

Georgian Bay Chapter

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Georgian Bay Chapter

MESSAGE FROM THE PRESIDENT

At our March meeting, we were humbled by the Simcoe-Muskoka Unit of the Canadian Cancer Society's presentation on "Relay for Life." This is a local charity event held in Barrie each June which raises funds for the local community. Fundraising Coordinator - Joyce Mayne and Volunteer President - Lesley Jannis, both Cancer survivors themselves gave a heartfelt and very personal presentation on the various aspects of this extremely successful annual event and how it touches so many of us in the community. But the highlight of the evening was Michele MacTavish's donation of \$110.00 of her winning portion of the evening's 50/50 draw to Joyce and Leslie for the Simcoe-Muskoka Unit. What a wonderful gesture. Thank you again Michele.

Don't forget to check the inside back cover for the upcoming events for April, May, June and August.

As you all are aware by now, we are required to collect HST on all chapter activities including the entrance fees for our monthly meetings. Members fees are now \$40.00 with non-member fees at \$45.00. In order to keep the accounting straight for HST purposes and for auditing, we are no longer able to provide receipts for "joint payments" of the entrance fee and any 50/50 ticket purchases. We ask that you please provide separate payment for each of these in order to help with the bookkeeping and also to comply with auditing standards. We appreciate your understanding.

We are continuing to look for volunteers to fill the executive ranks as Directors and Social Directors. So if you know of any interested candidates, please direct them to one of the executive for more information. The chapter needs volunteers to arrange and put on all the activities that take place throughout the year.

Thank you,

Peter F Jablonszky, CIP
President, OIAA Georgian Bay Chapter



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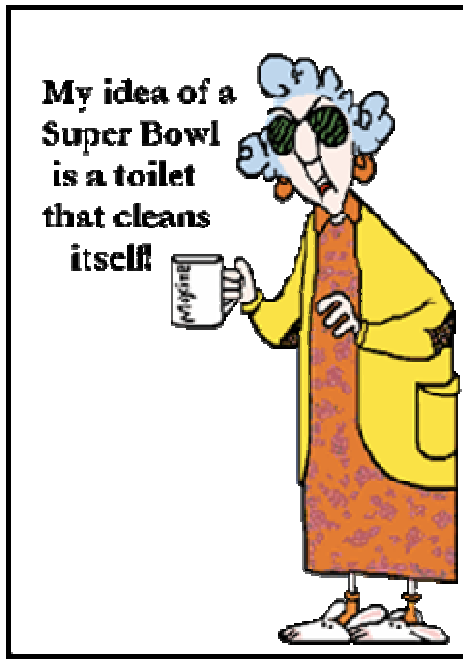


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**SUBMIT REGISTRATIONS TO: OIAA WINDSOR CHAPTER, c/o 859
UNIVERSITY AVENUE WEST, WINDSOR, ON, N9A 5S1**

**EMAIL CONFIRMATION WILL BE FORWARDED UPON RECEIPT
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Thursday May 26th: is the Tradeshow. Friday May 27th: is Education, Tours and Gala.

To participate in the trade show and all other events you must register with this form.

All events are listed on our website www.oiaawindsorchapter.ca

Seminars

- 1) Jackie Regan of Dale Carnegie-
Managing the stress of meeting increased expectations
- 2) Riverfront Medical Services - Catastrophic impairment:
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- 3) Peter Festeryga - Arson Triangle - It's time to revisit
- 4) Herndon & Associates - Auto defects / subrogation

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If registering before April 1, 2011; \$140.00 (123.89 + HST)

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If you have any concerns or questions email debbie.tremblay@scm.ca or cindy.phillips@scm.ca

For further information visit our website: www.oiaawindsorchapter.ca

The provincial conference to be hosted by Caesar's Windsor,

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MARCH MID-WINTER MOOD BOOSTER

It's winter's half-time, and even if Punxsutawney Phil didn't see his shadow, there are days and days of cloudy, grey coldness and snow storm-induced lockdown ahead for many of us.

