

QIAA

Table of Contents

PRESIDENT'S MESSAGE	3
June Fun Facts	5
SAVE THE DATE	8
Synopsis of Speaker	10
Past Presidents	11
Slate of Officers	12
October Monthly Meeting Speaker	15
Everyday Safety Hacks (article)	22
The History of Father's Day (article)	24
Open the Floodgates for Water Claims (article)	28
Solenoid Valve Failures	29
MONTHLY RECIPES	31
WORD SEARCH AND WORD JUMBLE	33
SEARCH AND JUMBLE ANSWERS	36



On Our Cover
Have a great summer everyone.

Take our OIAA Georgian Bay President Challenge and WIN!

We will hide one in every issue for the 2015-2017 term! 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 2015-2017 term.

How to enter

Once you spot on OIAA Georgian Bay Chapter president, email Newsletter committee Pete Carver pcarver@ puroclean.ca & Helene Towsley 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?

QIAA Executive Officers for 2017-2019

PRESIDENT

Leslie Guerette Cunningham Lindsey (705) 728-8398 LGuerette@cl-na.com

VICE PRESIDENT

Sheri Turner

Doerr Claims Services

(705) 719-7983 sheri@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

Sherri Turner

(705) 719-7983

Helene Towsley

Coseco Insurance

(905) 507-5828

HTowsley@hbgrpins.com

CHAPTER DELEGATE

Greg Doerr

Doerr Claims Services

(705) 719-7983 greg@doerrclaims.com

(705) 549-9994

(705) 739-8996

(705) 792-6000

(647) 289-7354

(705) 325-5746

(416) 491-2525

iross@larrek.com

kristindusome@winmar.ca

rob@roystonrestorations.ca

SOCIAL DIRECTORS

Kristin Dusome

Winmar Property Restoration

Kim Graveson

Winmar Property Restoration kimgraveson@winmar.ca

Rob Rennie

Royston Restorations

John Ross

Larrek

Rick Rimkey

R&F Construction—DKI

Randy Henderson

Arcon Forensic Engineer

Trevor Walker

randy.henderson@arconforensics.com (705) 330-1759 twalker8812@gmail.com

rrimkey@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

OIAA Committees

CHRISTMAS

Sherri Turner • 705.719.7983 Kristen Dusome • 705.549.9994

MONTHLY SPEAKER

Leslie Guerette • 705.728.8398 Trevor Walker • 705.330.1759

PAST PRESIDENT

Kim Graveson • 705.549.9994 Kristen Dusome • 705.549.9994

NEWSLETTER

Helene Towsley • 905.507.5828 Peter Carver •705,797,1899

CURLING

Rob Rennie • 705.792.6000

GOLF

Sheri Turner • 705,719,7983 Greg Doerr • 705.719.7983

WRAP UP

John Ross • 647.289.7354 Joe Cumming •705.712.1503

WEBSITE

Randy Henderson • 416.491.2525

DINNER

Sheri Turner • 705.719.7983

HOCKEY TOURNAMENT

Trevor Walker • 705.330.1759 Greg Doerr • 705.719.7983

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President's Message



OOPS!!!!!!!

The job of a President is never done (or apparently as organized as she would like!) May, June, when you are having fun you never know when your job is done.

This month will be much warmer and much sunnier which should make us all much cheerier. The whether certainly has been crazy over the last 6 months and difficult to plan our lives around. We continuously need to remind ourselves that we do live in Canada after all. Reminding ourselves of that should make us proud and remember that our seasons change, they are unpredictable at best and that is, or should be, one of the reasons we love our Country as much as we do.

I said it in May's Edition and it bears repeating again, it has been my pleasure getting to know the Members of the Georgian Bay Chapter of our great industry that I have now been a part of for more than 25 years (wow that makes me old – no comments FG).

I have seen many changes over my career, and not just in the Auto Legislation, although I am sure those are the changes that I can thank for all of the grey hair! Some changes have been good, some not so much. What I have seen over the years and still see today is our Industry continues to draw in new faces, young, eager, energetic soles looking to make their mark in our world of Insurance and Claims.

It is up to us as the more experienced Industry Representatives (that means you most of all GD) to encourage and welcome the younger versions of ourselves and help them not only learn but get involved and become excited about what we do. I have said it many times over my last 2 years as your President, what we do is help those who have had something terrible happen in their world. Our job is to help them through it and to put them "back into the same position they were in prior to the loss".

I have seen first hand that the Georgian Bay Members in each area of our Industry have done this with grace, compassion and integrity. Keep up the good work everyone and let us welcome in the new, younger versions of ourselves with open arms and good advice as they begin their journey of helping others in their careers.

With that I say a final farewell (for real this time) as your President and I say good luck to Sherri Turner who is taking the rains and who I know will surpass my attempts at moving our Chapter into the future.

