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**DIRECTOR'S ORDER UNDER SECTION 157**  
**OF THE *CONSUMER PROTECTION ACT* (formerly the *Fair Trading Act*)**  
**TO**  
**STEVEN ROSE, OPERATING AS ALBERTA BUILDERS**  
**AND**  
**ANY EMPLOYEE, REPRESENTATIVE, OR AGENT OF STEVEN ROSE**  
**OR ALBERTA BUILDERS**

This Director's Order was issued under s. 157(1) of the *Fair Trading Act* in response to, in the opinion of the Director, contraventions of the Act. As mandated by s. 157.1(1) of the *Fair Trading Act*, this Director's Order is part of the public record.

Albertans who have questions or concerns about this business are encouraged to contact the Service Alberta Consumer Contact Centre at 1-877-427-4088.

For more information on the *Fair Trading Act*, business licensing in Alberta or to search for a licensed business, please click here:

[Search for a Licensed Business, Charity or Fundraiser](#)

To view a tipsheet on this business licence category, please click here:

[Tipsheets](#)

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**ISSUE**

On or about July 1, 2015, Steven Rose, operating as Alberta Builders attended a consumer's residence in Hardisty, Alberta. At that time, a contract for the renovation of an Albertan consumer's home was negotiated and concluded. The contract included the renovation/replacement of windows, exterior insulation, siding and roofing.

Alberta Builders is a registered tradename of 1647169 Alberta Ltd. whose sole Director is listed as Irene Patricia M. Rose on Alberta Corporate Registry.

On July 1, 2015 a personal cheque in the amount of \$22,250 was paid to Alberta Builders by the consumers as a deposit on the signed estimate for the construction and maintenance work totalling \$46,725. An invoice also dated July 1, 2015 confirms the payment of \$22,250 by the consumers to Alberta Builders.

The deposit of \$22,250 was paid by the consumers to Alberta Builders prior to the completion of work on the consumer's home.

Steven Rose, operating as Alberta Builders, 1647169 Alberta Ltd. and Irene Patricia M. Rose were not licensed under section 104(1) of the *Consumer Protection Act*, (formerly the *Fair Trading Act*) as a Prepaid Contracting Business at the time the contract was entered into or when the deposit / progress payments were taken.

The estimate provided by Steven Rose, operating as Alberta Builder's does not conform to the legislated requirements under s. 10(2) of the Prepaid Contracting Business Licensing Regulation as it is missing several elements.

Steven Rose, operating as Alberta Builders did begin work on the consumer's home, but that work was never completed.

## LEGISLATION

The activity of soliciting, negotiating or concluding a contract in person, at a location other than their normal place of business, for a construction or maintenance contract and accepting a deposit or prepayment prior to the completion of the project constitutes a "Prepaid Contracting Business".

A "Prepaid Contracting Business" means the activities of soliciting, negotiating or concluding in person, at any place other than the seller's place of business, a prepaid contract.

A "Prepaid Contract" means a construction or maintenance contract in which all or part of the contract price is to be paid before all of the goods or services called for in the contract are provided.

A "Construction and Maintenance Contract" in part means a contract for the purposes of constructing, altering, maintaining, repairing, adding to or improving a person's own private dwelling.

Section 35 of the *Consumer Protection Act* states "A written direct sales contract must include:

- (a) the consumer's name and address;
- (b) the supplier's name, business address, telephone number and, where applicable, fax number;
- (c) where applicable, the salesperson's name;
- (d) the date and place at which the direct sales contract is entered into;
- (e) a description of the goods or services, sufficient to identify them;
- (f) a statement of cancellation rights that conforms with the requirements set out in the regulations;
- (g) the itemized price of the goods or services, or both;
- (h) the total amount of the direct sales contract;
- (i) the terms of payment;
- (j) in the case of a sales contract for the future delivery of goods, future provision of services or future delivery of goods together with services, the delivery date for the goods or commencement date for the services, or both;
- (k) in the case of a sales contract for the future provision of services or the delivery of goods together with services, the completion date for providing the services or the goods together with services;
- (l) where credit is extended,
  - i. a statement of any security taken for payment, and
  - ii. the disclosure statement required under Part 9;
- (m) where there is a trade-in arrangement, a description of and the value of the trade-in;
- (n) the signatures of the consumer and the supplier.

Section 10(2) (a) of the Prepaid Contracting Business Licensing Regulation states that "A person who is engaged in the prepaid contracting business must ensure that every prepaid contract that the person enters into complies with the requirements of section 35 of the Act."

Section 104(1) of the *Consumer Protection Act* states “No person may engage in a designated business unless the person holds a licence under this Act that authorizes the person to engage in that business”.

### **ORDER**

Steven Rose, operating as Alberta Builders, through any employee, representative, agent or associate must immediately:

- Cease entering into prepaid contracts (accepting down payments, deposits or progress payments before the work is fully completed on contracts solicited, negotiated or concluded in person away from the company’s place of business) with residential consumers until the licensing requirements under section 104(1) of the *Consumer Protection Act* have been met; and
- Ensure that all prepaid contracts comply with s. 35 of the *Consumer Protection Act* as per section 10(2) of the Prepaid Business Contracting Licensing Regulation.

### **NON COMPLIANCE WITH ORDER**

**ANY PERSON WHO FAILS TO COMPLY WITH AN ORDER OF THE DIRECTOR UNDER SECTION 157 OF THE *CONSUMER PROTECTION ACT* CONTRAVENES THIS ACT AND IS GUILTY OF AN OFFENCE AND MAY BE PROSECUTED PURSUANT TO SECTION 163 OF THE *CONSUMER PROTECTION ACT*.**



Deborah Wagar  
Director of Fair Trading (as delegated)  
May 1, 2018