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If you have any articles, cartoons or photos you would like to submit and include in our newsletter please email them to [kimgraveson@winmar.ca](mailto:kimgraveson@winmar.ca).

There will be no newsletter for the month of December. We wish and your family a happy, safe and fun holiday and all the best in the New Year!

Kim Graveson, OIAA Newsletter Editor

## MESSAGE FROM THE PRESIDENT

Well we had another great turn out for the November meeting. We were prodded and poked with information about the little know field of Acupuncture by Dr. Pecora. Sheri Turner, once again, picked an appetizing menu and Rob Ahiers was making his rounds with Christmas Party tickets for December 3<sup>rd</sup>. Don't delay because tickets will not be available at the door. Give Rob a call to get your tickets now. Seating is limited.

Keep February 9<sup>th</sup> free for the Professional Development and Claims Conference to be held at the Metro Toronto Convention Centre (MTCC). This is a great venue to check out what's happening in the industry and meet up with old friends and acquaintances we never seem to have enough time for in our busy schedules.

Keep an eye out for the announcement on this year's Curling Bonspiel. Rob Rennie is coordinating what will be another successful event, so get your teams together and register soon. This event sells out fast.

Our next dinner meeting won't be until March 3<sup>rd</sup> but your executive is busy putting final touches on the many events scheduled throughout the year.

I hope to see you at the Christmas Party, wishing you and your family a safe and enjoyable holiday season and a great start for 2011 !

Peter F Jablonszky, CIP  
President, OIAA Georgian Bay Chapter



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## *Dinner & Dance*

Friday December 3rd, 2010

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## SKUNK.....WHAT A SMELL !!!!!!!

If you or anyone you know has ever been sprayed by a skunk, had a pet sprayed by a skunk, or have hit a skunk with your car, you know how strong the odour is and how difficult it is to get the odour out. Hopefully you will never have a need for the following information; however, you might want to keep it around just in case.

### **How To Neutralize Skunk Odour**

To neutralize or deodorize skunk spray, the chemicals in the secretion must be changed to a different type of molecule. Tomato juice does not work (see below for explanation). For pets that have been sprayed, bathe the animal in a mixture of 1 quart of 3% hydrogen peroxide (from the drug store) ¼ cup of baking soda (sodium bicarbonate) and a teaspoon of liquid detergent. After five minutes rinse the animal with water. Repeat if necessary. The mixture must be used after mixing and will not work if it is stored for any length of time. **DO NOT STORE IN A CLOSED CONTAINER-** it releases oxygen gas so it could break the container. This mixture may bleach the pet's hair.

For buildings, decks, etc., a solution of liquid laundry Clorox® bleach, 1 cup per gallon will work. **CAUTION – THIS MAY BLEACH THE BUILDINGS, DECKS, ETC.** Try it on a small area if bleaching may be a problem. The bleach must come in contact with the spot where the secretion was sprayed. Repeated applications may be necessary for large amounts of the skunk spray. **Do NOT USE THIS ON PETS.** It will not work for skunk spray that has drifted over a large area or is trapped in a house. Time and adequate ventilation will help in this case or you might consider contacting a professional restoration firm that should be able to expedite the odour removal.

### **Why Tomato Juice is Believed to Eliminate Skunk Odor**

Bathing an animal in tomato juice seems to work because at high doses of skunk spray the human nose quits smelling the odour (olfactory fatigue). When this happens, the odour of tomato juice can easily be detected. A person suffering olfactory fatigue to skunk spray will swear that the skunk odour is gone and was neutralized by the tomato juice. Another person coming on the scene at this point will readily confirm that the skunk spray has not been neutralized by the tomato juice.

“To neutralize or deodorize skunk spray, the chemicals in the secretion must be changed to a different type of molecule. Tomato juice does not work...”

*Submitted by Rick Gordon, Rainbow International Restoration & Cleaning*



## CHAPTER DELEGATES REPORT

We had a very successful Past President's Night held at the Westin in Toronto on October 13, 2010. The meeting was well attended by Past Presidents dating back over six decades! As a result, it was a great opportunity to meet and speak with some of the people who, but for their efforts and dedication have helped make the OIAA what it is today. As well, Marie Gallagher of the Niagara Chapter was made a lifelong honorary member of the OIAA, saluting her tireless efforts to promote our association.

