



The CHRONICLES Newsletter

Volume 3 – Issue 16

Subscription: 1,750

August 31, 2005

Please email all articles, letters to the editor, subscription inquiries etc. to thechronicles@shaw.ca

Editor: Walking Dog

Reporters: Robert Eyford, Ron Wilkes

THIS WEEKS FEATURES

Sponsored by Rae-Tech Investigations Ltd.

❖ LETTERS TO THE EDITOR – Lindy Miller, Canada Life

❖ DIET FOODS & DRINKS – Lindy Miller, Canada Life

BLAST FROM THE PAST

Sponsored by Integral Property Loss Consultants

❖ FRIDAY, JANUARY 30, 2004

❖ FRIDAY, July 23, 2004

THIS WEEKS FEATURES

Sponsored by Rae-Tech Investigations Ltd.

LETTERS TO THE EDITOR

Lindy Miller, Canada Life

The long & scary one!

I found it! Hooray, maybe I'm not so computer challenged after all! Resending again with the attachment that I copied from the original before I forwarded!

Ta, Da! For everyone again here it is.

Thanks.

DIET FOODS & DRINKS

Lindy Miller, Canada Life

This is scary!!!!!!

In October of 2001, my sister started getting very sick. She had stomach spasms and she was having a hard time getting around. Walking was a major chore. It took everything she had just to get out of bed; she was in so much pain.

By March 2002, she had undergone several tissue and muscle biopsies and was on 24 various prescription medications. The doctors could not determine what was wrong with her. She was in so much pain, and so sick...she just knew she was dying.

She put her house, bank accounts, life insurance, etc., in her oldest daughters name, and made sure that her younger children were to be taken care of. She also wanted her last hooray, so she planned a trip to FL (basically in a Wheelchair) for March 22nd.

On March 19th I called her to ask how her most recent tests went, and she said they didn't find anything on the test, but they believe she had MS.

I recalled an article a friend of mine E-mailed to me and I asked my sister if she drank diet soda? She told me that she did. As a matter of fact, she was getting ready to crack one open that moment... I told her not to open it, and to stop drinking the diet soda !!! I E-mailed her the article my friend, a lawyer, had sent.

My sister called me within 32 hours after our phone conversation and told me she had stopped drinking the diet soda AND she could walk!!!! The muscle spasms went away. She said she didn't feel 100% but she sure felt a lot better. She told me she was going to her doctor with this article and would call me when she got home.

Well, she called me, and said her doctor was amazed! He is going to call all of his MS patients to find out if they consumed artificial sweeteners of any kind...

In a nutshell, she was being poisoned by the Aspartame in the diet soda... and literally dying a slow and miserable death.

When she got to FL March 22nd, all she had to take was one pill, and that was a pill for the Aspartame poisoning! She is well on her way to a complete recovery . and she is walking!!! No wheelchair!!!

This article saved her life If it says "SUGAR FREE" on the label, DO NOT EVEN THINK ABOUT IT!!!

I have spent several days lecturing at the WORLD ENVIRONMENTAL CONFERENCE on "ASPARTAME," marketed as 'NutraSweet,' 'Equal,' and 'Spoonful.'

In the keynote address by the EPA, it was announced that in the United States in 2001 there is an epidemic of multiple sclerosis and systemic lupus. It was difficult to determine exactly what toxin was causing this to be rampant.

I stood up and said that I was there to lecture on exactly that subject. I will explain why Aspartame is so dangerous: When the temperature of this sweetener exceeds 86 degrees F, the wood alcohol in ASPARTAME

converts to formaldehyde and then to formic acid, which in turn causes metabolic acidosis. Formic acid is the poison found in the sting of fire ants. The methanol toxicity mimics, among other conditions, multiple sclerosis and systemic lupus.

Many people were being diagnosed in error. Although multiple sclerosis is not a death sentence.. methanol toxicity is!

Systemic lupus has become almost as rampant as multiple sclerosis, especially with Diet Coke and Diet Pepsi drinkers. The victim usually does not know that the Aspartame is the culprit. He or she continues its use; irritating the lupus to such a degree that it may become a life-threatening condition. We have seen patients with systemic lupus become asymptomatic, once taken off diet sodas.

In cases of those diagnosed with Multiple Sclerosis, (when in reality, the disease is methanol toxicity), most of the symptoms disappear. We've seen many cases where vision loss returned and hearing loss improved markedly.

This also applies to cases of tinnitus and fibromyalgia.

