



Planning a road trip this summer? Canada has plenty of kilometers of roadway to offer! The Trans-Canada highway officially opened in 1962, crosses all 10 provinces, and stretches 7,821 km from Victoria BC to St. John's NL.

A few fun things to see include:

- The longest bridge over ice-covered waters (Confederation Bridge in PEI)
- The Terry Fox Memorial (in Thunder Bay)
- 44 wildlife crossings (distributed throughout Banff National Park)

Prefer a North-South route? You could drive 6,511 km from Tuktoyaktuk down to Point Pelee National Park, crossing the Arctic Circle and seeing the Vegreville Pysanka and the Winnipeg Mint on the way. With over 1.1 million kilometers of roadway to explore, there's bound to be a road worth taking!

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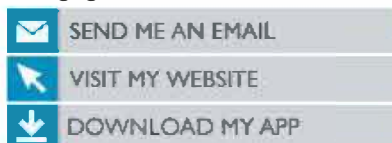
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**Before You Sign: The Condo Buying Checklist**



Thinking of buying a condo, townhouse or other strata-based home? There's plenty to think about, from reserve funds to house rules to joining the board. Here are the crucial considerations before you sign on the dotted line.

### **New or Resale?**

There are important differences between new/rebuild or resale unit. With a new unit, you'll want to ask about warranties of appliances and features, the proposed budget, other planned construction in the area, and what tax benefits will be available. With a resale unit, you'll want to review the reserve fund study, meeting minutes of the board, uncover existing issues and what planned replacements or improvements might be needed.

### **Documents to Review**

It's important to know what you're getting into. Requesting documents (in writing) from the builder or the management or condo corporation will give you the background you need to make an informed decision.

Here's what to ask for:

- Corporation bylaws
- Registered condo plan
- Most recent financial statements
- Budget
- Condo or homeowner fee chart
- Minutes for the most recent AGM and condo board meetings
- Insurance certificate

- Reserve fund study/report
- Structural deficiencies or studies, especially post tension cables
- Legal judgements or actions
- Management contracts
- Summary of deficiencies (if it's a new building)

You'll likely be charged either per page or per document (plan on spending a couple hundred dollars) and can take up to 10 days to fulfil the request.

### **What do you do with the Documents?**

Once you have the paperwork, it's important to have them reviewed by an expert. There are plenty of local condo review professionals online, or you can ask your realtor or lawyer for a referral. The biggest things to consider are:

- Legal disputes or pending lawsuits
- Reserve funds and adequate financial position
- Special assessments
- Bylaws that impact daily life, like pets, noise restrictions, and balcony contents
- Post tension cables
- Appropriateness of condo fees
- Insurance coverage

### **The Condo Board**

Condo boards are traditionally made up of owners that manage finances, common area maintenance, repairs, and upholding the bylaws. Once a year, they will hold an annual general meeting, and often open the board for election or new board members to join.

If you're buying, you may want to consider joining the board as you will have a say in building management, making improvements to the operations, and even help you get to know the other residents. Plus, it can look good on a résumé! However, there will be a time commitment required, you may be held as a scapegoat should something go wrong with the corporation. It's not for everyone, but you will get an inside look at building operation.

### **Provincial Differences**

Not every province is the same! [Here's a guide](#) that explains what each province requires.

### **Inspect, Inspect, Inspect**

As with any home, you'll also want to do a physical inspection. In addition to flushing the toilets and turning on the lights inside the unit, you'll need to inspect the common areas like stairways, the yard, railings, garbage and recycling and any building amenities. [Here's a checklist](#) to use while touring the home.

Remember than any amenities need upkeep – so you may like to have a pool or an elevator, but know it costs money, takes maintenance and will potentially result in big expenses. It also means more documents and inspection before you finalize your purchase.

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**MY MORTGAGE PLANNER**  
*The key to your next home is just a click away!*

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The advertisement features a dark blue background with a person's hands holding a smartphone displaying the app interface. The text is white and blue, with the app name in large, bold letters. The tagline is in a smaller, italicized font. At the bottom, there is a call to action with icons for the Google Play Store and the Apple App Store, followed by the Mortgage Architects logo.