Happy Father's Day, have a great summer, and of course;

Be Safe;

Leslie Guerette

OIAA Georgian Bay President













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June Fun Facts



June is the sixth month of the year in the Julian and Gregorian calendars and one of the four months with a length of 30 days. The month of June is named after Juno, the wife of Jupiter, and queen of the gods [Hera in Greek mythology]. It was held sacred to her, and was thought by the Romans to be the luckiest month for marriage, since Juno was the Goddess of Marriage.

June is the month with the longest daylight hours of the year in the Northern Hemisphere and the shortest daylight hours of the year in the Southern Hemisphere. June in the Northern Hemisphere is the seasonal equivalent to December in the Southern Hemisphere and vice versa. In the Northern hemisphere, the beginning of the meteorological summer is June 1st. In the Southern hemisphere, the beginning of the meteorological winter is June 1st.



1876 - The
Transcontinental
Express arrives in San
Francisco, California, in
only 83 hours and 39
minutes after leaving
New York City.



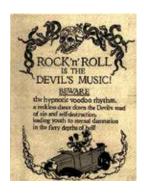
1883 - The first regularly scheduled Orient Express left Paris.



1944 - D-Day: the day the Allied powers crossed the English Channel and landed on the beaches of Normandy, France, turning the tide of the war against Germany.

1953 - The coronation of the United Kingdom's Queen Elizabeth II.

1956 - Santa Cruz, CA authorities announced a total ban on rock and roll





at public gatherings, calling the music "Detrimental to both the

health and morals of our youth and community."

1967 - Sgt. Pepper's Lonely Hearts Club Band by the Beatles was released.

1980 - The Cable News Network (CNN) began broadcasting.

2004 - Ken Jennings began his 74-game winning streak

on the syndicated game show Jeopardy.

2009 - General Motors filed for Chapter 11 bankruptcy.



IT'S TIME TO RENEW!!!

We are anticipating an exciting year for our OIAA chapter and hope you'll join us

It is you and your company that makes our Chapter a success and 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!

We will providing some interesting seminars and events this upcoming 2017-2018 term.

Please visit our website @ www.oiaagb.com for more information.

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Send cheque & fo Lynn Dawson – The	rm to: e Co-operators 14 Cedar Pointe Dr, Barrie, On L4N 5R7

The yearly membership includes the monthly newsletter, the link our website www.oiaagb. com. You will receive a reduced rate at monthly meetings, which include an informative session, a hot dinner and time to socialize with other industry members.

Thank you again for your support & hope to see you at our events!

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Several advertising options are available. Our Newsletter is published from September to June.

2017-2018 COST

Colour Ad

Business Card \$200.00 + HST Half Page \$500.00 + HST Full Page \$800.00 + HST

CRITERIA

Your advertisement must be in EPS or PDF format Artwork should be sent to the newsletter editors: Helene Towsley – htowsley@hbgrpins.com Pete Carver – pcarver@puroclean.ca

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Any issues pertaining to your advertising, please contact Helene Towsley @ htowsley@hbgrpins.com or Pete Carver @ pcarver@puroclean.ca

Thank you again for your support & hope to see you at our events!

QIAA 2017 SAVE THE DATE

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
		Wrap Up June 22 Wickie's Pub
JULY	AUGUST	SEPTEMBER
JULY Close for the Season	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course	SEPTEMBER Welcome Back
	OIAA Golf Tournament August 1, 2017	
Close for the Season	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course	Welcome Back
Close for the Season	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course Orillia	Welcome Back
Close for the Season OCTOBER Monthly Meeting - Oct. 5	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course Orillia	Welcome Back DECEMBER OIAA Christmas Party December 1, 2017

\$150.00 per hole

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2015-2017 OIAA Executive



QIAA

Synopsis of Speaker

David Carroll

our speaker for the 2017 Past President's Night, prefers goals so big they scare his pants off. David never thought he would be:

ULTRA MARATHONER



Author of ULTRA



A young ultra-marathon runner is pushed to the breaking point and beyond in this gripping tale of physical endurance and emotional healing.

SIGHT UNSEEN

shess, it exploded bawd Carroll if exish habit of counting everything again, just one more hill and this bloed the bike by the handlebars size lights all around the strange six two Sight Unseen left bet mis did I have left until Lights Our sund out I was going blind and I westly years we'll have a treatme brise, since I'd barely slept in mon at time works differently here the Stack in February I was going blinder on my face and pushed more consider.

What would it feel like to know you are going blind?

