

# IN THIS ISSUE:

President's Pen / Rep's Ramblings ..... 2, 3

Calendar Of Upcoming Events..... 6

Advertisers Index ..... 36

Designed For Failure: Manufacturing And Design Of Residential Brass Plumbing Components ..... 4, 8, 12, 13

Waterlogged Millionaire ..... 7, 18, 19

Watch Your Back, There's Always A Snake (Contractor) Looking For His Next Prey! ..... 25, 29

**OVAA Newsletter  
Publication Deadlines**

If you have a submission for the newsletter, please advise the editor ASAP so space can be reserved. The actual submission content (articles, advertising changes, etc.) must then be received by the following dates:

**Newsletter Issue ..... Submission Deadline**  
 April 2017 ..... March 15, 2017

**If at any time you do not receive your newsletter, please contact a member of the OVAA Executive.**

***O.V.A.A. Reservation Policy***  
 The O.V.A.A. would like to remind its members of our booking policy for dinner meetings and events.

The O.V.A.A. is charged for each person who registers for an event, whether they are able to attend or not. It is therefore necessary for us to charge anyone who registers for an event and does not attend.

We appreciate your support and understanding in this matter.

## 2017-2018 OTTAWA CHAPTER EXECUTIVE

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## SEMINAR SUGGESTIONS

During the course of planning our year, we look to our members, associates, advertisers and friends either to provide guest speakers for our monthly meetings or to let us know what topics are of interest.

Should you wish to present a seminar for the OVAA Membership or should you have an idea for a seminar topic you would like to see presented, please contact:

**Alex McCann, FCIP, CRM**

T: 613.824.2674 or

613.407.5394

E: [alexander.mccann@intact.net](mailto:alexander.mccann@intact.net)





# President's Pen & REP'S Ramblings

**F** March is here at last. . . Spring is just around the corner!! I have a feeling spring is going to go out like a lion, unfortunately, old man winter isn't done with us yet. . . but April is in our sights and with it the nice weather will come!!

Our next luncheon seminar will take place on March 21st, 2017 at Malone's on the Canal. This is a change of venue for the next couple of months while Al's Steak House completes their renovations. Paul Mooney, from Bertchi, Orth will be presenting a seminar on Boating Accidents 101 – Issues to keep in mind when handling a boating claim.

The next luncheon seminar will be presented by Yasser Korany from Origin and Cause on “ How to Maximize a Claims Subrogation Potential “ on April 18th, 2017 at Malone's on the Canal.

We will be hosting our first Annual Pool Tournament at Dooley's Pool Hall, 2777 Gladwin Crescent, Ottawa on April 27th, 2017. Come out to join us for a fun night and show off your stick handling skills. Prizes for the top 3 players.

Congratulations to Nicolas Crowe our 2016 OVAA \$1000.00 Bursary winner!! Great job Nicolas. We wish you the very best and much success with your continued studies.

The Toronto Delegate Elections will take place on March 8th, 2017 at the InterContinental Toronto Centre followed by keynote speaker John Scott: A Story About Overcoming Adversity. Come out to listen to the nominees speak, cast your vote and then enjoy one man's incredible story, his determination to make his dreams a reality against all odds.

The 2017 Provincial Claims Conference is being hosted by the Kitchener/Waterloo Chapter on May4th and May 5th, 2017. Details of this event can be found in upcoming issues of the WP Magazine as well as on the OIAA website where you can also find the registration information. I would suggest you register early, as it is sure to be a sell-out.

Finally once again, I invite anyone who might be interested in submitting an article for consideration to be published in the OVAA newsletter as well as the WP magazine to please let me know as we are always looking for new material.

Registration forms included for all the upcoming events in this issue.

Cheers and see you soon!!

Cindy Bridge, CIP, CRM  
OVA President/Ottawa Delegate

# DESIGNED FOR FAILURE : MANUFACTURING AND DESIGN OF RESIDENTIAL BRASS PLUMBING COMPONENTS

BY ALAIN ABOU ANTOUN, JR. ENG., M. ENG. CEP FORENSIC

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The durability of a plumbing system is directly dependent on the quality of its component parts and the assembly skills of those who install it. No plumbing system, however well designed, can be expected to operate safely or hygienically if the products or materials used are unsatisfactory. Moreover, even if the best-quality products or materials are used but are installed incorrectly, the system will be a failure.

Brass is a copper and zinc alloy that has and is still extensively used in commercial, industrial and residential plumbing networks, mainly because of its relatively cheap price, ease of manufacturing and range of achievable properties. In residential plumbing apparatus, these brass parts can be installed in water, gas or fuel networks as part of the supply lines or as a means of mechanical support of components. Examples of their use would be supply ball valves, brass nuts, easy connections and mechanical support for faucets, among others.

In recent years a significant increase in the failure of residential plumbing brass components has been noted. Many factors leading to brass part failures have been outlined in the literature relating to failure analysis of such alloys. Amongst those, more chemical causes such as dezincification and stress corrosion cracking (SCC) are most often cited. However, the design and manufacturing of the residential brass plumbing parts also contribute and are oftentimes solely responsible for the failure of brass plumbing components.

