

# ***The TGIF CHRONICLES***

**For Friday, April 2, 2004**

**Volume 2 – Issue 10**

The following have been nominated this week that will receive this week's newsletter.

Al Brown, Onside Restoration, Branch Manager, Squamish, BC  
Sharon Law, Claims Examiner, Ecclesiastical Insurance, Toronto, Ont.

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If you know of anyone who should become a member of this elite group, then please email their name, title, company, and city to [integral@shaw.ca](mailto:integral@shaw.ca)

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## ***OUR MEMBERSHIP***

Judy Ashcroft, Adjuster, CGI Adjusters Inc., Vancouver, BC  
Leona Ashcroft, Senior Adjuster, Ashcroft Insurance Adjusters, Nelson, BC  
Dave Bastow, Adjuster, CGI Adjusters Inc., Vancouver, BC  
Pam Batt, Personal Lines Underwriter, Mutual Fire Insurance Company of BC, Langley, BC  
Karen Bekiaris, Broker, Koch B & Y Insurance, Coquitlam, BC  
Brian Brownridge, Partner, Brownridge & Company Insurance Services, Prince George, BC  
Pam Bushby, Broker, Koch B & Y Insurance, Coquitlam, BC  
Barry Chapman, Property Claims Manager, Allstate Insurance Company, Calgary, Alberta  
Dale Clarke, Partner, Pioneer Agencies, Smithers, BC  
Monica Dascavich, Claims Supervisor, AXA Pacific Insurance Co., Vancouver, BC  
Rick Collis, Adjuster, CGI Adjusters Inc., Vancouver, BC  
Bob Dennis, Accounts Executive, Koch B & Y Insurance, Coquitlam, BC  
Cheryl Dodd, Broker, Koch B & Y Insurance, Chilliwack, BC  
Pina Dorey, Underwriter, Mutual Fire Insurance Company of BC, Langley, BC  
John Emerson, Branch Manager, Crawford & Co., Chilliwack, BC  
Rob Eyford, Investigator, Rae-Tech Investigations Ltd., Quesnel, BC  
Ciro Gentile, Senior Adjuster, Dominion of Canada, Vancouver, BC  
Eric Godfreyson, Branch Manager, CGI Adjusters Inc., Revelstoke, BC  
Brian Gregory, Broker, Rainbow Insurance Agency Ltd  
Angie Hodgins, Commercial Marketing Manager, Metrix Professional Insurance, Vancouver, BC  
Paul Hudson, Senior Adjuster, Brouwer Claims Canada, Terrace, BC  
Mike Jobson, Adjuster, CGI Adjusters Inc., Vancouver, BC  
Don Jones, Replacement Specialist, Superior Evaluations, Surrey, BC  
Mary-Ellen Killick, Casualty Mentor, AVIVA Insurance Company, Vancouver, BC  
John Kohoot, Claims Manager, The Co-Operators, Surrey, BC  
Angela Laberge, Broker, Koch B & Y Insurance, Chilliwack, BC  
Dan Lambert, Senior Project Manager, Barclay Restorations Ltd., Vancouver, BC  
Brent Lauze, Adjuster, Cunningham Lindsey Canada Limited, Abbotsford, BC  
Leslie Leepart, Broker, Koch B & Y Insurance, Chilliwack, BC  
Kelly Lind, Adjuster, AXA Pacific Insurance Co., Vancouver, BC  
Bruce MacDonald, Partner, Mardon & Campbell Insurance, Vancouver, BC  
Cindy Mackenzie, General Manager, Chase Restoration Services, Peace River, Alberta  
John Malcolm, Broker, Monarch Insurance Brokers Ltd., Edmonton, Alberta

