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Spring-Summer 2021

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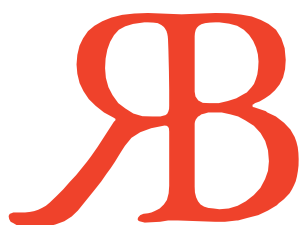


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Spring / Summer 2021: Volume 3, Issue 1

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..... and much more





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Editorial Commentary

By Samantha Wharton

Riskboss Magazine Senior Editor

What a year 2020 was. A year everyone may want to forget. To those on the front lines on behalf of all of us here at Riskboss Magazine, we owe a great deal of gratitude for the work you do each and every day. Thank you! To those who have suffered losses, we offer our sincere condolences. Vaccines are being distributed. We hope to get back to better times, but we are not out of the woods yet. What is sure is the way we do business and how we interact has changed likely for a long time to come.

We are now into our third year of publication. This latest edition is full of content-rich information about topics you wanted to hear about. Thank you for your ideas. We have taken on very controversial topics like Defunding the Police, which most publications would never go near, but the discussion has to be heard from all sides. Our article on parcel management is timely as we have all seen the piles of deliveries at concierge desks everywhere. If you have an idea you want Riskboss to investigate and report on, or you are interested in writing, please let us know.

As we move into this next decade, Riskboss Magazine will be here for you to challenge stereotypes and conventions, provide real information to you on risk and how to mitigate it, and as always helped by leading industry professionals. Our goal hasn't changed. We want to be the premier source of information on organizational and community risk.

If you would like to advertise in our next edition, please let us know. Our advertising costs are the lowest in the industry, basically covering our printing costs. Unlike all other magazines, when you advertise with Riskboss Magazine, you get advertising exclusivity. We hope you like this edition and hope that you feel that the read is time well spent.

WE HAVE HEARD FROM YOU

Reader Commentary

Mr. & Mrs. D. Rodrigues

Condominium Owners, Toronto

"We rent in a condominium on the Waterfront in Toronto. We were very interested in reading the article on pet ownership particularly about owners not controlling their dogs while in the hallways. Our daughter was the victim of a dog bite and has since been terrified of dogs. Some people don't understand this. For those pet owners who control their dogs properly, we would just like to say thank you."

Riskboss: Thank you for your comments. Yes, this is an important issue for many people, and that is why we wrote about it to keep everyone well informed.

Dennis V.

Condominium Owner

"I am a responsible condominium owner and I rent out my unit to a very responsible tenant. I am pretty upset with irresponsible tenants in our building who have now created a Facebook page full of negative commentary about the property manager and the Board, mostly untrue. While I believe in the rights of tenants, this group is taking it too far. Hopefully you can write something about what is and what is not appropriate in condominiums with respect to tenants."

Riskboss: Thank you for your comments. This is another very hot and controversial topic. Thanks for the idea. We will write about this in our next edition under the Elephant in the Room section. Stay tuned!

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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.

Defunding the Police - Community Impact & Influence

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

This article is probably the toughest we have published so far but an important one. The goal in writing this article is not to advocate for or against the police but moreover to highlight the past, present and likely future of policing throughout urban settings particularly in Ontario. It is also to possibly put to rest some of the urban myths about what policing has been, what it is now and is not and also, provide a different perspective on what it should and should not be.

As this magazine is designed to analyze and report on risk, there is no better topic to weigh the risk vs reward analysis of pundits who advocate the wholesale defunding of police and how it will impact all citizens wherever they live. The article will focus primarily on Toronto as it is the largest city in Canada (fourth largest in North America and is Canada's largest municipal police service. However, the impact on this issue is nation-wide.

Since police amalgamation of the thirteen borough police forces in Toronto in 1957 and during the following sixty-four years, Torontonians have witnessed the steady and sustained annual examination of police budgets, greater police accountability efforts, changing methods for police to engage better with society and more recently, a move from traditional policing systems to more integrated mediation and early intervention models. All of this is well documented in City budgets, royal commissions, public inquiries, coroner's jury inquests, independent studies, the media and in the court of public opinion.

The Old Order of Things

Toronto the Good they called our city in reference to very strict moral codes that included the Lord's Day Act prohibiting shopping on Sundays and other laws that prohibited people from purchasing alcohol off open shelves until 1969. Some areas in Toronto were known as 'Dry Areas' where no alcohol could be sold well until the 1990s. Intolerance of anything not already well established by the masses was a death knell for change advocates.

In 1978 when I joined The Toronto Police Service, the Police Chief at the time Harold Adamson, (1970 to 1980, had a policy that was stringently enforced. His philosophy was that when a citizen called, a police officer would attend in person no matter what the call was for. Police officers attended all alarm calls even for residential home alarms, accidents, noise complaints and reports of bicycle thefts. It was a community expectation then that the police alone could solve all community issues.

Community leaders routinely asked police to take on one initiative and new expectation after another and the police responded by taking on these responsibilities with little complaint. Heavily burdened with bureaucracy, police eventually became more like report writers and statistics collectors than crime fighters or community-based problem solvers, particularly as the community grew and grew rapidly. Unrealistic expectations coupled with a lack of time for front line community involvement began to take their toll on police resources.

