seek a compromise that respected the disparate, but legitimate, interests of all unit owners in the context of the community established by the Corporation's Declaration, By-laws, and Rules.

When will directors be held personally responsible?

Directors have been found personally responsible (and faced monetary penalties and contempt orders) for intransigence and failure to seek legal advice. In a particularly egregious case, directors were personally pay \$100,000 back to the condo for renovation work they approved in the face of an owners' challenge and against a court order.

Though that amount was later reduced to \$7,500 on appeal, the directors could not be indemnified by their condo because those directors did not act in good faith, took a narrow and self-serving view, and failed to seek legal advice or further direction from the court before proceeding with their own renovation plans.

In another extreme case of oppressive conduct from an individual director – the Court concluded there was self-dealing, lack of financial disclosure, charging the condo legal fees for personal matters, failing to declare conflicts, refusing to produce records despite being court-ordered to do so, and implementing an invalid by-law – the conduct complained of was so bad that the Court actually terminated the condominium corporation, noting:

Where, as here, it is clear that a director is the motivating force behind the oppressive conduct, he or she should be held personally liable. To hold otherwise in the present case would result in the oppressed minority owners being denied their costs or making [the condo] liable for those costs.

The latter result would be particularly inequitable, as it would perpetuate [the director's] practice of having [the condo] pay the legal costs associated with defending his oppressive conduct.

... it is difficult to imagine a more dysfunctional condominium corporation. It is clear from the evidence...that the corporation could not continue. In these circumstances, termination was the most just and equitable order.

When a board is acts based on decisions made by a quorum and relies on professional advice, it is rare that the Court will permit litigation or award costs/damages against them personally. If the conduct complained of is "day to day" condo management, a board can be wrong but errors in everyday management of the affairs of the corporation, which do not personally benefit the directors, should not result in a personal order against a director. After all, directors are not held to a standard of perfection.

Our main takeaway for anyone living in a condo (directors and owners alike) is almost always the same: be reasonable. We appreciate that condos are often a seen as a person's home, sanctuary and most valuable asset, which makes it difficult to stomach disagreements about how one can use their condo. But that is no excuse for misconduct.

Condo governance is a democracy. Directors serve at the will of owners, but owners must also step up to serve on the board if they have concerns or complaints about how their condo operates.

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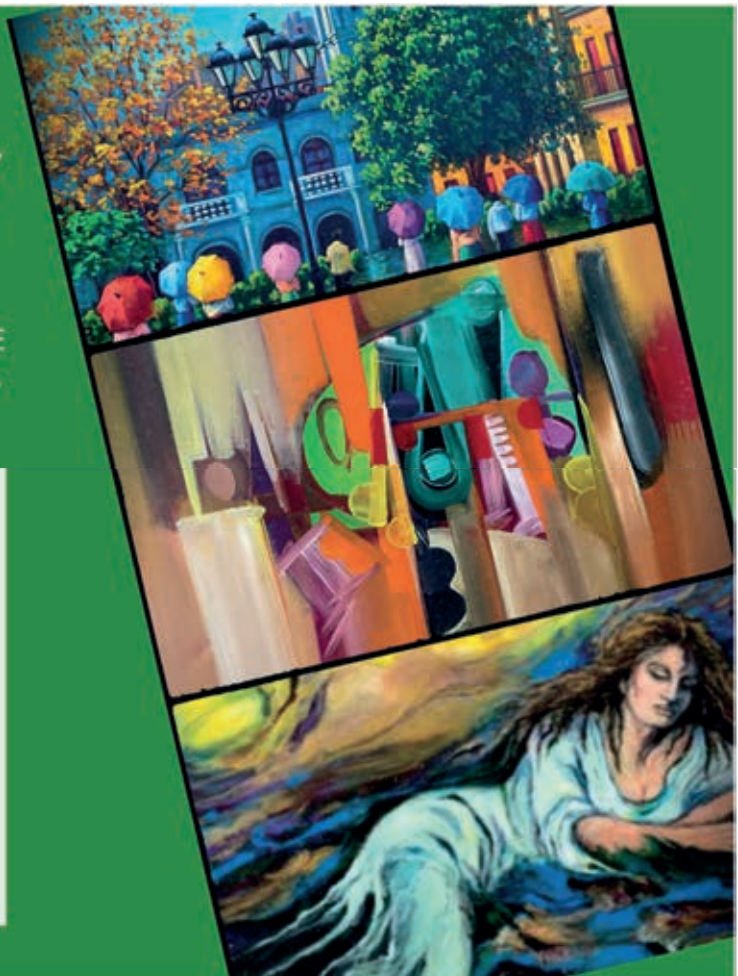
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Your Health - Your Risk