CBC Radio Producer



Producer, David Carroll:

Over the last dozen years David Carroll has helped to produce some of CBC Radio's most beloved shows, including Canada Reads, Go with Brent Bambury, Groove-Shinny, Centre Stage, and The Radio 2 Top 20. When he's offline, David Carroll runs ultra-marathons and writes award-winning novels for young adults. His most recent novel is Sight Unseen (Scholastic Canada). Sight Unseen (Scholastic Canada).

During his seminar, David shared stories from trail, the mountain top and the boardroom. Lessons and strategies on how to face new challenges by:

"find your pacer to keep you on the trail"

"if you don't feel the pain, you are not learning (Pablo)"

"beware the chair"

"listen to the woman on the side of the road... be that woman on the side of the road"

Past President Night



Slate of Officers for 2017-2019

President:

Sheri Turner - Doerr Claims Services

Vice-President:

Position Remains Open

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Mary Charmin - Crawford & Company

Treasurer:

Joe Cumming - The Co-Operators

Chapter Delegate:

Greg Doerr - Doerr Claims Services

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Speaker
Daniel Strigberger

Social: Speaker: Dinner:

4-5 pm 5-6 pm 6 pm Barrie Golf & Country Club 635 St. Vincent Street Midhurst

Cost: Members \$35.40 plus HST = \$40 Non Members & Guests \$44.25 plus HST = \$50 Payable by cheque or cash at the door

RSVP to Sheri Turner - Doerr Claims Services 705-719-7983 or sheri@doerrclaims.com RSVP's must be received by September 28, 2017

OIAA October Monthly Meeting Speaker



SAMIS+COMPANY Toronto | Waterloo

Daniel Strigberger

Daniel is a Partner of Samis+Company and manages our Waterloo office. The son of a plaintiff lawyer, he decided in law school that he wanted to work for the insurance industry. Daniel's practice focuses on anything to do with coverage, including priority disputes, extra-provincial claims, and umbrellas.

He is the co-author of the only auto insurance coverage law in Ontario text book, aptly titled Auto Insurance Coverage Law in Ontario (2017 LexisNexis).

Daniel is recognized in the Canadian Legal Lexpert Directory as a leading practitioner in the Litigation -- Commercial Insurance category. In 2013 he decided to get the Canadian Risk Management (CRM) Certificate. He now advises clients on all areas of risk management, including cyberbreaches, legal liability, and skydiving.

Daniel is a social media nut. He blogs for the Canadian Underwriter`s Insurance Blog. His twitter handle is @DanStrigberger. His favourite hashtags include #OntInsLaw, #Coverage, and #IceCream.

Daniel went to law school at the University of Ottawa. He was called to the Ontario Bar in 2002 and practiced in Toronto until he moved to Waterloo in 2010. Only 18 months later, Daniel was honoured as one of the Region's Top 40 Under 40. Only 18 months after receiving the Top 40 Under 40, Daniel became the first recipient of that Award ever to spend three months living in a local retirement home.

Daniel enjoys travel, golf, and photography. When he's lucky he travels to various golf courses and takes photos of them.



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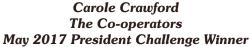


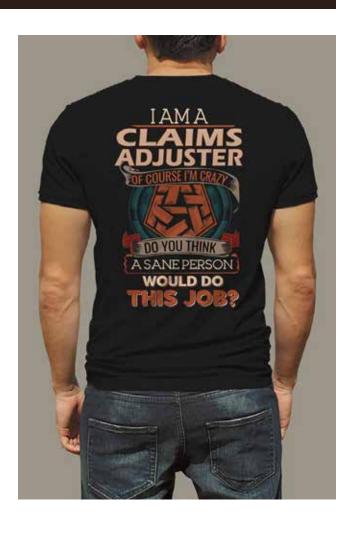


QIAA

WHAT'S HAPPENING







We Have Been Listening...



We are making changes to our monthly meeting. Instead of having monthly meeting, we will be doing educational days. Save the date March 21, 2018...stay tune for more details"









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EVENT DETAILS

Cost –includes HST
OIAA Members \$150/pp
NON-Member \$165/pp
Dinner only \$45.00/pp
Includes - 18 holes,
4 person Best Ball,
power cart,
BBQ Lunch & Dinner
All prices include HST
CASH or CHEQUE only Cheque
payable to OIAA Georgian Bay Chapter

REGISTRATION

10:15 am-11:30 am

Shot Gun Start

12:00pm

Cocktails

5:00pm

Dinner/Prizes

6:00pm

Registration Deadline

July 21, 2017

Form and Payment required by this date

RSVP/INQUIRIES

Sheri Turner Doerr Claims Services 92 Caplan Ave Ste 114 Barrie, ON L4N 9J2 Office 705-408-0150 Sheri@doerrclaims.com

Download Registration Form on www.oiaagb.com

SAVE THE DATE





Free Appetizers
Pool Tables
Dart Boards
& Great
Conversation

June 22 5-8 pm Please RSVP by Thursday June 15th to John Ross jross@larrek.com or 647.289.7354

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ARCON FORENSIC ENGINEERS

By Randy Henderson

As insurance adjusters, you likely see on a daily basis the truth in the old adage that most accidents happen in and around and our homes. In the area of forensic engineering, we often see claims that could have been prevented had people been a little more patient, careful and observant in their daily lives. The purpose of this article is to share with you some wisdom gleaned by forensic engineers through their investigations of the causes of insurance claims. We'll begin with simple 'hacks' to prevent property related claims, and then provide suggestions for avoiding collisions and personal injuries.

