

Georgian Bay Chapter

TABLE OF CONTENTS

Message From The President	Page 2
Commonly Overlooked Household Safety	Page 6
OIAA Out of Town Tours.....	Page 9
OIAA June Wrap Up.....	Page 10
Past Presidents' & Election Night.....	Page 12
Protecting Your Home.....	Page 17
OIAA Georgian Bay Past Presidents'	Page 22
Aviva Canada Data Shows 40% of all Home Insurance Claims are Water-Related.....	Page 30
Proposed Slate of Officers for 2011-2012	Page 32
Speaker Synopsis	Page 34
Organ Donation	Page 38
Protecting Your Vehicle.....	Page 40
Flavoured Coffees	Page 42
Advertisers Directory.....	Page 44
Event Calendar.....	Inside Back Cover

Georgian Bay Chapter

MESSAGE FROM THE PRESIDENT

Spring has finally sprung as skiers give way to the return of the golf aficionados.

And we are putting the final touches to our last few events of the year: Past President's Night & Elections on May 5th in Midland, our June Wrap Up on the 17th a Mystery Theatre Dinner in Barrie, and of course our annual Golf Tournament August 12th at Bear Creek. Make sure you book soon because these tickets do go fast. See the inside cover of the newsletter for more details or contact one of your executive team.

For those of you unfortunate to miss our guest speaker at the April meeting, it was a fun and information filled night with Donna Douglas. She took us through the 4 different communication styles with plenty of examples, some hitting a little close to home and rather personal. Great information presented in a hilarious manner which can be applied professionally or at your kitchen table. For more information contact Donna in Barrie @ (705) 727-0789 or online @ www.donna@donnadouglas.com.

As we approach the end of another great year, our successes were only possible by the dedicated hard work and volunteering of personal time, by each of your executive team. So take a minute and give them a quick call, flip them an e-mail or better yet pass along a heart-felt thank you at an upcoming event. If you would like to contribute your time and expertise, please let us know, we are always in need of a few more.....good people!

Thanks to everyone for your support over the past year and also a special thanks to each and every one of our vendors for your generosity and continuing support.


Thank you,

Peter F Jablonszky, CIP
President, OIAA Georgian Bay Chapter



Georgian Bay Chapter

LAUGHTER IS THE BEST MEDICINE...

<div>CORMIER ADJUSTING LIMITED</div> <div>Toll Free No.: 1-800-461-8476</div> <div>Serving you in Parry Sound Muskoka & Haliburton</div>		
Huntsville (Head Office)	Bracebridge	Parry Sound
Street / Mailing 7 John Street, Suite 16 Huntsville, Ontario P1H 1H2 Telephone 705-789-2332 Fax 705-789-2766 Adjusters Al Cormier, President acormier@cormieradjusting.com	Street / Mailing 505 Hwy 118 W, Suite 458 Bracebridge, Ontario P1L 2G7 Telephone 705-224-8390 Fax 705-789-2766 Adam Cormier, CIP adamcormier@cormieradjusting.com	Street / Mailing 69A Bowes Street Parry Sound, Ontario P2A 2X4 Telephone Jim: 705-342-9829 Wayne: 705-746-9344 Fax 705-789-2766 Jim Dewar, CIP, CFEI jdewar@cormieradjusting.com Wayne Cormier waynecormier@cormieradjusting.com

Georgian Bay Chapter

GEORGIAN BAY VENDORS

We need your help!

This is your opportunity to participate in the most important event of 2011.

The Past Presidents Night
Thursday May 5th, 2011
at the
Sainte Marie Restaurant
Ste. Marie Among the Hurons
in Midland, Ontario
overlooking our namesake the beautiful Georgian Bay.

We still have a few openings available for sponsoring this premiere event.

Please contact :
Sheri Turner, e-djuster Inc.
Phone: (705) 795-6270
E-mail: sturner@edjuster.com

Your continued support is greatly appreciated.

See page 12 for more details on this upcoming event.



TAYLORED
HOME IMPROVEMENT LTD.
Disaster Response

Kerry Purkiss
Office: 705-325-3332
Cell: 705-330-9605
kerry@tayloredhomeimprovement.com
www.tayloredhomeimprovement.com

INSTITUTE
OF
INSPECTION
CLEANING
AND
RESTORATION
CERTIFICATION
FIRM

24 Hour Emergency Service

Rob Martin - Owner / Operator

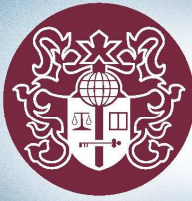


Rainbow
International
RESTORATION & CLEANING

8262 Hwy #93, Wyebridge
Mailing: P.O. Box 53
Midland, ON L4R 1P0
Bus. 705-527-RBOW (7269)
Fax 705-527-5269
1-877-440-7269
Cell 705-791-RBOW(7269)
rob@rainbowsimcoecounty.ca
www.RainbowIntl.com/simcoecounty
Independently Owned & Operated Franchise

WATER	FIRE	SMOKE
		

Georgian Bay Chapter



KING-REED
INVESTIGATION SERVICES

TRUST THE
EXPERIENCE
EXPERIENCE THE
TRUST



A STEP AHEAD

Specializing in catastrophic claims, King-Reed's team of experienced professional investigators will collaborate with your firm on a case-by-case basis to limit your exposure to fraudulent or exaggerated claims. Using state-of-the-art technology and innovative surveillance methods, we deliver the information you need to stay A Step Ahead.

WWW.KING-REED.COM

Georgian Bay Chapter

COMMONLY OVERLOOKED HOUSEHOLD SAFETY

- 1. Make an Emergency Plan.....**Whether its' having a list of emergency contacts on the fridge or having a set evacuation plan, it is important that everyone in your home knows what to do if an emergency occurs in order to avoid panic and confusion.
- 2. No Meds By The Beds.....**This may seem like a no brainer, but adults who take medications on a regular basis tend to take them at night or when they wake up, leaving them next to the bed. By doing this you are leaving them in the reach of little hands and possibly your pets.
- 3. Clean Your Dryer Vent.....**Cleaning your dryer vent is an easy task and will help you out in the long run. It can prevent fires in your home and also increase the efficiency when operating.
- 4. Fix Any Broken Locks.....**Having broken locks on any of your doors or windows is an open invite for any burglar. Keep up with the maintenance of all locks on doors and windows in order to proactively protect your most prized possession, your home.
- 5. Keep Up With Your Lawn.....**An untamed lawn offers shadows and easy hiding spots for any burglar. Trimmed and well-lit yards are harder to approach and less of a target. Also, out of control yards can lead one to believe that no one has been home for a while, therefore bringing attention to a possible intruder.
- 6. Forego the Hide-A-Key.....**Even though thought to be a great idea at one time, hiding a spare in a fake rock or under the mat is likely leaving your door wide open for anyone to come in. Consider a keypad door lock as a substitute.
- 7. Check The Locks On Your Garage Door.....**If the lock on your garage door is broken or if you fail to lock it at night, you could be offering a temporary hiding spot for anyone who would want to break into your home when you are not there. If your garage is attached to your home, don't forget to lock your garage door connecting to your home as well.
- 8. Keep Magnets Out Of Reach.....**While they can be cute decorations or fun toys, a magnet's force does not cease to exist once ingested and can be very harmful is swallowed by small children or pets. Keep them away and avoid an accident.
- 9. Don't Use The Toilet As A Step Stool.....**Even though it may seem convenient when changing a

Georgian Bay Chapter

light bulb to stand on the toilet seat instead of dragging out a step stool, an unstable seat can slip out from underneath you and cause a terrible fall. Take the five seconds and drag out the step stool.

10. Keep All Cell Phones And Landlines Close.....Keep your cell phones or landlines next to the bed or places where they can be easily accessed. In the event of an emergency, you don't want to waste valuable time running for the phone.

Excerpt from The Dwyer Group.....My Home Life Magazine, Submitted by Rick Gordon, Rainbow International of Simcoe County.



IF WE LIVED HERE, YOU WOULDN'T
NEED STRONE'S PROFESSIONAL
DRYING SERVICES.



Extreme Collision Center

Doug Meredith

Tel: 705 329-3999

Fax: 705 329-2722

35 Ontario Street
Orillia, Ontario L3V 6H1
extreme@bellnet.ca



COMMERCIAL STRUCTURAL DRYING SERVICE

Our new mobile Structural Drying Systems, with advanced technology and expertly trained staff, will ensure your building is dried quickly and in the most efficient manner. Drying, rather than replacing affected material, results in lower restoration costs and reduced business interruption times.



DOCUMENT RECOVERY & RESTORATION SERVICE

By using a variety of innovative drying techniques, our new in-house document recovery and restoration service will protect your valuable documents from further deterioration, mould and secondary damage. Our full service capabilities mean we can handle any job, any size, from start to finish.



Water is a luxury we take for granted, until there's too much. When a flood occurs, you need help and you need it fast. The **STRONE** emergency response team is standing by and ready to help you 24 hours a day/7 days a week. Our corporately owned and managed branch network ensures consistency and rapid mobilization. This supports our solid commitment to excellence in workmanship and superior customer service.

Emergency? Call us at

1-866-877-5834

Or visit strone.ca for more information.