How Hormones Can Impact Your Career

By Elaine Chin, MD, MBA

Founder, The Bespoke Wellness Group



There's an old saying:

**"Eat breakfast like a king, lunch like a prince,
and dinner like a pauper."**

It holds true. Studies reveal that your metabolism operates most efficiently when you front-load your calories. Given this, I find myself puzzled by the trend of intermittent fasting. While it does lead to weight loss due to reduced calorie intake, it's also been reported to boost energy levels. I have two theories that might explain these observations:

Firstly, many people's breakfasts consist of carbohydrates like muffins, bagels, or toast - foods that lack high fiber content, such as oatmeal. This causes rapid spikes in blood sugar, followed by a crash that leaves us feeling tired. Combine this with a caffeinated beverage, which suppresses your body's natural cortisol secretion, the hormone responsible for improving energy and stamina. I consistently advise my clients that a breakfast devoid of fiber and protein can adversely affect cognitive and physical health, increasing the risk of type II diabetes due to insulin resistance.

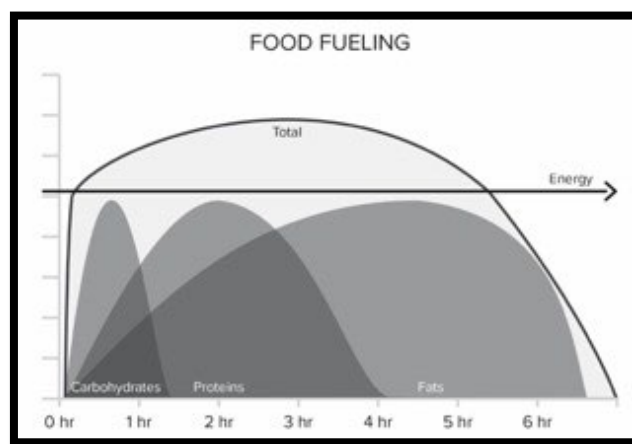
Secondly, when you opt to skip breakfast or practice intermittent fasting, your body's stress-response hormone, cortisol, kicks in. It acts like a daily turbo booster, providing a sense of "energy" even when you're not eating. While this might seem advantageous at first, over time, this dietary pattern becomes less effective as your body adjusts to the absence of breakfast. Consequently, your body becomes deficient in nutrients, as you're not starting the day with a nourishing meal.

Therefore, persistent nutrient deficiencies can arise. Protein (amino acids) and essential nutrients (vitamins and minerals) are vital for supporting hormones and immune health. Neglecting these can lead to irregular periods, low energy, frequent infections, reduced muscle mass, and even mental health issues such as anxiety, depression, disrupted sleep, not to mention aesthetic concern such as hair loss, and weakened skin.

So, what constitutes a healthy breakfast? In my opinion, it should incorporate a complex carbohydrate, protein, and preferably a healthy fat source. It definitely shouldn't begin with sugar-laden foods or beverages like donuts or sugary juices, which contribute more sugar than our bodies need in an hour and get stored as fat. A complex carbohydrate is crucial for a gradual sugar release. For instance, I enjoy oatmeal with added superfoods like chia and hemp seeds.

Protein holds the same calorie count as carbohydrates. The wonderful aspect of lean protein is that excess intake doesn't transform into fat - it's excreted by our kidneys.

Lastly, our bodies require healthy fats from sources like nuts, seeds, avocados, dairy, and fish. These fats help balance out the calories and energy we need over a span of four to six hours.



When I'm in a hurry, especially if I'm aiming to catch an early morning flight, my go-to is a functional smoothie. It's a quick and convenient option to 'eat' on the go or 'drink' on the move. What sets it apart is its optimization of nutrients, designed to align with my energy requirements as outlined in my food energy curve.

Opting for a smoothie can be particularly beneficial for individuals who tend to skip meals due to time constraints or a preference for simplicity. It serves as an excellent solution to combat the allure of coffee, sugary juices, and other less nutritious breakfast choices. To enhance the nutritional value of my smoothie, I ensure to incorporate oatmeal, superfoods, multi-vitamins, and collagen, thus creating a comprehensive functional meal replacement to start my day.

