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On The Cover: Fred Black (right) congratulates Gary Carr, recipient of the 2009 Douglas J.B. Wright Award. (see page 18)
The President’s Remarks

John Raepple

This is the first Ontario Electrical Contractor magazine since I was elected President in Halifax back in June this year and hence my first opportunity to address the entire membership.

One of the pleasures of becoming President of ECAO is that your first duty is to express the Association’s gratitude to your predecessor. We all bring a little of ourselves to the position, but our individual platforms are built on the foundations laid by those who came before.

Past President Fred Black’s career has been marked by a commitment to trades training and apprenticeship. When first becoming President of ECAO he stated, “Apprenticeship is the future of our trade… I feel passionate about preserving our trade.” No sooner had the words been uttered, ECAO became embroiled in the ratio debate, the Armstrong Report, the College of Trades and now the inter-provincial labour mobility issue. Fred’s vast experience in apprenticeship matters and his leadership has shaped ECAO’s response to these challenges in a way which raises the level of debate and raises ECAO’s credibility as a consequence.

Fred completely gets it. The integrity of the trade is the foundation of our business.

The issues listed above are still current and I am pleased that in his Past President’s role Fred Black will continue to provide his expertise, insight and leadership.

The issues are daunting. The College of Trades originally supported by ECAO and the Provincial Advisory Committee for the electrical trade did not translate well from the Armstrong Report into the ultimate legislation. Significant changes are needed to ensure the stature of the electrical trade (and other compulsory trades) into the future under the College of Trades. What was meant to be an industry-driven College remains for the most part in control of the bureaucrats including registration of apprentices and scheduling of trade school (two of the weaker links in apprenticeship completion).

Good initiatives like processes for setting ratios based on objective criteria and establishing new compulsory trades (like Power Line Technicians) are hung up as part of the College of Trades legislation.

Enforcement of the trade regulations (definitely the weakest link) gets little mention in the legislation.

Equally concerning is the Agreement on Internal Trade and its impact on the National Red Seal Program. The way we read it, the Red Seal continues to be the minimum standard for Ontarians, but persons from other Canadian jurisdictions need not meet that standard when applying to work in Ontario. Regardless of explanations to the contrary, this is lowest common denominator logic signaling a reduction of trade standards and the capitulation by Ontario to the demands of other jurisdictions.

Perhaps what I write here may be history before it gets into your hands, but you can rest assured that ECAO’s voice, along with the chorus of other like-minded trades and contractors, will be heard regarding protection of our trades and business standards.

On my own behalf, I want to thank the ECAO board of directors for this vote of confidence in me as your new President. I have had the opportunity to watch my three predecessors up close and have come to appreciate that ECAO President is not a figurehead position.

I believe we must speak for the average member… we must find solutions for the economy which benefit the broadest segments of the membership…we must pursue realistic labour relations objectives which allow us all to run our own businesses competitively in all sectors, and above all, protect the trade which is the basis of each and every one of our estates.

There are significant external forces… the economy, government and the union… pulling at us in all directions and dividing us. As ECAO President I pledge to bring a single-minded, cohesive approach to ECAO’s business and labour relations efforts for the benefit of all members…and I look to your support in that endeavor.
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With a fresh cool ocean breeze, the cry of a gull, and the moist marine air, it was no wonder ECAO held their 2009 Industry Conference in Halifax, Nova Scotia, June 24-28, 2009. Situated on a spoon-shaped inlet of the vast Atlantic, Halifax, Nova Scotia is a maritime dream with small-town feel and big-city appeal. 150 delegates stayed at the Halifax Harbourfront Marriott Hotel on the waterfront with a glorious view of the harbour, except on those days when the fog was so thick that you could barely see the street. No matter – the Marriott offered luxurious surroundings including a pool and hot tub, dining and entertainment, the Interlude Spa and, last but not least, that famous east coast hospitality. There were skywalks that led you to nearby shopping and the Nova Scotia Casino. It’s not hard to grab a cab, but easier and more enjoyable to walk the city, whether day or night along the beautiful scenic waterfront boardwalk where there are plenty of boutique stores, local art galleries and a large selection of waterfront dining. Halifax is host to an amazing sampling of culinary
delights – including the freshest seafood you’ll ever find – and boasts the most drinking establishments per capita in the world. Halifax also has historical architecture made up of tall shouldered buildings that line narrow streets, sharp corners and steep hills, making every nook and cranny warm and inviting.

To kick off the 2009 industry conference, Wednesday evening’s welcome mix and meet was held at the Maritime Museum of the Atlantic, where delegates received a warm welcome to Halifax by Deputy Mayor David Hendsbee. Delegates reconnected with one another while enjoying Halifax’s best cuisine – stations of seafood chowder, delicious bacon wrapped scallops, beef tenderloin and so much more. There was a spectacular view of the harbour from the large gallery windows. Delegates were also given the opportunity to explore the many exhibits (the Halifax explosion, the Titanic, etc.) and the small craft gallery where there were many irreplaceable artifacts. Finnan Haddie, a young up-and-coming Celtic group, which consists of guitar, piano, fiddle and a flute, entertained the delegates with their toe tapping, energetic sound. It certainly got member Kim McLaughlin toe tapping along with the lovely Wendy Snyder.

Keynote Speaker, Bob Koehler woke up our members with an energetic presentation on extraordinary leadership. Bob’s area of expertise is
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The spousal program began with a bus tour to explore the historic city of Halifax. An overview of the city’s historic events was presented by a kilted driver/guide who shared a detailed account of the heroic stories of the citizens who lived through the devastation of the Halifax Explosion and the role that Halifax played in the Titanic disaster. Delegates had the opportunity to explore the burial site of those swept away during the sinking of the infamous ship. They also had a chance to view the historic properties and gardens that beautifully make up this most unique and captivating city. They finished by touring the Citadel, one of the few remaining star-formation garrisons in Canada, just in time to watch the firing of the noon gun and the changing of the guards, a military ceremony which has been carried out for centuries. Another historical highlight is the town clock, which was erected in 1803.

The second program on the agenda for the spouses was located on George Street at Nova Scotia Crystal – Canada’s only mouth-blown crystal maker. Inside, ladies were treated to an exclusive viewing of the crystal workshop where they were welcomed and given an overview of the factory by CEO, Rod McCulloch. As ladies sipped on mimosas in hand-crafted crystal glasses, they had the opportunity to walk around and ask questions of the craftsmen and watch them in action. There were the quick and agile crystal makers, constantly spinning, blowing and carving the fiery liquid glass into delicate works of art. All pieces are completely handmade and designed to fit one of the store’s collections, aptly named Titanic, Annapolis and Windsor, which celebrate Canada’s remarkable heritage. It certainly was a mind blowing experience.

For a true taste of Nova Scotia brew, delegates were split into two groups at Alexander Keith’s Nova Scotia Brewery. The first group went upstairs for an educational seminar on beer tasting from beers around the world which ended in a beer pouring contest. Congratulations to the winners! The other group went on a theatrical performance of the brewery. Still brewed only in
Halifax, Alexander Keith's India Pale Ale remains a favourite of beer drinkers across Canada. Actors in period costume led the groups back in time as they learned about the beer, the brewery and life in Halifax in 1863. They then got a tasty trial to quench their thirst.

Delegates climbed aboard the Harbor Queen I after a traditional bagpiper lead the group from the hotel to Murphy's on the Water where Jimmy Flynn, entertainer for the evening, welcomed each guest with a sou'wester hat. The delegates mixed and mingled as they prepared for a delicious lobster dinner and a scenic view of Halifax's gorgeous harbour. Jimmy Flynn began the evening with "screeching in" his guests as they all got sworn in with the maritime oath and the traditional libation. After the delicious dinner was served, Jimmy busted onstage with his sou'wester hat, rubber boots and guitar, and packed his performance with his own brand of Maritime humour and music that had the entire boat roaring with laughter and delight.

Peggy's Cove & Lunenburg were a "must-see." Peggy's Cove is spectacular scenery of a picture-postcard fishing village perched on the Atlantic Ocean. Famous for its iconic lighthouse and the crashing surf on the glacier rock formations, it's no wonder people flock to this beautiful little town with a population of about 40 residents. Peggy's Cove is full of charm, historic heart-wrenching history and a backdrop of ocean as far as the eye can see. Delegates then had a lovely lunch at the Rhubarb Grill. Next stop Lunenburg – best known for the Bluenose ship and commonly known as "the prettiest town in Canada." Lunenburg's colourful waterfront, narrow streets, and captivating architecture radiate the town's seafaring heritage. Although the visit was brief, it still allowed delegates to embrace its small-town charm.

