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ASSOCIATION OF ONTARIO

Volume 42 • Number 2 • Spring 2004

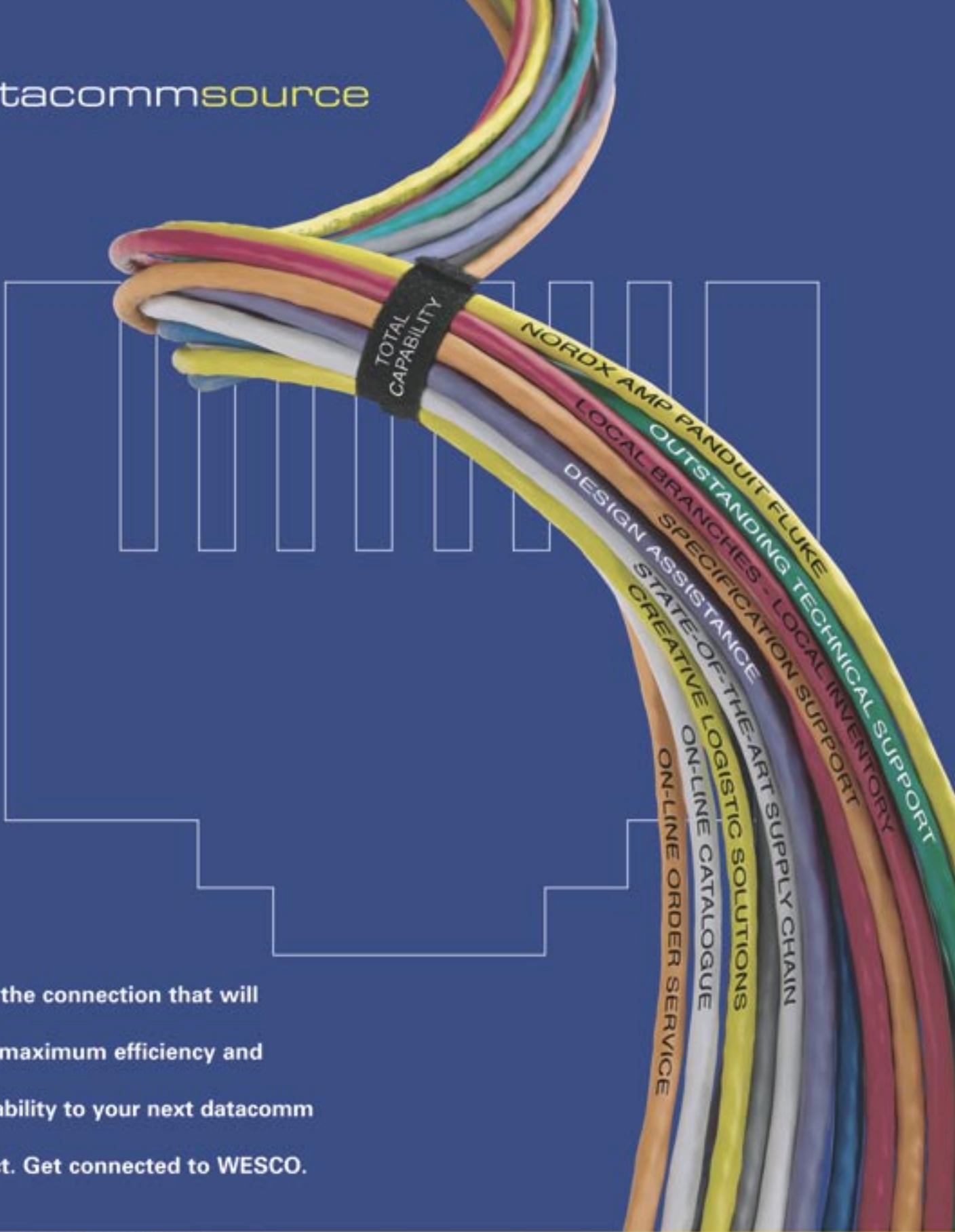
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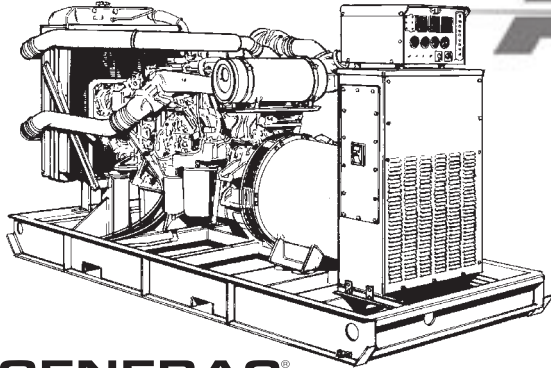
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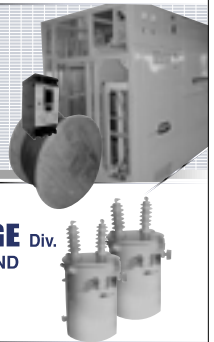
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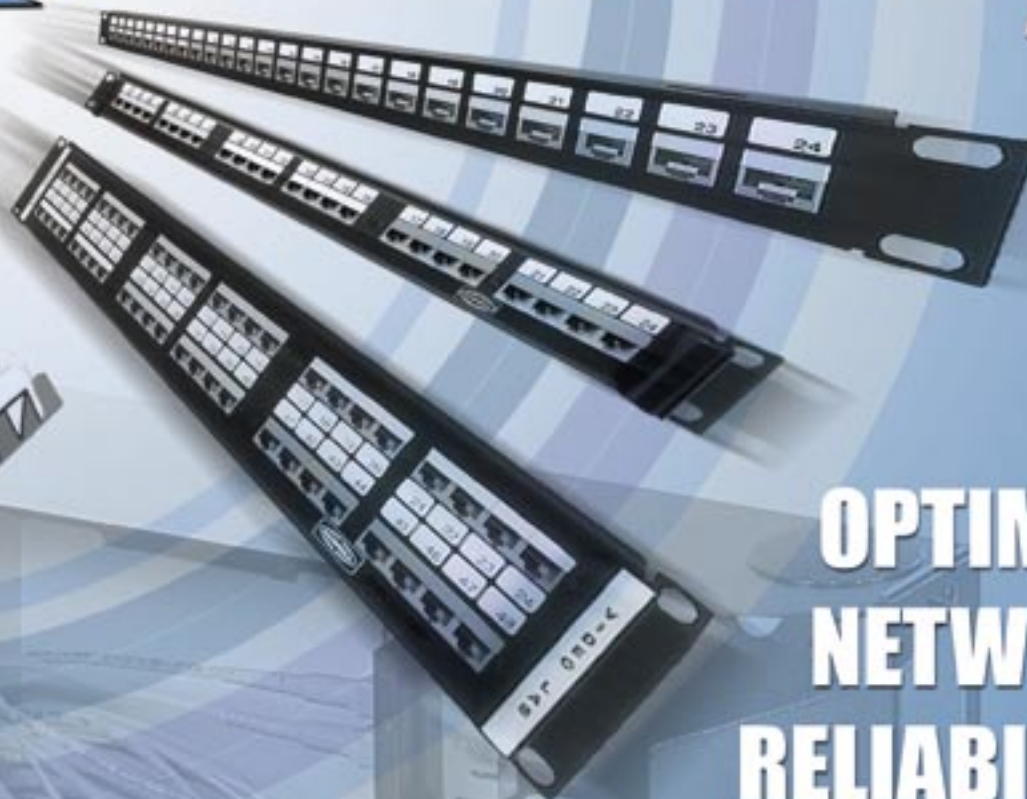
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An aerial photograph of a golf course. In the upper center, a small clubhouse with a blue roof is visible. A large, irregularly shaped pond is situated to the left of the clubhouse. The golf course features numerous green fairways, sand traps, and clusters of trees. The foreground shows a sandy beach and the ocean waves.

