



Ontario Insurance  
Adjusters Association

## **CENTENNIAL BEACH**

City of Barrie  
Recreation Services

There is a **SEVERE DROP-OFF** outside the buoyed area. Please stay inside the area. This area is for your pleasure. Please cooperate with staff by following these rules:

- Obey the lifeguards
- Clear the water when siren sounds
- Stay clear of chairs and buoy lines

All children under 10 years of age must be accompanied by an adult. Children 6 years and under must be within arms reach.

**LIFEGUARD OFF DUTY**

# **GEORGIAN BAY CHAPTER**

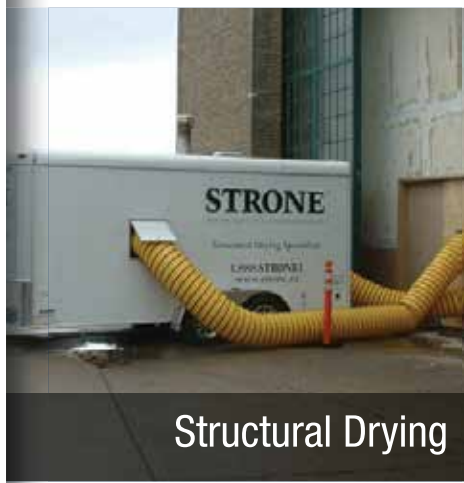
**FEBRUARY 2016**



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## ***24/7 Emergency - 1-866-719-1632***

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## Take our OIAA Georgian Bay President Challenge and win!

**We have hidden a picture of our president and its somewhere in the OIAA Georgian Bay Chapter Newsletter.**

It could be anywhere or any size, lurking in a photo or hiding in a headline (but it's not the one on the president message page)! We will hide one in every issue for the 2015-2016 term.

### How to enter

Once you spot on OIAA Georgian Bay Chapter president, email Newsletter committee Pete Carver [pcarver@puroclean.ca](mailto:pcarver@puroclean.ca) & Helene Towsley [htowsley@hbgrpins.com](mailto:htowsley@hbgrpins.com) and tell us where you have spotted "the president". Your name will go into a monthly draw. You must be present at the monthly meeting in order to redeem your prize.

### Prizes

\$25 Gift certificate will be given away during the next monthly meeting.



**Here is what she looks like!  
Can you find her?**

**PRESIDENT****Leslie Guerette**

Cunningham Lindsey

(705) 728-8398

LGuerette@cl-na.com

**VICE PRESIDENT****Sheri Turner**

Doerr Claims Services

(705) 719-7983

sher@doerrclaims.com

**SECRETARY****Lynn Dawson**

The Co-operators Insurance

(705) 739-7700 x 238

lynn\_dawson@cooperators.ca

**TREASURER****Joe Cummings**

The Co-operators Insurance

(705) 712-1503

joe\_cumming@cooperators.ca

**DIRECTORS****Barb Bolduc**

RSA Canada

(705) 428-6697

barb.bolduc@rsagroup.ca

**Michele Mactavish**

The Co-operators

1-877-682-5246 x 272165

michele\_mactavish@cooperators.ca

**Helene Towsley**

Coseco Insurance

(905) 507-5828

HTowsley@hbgrpins.com

**Linda Thompson**

GR South &amp; Associates

(705) 238-5854

linda.grsouth@reach.net

**CHAPTER DELEGATE****Greg Doerr**

Doerr Claims Services

(705) 719-7983

greg@doerrclaims.com

**SOCIAL DIRECTORS****Kristin Dusome**

Winmar Property Restoration

(705) 549-9994

kristindusome@winmar.ca

**Kim Graveson**

Winmar Property Restoration

(705) 739-8996

kimgraveson@winmar.ca

**Rob Rennie**

Royston Restorations

(705) 792-6000

rob@roystonrestorations.ca

**John Ross**

Larrek

(647) 289-7354

jross@larrek.com

**Trevor Walker**

R&amp;F Construction—DKI

(705) 325-5746

twalker@rfconstruction.com

**PAST PRESIDENT****Dorothy Pauze**

The Co-operators Insurance

(705) 712-1526

dorothy\_pauze@cooperators.ca

**NEWSLETTER EDITOR****Peter Carver**

PuroClean

(705) 797-1899

pcarver@puroclean.ca



## FEBRUARY 2015 & VALENTINES DAY

This is one of my favourite times of year. I love the fall (sweaters and not coats, beautiful leaves, kids going back to school...), but February, brings me my favourite holiday – Valentine's Day!

You would think it is because I get to look forward to a romantic dinner, presents and the like but no– it is special to me because I have always celebrated Valentine's Day as a Family Day (way before there was a holiday named for it).