Fires

We've all heard it a million times but replace your smoke detector batteries with every change in season, regardless of whether they are hard wired or not. While they don't prevent fires, alarms often prevent loss of life and can reduce the severity of a loss.

Don't power window air conditioners with extension cords. Extension cords are designed to provide temporary power and are not meant to be a long term wiring solution. Even if you are using a cord that is suitable for the electrical load, it is still only meant for temporary power supply.

Clean the lint trap in your dryer after every load and periodically (depending on frequency of use) check the dryer exhaust to ensure that there is no build up of lint. Airborne particles of lint can lead to dryer fires.

Only use candles for ambience during a romantic dinner

and never as a light or heat source. Be sure to extinguish the candle regardless of the dinner result.

Floods

A common but often overlooked use of batteries in a home is the thermostat. Batteries provide back-up in the event of a power outage. You might ask, who cares? If you are on vacation the first week of February and there is an extended power outage and your thermostat is offline because the batteries are dead...you might come home to burst pipes and water damage.

Toilet supply lines are a common point of failure in a home's plumbing system. Consider replacing the supply line every 10 years with a good quality replacement. The problem with toilet supply lines is that there is usually no local shut-off valve, and the damage resulting from a second floor toilet failure can be extensive. If you are a DIY plumber and the instructions say "hand-tighten", don't apply a pipe wrench and as much force as you can muster just to "make sure". Excessive force can cause parts to weaken, fracture and eventually break.

Floods can also originate from a washing machine or dishwasher. Consider only running such appliances when you are at home, just to be on the safe side.

Winterize your outdoor hose bibs by turning off the water supply to the external bib and then draining any residual water by opening the external tap. The internal shut-off should be in the basement just inside the wall from the external connection.

Never, never, never turn the heat off when you go on vacation during the winter and make sure that all of your windows are shut!

Collisions

Focus and patience are often found to be lacking by at least one of the drivers involved in a collision. A lack of focus lengthens the perception-reaction time of a driver which in turn decreases the ability to avoid a collision.

QIAA

Everyday Safety Hacks Continued

One of the greatest sources of distraction is the general use of a handheld or mounted device such as a phone or GPS unit. Even talking on a hands-free enabled device is just as distracting as talking on a hand-held phone. I'm sure we've all missed a turn-off because we've been talking on the phone while driving.

Don't speed. It's obvious, the faster you drive, the longer the distance required for safe stopping. The greater the distance to stop, the less chance you have to avoid a collision. For example, driving 10 km/h over the posted speed in a 60 km/h zone will increase your dry-road braking distance by over 30% - from 18 metres to 24 metres.

Always allow for a 2 second following distance between you and the car ahead. This gap is related to the typical perception-reaction time of a driver and braking capability under ideal conditions. The faster you're travelling, the bigger the gap. In inclement weather, allow for an even longer gap to account for slowness in driver reactions and reduced friction, control and visibility.

Wear your seatbelts. In nearly every instance they can significantly reduce the rate of severe injury (and are responsible for twice the reduction in head & spine injuries).

When turning left, never assume that drivers approaching from the opposite direction are planning to stop. If you are one of those drivers, don't use an amber light as a signal to speed up. Also don't try and "shoot the gap" between cars when turning left. As an indication of whether you routinely cut it too close when you turn left, look in your rear-view mirror after you complete your turn and count the seconds that pass until you see the oncoming car that you turned in front of. If it's less than three seconds, you might want to wait for a bigger gap in the future.

When it comes to transport trucks, buses and specialty vehicles such as cement mixers, size matters. Drivers of these vehicles can not react as nimbly or brake as quickly as someone in a car and do not have the same field of

vision as drivers of cars. Give way and stay alive. The same logic exists with pedestrian and vehicle interactions. As a pedestrian, do not text and walk, especially at intersections. Wear reflective clothing when walking or cycling at night. When walking in the dark, people often assume if they can see the car, the car's driver can see them. Quite often, this not the case.