In the year 2023, my mission revolves around guiding people towards improved eating habits, better sleep, and enhanced exercise routines. This naturally involves fostering healthier lifestyle choices. As part of this endeavor, I am excited to introduce a wellness hub in the vibrant Yorkville area of Toronto, Canada. Central to this hub is our dedicated smoothie bar.

Let me share the commitment we make with each of our smoothies, whether for our clients or those who simply wish to drop by at our theBespoke\Wellness Group located at 1 Yorkville Avenue.

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Here's what we won't do:

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- ✓ Burden your body with fructose sugars (from fruit juice)
- ✓ Add manufactured sugar sweeteners
- ✓ Thicken with artificial creamers
- ✓ Dilute with lots of ice and water

**Come visit us soon at 1 Yorkville Avenue, Toronto.
(See our ad to learn how to get a free smoothie!)**

About the Author: Dr. Elaine Chin, also known as 'TheTigerDoctor' on her Instagram is a personalized medicine physician with a focus on wellness. She is the author of three books and has a thriving longevity and anti-aging practice in Toronto, Ontario. To learn more about Dr. Chin, visit www.drelainechin.com and www.thebespoke.group

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Toronto History

Barbershops

By Bruce Bell, Toronto Historian

The first mention I could find of a barber shop in Toronto (then York) is 1802 when a Mr. Thomas Seaton Peacock announced that as soon as he could get away from his regimental duties by the end of the year, he meant to settle in York and open a Ladies and Gentlemen's Hairdresser establishment.

The following year in 1803 a Mr. Rock opened a hairstyling and wig powering premises on Ontario Street with ads proclaiming, "Monsieur Rock direct from London will look after all your hair and wig needs". By 1805 in a town of only 500 people we now had 4 barbers in time when a hairstylist was just as important as a butcher.



Courtesy of Toronto Archives

In colonial times a hairstylist looked after men and women with no discrimination as both sexes would often drop off their wigs to be 'fixed'.

In an era when diseases like rubella or yellow fever robbed most people of their hair, wigs were much a part of daily dress as pants or shawls. Our first mayor William Lyon Mackenzie (1834) for example, lost all his hair as a youth and often sported a bright red wig.

Up until the mid 18th century one would visit a barber shop for a haircut, blood-letting, tooth pulling or an arm amputation (or all 4) where patients (aka customers) would firmly grasp a staff making their veins pop, then the barber would make a cut letting the customer bleed until they passed out as it was believed blood letting was the cure to all of life's ills.

After the 'surgery' barbers rinsed the bandages then hang them out to dry on a pole and as the strips of cloth began to flutter in the wind, they would curl around the pole in the twisting pattern that is similar to barber poles today.



Fortunately for us by time of the founding of York in 1793 barbers and surgeons were now well separate professions.

In those early days, men and women often shared the same hair parlor, as being separate wasn't always practical but as the town grew and morality changed a distinct separation of the sexes began in earnest including separate entrances to hotels, banks, post offices and restaurants (some of these archaic laws lasted right up to the 1970s).

As the colonial Town of York gave way to the City of Toronto the custom of men wearing wigs faded away and the rise of the 'men only' barber shops began to appear in the King and Yonge area.

In 1903 with the population of Toronto at almost a quarter million, the lavish King Edward Hotel opened on King Street.

The hotel's early advertising stated "In all things which tend to the comfort and indulgence of the male guest, the hotel is magnificently equipped with the sumptuous dignity of an old baronial hall, while even in the barber shops the same note of luxury prevails." This once magnificent barber shop then on the main level had onyx counters, plush leather chairs, shiny brass electric lights, and gilt-framed oil paintings.

Most women of means had maids to do their hair while the everyday women had to fend for themselves. There were women's hair parlours in 19th century Toronto but even by the turn of the 20th century there still was a stigma attached to any woman who wore too much makeup and walked around in extravagant hairstyles.

However, after World War 1 and the 1918 Pandemic everything started to change.

The golden age of women's beauty parlours was the 1920s when women started to cut off their long tresses and get their hair styled in all-the-rage short bob fashion. It was then that the French term 'salon' came into vogue, replacing the more folksy sounding 'parlour'.