During our visit to Halifax, on June 25, 2009, Prime Minister Stephen Harper announced the Statement of Intentions to designate a National Museum of Immigration at Pier 21.
Many delegates had some sort of connection to this museum either through a family member or friend. Pier 21 is dedicated to preserving, celebrating and sharing Canada’s immigration stories, from the million immigrants and Canadian military service personnel who passed through this gateway, to the broader story of nation building and the early beginnings of Canada. Delegates had the opportunity to walk the museum and find the boat in which family members crossed over. They also were given the opportunity to contribute to the collection of their family’s history and to obtain a keepsake from their predecessor’s experiences. It was a history lesson that most could relate to and a memorable experience.

Imagine gliding over the Atlantic Ocean, exploring the nooks and crannies of a waterfowl spotted coastal backwater. Delegates that signed up for the sea kayaking lesson set out on calm ocean waters on Lower Prospect Bay. Each guide gave an introduction on controlled wet exits, efficient forward and turning strokes, edging, introduction to bracing, and unassisted and assisted rescues. Members then made a stop to enjoy a shoreline lunch before continuing on and trying to avoid some rough water that was up ahead. One participant relayed the story of their sighting of millions of jellyfish in their natural habitat and all the wonders of the ocean – the highlight of their trip.

With all the wonderful sights and valuable education taken in, delegates could not wait to see what was in store for the annual President’s Gala. During the Gala Reception, Ardyth & Jennifer played beautifully on the harp during the opening reception with traditional music influenced by jazz and contemporary. After dinner entertainment was provided by Còmhla Cruinn who performed a mix of jigs, reels, and laments through fiddle, guitar, piano, bass and percussion – not to mention step dancing. Delegates had the opportunity to test their skill at learning this traditional and unique Nova Scotia dance style, and they all had a good time trying it out. The night was filled with maritime tradition, music and hospitality, as each member got
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together to enjoy this last evening in what proved to be a charming and indescribable city. Past President Fred Black took the podium one last time to thank sponsors – Joint Electrical Promotion Plan, Skipwith & Associates, Federated Insurance, Travelers Guarantee Co. of Cda., MWG Apparel, MPH Graphics, FCA Insurance/Trisura, Electrical & Utilities Safety Association, Ontario Construction Secretariat, Nedco, IBEW Local Union 353, G. P. Garrick Electric Limited, Graybar Ontario Ltd., Accubid Systems, Northern Display, Westburne Ruddy Electric, Western Surety Company, Supplirpipeine, RBC Dominion Securities, Philips Lighting, Ogilvy Renault, IBEW Canada, Frampton Inc., Carol Macleod & Associates and Electrical Business Magazine – for their continuous support to ECAO. Regardless of the economy, ECAO’s industry partners pulled out all the stops to make the conference the best it could be. Mr. Black also thanked the organizing committee for the planning of the conference and the members for their constant support during his time as president. He then passed the helm to incoming president John Raepple for the reminder of the evening. Mr. Raepple announced the location of next year’s conference in Kingston, Ontario and announced the winners of the cash prizes. Congratulations to Mark Conrad, Nino Lauro, John Wright, Kay Porter, Lief Janichen and Brian Reilly. Special thanks to Electrical Business for the bonus prize won by Lisa Karn. Thanks to all the survey respondents and congratulations to Samantha Lane on winning the survey respondent draw. Dave Carroll and his band “Sons of Maxwell” ended the night and kept all the delegates dancing the night away.

It was memorable, it was spectacular and if Halifax hasn’t stolen your heart, you’ve no heart to steal. Simplistic and intriguing, relaxing and energetic, historic and youthful - Halifax is a city rich in contrasts of the best kind.

To add a personal touch, singer Dave Carroll shared his experience with “United Airlines” as he told the story how his band “Sons of Maxwell” traveled to Nebraska for a one-week tour, where from his airplane window he witnessed his Taylor guitar being thrown by United Airlines baggage handlers in Chicago. He discovered later that the $3,500 guitar was severely damaged. They didn’t deny the experience occurred, but for nine months the various employees he communicated with shirked the responsibility for dealing with the damage, finally saying they would do nothing to compensate him for his loss. So he wrote a song about his experiences and a skit that is a must see. It has received millions of hits on YouTube and has been seen on CNN and local news channels. For those interested, visit http://www.youtube.com/watch?v=5YGc4zOqozo.
Great News for Electrical Contractors and Your Customers

There is no better way to boost the value of electricity retrofits than through cash incentives. That's the value of the Power Savings Blitz© and the Electricity Retrofit Incentive Program© (ERIP) from the Ontario Power Authority, sponsored by your local electricity utility.

Power Savings Blitz pays from $300 to $1,000 of electrical retrofit costs for small businesses, covering lighting, water tanks, exit signs and other upgrades. ERIP incentives help larger commercial and industrial customers reduce their load and shorten payback for a variety of energy efficiency upgrades.

Either way, it’s great news for your customers and a great way for contractors to generate new business.

EnerSpectrum Group works as a partner with the local utilities below to help bring both Power Savings Blitz and ERIP to business customers of all sizes. Together, we help contractors succeed under both programs. Just call toll-free at 1-877-66-BLITZ (25489) or email powersavingsblitz@enerspectrum.com or erip@enerspectrum.com to find out how. Or visit your local utility’s website.

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West Perth Power  
Woodstock Hydro
ECAO’s Annual General Meeting

ECAO held its Annual General Meeting on June 27th at the Halifax Marriott Harbourfront in Halifax, Nova Scotia. Prior to the formal business portion of the meeting, President Fred Black presented ECAO’s safety awards. Congratulations to the following member companies on their achievements in safety excellence:

- **Gemor Electric** (Category: Rate Group 704 – up to 50,000 Total Work Hours)
- **Earl Carr Electric** (Category: Rate Group 704 – 50,001 to 200,000 Total Work Hours)
- **S & T Electrical** (Category: Rate Group 704 – 200,001 to 500,000 Total Work Hours)
- **Aecon Industrial** (Category: Rate Group 704 – over 500,000 Total Work Hours)
- **Advantage Electric Thunder Bay** (Category: Rate Group 830 – up to 50,000 Total Work Hours)
- **K-Line Maintenance & Construction** (Category: Rate Group 830 – over 50,000 Total Work Hours)

In his presentation, Doug Hutchinson commented on the contribution that Gary made to the industry, particularly his 28 years of continuous service on the ECAO Board. He also commented that when Gary isn’t in meetings or golfing, he is also active on his church’s building committee.

Congratulations Gary!

Fred Black then called the meeting to order. The nominating committee report was accepted as presented, installing the 2009-2010 directors. The new Board held its first meeting following the AGM. The 2009-2010 directors are:

- Ove Bakmand
- Rick Ball
- Fred Black
- Ed Braithwaite
- Peter Bryant
- Doug Dinniwell
- George Docherry
- Gary Ganim
- Al Gordon

- John Higginson
- Doug Hutchinson
- Jim Kellett
- Chris Krueger
- Dan Lancia
- Dave Mason
- Bill McKee
- John Salmon
- John Raeppe
- John Salvatore
- Joe Spadafora
- Brad Walker

Outgoing President Fred Black gave an update on the progress of ECAO over his two year term and thanked the ECAO directors and committee members, ETBA representatives and ECAO staff for their continuing support.

Mr. Black then introduced incoming President John Raepple, John Raepple Electric Limited, who thanked Fred on behalf of the members and staff, for his dedication as President of ECAO and commented on the challenges and opportunities ahead for the Association.

At the Board of Directors Meeting following the AGM, the following officers were duly elected:

- Fred Black, Past-President
- John Raepple, President
- Jim Kellett, 1st Vice-President
- Dan Lancia, 2nd Vice-President
- Bill McKee, Secretary-Treasurer
- Eryl Roberts, Executive Vice-President
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5. Mount camera to mounting plate. Place on bracket. Turn clockwise to lock. Done!

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Easy installation of fixtures too...up to 50 lbs.

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4. Add bracket to inside of box.
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Easy installation of fixtures too...up to 50 lbs.
Meet David Collie, President and CEO of the Electrical Safety Authority

I have always considered my greatest achievements to be those that have had a positive impact on employees, stakeholders and the public – and safety has always been in the forefront.

