



# THE REGISTER

SREC Newsletter

Spring 2021

## In This Issue

Each issue of *The Register* is designed to focus on trending issues in the real estate industry of Saskatchewan as well as offer educational moments and registrant-specific information and reminders. In this edition, we have included several reminders and discussion of issues of importance to the industry.

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We are very interested in hearing from our registrants. What information do you need? What would be helpful? As always, please do not hesitate to contact us with any questions, concerns, or ideas you might have. Feel free to share our newsletters with those who may be interested.



The Commission office will remain open to registrants and the public by appointment only.

Staff will continue to be available via telephone and email.

Please see page 7 of this issue for staff contact information.

## Commission Virtual Consultation Event

The Commission will be hosting a Virtual Consultation Event at **1p.m. on Thursday, April 22, 2021**, to take questions and feedback from registrants on the following topics:

- The Registration Model in Saskatchewan; and
- The need for Measurement Standards.

Please attend the event to receive information about these issues affecting the real estate industry and to have your questions answered. All registrants will have the opportunity to complete a survey to have their input heard. A link to the Zoom meeting will be sent out on Wednesday, April 21, 2021.

### **Registration:**

The Commission has received feedback from the real estate industry on the education process and our registration model. Currently, students must complete education courses in residential, commercial, and farm to be registered to trade in real estate. Students may also choose to be registered in property management. Students and brokers have questioned why all the courses are necessary if the student plans only to trade in one area.

The Commission's mandate includes protection of the public as a priority and as such, the current registration model was put in place to ensure that new registrants had a working knowledge of residential, commercial, and farm real estate, or property management. One of the disadvantages with this model is that it allows registrants to trade in an area where they may have little to no experience, and sometimes without sufficient support from their broker who may also have limited experience.

There are several different registration and licensing models used across jurisdictions. One such model would allow registrants to choose to be educated and registered in any one or more of residential, commercial, farm, or property management. For example, if I wanted to only trade in residential, I would not have to take the commercial or farm courses and I would not be registered in those areas.

Another alternative is to add a requirement for a mentoring period before a registrant would be allowed to trade in that area. This mentoring would come from a more experience registrant or a broker qualified individual.

Your feedback is sought in response to questions and comments received by the Commission as we seek to improve education and registration processes in order to "raise the bar" for the level of professionalism in the real estate industry in Saskatchewan.

### **Measurement Standard:**

The Commission has received feedback that guidance is needed for registrants as to the proper method for measuring property. Previous surveys on this issue have yielded results that were evenly split. The Commission has canvassed other jurisdictions and found everything from a 150+ page manual outlining requirements of residential measurement standards, to jurisdictions that specifically exclude measurement standards from their regulation.

Your feedback is requested in response to questions and comments received by the Commission as to whether or not a standard is required with respect to measuring property in Saskatchewan.

## Commission Member Elections - Region 3, Rural

Pursuant to Section 6 of *The Real Estate Act* and Bylaw 216.2, the Commission is made up of 11 members, six of whom are elected by other industry members, representing each of three regions: Region 1 – Saskatoon, Region 2 – Regina, and Region 3 – Rural (all areas of the province outside of Saskatoon and Regina). Elected members serve a three-year term commencing July 1<sup>st</sup> following the election.

### This Year's Election

Presently, Region 3 is represented on the Commission by Mr. Vern McClelland and Ms. Alberta Mak. The current term of office for both expires on June 30, 2021.

### **TWO (2) nominees were submitted. Meet the acclaimed candidates!**

#### **Mr. Timothy (Tim) Hammond**

I was raised on a 3rd generation grain farm in in west central Saskatchewan. My background includes a degree in Agricultural Economics from the University of Saskatchewan (BSA) and eleven years' experience with Farm Credit Canada, a federal crown corporation specializing in agricultural finance. I hold my Professional Agrologist designation (P.Ag.) and am a member of the Saskatchewan Institute of Agrologists.



I began my career in organized real estate in 2002 as a salesperson and in 2006 set up my own independent brokerage in Biggar specializing in rural and agricultural real estate. I have 19 years' experience and, with my team, well over a billion dollars in farmland and agri-business real estate transactions.

I look forward to the opportunity to learn from this experience and everyone on the committee. I commit to contributing my best to SREC representing rural Saskatchewan in a positive and constructive manner influencing change when and where it is needed. I firmly believe in also recognizing and celebrating what is going well and continuing to build on it.

LinkedIn Profile: <http://www.linkedin.com/in/timhammond>

#### **Ms. Alberta Mak**

I grew up on an acreage in south eastern Saskatchewan, in the Yorkton area. My husband and I moved to the Battlefords area in 1997 where we have made it our home and raised our family. My career in organized real estate started in 2005. In 2013 I decided to open up my own independent brokerage where I continue today to help my clients make the best real estate decisions for themselves. I believe in living and working according to the Golden Rule, treating others the way you want to be treated. I have volunteered on our local My 1<sup>st</sup> Home Inc./Habitat for Humanity board. I also held a Director position on the Council of Battlefords REALTORS® for several years up until I became the Chair in 2018 at which time, I led the Council into a successful amalgamation with SRAR.