To keep hope alive during this season, it might be time to break out the power of scent to overcome any encroaching mid-winter blues. More specifically, by diffusing or dabbing a few drops of essential oils known to have an emotionally uplifting effect around your home, you might find a beautiful and much-needed mood booster to make the season more manageable. A few drops of these oils can also be used in your bath or mixed with carrier oil such as almond oil and used for a massage or as a skin moisturizer. So, when your roads are snow- and ice-free, perhaps your next outing will include a stop at your local health food store or another store featuring natural body care products, where you can do a sniff test and see what instantly brings a smiling “mmmm” to your soul. Remember to give your nose and brain a break when taking a whiff from those tester bottles, or else a headache and smell-confusion might follow. Here's a list of fragrances you might want to try:

1. **Citruses:** The essential oils of lemon, grapefruit, tangerine, and oil are familiar scents that bring sunshine to the heart. In addition to using the essential oils extracted from these fruits in the ways mentioned above, peeling (and consuming) these fruits, can provide a similar, immediate mood enhancing surge. Other citrus-derived oils include bergamot and neroli.
2. **Happy herbs and spices:** Rosemary, sweet basil, and cinnamon oils are also familiar scents that, for many, induce a sense a well-being. Another — simmer a pot of water sprinkled with a spoonful of cinnamon on your stovetop to create a yummy, comforting – in your home.
3. **Mints:** The scents of peppermint and spearmint are both familiar and refreshing to many people.
4. **Florals:** Lavender and geranium oils are recommended for emotional uplift. While the scent of lavender is familiar to many, geranium oil is frequently used in massage oil blends and in many aromatherapy therapeutic treatments.

Of course, the fun is in discovering what works for you; smell, like all senses, is a subjective experience. If the smell of lavender reminds you of your mean third-grade teacher, it probably won't make your feel so happy. A few friendly warnings: these oils are powerful, so a few drops go a long way...don't go crazy. Also, to avoid skin irritation, do not apply oils directly to skin. Always mix them in a massage-grade carrier oil.

Submitted by Karen Raymond, First General Services

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CHAPTER DELEGATES REPORT

Hello all,

What's happening at the Provincial OIAA? Well, on Wednesday, March 9, 2011, elections were held for the position of Secretary. The winner was Catherine Groot of the Thousand Islands Chapter. Catherine was also responsible this year for organizing the Claims Conference, and if the success of that event is any indicator, we have a bright future president in the making.

Georgian Bay's Alf Strudwick has now moved up to the position of Treasurer – only four short years to go before the Georgian Bay Chapter has dibs on the President! (Of note: my hat is off to anyone who progresses through these steps as there is a *lot of work involved* at each step). Many thanks.

Some figures of interest concerning the Claims Conference: there were a total of 991 insurance claims professionals/adjusters who attended this year's event. This marks a 200 person increase in this area over last year. As well, there were 823 other attendees, made up of the exhibitors, their employees and people in general connected to the insurance industry. Once again, many thanks from the OIAA to the sponsors who participated in this year's event.

Elections for the Toronto Delegates are scheduled to take place April 13, 2011, at The Ballroom in Toronto. Any member of the OIAA is eligible to vote and your participation would be greatly appreciated.

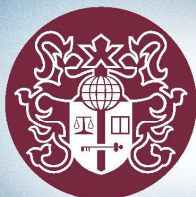
The OIAA Open Annual Golf Tournament will once again be held at Deer Creek Golf and Banquet Facility. Registration for tickets will be opened online via the OIAA website mid-April. This year promises once again to be very busy. Last year's event at Deer Creek raised almost \$8,000.00 in benevolent proceeds for Big Brothers Big Sisters of Canada.