During a lecture, I said, "If you are using ASPARTAME (NutraSweet, Equal, Spoonful, etc.) and you suffer from fibromyalgia symptoms, spasms, shooting, pains, numbness in your legs, cramps, vertigo, dizziness, headaches, tinnitus, joint pain, unexplainable depression, anxiety attacks, slurred speech, blurred vision, or memory loss...you probably have ASPARTAME poisoning!"

People were jumping up during the lecture saying, "I have some of these symptoms."

Is it reversible?" Yes! Yes! Yes! STOP drinking diet sodas and be alert for Aspartame on food labels!

Many products are fortified with it!!!

This is a serious problem. Dr. Espart (one of my speakers) remarked that so many people seem to be symptomatic for MS and during his recent visit to a hospice; a nurse stated that six of her friends, who were heavy Diet Coke addicts, had all been diagnosed with MS. This is beyond coincidence!

Diet soda is NOT a diet product! It is a chemically altered, multiple SODIUM (salt) and ASPARTAME containing product that actually makes you crave carbohydrates. It is far more likely to make you GAIN weight!

These products also contain formaldehyde, which stores in the fat cells, particularly in the hips and thighs. Formaldehyde is an absolute toxin and is used primarily to preserve "tissue specimens."

Many products we use every day! contain this chemical but we SHOULD NOT store it IN our body!!!

Dr. H. J. Roberts stated in his lectures that once free of the "diet products" and with no significant increase in exercise; his patients lost an average of 19 pounds over a trial period.

Aspartame is especially dangerous for diabetics. We found that some physicians, who believed that they had a patient with retinopathy, in fact, had symptoms caused by Aspartame. The Aspartame drives the blood sugar out of control. Thus diabetics may suffer acute memory loss due to the fact that aspartic acid and phenylalanine are NEUROTOXIC when taken without the other amino acids necessary for a good balance. Treating diabetes is all about BALANCE. Especially with diabetics, the Aspartame passes the blood/brain barrier and it then deteriorates the neurons of the brain; causing various levels of brain damage, seizures, depression, manic depression, panic attacks, uncontrollable anger and rage.

Consumption of Aspartame causes these same symptoms in non-diabetics, as well.

Documentation and observation also reveal that thousands of children diagnosed with ADD and ADHD have had complete turnarounds in their behavior when these chemicals have been removed from their diet. So called "behavior modification prescription drugs" (Ritalin and others) are no longer needed. Truth be told, they were never NEEDED in the first place!

Most of these children were being "poisoned" on a daily basis with the very foods that were "better for them than sugar."

It is also suspected that the Aspartame in thousands of pallets of diet Coke and diet Pepsi consumed by men and women fighting in the Gulf War, may be partially to blame for the well-known Gulf War Syndrome.

Dr. Roberts warns that it can cause birth defects, i.e., mental retardation, if taken at the time of conception and during early pregnancy. Children are especially at risk for neurological disorders and should NEVER be given artificial sweeteners. There are many different case histories to relate of children suffering grand mal seizures and other neurological disturbances due to the use of NutraSweet.

Unfortunately, it is not always easy to convince people that Aspartame is to blame for their child's illness. Stevia, which, is a sweet herb, NOT A MANUFACTURED ADDITIVE, helps in the metabolism of sugar, which would be ideal for diabetics. It has now been approved as a dietary supplement by the FDA. It is known that for many years the FDA outlawed this true sweet food," due to their loyalty to MONSANTO Chemical Company."

Books on this subject are available:

EXCITOTOXINS: THE TASTE THAT KILLS written by Dr. Russell Blayblock (Health Press 1-800-643-2665) AND: DEFENSE AGAINST ALZHEIMER'S DISEASE-written by DR H. J. Roberts, also a diabetic specialist.

These two doctors will soon be posting a position paper with case histories on the deadly effects of Aspartame on the Internet. According to the Conference of the American College of Physicians, "We are talking about a plague of neurological diseases directly caused by the use of this deadly poison."

Herein lies the problem: There were Congressional Hearings when Aspartame was included 100 different products and strong objection was made concerning it's use. Since this initial hearing, there have been two subsequent hearings and still, nothing has been done. The drug and chemical lobbies have very deep pockets. Sadly, MONSANTO'S patent on Aspartame has EXPIRED!!

There are now over 5,000 products on the market that contain this deadly chemical and there will be thousands more introduced.

Everybody wants a "piece of the Aspartame pie." I assure you that MONSANTO, the creator of Aspartame, knows how deadly it is. And isn't it ironic that MONSANTO funds, among others, the American Diabetes Association, the American Dietetic Association and the Conference of the American College of Physicians? This has been recently exposed in the New York Times. These cannot criticize any additives or convey their link to MONSANTO because they take money from the food industry and are required to endorse their products.