In this bulletin, we will review the design and manufacturing criteria used in the production of brass components, their role in the failure of these components and we will highlight some of the common design and manufacturing related problems with example from case studies submitted over the years to CEP.

## DESIGN CRITERIA

### MATERIALS SELECTION

Most industrialized countries have national standards or codes that set out the minimum requirements for the material specifications, design and use of specific plumbing products. However, plumbing codes of practice vary considerably according to the extent to

which they specify the detailed standards for plumbing products and other matters. In general, today's brass plumbing components are manufactured from free machining brass alloys. These brass raw alloys are usually provided in the form of extruded rods or cast products. The chemical composition of these alloys ranges between 58 wt% to 61 wt% in copper and 2-3 wt% in lead with



zinc balancing the composition. Lead content is restricted in brass components because it is well known that this heavy metal can harm the nervous system and brain development, and is especially dangerous for pregnant women, infants and children. To this effect, a new research study co-spearheaded by Virginia Tech researchers highlighted problems with some brass products in plumbing systems that can leach high levels of lead into drinking water, even in brand new buildings – and suggested that such problems may often go undetected.

This chemical composition is specifically designed to enhance machinability of the material, thus reducing the cost of the manufacturing. In fact, the addition of lead acts as machining chip breakers, which minimizes the cutting tool wear and enhances the machinability of the alloy. However, the ductility of the material is largely reduced by the addition of this element.

*Continued on page 8 >*



**“Your insurance provides coverage for catastrophic events — but a bad haircut doesn’t qualify.”**

If you have an article that will

**Enlighten, Educate or Entertain,**

kindly contact a member of the OVAA Executive  
(See page 1 for Contact Info) for submission  
guidelines and publication deadlines.

{ Ad Space Available }



Ottawa Valley Adjusters Association

# Calendar of Upcoming Events

## April 2017

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

**April 18**  
OVAA Luncheon Seminar

## May 2017

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

**May 4 & 5**  
Provincial Claims Conference

**May 18**  
Summit



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# OVAA APRIL LUNCHEON SEMINAR

**Speaker:** Yasser Korany  
**Topic:** How to Maximize a Claim's Subrogation Potential  
**Date/Time:** April 18, 2017  
**Location:** Malone's, 1001 Queen Elizabeth Drive, Ottawa  
**Cost:** Members ....\$40.00  
Non-members...\$45.00



Ottawa Valley Adjusters Association

## SEMINAR REGISTRATION FORM

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**Send your registration to**  
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**REGISTER IN ADVANCE BY EMAIL**

Those who register but do not attend will be billed.

## *Speaker Bio:* Yasser Korany, Ph.D., P.E., P.Eng., LEED AP

Yasser is a structural forensics investigator and a construction litigation expert with Origin and Cause. He earned his doctoral degree in Structural Engineering from McMaster University in 2004. He is a licensed professional engineer in the provinces of Ontario, Alberta, and British Columbia and in the State of Michigan. During the course his 25 years of practice, he investigated over 600 cases of structural and building envelope failures in Canada and the United States. Prior to joining Origin and Cause to establish its Structural Forensics practice, he was a Professor of Structural Engineering at the University of Alberta where he taught structural analysis and mechanics courses, and provided forensic engineering consultancy services to many engineering firms in Alberta. Yasser's unique combination of laboratory and field experiences enables him to quickly and accurately identify the cause of structural distress and failure of institutional, industrial, and commercial facilities, as well as residential buildings. Yasser is also passionate about providing technical solutions that minimally impact the environment and is recognized as a LEED Accredited Professional.

# DESIGNED FOR FAILURE : MANUFACTURING AND DESIGN OF RESIDENTIAL BRASS PLUMBING COMPONENTS

BY ALAIN ABOU ANTOUN, JR. ENG., M. ENG. CEP FORENSIC

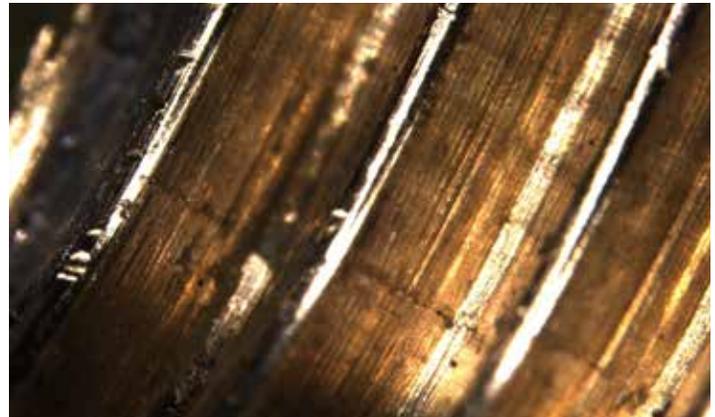
Considering that brass plumbing parts installed in the potable water system are inherently in contact with running water, dezincification of the components is often involved in their failure. In most cases the municipal water in residential buildings contains salts and contaminants that act aggressively towards brass parts with high zinc content leading in many cases, to the dezincification of the plumbing components (surface in contact with water ex: Figure 1). The dark coloration on the inner circumference of the connector shows an area of zinc depletion, which generates a copper rich porous zone with compromised mechanical properties. In the case where the part is subjected to high stresses, either residual or applied due to high stress concentration, it becomes susceptible to SCC (Stress Corrosion Cracking) that leads to the catastrophic failure of the parts. These residual stresses and stress risers are usually related to the manufacturing process and design considerations, which will be discussed in later sections.