On a local note, the Georgian Bay Chapter of the OIAA will be holding elections for various positions during Past Presidents Night at the Sainte-Marie Restaurant on May 5, 2011. Come out and see your current president, Geoff Sullivan, who will be coming in from Thunder Bay for this great evening.

As always, keep an eye out for your new WP magazine and Newsletter for further information on upcoming events.

Yours truly,
Craig Ryther, Chapter Delegate
craig@claridgeadjusters.com

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NEW ONTARIO AUTO REFORMS

As of September 1, 2010, coverage under the standard Auto Insurance Policy has changed and you now have more choice and flexibility in choosing the coverage that best meets your needs and budget. Whether you are renewing an existing auto insurance policy or purchasing a new policy, it is important to understand how these changes affect you.

Summary of Important Changes to Your Policy

Recent reforms introduced by the Ontario government will give you more choice over the coverages and the price you pay for auto insurance. The new changes will provide you with more options that allow you to customize your policy to suit your needs.

New options now available – If you want to increase your benefits, here are some of your new options:

- Medical & Rehabilitation expenses to a limit of \$50,000 for non-catastrophic injuries. ***This type of coverage is in your expiring policy but the limit has been reduced from \$100,000 to \$50,000 in your renewal policy.*** You have the option to increase the limit to \$100,000 for non-catastrophic injuries.
- Attendant Care expenses to a limit of \$36,000 for non-catastrophic injuries. ***This type of coverage is in your expiring policy but the limit has been reduced from \$72,000 to \$36,000 in your renewal policy.*** You have the option to increase the limit to \$72,000 for non-catastrophic injuries.
- Caregiver, Housekeeping & Home Maintenance expenses only available for catastrophic injuries. ***This type of coverage is in your expiring policy for both catastrophic and non-catastrophic injuries. It is not in your renewal policy for non-catastrophic injuries.*** You have the option to purchase this coverage for non-catastrophic injuries.
- Deductible of \$30,000 when suing for pain and suffering. ***This continues to be the standard deductible provided for by law.*** You have the option to reduce the deductible to \$20,000.

Other Optional Accident Benefits Coverages

If you had previously purchased the following optional features, they have not changed in your renewal:

- An additional \$1,000,000 for Medical, Rehabilitation and Attendant Care expenses

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- \$600, \$800 or \$1,000 maximum per week to cover lost income
- \$50,000 for the loss of a spouse; \$20,000 for the loss of each dependant; \$8,000 for funeral costs
- Dependant Care expenses to a limit of \$150 per week
- Annual indexation of your benefits to inflation

If you have not previously purchased these optional features, they are also available.

You now have important options available and the opportunity to customize your coverage. Confused or have questions? It is even more important than ever to contact your insurance representative before your next renewal.

*Submitted by
Peter Jablonszky,
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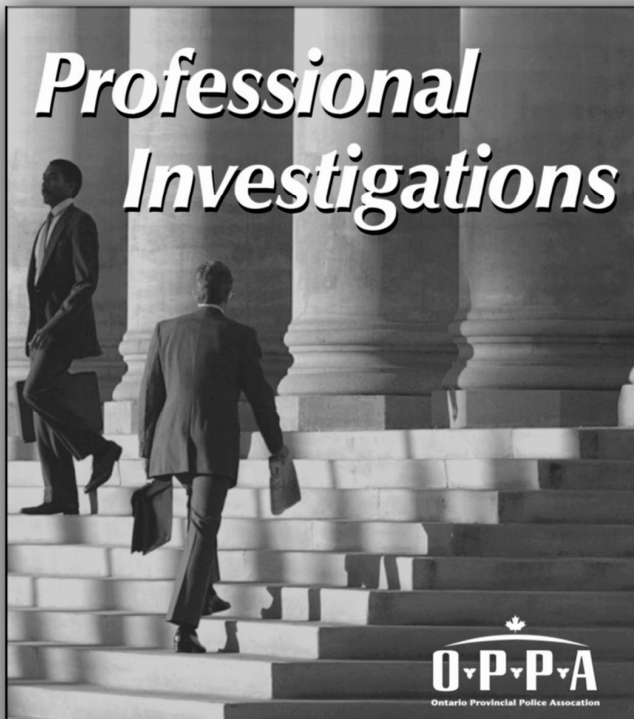
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APRIL MONTHLY MEETING