It was also in the 1920s Canadian born cosmetic queen Elizabeth Arden, who as a young girl worked at St Lawrence Market selling vegetables, introduced a more natural and therefore an "acceptable" make-up to go with this new hair style.

I think Monsieur Rock would have approved.

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Stranger Danger - When They Come Calling

Guidelines for Safe Digital Playgrounds for Children

By Kenrick Bagnall, Founder of KONCYBER



I write this guideline from the perspective of someone who has worked in Information Technology, law enforcement and cybercrime investigations. That said, perhaps the most important perspective is that of a parent. I'm the proud father of three incredible human beings.

In writing this my goals are to share my perspective, raise awareness and provide actionable takeaways that will allow you to make a tangible difference in the overall online safety of your child. Our children are precious and the future of this amazing world we are all privileged to live in. It is our responsibility to keep them safe and equip them with the skills they will need going into adulthood.

With that, let's start off by taking a look at some online risks.

Some of the Risks

Social Networks: Today, children spend a large percentage of their time on social networking sites. It is arguable that nothing has had a greater influence over our children than the explosion of social media platforms. Kids can keep up-to-date on upcoming events, connect and communicate with their friends and also express their own creativity. It's important that parents understand that along with these benefits, also comes various risks that can range from minor to devastating harm.

Cyberbullying is a reality that transcends the educational environment and the Internet space. This harm goes well beyond the classic school yard or playground bully picking fights and stealing lunch money. The vastness of the Internet combined with expanded use of at home education and recreation. It's important for parents to help their children identify the warning signs of a cyberbullying event and discuss the best ways handle and report these encounters. Making sure kids feel safe and comfortable to openly bring this issue to you is critical.

The proper use of Privacy Setting is important to helping your child manage and limit online exposure. Ensure that your child's social media profile is set to private so that only their friends have access to view their shared content.

Help your kids understand that the idea of "stranger danger" transcends to the digital world and has even more risk.

It is critical that kids know not to disclose personal information on social media platforms, like address, full name, dates of birth, and phone numbers.

Video Games: It's important that parents understand that today's video games are not the arcade style games of old. Today's games are highly immersive, interactive, and all consuming. Today's video games offer in-game purchases and the ability to communicate with and play with and against players from all over the world.

Some games allow role play through avatars and custom developed characters for interacting within the games. These interactions can be positive but also may be harmful. It's important to teach your kids the value of polite online conduct and develop in them the ability to recognize inappropriate communication.

Parental controls are a useful tool for monitoring your child's gaming habits. Discover the tools provided by gaming platforms and change settings to align with your family's moral tenets. Establish fair time limits to strike a balance between gaming and other activities. Microtransactions (in-game purchases) are a common element of modern gaming and might have unforeseen financial consequences. Make sure your children understand the difference between actual money and in-game cash, and that they always get your permission before using any of it.

Basic Web Browsing & Internet Searches: Allowing children unrestricted access to the Internet will result in exposure to different kinds of content. The problem is that not all of this content will be good or necessarily age appropriate. The objective could be simple and innocent enough, like homework or research for a school project, but even basic Internet searching does come with risks. Parents can help to safeguard the Internet search process and greatly reduce the risk of their child coming into contact with dangerous or inappropriate content. Parents can add to the safety of their child's Internet experience by utilizing the built-in filters on the Internet browser and also making use of child-friendly search engines. There are several good ones available.

I would suggest starting by taking a look at these:

⇒ KidzSearch	⇒ FactMonster
⇒ KidRex	⇒ Kidtopia
⇒ SweetSearch	

Children are never too young to learn the basics of critical thinking. Parents can help their kids to tell the difference between a trusted source of information and a different source that may have misleading, inaccurate or otherwise information that is less likely to be trusted or believed.

When conducting the Open Source (publicly available) portion of a cyber investigation, I would also do something I called, triangulating my sources. The basically means I would not necessarily rely on one source of information, but I'm corroborate the content with at least three other courses. Teach your kids to fact check and think critically about the information they are being presented with.

Browsing to a malicious website can result in your files being damaged, copies being taken or even your identity being compromised. Be sure to have a reliable antivirus program installed on your computer or device. Do this not only for Windows based computers but also for Apple computers and devices. Although it is less common for Apple computers and devices to become infected, it can and has happened.