Angelia McKerrich, Underwriter, Mutual Fire Insurance Company, Langley, BC  
Evan Miles, Supervisor, Crawford & Co, Vancouver, BC  
Shannon Misener, Adjuster, Federated Insurance Companies, Calgary, Alberta  
Grant Molsberry, General Manager, High Country Restoration Services, Peace River, Alberta  
Darin Nessel, Assistant Manager, Mutual Fire Insurance Company, Langley, BC  
Rick Pappin, Advocate, Advocate for Better Claims, Maple Ridge, BC  
Tina Prentis, Underwriter, Mutual Fire Insurance Company of BC, Langley, BC  
Tony Read, Adjuster, Brouwer Claims Canada, Kelowna, BC  
Rafael Reyes, Adjuster, Economical Insurance Group, Vancouver, BC  
Larry Roberts, Adjuster, The Co-Operators, Surrey, BC  
Wendy Rurak, Adjuster, Shumka, Craig & Moore Adjusters Ltd., Peace River, Alberta  
Neil Simmers, Adjuster, CGI Adjusters Inc., Vancouver, BC  
Russell Sorsdahl, Branch Manager, Crawford & Co., Prince Albert, Saskatchewan  
Lorene Stuart, Underwriter, AVIVA Insurance Company, Vancouver, BC  
Doug Taylor, Broker, Taylor Insurance Agencies, Abbotsford, BC  
Grant Taylor, General Manager, Mutual Fire Insurance Company of BC, Langley, BC  
Gail Thomas, Underwriter, Mutual Fire Insurance Company of BC, Langley, BC  
Mark Thomas, Adjuster, Lombard Canada, Vancouver, BC  
Alice Traslin, Accountant, Mutual Fire Insurance Company of BC, Langley, BC  
Colin Trinczek, Adjuster, Wawanesa Mutual Insurance Co., Vancouver, BC  
Natalie Trueit, Partner, Pioneer Agencies, Smithers, BC  
Bert Visser, Broker, Koch B & Y Insurance, Abbotsford, BC  
Rob Vissers, Broker, Koch B & Y Insurance, Chilliwack, BC  
Marie Weel, Underwriter, Mutual Fire Insurance Company of BC, Langley, BC  
Ron Wilkes, Appraiser, Integral Property Services, Mission, BC  
John Woodcock, Property Underwriter, Chutter Underwriting Services, North Vancouver, BC  
Lynn Woodcock, Commercial Lines Manager, Koch B & Y Insurance, Coquitlam, BC  
Doreen Yang, Adjuster, Wawanesa Mutual Insurance Co., Vancouver, BC  
Daphne Yeung, Adjuster, CGI Adjusters Inc., Vancouver, BC

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**The Chronicles will not publish next week, April 9<sup>th</sup>, which is Good Friday, but will return April 16<sup>th</sup>.**

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Since Sir Richard's return to the Lower Mainland, he has been heard to mutter on several occasions "My wild oats have turned into prunes and All-Bran"

*Editors Note:*

*Hmmm! I wonder what this means? .....Does this mean he misses the Peace country????????????????????*

He was also heard to utter, "I finally got my head together, now my body is falling apart"

*Editor's Note:*

*Rick, It is hard to make a comeback when you haven't been anywhere!*

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We welcome Pam Batt of Mutual Fire back to our readership. Pam and family just spent 10 days in Hawaii.

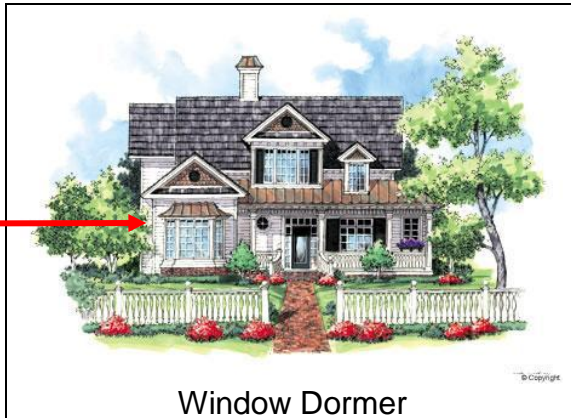
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## YOU ASKED