STRONE™
Your emergency & restoration professionals

Georgian Bay Chapter

RESTORATIONS · BY · RODGERS ·

Full Service Specialists

- General Contracting •
- Fire & Flood Restoration •
- Servicing The Insurance Industry For Over 25 Years •

Allan McLellan, Rob Rennie, Albert Turple

Box 92, Barrie, Ontario L4M 4S9 Tel: (705) 739-1690

www.renovationsbyrodgers.com Fax: (705) 725-1268



151 Ferris Lane, Suite 300
Barrie, ON L4M 6C1
Tel: 705.792.6910
Fax: 705.792.6911
www.pdcslaw.com



TOUGH CLAIMS? YOUR BEST DEFENCE

INSURANCE DEFENCE GROUP

J. Daniel Dooley** Tiffany V. Little Sharon Mackay Melanie C. Hoad Aanchal S. Khan Sabrina A. Lamacchia

** Certified by the Law Society as a Specialist in Civil Litigation

Georgian Bay Chapter



**HAIL CAESAR
HAIL WINDSOR**

WINDSOR 2011 CLAIMS CONFERENCE
MAY 26TH - 27TH, 2011

LOCATION: CAESARS WINDSOR

**EVENTS TO INCLUDE: TRADE SHOW, ENTERTAINMENT,
CAESARS HOME COMING BASH, MEALS AND SEMINARS**

TOURS

The OIAA Windsor Chapter would like to invite you to join us at our 2011 Provincial Claims Conference!
Enjoy your time in Windsor Friday afternoon on one of our tours!

Tour #1—Windsor City Tour

A tour of history, art and architecture in Windsor. Visiting some of the areas most beautiful mansions of the 1920's. Followed by a visit to Windsor's most elegant garden and a guided tour of the Art Gallery of Windsor.

Tour #2—Sprucewood Shores Winery & Muscedere Vineyard Tour

Guided tour of Sprucewood Shores, the "old world" style winery on the shores of Lake Erie as well as the picturesque Muscedere Vineyard on 163 acres vineyard.

Tour #3—Hiram Walker Brand Centre/Windsor Crossing

A guided tour and tasting of the World Famous home of the Canadian Club brand. Tour through the 120 year old whisky company, and experience an official whisky tasting of Canadian rye, bourbon and scotch. Followed by a private shopping experience at Hugo Boss with special discounts.

Tour #4—Guided Tour of Hiram Walker and WFCF Centre

A guided tour and tasting of the World Famous home of the Canadian Club brand. Tour through the 120 year old whisky company, and experience an official whisky tasting of Canadian rye, bourbon and scotch. Tour through the WFCF Centre, home to the 2009 Memorial Cup Champions the Windsor Spitfires.

Tour #5—Private Gaming Lessons

Let the experts teach you! All of your favorite card games will be taught at private gaming tables by professionals at Caesar's Casino in Windsor.

For a full description of each tour including departure times please see the Windsor Chapter website www.oiaawindsorchapter.ca and click on "provincial conference"

To register for any of these tours please email Cathy or Mike at cminnis@pds Windsor.ca or mquinlan@pds Windsor.ca. When registering please provide your Tour Number, Your Company Name, Your Personal Name, Your Phone Number and Number of Participants.

Georgian Bay Chapter

OIAA JUNE WRAP UP PRESENTS...

"**Mystery Theatre** has been entertaining guests throughout southern Ontario since 1994. Utilizing our interactive murder mysteries, our goal has been to provide first class entertainment while ensuring our guests have a great time."

Dinner Theme

The guests have gathered for the wedding reception for Bambi and Ken, the absent bride and groom. The arrival of the obnoxious bridesmaid, Felicia Teaswell, sets off a series of events culminating in Mayhem and Murder. As the mystery unfolds, marital as well as financial indiscretions are revealed. Join this wacky wedding party for a rollicking good time!

Book now!

**Seats are limited.
This is a wrap up
you won't forget!**

Date: Friday, June 17, 2011
Time: 6:00 - 7:00 Social
7:00 Dinner & Theatre!
Location: Liberty North
100 Caplan Ave, Barrie
Cost: \$60.00 per person

**During Social Hour
the mystery starts
to unfold....don't
be late!**

Please RSVP to Dorothy Pauzé, The Co-operators
Phone: (705) 739-7700 ext 269
dorothy_pauze@cooperators.ca

Please RSVP by Friday June 3, 2011

Georgian Bay Chapter



itech
Environmental Remediation

877-324-4402
mail@itechenvironmental.ca

**Spill Remediation • Spill Response
Tank Removal • Wastewater Treatment
Demolition Services • Haulage and Disposal
Indoor Abatement • Geo Drilling**

80 Ellis Drive
Barrie, ON L4N 8Z3

**Phone: 705-719-9148
Fax: 705-719-2905**

Also Proudly Serving:

**GTA (Central Ontario) - Markham, ON
905-943-4402**

**Southwestern Ontario - Brantford, ON
519-770-4402**

**Eastern Ontario - Metcalfe, ON (Ottawa)
613-821-4422**



**Dedicated To Being Ontario's
Leading Environmental Remediation Contractor**

www.itechenvironmental.ca

Claridge Insurance Adjusters Inc.

Lori Ryther, B.A. CIP

p : 705-797-2095
f : 705-797-2085
e : lori@claridgeadjusters.com
w : www.claridgeadjusters.com

19 Collier Street, 2nd Floor, Barrie, ON L4M 1G5

Claridge Insurance Adjusters Inc.

Craig Ryther

p : 705-797-2095
f : 705-797-2085
e : craig@claridgeadjusters.com
w : www.claridgeadjusters.com

19 Collier Street, 2nd Floor, Barrie, ON L4M 1G5



Specialist In Emergency Restoration

*Commercial and Residential
Serving Southern Ontario's Insurance Industry Since 1971*

1-800-361-6900

www.masterclean.ca

*Mark English • Bill Hanlon • Bruce Copoc
Dan Koekkoek • Brent Looby*



Georgian Bay Chapter

PAST PRESIDENTS' & ELECTION NIGHT

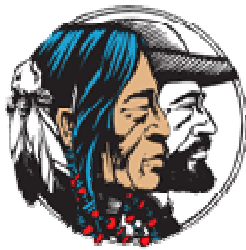
Thursday May 5th, 2011

Social Hour: 4:00 pm – 5:00 pm

Elections, Introductions & Meeting: 5:00 pm – 6:00 pm

Dinner: 6:00 pm

Location



*Sainte-Marie
among the Hurons*

Sainte-Marie Restaurant
(directions on opposite page)
(705) 527-4162
Ste. Marie among the Hurons
Midland, Ontario

Cost

Member \$40.00, including HST

Guest or Nonmember \$45.00, including HST

JOIN US IN HONOURING OUR PAST PRESIDENTS'

Please reply to Sheri Turner at e-djuster Inc.

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 April 28, 2011

No cancellation will be accepted during the last week prior to the meeting,

Georgian Bay Chapter

DIRECTIONS TO SAINTE-MARIE RESTAURANT

Coming from Barrie/Toronto, follow Hwy. 400 North to Hwy. 93, North to Hwy. 12 and the Midland area. Travel east on Hwy. 12, for 5 km. The entrance to Sainte-Marie is across from the Martyrs' Shrine Church.

Coming from Huntsville and Muskoka, follow Highway 11 South to the Orillia area and take exit 133 for Highway 12 West to Midland . Travel west on Highway 12 for 40 kms. The entrance to Sainte-Marie is across from the Martyrs' Shrine Church .

Coming from Sudbury and Parry Sound, follow Highway 69 and 400 South and take exit 147 for Highway 12 toward Midland/Orillia. Turn left at Highway 12 and proceed west to Midland . Travel west on Highway 12 for 13 kms. The entrance to Sainte-Marie is across from the Martyrs' Shrine Church.

Restoring Peace of Mind

ServiceMaster of Muskoka & Parry Sound

"Setting The Standard"

800-361-8814
705-645-8555
www.ServiceMasterofMuskoka.com

ServiceMASTER Restore

The image is a map of the Georgian Bay region in Ontario, Canada. It shows major highways (400, 12, 11, 69, 141, 169, 35, 25) and various towns and locations including Parry Sound, Huntsville, Orillia, Midland, and Gravenhurst. A yellow ServiceMaster Restore van is positioned in the upper right corner of the map. The text "Restoring Peace of Mind" is written in a stylized yellow font at the top left. The text "ServiceMaster of Muskoka & Parry Sound" is written in a large, bold, teal font across the center. Below it, "Setting The Standard" is written in a similar teal font. At the bottom left, the phone numbers 800-361-8814 and 705-645-8555 are listed, along with the website www.ServiceMasterofMuskoka.com. In the bottom right corner, the ServiceMASTER Restore logo is displayed.

Georgian Bay Chapter

Where do you go when disaster strikes?