Senator Howard Metzenbaum wrote and presented a bill that would require label warnings on products containing Aspartame, especially regarding pregnant women, children and infants. The bill would also institute independent studies on the known dangers and the problems existing in the general population regarding seizures, changes in brain chemistry, neurological changes and behavioral symptoms. The bill was killed.

It is known that the powerful drug and chemical lobbies are responsible for this, letting loose the hounds of disease and death on an unsuspecting and uninformed public.

Well, you're informed now!!!! YOU HAVE A RIGHT TO KNOW!!!!

Please print this out and/or e-mail to your family and friends. They have a right to know too.



Rae-Tech Investigations Ltd.

International Fire & Forensic Consultants

Rae-Tech Investigations Ltd. is an international fire and forensic consulting firm based in Western Canada. We cover western Canada from our offices in British Columbia and Alberta. We service North America and other Pacific Rim Countries with affiliates in Philippines, Canada, United States, South America and Great Britain.

FIRE SCENE EXAMINATION & ANALYSIS

FIRE INVESTIGATION TRAINING & SEMINARS

FORENSIC INVESTIGATIONS

ABDUCTION RESCUE

TRAFFIC ACCIDENT INVESTIGATION

123 McLeod Ave.
Spruce Grove, AB T7X 2K6
Ph: 780-910-4424
Fax: 780-960-0418

Robert Eyford
CFEI, CCFI, CFII, CVFI

1607 Ernst Rd.
Quesnel, BC V2J 6H6
Ph: 250-992-7079
Fax: 250-992-7141

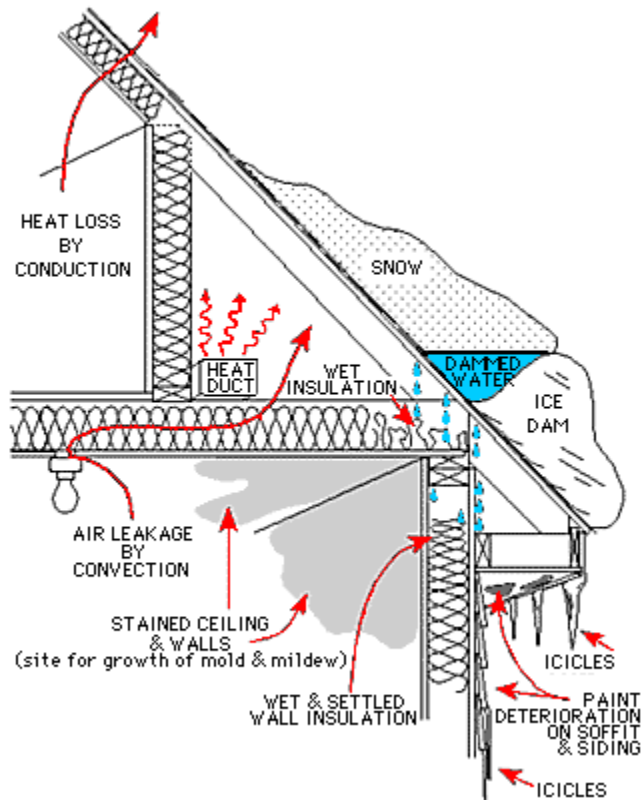
Please come and visit us on the web at www.rae-tech.net

BLASTS FROM THE PAST

Sponsored by Integral Property Loss Consultants

FRIDAY, JANUARY 30, 2004

ICE DAMS



Some of you have asked what is an ice dam, and how does it cause damage. The diagram above sort of says it all but here is the chain of events that lead to the above example.

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. The water that backs up behind the dam can leak into a home and cause damage to walls, ceilings, insulation, and other areas.

This wintry scene is brought to you by high heat loss. The ice dam at the roof's edge is damage waiting to happen.



Heat tapes are a good idea for the roof, too. Low-temperature tapes provide constant heat to break the snowmelt and freeze cycles. Ice dams form when snow on warm patches of the roof repeatedly melts, flows downhill and freezes over the cold parts of the roof and gutters. Eventually a large mass of ice forms beneath the shingles or tiles. Snowmelt backs up behind these dams and sits in big puddles on the roof, damaging it and causing leaks.

The problem starts with uneven temperatures on the roof caused by heat loss from the buildings interior, a problem that may require extra insulation to solve. Gaps around plumbing vents and electrical wiring act like chimneys, siphoning heated interior air into the attic. A warm attic heats the roof, melting snow from the top of the roof down.

Spray-foam insulation is a simple and easy way to seal these gaps. Even if there are no gaps visible, additional insulation may be needed to prevent warm air from rising into the attic.

