



INTEGRAL CONSULTANTS

for Buildings & Business

NEWSLETTER FOR JUNE, 2007

Welcome to our new look, our new name, and our new expanded services shown in this newsletter which has been dedicated to reporting since 2003.

Since 1993, Integral's reports, consulting and management services, are recognized and accepted by insurance companies, independent adjusting firms, insurance brokers, law offices, government bodies, agriculture businesses, commercial establishments, institutional risks, and industries as well as the general consumer.

Our reports and consulting services have been expanded to include the following

Underwriting Services

- Replacement Cost Reproduction Appraisal Reports
- Occupancy Design Fixtures Appraisal Reports

Claims Services

- Appraisal Services
 - Loss Appraisal Reports
 - Damage Assessment Reports
- Audit Services
 - Active File Reviews
 - Completed File Reviews
- Exploratory Services
- Restoration Services

Business Owners Services

- Replacement Cost Reproduction Appraisal Reports
- Occupancy Design Fixtures Appraisal Reports
- Conversion Reports
- Marketing Plans
- Sales Plans
- Business Plans

To learn more about our services, our company, and our clientele please visit us on the web at our new and improved website - <http://www.integralconsultants.ca/>

To order a report, or to receive a new manual, please contact us at integral@shaw.ca or call us at (778) 239 - 6308.

MAILBAG

To further our Newsletter of March 1, 2007, the average additional construction costs using weighted averages for green rooftops are \$ 25 - \$ 30 per square foot of roof area.

BYLAW UPDATE

Municipalities in the Lower Mainland are starting to jump on the bandwagon to penalize building owners who suffer a significant fire or property damage. They are tired of these buildings remaining unprotected and derelict and are giving their owners 15 days to expedite the process of the necessary site visitations by others or suffer heavy fines or even demolition by the municipality and this cost being charged back to them.

INSURERS BEWARE

With the booming and blossoming garbage picking industry that has recently sprung up by China's ferrous appetite for scrape, your unprotected loss that you want to investigate or hold "as is" for other services before you start a demolition or clean up process, you will want to secure not only by fencing but also with on site security. It is becoming a common occurrence for pickers to contaminate an investigation site and remove all salvageable items or evidence to determine building components, features, and finishes as well as non salvageable contents before investigators or appraisers can view the scene.

KATRINA

Coming ashore.



This photo has been circulated several times as Katrina. Whether this may or may not be an actual photo of Katrina is really immaterial because what you see is a tidal wave that would normally accompany a storm coming ashore like Katrina.

REMEMBER WHEN?

We do not usually publish something like this except we just had to because there is more truth than poetry to this.

This is dedicated to those Born 1930-1979!

TO ALL THE KIDS WHO SURVIVED the 1930's 40's, 50's, 60's and 70's !!

- First, we survived being born to mothers who smoked and/or drank while they were pregnant. They took aspirin, ate blue cheese dressing, tuna from a can, and didn't get tested for diabetes.
- Then after that trauma, we were put to sleep on our tummies in baby cribs covered with bright colored lead-based paints.
- We had no childproof lids on medicine bottles, doors or cabinets and when we rode our bikes, we had no helmets, not to mention, the risks we took hitchhiking .
- As infants & children, we would ride in cars with no car seats, booster seats, seat belts or air bags. Riding in the back of a pick up on a warm day was always a special treat.

- We drank water from the garden hose and NOT from a bottle. We shared one soft drink with four friends, from one bottle and NO ONE actually died from this.
- We ate cupcakes, white bread and real butter and drank Kool Aid made with sugar, but we weren't overweight because.....
- WE WERE ALWAYS OUTSIDE PLAYING ! We would leave home in the morning and play all day, as long as we were back when the streetlights came on. No one was able to reach us all day. And we were O.K.
- We would spend hours building our go-carts out of scraps and then ride down the hill, only to find out we forgot the brakes. After running into the bushes a few times, we learned to solve the problem.
- We did not have Play stations, Nintendo's, X-boxes, no video games at all, no 150 channels on cable, no video movies or DVD's, no surround-sound, CD's or I pods, no cell phones, no personal computers, no Internet or chat rooms..... WE HAD FRIENDS and we went outside and found them!
- We fell out of trees, got cut, broke bones and teeth and there were no lawsuits from these accidents.
- We ate worms and mud pies made from dirt, and the worms did not live in us forever.
- We were given BB guns for our 10th birthdays, made up games with sticks and tennis balls and, although we were told it would happen, we did not put out very many eyes.
- We rode bikes or walked to a friend's house and knocked on the door or rang the bell, or just walked in and talked to them!
- Little League had tryouts and not everyone made the team. Those who didn't had to learn to deal with disappointment. Imagine that!
- The idea of a parent bailing us out if we broke the law was unheard of. They actually sided with the law!

These generations have produced some of the best risk-takers, problem solvers and inventors ever! The past 50 years have been an explosion of innovation and new ideas. We had freedom, failure, success and responsibility, and we learned HOW TO DEAL WITH IT ALL!

If YOU are one of them , CONGRATULATIONS!

You might want to share this with others who have had the luck to grow up as kids, before the lawyers and the government regulated so much of our lives for our own good. And while you are at it, forward it to your kids so they will know how brave (and lucky) their parents were. Kind of makes you want to run through the house with scissors, doesn't it?!

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