I am that cheesy girl that decorates for every season and event. Every holiday has a Rubbermaid container in my basement (more than one if I am being honest) but the things in the one marked "VALENTINES" is my favourite because as a child, I would come home from school on Valentine's Day and my Mom would have the house decorated, our favourite meal on the stove (spaghetti) and the table - WOW - it had a beautiful handmade, decorated box for our homemade Valentines to each other, a special glass that was filled with amazing unique candy, and always a homemade heart shaped cake.

As a girl, a teen and then a lady, I never needed a 'boy' for Valentine's Day to be special. My Mother made sure it was special for Family Love, not Sweetheart Love. I never had a sad, depressing or upsetting Valentine's Day because of that.

I did not need to have a boyfriend on Valentine's Day. I never stressed about getting flowers because I knew when I was young my Mother was going to make this day special, and as an adult I made it special for my children (along with my special someone – who has been my husband and special someone for more than 22 years now)

I pass on my story and this message to say, start a tradition with your special someone(s) and make Valentine's Day one of your favourite holidays of the year now and always – just because you can !

Ok, all the cheesy/girly stuff aside, we are entering a new season almost – Spring – it is coming . Every change of season is an opportunity for all of us to clean out our closets (literal, spiritual, emotional) and start fresh.

New Years is not my 'resolution' time, it is every change of season. Take this opportunity to see what you want to do differently, make new goals for yourself, and even if only 1 of 5 of your goals are realized in this season, GOOD FOR YOU!

Welcome to February, 2016 everyone. Come out and join our education dinners and seminars. Send in your photos and stories (please) and ENJOY Valentine's Day with your friends and family alike.

I am always available for your comments and suggestions and I look forward to seeing everyone on March 5, 2016 !!

Be Safe,  
**Leslie J. Guerette**, President  
lguerette@cl-na.com





**Bruce Bolduc**, CHSC, CRSP, P.GSC- Consultant and owner of C.W.S.T. provides health and safety assistance to businesses in Central Ontario and across Canada. Bruce brings more than 30 years of experience in the construction industry to his clients. This gives him the ability to relate to both the employer and employee health and safety issues.

Bruce serves on many committees and boards, including Past President of the Simcoe County Home Builders Association, WSIB Task Force Committee, Regional Labour Management Committee, Canadian Society of Safety Engineers, Ontario Home Builders Health and Safety Committee, and many others.



**Dale Thompson**, Health and Safety Consultant- Working with C.W.S.T., Dale brings over 25 years of industry experience, including 15 years in the heavy equipment industry. In addition to other topics, his knowledge and expertise in heavy equipment gives Dale the leading edge in providing excellent training sessions, workshops, and operator assessments.

Dale has been involved in the safety industry full-time for four years, spanning all aspects of training, consulting, and advising.

Dale is a Director of the Orillia and District Construction Association and an active member of the Simcoe County, Grey/Bruce, West Parry Sound and Muskoka Road superintendents Associations , Association of Ontario Road Superintendents, Municipal Equipment Operators Association, Canadian Society of Safety Engineers, and others.

It's late at night and you're driving on a dark country road, the steering wheel tugs in your hands and the car is hard to control. You ease the car to the side of the road and stop. Getting out, you see that the left rear tire is going flat and you don't have a spare.

If you have roadside assistance and a cell phone signal, you can call for help. If not, you're either faced with having to hail a passing motorist or spending a night in the boonies. That is, unless you have a well-stocked emergency roadside kit in the trunk of your car. Then you can set out flares to alert other drivers while you inflate the tire

with a can of sealant to get you to safety. If these steps fail, at least you'll have food, water and a blanket to keep you comfortable until help arrives.

When it comes to commuting or traveling long distances, a roadside emergency kit can mean the difference between getting back on the road and being stranded for hours. When assembling your emergency kit, keep in mind that it should be tailored to the age and condition of your vehicle, your driving patterns and the weather. A basic roadside emergency kit should include some of the following items:

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Jumper cables       | <input type="checkbox"/> Flares or triangle reflectors | <input type="checkbox"/> A quart or more of motor oil   |
| <input type="checkbox"/> A gallon of coolant | <input type="checkbox"/> First-aid kit                 | <input type="checkbox"/> Blanket or space blanket       |
| <input type="checkbox"/> Flashlight          | <input type="checkbox"/> Tool kit                      | <input type="checkbox"/> A can of tire inflator         |
| <input type="checkbox"/> Tire pressure gauge | <input type="checkbox"/> Paper towels                  | <input type="checkbox"/> Spray bottle with washer fluid |
| <input type="checkbox"/> Ice scraper         | <input type="checkbox"/> Pen and paper                 | <input type="checkbox"/> Granola or energy bars         |
| <input type="checkbox"/> Bottled water       |  |   |

Once you have assembled your roadside emergency kit, find a good way to keep these items together in your trunk so they don't roll around. Even a simple cardboard box works well. A backpack is another option. But make sure the kit is quickly accessible because you might need it in a hurry.

