



## Table of Contents

Message From The President .....	Page 2
Heartbroken Heaters .....	Page 5
OIAA Curling Photos .....	Page 8/9
Proposed Slate of Officers for 2013-2104 .....	Page 11
April Monthly Meeting .....	Page 16
11 Powerful Ways to Expand Your Life This Year.....	Page 19
Social Media, Smart Phones, OH MY! .....	Page 21
It's Raining....in the Corridor .....	Page 25
Advertisers Directory .....	Page 28
Event Calendar .....	Inside Back Cover

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## Message From the President

Our recent curling "funspiel" that was held on February 22<sup>nd</sup> was a great success. Thanks to Rob Rennie and his committee for organizing such a great event. Thanks also to everyone who donated prizes for the draws, your continued support is always appreciated.

Our recent dinner meeting was only attended by about 30 people. We have 43 adjuster members and several social members, so our dinner meetings should be well attended every month. Our April meeting speaker is from MD Marine and will be talking about marine safety and the insurance industry.

The venue for the Past President's night on May 2<sup>nd</sup> has been changed, and will be held at Horseshoe Valley. Please watch your Newsletter for more information.

Another boat cruise in Midland and the golf tournament in August are also in the planning stages. More information will be posted in the Newsletter.

See you at the April meeting!!!!

Lynn Dawson  
President, OIAA Georgian Bay Chapter

Cunningham   
Lindsey

Hector Palma, B.Sc., CIP  
Branch Manager

Matt Crisp, CIP

Krystine Wolochatiuk

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## HEARTBROKEN HEATERS

### **How a Water Heater Works**

The water heater is one of the greatest modern convenience inventions of our time. Prior to this resourceful innovation, our ancestors were condemned to a lifetime of chilly winter baths!

The contemporary water heater tank utilizes a simple system of cold-water in/hot-water out. Obviously, there are much more technical ways to explain it, but for simplicity's sake, we will stick with that explanation.

Although the tank-style water heater is the predominant means of heating water for the majority of modern households, the tankless water heater is making headway in becoming the water heater of choice. The essential difference between a tankless and tank-style water heater is simple: hot water on demand. Rather than continuously heating water in the tank to be available when needed, the tankless water heater heats the water as required. This efficient method saves on money and energy consumption for the consumer.

### **What Kills a Water Heater?**

Several elements factor into the possible demise of your water heater. Neglect, rust, sediment buildup and high water pressure can all affect the effectiveness of your unit.

Your water heater should be checked annually for signs of corrosion, leaks, and external rust. A quick check-up could save you thousands of dollars in repairs and replacement.

Scale, the sediment that builds up when water is heated, coats the bottom of the tank, causing it to heat up and melt away the protective glass lining. Take the time to have your water heater checked by a professional to ensure an efficient, effective water heater for your home.

Many homeowners do not think of high water pressure when installing a new water heater. However, this silent assassin could cause many problems down the line. Check the water pressure gauge quarterly ensuring it maintains a safe psi pressure, in accordance to manufacturer guidelines.



## How to Maintain an Effective Water Heater & Increase its Longevity

Add insulation to your water heater. This allows the water to stay warmer, longer, thus eradicating the need for the heater to work over-time. Flushing the tank and checking the anode rod annually (with the help of a professional plumber,) will increase the lifespan of your water heater.

*Submitted by:*  
*Patti Martin,*  
*Rainbow Intl. Restoration/Simcoe County*



**Rob Martin** - Owner / Operator



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## Proposed Slate of Officers for 2013~2014

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**Matt Crisp** (705) 728-8398  
Cunningham Lindsey MCrisp@cl-na.com

### VICE PRESIDENT

**Dorothy Pauze** (705) 739-7700 x 269  
The Co-operators Insurance dorothy\_pauze@cooperators.ca

### SECRETARY

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### TREASURER

**Greg Doerr** (705) 725-1810  
Granite Claims Solutions greg.doerr@graniteclaims.com

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### DIRECTORS

**Barb Bolduc** (705) 428-6697  
RSA Canada barb.bolduc@rsagroup.ca

**Helene Towsley** (705) 739-7700 x 224  
The Co-operators Insurance HTowsley@hbgrpins.com

**Loralee Rawn** (705) 646-9758  
Economical Insurance loralee.rawn@economical.com

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### PAST PRESIDENT

**Lynn Dawson** (705) 739-7700 x 238  
The Co-operators Insurance lynn\_dawson@cooperators.ca

### CHAPTER DELEGATE

Interested in Chapter Delegate?  
Contact Lynn Dawson, President

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If you are interested in becoming director or a social member of the board  
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# Georgian Bay Chapter