"Your Home Away From Home"

Award Winning Suites

67 Peel Street, Barrie 705-726-7219



Serving you and Your Clients By Providing Exemplary Temporary Accommodation

Specializing in fully furnished & equipped suites & homes from \$67/night

(incl. housekeeping & utilities based on min. one month stay)

- *Well appointed, fully furnished one to four bedroom Suites and Homes with fully equipped kitchens and living areas, including high speed internet, T.V. and D.V.D.*
- *Can accommodate short, mid and long term rentals with flexible end dates*
- *Many Suites are family and pet friendly*
- *A cost efficient, spacious, comfortable and quiet alternative to Hotel living*
- *Daily & weekly rates also available.*

***www.signaturesuites.ca
info@signaturesuites.ca***

Professional Investigations



Investigative Research Group

49 Truman Rd., Suite 102 Barrie On L4N 8Y7

TEL: (705) 739-4800

1-800-721-7393

Providing Services Throughout Ontario

**E-mail info@irg-investigation.com
www.irg-investigation.com**

**Surveillance • Backgrounds • Activity Checks • Interview / Statements • Financial
• Employment History • Locates • Accident Re-Construction • Link Analysis**

Georgian Bay Chapter

Water - Flood - Fire - Wind - Vandalism - Smoke - Mould - Asbestos - Fuel Spill - Additions - Renovations



Replace? Restore? **We have options.**

Our patented *Contents Solutions* allow us to restore even the most soiled items back to pristine condition – and best of all, certified clean and bacteria free !



R & F Construction Inc.

Disaster Kleenup®

BARRIE • COLLINGWOOD • ORILLIA

1-800-228-7739

BARRIE (705) 734-3326
COLLINGWOOD (705) 443-4333
ORILLIA (705) 325-5746
info@rfconstruction.com
www.rfconstruction.com



Disaster Kleenup®

MUSKOKA

1-888-755-5165
(705) 645-7658

info@tcrmuskoka.com
www.tcrmuskoka.com



FOLEY Restoration

Disaster Kleenup®

YORK REGION

1-877-333-0222
(905) 939-8588

info@foleyrestoration.com
www.foleyrestoration.com



Georgian Bay Chapter



Garment Restoration Specialists

get
RESULTS



*and use the **best** professional cleaner for textile restoration*

www.georgiancommercial.ca

Georgian Commercial | 28 Currie St. | Barrie | L4M 5N4 | (705) 737-1796
Finishing Plant | 103 Bayfield St. | Barrie | L4M 3A9 | (705) 737-5764

- Full service restoration for all soft goods
- Central dry cleaning and finishing plant
- 24 hr Emergency Services (1-888-834-7343)
- Complete pack outs
- Detailed room by room inventories (standard)
- Long and short term storage
- Independent lab analysis
- Two Certified Environmental Dry Cleaners on staff
- Pickup and delivery service
- Over 50 years of experience in garment restoration and dry cleaning
- Professional member of the Dry Cleaners and Launderers Institute



*Professional Member



*Allied Group of Companies



*Affiliated Company

Georgian Bay Chapter

PROTECTING YOUR HOME

Property damage is increasing.

Property damage in Canada is increasing at an alarming rate. As climate change creates more frequent and severe storms, that trend is likely to continue for quite some time. Fortunately, there are plenty of things you can do to protect not only your home but also your possessions and the well-being of your family. As an added bonus, reducing the risk at your house, apartment, condo or cottage means that you are less likely to have to submit an insurance claim, which could save you money on your home insurance. Acting quickly when problems are discovered in a home can not only minimize the damage, but also limit the impact of an insurance claim.

Reduce the risk of water damage.

Some of the most frequent and costly damage to Canadian homes is caused by water. Changing weather patterns and aging infrastructure are only exacerbating the problem. The Canada Mortgage and Housing Corporation estimates annual insurance claims related to water damage in basements at \$140 million, with an average of 30,000 to 40,000 incidents a year. Much of the damage that occurs in a major storm results from sewer backup, which may be covered by private insurance. However, coverage for overland flooding of homes is not sold by any insurance company in Canada because it falls outside the scope of private insurance, which is meant to protect against events that are impossible to predict. Homes built in flood plains, for example, are known to experience periodic flooding. It's not a matter of if, but when. If your insurance policy does not include sewer backup coverage (also called Extended Water Coverage), consider adding this important protection. To protect your home against water damage keep the property well drained, maintain the weeping tiles and clear eavestroughs regularly. Reduce the risk by installing a backwater valve or sump pump, depending on your circumstances. Consider adding backflow protection devices for basement showers, toilets, drains and sinks. Make sure the foundation drain and eavestrough downspouts aren't connected to the sanitary sewer; downspouts must extend several feet away from the house. If you have a sump pump, check that it is operating properly on a regular basis. Improving yard drainage also protects your property. Gardens should be designed to drain away from the foundation. Fill areas of soil that have settled to create a five-degree slope away from the house. And if there are cracks in the foundation, fill them with silicon every three to five years.

Smell mould? There's a problem

Most home insurance policies do not include coverage for mould. It can damage your property and may cause health problems, particularly to those with asthma or allergies. Controlling indoor moisture is the best way to prevent mould, which forms on moist areas like bathroom walls, basements and on wooden window frames. If you discover mould, hire a restoration contractor experienced in

Georgian Bay Chapter

removing it safely.

Check your alarms regularly

Most deaths and injuries from house fires occur at night while people are sleeping. This is why smoke detectors should be installed on the ceiling of every floor, including basements, and outside all sleeping areas. Use only smoke alarms that have been tested and approved by the Underwriters' Laboratories of Canada (ULC) or the Canadian Standards Association (CSA). Every home should also have a Carbon Monoxide (CO) alarm on a wall (rather than the ceiling) outside sleeping areas and on each level. Test all your alarms monthly, and replace the batteries at least once a year.

Prevent fire

Everyone has seen and, unfortunately, many have experienced the devastation a fire can cause in a home. The major causes of fatal fires in Canada are failure of electrical and mechanical equipment; careless handling of flammable material; misuse of cooking appliances; and careless smoking. It's important to properly maintain your home's electrical system. Don't use fuses or breakers rated at more than the capacity of the circuit. Remember that peak loads are best handled by balanced circuits. A 100-amp service with 20 circuits is usually better than a 200-amp service with only ten circuits. If in doubt, consult a licensed electrician. Use extension cords only temporarily, and with care. Look for a recognized seal of approval on electrical appliances and cords – usually CSA or ULC. Always be careful with space heaters; keep them at least a metre away from anything that can catch fire. If you have a fireplace, it's best to use a fire screen. Remember to properly maintain chimneys, and clean stove-hood filters, vents and grease traps frequently. Fuels and solvents should be stored in approved, correctly-marked containers. Oily rags can ignite spontaneously, so be careful where you leave them. Never have an open flame near flammable material, and only use candles in protective containers that won't tip or burn. And remember to keep matches and lighters out of children's reach.

Give your home that “lived-in” look

Before leaving home for more than a few days, take some steps to make your absence less apparent to potential thieves. Ask a neighbour to check your home periodically. This is probably a requirement of your insurance policy. Request that the post office and the newspaper halt deliveries while you're away. A timer is a cheap and effective way to have lights and radios turn on and off, giving the appearance of a lived-in home. In the winter, have someone shovel your walkways. To prevent pipes from freezing and bursting, keep your home heated to at least 18°, drain the pipes and shutoff water supply valves. Adequate insulation around your pipes also will help.

Keep a good roof over your head

Spring is a great time to have your roof checked. Loose shingles should be repaired and holes should

Georgian Bay Chapter

be patched. Make sure eavestroughs and downspouts aren't clogged with debris or damaged by ice buildup. During winter, ice dams may form around gutters and eaves, preventing melting snow from draining, and potentially causing a lot of damage. To avoid ice damming, make sure your insulation is adequate and properly installed; use rock salt to clear ice and snow from around eaves; keep roof vents open in winter; and ensure the attic is well sealed from the rest of the home.

Submitted by H  l  ne Towsley, The Co-operators Insurance.

GR South & Associates
Insurance Adjusters Inc

Gary R. South CFE, CIP

Michael Epp METT, CFEI

19 Front St. N, 1st Floor
Orillia, ON, L3V 4R6
PH: 705-238-5850
Fax: 705-238-5854
Toll Free: 1-866-535-5850
Email: arsouth@reach.net



INDUSTRIAL PARK

COLLISION

Since 1973

MICHAEL H. REPATH

"Dedicated to Excellence"



21 Ontario St., Orillia, Ontario L3V 6H1
705-325-4804 FAX 325-4806
mike@industrialparkcollision.on.ca



DISCOVERING THE TRUTH BY DETERMINING THE FACTS

www.origin-and-cause.com 1-888-OCI-FIRE

Structural Fire & Explosion Investigation

Residential / Commercial / Industrial • Canine Accelerant Detection
and Drug Searches • Fire Department Litigation

Forensic Visual Services

Forensic Animations • Forensic Illustrations • Photogrammetry
Videography • Virtual Tours • Fire Modelling • X-Ray Imaging

Structural & Civil Engineering Services

Personal Injuries Slip & Fall Investigation

Building Code Issues • Product Liability

Failure Analysis

Electrical / Mechanical / Chemical / Metallurgical
Product Liability • Heating & Ventilation Systems

Vehicle & Heavy Equipment Fire Investigation

Damage Assessment

Equipment • Environmental • Structural

Alarm System Analysis

Fire / Burglar Detection • Fire Suppression

ORIGIN AND CAUSE

Ancaster, Mississauga, Thunder Bay,
Kingston, Ottawa and Winnipeg

Georgian Bay Chapter



J.KEITH MOORE CONSTRUCTION

FINE HOME RENOVATIONS, RESTORATIONS & DESIGN

BARRIE (705) 722-4545

The First Response Team

Member of the *IntegResource Canada* Organization

INSURANCE RESTORATIONS

Tarion Registered

Ron Fox

Deni Ongaro

Steve Fox

Serving the insurance industry for over 50 years

Tel: 705-722-4545

Fax: 705-722-6849

24 HOUR TOLL FREE PAGING 1-888-313-5103

Serving Simcoe County and Surrounding Areas

Guaranteed satisfaction

Uniformed employees

Heated Warehouse

Experienced detail estimators

Superior workmanship

Extensive training

Complete mini storage facility with individual customer entry

keith.moore@bellnet.ca

158 Tiffin St.



IntegResource

Member of the IntegResource Network

Georgian Bay Chapter



Paul's Restorations

(Division of Sprecker Construction Ltd.)