Before you actually use your kit in an emergency situation, take some time to familiarize yourself with the items you've collected and how to use them properly. Also remember that the most important thing is to exercise good judgment. If your car breaks down, make sure you stop on the shoulder, well out of the flow of traffic. Turn on your emergency flashers and, if you have roadside assistance and a cell phone, stay in your vehicle until help arrives. If it's a problem that needs quick response, or you are on that lonely country road, take out your emergency kit and proceed cautiously.

Unfortunately, there isn't one tool for all roadside emergencies. But with a little planning and some organization, you'll have a kit that could save the day.



Thanks **Peter Carver** for the submission

OIAA GEORGIAN BAY

# Monthly Meeting

Thursday March 3rd, 2016

**Barrie Golf and Country Club**  
635 St. Vincent St., Midhurst

**Speakers: Bruce Bolduc and Dale Thompson**  
of Construction Workplace Safety Training  
Special guest(s) to be announced.

Cost: Members \$ 35.40 plus HST = \$40.00  
Non-Members/Guests \$ 44.25 plus HST = \$50.00  
Payable by cheque or cash at the door

**Social: 4-5 pm**

**Speaker: 5-6 pm**

**Dinner: 6 pm**

RSVP to Sheri Turner - Doerr Claims Services  
705-719-7983 or [sheri@doerrclaims.com](mailto:sheri@doerrclaims.com)

**RSVP's must be received by Thursday February 25th**





## **Health and Safety, the Law What does it mean to the Insurance Industry**

Presented by Bruce Bolduc and Dale Thompson of  
Construction Workplace Safety Training  
Special guest(s) to be announced.

**WHEN: Thursday, March 3, 2016**

**WHERE: Barrie Golf & Country Club**

A fun and interactive evening covering a range of health and safety topics.  
Specific focus on all aspects of the Insurance industry.  
Includes: Contracting, Adjusting, Brokerages & Insurance Companies.

### **Questions to be answered include:**

- Who is the constructor? Or, for the uninitiated, what the heck is a Constructor? Why does it matter?
- What's a Confined Space? Or, how the heck did you plan to get that guy out of the crawl space?
- If it's not my guy, it's not my fault, right?? Or, if there was an accident, what is your potential liability?
- Recent case law and how it affects us all, or, What can we learn from the misfortune of others?
- CO detectors, when, where, and HOW MUCH is the fine if we disconnect it????
- Hardhats are only for people with tools, right? Or, PPE and how it applies to YOU!
- Why does the Ministry keep changing things? Legislation update for Working at Heights, Joint Health and Safety certifications, and more
- And finally, what you need to do to be compliant and protect yourself

### **QUESTION & ANSWER SESSION TO FOLLOW**

Please feel free to send any particular or complex questions you'd like answered in advance to  
[dale@buildwithsafety.com](mailto:dale@buildwithsafety.com) and they'll come armed with the answers!

To Register Contact: Sheri Turner  
[sheri@doerrclaims.com](mailto:sheri@doerrclaims.com)  
705-719-7983



P.O BOX 145, BARRIE, ON L4M 4S9

p: 705.725.1818

f: 705.725.1732

January 2016

*Dear Friend and Supporter:*

Happy New Year and best wishes for 2016. Thank you for your outstanding support of the Barrie Food Bank. The Christmas Holiday food drive was a tremendous success; raising 170,000 pounds of food and \$200,000.00 in financial donations, thanks to the big-heartedness of our community!

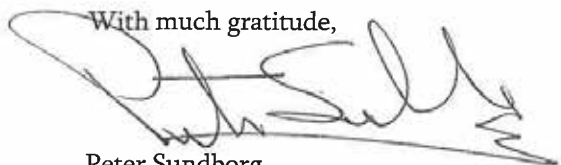
On behalf of the Barrie Food Bank and the thousands of families and individuals that we have the opportunity of serving, I would like to say thank you for your continued belief in the work we do. Your contribution absolutely helped to make a difference to the Christmas celebrations of the many families in need. We witnessed faces of gratitude and relief because of the help we were able to provide through your donation.

Furthermore, because of your generous donation we were also able to replenish our shelves, fridges and freezers for the winter months ahead. Winter tends to be a particularly challenging time for many families due to the rising costs of utilities and the lack of seasonal employment.