Today's favour became tomorrow's duty for police. Year by year, throughout the 1980s and 1990s, police resources were burdened with additional duties often not found in many other countries. This coupled with increased mandatory training obligations, greater court disclosure burdens and expanded regulatory compliance took away front line uniform resources from the growing demand for police service.

This may be shocking to some, but the controversial Young Offenders Act (YOA) (1984 to 2003) was enacted just two years after the Canadian Charter of Rights and Freedoms and ushered in a new era of incarcerating more youth than most other countries in the world (more than double the rate than that of the United States, according to the federal Standing Committee on Justice and Legal Affairs. This burdened local police resources Canada-wide with additional duties never previously envisioned, and was something that front line police officers had no say in yet were forced to operationalize and administer. The YOA was dramatically reformed, but not before an entire generation of Canadian youth had been stigmatized.

Capacity to perform the old ways of policing in Toronto was at its end.

"The Times They Are A-Changin"

If there is one constant in policing it is that change is inevitable. First and foremost, most in policing circles past and present believe strongly that policing should not be defunded in the way some would like to have it. In fact and surprising to many, most police insiders agree that policing should be de-tasks coinciding with any defunding efforts. In short, front line police want out of non-police work and never wanted the add-ons that were clearly out of police scope in the first place.

Advocates for police reform rightfully claim that crime rates are down so police strength should be reduced because increased policing costs are unsustainable. It is interesting to note that through my early years in policing, the Litmus Test for justifying more police resources was always crime stats being higher. Arguments that violent crime is higher is now proposed as justification to maintain police budgets.

Expectations vs Ability to Perform - Do More with Less

Defunding the police is nothing new. Police and community leaders have been at this for decades. Police in most jurisdictions throughout North America are either planning or actually engaged in, 'restructuring' police resources to include more civilian (lower paying roles and privatization to take on non-critical responsibilities from front line police officers.

For example, police officers used to write parking tickets. That was replaced by civilianizing this role and centralizing it into the more effective Toronto Police Parking Enforcement Unit. Similar initiatives with respect to prisoner transportation and centralized accident reporting were created to unburden front line uniformed police officers. Lower priority calls for service are now serviced through online and call-taker resources.

More recently, Toronto By-Law Enforcement Officers have expanded their mandate to include taking on more responsibilities that police officers formally did (e.g. noise complaints, homeless people). The courts wrongfully used to be the first point of entry for people with obvious mental health challenges that inevitably continued the process-driven stigmatization of those in dire need of help. This thankfully has changed to a much better model of early identification, referral and intervention, but there is still much more work to be done on this front. Changes to laws are also moving from a court-driven punitive system to more civil mediation remedies.

Expectations Are Changing

There is an old police culture saying that, "Society will get the police that they deserve" which begs the question, "What kind of police service does society really want?" Ask ten people and you are likely to get ten different answers depending on their age, political preference and where they live. Community and police leaders had and will always have to weigh annual budgets against community expectations of the day in order to get that balance correct.

Marihuana possession, for example, was criminalized in 1923 by the Liberal government under William Lyon McKenzie King, making Canada one of the first countries in the world to charge and incarcerate offenders for possession and smoking marihuana. The United States followed suit some fourteen years later.

In October of 2018, Canada became the second country in the world to legalize marihuana. For just under one hundred years people have been charged and sometimes incarcerated, but now in Canada laws have changed to eliminate the associated criminal stigmatization with smoking pot. Yes a job police no longer have to do, but this has also increased the vigilance required to ensure safe roadways through increased police sobriety (RIDE) checks and balances.

If you or your company has been violated for lower priority crimes such as theft or fraud, simply put, police will take the report, but basically you are on your own for any semblance of public sector justice or recourse. Those with the means hire private investigators to conduct their own investigations that are then forwarded to a local court for consideration. Some with the means go straight to civil litigation as a way to replace the lack of formalized public justice.

Communities have seen and will continue to see a move to non-police and private resources for policing and remedies for lower priority crimes. Even now, commercial towers and residential communities are taking on more private security and private investigation services.

In urban settings throughout North America, citizens have become numb to the fact that for many years petty crimes and irritating social disorders such as noise complaints have been left unresolved. The police are powerless to act due to a lack of personnel. More often than not, front line police officers and detectives will not show up at your door when called, and likely may not even call you back. This has been the new normal for policing in many jurisdictions for years. Lower priority calls for service take a back seat to more serious calls due to capacity levels.

Insurance companies continue to broadly hire their own investigators to combat vehicle theft for example. Banks have increased their compliment of often retired police detectives to combat bank theft and fraud. Technology is also stepping to fill the gap, replacing human resources. The contentious, "Paid Duty" or off duty police officer at construction sites is being changed to private security firms nation-wide responding to the question, "Why do you need an armed police officer to direct traffic? Is this the best use of our police resources?"

Police leaders have long held the view that they can no longer "Do it alone", as were the days of *Toronto the Good*. Community leaders have thankfully caught up to that reality and are in agreement. In the view of many, police should have a much clearer mandate with clearly defined roles, expectations that meet their capacity to perform and to focus their energies on what police do best. If that is "Defunding the Police", then it is welcomed by most in policing circles, especially the front line.