The website now appears to be running at full speed. The login issues have been resolved; mainly these were due to confusion about usernames and passwords (including myself). If anyone is experiencing trouble with the website, please feel free to contact me at any time.

The December Christmas Party being held at the Westin in Toronto has sold out in record time – less than two weeks since they were available for purchase via the website. I can only hope our Chapter members who wanted to attend were able to secure some tickets.

The guest speaker for the Claims Conference lunch has been confirmed as Theo Fleury, former NHL'er and Team Canada Olympic Gold winner. Theo's battles involving drug and alcohol addictions throughout his career makes for a very compelling story. Please watch out for tickets in upcoming WP issues. I will try to find out what day these tickets come up for purchase and post it in next month's local chapter news.

The OIAA Ontario Executive continues to be well attended with Chapters participating monthly from Thunder Bay to Windsor! If anyone wishes to make any suggestions regarding new ideas, etc., I would be happy to put forth those suggestions on behalf of the Georgian Bay Chapter.

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

Yours truly,

Craig Ryther, Chapter Delegate  
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## Merry Christmas & Happy New Year!



Anyone interested in donating prizes for our local OIAA Christmas Party on Friday December 3rd may bring the gifts the night of the party. You don't need to let anyone know, you can surprise us that night and bring them with you.

We appreciate the prizes and thank you for your support.

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## YOUR HOME & PREVENTIVE MAINTENANCE: FALL & YEAR-ROUND

The fall is probably the best time of the year for homeowners to do their annual maintenance. Since we are all getting ready to “hibernate” for the winter, we tend to want to make sure that the homes we live in are also ready to accommodate us during the long, cold winter months. There are a number of things we, as homeowners, must check every year to maintain the house in good working order. It is common sense that a well-maintained home will last longer. Preventive maintenance is the best way to recognize problems and rectify them before they get out of hand. Did you also know that housing experts recommend that we should be putting aside 1 to 3 percent of the market value of our homes each year to pay for maintenance and repair costs?

Following are some items that we should all check on this fall, just to make sure we are ready for winter:

- Check window wells for debris or blockages
- Seal the driveway and walkway cracks where they meet the house
- Check fencing and gates for proper functioning
- Check trees for dead branches and trim them
- Check for proper drainage away from the house, i.e. downspouts, etc.
- Check for deteriorated or damaged siding
- Check for paint deterioration
- Shut off exterior faucets and drain water
- Check for loose, damaged or missing roofing materials
- Check condition of chimneys and vent covers
- Check flashings for damage or poor seals, i.e. caulking voids
- Clean all gutters of all debris
- Install roof heat cables in problematic areas
- Check for leaks – caulk and weather strip windows and doors
- Check the condition of your water heater and ensure proper functioning
- Insulation in the attic to be properly dispersed or even topped up
- Check ventilation openings for nests and blockages to ensure proper air flow
- Remove and/or winterize air conditioners and cover them
- Have heating system inspected by technician and possibly ducts cleaned
- Test and start humidifier

- The list can go on and on depending on the age and size of your home!

Perhaps the best way to maintain your home is to build a maintenance binder. Make lists of items to be checked each season and each month. That way you won't feel overwhelmed! And remember, always change the batteries in your smoke detectors in the spring and again in the fall. Keep safe and enjoy your home!

Have a great winter season!

*Submitted by Rob Rennie,  
Restorations by Rodgers*

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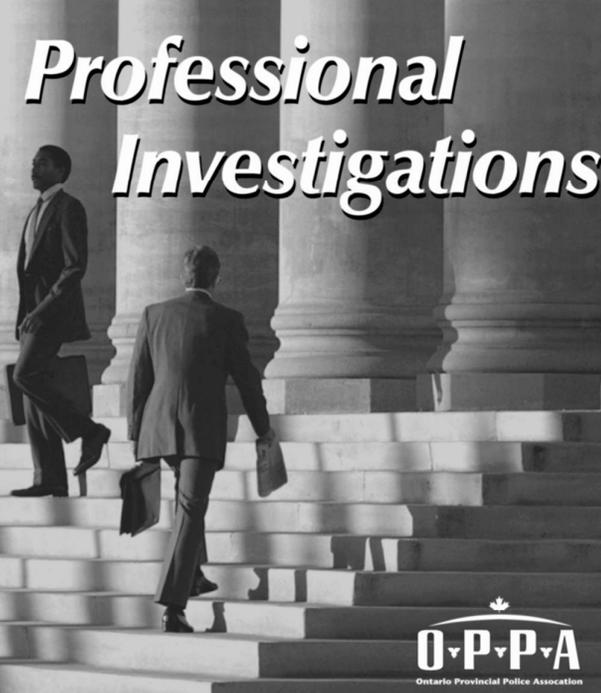
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## SPEAKER SYNOPSIS