112 Commerce Park Drive, Unit #H, Barrie, ON L4N 8V8
ph: (705) 728-7285 | 1-800-425-9963 | fx: (705) 728-8460

You know Paul's Restorations Barrie for our superior Water and Fire restoration work.

Paul's Restorations is also known for our content processing. Our inventory, pack outs, cleaning and handling of contents has shown higher salvage rates, lower costs and superior customer satisfaction.

The relief your clients need...

When disaster strikes, call Paul's Restorations. We've been helping insurance customers recover from disasters and rebuild their lives for years. Let our fully trained and insured technicians help you help them.



Rely on our people | Our technology | Our experience

"Always ready when you need us" | 24 hours a day, 365 days a year



Georgian Bay Chapter

OIAA GEORGIAN BAY PAST PRESIDENTS'

MICHAEL O'REILLY – 1977-78

Mike was the first President of the newly formed Georgian Bay Chapter of the OIAA. He was working with Royal Insurance at the time and was employed with them for 23 years. Mike was a sales representative for Faye Insurance Brokers in Barrie until March 30th 1990. After taking some well deserved time off, Mike went back to the industry at Will Marshall Insurance Brokers in Barrie. Mike is presently retired, very happy and playing lots of golf!!

TERRY HALDEN – 1978-79

Terry started his career in the insurance industry in London, England. When he was President, Terry was the owner of Georgian Bay Adjusters in Parry Sound. He sold his business to Morden & Helwig and, in 1982, joined Underwriters Adjustment Bureau as Branch Manager in Lethbridge, Alberta. He is currently owner/operator of a Frontier Adjusters branch in Lethbridge, Alberta.

AL JENSEN – 1979-80

Al joined C.E. Hastings in 1963 and was employed with them until 1979. He worked for Morden & Helwig until 1982, and it was during this time he was President of our Chapter. Al opened A.E. Jensen Insurance Adjusters Ltd., in 1982. Al is now enjoying retirement.

RON THOMPSON, BA, FIIC – 1980-81

Ron started his career with Underwriters Adjustment Bureau in Toronto in 1971. He became manager of their Orillia office in 1974. In 1978 he opened Ronald F. Thompson Insurance Adjusters and in 1980 opened a branch in Barrie. He was President of the local Chapter at that time and organized the Adjuster's Out of Town Meeting held in Barrie in 1981. Ron sold his business to Underwriters Adjustment Bureau in September 1981 and stayed on as Branch Manager until 1986. He "retired" from the business that year and opened Thompson Management Consultants, providing management and finance to several other companies. Beside being President of the local Chapter, Ron was also Chapter Delegate and member of the Steering Committee for the Insurance Institute. Today, through Thompson Management Consultants, Ron manages OMS Couriers.

NANCY BASS (SHANNON), BA, FIIC – 1981-82 (Deceased)

Nancy worked with A.I. McFarlane & Associates as a Branch Manager of the Bracebridge office. It was during this time she served as President. She also worked for A.I. McFarlane in their Brampton and Toronto offices, as well as F.C. Maltman & Co., Ltd., in Toronto, specializing in professional liability claims. Nancy was part owner of Bass & Whitten Insurance Adjusters Ltd., and was advised by the CIAA that their partnership was the first female proprietors adjusting firm in Ontario. Nancy was a Director with the Insurance Institute and also taught courses in both Barrie and Brampton.

RICK JONES, AIIC – 1982-83

Rick started his career with Allstate Insurance. He worked for C.P. in the claims department before joining Royal Insurance for 22 years. Rick has also taught courses for the Insurance Institute.

Georgian Bay Chapter

JIM ANDERSON, FIIC – 1983-84

Jim joined the insurance industry with Morden & Helwig in their Georgetown office in 1970. He was transferred to their Orangeville office and then in 1976, was transferred to Midland as Branch Manager. He then worked for Phoenix Continental for two years, moving on to Adjusters Canada as Branch Manager for their Midland office in 1989. He also served on the Executive of the Georgian Bay Chapter of the Insurance Institute during its early years and taught courses for the Insurance Institute. Jim was employed at UAB, in Midland as of March 2001. Jim is now enjoying retirement.

DAVE DILL – 1984-85 (Deceased)

Dave started his career in 1958 with David C. Miller Insurance Adjusters. He had worked for State Farm, Allstate, V.W. Hayes Insurance Adjusters, Kernaghan Adjusters and then joined Adjusters Canada in 1981. Dave was President of the Georgian Bay Chapter, and then took on the duties of Chapter Delegate. Serving as Chapter Delegate at the Provincial level, Dave worked his way through the ranks of the Provincial Executive to eventually become President of our Provincial organization. This distinction has even more meaning since Dave's devotion to his duty meant that he became the first individual to achieve the Provincial Presidential designation from an "Out of Town" Chapter. This paved the way for others to follow in his footsteps.

KARL MCALLEN – 1985-86

Karl started in the industry with Underwriters Adjustment Bureau in 1972, working in their offices in Midland, Brantford and Orillia. In June 1995, he was appointed Regional Manager of the Barrie, Midland, Orillia and Huntsville locations. Karl assisted in organizing the Out of Town Meeting in 1985 with other committee members. Karl moved to Toronto in 1999, with Underwriters Adjustment Bureau as Branch Manager of their Metro Toronto Office. Karl now has his own consulting business and has been working for Servicemaster Midland/Orillia doing their Marketing and Business Development since May 2005.

DAN WISNIEWSKI, AIIC – 1986-87

Dan's career started with Halifax Insurance of Toronto in 1977, then he joined Dominion of Canada Insurance and worked in the Barrie office until 1985. He worked for Adjusters Canada until 1989, at which time he formed a partnership with Phil Brunt. He subsequently formed his own business, known as D.J. Wisniewski Adjusters in Barrie in 1990.

VERNE BEATTY – 1987-88 (Deceased)

Verne started in the industry in 1959, as one of the original employees of C.E. Hastings in Toronto. In 1960 he opened G. Verne Beatty Insurance Adjusting Ltd., and in 1962 he took a partner, Lloyd Armstrong to form Beatty-Armstrong. In 1981, he sold his business and went to work for Morden & Helwig in Barrie. He joined Economical Mutual in 1983, where he was employed as Service Office Manager and Senior Outside Claims Representative. Verne worked for three catastrophic losses, Hurricane Hazel in 1954, flood claims in Fredericton, New Brunswick and 1985 Tornado in Barrie. When Verne started in the independent field, there were no exams for your license. The proprietor sent in the names and the license was issued. The proprietors were responsible for the actions of their employees. The goal of the OIAA was to professionalize adjusters and this goal has been accomplished.

Georgian Bay Chapter

ALF STRUDWICK – 1988-89

Alf started in the industry right from high school in 1966. He worked with Marine Managers Ltd., in Toronto, which was later bought out by Continental Insurance. A new company, MOAC was formed and Alf was one of the original employees. He then moved to Prudential of England, Central Mutual Insurance and Dominion of Canada in Barrie. In 1980, Alf opened the new Barrie Branch of Ronald F. Thompson Insurance Adjusters, where he stayed until it was purchased by Underwriters Adjustment Bureau in 1981, at which time he became the new UAB Branch Manager where he remained until 1993. Alf spent a short term with Economical Mutual in Orillia before returning to UAB in Barrie, where he stayed until the Spring of 1998. In July 1998, Alf opened the new Barrie office for Miller & Associates which has now changed its name to Matrix Loss Adjusters Inc. Past involvement with the OIAA include positions as Chapter Delegate for the Georgian Bay Chapter and Secretary for the OIAA Provincial.

JOAN PALMER, CIP – 1989-90

Joan started her insurance career with Royal Insurance in 1976 in their Underwriting Department and was then transferred to their Claims Department where she remained until 1984. She was then employed with the Co-Operators for three years in their Claims Department. Joan joined Adjusters Canada Barrie in 1988, and was on the Executive for the CIAA for a number of years. Joan then held a position with Crawford Adjusters Canada as an Executive Assistant, she was also a member of the Insurance Institute of Ontario. Joan is now retired.

HEATHER FELL, AIIC – 1990-91

Heather started in the industry with Ronald F. Thompson Insurance Adjusters in 1980, and worked with Ron until September 1981. Heather then went to get her Adjuster's License and worked for Underwriters Adjustment Bureau until 1991 and then went with Adjusters Canada in Orillia. Heather has been involved with the Insurance Institute and has taught Institute courses. Heather made a further career change is now a broker with Will Marshall Insurance Brokers in Orillia.