The downsizing of front line resources through attrition compared to population increases will continue to have a dramatic impact to police response times in urban settings. This means that citizens will have much longer waiting times for non-emergency responses. Proactive community-based patrols by uniformed officers will become less frequent. Making communities as self-reliant as possible for minor incidents such as noise complaints, is a reality that people must prepare for.

Recent Plans by Toronto Community & Police Leaders

In August of 2020, the Toronto Police Services Board adopted eighty-one recommendations for police reform on, "Systemic racism, alternative community safety and crisis response models and building new confidence in public safety." This backs on a 2017 program called, "The Way Forward. Modernizing Safety in Toronto. Transformational Task Force." In essence, this model is based on neighbourhood policing focusing police uniform resources on what they do best. Eliminating smaller police divisions also features prominently in this plan through the recommendation to close or merge six police divisions in Toronto.

Police Population Ratios

Being by far the single largest budget item in most jurisdictions, policing burdens taxpayers more than any other service offered to citizens. A 2019 report from Ryerson University's Centre for Urban Research highlighted that Toronto and the surrounding region (GTA) are the fastest growing metropolitan populations in North America,

even surpassing the United States title holder, Dallas-Fort Worth-Arlington. Urban centers have been growing rapidly for decades. Are police resources keeping up with that challenge? Do we have enough police in Toronto? Some argue too much, while others contend that we do not have enough and have never had enough.

Police population ratios in Canada have always been vastly lower than comparative jurisdictions in the United States. The population of Toronto proper in the year 2000 was 2.5 million and the compliment of uniformed police resources servicing Toronto was 5,149. Fast forward twenty years later and the Toronto 2020 population is 2.9 million policed by a compliment of 5,400 uniformed police officers. This is up from a low of 4,824 in 2018, which was a steady decline from the all-time high of 5,561 in 2009.

Juxtapose 2020 police resources in Toronto with that of the 8.7 million people who live in Manhattan where police resources are plentiful at a staggering 36,000 uniformed police officers supported by 19,000 support personnel and another 4,000 transit police officers.

Toronto is very often compared to one of our sister cities: Chicago, Illinois that is similar to Toronto in that it has a population of 2.7 million people. In 2020, the uniformed Chicago police compliment is 12,138 officers. Compared to Toronto, Chicago has 56% more uniformed front line police officers with a relatively similar population density.

Mind you, comparatively speaking Toronto has incredibly low homicide and shooting rates compared to Chicago. Toronto's 2020 homicides were at 66. Reported shooting incidents were at 455. Chicago, on the other hand, has a 2020 homicide rate of 774. That is more than a 50% increase over 2019. 3,237 people have been shot in Chicago. That is a 53% increase year-over-year from 2019.

A Great Paying Job But Not Without Risk

With a 2020 operating police budget of 1.21 billion dollars, Toronto is very well known for paying their police well. In fact, a first-class constable makes just over \$100,000 per year base salary.

Comparing that to both the NYPD, where similar front line officers make up to \$110,000 annually (CAD conversion) and Chicago \$105,000 annually (CAD conversion) puts Toronto pay rates on par with other major jurisdictions in North America.

Compare that also to other very important societal roles in Ontario such as teachers who make a wage of \$85,000 to over \$100,000 per year and fire fighters who make on average between \$80,000 to \$110,000 per year (2020).

Not without risk and by virtue of the roles, most police, fire and EMS responders are subjected to witnessing things that they see over and over again that most people shouldn't see even once in a lifetime. The long-term effect of what responders witness leads to a higher rate of divorce, drug/alcohol abuse, depression and suicide. It is well above the national average compared to other vocations.

Better Times Ahead

After the dust settles, the ongoing debate between defunding the Police vs de-tasking the Police will eventually lead to better policing.

Simply put, and to be frank, front line police officers in all jurisdictions want and realize fully that they have to be held to a higher standard of accountability given the immense powers they have been entrusted with.

Front line police officers are creatures of their training and the laws and processes built by community and police leaders that front line officers must follow. Front line police officers often have to suffer unfair push back on bad laws, poorly designed policies, a lack of capacity to perform, and mediocre and out of scope processes. Finally, the realization that the police cannot be all things to all people has taken hold.

It was Sir Robert Peel, often referred to as the father of modern policing, who in 1829 in Metropolitan London, England cited nine core elements of effective policing. One of the most quoted is,

“To maintain at all times a relationship with the public that gives reality to the historic tradition that **the police are the public and that the public are the police**, the police being only members of the public who are paid to give full-time attention to duties which are incumbent on every citizen in the interests of community welfare and existence.” [Emphasis added]

Next time you see a police officer or for that matter a nurse, fire fighter, or EMS personnel, please thank them for their service. It will mean the world to them. While you are sleeping, they are working and available 24/7/365. Remember, when you are in need, not only are these people that are trained and willing to help regardless of circumstance, but they are also your neighbours.