On November 4<sup>th</sup>, the OIAA Georgian Bay Chapter was honoured to have Dr. C.G. Pecora speak on acupuncture. Acupuncture has been in existence and has developed by trial and error over the last 3000 years. By repetition it has been discovered that certain pressure points in the body when stimulated produce positive results and relieve symptoms the insured may be suffering from.

Western medicine studies over the last two decades have shown acupuncture releases endorphins in the body, and also produces electrical conductivity in the skin, allowing the body to heal itself.

Chinese acupuncture teaches sickness is caused when a person's chi or energy somehow becomes blocked and disturbs the flow of energy through the body.

Acupuncture restores the flow of energy by inserting thin, sterile, stainless steel needles into points along the meridian pathways or paths in the body where the energy travels. The needles are placed just below the surface of the skin. Needles can remain in place for several seconds or as long as forty five minutes.

According to the World Health Organization acupuncture has had successful results in treating:

- Pain
- Organic lesions
- Neurological disorders
- Substance abuse
- Gynecological disorders

Typically the cost of an acupuncturist will range from \$60.00-80.00 for the initial visit and \$30-50 for subsequent visits. If there is no response after the first 5-6 visits, if is possible the person's symptoms may not respond to acupuncture and further prognosis from other health experts may be necessary.

Complications related to acupuncture:

1. Fainting in nervous, tense and tired patients.
2. Local infections, but these are rare.
3. Pain during the insertion of the needles.
4. Injuries to internal organs.

**WARNING: Acupuncture is not currently regulated in Ontario – be extremely careful who you use and that they have sufficient training and use sterile disposable needles!**

*Speaker Synopsis by Adam Cormier, Cormier Adjusting Ltd.*

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## JUST A FEW STEPS SEPARATE SLIP-AND-FALL LIABILITY FROM ACCIDENT BENEFITS

Just a few steps can mean the difference between a slip-and-fall case and auto insurance accident benefits payments, as illustrated in an arbitration decision issued by the Financial Services Commission of Ontario (FSCO).

In *Fee Nung Wong and St. Paul Fire & Marine Insurance Company*, Fee Nung Wong sought accident benefits after she slipped and fell while getting off a motor coach owned by AZ Bus Tours and insured by St. Paul.

Wong was travelling back to Toronto from Casino Rama in the morning of Mar. 13, 2008. The bus had a number of drop-off points in Toronto, including a Kentucky Fried Chicken parking lot, which was covered in black ice.

“From the point of view of eligibility for accident benefits, the manner and timing of Ms. Wong’s fall is crucial,” FSCO arbitrator John Wilson wrote in his decision.

“In this matter, Ms. Wong alleges that any impairments she suffered as a result of her fall were directly caused by the use or operation of the motor coach in which she traveled from Casino Rama to Toronto.

“St. Paul on the other hand takes the position that however unfortunate Ms. Wong may have been, she actually suffered a slip and fall on an icy parking lot that was not in the control of the operator, and which was not occasioned by the use or operation of a motor vehicle.”

Testimony at the arbitration suggested Wong had slipped after she had stepped one or two metres from the bus. “It is plausible that if Ms. Wong stumbled or tripped on the stairs of the coach, and tumbled headlong to the ground, finished some metres away from the coach, her injuries sustained in ultimately hitting the ground could be found to arise directly from the operation of a motor vehicle—the motor coach in this case,” Wilson found.

“Such a scenario and such a conclusion would be consistent with *Re Polemis*. It would not, however, be consistent with the evidence in this arbitration.”

Wong was therefore not entitled to accident benefits, Wilson ruled.

“There was a separation distance and time from the disembarkation from the coach and the subsequent slip and fall,” he wrote. “I find therefore that the incident that gave rise to Ms. Wong’s injuries did not directly arise from the use or operation of a motor vehicle.”