Specialty heat tapes are available to prevent ice build-up in gutters. If gutters fill with ice, they may start to sag from the weight and even break loose from their mountings.

Does insurance provide coverage for damage caused by ice dams? Check your wordings – you probably do, and do not take this exposure into consideration when explaining coverage, or underwriting a risk, or adjusting a loss.



Integral Property Loss Consultants are committed to providing loss prevention and managing property losses that are innovative, responsible, and cost effective by assisting the consumer in restoring their property to its origin design, quality and value. We provide a consulting service that assists private and business consumers to make highly informed decisions with regards to a property loss in settling insurance claims.

GRC APPRAISAL REPORTS ~ LOSS REPORTS ~ ASSESSMENTS OF DAMAGE REPORTS

CONDITIONS OF RISK INSPECTION REPORTS ~ UNDERWRITING INSPECTION REPORTS

RESTORATION MANAGEMENT SERVICES ~ REPLACEMENT MANAGEMENT SERVICES

CONFLICT RESOLUTION SERVICES ~ DISPUTE RESOLUTION SERVICES

*CONSULTANTS FOR THE
GRIMSHAW TORNADO, THE
NORTHERN ALBERTA
WINDSTORM, AND THE
BARRIERE - KELOWNA
FIRES IN 2003*

Ron Wilkes

32150 Eagle Crescent
Mission, BC, V2V 5C8

Office: (604) 820 - 9450
Fax: (604) 826 - 9807
Email: integral@shaw.ca

*SERVING WESTERN
CANADA SINCE 1992*

Toll Free:
(888) 880 - 2181

FRIDAY, JULY 23, 2004

REDUCING COSTS OF FIRE CLAIMS

Robert Eyford, CFEI, CCFI-C, CFII, Rae-Tech Investigations Ltd.

After many years working in law enforcement, as an independent adjuster, insurance fraud investigator and private fire investigator I started noticing that different Insurers have different methods and policies for handling fire claims. Some of these methods and policies were obviously costly to Insurers and so after much frustration and head shaking I began writing these things down. I eventually developed a power point presentation, complete with actual photos, of the things Insurers could be doing different that could save them a lot of money. It is my opinion that Insurers could collectively save millions of dollars if they just did things more consistently and in some cases quite differently.

In the next several issues of TGIF Chronicles, I will be presenting segments of my instructional material from the seminar “Reducing Costs of Fire Claims”. This seminar is available to Insurers and their independent adjusters and generally takes 1 ½ to 2 hours to present. If you are interested in having us put on this seminar for your company please contact us.

If any questions or comments come to mind as you are reading the segments of this presentation in the Chronicles, please email our office at reyford@goldcity.net. Unless you specify otherwise, your question and the answers to them will be published in the following issue of TGIF for the benefit of the readership.

SEGMENT 1: WHY INSURERS NEED TO KNOW THE CAUSE OF THE FIRE

There are three basic reasons why Insurers need to know the origin and cause of the fire.

1. Ensure there are no coverage issues

Examples of Coverage Issues:

- Illegal activity such as marihuana grow ops
- Material fact violations of policy
- Evidence of arson and by whom
- Exaggerated Schedule of Loss

2. Obtain evidence to be used for subrogation or defence

Examples of Subrogation Issues:

- A contractor or third party caused the fire
- Faulty appliances or products caused fire
- Faulty construction, installation or code violation

3. Develop information for underwriting future risks and exposures

Examples of Future Risk Issues:

- Insured may be conducting illegal activity, such as illicit drugs or illegal suite.
- Doing business from a residence without advising broker at time of contract
- History of suspicious losses
- Commercial operation not being properly managed, secured, or may not provide adequate safety procedures or training
- Moral risk issues

REASONS FOR INCREASES IN FIRE CLAIMS COSTS:

Having reminded you of the reasons why Insurers need to know the origin and cause of a fire, let's now examine the reasons for increased costs of fire claims.

REASON # 1 FOR HIGHER COSTS: Inadequate initial interviews from Insured and other witnesses, especially poor statement taking.

Reasons for Inadequate Statements

- Inability or inexperience of the interviewer.
- To cut costs to the Insurer by taking a quick statement (often the adjuster is told to "keep the costs down on this one").

Example of a poor statement: (actual statement by claims examiner)

"I was driving along and looked in my mirror. I saw smoke behind me so I pulled to the side of the road. When I stopped there was smoke in the cab. I grabbed the fire extinguisher and tried to put out the fire but couldn't. Someone else stopped and we threw gravel on the fire. It continued to burn till there was nothing left."

Why is this statement inadequate?