Thank you for giving locally and for making a tangible difference for someone you may never meet. Your generosity helps to move us closer towards "A Community Where No One is Hungry".

Best wishes for a healthy and prosperous 2016.

With much gratitude,



Peter Sundborg  
Executive Director  
Barrie Food Bank

[www.barriefoodbank.org](http://www.barriefoodbank.org)



**SAVE THE DATE**  
**Friday August 6, 2016**

**OIAA Georgian Bay  
 Charity Golf Tournament**

**\*\* NEW LOCATION \*\***

**SHANTY BAY GOLF CLUB**

## Insurance Adjuster



what my family thinks  
I do



what my friends think  
I do



what society thinks I  
do



what my customers  
think I do



what I think I do

**all  
of the  
above.**

what I really do

I think of Wednesday  
as the middle  
finger of the  
work week.



Insurance stats show that 2 hours of  
gym each day gives you 2  
more years of life. But  
2 glasses of wine a  
day gives you 3  
more years, without  
sweat or gym fees.





**Reid Lester, Partner – Laishley Reed LLP\***

An elderly man and his son attended a bank with a document identifying the son as a power of attorney (POA). Several months later, the son attends at the bank asking the bank to provide a draft in the amount of \$89,500, drawn on the father's account, and made payable to JetSet Marine Ltd. When he is questioned about the transaction, he tells the bank that it is none of their business.

A young man shows up at a credit union and asks that the accounts of his elderly mother be transferred into a joint account with himself. He advises that his mother is bed-ridden and unable to attend. He produces a power of attorney document which is dated earlier in the week, and which contains a shaky, illegible signature on the bottom.

Should the bank or credit union respond to these requests? If they refuse to respond, they may be in breach of their contractual obligations to follow the instructions of their customer. On the other hand, if they do respond, they may be facilitating a fraud against the elderly customers.

These scenarios could become more common in the years ahead. Studies have suggested that the incidence of elder abuse has been rising over the past twenty years. Studies have also suggested that a very large percentage of known perpetrators of financial abuse against elders are family members. Many other abusers are so-called "trusted caregivers". The reasons are not difficult to ascertain: today's elderly people grew up when economic times were tight; they have tended to save and they have enjoyed tremendous appreciation of property values. Now, they can be vulnerable and easy to exploit. Their children often endure weak economic times, high housing prices and plenty of consumer goods to tempt them. Opportunity meets motive!

Unfortunately, the legislative framework for

POAs provides few safeguards against the financial exploitation of the elderly. The relevant legislation in Ontario is The Substitute Decisions Act<sup>1</sup>. Among other things, the Act sets out that a POA must be signed in front of two disinterested witnesses, and can be made contingent upon future occurrences. In order for the POA to be legally valid, the grantor (or donor) must have the proper mental capacity. While POAs can be for limited purposes (ie: selling a property), with the elderly, we are generally concerned with "continuing" POAs.

Fraud with respect to a POA can arise in two main ways. First, a fraudster can utilize a forged or invalid POA and hope to induce a third party to act on it. Second, and perhaps more likely, an attorney can utilize a valid POA to carry out the fraud. An attorney acting under a POA is a fiduciary and owes an obligation to the donor to act in his or her best interest. If an attorney uses the POA in a manner that is not in the best interests of the donor, then this is a breach of fiduciary duty. Anyone who assists an attorney in such an endeavor can be said to be acting in assistance of the breach of fiduciary duty. Liability on the third party would then depend on the extent of that party's knowledge of the breach.

There are (at least) two significant features of the Act that allow opportunities for fraud, or exploitation. The Act provides that while a continuing POA can be in "prescribed form", it need not be. This means that anyone who want to, can pull a form off the internet, or buy a POA kit at a drug store and prepare a simple POA without the involvement of a lawyer or some other legal or governmental official. If the person can then induce the elderly grantor to sign off (in front of two witnesses), the person can then procure a legally valid POA. Moreover, if the grantor does not possess full and proper mental capacity, the POA may not be valid at

law, but no one in receipt of such a document is necessarily going to be aware of that.

Second, the Act provides that an existing (continuing) POA will be automatically terminated if the grantor executes a new continuing POA (unless the grantor provides that there should be multiple POAs). Further, in the event of such a termination of a previous POA, there is no requirement that the previous attorney be notified.

These rules create opportunity for unscrupulous family members (or “trusted” caregivers) to exploit their elderly relatives or charges. Further, the rules can also create uncertainty for banks and credit unions. Banks and credit unions are contractually obligated to honour the instructions of their customers. Under a valid POA, the attorney is legally the same as the customer. However, a bank can be held liable (to an estate or a defrauded elderly person) for acting upon an invalid POA, which would include a POA executed by an elderly person who lacks proper mental capacity at the time of execution. The problem is, of course, that the bank or credit union may not have knowledge in each particular circumstance as to whether a particular grantor had such capacity at the time of execution.