*Submitted by Rob Ahiers,  
SCM Claims Pro*



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## ALLSTATE INSURANCE: DON'T LET WINTER CATCH YOU OFF GUARD 10 THINGS YOU CAN DO NOW TO WINTERIZE YOUR CAR

Toronto, October 19, 2010 - Canadian drivers are often caught off guard when bad weather hits as December sees the highest number of collision claims in comparison to the other winter months, according to new data from Allstate Insurance Company of Canada. "Harsh winter driving conditions often increase in December and this spike in claims could be explained by unprepared winter drivers," says Eric Michalko official spokesperson for Allstate Canada. "Everyone should have a fall checklist to get their car ready before the first snow-fall."

Allstate Canada's claim data also corresponds with the severity of the winter, with more claims made during harsher winters than milder ones. With The 2011 Old Farmer's Almanac predicting an early snowfall this year, Allstate Canada offers these reminders to Canadians on how they can prepare for bad weather driving and how they can stay safe on the roads this winter.

### **In the fall...**

1. Have your mechanic check your battery fluid levels, battery posts and cable connectors. Bad connections can keep your car from starting.
2. Worn windshield wipers reduce visibility in bad weather conditions. Replace them annually to keep visibility clear.
3. To avoid problems with visibility, ensure that your defroster and heater are working properly.
4. Invest in snow tires for the winter (they're mandatory in Quebec). The deep treads give you more control while driving in the snow or on slippery roads. Make sure your tires are also properly inflated as tires lose a pound of pressure for every 10 degrees the temperature drops.
5. In Canada, blizzards can come out of nowhere. Put together or purchase a winter safety kit that includes a warm blanket, flashlight, gloves, boots, flares and water. Don't forget to keep a good ice scraper, washer fluid and non-perishable foods in your trunk.

### **When the bad weather hits...**

1. Clear ALL the snow on your car, not just the snow on the windows. Leaving snow on the roof of your car can be dangerous for other drivers if it lands on their windshield and reduces their visibility.
2. Plan your route in advance and give yourself extra time to get to your destination so you can drive at a safe speed and not worry about rushing.
3. Leave extra space between you and the car ahead. It takes longer for you to come to a complete stop on slippery roads.
4. Turn on headlights if visibility is poor. Do not rely on just your car's running lights. This helps you see and be seen.
5. If the weather is severe, pull over until it is safe to drive or avoid driving at all if you can. Before driving in bad weather, make sure to bring a fully charged mobile phone with you so you can call for help if you get stuck.

*Submitted by Trevor Walker, R&F Construction*

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## OIL TANK FAILURES

By Rene Caskanette

One of the most feared claims insurers face is a residential fuel oil spill remediation. They are messy, expensive claims with lots of unique aspects to handle. Our firm is a business to help you control the costs on these claims, manage the environmental and structural remediation, and handle the failure analysis to sort our liability damages.

The vast majority of tanks for home heating oil in Ontario are single wall steel tanks built to conform to the ULC S602 standard. Typical size is around 900 litres. They are above ground and can be either indoors or outdoors. Copper oil lines connect the tank to the appliances in the home. There is a shut off valve adjacent to the tank and an in-line liter is provided along the fuel line.

Tanks are supported on steel saddles or legs. They are required to have fill pipes, site glasses, whistles, vents, etc to allow for safe filling of the tanks by fuel suppliers.

The tank manufactures have distributors who sell tanks to contactors who then install them. They are to be installed in accordance with the CSA B139 fuel code.

Fuel suppliers then contract with owners to periodically fill tanks. They are requires to inspect the tanks prior to filling and legislation from the Technical Standards and Safety Authority (TSSA) prevents them from filling tanks which are unsafe. They must periodically perform a comprehensive inspection of tanks and complete a form to comply with the TSSA legislation.

Tank installers and fuel suppliers must be licenced by TSSA in order to perform the work.

With all of these codes, standards and licensing provisions in place, homeowners and insurers may expect that the tanks will never leak. Wrong! Tanks and attachments do leak occasionally and when they do the cost to deal with the remediation of soil and groundwater can be very high. The remediation costs may be insured depending on the policy provisions.

The TSSA and the Ministry of the Environment (MOE) are notified of spills as they are reported to the Spills Action Center. Reporting is required by legislation, so fuel suppliers or contractors who are aware of the spill must report it. The enforcement officers then have the power to write an order to the property owner to delineate and/or remediate the impacted materials.

What causes spills?