## PART DESIGN

The surface finish, the wall thickness and areas of stress concentration (the shape of the parts) are important factors that influence the magnitude of stresses, residual and/or applied on the components. Therefore, a high surface roughness related to rapid machining, generates high residual stresses on the surface and a thin cross section and sharp edges usually magnifies the normal stress applied on the part to critical values.

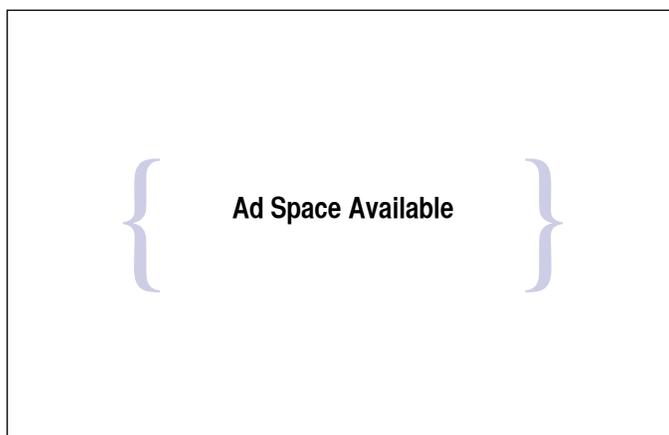
Observations under stereomicroscope will reveal a rough inner

surface finish on many of the investigated residential plumbing parts (figure 2). As mentioned previously, these are usually not good



conditions for such parts that tend to increase the susceptibility to SCC. The effect of these stresses can be reduced substantially by improving the surface finish or by increasing the wall thickness of the part. The thicknesses of the parts that we usually encounter in our investigations are relatively thin, with some parts having a fracture face thickness of as low as 800 micrometers (figure 3). Decreasing the wall thickness of the part as well as introducing sharp changes in the geometry of that part, such as 90-degree angle and bottom of threads, usually magnifies the stresses felt on the cross section to critical levels, contributing to the failure of the part under normal operating conditions.

*Continued on page 12 >*



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## **THIRD ANNUAL SUMMIT FOR INSURANCE ADJUSTERS**

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issue of evidence –  
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As always, there is something for everyone and plenty to learn!

RSVP to this invitation by email to Carley Trottier at [ctrottier@forgetsmith.com](mailto:ctrottier@forgetsmith.com), which will secure you a seat at the insurance adjuster event of the year!

We look forward to seeing you on May 18.

Your organizers,

**Marc E. Smith, Karen J. Borovay & Andrew Lillico**

**~ SAVE THE DATE ~**

# OVAA FIRST ANNUAL POOL TOURNAMENT



**When:**

Thursday April 27th

**Time:**

5-9pm

**Registration:**

5-6(social hour)

**Rack 'em and  
Break:**

6pm

**Awards:**

9pm

**Where:**

Dooley's Pool Hall  
(2777 Gladwin Cres)

**Cost:**

\$40 per person,  
includes table rental  
and dinner

Please RSVP with

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# DESIGNED FOR FAILURE : MANUFACTURING AND DESIGN OF RESIDENTIAL BRASS PLUMBING COMPONENTS

BY ALAIN ABOU ANTOUN, JR. ENG., M. ENG. CEP FORENSIC



## MANUFACTURING CRITERIA

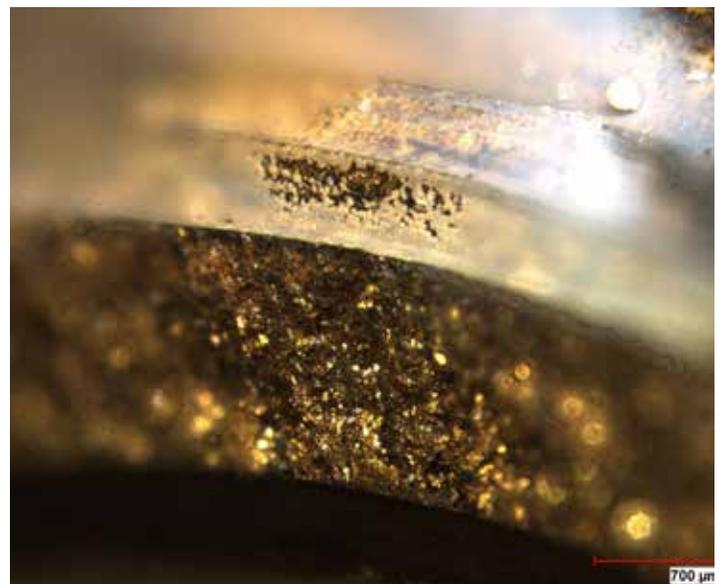
The quality of the raw material has a substantial effect on the end product of brass plumbing components. The production of brass rods generally involves manufacturing processes such as casting and hot extrusion. When these processes are not controlled correctly, the final product often suffers from manufacturing defects such as shrinkage cavities, porosities and/or hot shortness.