Personal Injuries

Pedestrians can reduce their chances of a slip, trip and fall by minding the following suggestions. Always watch your step to account for step heights and even changes in seemingly level surfaces in order to detect slight variations that could spell danger. By extension, don't shuffle your feet when you walk. This can cause you to catch minor variations caused by heaving between poured concrete on the sidewalk or changes in surfaces, such as between carpet and tile. Do not wear Crocs on wet surfaces – their sponginess makes them conform to the walking surface, trapping water and becoming very slippery. Do not wear running shoes in sub-zero weather on snow/wet surfaces; the sole material hardens at these temperatures and loses ability to grip the surface.

We hope that you find these "hacks" useful.

Completely random "accidents", where the
confluence of variables leading to the incident are
essentially unpredictable or beyond control, are rare.

There is usually a pretty simple decision point leading
up to the "accident" where a human made a poor
decision.

Randy is responsible for client management and business development at Arcon Forensic Engineers. This article contains input from forensic investigators Jillian Leblanc, Daniel Couture and Alan Morris.

The History of Father's Day

History of Father's Day Festival as seen today is not even a hundred years old. Thanks to the hard work and struggle of Ms Sonora Louise Smart Dodd of Washington that just as we have set aside Mother's Day to honor mothers we have a day to acknowledge the important role played by the father. However, some scholars opine that Father's Day history is much older than we actually believe it to be. They say that the custom of honoring dad's on a special day is over 4,000 years old. There are a few more claims about the Father's Day origin about which we will learn in this page.

Earliest History of Father's Day

Scholars believe that the origin of Father's Day is not a latest phenomenon, as many believe it to be. Rather they claim that the tradition of Father's Day can be traced in the ruins of Babylon. They have recorded that a young boy called Elmesu carved a Father's Day message on a card made out of clay nearly 4,000 years ago. Elmesu wished his Babylonian father good health and a long life. Though there is no record of what happened to Elmesu and his father but the tradition of celebrating Father's Day remained in several countries all over the world.

History of Father's Day in US

Modern version of Father's Day celebration originated in United States of America and thereafter the tradition spread in countries around the world. The world owes thanks to Ms Sonora Louise Smart Dodd a loving daughter from Spokane, Washington as it is because of





her struggle that Father's Day saw the light of the day. The idea of Father's Day celebration originated in Sonora's mind when she per chance listened to Mother's Day sermon in 1909. Fairly mature at the age 27, Sonora pondered if there is a day to honor mother then why not for father? Sonora felt strongly for fathers because of the affection she received from her own father Mr William Jackson Smart, a Civil War veteran. Sonora's mother died while childbirth when she was just 16. Mr Smart raised the newborn and five other children with love and care. Inspired by Ms Anna Jarvis's struggle to promote Mother's Day, Ms Dodd began a rigorous campaign to celebrate Father's Day in US. The Spokane Ministerial Association and the local Young Men's Christian Association (YMCA) supported Sonora's cause. As a result Spokane celebrated its first Father's Day on June 19, 1910. Though there was initial hesitation the idea gained gradual popularity all over US and Fathers Day came to be celebrated in cities across the country.



Looking at the heightened popularity of Father's Day in US, President Woodrow Wilson approved of this idea in 1916. President Calvin Coolidge too supported the idea of a national Father's Day in 1924 to, "establish more intimate relations between fathers and their children and to impress upon fathers the full measure of their obligations". After a protracted struggle of over four decades, President Lyndon Johnson signed a presidential proclamation declaring the third Sunday of June as Father's Day in 1966. Then in 1972, President Richard Nixon established a permanent national observance of Father's Day to be held on the third Sunday of June. Sonora Smart Dodd was honored for her contribution at the World's Fair in Spokane in 1974. Mrs. Dodd died in 1978 at age 96.

Other Theories of Fathers Day Origin

- There are several theories behind the origination of Father's Day.
- Some believe that the first Fathers Day church service was held in West Virginia in 1908.
- Others opine that the ceremony was first held in Vancouver, Washington.
- The president of Lions' Club, Chicago, Harry Meek is said to have celebrated the first Father's Day with his

organization in 1915 to stress on the need to honor fathers. He selected third Sunday in June for celebration, the closest date to Meek's own birthday. In appreciation for Meek's work, the Lions Clubs of America presented him with a gold watch, with the inscription "Originator of Father's Day," on his birthday, June 20, 1920.

- Some historians honor Mrs. Charles
 Clayton of West Virginia, as the Founder of Father's Day.
- In 1957, Senator Margaret Chase Smith wrote Congress that, "Either we honor both our parents, mother and father, or let us desist from honoring either one. But to single out just one of our two parents and omit the other is the most grievous insult imaginable."
- In countries where Catholic Church holds greater influence Father's Day is celebrated on St. Joseph's Day (March 19).