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## Canada's Most Buzz Worthy Concerts



There are SO many great acts on tour this summer, and no matter what kind of music or where in Canada you are, there's bound to be something you'll want to attend. Here are some of the biggest shows to whet your musical whistle.

### Country Music

- [Country Thunder](#) includes The Red Clay Strays, Kane Brown and Lainey Wilson as the Calgary headliners, switching it up with Riley Green, Creed and Lainey Wilson for the Saskatchewan edition

- [Boots and Hearts](#) has an extensive and diverse lineup, including the Jonas Brothers, the Chicks, and Rascal Flatts for the Ontario edition and Shaboozy, Russell Dickerson and Midland at the Edmonton (West) edition

## EDM

- [The Badlands music festival](#) returns to Calgary, where EDM lovers will be treated to Mau P, Dom Dolla, Griz and more
- If you're closer to our nation's capital, [Escapade](#) is another great EDM option where you can see Loud Luxury, Disco Lines, Alleycvt, and some repeats from Badlands as well
- [Shambhala](#) is already sold out, but you can join the waitlist or volunteer with the event if you still want to be part of the Salmo-based festival

## Rock & Alternative

- Foo Fighters and Queens of the Stone Age fans will be excited to see them in Toronto, Regina, Edmonton, or Vancouver (<https://www.foofighters.com/tour-dates/>)
- Or maybe you're a Guns 'N' Roses lover in Toronto, Edmonton or Vancouver, in which case you're in for a treat later this summer <https://gunsnroses.com/pages/tour#north-america-summer-2026>
- Rush will be hitting the stage for several dates in Montreal and Toronto, this summer, with a few dates towards the end of the year in Edmonton and Vancouver <https://www.rush.com/tour/fifty-something/>
- Another fun option is AC/DC, who will be in the usual big 4 cities, plus Winnipeg <https://www.acdc.com/tour/>
- Finally, if you love a woman in rock, Alanis Morissette's sole Canadian show might have you planning a trip to Calgary in early July <https://alanis.com/events>

## Jazz

- For jazz enthusiasts in the Ottawa area, the [Ottawa Jazz Festival](#) awaits
- If you're on the western side, you might opt for the [Kaslo version](#)
- The full lineup for the [Montreal Jazz Fest](#) was released at the end of March, which has some big names for you to check out

## Other Genres

- French-Canadian microtonal math rock duo, [Angine de Poitrine](#), is exploding onto the music scene. You can see them across Quebec, plus stops in Toronto,

Winnipeg and Vancouver. Even if you don't plan to go to a concert, [they're worth knowing more about](#)

- Hip hop listeners will be both happy and sad that [J. Cole is sharing his final album](#) with attendees in Montreal, Toronto and Vancouver
- Hillary Duff is back on tour, hitting Toronto as her only Canadian stop this summer <https://www.hilaryduff.com/live>
- Punk and alt music fans will want to head to [Warped Tour](#) in Montreal to see the only Canadian stop, featuring Jimmy Eat World, Gob, Simple Plan, Pennywise, Sublime and MANY more

I'm sure there's something in there for every music lover – so let me know which one is at the top of your list!

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Thanks for joining me for another monthly newsletter.

Here's your friendly reminder that Mother's Day is coming up on Sunday May 10 (be sure to get her a card), Victoria Day is Monday May 18 (enjoy the holiday!), World Bee Day is Wednesday May 20, and Sunscreen Day on Wednesday May 27 (don't forget to slather some on).

In addition to keeping you informed and entertained, I also do mortgage reviews! If you've had your mortgage for over 2 years, I'd love to see if there's an opportunity to get a better rate, take out some equity, resize to another property, or whatever else you've got in mind. And if now isn't the time, I look forward to seeing you back here in June!

If you no longer wish to receive these emails, please [Unsubscribe](#)

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