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# IN THIS ISSUE...

By Dave Mason

In this issue of the *Ontario Electrical Contractor* we discuss three matters of importance to all electrical contractors.

- **Safety** – On the eve of its 75<sup>th</sup> anniversary, the Construction Safety Association of Ontario (CSAO) has rung alarm bells regarding the sudden increase in fatal accidents in Ontario's construction industry. The Electrical Safety Authority (ESA), under its new expanded mandate, has produced its second report on electrical fatalities and critical injuries. Gary Robertson reviews the statistics from the ECAO perspective and suggests some remedial action to improve prevention and management of work-related incidents. ECAO and its area affiliates provide a broad range of services, including safety programs, WSIB management education and advocacy and safety groups, just to mention a few. Want to take control? The place to start is with your ECA.
- **Market expansion** – Electrical contractors are always looking for a way to distinguish themselves from the crowd and to take advantage of new technological developments. This is an integral part of our business planning. Rob Stevenson, manager of Guild Electric, Communications Division, writes about the convergence of structured cabling with the traditional construction process and the role of electrical contractors in this developing trend. ECAO, in conjunction with the IBEW, are committed to the seamless integration of the communication industry into electrical contracting. In the past two bargaining rounds, the union and contractors have agreed on systems to ensure that the network cabling trade is at the same high level we demand from the electrical apprenticeship program.
- **Financial planning** – In this issue we begin a series of articles on financial planning and management for family business owners. Like the master shoemaker whose kids go barefoot, many successful business owners spend little time on their personal finances. Stan Tepner, a financial planner with CIBC Wood Gundy, starts at the very beginning with his excellent tips on choosing a financial planner. Over the next several issues, Stan will educate and enlighten us on the basic principles of good personal and business financial management.