Thursday April 7th, 2011

When: Social Hour: 4:00 pm – 5:00 pm · Speaker: 5:00 pm – 6:00 pm · Dinner: 6:00 pm
Where: Lion's Gate Banquet Centre, 386 Blake Street, Barrie

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Speaker

Donna Douglas, GO Venture

COMMUNICATION STYLES

How to motivate, energize, listen, speak and work.

This topic is good for work and home front.

We hope to see you at the meeting on April 7th.

Please reply to Sheri Turner, E-djusters

Phone: (705) 734-8546 · email: sturner@e-djuster.com

Replies must be received no later than one week prior to the meeting.

Last day to reply is Thursday March 31st, 2011

No cancellation will be accepted during the last week prior to the meeting,
those who sign up and do not attend will be billed.

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INSURANCE 101 – TIPS FOR AVOIDING AUTO INSURANCE FRAUD

Auto insurance fraud on the rise

As organized fraud related to auto insurance claims evolves, it not only drives up costs, but also creates new risks for drivers. All drivers should use caution to avoid becoming unwitting participants or victims of fraudulent activity.

Auto fraud has become a growing concern, especially in Ontario. There has been an increase in fraudulent claims from staged collisions, which are car accidents deliberately set up to cash in on payouts from insurance claims. To make the collisions appear more authentic, fraudsters are increasingly involving innocent drivers.

Fraud tactics

Common tactics that authorities have identified are:

- > **Target and bullet:** staged collisions in which an unsuspecting car is hit intentionally.
- > **Swoop and squat:** a driver slams on their brakes to get an innocent driver to rear-end the vehicle. In some cases, two vehicles are involved in the fraud, causing an innocent third party to rear-end the second vehicle.
- > **Drive down or wave-in:** a driver exiting a parking lot is “waved in” by a driver on the roadway. The roadway driver accelerates into the merging car once they enter the roadway, intentionally hitting the innocent driver and causing a collision where the innocent driver appears to be at fault.

In these types of collision, the organizers pay their pre-arranged crash victims, tow truck drivers, witnesses and questionable medical clinics to falsify records to profit from insurance payouts.

Protecting yourself from fraud

To avoid becoming involved in a fraudulent accident, stay alert. Be aware of cars following too closely, suddenly cutting you off, or cars occupied by three or more adults that wave you in. If you’re worried about the actions of drivers around you, find a safe place and parking spot and pull over or wait to enter traffic when you feel it is safer.

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If you are involved in a collision, there are a few things you can do to protect yourself from fraud.

- > Once you gather the others drivers information. Take pictures of the scene, including damage to all vehicles involved.
- > Count how many people are in the other vehicle(s). Take note of ages and genders, and even obtain names and contact information.
- > Collect witness names and contact information.
- > Call the police to the scene, file a police report, and keep a copy. Do not take further direction from anyone other than a police officer.
- > Be wary if you are pressured or offered money by a tow truck operator to go to a particular body shop, paralegal or medical professional. Ask your insurer for a list of preferred auto shops.
- > Make sure all bills are detailed and accurate, medical treatments offered are necessary, and always read forms thoroughly before signing them.
- > If you have concerns about how the accident occurred, contact your insurer immediately.

How you can help

Too often, insurance crime is tolerated because it seems victimless, but it affects everyone with insurance in the form of higher premiums. If you suspect an incident of fraud, submit a confidential report by calling 1-877-IBC-TIPS or visiting the Insurance Bureau of Canada online. Be sure to also visit their list of the latest fraud alerts.