I am fortunate to be part of a broad safety movement that is working to protect the Ontario public. The increasing emphasis on standards, alliances, awareness, education, and services has had a direct result on reducing electrical safety incidents in Ontario. In the past 10 years Ontario has seen a steady decline in the electrocution rate, powerline fatalities, and electrical fire fatalities. I am proud to be part of an organization that is working to create “An Ontario free of electrical fatalities and serious injury, damage or loss,” – and believe in the goal of zero incidents. 89 per cent of contractors recently surveyed indicated that safety is ESA’s #1 objective. This not only recognizes ESA’s achievements, but supports its future direction.

As a past member of the Board of Directors for the Electrical Safety Authority (ESA) I was engaged in the development of ESA’s strategic business direction, and am committed to advancing the established direction with the support and cooperation of our many stakeholders and safety allies. It was through this engagement that I came to realize that ESA employees have the dedication and commitment to make a significant impact on safety – an impact that allows us all to believe we can reach zero incidents. This, together with the successful engagement of electrical safety partners and stakeholders will allow ESA to achieve the greatest safety impact in Ontario.

I have been a part of the energy sector for 25 years, and have spent the majority of this time in the electrical industry. My interest in the electrical industry links to the ability to impact public safety where Ontarians live and work.

As a member of the electrical utility business I have grown to respect the importance of safety, and the role that those who are involved play in ensuring public safety. Experience in the industry has developed my appreciation of the skills, training, and challenges that face electrical contractors and business owners. Heightened awareness amongst the public and with business operators, together with a province-wide licensing regime has provided a respect for this industry by recognizing, strengthening and promoting the importance of using a qualified and licensed electrical contractor.

In working with ESA to achieve Ontario’s electrical safety goals and objectives I look forward to revisiting and reinforcing critical safety alliances with key stakeholders. A combined safety effort is the most effective approach to realizing our ultimate vision of achieving the path to zero.
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It takes only seconds for electrical current to course through your body causing death or life threatening injuries. It can take months, or even years to recover. The importance of avoiding and preventing an electrical shock injury is widely known. But, how do people deal with the effects? How can they get back to life after such a devastating incident?

Some of the most serious and fatal electrical injuries are caused by electrical arc flash exposures. An arc flash is a sudden, explosive electrical arc that is a result of an electrical short circuit through the air. The arc flash causes an enormous amount of concentrated radiant energy to explode outward from electrical equipment. This explosion creates pressure waves that can damage hearing or brain functions, cause a fatal injury due to the concussion force, create a high-intensity flash that can damage eyesight, and a superheated ball of gas that can cause death or severe burns. Between 1998 and 2006, 39 per cent of critical electrical injuries involved burns from an arc. In August 2005, Marc Osborne was working in an electrical substation when he was severely injured in an arc flash explosion. After surviving the near-fatal explosion, Marc spent 18 months in acute care. He had third-degree burns to over 50 per cent of his body, and endured numerous skin grafting operations to survive.

**Symptoms May Arise Slowly And Unpredictably**

But, not all electrical injuries are immediately visible. In many cases, everything is fine on the surface, but there’s much more going on underneath. Some patients are recovering from visible injuries such as burns or fractures, but may also be experiencing neurological dysfunctions, like muscle fatigue, tightness, weakness or a loss of sensation. They may have difficulty doing simple things like walking, using everyday tools or workplace equipment, or even listening, remembering, and explaining their symptoms.

Albert Organ is an example of someone with an invisible, but debilitating electrical injury. The 46-year-old former construction worker was supervising a team laying asphalt on a hot day in June 2005. After relieving a tired and overheated worker, Albert took over holding open the dump truck door. As he grasped the metal door handle, the truck started rolling and hit a power line. A powerful electrical current surged through the truck and Albert’s body. Initially his injuries appeared to be minimal, and just three days after the accident, he felt able to return to work. However, his wife noticed a change: he was staggering when he walked and was becoming increasingly incoherent. Before long, Albert’s pain dramatically increased, but his symptoms were inexplicable to many doctors in the community.

As in Albert’s case, certain electrical injuries don’t always show up on traditional tests and no two cases are alike: each person presents a different constellation of symptoms which arise slowly and unpredictably. “The signs and symptoms of electrical injuries are not readily taught or readily recognized,” explains Dr. Joel Fish, who leads the Electrical Injury Clinic at St. John’s Rehab Hospital in Toronto.

**St. John’s Rehab Treats Patients From Across Canada**

Currently, St. John’s Rehab and Sunnybrook Health Sciences Centre are Canada’s only specialized rehab and acute care facilities working clinically and publishing research about electrical injuries. Patients from across Canada have been assessed and treated since the electrical injury program began in 2003.
The Back on Track rehabilitation program at St. John’s Rehab consists of a multidisciplinary team of specialists who work together to provide comprehensive customized assessment and treatment for these complex and unpredictable injuries. The team includes nurses, physiotherapists, occupational therapists, neuropsychologists, social workers and other medical specialists that address the unique rehabilitation needs of each patient.

Electrical injury referrals are accepted from physicians and through the Ontario Workers Safety and Insurance Board (WSIB). The program also includes an electrical injury telemedicine component, which allows patients to be seen via video conferencing by the team at St. John’s Rehab and Sunnybrook.

Several years after their accidents, both Marc and Albert have experienced major changes to their lives. However with the help of the team at St. John’s Rehab Hospital, both men are learning how to cope with their injuries.

With extensive burns over his body, Marc had to learn how to walk and talk again. Now, more than three years later, he is building up the strength to perform daily tasks on his own. For Albert, the severe nerve damage from the electrical current that shot through his body gives him constant pain. He has limited use of his muscles, and after only 15 minutes of physical activity, he is exhausted; his tired muscles preventing him from staying active.

This excruciating pain and exhaustion has prevented Albert from returning to work. Although he tried to go back twice, both times his injuries prevented him from sitting or standing for long periods of time. His family life has also been affected. His wife, son and daughter have had to take over daily chores such as raking leaves or sweeping floors. A major obstacle for Albert was getting over the psychological and emotional trauma of not being able to do the physical activities he could do in the past. With the help of a psychologist, Albert and his family have learned how to cope with his injury. He explains, “a big part of getting through this injury is understanding it. The people at St. John’s Rehab are there to help you get through these tough times.”

With the help of nurses, physiotherapists and occupational therapists, he is learning how to live his life in a different way, such as learning how to pace his daily physical activity with
frequent rest periods. He uses techniques to conserve energy such as using an elevator rather than stairs.

**Electrical Injury Patients Often Challenged Or Misunderstood**

Understanding how to effectively manage pain is another major focus for Albert. Since the pain is constant and at times extremely intense, he has had to learn how to manage his medications and not allow the pain to control him.

Electrical injury patients are often challenged or misunderstood by family, co-workers, insurers and employers. Loretta Kennedy, a nurse at St. John’s Rehab Hospital, explains that “there is a serious lack of awareness about electrical injuries in the community.” Albert understands this all too well: “you get used to people looking at you and thinking that you're faking, but you know inside yourself what is happening.”

Patients often go back to work confused and unable to understand what’s going on inside their own bodies. New issues can show up weeks or months later and are less likely to be attributed back to the electrical accident. This reduces the chance that patients will see electrical injury specialists who can provide the help they need. “Currently, we believe the best opportunity for anyone who has been in an electrical contact accident is early intervention,” says Dr. Fish. “A specialized, comprehensive assessment by a multi-disciplinary team will result in a plan of care that minimizes future complications, such as permanent disability or other long-term effects.” At present, few patients are referred to specialists where they can be assessed, treated and studied. According to a report by the Ontario Ministry of Labour, there were 384 electrical incidents in 2007. Since 2000, there has been a 62 per cent increase in electrical injury incidents. The Association of Workers’ Compensation Boards of Canada states that 600 to 800 people experience workplace electrical accidents annually. If provided with the right care, these people can recover from electrical injuries and successfully return to work, their communities and their lives. Electrical injury patients at St. John’s Rehab also have access to complementary forms of therapy such as chiropody, chiropractic and aquatic massage. Acupuncture has been effective in relieving pain, and combination therapies, such as a psychology and massage session together, have been used to strengthen relaxation. In Albert's case, the aquatic massage has brought tremendous pain relief. “I can feel the benefits of aquatic massage up to three days after the treatment. The massage really helps to relieve tension and just makes me feel happier and less worried. Anyone with this type of injury should be doing it.”