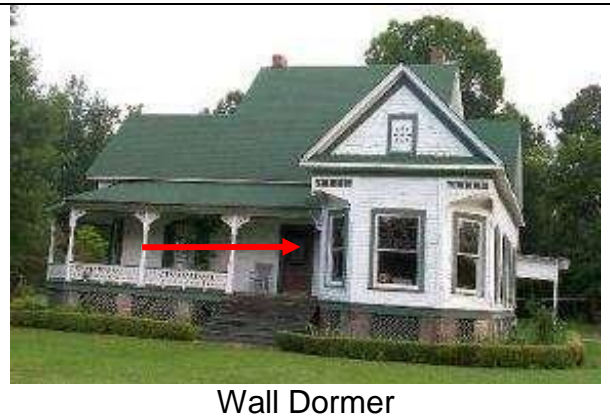
*"I hear the terms, "Window Dormer, Wall Dormer, Bay Window, Bow Window" all the time. What is the difference between them?"*

The Dormer's refer to a type of protrusion to an exterior wall in the form of a Wall or a Window.

A Window Dormer is restricted to the window portion only of the protrusion.



Window Dormer



Wall Dormer

A Wall Dormer is restricted to the protrusion from floor to ceiling. It can be in the form of a Bay Window, which is a window design from floor to ceiling, or it can have no window installed in it at all. For example a space for a hutch or buffet in a dining room that appears to be inserted into the wall.

A Bow window is a window that protrudes outward, and the outward portion is the window portion only in the wall.



Bow Window



Bay Window

A Bay window is a window that protrudes outward, from floor to ceiling.

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## YOU ASKED

*What is an articulate truck?*

This is a little of the subject of real property, however we try to oblige.

An articulate truck often referred to as a caterpillar truck, is one, which bends somewhere before the front and rear axles in order to make very sharp turns. The most common use the general public would spot all the time is a bus that bends in the middle.



An Articulate Truck

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## GARAGES, INDUSTRIALS, LOFTS, WAREHOUSE GROUPS

**Industrial buildings** are designed for manufacturing processes. An average amount of office space commensurate with the quality of the building is included. Typically, this is between 4% and 12% of the total area, either single story or stacked. Single-story offices may have softwood flooring storage mezzanine overhead as part of the office area costs.

**Light industrials** at the better qualities, typical of industrial parks, may have 15% - 25% offices and merge into the engineering buildings.

**Heavy industrials** are characterized by their heavy frames, walls and floors typical of specialized manufacturing processes and power or utility service plants. The industrial building costs will include power leads to the building and industrial sewer and drainage lines, but do not include the power panel, power wiring or industrial piping to the fixtures and equipment used in the manufacturing processes. Basic electric service is commensurate with building size, i.e.,

200A @ 10,000; 400A @ 40,000; 600A @ 60,000; 800A @ 100,000 to 1,000A @ 200,000 square feet would be considered typical for light industrial-warehouse structures.

**Engineering and research and development** industrial buildings, which have a larger amount of divided and finished space, between 20% to 80%, are listed separately from manufacturing buildings even though they may contain some manufacturing or assembly. The so-called best hi-tech, research and development and service center structures will approach good office buildings in cost, with many partitions, high cost mechanical and fine detail.

**Laboratories** include commercial and research facilities exclusive of lab equipment.

**Lofts** are industrial buildings usually designed for multiple occupancy by relatively small-space users. Because of display areas and extra partitioning and plumbing in the higher qualities, they are a transition between industrial and office construction. They can also be a single tenancy structure with mixed functions, such as a publishing operation with distinct office, production, storage and distribution facilities all under one roof.

**Industrial flex mall buildings** are the modern multi-tenant loft structure, typically of low-rise construction. The lower qualities are purely light industrial with the low cost category having minimal subdivisions and finish per space user. The better qualities have fully finished customer service areas with storefront entries and lobby/display areas.

**Computer centers** are electronic data processing plants, including ancillary offices.

**Passenger terminals** include the minimum small bus-stop-type waiting facility up to major airports with separate baggage, ticket lobby, and concession, lounge and concourse areas. Costs do not include any ticket, baggage, boarding or concession equipment.