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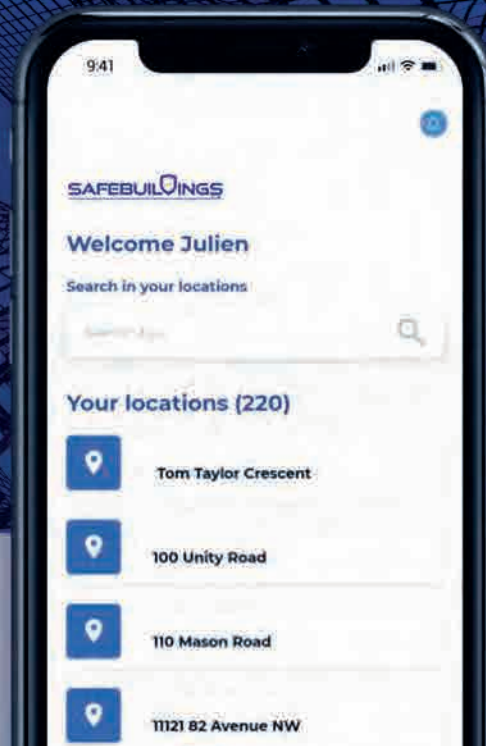
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Parcel Crisis in GTA Highrise Communities. What Crisis?

Parcel Overload - What to Do. Is it Here to Stay?

By: Alex Zhvanetskiy, Vice President of Samsonshield Inc.



Recently Riskboss conducted an in-depth Staffing Allocation Impact Study at a very large condominium complex in downtown Toronto. The analysis was requested by the property manager, who took notice of what appeared to be an overwhelming increase in parcels due largely to the COVID19 pandemic. The goal was to determine the need for more personnel to deal with the higher volumes, or other methods of dealing with this issue. The analysis revealed a whopping increase to almost 50,000 parcels being managed by front desk security staff (annualized).

Highrise parcel issues are an increasing concern for property managers and Boards alike

Each parcel has at least two touchpoints for administration and distribution. It was determined that security is doing more parcel management than their primary role of security for the site in maintaining a risk resilient community. The analysis revealed that security is conducting approximately 275 parcel touchpoints per day. Peak time analysis revealed that staff (security) hired by the corporation is not enough to handle the burden. Riskboss did not recommend an increase in staffing to handle the problem. Riskboss believes that conventional processes are almost always the problem.

The year 2020 marked a very special time in the history of the Greater Toronto Area (GTA) in that it coincided with the GTA taking over all other cities in the world for having the highest volume of condominiums, not per capita by volume. This backs on to the recent surge of residential high-rise developments in the GTA.

Coupled with these staggering facts, a 2019 report from Ryerson University's Centre for Urban Research highlighted that Toronto and the surrounding region (GTA) has been designated as the fastest growing metropolitan population in North America, even surpassing the United States title holder, Dallas-Fort-Worth-Arlington.

Parcel deliveries in high-rise communities have been on the rise for several years due to the growing trend of online shopping. Since the COVID19 State of Emergency, this trend has increased rapidly far past capacity levels in most high-rise communities. Analysts have predicted that this trend will continue after COVID19 as residents become more familiar and comfortable with online shopping.

The pandemic has changed behaviours worldwide on how consumers shop. E-commerce is growing beyond the capacity of high-rise communities to keep up. Culture changes driven by Millennials are driving this market. There are currently 7.3 Millennials in Canada making up 37% of the workforce. Millennials are the largest age group since the Baby Boomers.

It is not just an issue of capacity of on-site personnel to handle the volumes of parcels, but also the capacity of temporary storage to hold items pending distribution. Most high-rise communities were never built for this. Capacity (performance and storage) is the single largest problem facing high-rise communities throughout the world.

The cost-benefit analysis of using physical resources to administrate and manage parcel deliveries and distribution is simple math. Under any metric, physical assets are not a good use of resources when compared to more efficient processes and technology. Process is the cheapest method to control the volume of parcels. Parcel management systems can assist greatly to reduce the human burden in parcel management.

According to Patrick Armstrong, CEO of Snail (a leading Canadian parcel management system) installing carrier-agnostic smart locker systems is the way to go because hiring more staff may not effectively deal with the varying times deliveries occur. Leaving parcels in hallways in communities not serviced by security is a health and safety and Fire Code issue. Canada Post mailboxes only deal with some of the burden, Armstrong says, as too many courier companies will not use this service. The inevitable and frustrating *Failed Delivery Notice Card* never sits well with the expectations of residents. Armstrong has experienced the increased flexibility and amenity provided by smart locker systems that also takes the burden and liability off of condominium corporations and high-rise building owners.

Over the past eleven-year history of Riskboss, senior analysts maintain that parcel management is an easy fix to this growing problem by using the right mix of both process and technology. Here are some of the features Riskboss routinely recommends in most high-rise communities that often require addressing:

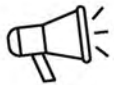
- ✓ Community expectations have to meet capacity to perform
- ✓ Parcel management systems like smart agnostic locker systems should be installed versus hiring more staff for parcel overloads
- ✓ Use only locker systems that have robust analytics and are accepted by all couriers
- ✓ Size and weight limitations should be clearly regulated for parcel acceptance
- ✓ Primary (for smaller items) and secondary (for larger items) storage facilities can be created in sites with limited storage
- ✓ Perishable food deliveries should be limited to times when residents are home for acceptance of deliveries to reduce liability
- ✓ In condominiums, Rules should be established to govern parcel management systems
- ✓ Robust communication in all high-rise communities is a critical success factor for the success of such a program

As all generations are increasingly moving to e-commerce versus brick-and-mortar shopping solutions, communities should be prepared to retool operations to include both process and technology. By doing this, security can get back to doing what they do best by protecting persons and property. It's a win-win solution for communities.