This is only the second issue of the "new" *Ontario Electrical Contractor*, but already I am getting a sense that we're onto something good. The feedback from readers about the first issue was excellent and ECAO staff fielded many enquiries about articles and association services referenced in it. As president of ECAO, I encourage you to contact us with your views, reviews, critiques and requests...and don't forget that this magazine and all of ECAO's services and communications are available online at [www.ecao.org](http://www.ecao.org).



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By Stanley Tepner

# HOW TO FIND A GOOD FINANCIAL ADVISOR

A few years ago, a short but fascinating letter arrived at the production studio for the financial advice television show that I often appeared on. The writer inquired, "Can you tell me the best way to go about finding a good financial advisor? Nowadays, everyone calls themselves financial advisors, but it seems they've all got their own axes to grind, and it's really hard to determine if their advice is based on what I need, or what they want to sell me."

Does that thinking sound familiar? The short letter obviously touched a sensitive nerve, because it influenced

may be the most practical and efficient solution, you may discover that you need more expertise than what a single practitioner can offer.

After all, as in most professions, there are generalists and there are specialists. Under the wide umbrella of financial advice givers, you can find investment portfolio managers who design portfolios and monitor them; investment product salespeople who provide everything from stocks to hedge funds to tax shelters, estate planning and insurance specialists who structure and/or supply products and services to ensure your assets are properly looked after

plished, at first, with your eyes closed. Try to picture how you would like your life to unfold, both financially and personally, in the short term and in the more distant future. Are your goals clearly defined? Are they realistic or are they far-fetched? How do other people, such as family members, employees and friends fit into the picture? Write down each realistic goal.

## 2. Determine the kind of advice you need.

Take an inventory of your situation today. Are your investments and other assets well organized or are they scattered around in disarray? Are you comfortable with your investment returns or the level of risk in your portfolio or the amount of income tax you have been paying? Are the fees you pay reasonable in light of the services you receive?

Other questions to consider are: Do you consider yourself knowledgeable about financial planning and all of its components? Have you ever had a personal financial plan constructed for yourself? Are you comfortable delegating the role of advice giver, or do you prefer to manage all your own affairs directly? Have you considered how to co-ordinate the individual elements of your financial life into a more efficient and effective unit? Do your present advisors, if any, recognize your unique needs? Do you have a strong sense of confidence about your future?

## 3. Make a list of potential candidates.

How do you find the names of qualified candidates to interview? Referrals can be an excellent source of names, especially if the person providing the

Referrals can be an excellent source of names, especially if the person providing the referral is either in a similar financial situation or understands your financial situation

the show's producers to create a new, in-depth broadcast, in which I laid out a useful framework to help viewers select the professional advisor best suited for their needs.

Since the show aired, the proliferation of financial advisory services has continued unabated, especially with the widespread use of the Internet. But while the framework hasn't changed since the show was last broadcast, your financial needs have probably become larger and more complex, which makes the selection process even more important.

One caveat about the framework: finding the proper financial advisor is a matter of having a willingness to invest your time before you invest your money. And while selecting a single individual to help manage all your needs

when you are no longer here to take care of them; bankers who offer a wide variety of investment and lending services; accountants who deliver business and tax advisory services; and financial planners who create detailed personal financial roadmaps.

*The framework consists of five steps:*

1. Write down your specific objectives (they may be purely financial, or they may encompass your larger goals and dreams).
2. Determine what kind of financial advice you most likely need.
3. Make a list of potential candidates.
4. Interview the prospects on your list.
5. Select your advisor(s) and get started.

## 1. Write your objectives down.

Step one is sometimes best accom-



referral is either in a similar financial situation or understands your financial situation (i.e. your accountant or lawyer may have a pretty good handle on your position) and can clearly explain the benefits of dealing with a particular financial advisor.