## April Monthly Meeting

Thursday April 4th, 2013

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

Cost: Member \$35.40 plus HST = \$40.00

Guest or Nonmember \$39.82 plus HST = \$45.00

**Topic—Marine Insurance & Safety, Pit Falls & Trends**

**Speaker—Sylvain Tisi, M&D Marine and guest speaker from the OPP**



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Phone: (705) 739-7700 ext 269 • Fax: (705) 728-8729 • email: Dorothy\_Pauze@cooperators.ca

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

**Last day to reply is Thursday March 28th, 2013**

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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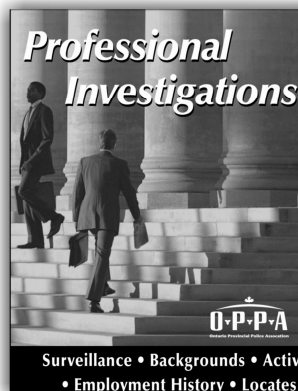
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## Are you interested in becoming Chapter Delegate?

.....Time is running out.

You must be an insurance adjuster to fill the role.

If you are interested, please contact Lynn Dawson for more information. Your name must be put forward at least 60 days prior to nominations (held the first Thursday of May). They must be submitted in writing to Lynn Dawson at [lynn\\_dawson@cooperators.ca](mailto:lynn_dawson@cooperators.ca).



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## 11 Powerful Ways To Expand Your Life This Year

by Jim Cathcart

1. **Define your future.**

Describe the life you'd like to live. The future you see defines the person you'll need to be. Identify the traits and qualities you'd like to acquire. Think bigger than yourself. An acorn that only thinks as an acorn will never become a mighty oak. Stretch yourself. You are undoubtedly capable of more than you ever dreamed is possible for you.

2. **Become the person who would achieve your goals.**

As you develop the skills, knowledge, relationships and demeanor of the "future you," your goals will be the natural by-product of your growth. Spend an extra hour each day in the study of your chosen field.

3. **Give more than you must.**

Nothing advances until somebody does **more** than they are paid to do. Always deliver more value than others expect. Don't require others to acknowledge your generosity. Give with "class."

4. **Make time for what you love.**

If you don't live fully, you deny the world your potential contributions. Your "play" sometimes **contributes** as much as your "work." What you love reveals the value you bring to the world.

5. **Refine your Inner Circle.**

We define ourselves through our key relationships. Explore the mix and depth of those with whom you spend most of your time. Release those who limit you and **connect** with those who can help you live more fully.

6. **Resolve your unfinished business.**

Either deal with it or discard it. Say your apologies, face your fears, pay your debts, express your gratitude and get on with living. Don't let yesterday drain value from today and tomorrow. Break out of the limited world of your past and start to grow.

7. **Rethink existing habits and routines.**

Describe your typical day and then reconsider every aspect of it. Change or expand the places you go, people you see, things you do, and the time you devote to each. Try new things. Learn a new language, go someplace different, do some things you'd typically pass by. Find out what your possibilities really are.

8. **Lighten up.**

Stop stressing over things that only matter to you emotionally. When life isn't fair to you, get over it quickly. Take your misfortunes as "course corrections" rather than "catastrophes." Let go so you can grow.

**9. Tighten up.**

Sloppiness in life allows more variables to creep in and spoil your plans. Stay on target, increase your self-discipline, master the art of self-motivation. Sometimes details matter a lot.

**10. Profile yourself.**

Keep a journal of your goals, concerns, fears, and dreams. Review it at least once a year. Look for patterns that reveal your core values, natural velocity, natural intelligences and recurring situations. Realize how life ebbs and flows for you. Notice the natural cycles of life. Know yourself.

**11. Invest in yourself.**

Set aside a portion of each year's income to acquire new tools and teachers to increase your potential. Refine your systems, get expert coaching, attend special conferences, cultivate a study group, appoint a board of advisors. You are your only **true** asset. Send part of today ahead to the person you'll be in the future.

*Submitted by Stephane De Caen, Paul Davis Systems*

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## Social Media, Smart Phones, OH MY!

So what does this bring to mind? Facebook? Twitterers? Visions of young adults all sitting around a restaurant or bar looking down at their hands, thumbs frantically flicking over a little rectangular object?