Present Day Celebrations

Father's Day Festival has gained amazing popularity over the years. The festival is considered to be a secular one and is celebrated not just in US but in a large number of countries around the world including Argentina, Australia, Belgium, Brazil, France, Germany, Japan, New Zealand, Norway and India though on different dates. World over people take Father's Day as an opportunity to thank father and pay tribute to them. On this day children present Father's Day cards not just to their dads but also grandfathers, uncles, stepfathers or any other person who commands the position of a father in their life. There is also a trend to present Father's Day gift to dad, most popular of all being necktie. Other popular gift being roses, the official Father's Day flower. Many people rue that the trend of presenting gifts to fathers has led to over commercialization of the festival relegating the noble idea behind Father's Day celebration.

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Dinu Matei M.Sc., P.Eng. Consulting Forensic Engineer

Dinu specializes in metallurgical, materials and mechanical failure analysis. He has extensive experience investigating and solving complex multidisciplinary problems in consumer products,

industrial systems, plumbing components, and residential oil spills.

During the course of his career, he has been involved in more than 1,000 failure investigations of various metallic and non-metallic components, and in 23 projects leading to the development of new materials and processes.

About Origin and Cause

As Canada's largest consulting forensic engineering and fire investigation firm, Origin and Cause provides crossdisciplinary forensic expertise to insurance companies, law firms, independent adjusters and corporate risk managers. With over 30,000 cases completed, Origin and Cause has been a trusted leader for over 25 years, helping its clients discover the truth by determining the facts through expert investigation. Origin and Cause has built its reputation on integrity and commitment to the facts, and guarantees unbiased opinions based on factual evidence determined through scientific methodology, examination and laboratory testing.

Water damage claims, not fire, are by far the most frequent and most expensive losses in Canada today. One of the most troubling aspects of water losses is their unpredictability and the lack of available resources to prevent them. Most of the time they happen fast and without warning. There are numerous sources where water could discharge from in a building that can cause devastating amounts of damage. However, today we will feature a component that fails incredibly frequent because of their wide spread use in numerous appliances: The solenoid valve.

In essence, a solenoid valve is a small valve that operates like a floodgate – opening and closing to control the flow of water. They're found in appliances all around us, like washing machines, dishwashers, ice makers, and more recently, in touchless faucets. They are also used in larger applications, like fluid power pneumatic and hydraulic systems, motors and larger industrial valves, to name a few. The way they work is simple: The valve opens to feed water into the appliance, then closes again to hold the water back. For example, when you start the washing machine, the appliance calls for water, and the valve opens, allowing water to fill the drum. After the drum is filled, the valve closes and no water enters the appliance until the first stage in the washing cycle is completed.

Depending on the washing cycle used, the valve may open and close a few times during the entire process. At the end of the washing cycle, the valve stays in its default closed position until the next wash cycle is started. Like any other product, solenoid valves are not immune to failure. And when they fail, water comes gushing out – quite literally like opening the floodgates.

Origin and Cause is being called more and more by insurers and law firms to undertake investigations on solenoid valve failures, and we have noticed very distinct patterns in the causes of failure that we thought would be beneficial to our readers.

Manufacturing Deficiencies Improper Material Choice

One of the leading causes for the failure of some solenoid valves is associated with an improper choice of material in the design and manufacturing process. One particularly problematic material, used in a critical component of solenoid valves, is a plastic called POM (Polyoxymethylene), also known as acetal. Interestingly, acetal is a perfectly appropriate material to be used in water related applications. However, it doesn't perform well when it is exposed to chlorinated water, which

...Continued

of course, we all have running through our homes and businesses. Contact with the chlorinated water, combined with stresses due to water pressure on the material, causes failure due to a mechanism known as environmental stress cracking. The degradation, which eventually leads to a failure, begins with the formation of tiny surface cracks, which over time grow and finally combine into a large final crack. At that point the water will start to discharge through the pathway created by the crack – like a floodgate suddenly breached.

Improper Material Formulation

Manufacturers of solenoid valves used in water applications have replaced components made from acetal with fibre-

reinforced nylon, which is apparently a more resistant material to chlorinated water. However, failure of solenoid valves still occur due to improper material formulation – which simply means that during the manufacturing process, the material is improperly mixed together, making it more susceptible to failure.

Fibre-reinforced nylon exhibits good chemical resistance, and as its name implies, it's strengthened with (fibreglass) fibres, similar to reinforced concrete – only the matrix is nylon, and the reinforcements are fibres. Similar to reinforced concrete, a good bond between the matrix and reinforcements is necessary for good strength.

If the materials aren't mixed and/or processed correctly then the final component will be weak and prone to failure, again, similar to reinforced concrete: If there is no bond between the concrete and the steel then the structure made from reinforced concrete will have limited strength and will eventually collapse. An improper manufactured fibre-reinforced nylon component can exhibit lack of bonding between the matrix and the fibres, which will yield a weak final product with reduced strength.