Many advisors have informative websites and financial industry professional associations frequently provide lists of their members to the public.

#### 4. Conduct Interviews.

No shortcuts here. The interview process should be able to help you establish two things:

- A very specific list of the kind of financial advice you need, and
- The individuals(s) and/or firm(s) you'll work with.

One of the benefits of carrying on discussions with several financial advisors is that, as a result of the back-and-forth sharing of needs and ideas, you should be able to create a concise list of the kind of services you need.

In learning more about the advisor and his company, be sure to inquire about the advisor's experience and tenure with the firm, other relevant experience he may have, his educational qualifications and professional designations. How does he keep up-to-date

with the rapid changes taking place in the world and in his profession? Ask about the history, financial strength and breadth of the advisor's firm.

Learn more about the advisor's own practice. What process does he employ to determine your specific needs, make recommendations, monitor the recommendations and provide follow-up reviews? What will you see in writing? Who are the other members of his team and what are the responsibilities of these individuals? What are their educational qualifications, professional designations and levels of experience? How often will they communicate by writing, by phone or in person? How frequently are performance reviews conducted?

Ask about the size of the advisor's practice in terms of assets under management and the number of households serviced, and request a fee schedule. What is the advisor's philosophy about financial planning, investment management and responsibility for clients? What does the advisor consider truly unique about the services he or she has to offer?

What other kinds of financial solutions are available through the advisor? If he or she sells specific financial prod-

ucts, how are these products selected? Is there any incentive to distribute certain products over other ones? Finally, ask the advisor to provide the names of clients with similar needs to you, whom you may choose to contact as a reference.

#### 5. Select your advisor(s) and get started.

If, as a result of this decision framework, you have encountered at least one respected, experienced and well-qualified financial advisor who seems to understand your needs, is well supported by both his team and his firm, has clearly described his professional practice, process and fee structure, and with whom you feel comfortable and trusting, then it seems safe to declare your search complete and your new era of personal financial management about to begin.

*Stanley M. Tepner, MBA, CA, CFP, TEP, is a first vice-president and investment advisor with the Tepner Team with 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 do not necessarily reflect those of CIBC World Markets Inc.*

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By Gary Robertson

# INDUSTRY REQUIRES NEW APPROACH TO INJURY PREVENTION

**O**n Feb. 4, 2004, the Ontario Minister of Labour held a press conference to launch a new initiative for construction. The minister established a Health & Safety Action Group to identify the best practices, programs and policies and committed to work with labour and management to implement these measures.

Why? Last year 30 construction workers died from accidents on the job in Ontario. There have not been this many deaths since 1990 and the minister stated, "This must stop."

More than half of the deaths were due to falls. In some cases the workers hit the ground with their harness on because they didn't tie off. About one-quarter of those killed were struck by materials, vehicles or equipment. Of note to the electrical business, 17 per cent were electrocuted.

The Electrical Safety Authority (ESA) reported eight occupational and two non-occupational fatalities from electrocution, the greatest number being

contact with high voltage power lines. Data provided by the ESA regarding the increasing number of electrical contacts with 347 volt lighting systems resulted in the ECAO and the IBEW agreeing to provide all new and existing apprentices with proximity monitors and training.

Clearly, this trend must stop. No one should be put into a situation where they have to risk their life to make a living. We seem to have reached a plateau in injury prevention and require a new concentrated innovative approach to address the problem.

Prevention is good business and the principles used by businesses to improve quality, productivity and efficiency are the same as those used to prevent accidents. ECAO has developed, in conjunction with the IBEW, the Quality Connection safety program. This program has been used successfully by contractors, both large and small, to improve health and safety performance. Contact ECAO to in-

quire how you can benefit from this program.

Critical injuries also continue to plague the industry. These incidents often result in workers not being able to return to their regular job. Now, more than ever, contractors must focus more attention on managing injured workers. ECAO has produced the Contractors Guide to Workplace Safety & Insurance to assist you by providing tools and information necessary to good claims management.

It is quite clear that the focus of this government over the next few years includes a review of the current workplace safety and insurance system. Members are reminded that ECAO is prepared to act on your concerns on these matters and provide assistance and advocacy if necessary.

