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## MESSAGE FROM THE PRESIDENT

Georgian Bay Chapter has been very fortunate to have such a profoundly experienced group of executive members. This dedicated group has worked diligently and tirelessly, often “under radar” to bring us to where we are today. On behalf of Georgian Bay, I would like to extend a big heartfelt thank you to several members of this group who are moving on and who will be greatly missed:

Thank You Dorothy

Thank You Alf

Thank You Judy

Thank You Pat

The past year we have consistently enjoyed healthy attendance levels despite our challenging geographical area and everyone’s demanding commitments. Our meetings have offered excellent networking opportunities, fellowship and loads of fun, while providing continued knowledge and education in our various areas of expertise. Our vendor group with their continuing dedication and their support of all chapter activities has been second to none! The June wrap up on board the “Serendipity Princess” on beautiful Kempenfelt Bay was enjoyed by so many. And the Annual Golf tournament at Bear Creek Golf Club was a fabulous way to end the year. We also wish to thank everyone who helped out throughout the year with the various charity drives. Your unselfish giving will be truly appreciated by the recipients of your generous gifts.

And on a sad note, Georgian Bay lost a great supporter and advocate on July 4<sup>th</sup> with the sudden and tragic passing of Chris Sprecker, owner of Paul’s Restoration, Barrie. Chris was a long time member of the industry and well known to many at Georgian Bay. At the request of the family, donations were accepted in honour of Chris’ father – Walter on behalf of the CNIB at the recent Annual golf tournament.

All this and more could not have been possible without the hard work and dedication of Lorelee and her executive group. A great job and a big Thank You – Lorelee!

With the many new faces on this year’s executive, I ask everyone to please make them all welcome. We also have numerous vacancies that must be filled and I will elaborate on this when we meet later. Start thinking about where you want to help out. Remember this is your Chapter and you are the most important member.

While much was achieved last year, our priority as the proverbial torch is passed, will be to maintain what has been accomplished and to strive to build upon these achievements for the betterment of the chapter, it’s members and the OIAA in general. I take the confidence and the responsibilities you have placed upon me very seriously and ask only for your help and support.

Peter F Jablonszky, CIP  
President, OIAA Georgian Bay Chapter

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## OIAA GOLF TOURNEY 2010







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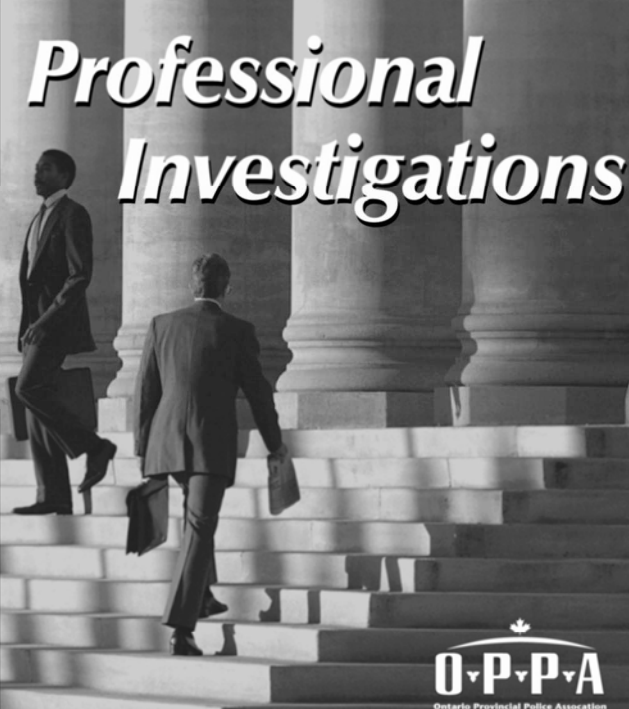



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## ALLSTATE BACK TO SCHOOL SAFETY 101: 10 TIPS TO MAKE YOUR RETURN TO SCHOOL STRESS FREE

With fall just around the corner, thousands of post-secondary students across Canada are packing up their belongings to move across the province or even the country to pursue their studies.