I appreciate the opportunity of being on the SREC board. I look forward to the learning curve and being an active participant, serving and contributing where ever I can.



## Compliance & Discipline

The Commission's Investigation and Hearing Committees continue to work diligently with the Legal & Compliance Department to manage numerous complaints and investigation files. The results of such diligence can be seen below. The Consent Order is an alternative to attending a formal hearing and this options continues to be an effective and efficient method to closing complaint files.

The Consent Order process allows registrants involved in a complaints to more efficiently deal with the breach and resultant sanctions and avoid the costs and time inherent in the formal hearing process. Registrants are encouraged to review the elements of the discipline process on our website ([Commission Discipline Process](#)), which includes a simplified diagram explaining the steps involved.

Below is a brief summary of each decision with its direct link. As always, full summaries can be found through our [website](#) (posted for three years), or on [CanLII](#) (posted indefinitely).

**2019-50 Brandon Moore:** On March 25, 2021, Mr. Moore was issued an order of reprimand and a \$500 fine for breaching s. 57(1) of The Real Estate Act by failing to ensure that an agency agreement was signed in the presence of a witness.

**2020-49 Kristen Reed:** On March 2, 2021, Ms. Reed was issued an order of reprimand and a \$2,000 fine for breaching Bylaw 715 by failing to take reasonable steps to discover information about a property by failing to measure the garage.

**2020-57 Jason Kostiuk:** On March 2, 2021, Mr. Kostiuk was issued an order of reprimand and a \$1,750 fine for breaching Bylaw 726(b) by creating an advertisement that included an inaccurate statement of the size of the garage at a property.

**2020-66 Michael Welsh:** On March 25, 2021, Mr. Welsh was issued an order of reprimand and a \$1,000 fine for breaching Bylaw 702 by showing a property without first confirming an appointment with the listing agent.

**2020-75 Rick Stark:** On March 25, 2021, Mr. Stark was issued an order of reprimand and a \$750 fine for breaching Bylaw 725.2 by failing to make written disclosure of his relationship to the buyer to the seller in a timely manner.



## Cybersecurity and Working Remotely in a Digital Age



The red hot topic of the past year or so has put Cybersecurity and Risk on the forefront of every organization's technology roadmap. The internet has become a space riddled with malicious links, trojans, viruses and ransomware. Data breaches are becoming more frequent, and unsuspecting users are more vulnerable than ever before. Protecting yourself and your business from various threats is growing much more complex. Here are some top cyber security tips:

### **E-Mail Attachments**

There are a number of vectors ransomware can take to access a computer. One of the most common delivery systems is phishing spam — attachments that come to the victim in an email, masquerading as a file they should trust. Once they're downloaded and opened, they can take over the victim's computer. The attacker threatens to publicize sensitive data on the victim's hard drive unless a ransom is paid. Government agencies, medical facilities and law firms are more common victims but that doesn't mean an attacker would not target businesses that most likely share files and tend to have smaller security teams.

### **Keep Up With Updates**

Technologies are advancing rapidly and new software and hardware are coming out all the time. All have their vulnerabilities and both must be regularly updated to prevent exploits from cybercriminals.

Software patches can be issued when security flaws are discovered. If you find these software update notifications to be annoying, you're not alone. But consider them the lesser of two evils when weighing up rebooting your device versus putting yourself at risk for malware and other types of computer infection(s). Updating hardware can be more financially and logistically challenging.

### **Keep Track of Your Digital Footprint**

When you monitor your accounts, you can ensure you catch suspicious activity. Can you recall everywhere you have online accounts and what information is stored on them, like credit card numbers for easier payments, bank accounts and even social media? Do you remember to delete accounts you are not using?

### **Connect Securely**

You might be tempted to connect your device to an unsecured connection, but when you weigh the consequences, it is not worth it. Only connect to private networks when possible, especially when handling sensitive information.

Security doesn't end at your desktop. It is important to get into the habit of securing your presence through your mobile device as well. Ensure you turn off your Bluetooth, don't automatically connect to any public Wi-Fi, and always download with caution.

## Passwords

Using your name, username, address, date of birth, family members' name, pets' name, can all be easily guessed and should not be used to create any password.

If possible using a passphrase instead of a password is preferable. A passphrase is a sequence of words or other text that is used in place of a password. Something seemingly random but meaningful to you but not to anyone else. Good examples are "SoftballJerseyNumber89" or "MorningsIFeedMy3Rabbits". Create a strong password by using a combination of complex upper and lower case letters, numbers and symbols. When a passphrase is not an available option, consider using the first letter of each word in a phrase. For example, "I ride my bike to work at 8 AM!" becomes "Irmbtwa8AM!". Whichever you choose, it is not advisable to replace a letter with a number or vice versa. Password guessing programs can easily crack these types of replacements.