AL CORMIER – 1991-92

Al started his career in insurance with Scottish & York Insurance Company in Toronto, in 1974. He also worked inside for Chubb Insurance and Commercial Union. Al then moved into the independent adjusting field, working for his brother Wayne at Wayne Cormier Adjusting Limited, in Parry Sound, Ontario. He opened an office in Huntsville,, where he was Branch Manager for seven years. He left Huntsville and went to work for Walsh, Wakeman & Palmer in St. Catherine's for two years. He decided to re-locate back north and opened an office for Ian Pepper Adjusters in Bracebridge. He went back to work for Cormier Adjusting once again as Branch Manager for the Huntsville office. He subsequently purchased Cormier Adjusting Limited in July of 2003 from his brother. Al has worked on CAT losses in Mississauga - Train Derailment; the US Virgin Island - Hurricane Marilyn; Niagara Falls - Hail storm; and in Montreal - Ice Storm. He has been a long time member of the OIAA and the CIAA.

TERI MITCHELL, FIIC – 1992-93

Teri started in the industry in 1985, right out of high school with Lindsey Morden as support staff. In June 1988, she moved into the position of Adjuster Trainee. Teri is currently licensed in all lines. In August 1993, she was transferred to Lindsay Morden in Oshawa, but moved back to our area in December 1993, when she made the

Georgian Bay Chapter



The **Right** Response. The **Right** Result.



PAUL DAVIS SYSTEMS

Restoration Specialists

We will approach every job you assign us with *absolute honesty and integrity*

HEAD OFFICE
4649 9th Line, RR#2
Beeton, ON, L0G 1A0
Tel: 705-458-8001
Fax: 705-458-0468

Email: simcoecounty@pds.ca



ORILLIA OFFICE
9 Ontario St, Unit #2
Orillia, ON, L3V 6H1
Tel: 705-325-8003
Fax: 705-325-2996
Email: simcoecounty@pds.ca

Georgian Bay Chapter

move to Underwriters Adjustment Bureau. She was Adjuster-In-Charge and SABS Specialist in the Orillia office. On June 4th 2001, Teri accepted a position with CAC in Newmarket, where she is presently employed.

HAROLD R. LEIHER, CIP – 1993-94

Harold started in the industry in 1976 with the Dominion of Canada Group in Ottawa. In 1980, Harold worked at the Dominion of Canada office in Barrie, and in 1981 joined Ronald F. Thompson Insurance Adjusters in Orillia. Underwriters Adjustment Bureau purchased Ronald F. Thompson Insurance Adjusters in late 1981 and Harold continued working with them, becoming their Branch Manager. In 1991 Harold opened HR Leihner Insurance Adjusters Inc. operating out of Orillia. In July 1997 HR Leihner Insurance Adjusters Inc. was purchased by Adjusters Canada. Harold left ACI in 1999 and re-opened HR Leihner Insurance Adjusters Inc. in Barrie. Harold is a Past Chairman of the Insurance Institute, as well as serving as Chapter Delegate for the Georgian Bay Chapter.

ROD PALMER, AIIC – 1994-95

Rod started in the insurance adjusting business with LS Croth & Co. Adjusters in Hanover in 1970. Rod moved to Owen Sound in 1975 and opened the LS Croth & Co. office at that location. In 1980, Rod moved to the LS Croth & Co. office in Toronto and in 1986 he moved to Barrie as the company changed to Bell Saunders who were purchased by ACI. Rod has been in Barrie since that time as Manager and celebrated 25 years in the business in 1995. He has been a member of the OIAA and CIAA as well as other industry functions. Rod suffered a severe stroke in 2005 and is now retired.

GORD BEATTY – 1995-96

Gord began his adjusting career in 1989 following in his father's footsteps with Economical Mutual as a claims trainee and worked in their Orillia office as a Senior Inside Claims Representative and Field Claims Representative until October 2001 when he accepted a position with Royal Sun Alliance Insurance. He was employed with the City of Brampton as a Insurance Claims Adjuster. Gord has now joined Aviva Canada as a Road Adjuster.

RENEE LEIHER – 1996-97

Renee began her insurance career in 1989 with McLean & Dickey Insurance Brokers. In 1992 Renee accepted a position with HR Leihner Insurance Adjusters Inc. where she worked as a Trainee Claims Adjuster. In 1994 Renee was approached by Pilot Insurance to work in their Barrie claims office as an All Lines Adjuster. In October 1998, Renee joined Zenith Insurance as a Sales Manager. For the past 8 years Renee has been working side by side with her husband at HR Leihner Insurance Adjusters Inc. in Barrie.

MARK LEGER – 1997-98

Mark started his career in 1988 working with the Co-Operators Insurance in Toronto. Mark went to work for Pilot Insurance in 1990, starting at head office in Toronto and then to Toronto claims office in 1992. Mark moved to the Pilot Barrie Branch. In 1999 Mark then made another switch and became Branch Manager for Pilot Brampton Branch. In June 2003 Mark accepted a position at Head Office as Manager of Broker Relations.

Georgian Bay Chapter

R.F. (BOB) GONCZ – 1998-99 (Deceased)

Bob started his career by rear-ending and OPP cruiser in Brantford, Ontario. He pursued the claim and joined Morden & Helwig Ltd. in Tillsonburg on October 1st 1964. He transferred to Collingwood on June 13th 1966, and became manager of the office in 1974 which later became Cunningham Lindsey Canada. Bob traveled to Winnipeg to handle flood claims in 1997 and to Montreal in 1998 to handle the ice storm claims.

DOROTHY LOWRY, FIIC– 1999-2000

Dorothy started her career in 1976 with McPherson Adjusting Services as a receptionist. She subsequently took night school courses to obtain her Associate ship in 1986 and commenced adjusting. In 1996, Dorothy completed her Fellowship. She has been working for Crawford Adjusters Canada for over 25 years, working out of the Barrie office, as an All Lines Adjuster, specializing in Accident Benefit Claims.

JUDY SMITH, AIIC – 2000-01

Judy started her insurance career in June 1969 with Morden & Helwig, in Barrie, as a secretary. She then stayed home for a period of time, raising her family. She returned to work with Bell Saunders Independent Adjusters in Barrie in 1981. Bell Saunders became Adjusters Canada and she worked there until 1990, leaving to joining DJ Wisniewski Insurance Adjusters. She obtained her All Lines Independent Adjusters License in 1992 and completed her AIIC in Spring of 1993. From 1994 to 1998 she worked with Economical Insurance from their Orillia office as a property/liability specialist. She returned to the Independent field in June 1998 with UAB in Barrie, and in August 1999 she became the Regional Branch Manager of the Barrie area with CGI. CGI was purchased by SCM and Judy remains employed



The power of a national network, the familiarity of a trusted neighbour.

At First General Services Canada, our focus is to return our clients to pre-loss conditions in an efficient and cost-effective way. Our affiliates are more than part of a coast-to-coast restoration network – they are trusted members of their local business communities. As independent business owners, they stake their reputations on providing best in class services to meet the needs of their clients.

www.firstgeneral.ca | 1-800-567-5678



First General Services
Quality. Integrity. Accountability.

Georgian Bay Chapter

at the Barrie SCM Claims Pro office.

HEATHER BATCHILDER, AIIC – 2001-02

Heather began her career in the insurance industry with Bell Saunders Ltd. in Barrie 1977 as a secretary. Bell Saunders was purchased by ACI and she continued with the same firm, becoming Secretary to the Branch Manager and Office Manager. Her duties included Support Staff Training for the Northern Region offices. She began as a Trainee Adjuster in 1991 and obtained her Associate ship and All Lines License in 1994. Heather taught AIIC courses for the Insurance Institute for several years and has been involved with the OIAA in various positions over the last decade and a half. ACI was subsequently purchased by Crawford Adjusters and Heather has worked in a number of their offices including Barrie, Orillia, Gravenhurst, Montreal, and most recently Newmarket. She has been involved in the administration of the Class Action Claims in Walkerton since 2000 and has just recently accepted a full-time position with Crawford's Class Action Division.

WILLIAM PERKINS – 2002-03

Bill's career in insurance began in 1982, working for LS Croth & Co. and ACI. In 1987 he accepted a position with Pilot Insurance Co. in St.Catharines. He was then transferred to the Resident Adjusters position in Bracebridge in 1990 and then he was promoted to Barrie Branch Manager in 1993. In 1996 he was promoted to Pilot Insurance Head Office as the Assistant Manager of Branch Operations and then became the Claims Manager in 1999. He returned as the Barrie Manager in 2001 and then opened the Newmarket Branch as Manager in 2002.

SHERI TURNER – 2003-04

Sheri's past career consist of working as a Personal Lines Claims Adjuster for the Co-Operators Barrie Claims office where she spent over 9 years. She is a certified Law Clerk and worked with a lawyer in Barrie before joining the Co-Operators. Sheri is also a certified Arbitrator and Mediator. Sheri is currently working for e-djuster Inc.

JON WARREN, CIP - 2004-06

Jon started his insurance career with Pilot Insurance in 1995. He also has a degree in Law & Security. Jon was the only President with the Georgian Bay Chapter to serve a two year term. He was employed as an All Lines Adjuster with Crawford ACI from 2000 to 2006. In 2006 Jon accepted a position at Cunningham Lindsey Barrie Claims office. In 2007 Jon returned to Pilot Insurance Newmarket as an Property Adjuster.