"Whether you're moving a hundred kilometres away from home or a thousand, it's important to keep yourself and your possessions safe," says Amy Woods, official spokesperson for Allstate Insurance Company of Canada.

"Although we've had a small number of claims, we've noticed that theft seems to be an issue for university students. Having the necessary protection in place and taking a few simple steps before you leave for school allows you to enjoy your university experience with fewer worries."

Allstate Canada has put together 10 tips to help you stay safe this school year:

1. Whether you're living on or off campus, look into the rules and regulations of your home away from home before you leave. Make sure you do not bring anything that is not permitted.
2. Dormitories may seem like a fun, safe environment, but it is important to make sure to lock your door whenever you leave your room in order to protect your belongings.
3. If you are bringing any items of high value to school, such as musical instruments or jewelry, consider having them insured against theft or damage before you arrive at school.
4. Never abandon your laptop in a library. It only takes a few moments for someone to walk by and swipe it. If you must leave it temporarily, invest in a laptop lock to act as a deterrent.
5. If you're renting a room or an apartment in a building, you may be required to have tenants insurance, which protects you and your belongings if your property is stolen or damaged. Speak to your family's insurance provider or ask someone you know for a recommendation for an insurance provider in your new city.
6. When you take a car out of province, remember to check with your auto insurance company to see if you are covered while away and contact the province's transportation department to see if you need to change your license plates.
7. Don't leave anything valuable in your car, especially in plain sight. Put any high value items in the trunk or glove compartment where they can't be seen.
8. Keep an eye on your laundry if you're doing it at a Laundromat to avoid having your belongings stolen. Bring homework or a book with you to help pass the time.
9. How safe is your dormitory building? Look into the guest policy for your dormitory and see what kind of security procedures they have in place. If you feel unsafe, speak to an RA or an administrator about creating a secure environment.
10. These days, many student cards act as more than identification. If you have a meal plan or library account associated with yours, report it immediately if it goes missing.

Staying safe while you're back at school doesn't have to be as difficult as getting an A in chemistry. By keeping these simple tips in mind, you can focus on getting that project in on time and having fun.

*Submitted by Trevor Walker, R & F Construction*



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## CHAPTER DELEGATE REPORT

We had a successful meeting of the current and new members of the OIAA Executive at the Travelodge Motel in Toronto on August 11, 2010. The meeting was well attended by Chapter Delegates from across the province.

At this meeting, the executive reported on new initiatives that included the launch of a new website for the OIAA, the removal of the bursary, new training programs, and a new marketing strategy to increase awareness of the benefits of becoming a full OIAA member.

The new members website is up and running! The official launch party was held at the Rosewater Supper Club in downtown Toronto. Members are encouraged to use the new website to renew this year's dues as well as to explore what the website has to offer. Login at [www.oiaa.com](http://www.oiaa.com) and use your last name as user name and your OIAA member number as your initial password. I have a list of Georgian Bay Chapter member numbers if you are unsure of yours.

It was decided that the annual bursary will be discontinued due to a decline in submissions by the membership. The money allocated for this will now be used for the development of a new training initiative.

The new marketing strategy this year will include a membership drive focusing on the benefits of becoming a full member of the OIAA and the advantages that will accompany this. For example, at some events, there will be a significant advantage available to members versus non-members when it comes to the price of admission for seminars.

**Past President's Night** will be held at the Westin Hotel in Toronto on October 13, 2010.

The **Provincial Claims Conference** will be held at the usual spot – The Metro Toronto Conference Centre on February 8<sup>th</sup> -9<sup>th</sup>, 2011.

This year's **Out of Town Meeting** will be held in Windsor on May 26<sup>th</sup> – 27<sup>th</sup>, 2011.

Keep a lookout as always for new events and locations in the WP!