Shrinkage cavities are casting flaws that can cause surface or internal cracks in the material. They are usually a result of an uncontrolled casting process parameter such as casting speed or cooling rate. Recently, CEP's engineers have investigated the failure of a brass handle of a faucet, in which the presence of shrinkage porosities played a prime role in the catastrophic failure of the part. The handle failure was observed at the bottom of the threaded section of the brass support as well as the brass cartridge. Macroscopically, the failure of the part appeared to have a brittle fracture, atypical behaviour for brass parts known for their high ductility. However, at a more minute microscopic level, the observations revealed the presence of dark coloration as well as shrinkage cavities on the fracture face and on

the surface of the threads (figure 4). Consequently, it was concluded that a combination of high stress concentration at the bottom of the threads, dezincification of the part in addition to the casting defects, namely shrinkage cavities, caused the brittle failure of the part under normal loading of the faucet.

Hot shortness is a type of extrusion defect that proliferates as surface cracks and delamination along the length of the extrusion. Hot shortness results from overheating at the surface of the material during the extrusion process. A decrease in the extrusion temperature and speed will usually help eliminate these defects. In another case, CEP's engineers investigated the failure of a number of hexagonal brass nuts related to this phenomenon. Our high magnification examination revealed the presence of a significant volume of surface cracks (figure 5) compatible with hot shortness on the surface originating from a faulty manufacturing process. These cracks contributed to the failure of the part and eventually the leakage of the system, causing major water damages in the residence where it was installed.

Shrinkage cavities and hot shortness are two of the most common defects of the mentioned manufacturing processes and if remained undetected they can be introduced into the finished products



*Continued on page 13 >*

# DESIGNED FOR FAILURE :

## MANUFACTURING AND DESIGN OF RESIDENTIAL BRASS PLUMBING COMPONENTS

BY ALAIN ABOU ANTOUN, JR. ENG., M. ENG. CEP FORENSIC

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and ultimately lead to in-service failure of the components. High magnification observations using binocular microscope, optical microscope and scanning electron microscope (SEM) coupled with experience and know how enables a competent team to identify and determine the role of these defects in the failure of parts.