*Submitted by Carol Crawford
The Co-operators Insurance*

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SALT

There's a place for salt in a healthy eating plan, but most of us consume two or even three times the recommended amount, often without even realizing it. We need small amounts of salt for healthy functioning, such as maintaining a proper fluid balance in the body.

The Heart and Stroke Foundation suggests that Canadians use no more than 1 tsp (5 mL) of salt a day (2,300 mg), whether it comes from the salt you shake on your food or the salt in processed and packaged foods.

The blood pressure connection

About one-third of people are sensitive to the sodium component of salt. This means that excess dietary salt can increase the amount of blood in the arteries, raising blood pressure and increasing the risk of heart disease and stroke.

If you can lower your intake little by little each day, you can reduce blood pressure. Because our diets are generally so high in salt, everybody – even those with normal blood pressure – can benefit from reducing salt intake.

Foods with high salt content

About 80% of the salt we consume comes from processed foods, including fast foods, prepared meals, processed meats such as hot dogs and lunchmeats, canned soups, bottled dressings, packaged sauces, condiments such as ketchup and pickles, and salty snacks like potato chips.

Steps you can take to lower salt intake

Check the Nutrition Facts table on food products for sodium or salt. If the daily value of sodium listed in the table is 10% or less, the product is considered low in salt.

To help reduce added, unnecessary salt:

- ✦ Cut down on prepared and processed foods.
- ✦ Eat more fresh vegetables and fruit.
- ✦ Reduce the amount of salt you add while cooking, baking or at the table.
- ✦ Experiment with other seasonings, such as garlic, lemon juice and fresh or dried herbs.
- ✦ Avoid using commercially softened water for drinking or cooking.
- ✦ Look for the Health Check[™] symbol on foods. Health Check is the Heart and Stroke Foundation's food information program, based on Canada's Food Guide.

For more information go to www.heartandstroke.com.

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SPEAKER SYNOPSIS



On Tuesday March 3rd we had Joyce Mayne, Fundraising Coordinator from the Canadian Cancer Society speak to us about the Relay for Life. The Relay for Life has been around for over 25 years. It was started by a doctor in the US who did an overnight walk to raise money. 11 years ago, the Relay for Life started in Canada.

In 2010 there were 109 community events. 55,000 people participated. \$18 million dollars was raised in Ontario and \$54 million dollars was raised in Canada. 51% of the money goes to research, 36% goes to patient services and transportation and the remainder goes to administration.

In Barrie on Friday June 3, 2011 they will be hosting a Relay for Life which is being held at the Mapleview Community Church. The entrance fee is \$10 per person and is a team of 10 (\$100) and a \$100 sponsorship per person. The teams pitch a tent, they have plenty of entertainment & games and lots of food. One person per team must be on the track at all times. At 10 pm all the candles are lit. You can buy a candle for \$5 each and they will be lit in memory of a loved one or in honour of a

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Canadian Cancer Society
Société canadienne du cancer



cancer survivor. They will light the track and stay lit until 7 am.

The reason why the Relay is held at night is because the light of the day and the darkness of the night represents the wellbeing of a cancer survivor as they are going through cancer treatments.

The event is full of fun, plenty of food, games, contests and entertainment all evening.

To register online to fund-raise, donate or volunteer go to cancer.ca/relay.

*Speaker Synopsis by
Kim Graveson,
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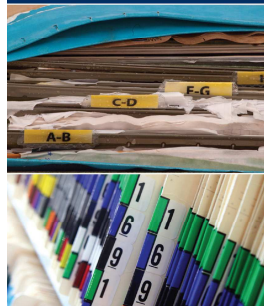
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CANADA'S TOP TEN WEATHER STORIES FOR 2009

Nationally, there was nothing exceptional about the temperature or precipitation in 2009. Crunch all the statistics and it averaged a half degree warmer and a meager two per cent drier than normal. But dig a little deeper – separate those statistics out – and there's nothing "normal" about this year's weather at all. The seasons were out of whack across the country, with new records or near records in every region. Sometimes, the weather was a marvel of contrasts, with some areas experiencing their wettest and driest periods in the same year, floods and droughts, or the warmest season in half a century along with the coldest in a century. If you ask most Canadians, they'll tell you that winter went on far too long. Spring felt more like winter, what summer there was occurred in September and November was the October we never got.