There are some that believe this technology will be the death of normal communication. That our young generation are losing the ability to speak to one another and can no longer make adequate eye contact necessary to be successful in today's business world. Certainly no one would have thought you could have develop a form of 'thumb' carpal tunnel issues when cell phones first gained popularity years ago.

Some news reports suggest that folks are actually becoming addicted to these devices. Take away a cell phone and the user shows signs of actual withdrawal, similar to that seen with caffeine or alcohol withdrawal. i.e. headaches, shakiness, dizziness, jitters.

Have any of you forgotten your cell phone on the way out to a meeting or appointment? Or even heading to the grocers? That eerie feeling of being 'unconnected'.

The fact is that pay phones are now being phased out. House phones are less common. Cell phones are the 'norm' in Europe, where in some countries, they are referred to as "handy's". They have a point, they certainly are handy!

On and off we hear of various concerns. They can be easily stolen. Yes, they can. Keep them safe. Install an application that shows you where the phone is so it can be tracked. Or better yet, install the application that screams loudly when an authorized user tries to gain entry. Or takes a photo of the caller and immediately uploads it to the owner's email address.

What about health matters? It's still on the radar but quite frankly, folks don't seem overly worried. Everyone from age 5 to 95 seems to have them dangling from their ears these days.

What about breakage? Well, certainly there are enough phone holders or protective de-

vices available to protect the phone. Waterproof shells for boaters/watersports. They have now even developed a flexible phone, complete with flexible battery!

Certainly in our business & this generation, a smart phone is a necessity. We communicate, we share reports, we take photos, we transfer photos. It's a calculator, a weather man, a personal recorder, a note pad, a calorie counter, a flashlight! An amazing little piece of technology! A definite keeper.

So how about social media? Let's talk Facebook for a second. (I'm not a Twitterer so can't say much on that topic)

By now, everyone is likely familiar with the movie, Social Network. It portrays an evil university student with no social skills, creating an interface that originated to check out 'chicks' on a university campus. What started off as a small prank-type idea has become a common household name in almost every developed area on this planet. The interesting thing is, Facebook first became popular over other sites because of its unique ability to allow the users to control of the content. That was the success of it: Mark Zuckerberg and his team did not 'push' the idea and what information was required onto potential new users. It allowed it's users to decide what to post and what not to post. Who to invite as a friend, who not to invite, etc. What a brilliant concept. Unfortunately that has changed somewhat, but has not lessened the popularity of the site.

Of course, there are those of us that feel it's an invasion of privacy, expressing concerns with security, the inability to keep up with all the posts, the hesitancy to share personal photos and material with friends of friends and the inevitable hackers.

Those thoughts have merit. Certainly no one should be accepting friendship from someone they've never heard of (duh!).

However, social media is huge in the business world & is here to stay. Companies use Facebook, Twitter, LinkedIn and other media to get their name out there to the public. We now use social media and the internet for almost every aspect of our lives. When you want to develop information about something, what do you do? You Google it!

The future will involve a potential customer looking at a service or item on their phones and

with a few flicks of the thumb, that product will be waiting for them at their home on the same day! It was amazing to some when, years & years (and years) ago, the milk man delivered a bottle of milk right to the door. Just think that we can now order the leather footstool or triple blade razor in the morning and have it arrive at the door – before you arrive at your door!

Of course, there's the inevitable downside. As the pace of our society and method of communication speeds up, so does our stress. Months whiz by; years whiz by. It provides so many benefits, but must be controlled & managed, as you would do with anything in life.

Remember to stop or slow down from time to time. Communication is important. Our careers are important. But not at the expense of health, and love and family. Get outdoors, spend quality time with friends and family. Leave the cell at home from time to time, even if it means a feeling of discomfort. Shut it down overnight. Whatever anyone has to say in text form can likely wait until the next morning. If it's urgent, they'll call. Of course, if you have no house land line, that might be challenging. Ok, at least be sure to keep the text tone muted at night.

Here's a great idea: When enjoying time with friends and family at restaurants, place all electronic devices face down in the centre of the table. First one who picks up and answers their phone treats everyone else at the table. If that's not an incentive, I don't know what is!

Time to go; my cell phone is ringing!