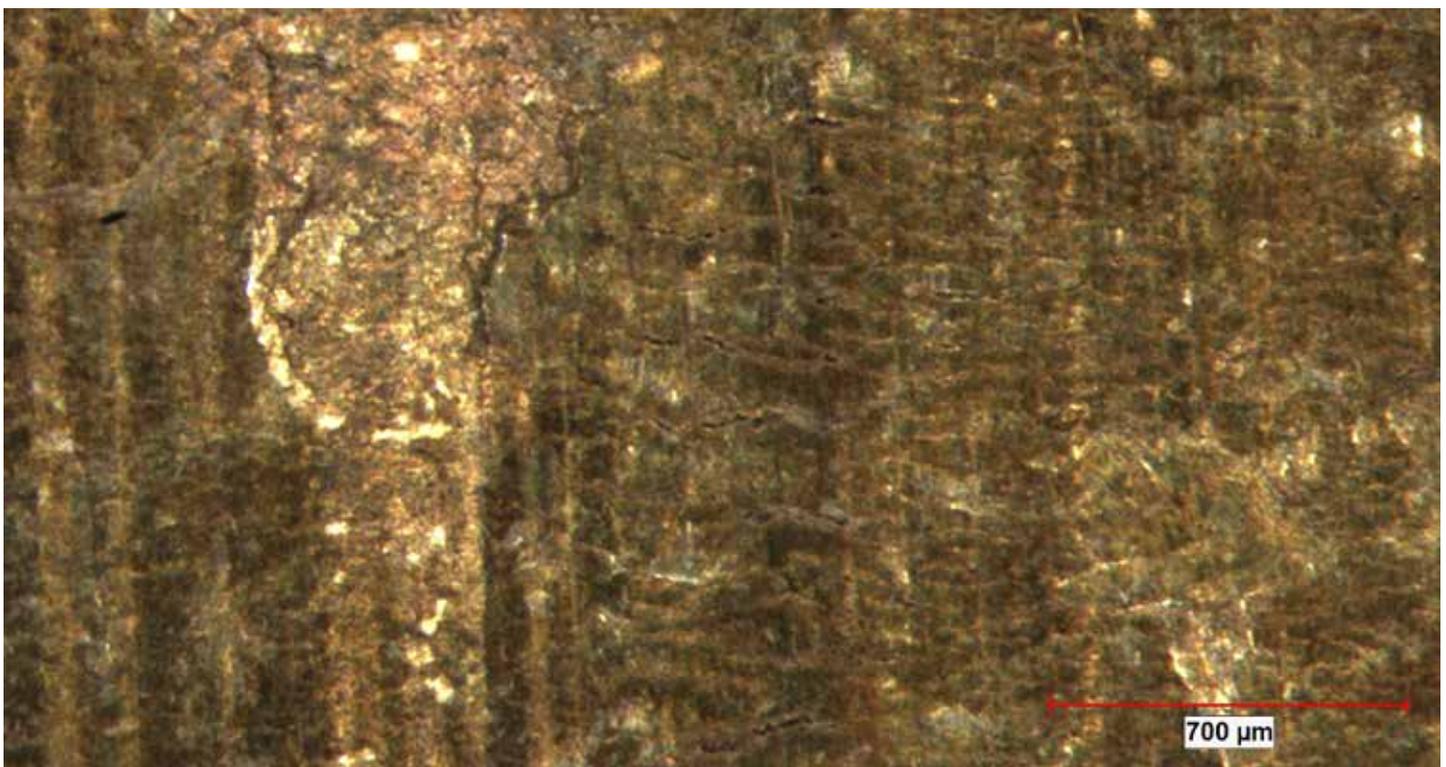
### CONCLUSION

Although dezincification and stress corrosion cracking are the main culprits for the failure of brass plumbing parts, these phenomena are directly affected by many factors related to design and manufacturing. Firstly, the choice of a material is of prime importance when considering the particular application in contact with potentially corrosive environment. Choosing a brass with higher zinc content (more than 85%) can at times eliminate the dezincification problems of the parts. Secondly, stress raisers and concentrators such as manufacturing steps or sharp edges have to be avoided at all costs when designing or manufacturing these parts. A better surface roughness and the production of thicker parts also have to

be considered in order to minimize the effect of residual and applied stresses. Finally, in regards to the manufacturing processes, a sturdy quality control program of the casting and extrusion parameters should be implemented in order to minimize defects such as cavities and hot shortness. As part of such a program, proper inspection of the manufactured items has to be performed in order to avoid distribution of these items on the consumer market.

Our experience and background in the field of materials selection, processing and design enables us, by performing detailed metallurgical tests and examinations, to identify the lying causes of the failure: environment, manufacturing, design, installation or mishandling of the brass plumbing components.

*If you have any questions or to learn more about this topic, please contact Alain Abou Antoun, Jr. Eng., M. Eng. at 866 521-1668 or [abouantoun@expcep.com](mailto:abouantoun@expcep.com) CEP Forensic Inc.*





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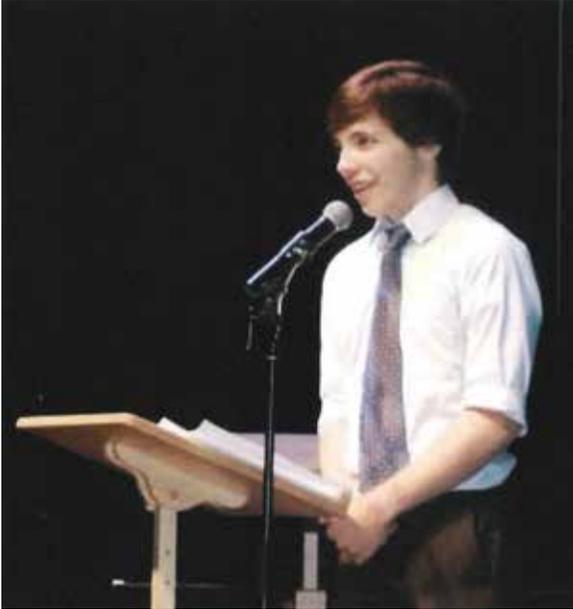
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# Congratulations to the winner of the 2016 OVAA Bursary, Nicholas Crowe.



My name is Nicolas Crowe and I am a second year student at Heritage Bible College in Cambridge, Ontario. I am currently enrolled in the 4 year Bachelor of Theology - Pastoral where I believe God has led me.

I was enrolled last year in a certificate program that is preparing me to become a musical worship leader. I very much enjoyed it, but I transferred out into the Bachelor of Theology to become more of a preaching pastor, as I love public speaking.

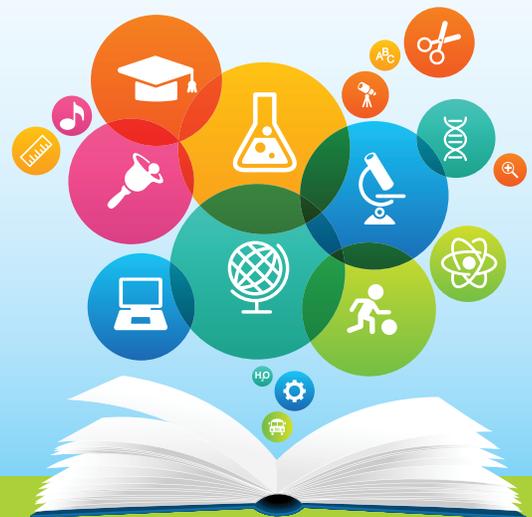
Throughout grade 12, God gave me many opportunities to participate in leading worship.