But what about the case where there is a valid POA which is used in a way to defraud the donor? Financial institutions are also exposed to this danger. The law provides that bank and credit unions are not formally obliged to monitor transactions in their customers’ accounts. However, if there are “suspicious circumstances” of a type that would put a “reasonable banker” on notice, then they are obliged to make “reasonable inquiries”, failing which they could be held liable for any resulting losses.

It is not always clear what circumstances should be considered to be “suspicious” or as to what inquiries should be made in a given set of facts.

Sometimes, there are privacy concerns. Set out below is a list of some potential “red flags” for a financial institution:

- Abrupt change in attorney;
- Evidence of physical abuse;
- Significant withdrawals of funds or significant change in account behavior;
- Inclusion of new names on the signature card;
- Creation of joint accounts

Unfortunately, there is no registry of POAs in Ontario. There are certain common-sense steps that can be taken, however, in an effort to determine the validity of a POA or the bona fides of particular transactions. The following is a non-exclusive list of certain preventative steps that a bank/credit union might take in the face of a new POA or “suspicious circumstances”:

- Read the entire POA and take legal advice if necessary
- Contact and visit the elderly customer and meet in private
- Compare signatures on the POA with signatures on other bank documents
- Contact the lawyer who prepared the POA, and/or the listed witnesses
- Institute a policy of encouraging any existing POA to require that the bank/credit union contact him/her in the event of any change
- Contact the office of the Provincial Guardian and Trustee (“PGT”)<sup>2</sup>

The PGT in particular can be a valuable resource in a number of ways. Among other things, the PGT can act as an attorney for an incapable person (where there is no other appropriate person who can or will agree to act in this role), it can undertake legal proceedings to protect such a person’s property, and it can undertake investigations in cases of suspected fraud.

<sup>1</sup> The Substitute Decisions Act, 1992, S.O. 1992, C.30 – [www.ontario.ca/laws/statute/92s30](http://www.ontario.ca/laws/statute/92s30)

<sup>2</sup> Provincial Guardian and Trustee – [www.attorneygeneral.jus.gov.on.ca/english/family/pgt/overview.php](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/overview.php)

\*Reprinted with Permission

Thanks **Teri Mitchell** for the submission

Many considered me one of the most prolific authors of the 20th century. I wrote numerous fictional romantic novels and also won a place in the Guinness Book of World Records for writing 26 books in the year 1983. Who am I?

- a. Judith McNaught
- b. Barbara Cartland
- c. E.M. Forster
- d. Julie Garwood

My real name is Stevland Morris Hardaway and I am well known for songs like "Sir Duke" and "Superstition". Who am I?

- a. Smokey Robinson
- b. Lionel Richie
- c. Stevie Wonder
- d. Ray Charles

I was an American inventor and businessman who is best known for inventing the electric light bulb. Who am I?

- a. George Eastman
- b. Thomas Edison
- c. Henry Ford
- d. Alexander Graham Bell

I was a British politician and the longest-serving British prime minister of the 20th century. I am also the only woman ever to have held the job. Who am I?

- a. Margaret Thatcher
- b. Lady Olga Maitland
- c. Elizabeth II
- d. Margaret Beckett

I was an American singer, dancer, and actress. I also was the first wife of Ronald Regan. Who am I?

- a. Bette Davis
- b. Jane Wyman
- c. Marilyn Monroe
- d. Anne Robbins

I was the first member of the Royal Family to graduate from University. Who am I?

- a. Prince Philip
- b. Elizabeth II
- c. Prince William
- d. Prince Charles

I was a well-known British suspense and psychological thriller director with more than fifty feature films to my name. I appeared briefly in almost all of the films I directed. Who am I?

- a. Roman Polanski
- b. David Fincher
- c. Stanley Kubrick
- d. Alfred Hitchcock

I was an American aviator, author, inventor and explorer. I also was Time magazine's first Man of the Year in 1927. Who am I?

- a. Wiley Post
- b. Eddie Rickenbacker
- c. Chuck Yeager
- d. Charles Lindbergh

I am the former chief executive and current chairman of Microsoft, the world's largest personal-computer software company. Who am I?

- a. Bill Gates
- b. Steve Jobs
- c. Gordon Bell
- d. Samuel H. Caldwell

I was the British Prime Minister during World War Two and I also was the longest serving British MP at almost 62 years? Who am I?

- a. Stanley Baldwin
- b. Neville Chamberlain
- c. Clement Attlee
- d. Winston Churchill

I am a well-known mystery writer of 66 detective novels who caused quite a stir in 1926 when I went missing for eleven days. Who am I?