Yours truly,  
Craig Ryther, OIAA Chapter Delegate  
[craig@claridgeadjusters.com](mailto:craig@claridgeadjusters.com)



# OIAA Georgian Bay Chapter

## OIAA GOLF TOURNEY 2010







## GOLF REPORT- OIAA GEORGIAN BAY CHAPTER

The Annual Georgian Bay Chapter Golf Tournament was held at the Bear Creek Golf Club on August 13<sup>th</sup> 2010. This is our fifth year at Bear Creek. It is a wonderful facility, the course was in excellent condition and weather was perfect.

We played 18 holes of golf with a shot gun start at noon with 148 Golfers participating in this tournament. There was relatively minor hold ups at some of the smaller holes, but in all everything went smoothly and all participants to my knowledge had a great day.

This year the OIAA sponsored “monogrammed” Golf Shirts and hats for the golfers. These golf shirts and hats were well received. The volunteers did an excellent job with registration and distributing these shirts and hats and my sincere thanks to all that assisted me at this tournament.

The putting green was hopping. Everyone participated in the putting contest which was sponsored by First General Services. Kym Blom did a great job. All proceeds collected was donated to her charity of choice “Candle Lighters”. Well done Kym. \$1455.00 was raised and the winner of the IPAD was Rob Rennie.

We also had a chipping contest sponsored by King Reed’s Fredd Tonn. It was difficult to chip into the buckets or baskets but we had a winner. All proceeds collected from the chipping contest was donated to the Cancer foundation and this was in excess of \$800.00 and the winner of the Blue Jay tickets was Rick Rimkey.

We also had a Club Cleaner set up at the club house for those that wanted clean clubs to play with. This was sponsored free of charge to all golfers by Highland Restoration.

The DKI Group sponsored the liquor cart on the course. I am sure everyone had a few drinks on this group and we wish to extend much thanks for this generous sponsorship.

The 50/50 draw at the end of the night generated income of \$980.00 and this was donated to the CNIB in honor of our friend “Christopher Sprecker” of Paul’s Restoration who passed away in an very unfortunate motorcycle accident earlier this year.

The club put on a great steak and Chicken dinner afterwards and the staff were all very helpful throughout the course of the tournament.



# Georgian Bay Chapter

We had 148 golfers for the day and 17 holes sponsored. I would sincerely like to thank all the golfers that participated and especially all the hole sponsors and prize sponsors. Without your contributions this tournament would not have been successful.

We have booked this facility again for next year, so mark your calendars for **AUGUST 12<sup>TH</sup> 2011**. Bear Creek is now a 27 hole course. We had hoped to use all 27 holes this year, but we did not get the turnout we had last year. Maybe next year we can strive to make this a much bigger event and use all 27 holes.

This is my last year as a chair of this golf tournament and as a director on the OIAA Georgian Bay Chapter. I would like to thank you all for the support over the years and trust you will continue to provide this support to the chapter in the coming years. You have a great executive for 2010-2011 year and your continued support would be appreciated.

We acknowledge the following hole sponsors and prize donors. If anyone has been missed off these lists, please let me know and I will acknowledge same in our next issue.

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# Georgian Bay Chapter

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We had some very large prize donations, and these prizes were placed in our 50/50 draw. The 50/50 draw generated almost \$2,000.00 in income. 50% was given back to the winning ticket holder, Alf Strudwick and the balance of the 50/50 money was donated to the President's charity of choice, CNIB in memory of Chris Sprecker.

As indicated above, we had a great day for golf. I hope everyone that participated had a great time and will participate again in 2010.

Dorothy Lowry

OIAA Golf Chairperson



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## OCTOBER MONTHLY MEETING

Please mark your calendars for our first monthly meeting on Thursday October 7th.

Our speaker will be announced soon. An agenda will be provided in advance by email.

Thank you for your patience and we look forward to seeing you at the meeting.

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# Georgian Bay Chapter

## OIAA GOLF TOURNEY 2010



## FIBRE, WHOLE GRAINS AND CARBOHYDRATES

A heart-healthy diet includes foods that are high in fibre. Good sources of fibre can be found in two food groups known as complex carbohydrates: whole grains such as wild and brown rice and oatmeal, and vegetables and fruit.

