

The CHRONICLES Newsletter

Please email all articles, letters to the editor, subscription enquires etc. to our new email address which is effective November 15, 2004. On behalf of all our volunteer editors thank you for your subscription and input into this property insurance newsletter.

thechronicles@shaw.ca



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THIS WEEKS FEATURES

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1. Fire & Fraud – Accelerant Detection Canines Facts vs. Fiction – Robert Eyford – Raetech Investigations Ltd.

Fire destroys a home in a rural part of British Columbia. The structure is still standing after the volunteer Fire Department puts out the fire. There is a hardwood floor in a portion of the house that shows evidence of a “pour pattern” from a liquid accelerant. The insurance company’s Special Investigation Unit becomes



involved in the investigation based on the suspicious of arson by the Insureds. The independent adjuster suggests calling in an accelerant detection canine to confirm or deny the presence of liquid petroleum products in the fire scene, in particular on the hardwood floor where the pour pattern is apparent. The response of the SIU investigator was that using an accelerant detection canine would be pointless. He explained that hardwood contains turpene, which the canine would detect, mistaking it for a petroleum product.

TRUE OR FALSE?

Does a canine trained to detect petroleum products detect turpene or other non-petroleum products?

Answer: When a canine is trained to detect certain odours, it is also trained to ignore other odours that we do not want them to detect. For example, a canine is trained to detect certain petroleum odours that are normally used to start arson fires. It does not detect all hydrocarbons nor all Petroleum products. An accelerant detection canine will, while searching a fire scene, ignore melted rubber, melted plastics, turpines, tar

and other petroleum based products normally found in fire scenes and only alert on those odours it has been trained to find. Much of the continuous training these dogs undergo includes what we call “proofing”. That is, enforcing earlier training to detect arson related petroleum odours and ignoring other odours, such as turpine. The reason this is possible, is that canines have the enviable ability to discriminate one odour from another. At best, humans can sniff a petroleum soaked article in parts per 100,000 and say it is a petroleum product of some kind. Canines can detect in what we suspect is parts per billion and discriminate the odour if it is an odour they have been taught to ignore.

2. LETTERS TO THE EDITOR

Ron Whittaker, Reliance Insurance Agencies, Vancouver

The Editor

Just a note to tell you how much I enjoy reading the articles. Keep up the good work it is a refreshing change from a lot of garbage that is out there

Kind regards
Ron Whittaker

***Editors Note:** Thanks Ron, we try.....we really try and it's readers like you that make it all worthwhile.*

3. STATEMENTS FROM THE CLAIMS FILE

Here is an excerpt from a statement in a claims file for you to analyze and determine what the insured is talking about.

“Marbles in gas tanks make lots of noise when driving.”

4. BIG IDEAS – Robert Eyford



Big ideas can come from small places. 140 years ago in Maine, a boy named Hansen Gregory was watching his mother cook fried dough. He noticed how the middle of the pastry stayed mushy and uncooked. “Mom” he said, “Why not cut a hole in the dough before you fry it?” Because Hansen’s mother listened to her son, today we enjoy the doughnut. So pay attention when your children offer suggestions. Who knows, the world’s next great idea may be in your own home.

Editors Note: And speaking of big ideas. I have been told that some of the readership is saving each edition in a binder – not a bad idea for the rest of you including yours truly.

5. TYPES OF ROOFS

– Ron Wilkes – Integral Property Loss Consultants Inc.

This is about the 20th request I have had to repeat this segment again, and don’t get me wrong because we will repeat anything over and over and over, until we get it right.

GABLE

This is a gable. The entire triangular area and trim is called a pediment.

The triangular wall surface (covered with stucco in this example) is called the tympanum.



TYPICAL GABLE DORMER

Technically the word "dormer" applies only to the window itself. The house like structure, which contains the window, is called a gablet. This dormer window is a double-hung unit.



GAMBREL

If you look closely, you can see that the actual roof style here is gambrel. Two shed dormers springing from the knuckle joint of the gambrel roof complicate the design.

HIP ROOF

A hip roof covered with terra cotta roof tiles. These are often called Spanish Tile roofs because the practice of using molded clay units as roof covering originated in the Andalusia region of Spain. Note the typical exaggerated ridge caps and the exposed rafter tails under the fascia.



DUTCH HIP ROOF



MANSARD ROOF

This particular mansard roof is covered by wood shakes.



PAGODA

This Pagoda roof is covered in metal panel embossed to resemble wood shakes and colored with baked-on enamel.



SHED

A residence covered with a series of shed roofs. The window strip over the porch roof is called a clerestory.



VICTORIAN



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6. WE LEAVE YOU WITH THIS THOUGHT

“You climb a big hill only to find that there are a lot more to climb.”

See ya on the flip side!

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