One of the benefits of the program at St. John's Rehab is that the team has the expertise to recognize the symptoms of an electrical injury. Instead of explaining what it’s like to live with an electrical injury, patients at St. John's Rehab can focus on recovery and returning to their lives. For Albert, St. John's Rehab has been an invaluable support in helping him adjust and get back to life: “I have learned to accept my new road in life. If it weren’t for the team at St. John’s Rehab, I don’t know where I’d be.”

For more information, visit www.stjohnsrehab.com.

**References**


Leslie Mitchell, Advisor, Media Relations and Strategic Communications
St. John’s Rehab Hospital, Toronto, Ontario.

*Article reprinted from the Electrical Safety Measures supplement appearing in the January/February 2009 issue of Electrical Line Magazine.*
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Ontario Moves to Add Violence and Harassment Provisions to Occupational Health and Safety Act

By Cheryl A. Edwards & Jeremy Warning

Ontario employers, managers, and advisors have been watching and waiting as the Ontario government experiences a ground swell of pressure to add workplace violence-related provisions to its Occupational Health and Safety Act (OHSA). Ontario has remained one of the few jurisdictions in Canada yet to define workplace violence and incorporate employer and supervisory obligations, and worker rights within OH&S legislation.

The Ontario Ministry of Labour (MOL) has been inspecting workplaces and issuing orders for workplace violence-related policies, workplace assessments, and training of workers in earnest since approximately 2007. Statistics just released by the MOL indicate that in the period between April and September, 2008, inspectors made 198 field visits and issued 185 orders related to violence in the workplace, using the general obligation placed on employers to "take every precaution reasonable in the circumstances for the protection of a worker," as an enforcement tool.

Inquest juries (including those empanelled following events at OC Transpo, Sears Chatham and, more recently,Hôtel-Dieu Grace in Windsor) have recommended the addition of varying forms of violence-related provisions to the Ontario OHSA for many years. Workers and organized labour have also raised their collective voices to insist on OH&S mechanisms to ensure workplaces that are free of violence, bullying and harassment as a supplement to existing human rights and workers' compensation regimes already used to enforce worker rights and obtain compensation for victims of violence arising in the course of employment. Bill 29, an NDP private member's bill put forward December 2007, has added to the pressure on the Ontario government to act. The addition of workplace violence to the protections in the OHSA has been seen by some as a final piece of the violence protection puzzle that has been missing in Ontario.

Ontario Follows Up On Violence Consultation With Legislation

Readers may recall that in September 2008, the MOL released a consultation paper requesting submissions from stakeholders regarding the content of potential workplace violence legislation. The deadline for submissions was October 17, 2008. In particular, the MOL requested submissions about:

A definition of workplace violence;

• Whether a violence prevention program should be required under workplace violence legislation;

• Whether workplace violence legislation should have sector specific requirements;

• Whether workplace violence legislation should address domestic violence; and

• Whether workers should have the right to refuse work on workplace violence grounds.

The Ontario government has now responded with Bill 168, the Occupational Health and
Safety Amendment Act (Violence And Harassment In The Workplace) 2009. Bill 168 received first reading in the Legislature April 20, 2009. It addresses all of the issues raised in the consultation paper—and gives rise to a few new ones. The framework established by the consultation paper is a useful means by which to analyze the proposals in Bill 168.

Definition of Workplace Violence and Harassment
The definition of “violence” in Bill 168 is key. Important rights and obligations that flow from the manner in which violence is defined include employer obligations to prepare policies and programs, the trigger for the ability to refuse work, and new requirements to prepare a report of a workplace injury due to violence. Understanding what is and is not workplace violence for the purposes of the OHSA is key to understanding the requirements and obligations proposed by Bill 168.

Bill 168 defines “workplace violence” to mean:

a) The exercise of physical force by a person against a worker in a workplace that causes or could cause physical injury to the worker,

b) An attempt to exercise physical force against a worker in a workplace that could cause physical injury to the worker.

Notably, the definition of workplace violence does not include threatened violence. This distinguishes the proposed Ontario legislation from that of a number of other Canadian jurisdictions. However, in defining workplace violence as the attempted or actual application of physical force, the definition is in keeping with the traditional role of occupational health and safety legislation—preventing physical risks to workers.

Bill 168 also includes a definition of “workplace harassment.” This is defined to mean “a course of vexatious conduct or comment against a worker in a workplace that is known or ought reasonably to be known to be unwelcome.” As such, Bill 168 incorporates the non-physical types of conduct that have, historically, not been considered a proper subject of regulation by the OHSA or litigation under the OHSA, but rather found their resolution through the civil courts and workplace safety and insurance and human rights regimes. As will be seen by an analysis of the remaining issues raised by the consultation paper, Bill 168 creates a web of different rights and obligations depending upon whether the conduct at issue under the OHSA is “workplace violence” or “workplace harassment.”

Workplace Violence Prevention Program
Under Bill 168, where more than five workers are regularly employed at a workplace, an employer is required to prepare written policies regarding each case of workplace violence and harassment. These policies are to be posted in a conspicuous place in the workplace and are to be reviewed at least...
annually. The legislation, as worded, suggests that these ought to be separate policies.

Bill 168 requires an employer to prepare a violence program as a means to implement the violence policy. However, prior to preparing the program, an employer is expected to conduct an assessment for workplace violence risks that may arise from the nature of the workplace, the type of work or the conditions of work; and craft the program to reflect risks that could cause physical injury. The results of this assessment must be shared with the Joint Health and Safety Committee or safety representative, or to workers directly if there is no committee or representative, either verbally or in written form if that exists. An employer must also perform periodic reassessments to ensure that the policy and program continue to protect workers. Bill 168 does not provide a specific expectation regarding the frequency of reassessments.

The violence program itself must address issues such as how the risks identified in the assessment will be controlled; the summoning of immediate assistance if workplace violence occurs or is likely to occur; methods for workers to report incidents or threats of workplace violence; and how the employer will investigate and deal with incidents, complaints or threats of workplace violence. An employer is required to provide adequate training in the violence policy and program to workers.

Workplace Harassment Prevention Program
A workplace harassment program to implement the workplace harassment policy is also mandated by Bill 168. However, in preparing the program, an employer is not required to assess its workplace for workplace violence risks that may be inherent in the day-to-day work performed, an employer is not required to assess its workplace for potential domestic violence risks. The proposals in Bill 168 would require an employer to take “every precaution reasonable in the circumstances for the protection of a worker,” if the employer becomes aware, or ought reasonably to be aware, of a domestic violence risk to the worker. As such, domestic violence is treated as a stand alone obligation that requires employer response to a specific risk that arises, or that they ought reasonably be aware of. Indicia of domestic violence that ought to trigger employer awareness are not specified.

The Right to Refuse Work
Bill 168 would amend the existing work refusal provisions of the OHSA to permit a worker to refuse work if “workplace violence is likely to endanger himself or herself,” in addition to other longstanding grounds upon which a work refusal may occur. Therefore, if Bill 168 is passed in its current form, workers would have the right to refuse to work where they believe (subsections 43(3) and 43(6)) that their physical well-being is at risk because of the actual or attempted application of physical force. There is no proposed right to refuse where “harassment” is believed likely to endanger.

Bill 168 does not alter the current limited right to refuse to work that applies to public sector occupations and workplaces such
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as police services, firefighters, correctional facilities and workers, defined health care facilities, residential facilities for the disabled, and ambulance services. The Bill does, however, alter the worker’s obligation to remain near his or her workstation to allow workers to remove themselves from alleged harmful situations. The proposed amendment would insert the words “as reasonably possible” into the current wording of subsections 43(5) and 43(10) of the OHSA so that the worker would remain at a safe place near the work station if, and as reasonably possible, until the investigation is complete. However a worker must remain available to the employer or supervisor for the purposes of the investigation.

Employer Obligations to Protect Workers From Violence and Harassment

The least clear aspect of the proposed amendments relates to employer obligations to protect workers from workplace violence and harassment. The Bill does not provide for an express employer duty to protect workers from harassment; an employer’s obligation is to prepare a policy, program, ensure training, reporting and response mechanisms. Bill 168 does provide for an employer duty (under section 25 OHSA duties as applicable), and supervisor and worker duties (under their duties as applicable), with respect to workplace violence.

This wording creates some uncertainty, but it does appear that the MOL could prosecute for a failure to protect workers from workplace violence in addition to its power to prosecute for failing to create and implement the required policies and programs.