LORNA PRICE, CIP – 2006-07

Lorna started with the Co-Operators Insurance in Ottawa in 1990, she then transferred to Kingston Branch, Ottawa Valley Branch and then moved to the Barrie Branch in 1998. Lorna has a degree in Business Administration Marketing as well as Retail Management. Lorna was very instrumental in getting the Co-Operators Barrie office in becoming an active member in the OIAA. She has spent the last 10 years at the Co-Operators Barrie Claims office as a Property Adjuster.

DOUGLAS DECOU, BA, CIP – 2007-08

Doug started his career in 1976 in Calgary. He was transferred to Toronto where he became Assistant Manager.

Georgian Bay Chapter

He then opened the Newmarket office before transferring to Edmonton as Branch Manager. He transferred back to Barrie in 1993. In 2007 he stepped down as manager to pursue his dream of being the starting guard for the Toronto Raptors!!! That didn't work out so he returned to Barrie as President of the Georgian Bay Chapter.

LYNN DAWSON, CIP—2008-09

I began my insurance career in 1979 working at Paul Revere Insurance in Toronto as a disability insurance clerk. A year later, I moved to Prudential Insurance where I worked in the investment division processing mutual funds. I also worked in the annuity department at Prudential writing annuity certificates. In August 1988 I left Prudential, moved to Barrie with my son, who was then 4 years old, to enrol him into the local school program. After much job searching, interviews and contract work, I was hired by the Co-operators Insurance in May 1989. I started out as a claims clerical person, and over my career with the Co-operators, I have handled level one auto claims, investigative type auto claims as well as small home claims. In 2005 I became a full time level 11 investigative auto claims representative.

LORALEE RAWN, FCIP – 2009-10

Loralee graduated from the University of Western and started her insurance career with The Co-operators Insurance in their Barrie office in the summer of 1989. While at The Co-operators she worked in clerical, sales and claims positions. She began taking Insurance Institute courses in 1989 and completed her CIP in 1993 and her FCIP in 1998. In March of 1994, she relocated from Barrie to Bracebridge and started her career with The Economical Insurance Group in October 1994, in their Orillia office. She was a claims adjuster and then the office manager in the Orillia office until its' closure in 2001. Since this time, she continues to work as a property adjuster for The Economical Insurance Group.

If anyone requires an update for their bios please direct them to kimgraveson@winmar.ca.



STEAMATIC®
total cleaning & restoration

Water & Fire Restoration

STAYNER

For a Cleaner, Healthier Home ...

Trevor Garbutt
Cell: 705-444-4675

7482 County Road 91, Stayner, Ontario L0M 1S0
Ph: 705-428-3854 Fax: 705-428-5417
Email: tgarbutt@garbutt-steamatic.com



Making Safety Simple

Tel: (705) 812-1656
Toll Free (877) 738-9178

SAFETY TRAINING ♦ SAFETY POLICIES & PROGRAMS
WSIB CLAIMS MANAGEMENT
SITE SAFETY MANAGEMENT ♦ SAFETY TALKS



Member of



www.buildwithsafety.com
Email: safety@bellnet.ca
Fax: (705) 812-0947

Georgian Bay Chapter

AVIVA CANADA DATA SHOWS 40% OF ALL HOME INSURANCE CLAIMS ARE WATER-RELATED

March 29, 2011 - (Toronto, ON) – Early signs of spring are a welcome sight to most Canadians, but along with warmer weather comes the increased likelihood of water damage to your home.

Data from Aviva Canada Inc., one of the country's leading providers of home, auto, leisure and business insurance, indicates that 40% of all home insurance claims are a result of water damage.

Aviva Canada data also shows that the average cost of a water damage claim rose 160%, from \$5,423 in 2000 to over \$14,000 in 2010.

"It's no secret that water damage to the home is on the rise, both in frequency and severity," said Wayne Ross, Vice President of Property Claims for Aviva Canada. "The growth can be attributed to two main causes. First, we've seen an increased frequency of severe rainstorms compounded by the lack of sufficient infrastructure in most communities to handle large amounts of water in a small period of time. The second key factor behind the dramatic increase is the amount that homeowners are investing in finishing their basements."

In 2010, Aviva Canada paid out over \$124 million in property water damage claims. A provincial breakdown of the increase in the average cost of water damage claims from 2000 to 2010 is included below.

Province*	% increase in average cost of water damage claim from 2000 to 2010
British Columbia	205%
Alberta	183%
Ontario	182%
New Brunswick	120%
Quebec	117%
Nova Scotia	68%
Newfoundland and Labrador	51%
National Average	160%

Homeowners are encouraged to take a few steps to help ensure they do not fall victim to home water damage:

- Inspect your roof: To prevent leaks, get the roof inspected every few years to check the con-

Georgian Bay Chapter

dition of the shingles. Clear out gutters to prevent blockages that could force water into your home.

- Install a backwater valve: These valves close automatically if the sewer backs up and can prevent thousands of dollars in damage.
- Scope out your sump pump: If your basement has one, examine it and do a test run if it doesn't get used frequently.
- Divert snow away from your home: Ensure that snow is removed around your home, its foundation, doors and basement windows.
- Check your foundation: This is especially important as the ice melts. If you notice water pooling, attempt to lead the liquid away from your home.
- Ensure your window wells are debris-free: Clear any accumulated garbage or leaves to allow water to drain properly.
- Ensure street catch basins are not blocked: These prevent snow from building up on street level and seeping towards your property.
- Protect your valuables: If your home is prone to water damage, consider moving valuables away from high risk areas, such as the basement.
- Start right: If you are finishing your basement, make sure to seal your exterior walls.

Consumers are encouraged to speak with their insurance broker or insurer to understand what types of water damage are covered by their policy. For example, many Canadians are unaware that overland flooding, such as water swells from nearby rivers or lakes, is not covered under standard home insurance policies and not widely available.

Submitted by Trevor Walker, R&F Construction Inc.

Cunningham 
& Lindsey

74 Cedar Pointe Drive Suite 1001
Barrie, ON L4N 5R7
Telephone: (705) 728-8398
Facsimile: (705) 734-0559

Hector Palma, B.Sc.
Matthew Crisp
Denisse Cumby, CIP



Zenetec
COLLISION CENTRE

"We pay attention
... to detail"

● ● ●

247 Tiffin Street
Barrie, ON
L4N 2N3

Martin Montelith
President
martin@zenetec.com

705-737-1988
www.zenetec.com


COLLISION SOLUTIONS NETWORK



PINCHIN
ENVIRONMENTAL

2470 Milltower Court
Mississauga, ON L5N 7W5

direct 905.363.1314
mobile 416.816.5294
fax 905.363.0681
edegasperis@pinchin.com

Elvira De Gasperis, B.Sc.Hons., CRSP
Senior Project Manager
Indoor Air Quality & Microbial Contamination

Georgian Bay Chapter

PROPOSED SLATE OF OFFICERS FOR 2011-2012

PRESIDENT

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

VICE PRESIDENT

Adam Cormier (705) 224-8390
Cormier Adjusting Limited adamcormier@cormieradjusting.com

SECRETARY

Lynn Dawson (705) 739-7700
The Co-operators Insurance lynn_dawson@cooperators.ca

TREASURER

Harold Leiher (705) 733-0826
HR Leiher Insurance Adjusters Inc. leiheradj@bellnet.ca

DIRECTORS

Rob Ahiers (705) 733-4005
SCM Claims Pro rob.ahiers@scm.ca

DIRECTORS

Michele MacTavish (705) 739-7700
The Co-operators Insurance michele_mactavish@cooperators.ca

Carole Crawford (705) 739-7700
The Co-operators Insurance carole_crawford@cooperators.ca

Dorothy Pauze (705) 739-7700
The Co-operators Insurance dorothy_pauze@cooperators.ca

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

Helene Towsley (705) 739-7700
The Co-operators Insurance helene_towsley@cooperators.ca

Greg Doerr (705) 725-1810
McLarens Canada greg.doerr@mclarens.ca

CHAPTER DELEGATE

Craig Ryther (705) 797-2095
Claridge Insurance Adjusters Inc. craig@claridgeadjusters.com

PAST PRESIDENT

Peter Jablonszky (705) 792-7734
Aviva Canada Inc. pjablonszky@pilot.ca



BARRIE APPRAISAL SERVICES

Specializing in Auto, Marine, Heavy Equipment,
Recreational Equipment & Farm Equipment.
Aurora to Huntsville / Orangeville to Sutton Highway #35

MEMBER ONTARIO INDEPENDENT APPRAISERS ASSOCIATION

UNIT "B", 159 ANNE ST. SOUTH, Barrie, ON L4N 2E4 Bus: (705) 726-2692 Fax: (705) 726-9783

Georgian Bay Chapter

FIRELINE
SYSTEMS

**NOW AVAILABLE AT BOTH
FRANCHISE LOCATIONS**

WINMAR
PROPERTY RESTORATION SPECIALISTS



Lending a Helping Hand

Winmar will assist you with any of your residential or commercial needs with experience, professionalism and quality service.