Although solenoid valve manufacturers are now producing solenoid valves made from more chlorinated water resistant materials, there are thousands of old ones still in service. Of course, not all of them will fail but our experience indicates that a large percentage of them may do just that.

Debris

If we can go back to our gate analogy for a minute, imagine that the floodgate is closing, but just before it shuts completely you wedge a rock underneath; water will continue to flow under the partially closed gate, albeit at a slower rate. Sometimes debris in city water, or calcium deposits, can get lodged, or form, inside the valve and prevent it from closing properly. So while it hasn't actually failed, the obstruction will make the valve unable to operate as intended (close completely) and water will flow freely through it. As the result of this condition, in the case of a washing machine or dishwasher, water will continue to fill the appliance unimpeded, and having nowhere to go,

it will eventually overflow. These are tricky cases to investigate because the debris often washes away by the time we get the chance to examine the evidence.

Freezing

Freezing of a solenoid valve in a residence usually takes place when the appliance is near an exterior wall, and the thermostat is set low or turned off during the cold season. The water supply line to a dishwasher, washing machine or ice maker is always filled with pressurized water, which means that one side of what we called the floodgate in a solenoid valve is also always exposed to pressurized water. If the water in the supply line freezes, it will damage the valve either by mechanical expansion, or it will cause the pressure in the line to build up significantly. Downstream from the ice plug location in the supply line, the pressure will theoretically have nowhere to go, and eventually, will let go at the weakest point in the system, which is usually a soldered joint or the solenoid valve.

Homeowner Tip

Before leaving on vacation, or for extended periods of time, we recommend that you turn off the water supply to your home, drain the system and leave the lowest tap, (usually located in the laundry area in the basement) in the open position to drain the water. As your plumbing system is now free of water, chances of water related insurance claims are practically

Solenoid Valve Failures

eliminated. We also recommend that you also leave a tap open on the top floor to prevent a damaging water hammer effect from occurring when you turn the water back on upon your return.

Installation Deficiencies

Water damage from solenoid valves on household appliances are often times associated with installation deficiencies: The fitting between the water supply line and the valve can be tightened incorrectly (crossthreaded or over-tightened), or we often find that the tubing is either not cut straight or is not correctly inserted into the fitting. Such situations can arise when the appliance is initially installed, but also can happen later, during a service call. If the evidence is preserved, a Forensic Engineer will be able to provide an opinion on whether the water damage from a solenoid valve is associated with an installation deficiency or not. However, if the water supply line is removed before we get the chance to examine the joint, the chances for a successful subrogation are significantly reduced. So as always, we recommend that you give us a call as soon as you get notice of the claim, so we can attend the site and complete our investigation, and you can secure your subrogation opportunity.

Less common, is a situation where the solenoid valve is installed backwards – believe it or not, this happens; we've seen it done by contractors and technicians. The valve is like a one-way street, allowing water to pass through in one direction only. While it can only be installed correctly in one position, there are a few models that can be installed backwards. If it is installed backwards the valve simply won't hold water, which will continue to flow through and fill the water compartment of the appliance, and eventually discharge onto the floor.

The only positive aspect to this mode of failure is that the loss usually occurs right away, while there's someone there to catch it.

Take Inaction

Unfortunately, water losses originating from solenoid valves can't be controlled or prevented, as they occur with no warning signs. As Forensic Engineers, we don't have control over what the homeowner, or the contractor, does with the evidence after the incident. It is common practice that when someone discovers a water loss, they call in the contractor who installed the appliance or did some service work on it. They might replace the valve and discard the old one, or disconnect the water supply line, without consideration for the claim, thereby, intentionally or in error, eliminating the chances of a successful subrogation action.

We understand that, often times, insurance claims are made after the water leak was fixed. However, if possible, when you receive the first notice of loss, we suggest that you do these two very important things that can potentially help you recover hundreds of thousands of dollars if done in all of your claims:

- **1.** Advise the property owner to wait until an adjuster or engineer can attend before calling a contractor.
- **2.** Attend the site and document the extent of the damage, as well as the source of the damage as soon as possible.

If we can't be there the day the loss occurred, just give us a call and we can advise you over the phone on how best to preserve the evidence for a successful subrogation claim.

The most important thing to remember is to leave everything as is until it is properly documented and removed by a Forensic Engineer. These investigations are not always straightforward, and by touching or manipulating the evidence, you could be compromising your subrogation potential.

June Recipes

PORK CHOPS STUFFED WITH SMOKED GOUDA AND BACON



3. Lay the chop flat on cutting board, & with a sharp knife held parallel to the board, cut a pocket into the pork, going all the way to the bone, but leaving the sides intact. Stuff cheese mixture into pocket, & close with a wooden toothpick. Brush meat with oil, & season with salt & more black pepper.