- a. Agatha Christie
- b. Elizabeth Peters
- c. Sir Arthur Conan Doyle
- d. Mary Higgins Clark

I was the first American Chess Champion and many consider me one of the greatest chess players of all time. Who am I?

- a. Garry Kasparov
- b. Anatoly Karpov
- c. Boris Spassky
- d. Bobby Fischer

**Teri Mitchel**

Crawford  
Adjusters

WINNER of Find  
the President for  
January Issue



**Mother Goose  
Insurance Co.**  
Claims Dept.



"I'm sorry, Mr. Dumpty, but gravity  
is a pre-existing condition."



Let me introduce myself. My name is Valentine. I lived in Rome during the third century. That was long, long ago! At that time, Rome was ruled by an emperor named Claudius. I didn't like Emperor Claudius, and I wasn't the only one! A lot of people shared my feelings.

Claudius wanted to have a big army. He expected men to volunteer to join. Many men just did not want to fight in wars. They did not want to leave their wives and families. As you might have guessed, not many men signed up. This made Claudius furious. So what happened? He had a crazy idea. He thought that if men were not married, they would not mind joining the army. So Claudius decided not to allow any more marriages. Young people thought his new law was cruel. I thought it was preposterous! I certainly wasn't going to support that law!

Did I mention that I was a priest?

One of my favorite activities was to marry couples. Even after Emperor Claudius passed his law, I kept on performing marriage ceremonies -- secretly, of course. It was really quite exciting. Imagine a small candlelit room with only the bride and groom and myself. We would whisper the words of the ceremony, listening all the while for the steps of soldiers.

One night, we did hear footsteps. It was scary! Thank goodness the couple I was marrying escaped in time. I was caught. (Not quite as light on my feet as I used to be, I guess.) I was thrown in jail and told that my punishment was death.

I tried to stay cheerful. And do you know what? Wonderful things happened. Many young people came to the jail to visit me. They threw flowers and notes up to my window. They wanted me to know that they, too, believed in love.

One of these young people was the daughter of the prison guard. Her father allowed her to visit me in the cell. Sometimes we would sit and talk for hours. She helped me to keep my spirits up. She agreed that I did the right thing by ignoring the Emperor and going ahead with the secret marriages. On the day I was to die, I left my friend a little note thanking her for her friendship and loyalty. I signed it, "Love from your Valentine."

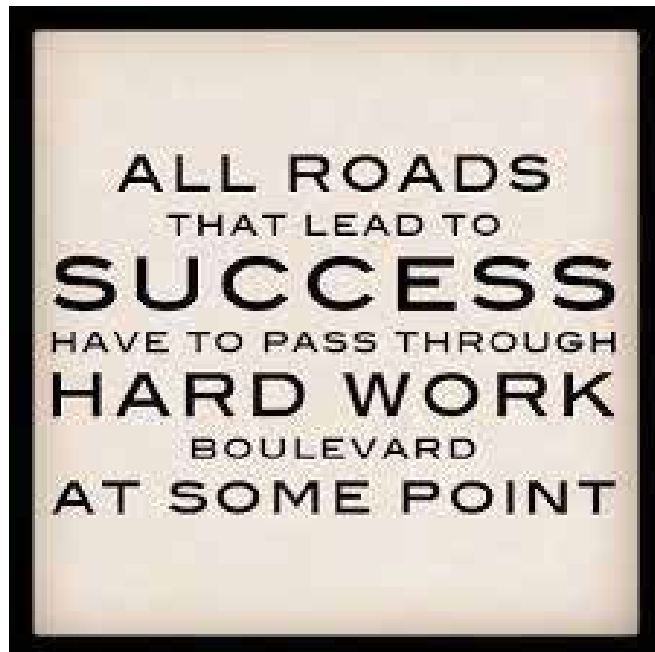
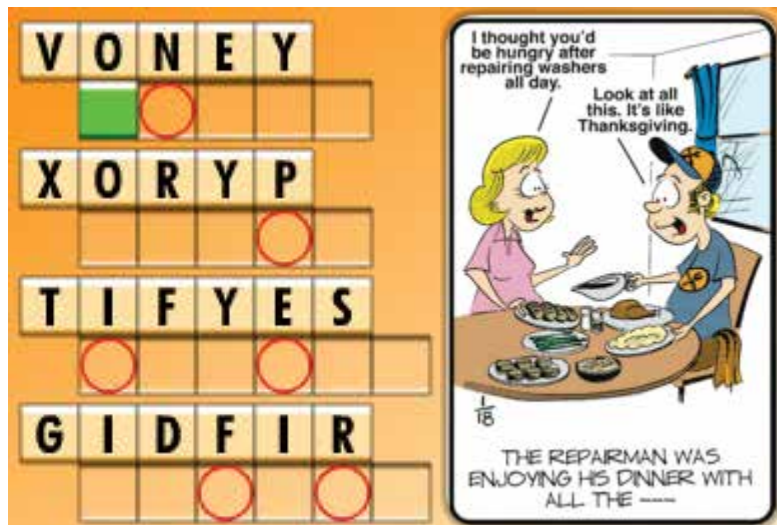
I believe that note started the custom of exchanging love messages on Valentine's Day. It was written on the day I died, February 14, 269 A.D. Now, every year on this day, people remember. But most importantly, they think about love and friendship. And when they think of Emperor Claudius, they remember how he tried to stand in the way of love, and they laugh -- because they know that love can't be beaten!