I was a worship leader on my youth group worship team, I was a worship leader for Sunday School, grades 3-4, and I led worship at a Church in Chesterville once a month called The Gathering House. I have much experience in this field

of ministry and am excited for what God has in store for the rest of my studies and for my life. I have also been a part of a few worship teams at Heritage, which have been a blast. I played last year on the travel worship team, playing the bass. For this, we travelled to different Churches and led them in worship. This was an amazing experience.

I transferred into the Pastoral Theology Degree at Heritage, and I am very excited for where this leads me. I feel called to ministry, and I feel like God has given me an ability to preach and I am called to use this! I have had the opportunity of serving as a student leader at my Youth Group, which gave me many opportunities to lead, and I also have had the chance to preach on various occasions, which has solidified my belief of where God is calling me. I had the opportunity, over the past 2 summers to work as a counsellor at Fair Havens Family Camp, and this gave me lots of experience in ministry, including serving on the worship team, and leading devotions for my groups that I had. From this, I have felt God's calling toward ministry. I was also able to lead a Bible Study in high school, as I went to Sacred Heart Catholic High School.

I am very excited for where God is leading me, and I can not wait to see all the things that He has in store. Now it is up to me to continue to follow His calling for my life!





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# WATERLOGGED MILLIONAIRE

BY SIMON STORM FRIGON

When people ask me: “Hey Simon what do you do for a living anyways?” I usually respond with a ~ “it’s complicated... what version do you want, the short “work” version or the long “living” version.” If they’re looking for the “work” version I simply say: “Our team and I operate a 3rd generation property disaster restoration family business. When homeowners have a flood or fire in their home at 2 am they call their insurance company and from there we are sent a claim assignment via our smartphones to attend, extract water, dry in place and rebuild to pre-loss condition. And their response goes a bit like this: “oh ya like the guys with the yellow trucks” ... and I pause... Ya sure.



Now if they want the longer “living” version it goes a bit like this...: Our team and I run 2 companies side by side. The first one being the DR company that does the insurance “work” .... The second is a REinvestment group of companies which is made possible thanks to all the hard “work” of my property disaster restoration team. Our urgent property damage `work` is the lifeblood that allows us to “live” up to our vision of : Rebuilding Environments by Design with the REinvestment group of companies. One can NOT live (Thrive) without the other. From the top down and spanning three generations of our family business, Our REinvestment team and I share a passion for locating, acquiring developing vacant land. This can be both residential or commercial land and they are almost always difficult, challenging, unique parcels of land that requires extraordinary patience and an eye for unique adaptation. What began with the rebuilding and crafting of estate properties as stone artisans in the 50’s — has grown into a Design Build slash Rebuild group of companies with an exceptional revenue stream.

See the thing is, insurance mitigation “work” isn’t what it used to be in terms of profitability and that’s ok. The industry has become

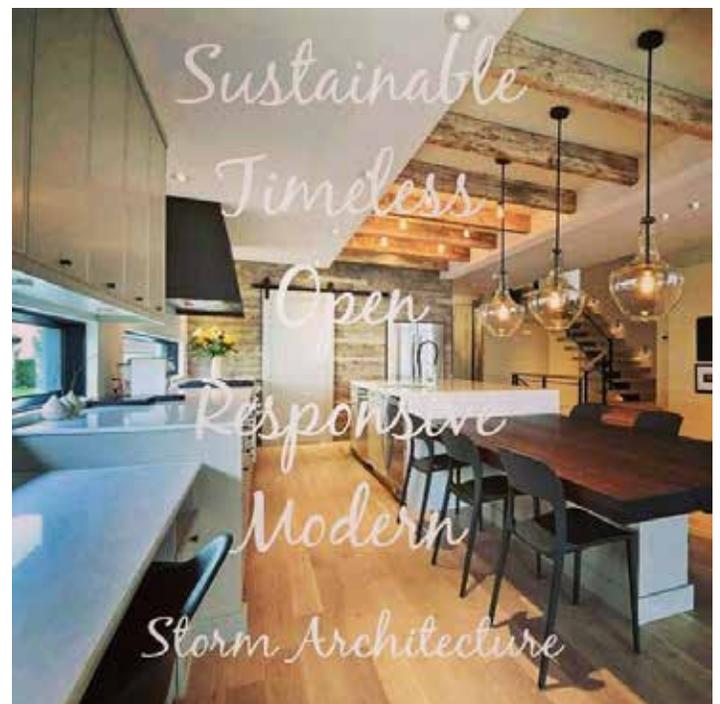
performance based and time sensitive so why fight it. Instead, I say use it in a + way. When it comes to the bottom line one can no longer look at each individual job instead we must look at the overall account. Today’s water mitigation “work” is still as important as it was in 1980 when my father founded the co. and that’s why we continue to strive towards award winning performance based mitigation service but what the REinvestment group of companies does is design build commercial rental properties to create a revenue stream that allows us to REinvest in the DR “work” company to make it more efficient and most importantly sustainable.