Useful Guidance for Promoting Online Safety

Now, let's take a look at some practical guidance for online safety for your kids.

Open Communication: It's imperative to create an environment where your kids feel comfortable discussing their experiences on the internet. Regularly discuss their online activities with them and encourage them to share positive and negative experiences. By fostering open conversation, you can assist youngsters in resolving conflicts quickly and through challenging situations.

Setting Limitations: Clearly setting boundaries for screen time and online activities can help strike a solid balance between digital engagement and in-person encounters. Together with your child, create a daily plan that combines a range of activities that promote development on the intellectual, social, and physical levels.

Teaching Children About Consequences: Help your child understand that actions committed on the Internet have consequences in real life. Teach your kids about the effects of their words and actions on other people as well as on themselves, emphasizing the need for empathy, understanding, and responsible behaviour.

Setting an Example: Youngsters learn a great deal about life from watching their parents. Provide a model for the conduct you like your kids to emulate on the internet. You should always communicate ethically, think critically, and share responsibly with everyone you come into contact with, as well as when you encounter problems online.

Discussing Privacy Concerns:

Teach your children the importance of personal information. Describe the kinds of data that should never be shared online, including addresses, phone numbers, passwords, full names, and school names. Give them the ability to take ownership for their online identity and take an active role in protecting it.

Cyberbullying Awareness:

Teach your children about the various forms of cyberbullying, including exclusion, rumors, and harsh messaging. Encourage children to speak out against cyberbullying and to report any occurrences they witness or come across. Tell them that asking for

help is not a sign of weakness but rather of power. See something, say something.

Installing Parental Controls: Use the parental control features that come with different platforms and gadgets to monitor what your child does online. Keep an eye on their activities, impose time restrictions, and apply content filters to ensure they are abiding by the guidelines you have established.

Stay up-to-date with the latest technological innovations, games, and applications that spark your child's interest. Understanding their virtual world will enable you to engage with them intelligently, recognize their passion, and identify potential risks.

Frequent Check-Ins: Regularly monitor your child's online activities, keeping an eye on their browser history, gaming friends, and social media profiles. You may evaluate their online behaviour, address any problems, and encourage positive behaviour by taking these actions.

Promoting Critical Thinking: To foster critical thinking skills in your children, have a conversation with them about the reliability of the information they discover online. Encourage kids to question, investigate, and weigh their alternatives when evaluating material they encounter, whether it's online or offline.

A Few Take-Aways

Parents face challenges when navigating the complicated digital landscape. When our kids step into the wide world of digital play, it is our duty to provide them with the information and resources they need to succeed in it, stay safe, and make wise decisions. Establishing limits, encouraging candid communication, and assisting your child in the development of critical thinking abilities will all help you create a secure and encouraging space where they may explore the digital world without risking their wellbeing.

Since technology is ingrained in every part of our lives, effective intergenerational communication is crucial. It's important to create an atmosphere where your child feels at ease talking about their internet experiences. You can better understand their online behaviours, handle any potential issues, and provide support when required if you maintain a conversation with them. A connection based on open communication and trust makes it more likely that your child will seek help from you when they need it or will recognize and celebrate a technological accomplishment.

Establishing limits is another essential component in encouraging positive digital behaviours. Establish explicit rules regarding screen time and conduct when using the internet to achieve a healthy balance between the real and virtual worlds. Together, you may create a daily schedule that incorporates digital learning, in-person encounters, and physical activity to help your child lead a well-rounded life. When you involve children in this process, they can learn how to prioritize their work depending on their responsibilities and interests and develop time management skills.

You have to interact with this digital environment as a parent because technology permeates every aspect of our lives. You become more involved in your child's online experience than just being a spectator

when you help them navigate the always changing internet landscape. Your monitoring, counselling, and alertness are crucial elements that can influence how your child uses the internet safely, makes wise decisions, and forms a positive online persona.

This approach's core principles emphasize the need of flexibility and lifelong learning. There are always new issues, platforms, and trends to be aware of in the ever-changing digital world. You may maintain a soothing influence in your kids' digital worlds by keeping abreast of the most recent advancements in technology and participating in the websites and games they like. Equipped with this knowledge, you can pose perceptive queries, ascertain their preferred topics of conversation, and manage any possible hazards.