*Gary Robertson is Human Resources Specialist with the Electrical Contractors Association of Ontario. He can be reached by e-mail at [grobertson@ecao.org](mailto:grobertson@ecao.org).*

## 2003 Electrical Related Fatalities, Injuries and Fires

*(As reported by the Electrical Safety Authority)*

- 10 Fatalities (eight occupational, two non-occupational)
- Two fatalities to 'trained' personnel – line person and electrician (non C of Q)
- Two fatalities occurred while using aerial work platforms
- Two fatalities with metal ladders
- One fatality involved dump truck contact
- Two fatalities involved 'non-trained' workers performing electrical work
- 80 per cent fatalities occurred outdoors
- 60 per cent fatalities powerline contact
- 25 occupational critical injuries
- 50 per cent of critical injuries were to 'electrically trained' personnel
- Three apprentices were involved in critical injuries
- Four injuries due to powerline contact
- Two events involved 347 volt systems
- Two events involved malfunction or incorrect use of a multimeter
- 11 injuries with workers knowing they were working on energized system
- Eight injuries with inadvertent contact with energized line or equipment
- Four injuries when working with faulty equipment (power tools)
- 82 occupational non-critical injuries
- 36 fires (24 residential, two farming, six commercial, three institutional, one industrial)
- 148 occurrences of powerline contact.

# TWO PATHS CROSS

By Rob Stevenson

**I**t's time for everyone to embrace change.

With organizations continuing to place special emphasis on their cabling infrastructures, there is a much greater understanding that their installation goals can be achieved through the construction process.

This is contrary to the past when they went to great lengths to separate their structured cabling from the rest of the construction agenda.

Is this a good thing? As with all things, there are strengths and weaknesses to any process.

The same problems and perceived inadequacies of the process which frustrate other trades will surely do the same to structured cabling contractors, but it is the difficulties which arise out of a lack of familiarity with structured cabling as a trade which most trouble them.

As the other participants in the process learn to understand the cabling trade better, the faults are less evident.

## A permanent fixture

Cooperating trades can work closer with the cable installers and construction superintendents are better versed in the interactions of everyone.

As structured cabling becomes a permanent fixture in the standard construction model, now designated as Division 17, the integration will continue to improve.

## Communications Initiatives

In 2001, ECAO and the IBEW restructured their communications collective agreement to merge the Electrical trade with the new Network Cabling Specialist (NCS) trade. Shortly afterwards, the Ministry of Labour amended their designation orders by adding NCS to the list of trades represented by these groups.

In 2004, ECAO and the IBEW agreed to a process for classifying all existing communication workers into the appropriate NCS classifications and a system for logging credit hours and work experience.

A pre-exam course for delivery across the province, has been developed to accommodate those who are already fully qualified, but need to challenge the NCS exam in order to get the Certificate of Qualification.

For more information contact Peter Olders at 416-674-6940 or by email [polders@compuserve.com](mailto:polders@compuserve.com)

A common complaint has been that the tendering through which the structured cabling is priced to general contractors and awarded based on cost, represents a loss of control to the end user.

This does not seem to be an issue with other equipment, which is clearly specified for inclusion, such as lighting fixtures, and it is likely that as the structured cabling division matures, these hurdles will be overcome. There is no impediment to the user and engineer clearly making their product decisions known.

A further "convergence" which has occurred is the increased role of traditional electrical contractors in the installation of structured cabling.

The specialization of structured cabling has been viewed as a challenge to

the skills of electricians by many, and in fact, electrical contractors have at times struggled with their approach to the market, caught between the desire to leverage their brand and the desire to show differentiation in their products to satisfy those who would demand it.

But there are some clear economies and advantages that can be attained by combining the electrical and structured cabling trades.

## A strong link

The electrical and structured cabling installations are strongly interlinked by the pathway and space requirements, just as mechanical, fire alarm, and security are often linked. While it is clearly not imperative that they be performed by a single contractor, scheduling issues, communication requirements,

*continued on page 12*



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and finger pointing (or lack thereof) can be positively impacted by combining these trades.

Further, common project management and administration should provide economic advantage. Many of the arguments against electricians performing these installations are unfounded.

Electricians are typically well trained through apprenticeships, possess good "mechanics" in terms of cable installation, and naturally are familiar with electronic equipment.

Personnel who are licensed under a mandatory trade that deals with life safety on a regular basis should be fully able to install low voltage cables for communications equipment.

The convergence of the structured cabling industry with the traditional construction process is all but complete. Those companies, be they contractors, distributors, or manufacturers that embrace this change and commit to working within the model will benefit by increasing their market share and

their profitability in this segment of the structured cabling market.