Fibre is a vital part of a healthy diet, but most of us are getting less than half the recommended amount. A healthy adult needs 21 to 38 grams a day, but surveys show that the average daily Canadian intake is about 14 grams.

### **Easy ways to boost fibre intake**

The good news is that you don't have to radically alter your diet in order to increase your fibre consumption. Simply switching from a refined breakfast cereal to a high-fibre one (such as a 100% bran cereal), from white bread to 100% whole-wheat bread with the germ, or from white rice to brown rice, can make a dramatic difference in your fibre intake and your overall health. Canada's Food Guide recommends making at least half of your grain product servings whole grain each day. Choose grain products that are lower in fat, sugar and salt.

Fibre is a carbohydrate found in plants. But unlike other carbohydrates, it passes through the body undigested. That means fibre adds zero calories – a bonus if you're trying to manage your weight. Studies show that women who consumed more fibre were half as likely to be obese as those who consumed less fibre. Obesity is a risk factor for heart disease and stroke.

There are two kinds of fibre: soluble and insoluble.

### **Soluble fibre**

Soluble fibre is a soft fibre that may help lower cholesterol and control blood sugar. The best sources are oatmeal and oat bran, legumes such as dried beans, peas and lentils, and pectin-rich foods such as apples, strawberries and citrus fruit.

### **Insoluble fibre**

Insoluble fibre, or roughage, is bulky. It helps you feel fuller and promotes bowel regularity. It's found in wheat bran, whole-grain foods, and the skins, leaves and seeds of vegetables and fruit.

When eating high-fibre foods, make sure to have plenty of fluids such as water or soups to help your digestive system work better.

### **Low-fibre foods**

Refined foods have had much of the fibre removed. Most products made with white flour are deemed to be refined such as doughnuts, cookies, crackers, white bread, rolls and pasta. That's why eating a slice of



white bread, for example, won't satisfy your hunger nearly as much as a slice of 100% whole-wheat bread with the germ.

## Shopping for high fibre

When shopping, check food product labels carefully. Look for 100% whole grain or 100% whole wheat with the germ at the beginning of the ingredient list, and check the fibre content in the Nutrition Facts table. Products with 2 grams of fibre or more are a healthy choice.

## Healthy carbohydrates: whole grains, vegetables and fruit

Carbohydrates are an essential part of heart-healthy eating. Found in vegetables, fruit, whole grains and legumes, carbohydrates are a primary source of energy for the body. They also have a wealth of vitamins and minerals, such as vitamin C and folic acid, and they're an important source of fibre. Canada's Food Guide recommends choosing at least one dark-green (such as broccoli, chard, gai lan, romaine lettuce, spinach) and orange vegetable (such as sweet potatoes, carrots, squash) each day because they are rich in folate and vitamin A.

There are two types of carbohydrates, complex and simple, and they act very differently in the body.

## Complex carbohydrates

Complex carbohydrates break down slowly, helping you sustain that full feeling. They can help prevent overeating, which increases the risk of obesity and heart disease. Complex carbs are found in vegetables, fruit, whole grains such as 100% whole grain bread and brown rice, nuts, soy products and legumes such as dried beans and peas. Studies have shown that the more legumes people eat, the lower their risk of heart disease.

## Simple carbohydrates

Simple carbohydrates include most commercial bakery products, sugary soft drinks, sugary cereals, white bread and white rice. They break down quickly in the body, leaving you hungry sooner. Other simple carbohydrates such as cookies, candy, chocolate bars, French fries, doughnuts and pastries also tend to contain trans fats, which are unhealthy for the heart. Try to lower or eliminate these foods from your diet.

Canada's Food Guide recommends that the number of grain servings depends on your age and gender.