Recall that raising children in the digital age requires striking a balance between safety and empowerment. Providing your child with the necessary tools to navigate the digital world on their own is just as vital as providing them with a safety net of guidance and supervision. Creating a routine that includes monitoring their internet activity, talking about the difficulties they face, and recognizing their successes can help to build a feeling of communal accountability. Your thoughtful correspondence shows that you are concerned about their well-being, even in this wide and potentially untrustworthy internet space.

In closing, it is your responsibility as a parent to continue leading your child toward safe and responsible online interactions even as the digital playground grows and changes. You provide the groundwork for a secure and fulfilling digital experience by encouraging open communication, establishing boundaries, teaching people about the consequences of their actions, and leading by example. As you set out on this road with them, keep in mind that your role is not limited to keeping kids safe; it also includes helping them develop digital literacy, strengthening their moral compass, and giving them the tools, they need to succeed in the connected world they are growing up in.

Kenrick Bagnall is the Executive Board SVP and CISO for the Cyber Security Global Alliance and head of their Cybercrime Task Force. He also has seventeen years of law enforcement experience, the last eight of which have been as a Cybercrime Investigator. Kenrick is also a cybersecurity instructor, writer, and host of the KONCYBER podcast. Contact Kenrick for all your cybersecurity needs at:



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AirTags

What Are They? Are You at Risk?

By Ken Shibasaki, Senior Analyst - Riskboss Inc.



You can find countless travel horror stories of how airlines have lost luggage over the years. Since 2021 when the product was introduced, many travelers have taken to using AirTags to find their wayward luggage. There are stories of travelers being able to find their luggage days and even months after initially departing on their trip.

But what if you wanted to track something else? Maybe you want to put an AirTag into your partner's wallet to make sure (s)he's going to the gym and not to the bar with friends. Or maybe your partner has put one in your car without your knowledge? It can be a very valuable tool but the list of improper use for AirTags is endless.

What is an Air Tag?

How the air tag works is off existing networks. The distance is limitless so long as there is a network or device that can boost the AirTag signal. Batteries have about a one year to eighteen month lifespan but the batteries can be easily replaced. The air tag will update its location by using other devices and Bluetooth networks.

AirTags are individually identified and if found, can be tracked to a point of sale. Legally, AirTags are used to track a great number of things and yes, even children and pets. Some company owners are using AirTags to track shipments and their drivers.

AirTags are very small and have magnetic cases. This makes it easy to attach to vehicle license plates and compact enough to be hidden in someone's bag or purse. Law Enforcement in Canada and the U.S. have reported instances of both.

Illegal Use

Law enforcement is warning on the illegal use of these devices.

Bad actors have used these devices to perform crimes ranging from car theft to acts of stalking. Law enforcement use similar GPS locating devices to keep track of known criminals. Unlike criminals, law enforcement need a warrant to install and use such devices.

In Canada, illegal use of AirTags is attributed to criminal mischief and stalking laws. AirTags are legal to possess. It is a matter of the intended use that will determine whether it is criminal or non-criminal in nature. Prior consent from the person(s) you are tracking is required for such use to be legal.

Countermeasures - What Tools Are Available?

Because AirTags are a relatively new item, manufacturers are still trying to combat the unintended use of their products. Many suppliers have rolled out software that can detect if an AirTag is near your smartphone. Criminals, however, deactivate the sound in the AirTags so that locating these items using the sound device is impossible.

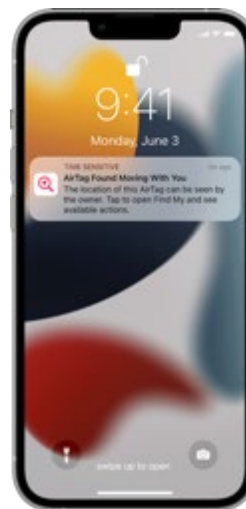
You can get a package of four Apple AirTags though Amazon for just over one hundred dollars. Though Apple is the largest manufacturer of AirTags they are not the only manufacturer.

There are limitations on the Apple software capability of detecting non-Apple AirTags. There are AirTags that are fully functional with the speaker for the beeping noise countermeasure removed. These have been sold by third parties as "silent" AirTags. There is nothing illegal in removing the speakers.