*Rob Stevenson, RCDD/LAN specialist, is communications division manager at Guild Electric Ltd. in Toronto and a member of Cabling Systems' Editorial Advisory Board. Rob Stevenson's column originally appeared in the October 2003 issue of Cabling Systems Magazine. It can be accessed electronically at [www.cabling-systems.com](http://www.cabling-systems.com)*

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## Personal Protective Equipment (PPE)

Wear your normal PPE when on a lift. The lift doesn't provide any additional protection to the eyes or other body parts.

If you are working near power lines, wear a Class E insulated hard hat, rubber gloves and coverings, rubber sleeves, voltage-rated shoes and other protective clothing as the job requires.

Wear a body harness when working from the platform. Attach the lanyard to the boom or platform as appropriate.

Do not attach your lanyard to a pole, structure or other equipment.

## Inspection

The company lift inspection program cannot account for damage incurred between scheduled inspections. Thus, you need to look for obvious damage such as cracked welds. If the lift is involved in an incident (e.g. collision or tip-over), do not use it until it has passed a formal inspection.

Test the controls before using the lift. If the lift operates erratically, report the problem to your foreman.

The controls must be clearly identified. If the labels on the controls are damaged, faded, illegible or missing, report the problem to your foreman.

## Operation

Don't operate an aerial lift until you have been formally trained in using it.

Don't tamper with or modify controls or safety devices. For example, do not strap a deadman switch in the closed position "just this one time" – or any other time. Don't block the footswitch or set a heavy object on it.

Observe the manufacturer's specifica-

tions and limitations for loading, extension, terrain and other criteria as noted in the manufacturer's documentation.

Don't move the lift when the boom is elevated and carrying people.

Don't drive the lift with the power take-off engaged.

If driving on a grade, use the lowest speed setting or gearing.

Don't raise the lift unless you can see that the area above the lift is clear of obstructions, especially wires.

Plan for clearances in all directions before initiating any machine functions.

After reaching the working position, lockout the controls if possible.

Stand on the floor; do not stand or sit on the guardrails.

Plan ahead for those operations that require additional people to serve as safety watches or to provide such assistance as additional outrigging or blocking. Such operations include working around heavy traffic, working on grades, welding from the lift platform or bucket and working in the presence of hot pipes or utility lines.

## Boom lifts

Look in the direction the bucket is moving and be aware of any object in the path of the elbow.

Operate the bucket with the vehicle on an incline only if you are using outrigging approved for the application.

When the hoist vehicle is travelling, the boom must be locked down in its cradle.

## Power lines

De-energize and ground, or at least insulate, power lines to the extent possible.

Use only insulated boom buckets, and ground the aerial lift.

*This Tool Box 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 on CD-Rom for \$270 CAD or \$200 for CECA members. Go to <http://www.ceca.org/english/publications.html> to order, refer to Cat. #5059.*

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# EXPERIENCE THE ISLAND LIFE DURING CECA CONFERENCE

**T**he 2004 National Industry Conference of the Canadian Electrical Contractors Association (CECA) will be taking place at the Delta Prince Edward in Charlottetown, P.E.I., from June 17-20.

The conference begins with an optional afternoon of golf at Crowbush on Thursday, June 17 from 12 noon to 6 p.m., followed by an opening mix and meet at Founders Hall from 7-11 p.m.

The keynote presentation from 8-9 a.m. on Fri., June 18 is entitled "Message Received and Understood" with speaker Helen Wilkie of MHW Communication. Wilkie has published many articles on communication. She is an active member of the Canadian Association of Professional Speakers and editor of its newsletter *So To Speak*. This presentation is followed by a business session from 9:15 a.m. to 10:45 a.m. on improving production and your bottom line with Jerald Rounds of the University of New Mexico. Change orders are the topic of the 11 a.m. to 12:30 p.m. session with speaker Awad Hanna of the University of Wisconsin. Friday's supper is to take place at the Rainbow Valley Lobster Supper.

Business Results Through Health and Safety with speaker Gary Robertson of the Electrical Contractors Association of Ontario is the topic to be covered in a 9:45 a.m. to 11:15 a.m. Sat., June 19 session. A gala reception takes place from 6:30-7 p.m. on Saturday with a gala dinner and dance from 7:30 p.m. to 1 a.m.

Further information on the CECA conference is available by calling Lucy Roberts at the Electrical Contractors Association of Ontario at 416-675-3226 ext 312 or by visiting [www.cec.org](http://www.cec.org).

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