If a worker were to seek the enforcement of these provisions and suffer an alleged employer reprisal for doing so (for example by complaining or making recommendations, refusing to work), it also appears that a section 50 reprisal complaint could potentially arise. A reprisal can arise where a worker acts in compliance with provisions of the OHSA or regulations, or seeks their enforcement, and suffers an adverse employment consequence as a result. The Ontario Labour Relations Board, when considering reprisal complaints, has expressed strong doubt that the current OHSA covers non-physical forms of violence. The Board has prevented workers complaining of a reprisal related to “harassment” to seek a remedy under the OHSA for that reprisal. Bill 168 may open the door to a broader range of reprisal complaints than currently permitted.

Disclosure of Information About Persons With Violent History

Interestingly, and we suspect controversially, Bill 168 proposes that an employer or supervisor would have a duty to provide to a worker (as part of training and information to worker obligations) personal information related to a risk of workplace violence from a person with a history of violent behaviour if: (1) the worker will encounter the person in the course of their work; and (2) the risk of workplace violence is likely to expose the worker to physical injury. Bill 168 does not provide specific guidance on the type or amount of personal information which may be provided in such circumstances. However, it does place a limitation on the amount of information that may be provided as it stipulates that no employer or supervisor shall disclose more information than is necessary to protect the worker from physical injury.

Reporting of Workplace Violence to MOL

Bill 168 requires an employer to prepare a notice under section 52 of the OHSA in the event that a worker is disabled from regular duties, or requires medical attention, as a result of workplace violence. Bill 168 does not address the specific content of the report. As such, the content of the report would be dictated by the requirements set out in the regulation applicable to the workplace.

Phase In of Proposed Violence and Harassment Provisions

If Bill 168 is passed, it will not require immediate compliance by employers. The provisions will come into force six months after passage.

While some aspects of Bill 168 are consistent with the current approach of the MOL to workplace violence under the OHSA – requiring that employers take “every precaution reasonable in the circumstances” for worker protection—by including issues such as harassment, domestic violence and duties to provide personal information about potentially violent persons as set out above, Bill 168 does contain significant departures from the traditional approach to workplace violence protections seen in a number of Canadian jurisdictions. It is too early to tell whether Bill 168 will emerge from the legislative process intact, or at all, but it does provide a very strong indication of the approach that employers can expect from the government in Ontario.

We will keep our readers updated as the Bill progresses.

Cheryl A. Edwards
cedwards@heenan.ca
Phone: 416 360.2897
Cell: 416 452.4958

Cheryl A. Edwards is a former Ontario Ministry of Labour OH&S Prosecutor and is Lead in Heenan Blaikie’s national OHS & Workers’ Compensation Practice Group. Cheryl has more than 20 years of experience providing strategic, focused, practical advice and in-house training for public and private sector organizations. She also has extensive experience representing clients at trials, complaints, inquests and appeals.

Jeremy Warning
jwarning@heenan.ca
Phone: 416 643.6946
Cell: 647 407.5732

Jeremy Warning is a senior associate in our Toronto office and is a member of our national OHS & Workers’ Compensation Practice Group. Prior to joining the firm, Jeremy spent more than seven years with the Ministry of the Attorney General (Ontario) conducting prosecutions and other proceedings under the Occupational Health and Safety Act on behalf of the Ministry of Labour. Jeremy is a co-author of the Annotated Occupational Health and Safety Act, a leading text used by corporate counsel, occupational health and safety and human resource professionals, and law firms.
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The next time you see an advertisement about “aching joints,” don’t groan about your sore knees, elbows or shoulders. Instead, think about your bank accounts, investment accounts or real estate properties that may be owned jointly with right of survivorship. This form of asset ownership may not be the best structure in the long run, especially for income tax purposes. By not having assets held jointly with right of survivorship (also known as joint tenancy), you may be able to reduce future income taxes by very significant amounts.

It may seem strange to be addressing income taxes when most people choose to set up joint accounts in order to avoid probate taxes at death, in provinces that do levy probate taxes. With joint tenancy, probate taxes are avoided because the assets never enter the estate of the deceased. They transfer to the surviving joint tenant(s).

In Ontario, for example, the probate tax amounts to approximately 1.5 per cent of the value the probatable assets in one’s estate at death. That amounts to about $7,500 of taxes on a $500,000 estate.

I contend that this could be the best $7,500 tax bill that could ever be levied, because if an individual’s estate plans are properly constructed, the $7,500 probate tax paid could lead to many times that amount in future income tax savings in the hands of that individual’s beneficiary or beneficiaries.

First, let’s agree that there are certain benefits of owning assets in joint tenancy in addition to the avoidance of probate taxes. They include:

1. When one of the joint owners dies, ownership of the assets quickly transfers to the surviving owner or owners; this provides much faster access to the assets than is the case with assets awaiting letters probate from the Probate Court (it is usually wise to leave some liquid assets in joint tenancy for convenience after death, but as we shall see, this should be a small amount);
2. There is probably less paperwork involved with a single joint account rather than with multiple individual accounts; and
3. Joint ownership may be seen as the “fair” way to share an asset; if so, the joint owners should consider owning the asset as tenants-in-common (each tenant owns a percentage share of the asset) instead of as joint tenants (jointly share the entire asset).

While these are all desirable benefits, from a purely financial advantage, it may make the most sense to forego joint tenancy in order to maximize the value of assets in one’s estate. This obviously maximizes the amount of probate taxes that may be levied.

And that can be a very good thing, especially if one’s Will is properly structured to allow for the creation of a testamentary trusts for the benefit of one’s heirs. Let’s take a closer look at this strategy, and see why it can make enormous financial sense to minimize the use of joint tenancies and maximize the estate.
Testamentary Trusts
When most people write their Wills, they are typically structured upon the following basic lines:

• If I die before my spouse or partner, my spouse or partner (the beneficiary) is to receive all my assets
• If my spouse or partner dies before me, I am to receive all my spouse or partner’s assets
• When the surviving spouse or partner dies, all remaining assets are to be divided amongst our children, grandchildren, etc.

There may be some specific allowances for charitable bequests and the allocation of specific items, like heirlooms and collectibles.

What this means from the beneficiary’s point of view is that any assets they receive from the estate will be added to their existing inventory of assets. It also means that any income earned on these assets will be added to the income that the beneficiary already earns.

In the Canadian system of graduated tax rates, this could push the tax rate on the additional income to a higher marginal tax rate. Or, if the individual is already at the highest marginal tax rate, all the income earned from the estate assets will be subject to this highest rate (which is 46.41 per cent in Ontario in 2009).

If, on the other hand, the Will allowed for the creation of a testamentary trust for the benefit of the beneficiary, the tax on the assets received from the estate will be dramatically lower. Instead of the assets being transferred directly to the beneficiary, they are transferred to the newly-created testamentary trust.

A testamentary trust is unique in several ways:

• It can only be established according to the terms of a Will (hence the term “testamentary” – think of “last will and testament”)
• Most importantly, its income is subject to the same graduated tax rates as individuals (but without the personal tax credits that individuals can claim)

This means that instead of adding the income from the estate assets to a beneficiary’s existing income, the income will be subject to a separate graduated tax system. Instead of all the income being taxed at the beneficiary’s current marginal tax rate or higher, the income will be taxed in steps, starting from the lowest tax bracket.

The annual income tax savings can be significant. Take the example of a 50-year old professional in Ontario who earns $125,000 annually, and comes into a $500,000
inheritance that is received personally. If the inheritance is conservatively invested in 5 per cent interest-bearing instruments, such as GICs or bonds, the professional will earn an additional $25,000 annually on top of his or her income from work. At the 46.41 per cent top marginal tax rate, the additional annual tax cost will be $11,602.50.

If, on the other hand, the inheritance was received in a testamentary trust for the benefit of the professional, the graduated tax rates within the trust would mean that the additional annual tax cost would only be $5,262.50.

This amounts to a tax saving of $6,340 every year, for the rest of his or her life. Now compare that saving of income tax to the one-time saving of $7,500 by avoiding probate tax on a $500,000 estate with joint tenancy. The testamentary trust is the big winner.

Therefore, a better way to construct wills could be as follows:

• If I die before my spouse or partner, my assets transfer to a testamentary trust for the benefit of my spouse or partner.

• If my spouse or partner dies before me, my spouse or partner’s assets are to be transferred to a testamentary trust for the benefit of me.

• When the surviving spouse or partner dies, the assets remaining in the spousal testamentary trust are to be transferred to individual testamentary trusts for my children, grandchildren, etc.