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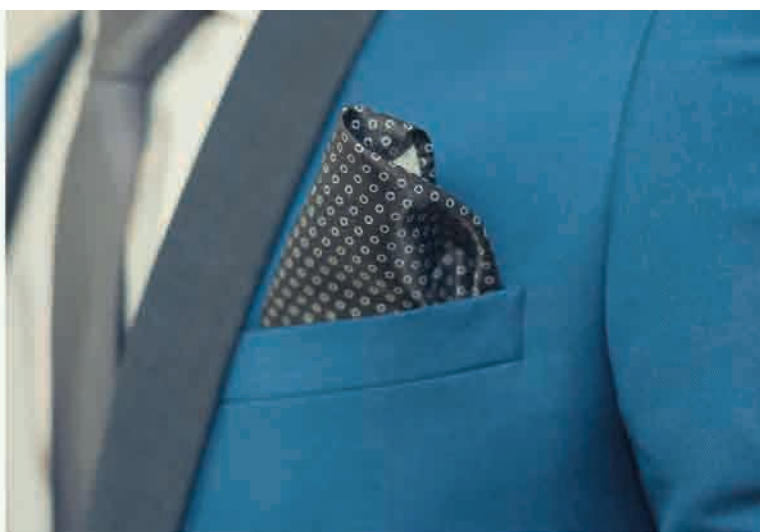


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Legal Update

Life's a Party, Except When It Isn't

By Tony Bui, Associate Lawyer, Gardiner Miller Arnold LLP



When COVID19 shut the world down last year, it immediately became one of those unforgettable, “Where were you when it happened?” moments. Most of us chose to be reasonable citizens and followed public health guidelines which included limiting social gatherings. On the other hand, some people with no medical background thought the best thing to do during a global pandemic was to get together and ‘Party like it’s 1999’. This past February saw one of the worst examples of an illegal party when Toronto was in the middle of a complete lockdown. Police officers investigated a party at a high-rise condo and witnessed attendees throwing glass bottles off a 35th-floor balcony. Four people were criminally charged, and another seven were charged under the *Reopening Ontario Act*. To no one’s surprise, the party unit was reportedly a short-term rental. Thankfully, no one was hurt in this act of utter recklessness.

The overlapping issues of short-term rentals, parties and condominium liability are problematic enough without the added risk of a COVID19 outbreak. Condominiums are community-based residences, and as a result, one resident’s actions can have a serious effect on others for better or for worse: the risk of contracting COVID19 increases with the number of different people one is exposed to. Under normal circumstances prudent condos should be taking reasonable care to ensure their premises are reasonably safe as required by the *Occupiers’ Liability Act*. The stakes and consequences are higher when we add a highly contagious disease that was capable of shutting down the global economy to the mix.

Thankfully, the recently enacted *Supporting Ontario’s Recovery Act* protects individuals and corporations from liability for COVID19 exposure/infections if they, “Acted or made good faith efforts to comply with public health guidance” and their actions were not grossly negligent. While this protection does not extend to employers if their employees contract COVID19 while working, it is a good first step to protecting condominium corporations. **Here are a few tips to limit your risks and exposure:**

Stay Informed: To comply with public health guidance, it’s important that you know what the public health guidance is – you won’t be protected from liability if you rely on suggestions from online chat groups encouraging you to walk around the common elements without a face mask. “Public Health guidance” is a defined term under the *Supporting Ontario’s Recovery Act* but generally speaking, you should follow recommendations from Ontario’s health agencies.

Comply: Once you know the public health recommendations, implement them in your condo. An obvious example is to enact a policy requiring residents wear to face masks while in the common elements; this is already mandatory by many municipal by-laws, but it is still helpful for a condo to enact its own policy. Beyond following basic COVID19 recommendations, the big problem for condos seems to be parties and social gatherings, and the popular target in this fight is short-term rentals. Although short-term rentals are not currently prohibited in Ontario, it naturally makes sense for condos to pass a rule prohibiting short-term rentals if the goal is to prevent a COVID19 outbreak: there will be fewer transient individuals coming to the condo.

These are all just a few examples of inexpensive and proactive steps a condo can take to demonstrate it is making a “good faith effort to comply with public health guidance”.

Investigate and Enforce: Rules in a free society are only as effective as they are followed and enforced. Even with COVID19 policies and rules against short-term rentals, we can expect a few bad apples to spoil the bunch. In these situations, the condo should still attempt to seek compliance without resorting to physical force. If you are dealing with individuals who refuse to wear a face mask in the common elements, you can send them a notice requiring they comply with the condo’s mask policy with a warning that repeated offences may lead to further action from the condo’s lawyers or the public health authorities. It may seem like a lot to do for a seemingly minor infraction but a “good faith effort” requires an “honest effort, whether or not that effort is reasonable”. There can’t be an “honest effort” if there is “no effort”.