For the second consecutive year, Canada's top weather story was about disappointing summer weather. In 2008, it was the soaker of a summer with record wet conditions in Ontario and Quebec. This year it was the wettest summer ever in Atlantic Canada and uncomfortably cold in central Canada, where it rained hard and often. The forest fire season was one of remarkable contrasts: near-record quiet across Canada and record activity in British Columbia, where costs to fight the wildfires approached \$400 million. And for the first time in nine years, multiple deaths from tornadoes occurred in Canada. The year also saw one of the wettest hours in Canadian history – over 100 mm in 90 minutes in Hamilton, Ont. Property damage from weather extremes cost Canadian insurers millions of dollars – one of the most expensive years ever. One of these events, an Alberta hailer, was possibly the second or third most expensive weather event in Canadian history. Also on the list of this year's top Canadian weather events was major ice-jam flooding in Manitoba along the Red River and in New Brunswick along the Saint John River. In the North, the thinning and shrinking of the ice, albeit not as remarkable as in the two previous summers, continued to have a profound impact on the region's people, plants and wildlife alike. Alberta owned several of the year's top weather stories: powerful and deadly winds; devastating hailers in both rural and urban areas; and prolonged cold and drought. For Canadian farm producers, this year's wacky weather was especially nerve-racking. Their worst enemy – weather – turned out to be their best ally when a September heat wave and dryness in November saved what would have been a crop disaster. To be fair, the news wasn't all bad. Our air was clearer than in most years, there were no summer blackouts and there were fewer West Nile Virus-carrying mosquitoes. Also a plus, this year's hurricane season was quiet and gentle in the Atlantic Ocean and Caribbean Sea, and largely spared Canada apart from some nuisance rains and major soakers.

Unbelievable as it may seem, it was another warm year for Canada – our 13th year in a row – although not as warm as it has been in recent years. Every region was warmer or near normal, especial-

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ly the Eastern Arctic, which experienced its eighth-warmest January-to-November period on record. In the North, it was the warmest summer on record at nearly two degrees warmer than normal. On the other hand, the Prairies registered the second-coldest summer in 16 years. Globally, it was also another warm year according to the World Meteorological Organization. Surface temperatures averaged 0.44°C above the annual average of 1961-1990, making it the fifth warmest year on record. This decade (2000-2009) was warmer than the last (1990-1999), and was likely the warmest on record. Likewise in Canada, the decade just ending was the warmest by far looking back over the past six decades.

The following Top Canadian Weather Stories for 2009 are rated from one to ten based on factors that include the impact they had on Canada and Canadians, the extent of the area affected, economic effects and longevity as a top news story.

Summer of Our Discontent - Too Much Heat in the Far West, Not Enough for All the Rest

BC Burning Up

Ontario Tornadoes...Deadly and Destructive

Record Ice-Jam Flooding on the Red River

Cold and Drought Combo Wreak Havoc with Prairie Farmers

Less Arctic Sea Ice Retreat but No Recovery

Multi-Million Dollar Hailer Pounds Urban and Rural Alberta

Hamilton's Record Costly Gully-Washer

Winds Plough Through Alberta

Enduring Prairie Cold Ends Dramatically

Runner-up Stories in 2009 (Chronological order)

Olympic-Deep Snows in 2008-09

January's National Deep Freeze

Deadly Avalanche Season

Ice Flooding Along the Saint John River

More Quebec Tornadoes

Quiet Forest Fire Season Outside British Columbia

Quiet and Gentle Hurricane Season

November's Record Warm a Real Gift

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