## Michele MacTavish

The Co-operators

WINNER of Find the President for November Issue





Answers to February  
Jumble on Page 31

## February Fun Facts and Trivia

The Supreme Court of the U.S. met for the first time on February 1, 1790.

Abraham Lincoln was born on February 12, 1809.

On February 14, 1859 Oregon became the 33rd state to join the Union.

February is the most misspelled of all the months.

The U. S. acquired the Florida territory from Spain on February 22, 1819.

Sir Frances Drake became the first known Englishman to sail the Pacific. He sailed on February 11, 1578.

On February 10, 1962, Astronaut John Glen Jr. became the first American to orbit the earth.

The violet is the February's flower. Although there are some that say the primrose is February's flower.

The Boy Scouts incorporated in February in 1910.

Amethyst is the birthstone for the month of February.

Princess Elizabeth became Queen Elizabeth on February 6, 1952.

The astrological signs for February are: Aquarius, January 20 - February 18 and Pisces, February 19 - March 20. Or if you are following the new astrological line-up: Capricorn, January 19 - February 15 and Aquarius February 16 - March 11.

Groundhog Day, celebrated on February 2, came about because of a German superstition. They thought if a hibernating animal cast a shadow on February 2nd that winter would last for another six weeks. If there was no shadow, spring would come early.

On February 8, 1587, Mary, Queen of Scots was executed.

## Be my OIAA Georgian Bay Valentine

N K G D N C A R D Y R T N M B  
 L E I E O O P H D I Z T O S O  
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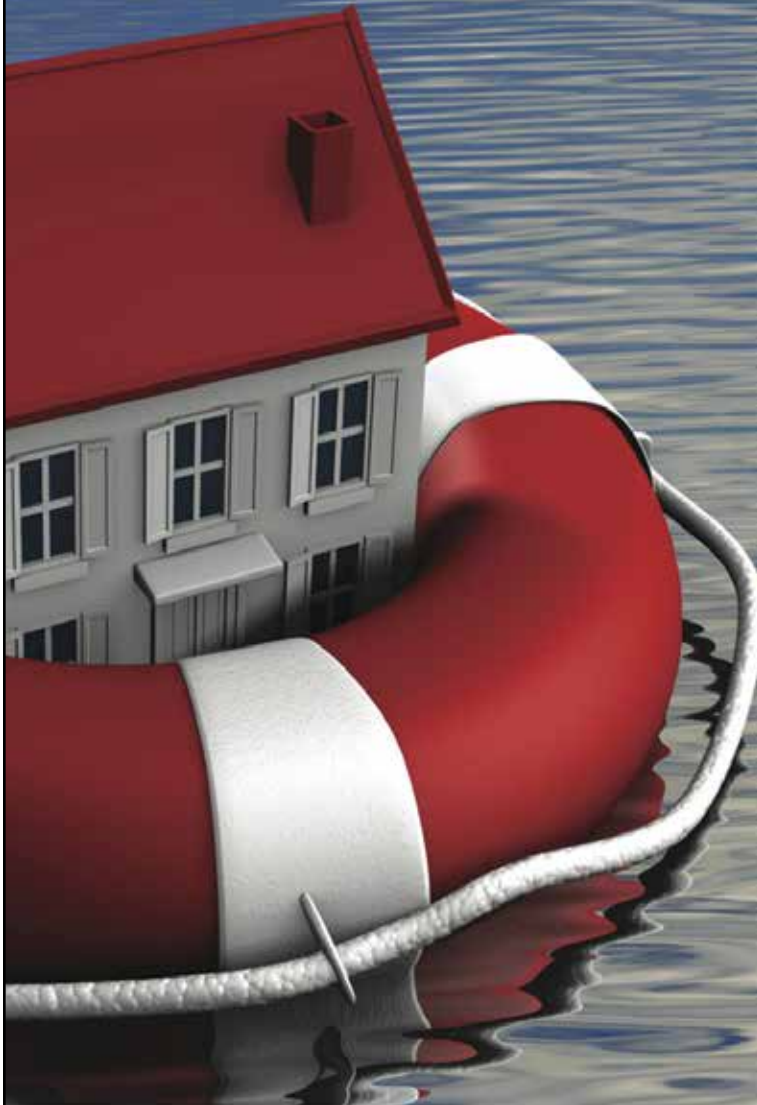