The Testamentary Trusts

A testamentary trust can only be settled (funded) by assets from an estate or by life insurance proceeds from a policy owned by the deceased (the latter has a double advantage: the same tax benefits, but no probate taxes).

Assets can be distributed tax free from the trust to the beneficiary at any time (but cannot be recontributed) - the beneficiary inherits the trust’s cost base for the asset (however for a qualifying spousal trust, distributions to beneficiaries other than the spouse beneficiary while the spouse is still alive are taxable dispositions).

A trust is deemed to have disposed of its assets every 21 years (for a qualifying spousal trust, the first deemed disposition is deferred to the spouses death).

An individual can be the beneficiary of testamentary trusts from more than one estate, which can multiply the annual tax savings.

Final Thoughts

Other things to know about testamentary trusts:

• A testamentary trust can only be settled (funded) by assets from an estate or by life insurance proceeds from a policy owned by the deceased (the latter has a double advantage: the same tax benefits, but no probate taxes).

• Assets can be distributed tax free from the trust to the beneficiary at any time (but cannot be recontributed) - the beneficiary inherits the trust’s cost base for the asset (however for a qualifying spousal trust, distributions to beneficiaries other than the spouse beneficiary while the spouse is still alive are taxable dispositions).

• A trust is deemed to have disposed of its assets every 21 years (for a qualifying spousal trust, the first deemed disposition is deferred to the spouses death).

• An individual can be the beneficiary of testamentary trusts from more than one estate, which can multiply the annual tax savings.

Taking Action

The best thing that you can do now is sit down with your financial advisor, accountant or lawyer and talk about your own estate plans. If your parents are alive and you anticipate a substantial inheritance, encourage them to do the same.

Talk about the long-term financial benefit of testamentary trusts, and consider re-drafting Wills to allow for the creation of testamentary trusts.

Then evaluate all the assets that are being held in joint tenancy, and consider the most effective way to divide them into individually-held assets.

Don’t let “aching joints” get in the way of effective estate planning. Talk to your professional advisors, update your estate plans and re-structure your asset holdings today.

Stanley M. Tepner, MBA, CA, CFP, TEP, is a First Vice President and Investment Advisor with The Tepner Team at CIBC Wood Gundy in Toronto. He can be reached by telephone at 416-229-5566 or 1-800-488-8688 or by e-mail at stan.tepner@cibc.ca. The views of Stanley Tepner are not necessarily those of CIBC World Markets Inc.

Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors.

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Could this article be more timely?

Over the past several months (more than a year, in fact), you’ve been seeing articles relating to the 7 Key Strategies of MLJ Coaching International, which are covered in depth in our 1-year-long-and-deep Trade-Contractors’ Business School.

Today’s article focuses on Strategy #6: GET REFERRALS from IMPRESSED CLIENTELE.

Empower your customers to do your marketing for you.

As my grandmother always said, there’s a silver lining behind every cloud. Behind this cloud of economic change/turmoil/uncertainty, where some of you are bidding many more jobs just to keep everyone employed, while others are still just as busy as you always were, is quiet time.

Quiet time?! you exclaim. Sure, if you stop filling it with running around in circles and fretting with your colleagues about today’s challenges. There are challenges in business every day. That’s why we all got into business for ourselves in the first place … remember?

What I encourage you to do during this “quiet time” that you would have, if you weren’t filling it with low priority activities, is to focus on marketing your business. One of my clients knows everything I have to say about impressing your customers so that you’ll get more work from them as well as get referrals from them for new customers. He’s also heard, through our 1-year-long-and-deep Trade-Contractors’ Business School all of the simple, low-investment marketing tips I have. The funny thing is that this year, when he went on his multi-day retreat to complete his 2nd-ever 3-year vision, he came upon the notes, yet again, for Strategy #6 in our 7 Key Strategies: Get referrals from impressed clientele. Empower your customers to do your marketing for you.
**Marketing** is the process by which we get the word out about us, our services and products, what our specialty is, and why prospective customers would choose us over all the other options they have. **Marketing**, simply put, is creating awareness. Marketing is also the process by which we close the gap between our business and the businesses we choose to accept as customers. Customers are always chosen for their ability to help us grow our businesses. Through our marketing we eliminate those with whom we do not want to work.

How many associations do you belong to? How frequently do you attend the meetings? I know many contractors who belong to a multitude of associations … all for one reason or another. Yet these contractors very seldom attend association meetings. Why not? After all, membership is simply a tool. Left on the shelf that tool is useless. Association gatherings are ideal places to chat with people who know people who require services just like what you offer. Did you know that everyone knows 100 people? And I know you do know that birds of a feather flock together. Business relationships are built on personal relationships. I’m not saying close, intimate relationships, but personal relationships nonetheless.

**Networking** is the most powerful form of marketing there is, and I know you know this. Think back to how your business grew in the first place. We call it “word-of-mouth” in English (and “de la bouche à l’oreille” en Français). Over the years I’ve heard many a commercial contractor tell me that I just don’t understand. They tell me that the lowest bid wins every single time … and that’s that! Maybe so in their area. So, in a workshop of some 10-50 trade-contractors I always ask: Has anyone here been awarded a contract when you knew you hadn’t submitted the lowest bid? In response I hear many “Yes”s. Then, even the person who had made the initial claim that “low bid wins” will admit that “Yes,” he has had invitations to bid and even been hired without a bidding process. There’s usually one in every workshop who speaks up about it, telling me there are several of you thinking it. These trade-contractors actually believe what they hear – lowest bid wins – and haven’t even, on their own, done a reality check to identify to themselves the falsehood in the belief.

**Limiting beliefs** do as their name implies. These beliefs (and we’re full of them) limit us. They limit our growth as people, as well as limiting the growth of our businesses. In fact, there’s a whole study of the subconscious mind, the part of our mind that stops us from doing what we haven’t done before. The subconscious mind is there for our survival. We recognize it as our “feelings.” The subconscious mind will interrupt us, put obstacles in our way, encourage us to get off-track at every opportunity … because the subconscious mind, never having “been there nor done that” before is fearful that we won’t survive the change. And because it’s our own mind, we blindly go where our mind guides us. Weird, eh? But true!

I started 1-on-1 coaching a new client early last fall. It was really tough going for him … battling his subconscious mind all the way! He was getting great results nonetheless, thanks to having proper support to move forward despite his lack of confidence. By early spring, this client spent a good deal of time “sharing a story” with me “that just goes to prove that what you [I] say is true.” At the end of his story I asked: “Can you remind me what it is I said that this story proves?”

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My client had just been awarded a contract, on which he hadn’t even bid, directly by the owner of the project, who he had never met before. This customer had a general who knows, likes and trusts my client and the work my client’s company does and this general had told his customer that for that job his customer wanted my client. The customer met my client for the first time in my client’s office, simply gave my client the job, handed him the competition’s quote and said “I hear you’re the best one for this job. I just want you to make sure that you include everything in the job that these people would have.” And the words I say for which this story was proof? “Keep your prices where they need to be without gouging, and through impressing your customers including, painlessly for the customer, making things right whenever a mistake occurs you will get referrals. By the way, the company that had bid on the project had a much lower bid than the price my client gave to the customer. A good reputation is worth far more than dollars and cents.

The silver lining? When you analyze where you’re investing your time (Strategy #2) if you find yourself running around, plowing through the day with your head down, or flying by the seat of your pants … . Invest that time, instead, in building and strengthening relationships so that you will have that many more customers who know, like and trust you, your company, your work and you will Get more referrals from even more impressed clientele.

Jim took advantage of many manufacturing jobs being “on hold” to invest time in marketing. He told me “We have not had to do any down-sizing and have just landed our biggest job to date.” Jim tells us that the marketing strategy was the best of the seven for his company. Read more at http://mljcoaching.com/MLJCRavingFans.pdf

The silver lining behind today’s cloud is the time you now have, if you’re finding yourself caught in an economic crunch. After all, why would one want to do a job they’re going to lose money on? (And there are people who do!) Instead,

1. Block time in your agenda right now to take your customers a coffee or lunch, spend a few minutes in idle chit-chat, show them your appreciation and strengthen your relationships with them. Ask them: How can I help you?

2. Send a simple, little newsletter out to your entire customer base, with a simple, little “Did you know …” message in it, educating them on something relative which they may not know.