*Barb Bolduc, RSA Canada*



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## Insurance Pick~up Hockey

**Where:** Oro-Medonte Community Arena – 71 Line 4 North just off Hwy 11 across from Drive In Theatre exit

**When:** Every Tuesday at 4pm – 5pm (Starting October 2<sup>nd</sup>)

**Cost:** \$15 pp for each game

**Normal adult hockey rules will apply with these additional notes:**


- No body contact
- Pick-up hockey, so no refs
- Teams will be chosen at the beginning of each game by choosing sticks thrown into centre ice



### How to reply:

Trevor Walker, R&F Construction Inc, 705-325-5746 office, [twalker@rfconstruction.com](mailto:twalker@rfconstruction.com)

When replying, let Trevor know if you play goalie or out AND either way, how often you think you can make it out to each game.



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## It's Raining.....in the Corridor!

*Bob Belanger, M.B.A., P. Eng. CEM*

**Over time leaks** can develop and may lead to insurance claims in buildings that have hot or cold water copper pipe recirculation systems.

### What is a recirculation system?

**To save energy** and conserve water, the current Ontario Building Code mandates a method is required to maintain the temperature in hot water mains in buildings over four storeys in height or buildings with long lengths of piping. A recirculation system is one common method of achieving this requirement. Buildings with this type of system would normally include those used for multi-unit residential, commercial, and institutional purposes.

**Hot water users** want to have hot water at the tap in a reasonable amount of time. In a building with a central hot water system, there could be a substantial time lag between turning on a tap and hot water coming out of it since the water in the piping between the tap and the source of hot water cools over time. Users will typically run the hot water tap until the water heats. This wastes water.

**It is common** to install additional pipes and pumps in a building to ensure that hot water in the main pipes that serve individual outlets such as sinks and showers stay hot all of the time. A "recirc." pump or pumps constantly move hot water from the hot water source throughout the building so that hot water is available within a reasonable time and at an adequate temperature when desired at each and every outlet.

### Why do pipes leak?

**There may be many** reasons and combinations thereof as to why leaks develop. In this example, the focus will be on erosion of copper pipe material.





**With reference** to information from the Canadian Copper and Brass Development Association primary reasons for erosion of copper pipes may be:

- Excessive water velocity
- Water turbulence causing erosion

**Obstructions such as** solder burrs left inside pipe and excessive directional changes over a short distance can cause pipe erosion at or near pipe connections. Excessive water velocity can result from pipes being too small for flow demands.

## Case Study

**Burnside was asked** to evaluate causes of multiple hot water system copper pipe leaks that had occurred and continued to occur on certain floors in a high rise residential condominium building.

**The installed system** was reviewed and analysed in detail including piping sizes, pipe routing, recirculation pumps sizing and water flow demands both for the hot water recirculation system and for projected normal use by the suites served by the main pipes.

**Generally,** it was discovered that the recirculation pumps were oversized for the flows required to keep the pipes hot. Pipe flows were not well balanced so that some piping had excessive velocities. In addition, when recirculated water was combined with peak use flow demands, flow velocities were well above recommended levels. Over time (in this case over a period of 20 years) multiple leaks occurred due to excessive velocity erosion of pipes.

**The remedies** that were decided upon to alleviate issues included:

- increasing the diameter of certain pipes
- replacing recirculation pumps with pumps having lower flow volumes
- adding water balancing valves to the piping system to ensure that pipe flows were evenly distributed and recommended pipe velocities would not be exceeded anywhere in the piping system, and
- pipe flows in the whole of the building were reviewed to ensure all piping was well within recommended velocities





## Lessons Learned

**When leaks occur** in any piping system, not just copper systems, one should not only repair the leak but attempt to determine the root cause at the first appearance of a problem. In this example, a number of years of minor leaks and resulting inconvenience, damage, and damage repairs could have been prevented.

**For copper hot water** systems up to temperatures of 60C (140F), ensure that peak water flow velocities are below 1.5 meters per second (5 feet per second) and ideally under 0.9 meters per second (3 feet per second).

**With the trend** of substantially larger single family residential homes, the risk of pipe erosion could also occur since a hot water recirculation system may be a Code requirement or a desirable feature.

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**So if it is raining** inside, be sure to look past the rain and find the cause of the storm before you end up in a puddle!

*Bob Belanger is a senior engineer and mechanical engineering manager at R.J. Burnside & Associates Limited. He has over 30 years of experience in all aspects of infrastructure and facilities. Bob has managed or participated in numerous design, development, construction and renovation projects in institutional, industrial and residential facilities moving from conceptual and functional planning through to project implementation and commissioning. He has substantial experience and interest in energy management, asset operations and asset design/ reinvestment/ renewal for sustainable operations.*

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