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THIS WEEKS FEATURES

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HAPPY CANADA DAY



1. FIRE ALONG THE RAILWAY TRACKS

Robert Eyford, Rae-Tech Investigations Ltd.

Short story of the month.

"I was recently working on a fire that started in a railroad yard. The fire started in grass on the railroad property and spread to several nearby businesses, destroying them before the fire department could extinguish the blaze. With several Insurers involved, plus fire department investigators and independent investigators galore, everyone concentrated on the most obvious cause, to wit: the train that had passed through a short time prior to the fire. Inquiries in the neighbourhood adjoining the rail yard revealed that several people from different homes had observed three youths in the location where the fire started. They appeared to be trying to put out the fire in it's early stages. They were also seen to depart the scene "hell bent for leather" as the fire got out of control. Tenacious and time consuming inquiries over a week till we could speak with all the homeowners diverted liability from the railroad, saving them several millions of dollars. The moral of the story is twofold. Firstly, cutting investigation costs by eliminating inquiries, interviews and statements can be extremely costly to an Insurer. Secondly, all the technology, experience and gadgetry in the world cannot replace the old fashioned, boring system of getting off your butt, going out and talking to people."

2. LETTERS TO THE EDITOR

Lorene Stuart, Actress, Vocalist

Editors Note: We do not normally publish chain email, however the message is very poignant and needs to be said in today's fast pace of stress, email, cellular phones, etc.. It is time to stop and reflect every now and then.

"A good friend of mine sent this to me this morning. It really doesn't matter if you send this on to anyone. I am sending it because I love what the message says.

I grew up in the 50s/60s with practical parents. A mother, God love her, who washed aluminum foil after she cooked in it, then reused it. She was the original

recycle queen, before they had a Name for it... A father who was happier getting old shoes fixed rather than buying new ones. Their marriage was good, their dreams focused. Their best friends lived barely a wave away. I can see them now, Dad in trousers, tee shirt and a hat and Mom in a house dress, lawn mower in one hand, and dish-towel in the other.

It was the time for fixing things. A curtain rod, the kitchen radio, screen door, the oven door, the hem in a dress. Things we keep. It was a way of life, and sometimes it made me crazy. All that re-fixing, eating, renewing, I wanted just once to be wasteful. Waste meant affluence. Throwing things away meant you knew there'd always be more. But then my mother died, and on that clear summer's night, in the warmth of the hospital room, I was struck with the pain of learning that sometimes there isn't any more. Sometimes, what we care about most gets all used up and goes away...never to return. So... while we have it... its best we love it.... and care for it... and fix it when it's broken..... and heal it when it's sick.

This is true. For marriage..... and old cars.... and children with bad report cards..... and dogs with bad hips.... and aging parents.....and grandparents. We keep them because they are worth it, because we are worth it. Some things we keep. Like a best friend that moved away or a classmate we grew up with. There are just some things that make life important, like people we know who are special..... and so, we keep them close!

I received this from someone who thinks I am a 'keeper', so I've sent it to the people I think of in the same way.. Now it's your turn to send this to those people that are "keepers" in your life. Good friends are like stars.... You don't always see them, but you know they are always there. Keep them close!

TEN THINGS GOD WON'T ASK ON THAT DAY.

- 1... God won't ask what kind of car you drove.
He'll ask how many people you drove who didn't have transportation.
- 2... God won't ask the square footage of your house,
He'll ask how many people you welcomed into your home.
- 3... God won't ask about the clothes you had in your closet,
He'll ask how many you helped to clothe.
- 4... God won't ask what your highest salary was.
He'll ask if you compromised your character to obtain it.
- 5... God won't ask what your job title was.
He'll ask if you performed your job to the best of your ability.
- 6... God won't ask how many friends you had.

He'll ask how many people to whom you were a friend.

7... God won't ask in what neighborhood you lived,
He'll ask how you treated your neighbors.

8... God won't ask about the color of your skin,
He'll ask about the content of your character.

9.. God won't ask why it took you so long to seek Salvation.
He'll lovingly take you to your mansion in heaven, and not to the gates of Hell.

10... God won't have to ask how many people you forwarded this to,
He already knows your decision.

You have a good day !

Editor's Note: Thanks Lorene.

3. FARM SAFETY RULES

Ron Wilkes, integral Property Loss Consultants

- § Smoking should not be allowed in barns or close to any flammable materials.
- § Never refuel inside a building or while the engine is running.
- § Never store fuel inside a building.
- § All electrical installations, wiring, etc., should be inspected and approved.
- § Pesticides should be stored in their original containers, in a separate building and clearly identified.
- § Burn rubbish only in an incinerator equipped with a spark arrester and located at least 100 feet from buildings
- § Ensure all buildings are equipped with lightning rods.
- § To avoid spontaneous combustion, hay should be dry before being put in the barn.
- § Crop dryers should be equipped with controls which shut off blowers or dampers when the temperature gets too high.
- § Considerations should be given to residue management before considering field burning.

- § If you must burn your fields, a minimum 6 foot fire wall should be ploughed around the entire perimeter of the field prior to burning and never burn under windy conditions.

4. FARM FIRE SUPPRESSION REQUIREMENTS

Ron Wilkes, Integral Property Loss Consultants

- § All extinguishers have a class rating according to which type of fire they can put out (A, B, C, D)
- § ABC multi rated extinguishers are recommended for all purpose use
- § In a large fire, extinguishers will be ineffective. Every farm should have a pond at least 100 feet from the buildings

5. ROBERT'S THOUGHT FOR THE DAY.

"I don't know how I got over the hill without getting to the top. "

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