They are:

## Recommended number of Food Guide servings per day of grains

|                | Children       |     |      | Teens       |      | Adults      |      |           |      |
|----------------|----------------|-----|------|-------------|------|-------------|------|-----------|------|
|                | 2-3            | 4-8 | 9-13 | 14-18 Years |      | 19-50 Years |      | 51+ Years |      |
|                | Girls and Boys |     |      | Female      | Male | Female      | Male | Female    | Male |
| Grain Products | 3              | 4   | 6    | 6           | 7    | 6-7         | 8    | 6         | 7    |



One Food Guide Serving of Grain Products equals: 1 slice bread, bagel, pita; 125 mL (1/2 cup) cooked rice, bulgur or quinoa; 30 g cold cereal or 175 mL (3/4 cup) hot cereal; or 125 mL (1/2 cup) cooked pasta or couscous.

For more information please log into  
[www.heartandstroke.com](http://www.heartandstroke.com)





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## HOUSEKEEPING—CSAO'S SAFETY TALK

**List housekeeping hazards on site.**

**Explain dangers.**

Every year, poor housekeeping and storage account for a significant percentage of accidents and injuries in construction.

We all know how fast rubbish accumulates on site—scrap lumber, broken bricks, pieces of drywall, strap-bands, and packaging.

How can you concentrate on your work when you're worried about slipping, falling, or tripping over garbage and debris?

Production and installation time go up while quality tails off.

Construction rubbish is often irregular in shape, hard to handle, and full of sharp objects. One of the biggest problems is packaging. Too often it gets removed from material and left wherever it falls.

This creates tripping and slipping hazards. It also makes other hazards hard to see. Even worse, it invites more mess. When a site isn't cleaned up, no one cares about leaving garbage where it drops. When that happens, you can't see faulty wiring, protruding nails, damaged flooring, and missing scaffold planks.

Mess also makes it difficult to use material-handling equipment. As a result, more material gets handled manually. This increases the risk of injury and damage.

**Identify controls.**

Housekeeping means cleaning up scrap and debris, putting it in containers, and making sure the containers are emptied regularly. It also means proper storage of materials and equipment.

Effective housekeeping and storage prevent accidents and injuries.

- Clean up as work proceeds.
- Keep equipment and the areas around equipment free of scrap and debris.
- Keep stairways, ramps, and other travel areas clear.
- Secure loose or light material stored on roofs and open floors to keep it from blowing away in the wind.
- Never let material fall from any level of the project. Use an enclosed chute or lower the

material in containers.

- Keep material at least 1.8 metres or 6 feet away from floor and roof openings, floor and roof edges, excavations, and trenches.
- Store material so that it won't roll or slide in the direction of the opening. Use blocking if necessary.
- Before handling used lumber, remove or bend over any protruding nails and chip away hardened concrete.
- Remove flammable rubbish and debris immediately from the vicinity of welding, flame cutting, propane and other ignition sources.

## Demonstrate

Review housekeeping problems unique to your crew. Discuss housekeeping problems on other areas on site.

For more information please visit the Construction Safety Association of Ontario.

*Submitted by Kim Graveson, Winmar Property Restoration Specialists*

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## IDENTIFYING ASBESTOS RISKS PRIOR TO DEMOLITION AND RECONSTRUCTION: A PROPERTY CLAIMS PERSPECTIVE

With property claims, such as water or fire damage, demolition, reconstruction and restoration of buildings and property are often required. Demolition is often also involved with initial emergency response and investigation phases. Adjusters often take on the task of initiating and managing the related contractor activities. In so doing, they may take on the equivalent role of the Owner, in that they may be directly involved in the tendering, contracting and administration of payment of contractors. Along with this role come some important regulatory compliance requirements and responsibilities within the province of Ontario that insurance and claims professionals must be aware of. Failure to undertake the necessary pre-demolition and construction surveys of hazardous materials, asbestos in particular, can create exposure to potential liability and legal penalties - not to mention exposure to harmful contaminants released when unidentified asbestos-containing materials (ACMs) are disturbed! Unfortunately, adjusters (and even some contractors!) are often surprised to learn that even recently installed building materials, vinyl floor tiles for example, can contain harmful asbestos.