I’ve learned that it’s best to concentrate on things we can control. A figurative drip, drip, drip. Showing up, every single day, gaining in strength which in turn allows me more time to acquire new ideas, concepts and organize for the long haul.

Building on our 10 year vision of Rebuilding Environment by Design, laying track hashtag TRAILBLAZING — this difficult work is how you design build a rock solid foundation.

So how does this connect to the waterlogged millionaire you ask? Let me explain the correlation.

*Continued on page 18 >*



# WATERLOGGED MILLIONAIRE

BY SIMON STORM FRIGON



The waterlogged millionaire concept is enabling REinvestments in what's important. It's realizing the importance of what's considered URGENT but driven by design with what is truly IMPORTANT.

To most people the word "waterlogged" has a negative connotation but to the design rebuild craftsman it can be a source of inspiration in his or her road to success. In its most natural form a waterlogged or REclaimed piece of lumber wouldn't look like much to most people.

The wood comes out and it looks like that, it looks like debris. In reality the water's unique chemistry brings out unexpected textures. It turns out, the quality of reclaimed waterlogged timber is actually enhanced during its long stay underwater because much of the resin had leached out.

Fact, anyone can go to his local lumber yard and purchase wood. It's affordable, quick & easy to purchase and install. On the flip side



*Continued on page 19 >*

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# WATERLOGGED MILLIONAIRE

BY SIMON STORM FRIGON

REclaimed timber is the complete opposite. It's harder to locate, complex to install but the finish product is not only "to die for" it also gives every project it's own unique trademark.

## Urgent WORK vs. Important LIVING

The great author Seth Godin thought me an important lesson. We all know we should be focusing on the long-term journey, on building out our master plan but instead most disaster restoration companies focus on urgent things, all justifiable, all requiring your undivided attention. And so we do, pushing off the important in favor of the urgent. The path of least resistance is always easiER and if we're not making our margins it's easiER to find creative ways to make them.

BIG MISTAKE

Of course, everyone has this challenge, but in my experience heading up the Canadian Disaster Restoration Group for the last 13 years and the RedTeam going on 20 years less than 20% manage to get past it. The reason we go for urgent is that it makes us feel competent. We're good at it. It's comfortable.

Important, on the other hand, is less tangible and filled with uncertainty and with the risk of failure.

*Once again, the waterlogged millionaire concept is realizing the importance of what is considered URGENT but driven by design with what is truly IMPORTANT.*



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# WATCH YOUR BACK, THERE'S ALWAYS A SNAKE (CONTRACTOR) LOOKING FOR HIS NEXT PREY!

BY SIMON STORM FRIGON

Just when you think, our luck is finally changing. Deciding to invest in remodeling your home after a property loss such as a fire or flood is now a thing in 2017.

Why? because these days insurance companies opt to offer the policyholder a cash settlement on the rebuild portion of their property loss insurance claim in order to quickly close files. It's a well known fact in our industry that time is money and the longer an insurance claim stays open the more money it costs. With a cheque in hand and a gutted kitchen, homeowners want to make the best of an unfortunate situation. We've seen it happen time and time again, where the policyholder chooses the cash out option and are off to the "Reno Races". A week or two after Mr. Contractor is hammering away and the homeowners are under the impression they are just days away from their designer kitchen complete with granite counter tops only to discover that it's a complete nightmare.

## After the Fire, Remodeling Red Flags

Remodeling your home can be a big investment, and you should know what kind of investment you're making. But working on thousands of property damages insurance claims every year, we still see so many homeowners going for the rock bottom price "no need for a permit contractor". I get that price for the upgrades is a key deciding factor, and you're not sponsored by HGTV. But if you hire the wrong one, you risk to lose big and you will regret it.

Too many renovations have gone sideways and too many marriages have fallen apart because of one bad decision: Going on a hunch, I think we should go with this guy because the price is right!

What's the rush, take your time ask for references, not just 1 or 2 like 5 or 10 and literally ask to see if you couldn't have a quick peek at their latest and greatest revamp. A good contractor will work his magic and make it happen to close the deal, the shady one will inevitably pull out all the excuses in the book why he can't. Trust me when I say that it's very easy to make a remodel look pretty on the surface, and still manage to hide a world of trouble behind the drywall.

Continued on page 29 >



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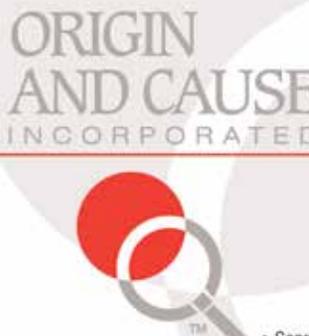
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# WATCH YOUR BACK, THERE'S ALWAYS A SNAKE ^(CONTRACTOR) LOOKING FOR HIS NEXT PREY!