**Broadcasting facilities** are averages of radio and TV stations and include all wiring and conduit necessary for operation, but not broadcasting equipment.

**Armories** are buildings designed for military training.

**Post Office** costs are derived from costs of buildings built under lease agreements with the Post Office Department.

**Post Office Branch** offices are small facilities, typically under 10,000 square feet.

**Processing facilities** are the large sorting and shipping distribution centers.

**Warehouses** are designed primarily for storage. An amount of office space commensurate with the quality of the building is included in the costs. Typically, this is between 3% and 12% of the total area.

**Distribution warehouses** will have larger areas, between 15% to 30% for office/sales and/or other subdivisions designed to accommodate breakdown and transshipment of small lots, as well as increased plumbing, lighting, and compartmentation to accommodate a larger personnel load.

**Mega warehouses** are the large storage-distribution facilities, typically over 200,000 sq. ft., where interior build-out is only 1% to 5%.

**Cold storage facilities** are designed to keep stored commodities at various temperature levels. Some production or process areas are included in the better qualities.

**Creameries** are designed for milk processing; butter making and other related dairy product production. Costs include necessary plumbing and electric facilities and built-in refrigerator rooms, but not fixtures and equipment. Retail dairy sales buildings are found in Stores and Commercials Group.

**Transit warehouses** or truck terminals are designed for temporary closed storage, freight segregation and loading. The costs include dock-height floors. They will generally have additional facilities, 10% to 30%, to cater to transient personnel.

**Mini-warehouses** are warehouses subdivided into a mixture of cubicles of generally small size, designed primarily to be rented for small self storage or noncommercial storage and may include some office-living space.

**Shipping docks** are roofed structures designed for temporary open storage and segregation and loading of freight.

**Loading docks** are designed for freight loading and the basic costs do not include roof structures, which are listed separately.

**Hangars** are buildings designed for aircraft storage and repair maintenance, and normally will have offices and storage space commensurate with the quality and type of services they perform.

**Storage hangars** will have limited facilities for light line maintenance and repair servicing only.

**Maintenance and repair hangars** are generally heavier structures and have more plumbing, electrical, and interior costs to accommodate larger personnel loads for complete main base maintenance and repair functions.

**T-Hangars** are multiple hangars for small planes and include partitioned areas for individual planes.

**Complete auto dealerships** include showroom-office and parts-service facilities. Because of the wide range in mix of facilities, (15% to 55% showroom) and qualities, it is best to price each area individually, using the appropriate showroom and service garage costs.

**Showrooms** are vehicular salesrooms. Where a salesroom and service garage or warehouse constitute one building, the cost for each portion should be modified by its area-perimeter multiplier, considering the common wall as belonging to half of each of the portions.

**Automotive service centers** are designed for repair parts sales and service and will have showroom-sales area, office, storage and repair space commensurate with the quality.

**Mini-lube** buildings are very small garages designed for quick maintenance lube and oil changes and may have drive-thru bays.

**Service garages and sheds** are buildings designed primarily for vehicular repair and maintenance.

**Municipal service garages** or large fleet complexes include many subdivisions for offices, stores and shops. Those of lightweight construction with minimal service and/or lack of office facilities can be found in Sheds and Farm Buildings Group, equipment sheds.

**Storage garages** are buildings designed for live and dead storage of automobiles. For municipal apparatus storage garages, use the volunteer fire station garage can be found in Offices, Medical & Public Buildings Group.

**Parking structures** or parkades are structures with no exterior walls, or with partial walls, designed for above grade live storage of automobiles. The costs are based on the number of stories where there is always one more parking level (rooftop) than stories.

**Underground parking garages** are independent structures built below grade with a load bearing roof. Basement parking is situated beneath an above grade structure and receives the same multistory refinement as the balance of the building.

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We leave you with this thought

**“The only time the world beats a path to your door is when you’re in the bathroom”**

Have a great weekend!

**Executive Editor  
Sir Richard**

**Publisher  
IPS**

**Editor  
The Old Man**