Report Infractions: If a party is continuing despite your reasonable warnings and notices, a quick call to 311 or 911 in the case of an emergency may prompt a swift response from a municipal COVID19 enforcement team or the police. With our bottle-throwing “friends”, the good times were only brought to a screeching halt when a number of police officers showed up on the scene – even then, the parties were reportedly throwing bottles at the officers investigating the incident from the ground. In these stickier situations, it’s best to leave it to the municipality or the police. Security personnel and property management should avoid resorting to physical force.

Keep a Paper Trail: It’s critically important that you keep careful notes, memos or videos of these incidents. If your condo needs to ramp up enforcement, whether through its own civil proceedings or assisting with criminal investigations, you want to make sure you have more to rely on than your own memory. With a picture or video in hand, it will save you from a “he said, she said” argument later. As the saying goes, “a picture is worth a thousand words”.

We are a year into the pandemic and the world has made promising progress. However, things aren’t back to normal just yet. Fortunately, the *Supporting Ontario’s Recovery Act* limits an organization’s liability from an individual who contracts COVID19 provided the organization “acted or made good faith efforts to comply with public health guidance”. Even without this protection, the suggestions in this article are an effective first response to pesky condo parties. Condos now have every incentive to crack down on illegal parties. There is no excuse to turn a blind eye.



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Toronto History

Pandemics in Toronto

By Bruce Bell, Toronto Historian

I was hopeful when I read recently that producer David Mirvish had sent letters to ticket holders saying that the smash musical, "Hamilton" will return, optimistically within 18 months. Coupled with the arrival of a promising vaccine, we wait patiently for that day to arrive.

However, as we are now experiencing, not only are theatres closed, but so is just about everything else that at one time we took for granted. Yet this present pandemic crisis isn't the first or even the second plague to hit the same streets we walk today.



Toronto Loews Theatre Closure 1918
[Source: Toronto Star Archives]

The first pandemic Toronto was to endure began with a fateful entry in James Lesslie's journal in June of 1832. Mr. Lesslie was a druggist, stationary store owner and in later years an Alderman. He writes...

"The steamship The Great Britain arrives with 600 passengers on board. 2 new cases of Cholera reported in Town today and the wife of the person who died 2 days ago it is said was seized with cholera and died shortly after being taken to the Hospital...."

The pandemic began in India in 1831 and gradually moved into Europe before being brought westward with the great tides of emigration. We now know that Cholera is spread mostly by unsafe water and unsafe food that has been contaminated with human waste containing the bacteria. Back then very little was known about how the disease was spread, and weird ways of preventing it began to appear. One was the burning of tar and pitch (resin) in barrels outside each dwelling.

Interestingly, what few theatres and taverns we had back then, did remain open, as did stores and markets. By the time the Cholera pandemic had finally left the Town of York in September that same year, 205 reported deaths had occurred in a town of 6000. In today's numbers, that would be 150,000 people dead in 4 months.

I don't know how theatre in general will survive this present crisis, but looking into our past to the 1918 Spanish Flu, can give us a few hopeful clues. Cawthra Mulock born to one of Toronto's wealthiest families, is best known for building the still standing Royal Alexandra Theatre on King Street in 1907.

When the Spanish Flu finally came to an end, it killed approximately 50 to 100 million people worldwide. Across Canada, some 50,000 people died, and more than 1,750 Torontonians were dead. Put this into today's perspective, imagine a flu killing 150,000 Torontonians and across Canada, 500,000, and up to a half-billion dying worldwide.

The Royal Alex had just finished ten successful seasons when the Spanish Flu, the most deadly pandemic ever recorded in history, reached Toronto on September 29, 1918. Even though it is believed the flu started in Kansas, USA in an army camp, the first case was reported in Spain in March 1918, and when the King of Spain got sick, the name Spanish Flu started to be used.

On October 19, 1918, during the 2nd and much deadlier wave of the Spanish Flu, Toronto closed all places of amusement for the foreseeable future. Theatres in every city in Canada and the United States shut their doors; however, the only exceptions were the theatres in New York City, which remained open.

Conversely, fear of infection left many theatres empty, so those Broadway theatres closed their doors due to a lack of customers. Productions that were touring were immediately shut down, with thousands of actors stranded across the continent, and many others dying of the flu.

For two weeks the Toronto Royal Alexandra remained dark while the disease raged. The Royal Alex reopened on November 4, 1918, just in time for the November 11 Armistice marking the end of the Great War (WW1.)

Sadly, while on a business trip to New York City, Cawthra Mulock the builder and owner of the Royal Alex died of the Spanish Flu on December 1, 1918 at the age of 36, and is buried here in Toronto in St James' Cemetery.

Even though the city began to reopen, a massive financial depression descended upon Toronto and it took another two years before the economy started to recover.

Another wave of the Spanish Flu took place in the spring of 1919, and yet another in April of 1920 before finally it was declared over in December of 1920.

The Pandemic had finally disappeared and just in time for the biggest, fastest and most profitable party in our city's history, the Roaring 20's had arrived!

Toronto

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Social Engineering Exploitation

What is it and how does it affect everyone?

By Samantha Wharton, Founder of The Hemera Group

"In the context of information security, **social engineering** is the psychological manipulation of people into performing actions or divulging confidential information. This differs from social engineering within the social sciences, which does not concern the divulging of confidential information. A type of confidence trick for the purpose of information gathering, fraud, or system access, it differs from a traditional "con" in that it is often one of many steps in a more complex fraud scheme. It has also been defined as "any act that influences a person to take an action that may or may not be in their best interests."