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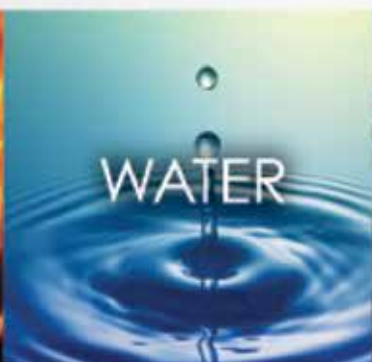
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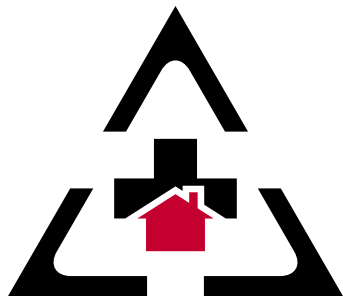
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## **Wash Your Hands**

There's no mystery about how cold and flu viruses spread. Someone who's sick sneezes in his hand and then touches the telephone, the keyboard, or a kitchen glass. You can pick up the germ when you touch that object, even hours later.

So wash your hands often. If you can't get to a sink, rub them with a hand sanitizer that's got alcohol in it.

## **Don't Cover Your Sneezes and Coughs With Your Hands**

Do your part to keep germs away from your family and friends. Viruses cling to your bare hands, so don't use them to muffle your coughs and sneezes.

When you feel one coming, use a tissue, then throw it away. If you don't have one with you, cough or sneeze into the inside of your elbow.

## **Don't Touch Your Face**

Cold and flu viruses enter your body through your eyes, nose, and mouth. Teach your kids not to touch their faces -- and follow your own advice.

## **Do Aerobic Exercise Regularly**

Aerobic exercise is any activity that gets your heart pumping. It helps increase your body's natural virus-killing cells.

## **Eat Foods Containing Phytochemicals**

"Phyto" means plants, and the natural chemicals in them give the vitamins in food a supercharged boost. So put away the vitamin pill and eat dark green, red, and yellow veggies and fruits.

## **Don't Smoke**

Heavy smokers get more severe and frequent colds. Even being around smoke hurts the immune system, your body's defense against germs.

Smoke dries out the passages in your nose. It affects your cilia -- the delicate hairs that line your nose and lungs and help sweep away cold and flu viruses. Experts say just one cigarette can stop them from working for as long as 30 to 40 minutes.

## **Cut Back on Drinking Alcohol**

Heavy drinking curbs the immune system. It can make you more likely to get infections as well as complications. Alcohol also dehydrates your body.

## **Relax**

Your germ-defense system will appreciate it. There's evidence that your immune system revs up when you de-stress.

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It is you and your Company that makes our Chapter a success & we are appreciative of your past support - we wouldn't be able to do it without you.

On behalf of the entire Executive & Social Committee, thank you again. Your generous support has allowed us to run a great Chapter including the recent success of our Provincial Conference at Deerhurst (co-hosted with Northern Chapter).

We will be providing some interesting seminars and events this 2015-2016 term. Please see our website for upcoming information and advertising.

### **SOCIAL MEMBERSHIP**

(non-adjusters)

The yearly cost for social membership is \$40.00 (inclusive of HST).  
This cost includes the Newsletter as well as a link of your Website at: [www.oiaagb.com](http://www.oiaagb.com).  
Any suggestions to improve our website are always welcome.

You and your staff also receive a reduced rate at monthly meetings, which include an informative session, a hot dinner & time to socialize with other industry members.

### **ADVERTISING**

Several advertising options are available. Our Newsletter is published 9 times throughout the year. The cost to advertise for the 2015-2016 term (issued monthly September 2015 - June 2016) is:

#### **Black & White Ad**

Business Card	\$100.00, plus HST
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#### **Colour Ad**

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Artwork should be sent to our newsletter editor:

**Helene** [HTowsley@hbgrpins.com](mailto:HTowsley@hbgrpins.com) & **Peter** [pcarver@puroclean.ca](mailto:pcarver@puroclean.ca)  
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Currently a social member of Georgian Bay OIAA? ☐ YES / ☐ NO

Our contact information is the same? ☐ YES / ☐ NO

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