**Fire • Vandalism • Mould • Wind • Water • Hail
Vehicle Impact • Asbestos • Esporta Cleaning**

24 Hour Emergency Services

BARRIE/ORILLIA

(705) 739-8996 • (705) 326-5996

barrie@winmar.ca • orillia@winmar.ca

MIDLAND/COLLINGWOOD/MUSKOKA

Toll free: 888-656-6062

georgianbaymuskoka@winmar.ca



Georgian Bay Chapter

SPEAKER SYNOPSIS



On Thursday April 7th, 2011 the OIAA was honoured to have Donna Douglas speak to us about communication styles. I think if you didn't make this meeting, you really missed out. As I sat and listened to Donna, it was nice to hear everyone laugh, giggle and smirk. I really think that everyone could relate to this. It doesn't matter if it is a personal or business relationship.

What are your combinations? The combinations of your spouse, your coworkers or your children? Understanding and acknowledging that we are all different is very important. It will help you understand why some people work differently or think differently. How can you motivate those individuals? What tasks are best suited for them? What is the best way to communicate with them?

If you didn't make the meeting, here is a hand out that she gave after the meeting.

MAKING YOUR BUSINESS COMMUNICATIONS WORK!

COMMUNICATING

By knowing yourself, you can pattern the needs of your business around your personality type. Difficulties with people you work with and people you live with can be "put to rest" if you know each others' style.

Georgian Bay Chapter

How you prefer to work (Process/Product Driven)

Think of travelling on vacation. Does your vacation start when you get in the car....or does it begin when you get there? If it starts when you get in the car – you are into “process”....the one who enjoys the journey. The one who starts the vacation when she gets to the destination is “product” oriented.

Process – frequently hear the complaint that you never finish anything.

Product – deadline oriented. Will finish the project at all costs.

It's important to understand your style in order for you to balance out the other side. If you are process oriented, you may need to put a mechanism in place in order to reach goals, or to provide a business that has no product. If you are product oriented, you may need to put in place mechanisms to help you review how you achieve your goal – to ensure your best product.

Know what your strengths are and make the business suite your strengths and ensure you have the mechanisms in place to deal with your weaknesses. Acknowledging your strengths and weaknesses allows you to recognize what is invigorating for you and what is stressful.

Process orientation and product orientation exist on a continuum – you will be somewhere on this continuum. One orientation is not better than the other. In fact, it is helpful to work with someone who is opposite to you. The process oriented person would benefit from working with someone who is the “finisher” who will ensure the work will reach its' conclusion.

Single Focus versus Multi-Focus Work Styles

Single focus work style starts and ends tasks and then starts and ends the next task.

Multi-focus works on multiple tasks at the same time, with various stop times.

The single focus individual appears calm and focused. The multi-focus individual appears scattered (and driers the single focussed individual crazy!). One style is not better or preferred over the other – it is just a different way of doing things. In fact, the same amount can be achieved in a day in either style. Look at your business to see if it demands a multi-focus versus a single focus work style.

Don't forget the mix that you get when you have to combine this with your process/product orientation. By examining this, you can start to analyze what slows you down and how this relates to your styles and what you can do to help yourself.

Recharging your Energy System (Extrovert/Introvert)

Extrovert: Needs to be with other people to get her energy back up.

Introvert: Needs to be alone in order to get his energy system back up.

Georgian Bay Chapter

The best way to commute long distances for an introvert is alone in a car – will have energy back up by the time she gets home at the end of the day. The extrovert will be exhausted in the same situation – he needs to car pool.

Does your business demand an introvert or extrovert – what is your style? Knowing and respecting is the key to coping and understanding.

Listening and Speaking Styles (Inductive/Deductive)

Inductive people speak and hear in a pyramid style from little bits of information building to the conclusion. (I got called into a meeting with Steve....and then...and then...and I won dinner at Gangster Restaurant!)

Deductive people start with the conclusion and then fill in the details. (I won a dinner at Gangster Restaurant and this is how it happened....).

Inductive listening to a deductive person feels like he's been left hanging.

Deductive listening to an inductive person tempts him to zone out and not listen.

We are born with this style and it is very difficult to operate in the other style. This style is based on our reasoning style. Staying present and listening to the other person's style is very challenging. And, speaking in the other style is very difficult to do. Taking notes can be a coping mechanism to help stay present with the other style (you may be in the presence of an important client who is opposite your style). Don't forget to toss this in with the process/product orientation and the single focus and multi-focus mix.

If you are not sure of the style of the person you are talking to (remember you will speak in the style that is comfortable to you):

Deductive: Tell people what you are going to say, say it and then tell them what you said.

Inductive: Details (say what you need to say), conclusion, details (say it again) – remember to highlight the conclusion (and in conclusion....) this will draw the deductive person's attention.

Again, recognize and alter your approach (especially for those all important clients, suppliers and potential clients and suppliers). Don't forget – these styles exist in all possible combinations.

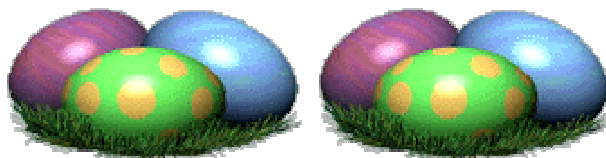
Process/Product

Multi/Single Focus

Introvert/Extrovert

Inductive/Deductive

Happy Easter!



Peter D. Archibald,
Barrister & Solicitor
Tel 705-726-4511

59 Collier Street,
PO Box 907,
Barrie, Ontario, L4M 4Y6
Fax 705-726-0613
pda@bconnex.net

CARROLL —HEYD CHOWN LLP

LEADERS IN LITIGATION
FOR OVER 35 YEARS

- Auto Insurance
- Auto Accidents
- Personal Injury Law
- Property Insurance
- Fire Claims
- Employment Law
- Accident Benefits
- Occupier's Liability
- Disability Insurance
- Life Insurance Claims
- Boating Accidents
- Insurance Appraisals

D. Kevin Carroll, Q.C., LSM
Richard A.N. Heyd, B.A., LL.B.
Roger Chown, P.Eng., LL.B.
Ted Chadderton, B.A. (Hons.), LL.B.

Deborah Neilson, B.A., LL.B.
Pamela Quait McClelland, B.A. LL.B.
Corey Wall, B.A. LL.B.
David Thompson, B.A. J.D..

109 Ferris Lane
P.O. Box 548
Barrie ON L4M 4T7
Fax: 722-0704
Tel: 722-4400

www.chcbarristers.com
722-4400

Come visit our new location
109 Ferris Lane, Barrie Ontario.



Georgian Bay Chapter

ORGAN DONATION

We are fortunate that we work in an industry that we are enabled, and empowered to be able to provide assistance to people in need. We provide the benefits and coverage's available to them via their insurance policies that enable them to get their life back on track.

But what about those who are in desperate situations where insurance is not the answer. Those with illness or disease, what they really need is a new lease on life, what they need is a gift of life.

April 17 – 23 is National Organ & Tissue Donation Awareness Week. The numbers are shocking – there are nearly 1,500 Ontarian waiting for life saving organ transplant. Every three days, one of those on the waiting list dies simply because there are not enough registered organ and tissue donors.

Every day in Canada 14 people learn that their kidneys have failed. In 2006 almost 34,000 Canadians were on renal replacement (dialysis) with that amount expected to double within 10 years. Of the almost 34,000 people 60% receive dialysis treatment of one form or another. The other 40% were the recipients of a donated kidney. In 2007 40% of kidneys donated were from live donors.

Dialysis is a very time consuming, family consuming life long commitment. There are a few different methods but they all essentially do the same thing, replace the job of the kidney. Not as effectively, and not as efficiently. For many it involves on average three visits per week to the dialysis care unit often not close to home. It is a time consuming process taking up to 4 – 5 hours per visit, plus travel time. For many people on dialysis one of their biggest losses beyond their health is their loss of freedom.

St. Mikes Hospital in Toronto is the leading hospital in Canada with respect to renal transplants, and lead the way with live kidney donations, successfully transplanting approximately 60 kidneys per year.

Testing is long process and can take up 6 months to complete. They advise that they accept only a very small percentage of the people who step forward to donate a kidney about 2 – 3%. That number suggests that there are a lot of people, willing to help another, in this very unique way.

Eventually though the word comes that the transplant is a go and the surgery date is set. For the donor a wide range of emotions scared, excited, nervous. For the recipient it is a time of fearful hope. Fearful since at any time during the process the donor has the opportunity to change their mind.

Georgian Bay Chapter

Even as they enter into the operating room, they can change their mind and say no.

Both the donor and the recipient have an amazing team of doctors, nurses and clinical aides. The care provided is phenomenal. St. Mikes is an old hospital and it looks it, but the care, the concern the genuine gratitude shown by all the staff there was amazing.

The big measure for kidney disease is the creatinine level in the blood. Normal is 60 – 100. For the recipient who at her worst a creatinine level of 1600. On dialysis the best she ever got to was 700. As early as two days after receiving her new kidney she was at 102 and declared cured of her renal disease, and two weeks post surgery she was at 88 which she has maintained since that date. What does that really mean....it means that her joints no longer ache like they are arthritic, it means that her skin is clear, it means that her eyes are clear, it means that she has energy, it means that like all of us she has the freedom to travel, to play with her kids, to work, to just simply enjoy life.

Each one of us has an opportunity to help another in so many ways. We may not all have an opportunity to be a live donor. However through the organ donation program, when you sign your organ donor card – you have the opportunity to save the lives of up to eight others....we all can make a difference!