[Excerpt Wikipedia]



Technology has provided society with incredible tools that assist in so many ways. The downside of technology is that those who have an interest in harming people have every increasing and readily available tool to do so. Social Engineering can happen on the phone, online or in person in an office/business.

Examples of Social Engineering are plentiful but can be categorized into five main areas that everyone should watch.

1. Phishing

Designed to obtain information by either using misleading online links (email attacks and impersonation emails) or by threats, fear to have victims respond quickly.

2. Pretexting

Designed to obtain information by creating fabricated scenarios such as confirmation of identity requests or impersonating legitimate IT or HR services, thereby creating a false sense of security and trust.

3. Baiting

Designed to obtain information, but in this case, leverage a gift or something free to entice or trick people. Sometimes CDs are sent to homes and businesses that, when installed, infect computers with malware.

4. Tailgating

Designed to obtain information by physically following or piggybacking legitimate employees into restricted areas of a business or office. They pose as a delivery person or use false identification and impersonation techniques, gaining trust by false pretences.

5. Quid Pro Quo

Designed to obtain information by offering a false benefit or favour in exchange. Impersonation of government officials, for example, where actors ask victims to provide information before they can proceed to talk about something important.

Many offenders do not actually live in the same country as their victims, making it hard and sometimes even impossible for authorities to take action. Banks and financial institutions have very vigorous checks and balances to prevent clients from being defrauded; however, once you give your information away, you are basically on your own.

The best advice to take is to make sure you are prepared for Social Engineering attempts before it happens to you. Being proactive is much cheaper and takes less time. Once you have been hacked, it can be very expensive and a very lengthy ordeal to get back to normal.

The following are just some of the scams being used today to be wary of:

- ⇒ Phony charities and fake religious schemes
- ⇒ The promise of very high returns for small investments
- ⇒ Impersonating government officials
- ⇒ Coaxing compliance of IT Help Desks by false pretences
- ⇒ Bullying compliance from someone acting like a person in authority by way of threats
- ⇒ Two-stage scams like sending an email and then phoning to ensure compliance
- ⇒ Calls from the government falsely claiming criminal charges

Private and commercial online users are equally in jeopardy of Social Engineering. Some common-sense best practices include:

- ✓ Create and use strong passwords
- ✓ Use different passwords for different applications
- ✓ Never share your passwords
- ✓ Change your passwords often
- ✓ Back up your important files often
- ✓ Do not open any email from an unknown source
- ✓ Lock your computer when not physically present
- ✓ Purchase legitimate anti-virus software
- ✓ Do not loan out or use loaned out software
- ✓ Question and refuse 'Too good to be true' offers
- ✓ Develop strong company policies for computer use
- ✓ Create barriers for social networking in business
- ✓ Turn off computers when the day is done
- ✓ Have professionals routinely check computers for illegal activities including hiring penetration testers
- ✓ Create robust physical barriers to entry into businesses
- ✓ Create strong governance for corporations and businesses that includes checks and balances preventing Social Engineering attempts
- ✓ Train and routinely communicate standards to all employees regarding physical and online security
- ✓ Use professionals to test for compliance
- ✓ Create roles in your business that impose two-stage and three-stage barriers to prevent theft of critical information
- ✓ Ensure business continuity protocols are in place before a computer hack comes your way

And remember, if it is too good to be true, it likely is. Government officials, police and banking representatives will never ask for passwords over the phone. Be prepared and keep safe.



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Fire Watch Programs

What Is It and When Is It Required?

By Jason Reid, Senior Advisor National Life Safety Group



Just over three years ago, a residential high-rise building in downtown Toronto experienced a fire but the fire alarm system didn't work and there were no announcements made to residents. Thankfully, there were no injuries.

As you can imagine, the fact that the fire alarm system was inoperative and that there were no announcements made was more than troubling to many residents. Thankfully what mitigated the risk to this community was that there was a Fire Watch Program (FWP) in place. It was actually the FWP security guard who called 911 for emergency responders to attend.

At the time, this building was in the middle of a major fire panel replacement project. Fire panels need to be upgraded and replaced over time, generally as part of a manufacturer's guidelines, to ensure the best protection for building occupants. When a Fire Alarm Panel is being replaced, significant planning is involved to limit risks, but there is a planned period of time that may see the fire system, and/or its components offline. This is where the FWP is implemented.

Whenever a life safety system fails, or in the event of a planned outage for repairs or replacement (such as in this incident) the building owner is required to ensure a number of safety steps are implemented. Required by law, building owners are responsible to have an approved building Fire Safety Plan. During planned outages and prior to commencing any project involving the reduction of fire protection services to the building, the building owner is required to follow the building's approved Fire Safety Plan.

Building owners have numerous responsibilities as specified in the Fire Code, and must ensure that measures in the Fire Safety Plan are implemented. One of the measures that owners are responsible for is the maintenance of an FWP or in other words, pre-planned and approved actions to take in the event that any life safety device or system fails in the building.

An FWP can be defined as a temporary action and/or surveillance measure(s) for the purposes of ensuring the fire-safety of a building in the event of any act or situation that creates an increased risk to persons or property. The term FWP is also used to describe a dedicated person or persons whose sole responsibility is to look for fires and other hazards. An FWP cannot be used as a process to avoid or delay the installation or repair of life safety equipment and systems.