Ingredients

2 ounces smoked Gouda cheese, shredded 4 slices bacon, cooked and crumbled

1/4 cup chopped fresh parsley 1/8 tsp grnd black pepper

2 (2 1/4 inch thick) center-cut, bone-in pork chops 1 teaspoon olive oil 1/4 tsp salt grnd black pepper

Instructions

- 1. Preheat an outdoor grill for medium heat.
- 2. In a small bowl, combine the cheese, bacon, parsley, and 1/8 tsp black pepper.
- 4. Lightly oil the grill grate. Grill over medium heat for 5 to 8 minutes on each side, or until pork isdone. Careful not to overcook!

PESTO CHEESE BOMBS



Ingredients

1 (16 ounce) package premade biscuit dough 4 mozzarella string cheese sticks 1/2 cup pesto butter for greasing 1 cup marinara sauce, warmed

Directions

- 1. Preheat oven to 350 degrees F. Place a ramekin or ceramic bowl in the center of a springform pan and grease the inside edges of the pan as well as the outside of the bowl to prevent sticking.
- Split each biscuit into two by dividing the layers, totaling 16 rounds of dough. Cut each of the cheese sticks into quarters. Wrap each chunk of cheese in the biscuit dough and seal edges to create a ball.
- 3. Add pesto to a small bowl and roll each ball of dough in the pesto to coat. Add to the pan in a ring shape and cover with any remaining pesto. Bake with a layer of foil under the pan to catch any grease that might leak out for 35-40 minutes or until golden brown and some melted cheese is visible.
- 4. Add warmed marinara to the center dish for dipping. Serve hot.

BEST POTATO SALAD



Ingredients

6 eggs
10 red potatoes
1 cup mayonnaise
1/2 cup ranch dressing
1/3 cup dill pickle relish
2 tblsp prepared yellow
mustard

1 1/2 tsp salt

1/4 tsp ground black pepper 1/8 tsp paprika 1/8 tsp celery seed

1 onion, chopped 1/4 cup pepperoncini (optional)

1/4 cup sliced black olives (optional)

Directions

Place the eggs into a saucepan in a single layer and fill with water to cover the eggs by 1 inch. Cover the saucepan and bring the water to a boil over high heat. Remove from the heat and let the eggs stand in the hot water for 15 minutes. Pour out the hot water; cool the eggs under cold running water in the sink. Peel and chop the cooled eggs. Place the potatoes into a large pot and cover with water. Bring to a boil over high heat, then reduce heat to medium-low, cover, and simmer until tender, 15 to 20 minutes. Drain and refrigerate until cold. Peel and cube once cold.

Stir together the mayonnaise, ranch dressing, relish, mustard, salt, pepper, paprika, and celery seed in a mixing bowl. Add the eggs, potatoes, onion, pepperoncini, and olives; stir until evenly mixed. Cover and refrigerate at least 2 hours before serving.

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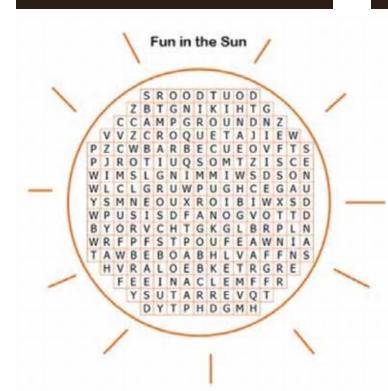
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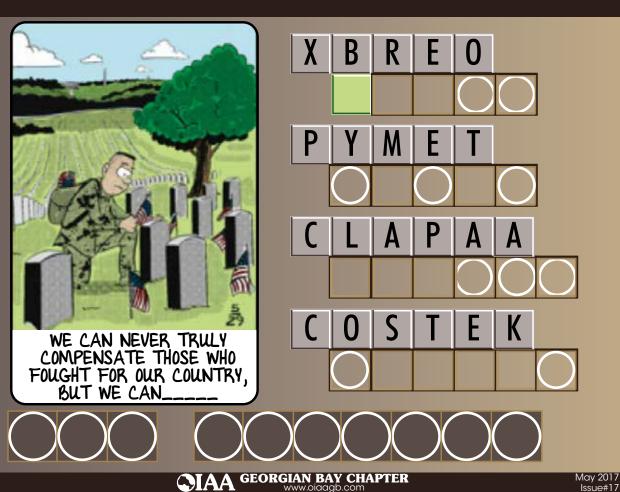
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QIAA Newsletter Editors



Peter Carver pcarver@puroclean.ca

Helene Towsley htowsley@hbgrpins.com



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