Submitted by Dorothy Pauzé, The Co-operators Insurance.

ORGAN AND TISSUE DONATION – MYTHS OR FACTS

Myth: Having "organ donor" noted on your driver's license or carrying a donor card or provincial health card is all you have to do to become a donor.

Fact: While a signed donor card and a driver's license with an "organ donor" designation are legal documents, organ and tissue donation is always discussed with family members prior to the donation. For that reason, it is very important that you discuss your wishes with your family. At the same time, find out their wishes. Have this discussion – save a life!

Myth: Funeral plans will have to be changed to accommodate organ donation.

Fact: In most cases there will be no need to change funeral arrangements. Organ donation is a surgical procedure that takes place in an operating room. An open casket is still an option following donation should the family wish.

For more information about organ and tissue donation please log onto www.transplate.ca or www.giftoflife.on.ca.

Georgian Bay Chapter

PROTECTING YOUR VEHICLE

Put the brakes on vehicle loss

In addition to the obvious benefits of driving safely, did you know it could save you money on insurance? Your driving record is a major factor determining the risk you represent in the eyes of insurance companies. The higher the risk, the more you should expect to pay. When you apply for auto insurance, you're obliged to list any traffic tickets you've received in the last three years.

Each conviction could impact your rates for six years or more. Parking tickets are one of the few infractions that don't impact rates – unless your license gets suspended for not paying the fines. If your vehicle is stolen, your insurance premiums will not normally be affected but, depending which province you live in, you may have to pay a deductible. By adopting a few simple habits, drivers can both reduce the likelihood of traffic accidents and lessen their chances of being victimized by thieves.

Bring vehicle collisions to a crashing halt

There's rarely anything accidental about collisions. Defensive driving and playing it safe can be the difference between driving past a crash and playing a lead role in one. Defensive driving is a three-part collision prevention formula – recognizing the hazard; understanding how to react to it; and acting in time to correct the situation. It's never too late to take a defensive driving course.

Accidents happen... especially to young drivers

Decades of statistics prove that driving is particularly dangerous for young drivers. In fact, teenagers are five times more likely than their parents to die in a collision. But with time and experience, young drivers usually become safer drivers. A recognized driver's education course can not only make young drivers safer, it can also result in reduced premiums.

Many of the most common driving mistakes are easy to avoid. Simply getting into these habits will make our roads safer for everyone:

- > signal in advance of changing lanes or making a turn;
- > avoid two-lane turns – always turn into the lane closest to you;
- > always check your blind spot for cars when changing lanes, and for bikes or pedestrians when turning right;
- > don't follow too closely – leave a two-second gap on the highway;
- > don't rush through yellow lights;
- > when on a multi-lane highway, only drive in the left-hand lane when you are passing someone;
- > make a full stop at all stop signs; and
- > use your headlights from thirty minutes before sunset until thirty minutes after sunrise, and use

Georgian Bay Chapter

high beams safely.

Of course, accidents happen and that's what insurance is for. You may want to consider purchasing an insurance policy with an accident forgiveness provision, which only is available in some provinces, to keep your first collision from affecting your premiums.

We all pay for auto theft.

The Insurance Bureau of Canada estimates that a vehicle is stolen every four minutes in Canada – and drivers pay an extra \$48 a year in insurance to cover the costs. Statistics Canada and the RCMP report that vehicle thefts can be very dangerous, often involving theft rings run by organized crime. Forty per cent of vehicle thefts are from parking lots, so take simple precautions when parking. Choose well-lit areas that aren't isolated or hidden from view. If there's valet parking, use it. Installing an anti-theft device could deter thieves and result in lower premiums in some provinces. And be sure not to leave any visible valuable items such as cell phones, cameras or laptops in the vehicle.

It pays to drive smoothly

Smooth driving reduces fuel consumption and saves on wear-and-tear to the vehicle. Drivers who adhere to the speed limit and anticipate traffic movement ahead don't tend to tramp on the brakes suddenly. It's also safer – the fatality rate of vehicle occupants increases exponentially at speeds greater than 100 kilometres per hour. Stay alert behind the wheel by keeping your eyes moving; know where the other vehicles are in relation to yours, and keep an "open space" around you. Establish settings on your stereo and review directions before leaving. If traffic is heavy, consider an alternative route. According to the Canada Safety Council, 88 per cent of drivers admit to driving aggressively. Protect yourself from aggressive drivers by staying or moving out of their way, and avoid driving while you are angry or overly emotional. Driving is dangerous; it should command your complete attention. Don't allow yourself to be driven to distraction by talking on the phone, eating, adjusting the stereo, interceding in back-seat battles between kids, or other things.

Submitted by *Hélène Towsley*
The Co-operators Insurance.

Georgian Bay Chapter

FLAVOURED COFFEES

To Make Coffee:

Use rounded teaspoons of the following mixes to taste.

Cafe Bavarian Mint:

1/4 C. Powdered Creamer

1/3 C. Sugar

1/4 C. Instant Coffee

2 T. Powdered Baking Cocoa

2 hard candy Peppermints

Process in a blender and mix until well blended. Store in an air tight container.

Cafe Cappuccino:

1/4 C. Powdered Creamer

1/3 C. Sugar

1/4 C. Instant Coffee

1 Orange flavored piece of hard candy

Process in a blender and mix until well blended. Store in an air tight container.

Cafe Swiss Mocha:

1/4 C. Powdered Creamer

1/3 C. Sugar

1/4 C. Instant Coffee

2 Tbl. Powdered Baking Cocoa

Process in a blender and mix until well blended. Store in an air tight container.

Cafe Viennese:

1/4 C. Powered Creamer

1/3 C. Sugar

1/4 C. Instant Coffee

1/2 tsp. Cinnamon

Process in blender and mix until well blended.

Store in an air tight container.

Submitted by Karen Raymond

First General Services

CALLING ALL ADJUSTERS

The oiaa chapter is looking for your help.
Please call Peter Jablonszky today at
705-792-7734 to see how you can join
our local oiaa chapter.

Georgian Bay Chapter



ServiceMASTER
*Restore*SM

DISASTER RESTORATION SERVICES
RESTORING PEACE OF MIND

24 HOUR EMERGENCY RESPONSE
Fire & Smoke Restoration
Water Damage Restoration
Specialty Drying & Dehumidification
Wind & Storm Damage
Building Demolition & Stabilization
Mould Remediation
Document Drying & Recovery
Contents & Pack Out Services
Reconstruction Services

LOCAL RESPONSE - NATIONAL RESOURCES
SERVING CUSTOMERS ACROSS CANADA
You call, we respond. Guaranteed.

1-800-RESPOND
WWW.SERVICEMASTER.CA

ServiceMaster of Barrie & Collingwood
Curtis Manktelow
P.O. Box 273
1497 Snow Valley Road
Midhurst, Ontario L0L 1X0
Tel: (705) 722-5870
Fax: (705) 726-6898
Email: servicemasterbarrie@bellnet.ca

ServiceMaster of Orillia
Dwayne Frans
147 Forestview Road, R.R. # 1
Orillia, Ontario L3V 6H1
Tel: (705) 327-2285
Fax: (705) 327-2113
Email: claims@servicemastermo.com

ServiceMaster of Midland
Dwayne Frans
425 Cranston Cres., P.O. Box 704
Midland, Ontario L4R 4P4
Tel: (705) 527-5722
Fax: (705) 527-0929
Email: claims@servicemastermo.com

ServiceMaster of Owen Sound
Bud Vallee
P.O. Box 834
107 Jason Street
Owen Sound, Ontario N4K 5W9
Tel: (519) 372-9135
Fax: (519) 372-1476
Email: claims@servicemaster-owensound.com

Georgian Bay Chapter

LIST OF ADVERTISERS

Barrie Appraisal Services.....	Page 32
Carroll Heyd Chown LLP	Page 37
Claridge Insurance Adjusters Inc	Page 11
Construction Workplace Safety Training Ltd	Page 29
Cormier Adjusting Limited.....	Page 3
Cunningham Lindsey.....	Page 31
Extreme Collision Centre.....	Page 7
First General Services	Page 27
Foley Restoration.....	Page 15
Garbutt Steamatic	Page 29
Georgian Commercial Laundry	Page 16
G.R. South & Associates Insurance Adjusters Inc	Page 19
HR Leiher Insurance Adjusters Inc	Page 41
Industrial Park Collision.....	Page 19
Investigative Research Group.....	Page 14
Itech Environmental Remediation	Page 11
J. Keith Moore Construction.....	Page 20
King Reed & Investigation Services.....	Page 5
Masterclean.....	Page 11
Origin and Cause.....	Page 19
Paul Davis Systems	Page 25
Paul's Restorations	Page 21
Peter D. Archibald, Barrister & Solicitor	Page 37
Pinchin Environmental.....	Page 31
Purser Dooley Cockburn Smith LLP.....	Page 8
R & F Construction Inc	Page 15
Rainbow International.....	Page 4
Restorations By Rodgers.....	Page 8
ServiceMaster Barrie, Orillia, Midland, Owen Sound	Page 43
ServiceMaster Muskoka & Parry Sound	Page 13
Signature Suites	Page 14
Strone.....	Page 7
Taylor Home Improvements Ltd	Page 4
TCR	Page 15
Winmar Property Restoration Specialists	Page 33
Zenetec Collision Centre	Page 31