Fire Watch Patrols

All FWPs are designed to have patrols for all areas of impairment, including condominium common areas, access corridors, stairwells, mechanical/machinery rooms, electrical rooms, service rooms, parking garages and offices.

The FWP typically does not have access to residential suites. Residents must also be notified in advance so that they too can be an extension of the FWP within their own suites, and understand any special procedures needed.

Suspension of Hazardous Processes

There are several other areas addressed in a holistic FWP. Your building's Fire Safety Plan should list these considerations. One important step to take is to implement a restriction of "HOTWORK" in the building during the FWP. This prevents building staff, contractors and service providers from doing any work or repairs that would result in a higher fire risk, such as work involving flame, heat or sparks. Stopping this work allows building owners to consider risk-reducing steps to act and document their due diligence.

Resident Notifications

During planned outages for repairs and/or upgrades that would cause a life safety system not to function as required, building occupant notifications should be posted at all entrances of the building, and every attempt to inform occupants in advance must be made. The notice must clearly state the problem, expected time of repair and include any special procedures. Your Fire Safety Plan should provide these communication templates for you.

Fire Department Notification

Lastly, it is important to note that any time a life safety system is to be down for a period of more than 24 hours, the local fire department must be notified in writing. Fire departments need to know when they are responding to a building with decreased fire protection so that their tactics and level of response may be appropriate. In addition, at the time of notification, fire departments may direct special provisions to the building owner, and even request that the Fire Safety Plan be revised to consider new plans to be approved prior to any planned work commencing. This is up to the local authority having jurisdiction.

Always refer to your building Fire Safety Plan for your requirements and ensure your plan is up to date for the current calendar year.

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Question from Christine L., Toronto High-Rise Tenant

Q: I checked out the apartment building I am living at and found some postings about bed bugs. What are my rights after a bed bug outbreak causing all package deliveries to be held so we couldn't access our deliveries? What are my long term rights as well, regarding my building with bed bugs and my rent? Do I have any rights?

A: This is a great question but not something that anyone actually thinks about until it happens.



Bed Bug

[Source: City of Toronto]

In a Toronto CityNews article posted on August 1, 2017, reports claim that Toronto ranks number one for bed bugs in the country. Some bed bug registries have become online open-source chat room style venting posts allowing unverified discussions about properties. Bed bugs spread quickly into residential communities and are very hard to mitigate once they spread. The use of professional pest control companies is highly recommended for both the prevention and mitigation of bed bugs. The stigmatization of a bed bug outbreak in a community can have long-lasting and negative impacts to a community and yes, this can include market value. As a resident of such properties you do have rights.

A bed Bug Mitigation Strategy should be created and communicated to all residents in multi-unit and high-rise properties as a proactive measure against bed bugs spreading into a community and also, to prevent any negative commentary on such websites. A search of a registry such as www.bedbugregistry.com will reveal whether there are reports of bed bugs in your community. Property management firms and building owners must mitigate any bed bug infestation immediately to prevent further transmission. This may include limiting access to parcels depending on circumstances and depending on the direction of the local health representatives. Building owners and condominium Boards should not do this alone. All local jurisdictions in Ontario have a Public Health Unit that should be called when an outbreak occurs. Often these agencies will assist by properly identifying samples of the infestation. According to the City of Toronto, "Bed bugs and bed bug infestations are not considered a health hazard. However, secondary health concerns include skin infections and allergic reactions from insect bites, as well as the stress and anxiety of dealing with extreme infestations."



Bed Bites

[Source: City of Toronto]

Question from Dave C., Condo Board Member, Richmond Hill

Q: I have only been on my board for a few months and I am starting to get worried about some of the things that we talk about in our meetings. For example, our property manager suggested that we get a risk assessment done. My question is, if the risk assessment brings to light issues that recommend the board to act on, are we forced to? What is our risk if we ignore some recommendations?

A: This is another great question that often comes up during our meetings with board members when Riskboss conducts risk assessments. The Condominium Act had changes back in 2015 that changed the culture of how condominiums operate in Ontario. Among other things, the Act changed how board members should act, particularly the manner in which board members are educated to gain expertise and knowledge in the operation of the affairs of their communities. Part of being a governor of your corporation means that you should obtain expert information from reliable and accredited sources before making decisions that may bind the corporation.

Reliable sources like a condominium lawyer, the Canadian Condominium Institute (CCI), the Association of Condominium Managers of Ontario (ACMO) and your licensed property manager are excellent sources. Both your actions and omissions as a board member can equally be reviewed and analyzed sometimes long after-the-fact as to how decisions and omissions were made on issues that are obvious and not so obvious. In short, even if you do not get a risk assessment, you may be liable for any risk issues that may impact your community. The term 'wilful blindness' is often used in (quasi)judicial settings to identify those in positions of authority that knew, or ought to have known that something was wrong and chose to ignore it and avoid their responsibility. In this environment, it is better to have a comprehensive risk assessment conducted, and one that provides clear recommendations on remedying identified risks. In short, make the call, get expert advice always, mitigate risks, and you will never be criticized for doing the job right.

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