- It does not help in the determination of the point of origin or area of origin because it lacks explicit detail about observations made by the driver.
- The details recorded are very general, making it necessary for the driver to be tracked down and re-questioned about the details. (\$\$\$\$)

Example of more detailed statement after driver was tracked down: (\$\$\$\$)

"I was driving along the highway at about 90 kph. I looked in my left side view mirror and saw dark coloured smoke behind me, which appeared to be coming from my truck. I pulled to the side of the road and stopped. When I stopped the cab began to fill with smoke. I exited the driver's door and did not close it behind me. I noticed fire coming from under the hood on the driver's side and there were no flames anywhere else. I grabbed the fire extinguisher from the storage

rack behind the driver's seat and emptied it in the area where I saw the flames. After I emptied the fire extinguisher, which did not seem to slow down the fire, I ran back to the battery box which is located on the driver's side below the cab. I removed the aluminum cover of the battery box and disconnected the battery cables to see if this would help stop the fire. The fire continued to spread from the engine compartment to the cab. The first tire to catch fire was the left front tire."

Why is this statement better? It contains explicit detail which helps determine the origin and cause of the fire (colour of smoke, location of the first visible flames, driver's door left open, he emptied the fire extinguisher on the flames on the driver's side of the engine, removed cover from battery box, disconnected cables, etc).

IT IS IMPORTANT....

....that witness evidence matches the physical evidence. If it does not, we have a red flag that must be reconciled before the investigation can be complete. In this case, my investigation concluded that in fact that driver's door had been open during the fire, the battery cables had been cut and the fire originated in the engine compartment on the driver's side. If the driver's statement had been in conflict with the physical evidence we would have had a red flag that may have suggested that this was not an accidental fire.

REASON # 2 FOR HIGHER COSTS: Assigning independent adjusters who may be unfamiliar with fire claims, specifically fire claims where arson is the suspected cause.

Many adjusters shudder when they are advised the fire is an arson because they often aren't familiar with what to do next. Their relationship with the Insured may now be compromised. This unfamiliarity with arson related claims sometimes leads to costly mistakes.

Misinformation from others can also result in costly mistakes, including information from more "experienced" adjusters, SIU investigators and other claims examiners.

REASON # 3 FOR HIGHER COSTS: Determination of cause and origin by unqualified persons, or inexperienced persons, including fire fighters, adjusters and engineers.

Many Insurers settle claims based on incorrect conclusions by fire departments and their investigators. Also, we are often told by claims examiners and adjusters that since the fire department's investigators failed to find the cause, there is no point having a private fire investigator examine the scene. About 50% of the time we find a different cause and origin for the fire than the fire dept.

or find a cause that they did not find, so settling a claim based on their findings is the single most costly mistake made by Insurers.

A recent example: A fire destroys a storage building on a golf course in a small town. The loss, including contents was estimated to be about \$225,000.00. There were two Insurers, one for the building and one for the contents. Both Insurers assigned independent adjusters. I just happened to be arriving in the community where this loss occurred on other business. Since I do work for at least one of these Insurers I contacted the independent adjuster to let him know that I was going to be in town anyway if he needed the scene examined. He stated that the Fire Marshall's Office Investigator had been to the scene and decided that the origin of the fire was undeterminable. His time at the scene was reported to be less than two hours. The independent adjuster therefore recommended to the Insurer that there was no point in having me look at the scene. This decision was most likely based on a lack of experience with fire losses, perhaps on the part of the adjuster, the claims examiner and even the Fire Marshall's investigator. One would think that since the costs would be extremely reduced since I was in town anyway, that both of these Insureds would have liked to know if they could subro against the other, especially if the costs of the investigation could be split two ways. The decision not to investigate may have just cost one of these Insurers enough money to pay for many years of fire investigations.

It is important to understand that public fire investigators have a different mandate than a private investigator representing an Insurer. Public investigators are investigating under the authority of a provincial statute, usually called the Fire Act. This authorizes them to investigate the cause of a fire from both a public safety perspective and a statistical perspective. If they fail to determine the cause or their conclusions are wrong or fail to withstand scrutiny in a court of law, they don't lose any business because they still get called to the next fire. Public fire investigators cannot be expected to care whether or not one Insurer is successful in covering costs from a third party because of a fire loss. An independent fire investigator investigates on behalf of an Insurer or building owner. If they fail to determine the cause or their conclusions are wrong or fail to withstand scrutiny in a court of law, this may adversely affect their future business. Unfortunately, some Insurers and adjusters consider fire departments to be THE authority on fire origin and cause and although there are some very good public investigators in the field, this misconception generally costs Insurers piles of money.

And there you have it for this edition.....exit stage left!



Walking Dog