3. Create a networking system. Have your secretary pay attention to the association notices that come in and book you in to the events and meetings. Wouldn’t it be more fun to be golfing or enjoying camaraderie and laughing than to be fretting over whether or not to bid this job because it hardly even seems worth your time?

4. Follow through on the coffee visits and association activities and meetings, as well as educating your customers on one topic at a time, while helping them keep you at the front of their mind.

Simple as that!

In the next issue we’ll focus on Strategy #7, which Wayne has taken seriously. He’s taking his first-ever 2-week summer vacation! You can, too, when you focus on how to GET A LIFE (outside of the business). Let Wayne tell you himself, at http://www.mljcoaching.com/electrical_contractor.htm

TRADE-CONTRACTORS’ BUSINESS SCHOOL

M. Lynne Jacob, Business Success Coach, of MLJ Coaching International, works almost exclusively with contractors in the construction industry after having been the general contractor in building their home in 2004. Lynne readily admits that she didn’t know what she didn’t know.

Lynne’s Menu of Services include a time-management e-course, an e-book, New-Hire / Existing Employee coaching, 1-on-1 Executive coaching, Communication Workshops for and with your teams, business training by tele-seminar, 7 Simple Strategies 4 Success in-a-binder, for entrepreneurs and managers. See details & register at www.mljcoaching.com/7SS4S.htm.

Or go directly to the top with The Trade-Contractors’ Business School, a year-long and-deep business training & coaching program for construction contractors and their teams, covering which are key to every successful business, helping you

EARN MORE PROFITS while having MORE TIME OFF.

www.tradecontractorsbusinessschool.ca

M. Lynne Jacob, Certified Professional Coach (Diploma)

Lynne@mljcoaching.com

Office: 613-766-7898   Direct Line: 613-353-9941

Direct Fax:  613-353-2179
Statistics show installing burglar alarm systems reduces the likelihood of a break-in by 67 per cent.

An Alarm System is intended to detect a burglary, but will not necessarily prevent one. A system is only as good as its user and should be installed along with proper physical security reinforcement such as deadbolt locks, adequate lighting, secure basement windows and strong exterior doors.

There are two types of alarms: monitored and unmonitored. The monitored system notifies a third party when the alarm is tripped, who in turn notifies authorities of a burglary or trespasser. The unmonitored alarm only sounds on the premises. The unmonitored alarm relies on your neighbours to call the police, which they may or may not do. False alarms also waste valuable police resources and reduce the integrity of the alarm system. An unmonitored alarm is cheaper, but due to its unreliability may end up being more expensive in the long run.

For an alarm system to be effective, it needs to ensure a response occurs when it has been activated, hence the advantage of a monitored system over an audible-only system. There are a number of methods available to create the communication link between the alarmed premises and the monitoring centre, the most common being the telephone line. A monitored system is strongly recommended for all businesses.

Bear in mind that it is possible to circumvent monitored alarm systems by cutting the telephone wires before they enter the premise. Speak to an alarm company representative and ask the question “what would happen if someone cut the telephone line?” There are many ways to add “line security” to your system. The most popular method today is cellular back up. If the phone line is cut the alarm system will still communicate with the monitoring station wirelessly via a cellular phone.

A monitored alarm system can have an audible delay, to give the monitoring station time to notify the police in the anticipation of catching the criminals on the premises. Alarm systems can incorporate visual verification of an intruder on the premises using additional signals to the monitoring station.

It is important to remember that all businesses are unique and will require different security measures. We encourage you to discuss your options with your chosen security company and your Federated Risk Services Coordinator.

**Common Burglary Alarm System Terms**

**Motion Sensor**

Motion detection systems detect movement in areas covered by the security sensor. Some motion detection systems transmit high frequency radio wave signals into the secure area of a room or hallway. Other systems may use infrared light to detect temperature changes, such as when a person (body heat) walks by the security sensor.
Contacts
The sensor mechanism is housed in the switch side of the sensor and a magnet is housed in the other half. Most door or window alarms utilize a contact switch, which has two metallic parts that must stay in contact when the sensor is armed. When the door or window is opened the two parts of the mechanism are separated and the alarm signal is sent.

Glass Break Sensor
Acoustic glass break sensors detect the sound of breaking glass. They can also detect sudden shockwaves of a breaking object such as glass or a door being kicked in. In this case, it is the shockwave of the breaking glass, not the sound itself that is being detected.

Wireless Security Systems
Modern wireless security systems have no cumbersome wiring, which means the wires can’t be pulled out accidentally or have nails hammered through them which can set the alarm off or disable the system. Wireless systems are more mobile and offer more flexibility within a room or anywhere on a property.

Beam Security
Photoelectric beams consist of a transmitter and receiver. When the beam is interrupted, an alarm is triggered. They can be used inside buildings or outside to protect fenced compounds.

Heat and Smoke Sensors
These components can be added to any burglar alarm system easily. Burglar alarms are effective deterrents to burglary and enhance building and lot security. The cost of burglar alarm systems is minimal compared to the costs of stolen goods, and are a necessity to protect your business.

Partners In Prevention
At Federated Insurance, we believe Loss Prevention is a critical component of your Risk Management Program. Your Risk Services Coordinator together with our Loss Prevention Team is available to assist you in developing security measures appropriate for your Business. Working together to reduce your loss exposures protects your bottom line!

For more information, contact your Risk Services Coordinator, our Loss Prevention Department at 1-800-665-1934, or visit our website at www.federated.ca

Federated Insurance provides this Loss Prevention Bulletin as a service to our policyholders and their business advisors. The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations in this bulletin are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.
In Memoriam

Gervais, Todd Daniel, P. Eng
District Chief, Kingston Fire and Rescue
Manager, Electrical Contractors Association of Quinte-St. Lawrence
and Mechanical Contractors Association of Kingston

It is with great sadness that we announce the passing of Mr. Todd Gervais, P.Eng, in his 47th year. Todd served faithfully as manager of the Electrical Contractors Association of Quinte-St. Lawrence and the Mechanical Contractors Association of Kingston for the betterment of their members. Along with his duties in the electrical/mechanical industries, he also found time to serve as District Chief of the Kingston Fire and Rescue. Todd passed away peacefully, surrounded by his family, on Tuesday, June 16, 2009 after a long and courageous battle with cancer. Todd is survived by his wife Patti and his four children, Sara, Anna, Courtney and Andrew. Todd will be greatly missed by friends and colleagues in the construction industry.

Advantage Electric Receives Award

Advantage Electric has been awarded with the E&USA’s Outcomes Gold Award and is the only contractor in Ontario under 50,000 hours to receive this award.

Venetor Group Expands To Ottawa

Venetor Group of Companies, the largest independently owned crane and equipment rental house in Ontario, recently announced the opening of a new location at 110 Bentley Avenue in Ottawa.

“At Venetor, our main goal is to set the standard as a leader in the equipment rental business,” says Dennis Beraldo, Vice President of branch operations. “Since the inception of the company, we have executed this mission successfully and this is exemplified by our geographic growth. We are continuing to make major investments to provide better service to customers, to differentiate ourselves from the competition and to accelerate growth.”

Venetor was recently listed as the 15th largest aerial lift company in North America by American Lift & Handlers magazine, which also listed Venetor as the 14th largest company for telehandlers in North America.
WAGO VIB-I/O

WAGO Corporation’s 750-645 2-Channel Vibration and Roller Bearing Monitoring Module (VIB-I/O) tracks machine vibration conditions. Based on ISO’s 10816-3 mechanical vibration standard, the 750-645 VIB-I/O’s channels monitor and analyze vibration severity and shock pulse feedback using WAGO’s 750-925 Tandem-Piezo acceleration sensor.

Mechanical shock pulse process data is transmitted to superior control systems (e.g. Manufacturing Execution System) via fieldbus. The resulting analysis provides the basis for an anticipatory maintenance schedule. This ensures component replacement only when necessary, avoiding unforeseen downtime. In the event of excessive vibration, the 750-645 VIB-I/O can enact a shutdown, preventing further damage.

The 750-645 VIB-I/O eliminates time-consuming collection of machine health data by handheld devices. Programming is also efficient. The easy to program 750-645 enables configuration of good, warning and fault limits via WAGO-I/O-CHECK software. Set alarm and warning threshold in the process image or in WAGO-I/O-CHECK.

“The 750-645 VIB-I/O is a proactive way to ensure plant efficiency,” said Mark DeCramer, product manager, WAGO-I/O-SYSTEM. “Continuous online analysis of machine health conditions via fieldbus can potentially save thousands of dollars by preventing machine downtime, emergency repairs and costly scrap.”