BY SIMON STORM FRIGON



At the end of the day it's your home but believe me, you probably have 1 good contractor for every 10 bad contractors and that drops even more if you're looking to work with the elusive award winning contractors that almost always have a 2 or 3 months waiting list. Why, because they take their time to design and do good work. Just last month we worked on a project, it's the story about a young couple that bought their first house. It was originally built in 1980. Not long after they took possession they had a small flood and decided to take this window to design and remodel the entire kitchen with a friend of the family who had done a few side jobs. Turns out, the plaster walls and flooring contained asbestos. Not only is this a huge threat to their health (material containing asbestos should never be disturbed), but now they need a professional abatement company to come in and remove the materials for them, which is very expensive. In a perfect world we should be able to rely on the advice of the professionals we hire. But sometimes it's tricky to know who's actually a professional and who's a fly by night, and by the time you find out, the damage is done twice over. Then who's on the hook for the bill? You.

## **So to save time and \$\$\$ learn to spot the red flags.**

Renovating or remodeling your home shouldn't be like playing Russian roulette. You should know that you are making a smart investment.

## **Top questions to ask a general contractor**

### **How long have you been licensed as a general contractor?**

A quality general contractor should be experienced and knowledgeable about home construction. Some general contractors start out by working in the trade until they gain enough knowledge to obtain their general contractor's license.

### **Are you bonded and insured?**

Bonding and insurance is incredibly important when it comes to building a new home or taking on a major remodeling project. Bonding means that a third party company has reviewed the professional and has granted him or her a certain amount of surety bonding. The bond helps protect the homeowner from financial damage if the contractor refuses to complete work or doesn't pay subcontractors. Insurance protects both the professional and the homeowner in the event of an accident, injury or damage to property. Ask to see all of these pieces of information and verify the dollar amounts.

### **Can you provide me with several references?**

A successful general contractor should be more than willing to share past projects with you as well as give you phone numbers for references. Be wary of the general contractor who doesn't offer this information. If you are hiring this pro for a large project, be sure to look at past projects and ask past clients about the communication style of the pro, how they felt during and after the project, and if they would hire this pro again.

*Third Generation Design Rebuild Craftsman | CEO @ cdrg+RedTeam  
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*Please click 'Follow' if you would like to hear more from Simon in the future. Feel free to also connect via his Twitter and Facebook*

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A division of Cunningham Lindsey, **EFI Global** engages technical experts, including scientists, project managers, and engineers to sites across Canada. With experts in virtually every respective field, we can serve as a single source for all of your engineering, fire investigation and environmental needs. Whether your project requires a simple evaluation or an exhaustive investigation, we pride ourselves on delivering the same quick response, in-depth analysis and timely reporting for each project.

## 24/7 Response

**EFI Global** provides emergency response 24 hours a day seven days a week through our toll free Spill Line 1-866-530-4086, accessible from any of our 9 hub locations across Canada.



Complex Issues • Solid Solutions

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# Advertisers Index

A. Dagenais & Assoc. Inc.	page 12
Assured Automotive	inside front cover
Belfor Restoration Services	inside back cover
BOS Lawx=	inside front cover
Capital Textile	page 20
Carroll   Simpson LLP, Barristexrs & Solicitors	page 2
CDRG (Eastern   Helferty   Malcolm Brothers   Xpertek)	page 27
CRDN Textile Restoration	outside back cover
CEP Forensic Engineering Inc.	page 11
CKR Global	page 16
ClaimsPro	page 19
CleanAll Environmental Services Inc.	page 6
Cm3 Environmental	page 30
CVS (Capital Vocational Specialists)	page 24
DFA Engineering Services Inc.	page 27
DFB Associates	page 24
Diresco Inc.	page 12, 21
Enterprise rent-a-car	page 22
First General Services	page 20
Focus Assessments Inc	page 2
Forensic Investigations Canada	page 5
Gilmore Printing	page 2
GUS Group	page 30
Helferty's	page 23
Insurance Institute	page 8
IRG (Investigative Research Group)	page 12
itech Environmental Services	page 11
Kanellos Consulting	page 24
K & T Plumbing	page 6
Larrek Investigations	page 28
L5F Investigations Inc.	page 30
Mair Oriental Rug Services	page 2
Matson Driscoll & Damico Ltd Forensic Accountants	page 20
Nelligan O'Brien Payne	page 18
Norm Lalonde Investigations	page 27
Novatech	page 30, back cover
Origin and Cause Incorporated	page 25
Paul Davis Systems Restoration Specialists (Belleville, Kingston, Ottawa, Cornwall)	page 30
Phoenix Disaster Control Ltd.	page 28
Premiere Suites	page 7
Relectronic – Remech Inc	22
Restore-All Corporation	inside front cover
ServiceMaster – Franchises of Eastern Ontario	page 14
St. Louis Cleaners Inc.	outside back cover
Steamatic Total Cleaning & Restoration	page 19
Strone Restoration Professionals	page 28
TRAC Group Inc.	page 25
Williamson Forensic Consulting	inside front cover
The Willow Group	page 2
WICC	page 21
WINMAR Property Restoration Specialists	inside front cover & page 18
Wisnia Inc.	inside back cover