The most frequent cause in our experience is internal corrosion at the bottom of the tanks. Pin holes form in the steel and release the oil.

General corrosion of steel is a slow process. Tanks should last 20 years before failure due to this process, but in the field failures are occurring in much less time. Why? Factors causing accelerated corrosion are the accumulation of water and sludge in the bottom of the tanks, acidification of the corrosion cell, microbial actions, and rapid pitting corrosion results.

Design changes have been made to some tanks in recent years, moving the end outlet to the bottom of the tank. This intends to remove water from the bottom of the tank to prevent rapid corrosion cells from forming. This requires that tanks be installed with a slope for drainage to the end where the outlet is located. This design does not eliminate the problem. We have seen cases where these tanks still failed prematurely due to corrosion and other cases where the failure was shifted downstream from the tank to the filter housing where the water then accumulates.

Other types of tanks are now available to deal with corrosion failures and prevent leaks into the environment. Fiberglass tanks are available and they do not corrode. Double bottom tanks with leak detection are available. When the corrosion moves through the inside steel bottom on the tank, it is captured by a second steel bottom below. Oil accumulation in the space then activates an alarm to alert owners to the problem. These tanks are available in Canada but of course they are more expensive so they are rarely seen in use.

In Maine double walled tanks are now required in some potable water areas. An inner plastic tank contains the oil. It is not susceptible to corrosion. A steel tank then completely surrounds the plastic tank, so if the plastic tank leaks the spill is contained inside the steel tank until the problem is corrected.

A similar solution is to install containment around the steel tanks. A plastic containment tank is available for this purpose. Any oil leaking from the steel tank is contained inside the outer plastic tank. In industry it is common to build concrete containment walls around tanks of liquid to contain spillage and prevent environmental impacts.

The technology exists to solve the environmental problems created by oil spills but it will require a driving force such as a new legislation to force owners to spend the extra money required to put the technology into use. A homeowner looking to purchase a new 200 gallon single wall steel tank will

pay around \$870 while a fiberglass tank the same size will cost around \$1800. Government incentive programs or insurance premium reductions are other tools available to encourage home owners to spend the extra money required for the fiberglass tank.

Spills can result from other problems such as failure of tank supports, failure of fuel lines, failure of filters, failure at oil burner connections, and other odd events such as contactors delivering fuel into a basement where the tank has been removed.

Each case requires careful investigation to determine the root cause of failure and contributing factors. Liability for the leak may rest with tank manufactures, tank installers, fuel delivery companies, maintenance contractors, or other parties. As with any case where subrogation is anticipated, the evidence must be carefully documented and preserved for testing by all interested parties.

*Submitted by Rob Ahiers, SCM Claims Pro*

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## HOW TO KEEP A CUT CHRISTMAS TREE FRESH

Some people believe Christmas just isn't Christmas without a real Christmas tree. Here is an easily printable guide that will help you preserve that perfect tree whether you purchase it from a neighborhood lot or a Christmas tree farm. These steps should help you keep a Christmas tree fresh through the holiday season.

1. Refresh the tree by making a straight cut, taking one inch off the butt and immediately place in water. This will improve water uptake (See Tip 1).
2. Place the tree in a stand that can hold at least 1 gallon of water. You should expect the tree to take up additional water. Water the new tree until water uptake stops.
3. Always keep the base of a tree in water. If the base dries out, resin will form over the cut end and the tree will not be able to absorb water and will dry out quickly. You don't need anything other than regular tap water - drying out deters future water uptake and will need a new cut. Commercially prepared mixes like aspirin, sugar and other additives introduced into the water are not necessary. Research has shown that plain water will keep a tree fresh.
4. Check for worn Christmas tree light electrical cords and always unplug at night. Use UL approved electrical decorations and cords. Using miniature lights produce less heat and reduce the drying effect on the tree or any chance of fire.
5. Take down the tree before it dries out. Many fresh cut trees if properly cared for (using the first five steps) should last at least five weeks before drying out. Some species keep their moisture longer than others.

### Tips:

1. Cutting a refresh cookie off the tree base is important only when trees have been cut for over 4 hours.
2. For easier watering, buy a funnel and a 3 to 4 foot tube. Slip the tube over the funnel outlet, extend tubing down into the tree stand and water without bending over or disturbing the tree skirt. Hide this system in an out-of-the-way part of the tree.



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