Under Section 30 of the Ontario Occupational Health and Safety Act, Designated Substances and other potentially hazardous building materials must be identified prior to construction or demolition activities that could potentially disturb such materials. The regulated Designated Substances include eleven substances with the most common concerns in modern buildings being **asbestos, lead, mercury and silica**. Specifically, the Act mandates that the project owner prepare a list of identified Designated Substances, generally in the form of a survey report. A copy of the report must be provided to the General Contractor (GC) *in advance* of the initiation of the subject work. The GC must in turn submit the report to *all* subcontractors and trades prior to work being initiated.

Additional regulatory requirements must be met for the most rigorously controlled Designated Substance: Asbestos. Regulation O. Reg. 278/2005 – “Asbestos on Construction Projects and in Buildings” applies to the disturbance of ACMs on construction projects including demolition and reconstruction as part of property claims. Similarly, the Regulation requires that owners arrange for an examination of the building or project area to establish whether any material that is likely to be handled, dealt with, disturbed or removed is ACM. This must also be presented in report format including drawings and specifications as necessary and is generally included as a subset of the full Designated Substance survey report. Third party professionals (e.g. consulting engineers) are often retained for such survey and reporting activities given the special health & safety precautions and environmental and materials expertise involved.

Failure to carry out this critical regulatory requirement can carry with it significant consequences under the Act. An owner who fails to comply is liable to the GC and every subcontractor who suffers any loss or damages (including injury due to exposure to airborne asbestos) as a result of the subsequent discovery of a Designated Substance that the owner ought reasonably to have known of but that was not reported.

It is therefore essential that property loss adjustment and insurance professionals incorporate this critical step into their claims resolution timeframes and budgets. It is also important that environmental engineering resources are engaged early for greatest effect and to avoid costly delays once remedial and construction work is underway.

Author:

Matthew R. Allen, B.Eng., M.Eng., P.Eng.

Principal, Environmental Engineering, Health & Safety Group

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<sup>1</sup> For full Act visit [www.e-laws.gov.on.ca](http://www.e-laws.gov.on.ca)

<sup>2</sup> For full Regulation visit [www.e-laws.gov.on.ca](http://www.e-laws.gov.on.ca)

<sup>3</sup> For Guide visit [www.labour.gov.on.ca/english/hs/pubs/asbestos](http://www.labour.gov.on.ca/english/hs/pubs/asbestos)

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Aggressive driving behaviour may lead to incidents of road rage where motorists have been threatened and/or subjected to retaliatory actions by angry motorists.

If people drive responsibly they will reduce the chances of conflict on the road and help make our roads safer. Experts recommend the following tips to help avoid road conflicts:

- Plan your route in advance. Some of the most erratic and inconsiderate driving occurs when motorists are lost;
- Make a conscious decision not to take your problems with you when driving;
- Combat the warning signs of stress by getting fresh air and breathing deeply and slowly. Listen to relaxing music;
- Avoid long drives if you can. If you take a long trip, stop every few hours for a rest. Before and during a long drive, avoid heavy meals which tend to make a person lethargic;
- Drive in a courteous and considerate manner. Give way at busy intersections and where traffic lanes merge;
- Don't compete or retaliate. If someone's driving annoys you, don't try to "educate them". Leave traffic enforcement to the police;
- Don't take other driver's mistakes personally;
- Avoid honking your horn unless absolutely necessary and, if you must, tap on it lightly;
- Say, "Sorry" if you make a mistake. An apology can reduce the risk of conflict;
- If you are being physically threatened, stay in your car and lock the doors. If you have a cell phone call the police. Use your horn and lights to attract attention;
- If you think you are being followed, do not drive home. Go to a police station or a busy public place;
- Don't carry a defensive weapon, it might provoke a potential assailant.

For more information please go to [www.mto.gov.on.ca](http://www.mto.gov.on.ca).





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