The 750-645 module and 750-925 sensor can be combined with any of the 300+ digital, analog and specialty modules in the WAGO-I/O-SYSTEM to create comprehensive monitoring systems.

For further information e-mail info.us@wago.com or visit www.wago.com or http://64.78.1.67/products/17851.htm.

GF-Series Infrared Cameras

FLIR Systems, Inc. recently announced the launch of its second generation line of GF-Series infrared cameras, previously known as GasFindIR. The line includes two innovative IR cameras designed to reduce product and revenue loss associated with industrial gas leaks, and improve worker safety in areas where leaking gas can cause fire and explosion. The new GF320 detects all types of greenhouse gas emissions, and the new GF309 sees clearly through flames, making it ideal for high temperature, industrial furnace inspections.

The GF 320 is specifically engineered to image volatile organic compounds (VOCs) including methane, sulfur hexafluoride, carbon monoxide, and many other gases. The GF320’s high resolution thermal and visible output allows operators to rapidly scan large, hard-to-reach, or dangerous areas from safe distance. Its new and improved high sensitivity mode (HSM) and noise reduction filter provide a powerful new tool for workers to detect and trace even small quantities of gas leaks to their source.

The GF309 is engineered for high temperature furnace applications. The GF309’s flame filter helps workers detect a wide range of common and recurring problems with industrial furnaces, including the presence of coking, scaling or ash build-up.

Both cameras feature the ability to capture high resolution thermal and visible images and thermal video for in-the-field playback, later analysis and documentation. Embedded GPS provides the exact coordinates to track facility non-compliance with environmental
regulations, or to mimic the set-up of portable monitors stationed around the plant. Additional features include embedded temperature measurement data, a flip-out full-colour LCD, and a high resolution tiltable viewfinder.

“We are delighted to be introducing our second generation infrared cameras for gas detection and flame filtering,” commented Earl Lewis, president and CEO of FLIR Systems, Inc. “These new cameras offer important benefits for saving energy, reducing greenhouse gases and improving worker safety.”

For further information and to see an assortment of gas leak videos across numerous industries along with technical papers and product downloads, go to www.goinfrared.com/see.

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Storstac Service Centre
Storstac is a full service provider of container sales and rentals that specializes in customization. Storstac’s breadth and depth of products include fully operational offices, shelters, labs, generator enclosures, wire rack spool holders, self storage units with roll up doors, tire rack storage, spill containment/air gas storage, and many other practical storage solutions.

In addition, Storstac now provides a full service, repair and certification centre for trailers, flatbeds, container chassis and truck bodies within its five large bay shop. New to the Storstac organization is Production Manager Vince Trapani, who brings 25-plus years experience in all aspects of trailers including building them from the bottom up.

Storstac also recently added Sales and Marketing Manager Pino Giuliana to lead the initiatives in customer awareness and customer satisfaction. He brings knowledge from the rental industry, manufacturing and retail sectors.

“Containers will solve your storage needs for additional space at an affordable cost,” says Giuliana. “This economical solution reduces your real estate investment no matter how your business needs change.”

For further information, call 416-231-9100 or visit www.storstac.com.

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Ontario Electrical Contractor
Need help with health and safety?

The Construction Safety Association of Ontario (CSAO) offers a variety of resources to help prevent injury and illness.

Contact CSAO or visit our website today to find out how we can help keep you and your workers safe.

1-800-781-2726
www.csao.org

CurrentSafe Inspection

CurrentSafe Corporation, a subsidiary of TEGG Corporation, has launched its licenced business model across North America as of 2008. Home electrical hazard detection is available from contractors offering the CurrentSafe inspection and electrical service to the residential market across North America.

Using modern technologies, such as infrared and ultrasonic, current, voltage, grounding, circuit tracing detection tools and equipment, the electrical bill of health is assessed from the incoming service to the very last plugs on the wall.

The CurrentSafe inspection establishes a new baseline for the electrical distribution system in the home, which translates into peace of mind.

CurrentSafe brings repeat business from a virtually untapped residential market to the qualifying electrical contractor using an Internet based system that reduces risks and improves profits.

For further information e-mail specialreport@current-safe.ca.

LED Task Light

The new LED Task Light by Magic Lite Ltd. provides all of the conveniences and light output of traditional task lights with the advantages of LED technology.

The LED Task Light uses replaceable LED modules, which makes it unique in the marketplace. The modules are powered by CREE LEDs and provide a bright and warm (2900° Kelvin) light output. Overall power consumption is as low as 4.4 watts per fixture. You can save up to 80 per cent in energy consumption with same light output as 18 watt xenon. There are no remote power supplies to deal with as the LED Task Light comes with its own integral LED driver. Simply connect to 120V power.

Features of LED Task Light

- Low power consumption – as low as 4.4 watts per fixture
- Warm colour temperature (2900K +/- 200)
- 60,000 hour useful lamp life
- No harmful UV rays
- cUL listed, damp locations
- Available in 5 sizes; 1, 2, 3, 4, and 5 lamp versions
- Choice of finish, white, black, bronze or aluminum

LED Task Light by Magic Lite is ideal for many applications including:

- Under cabinet task lighting
- Above cabinet accent lighting
- Display cases and exhibits
- Merchandising
- Indirect accent lighting
- Wall units and bars
- Office work stations

For further information, call 905-825-9592 or visit www.magiclite.com.
032: EVACUATION

Preparation
When entering any work area, note the location of fire exits and fire extinguishers. You will need an exit to get out the building, and you may need an extinguisher to get to the exit.

To locate exits, look for exit signs on the perimeter. Report to your foreman any doors that are locked with any device other than a breakaway lock. Such locking is a violation of federal law and has often been a death sentence for workers.

Locate more than one exit. If you are on a floor other than the ground floor, you will be exiting into a stairwell.

If any exit is not clearly marked, notify your foreman. If the path to an exit is not supplied with the necessary emergency lighting and exit signs with arrows, notify your foreman.

To locate extinguishers, look for red stripes on columns or similar indications. Find the extinguisher and note its type. Typically, you will want a Type B or Type C, which both use an extinguishing gas. Check to see if the extinguisher is fully charged or not. If not, notify your foreman so the work area can be made safe.

Escaping
If you hear a fire alarm while in an equipment room, leave immediately. Rooms that contain generators often have automated fire doors that trap inside and the extinguishing agent will asphyxiate you.

Your primary goal is to get out of the building and to an assembly area. If you don’t smell smoke and can quickly shut off power to machinery near you, shut it off. If you do smell smoke or cannot find the shut off, leave the machinery and evacuate as quickly as possible.

You can use an extinguisher to make an escape route through the flames, rather than using it to put out the flame. If you need to make an escape route through the flames, then smoke inhalation is a real danger. Stay as low as possible.

You can use the extinguisher bottom to break glass or door latches if you can’t touch it with your hand. If the door is hot, there is flame on the other side and opening the door is likely to cause the flame to burst forth to feed on the new oxygen on your side of the door. Look for a different route out. If there is no other route, you may need to open the door in a manner that keeps you out of the flame path. Once it’s open, use the extinguisher to clear a way out.

Injured or disabled occupants
Assist others in evacuating as best you can. Use teamwork. For example, two people can carry a wheel-chaired person in the chair.

Do not stop to apply first aid to injuries that aren’t immediately life threatening. Get the injured person out of the building. It is very likely EMTs are already on site or on the way.

Post evacuation
Meet in the designated assembly area. Try to discern who in your crew is not yet there.

Do not go back into the building to rescue a missing crew member. Leave that job to people who are trained and equipped for it.

Stay clear of rescue personnel, equipment and operations.

Do not smoke, eat or drink in the fire operations area until given the ok by the rescue personnel. You have no idea what airborne contaminants you may ingest by smoking, eating or drinking.

This Toolbox Talks article is reprinted with permission from 100 Safety Training Toolbox Talks for Electrical Construction Work, 2003, National Electrical Contractors Association (US). The complete set of 100 Toolbox Talks is available in Canada through the Canadian Electrical Contractors Association (CECA). Visit the CECA website at www.ceca.org to place your order or call 1-800-387-3226.
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Ontario Electrical Contractor
Some combinations just don’t make sense.

Exhibit A: “The Ply-Swatter”

Exhibit B: “The Cheese-Grating Hard Hat”

Some do.

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ECAO’s RECOMMENDED INSURANCE PROGRAM

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