Protecting Yourself

The best thing you can do to protect yourself is to ensure that your smartphone is configured to detect AirTags near you. Each smartphone has its own method of doing this, but it is based on Bluetooth tracking software. This type of software is constantly updating. Also ensure that you have software that detects AirTags made by different manufacturers from your smartphone.

Unfortunately, there are no universal industry wide standards that allow for a single detection method for AirTags. Though Apple, Google, and other leading manufactures are pushing for such a capability starting in the end of 2023. Yet another example of creating technology without simultaneously creating public protections. There have been several lawsuits from victims of stalking. Until sufficient protections are regulated, it is likely that more lawsuits will be launched.



What If You Find an AirTag?

One of the first things you should do is immediately inform your local police service and follow their instructions.

If you are concerned about the AirTag continuing to transmit the most decisive way to disable it is to remove the battery. Of note, the AirTag owner will not get a notice that the battery has been removed.

Though there is no universal method to removing the battery you can easily find instructions on removing or replacing batteries from each manufacturer.

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Healthy Eating = Healthy Living

Healthy & Seasonal Cooking Advice from Top Chefs

By Chef Rory White



The Return to Heirloom

Over the past year we have spent a considerable amount of time sourcing out new products and farms to work with. One thing that always excites us is seeing lost or forgotten varieties of vegetables.

Right now, we are in the height of tomato harvest season in Ontario and have some of the best tomatoes we have ever seen. A new tomato that we have never seen is a Tasti Lee. It's a medium size, plum red tomato that is one of the sweetest things we have ever tasted. Deep red flesh tastes great fresh or cooked, with true tomato flavor.

Not only are tomatoes packed with flavor, but they are also filled with important nutrients like fiber, vitamin C, vitamin A, potassium, calcium and more. Low in calories tomatoes also are rich in antioxidants like lycopene making tomatoes a super food linked to several benefits, such as a reduced risk of heart disease and some types of cancers.

Tasti Lee tomatoes combine superior sweet flavor with the health benefits of up to 40% more lycopene than similar types. It hasn't gone unnoticed that tomatoes and superfoods like this make up a staple of diet in all the five Blue Regions in the world, allowing residents to live much longer and healthier lifestyles.



Tasti Lee Tomatoes

Tasti Lee tomatoes are great equally in salads or when used in cooked dishes. According to an article published in the Journal of Agricultural and Food Chemistry however,

“Many protective compounds are enhanced when vegetables are cooked.”

Tomatoes, broccoli and carrots are three vegetables shown to have improved nutrient value when cooked.

Tomatoes are what is known as a determinate food. That means that tomatoes are tasty and maintain excellent food quality long after harvesting.

Below is a recipe for a tomato soup that's perfect for this time of year. This soup requires amazing high-quality local tomatoes.

Cream of Tomato Bisque Soup

3 kg Heirloom tomatoes
2 shallots
4 cloves garlic
1-liter good chicken stock
150 ml heavy cream
1 bunch fresh basil

- ✓ Remove the core from the tomatoes and cut an X into the bottom of them.
- ✓ Bring a large pot of salted water to a boil and blanch the tomatoes for 30 seconds.
- ✓ Shock tomatoes in a bowl of ice water and allow them to cool.
- ✓ Once cold, remove the tomato skins and cut them into large chunks.
- ✓ In a heavy bottom pot, sauté garlic and shallots until slightly golden. Add in tomatoes and chicken stock.
- ✓ Bring to a light simmer and cook for about 20 minutes. Make sure to season with salt and pepper.
- ✓ Transfer to a blender and puree until smooth. While blending, add in heavy cream.
- ✓ To serve, warm up the soup over medium heat to insure it does not burn and finish with freshly torn basil.

For more about Chef Rory White
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**Question from Resident of East End Toronto Condominium
Name Withheld**

Q: “Our condo board has come to our community with another maintenance fee increase citing that the Ontario government has raised the minimum wage stating this October. The board didn’t explain it in a way that I could fully understand. Most of us believe in paying our workers well as they do a good job but why is it that owners always must foot the bill for such increases and when will it all end?”

A: Condominium service providers are always challenged to provide superior service while helping boards remain fiscally prudent. Part of that equation is a commitment to pay employees more and with great benefits so that companies can attract and retain great talent. The goal for most companies is to pay employees more than the minimum wage while remaining market competitive. It is a very difficult balancing act to keep both clients and employees happy.