Finally, the passwords you use in your brokerage or for work should be different to the passwords used in your private/personal accounts.

## Back-Up Your Data and Cloud Security

Cloud security is a form of cybersecurity. Cloud security consists of a set of policies, controls, procedures and technologies that work together to protect cloud-based systems, data and infrastructure. These days, storage doesn't cost much. There is no excuse not to have a backup of important data. Back it up on a physical location and on the cloud. Some hackers don't always want to steal your data, sometimes they end goal is to encrypt or erase it. Back it up to have an ultimate recovery tool.

Cloud platforms store large amounts of sensitive data. Cloud solutions may come with various security vulnerabilities. It is very important to choose only reputable cloud solutions that put a lot of attention to ensure the security of their infrastructures and services and always maintain cybersecurity best practices.

## Conclusion

Protecting your business from various cybersecurity threats is growing more complex. Keeping your team educated and up-to-date about the latest cybersecurity best practices is crucial to a secure and successful remote work place.

It is highly recommended the broker keep a record of users, user names, passwords for all persons who have access to any sensitive information for the brokerage. Store this offsite and provide names and contacts to alternates in case of emergencies.



## Should a Work Space be Registered as a Branch Office

We have received many questions about when an office maintained by a registrant outside the main brokerage office is a “branch office”. Section 30 (2) of *The Real Estate Act* permits a brokerage to operate more than one office in Saskatchewan provided each additional office is managed by a branch manager who manages only one office. Branch offices must be registered with the Saskatchewan Real Estate Commission and there are regulations in place regarding the operation of a branch office.

Not every office outside the main brokerage office will be a branch office under the Act. Section 2(b.1) of the Act defines a “branch office” as a premises, other than the main office of a brokerage, from which registrants registered with a brokerage carry out trades in real estate if:

- (i) one or more registrants use the location for the purpose of trading in real estate;
- (ii) members of the public are invited to the premises for the purpose of trading in real estate; and
- (iii) there is signage or advertising for the premises by a registrant.

If you have questions about whether or not your office is a branch office, please contact Bill Craik, Legal and Compliance Manager, or Nina Criddle, Compliance Officer.

If you believe your office is a branch office and you have questions about the branch office registration process, please contact Gail Armstrong, Registration and Office Administrator.

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## Important Information from REIX

Please follow the links below for some important information from the Real Estate Insurance Exchange:

- Important News From The [REIX Blog](#)
- REIX [Nominations Announcement](#)
- REIX [Nomination Form](#)



## Important Dates and Deadlines

### Next Commission Meeting:

June 9

### Registration Renewals:

May 16 - June 30

### CPD Deadline:

May 31

### New Registration year begins:

July 1

### Renewals for Permits for Professional Corporations:

Oct.15 - Dec. 31

### The office of the Commission will be closed for the following statutory holiday observances:

Monday, May 24  
(Victoria Day)

Thursday, July 1  
(Canada Day)

### Regular Office Hours:

Monday to Friday:  
8:30am - 12:00pm  
1:00pm - 4:30pm

Saturday and Sunday:  
Closed

## Education Program

The Commission's mandatory education provider, the **University of British Columbia's Sauder School of Business, Real Estate Division (UBC Sauder)**, offers all pre-licensing courses as well as continuing professional development (CPD) courses.

### CPD 2020-2021

Each registration year, registrants must complete ONE CPD course of their choosing; no one is limited by specialty area.

- **Industry Updates 2021**
- **Commercial 2021**
- **Broker/Brokerage 2021**

CPD is mandatory to be completed by all registrants who wish to renew their registration for the next fiscal year. If you do not complete the course and plan to renew your Certificate of Registration, you must request a 30-day extension from the Registrar of the Commission. All requests must be in writing and include a detailed explanation for why you were unable to complete the course in the allotted time. **IF** an extension is granted, you will have until June 30, 2021 to successfully complete the CPD course and pay the **\$300 extension fee**. All requests are to be sent to [info@srec.ca](mailto:info@srec.ca) with CPD extension as the subject line.

If you have any questions, concerns or require technical support. Contact UBC Sauder directly by email at:

[saskinfo@realestate.sauder.ubc.ca](mailto:saskinfo@realestate.sauder.ubc.ca)



## Contact Us

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## Commission Staff

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**Jason Weiler** Systems Administrator  
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**Bernie Weinbender** Practice Advisor  
([practiceadvisor@srec.ca](mailto:practiceadvisor@srec.ca)) ext. 9

## Commission Members

**Vern McClelland**, Chair,  
Lloydminster, elected

**Cam Bristow**, Saskatoon, elected

**Cliff Iverson**, Regina, elected

**Al Myers**, Saskatoon, appointed

**Alberta Mak**, Battleford, appointed

**Anne Parker**, Regina, appointed

**Lori Patrick**, Regina, elected

**Bill Preston**, Saskatoon, appointed

**Dean Staff**, Saskatoon, appointed

**Bob Volk**, Regina, appointed

**Wayne Zuk**, Saskatoon, elected