On October 1, 2023, there was another Ontario government-imposed wage increase. This time it was a 6.8% increase improving minimum wages from \$15.50 to \$16.55 per hour. This minimum wage increase is larger than most in recent history, second on only to that imposed on January 1, 2018. Many are unaware that the effective rate of this increase is much higher because all such wage increases include impacts to wage fringe (WSIB, EI, CPP, EHT, etc.). The net effect of this wage increase is over 8%.

The intention of government imposed minimum wage increases is to provide lower income earners with a living wage. In 2022, there were over six million workers in Ontario, 942,400 of those earning minimum wage. The Ontario minimum wage is forth highest in Canada despite Ontario having by far the highest percentage population at 38.45%.

A living wage is the hourly amount a worker needs to make to be able to function, stay healthy, and participate in the community. This includes things like food, housing, clothing, and transportation, and varies between \$15 and \$33 depending on the community throughout the country.

There is a lot of ongoing online debate on minimum wages, good, bad, ugly, pro, and con. Most condominium boards are sympathetic to employees, even demanding higher wages in contracts. Boards want to help employees and attract great talent, but not at the expense of their corporation.

Let’s take our minds back to 2018 when the minimum wage in Ontario was increased from \$11.60 per hour to \$14.00 per hour. Business and condominium owners were shocked by the whopping 20.69% increase because it was communicated with very short notice and ill-timed during a provincial election.

This angered many in Ontario, but minimum wage earners benefitted by improved lifestyles. Condominiums boards struggled to explain double-digit maintenance fee increases that hit the pocketbook of owners hard. The government has continued with smaller minimum wages increases and also, wage fringe increases each year since that time.

Fast forward, in 2023 Ontario's average living wage is now estimated at \$19.72 per hour. The Greater Toronto Region has the highest living wage set currently at \$23.15 per hour and the lowest is reported in London-Elgin-Oxford at \$18.05 per hour.

Boards often ask, “Why is it that condominium owners always have to foot the bill for such increases and when will it end?”

This latest increase by the government, like all others, is designed as a flow-through with cost increases that are directed to end users and is based on the Consumer Price Index (CPI). This is similar to such increases and taxes that stem as far back to the implementation of the Harmonized Sales Tax (HST) in July of 2010. The HST impacted all end users heavily at that time. Like tax hikes, government imposed minimum wage increases do not just affect condominiums owners, but everyone directly and indirectly.

Take for example, restaurants that are recovering from the COVID 19 Pandemic. Traditionally, restaurant owners pay their staff minimum wage allowing their workers to keep all tips. Tips represent a very large portion of their weekly take home pay. The restaurant owner must raise menu prices to offset such minimum wage increases along with food price inflation. This scenario can be translated to other businesses in Ontario.

Some of the minor annual increases have been absorbed by building services providers since January 2018 but quickly forgotten when the next increase is on the horizon. Security, cleaning, and maintenance companies cannot completely absorb larger increases as the one that was imposed on October 1, 2023. Profit margins for such service providers are very lean as they try to maintain competitiveness in this marketplace while, at the same time, they have to pay employees more to attract talented people.

What's Next ? The Ontario's average living wage is now \$19.72 per hour. With the latest increase on October 1, 2023 that was set at \$16.55, there is still a \$3.17 shortfall that the government will very likely want to fill at some point. That represents a 19% gap.

How long will it take for the Ontario government take to fill this 19% gap? That is a political question that the government will struggle with. One thing is for sure; however, the Ontario government has signaled their intention to raise the minimum wage again on October 1, 2024 and thereafter at least once a year. Each year there will be a cat and mouse game of service providers asking for more money and boards demanding companies sharpen their pencils.

When will it end? It is a reality that government imposed minimum wage increases are here to stay for the foreseeable future until the wage gap narrows. So, for everyone who lives in Ontario at least for the near future, we all can expect higher costs of consumable goods, rent, restaurant tabs, and yes, condominium maintenance fees every October. Maintenance fee increases are never an easy pill to swallow especially for those on fixed incomes, but it is a reality that everyone must prepare for.

For board members and property managers come budget time, be prepared. This is the new norm. Boards and service providers need to come together and have full, frank, and open conversations to manage expectations on service quality versus the costs involved.

October 1st is a new anniversary that workers will look forward to each year moving forward but not so much for those who have to foot the bill.



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