The Finance & Bonding issue

With articles about how blockchain will change construction, the latest on performance bonds, and the effects of steel and aluminum tariffs on our industry. Also, look for our annual GVCA Education Supplement.
The Steve Kerr Memorial Complex in Listowel, Ontario. Inset: Doug Kellum North Perth Deputy Mayor, Julie Behrns North Perth Mayor, Ball Partner Rod Aitken and Steve Hardie Director of Parks & Recreation.

Not only did Ball Construction win a GVCA Building Excellence Award but we also won the Golden Trowel Award for the flattest ice pad in North America.
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MESSAGE FROM THE CHAIR

Become a business expert

We know that most businesses fail due to poor management practices, but the biggest cause is lack of cash flow. Being underfunded can cripple a business quickly. As owners of our businesses, we need to ensure that we manage our money, invest wisely, weigh risk when we bid each project, commit to a consistently high standard of execution, and treat our most valuable resource, our employees well.

If that sounds like you’re being asked to juggle a lot of balls at the same time, it’s because you are. This is what you signed on for when you either started your business or took over an existing one. The construction industry is sophisticated and risky. Being an expert in your field is no longer something to aspire to. It’s a mandatory criterion. Luckily for you, help’s available. GVCA is a resource you can and should always turn to for help in learning about the latest news and trends—construction, management, professional development, legal or otherwise. Martha and her team are there to help, and they will stay on top of new developments as they happen. They’re your experts. Use them!

MESSAGE FROM THE PRESIDENT

Focus on the money

It’s easy to get lost in working in your business rather than on your business. Trust me, I know how easy it is to get sucked into the vortex of “busy”, and to miss the many opportunities that exist all around us. I was a business owner myself for many years.

One simple way to work on your business is to focus on the money. Separate those jobs that generate money from those that are simply there to occupy your time and talent. Work on the things that make profit.

Dump everything else. Remember the days of dreaming, having fun and freewheeling it without being tied down? Close your eyes and think back to those glorious days. Capture that feeling again. It feels great, doesn’t it? Now open your eyes and make it happen.

Grow your business by following the money. Profit isn’t a dirty word. It’s what you’re working for. Remember Parkinson’s Law? Work expands to fill the available time. The same principle holds for business tasks. They expand to fill your available resources. Hand those jobs off to someone else, someone you trust. Now focus your time and attention on growing the business and generating revenue.
Crystal Ball Report: Unmatched Construction Intelligence

GVCA’s Crystal Ball Report is a unique and insightful member service. Updated daily by GVCA staff, the report tracks planned projects during the pre-bidding phases, following them from concept to design to prequalification, construction and completion.

**Kitchener Frame site—Homer Watson Medical & Professional Centre**

1101 Homer Watson Blvd.
Value: $40 million

**Project details**
With most of the preparatory work complete, the sprawling site that once housed one of Kitchener’s largest factories could see new construction start later this summer.

The project aims to transform the former Kitchener Frame property at Homer Watson Boulevard and Bleams Road into a mix of industrial, commercial and retail space. Authorities hope to break ground in August or September.

The first phase will likely be a medical/professional/commercial complex that will sit on about four acres of land. That could take shape as a single building of about 60,000 square feet or two smaller buildings at about 30,000 square feet each.

The developers also are in the process of attracting industrial tenants for the two buildings that weren’t demolished. One is about 50,000 square feet; the other is about 80,000 square feet.

Work over the past couple of years has included environmental cleanup, the installation and connection of services such as sanitary sewer, water and hydro, and the construction and preparation of new entrances to the site.

The developer plans to build up to 18,000 square feet of space that the church could use for its worship and offices, and which other community groups may use for meetings and activities.

**Trinity United Church Redevelopment**

74 Frederick St.
Value: $40 million

**Project details**
The existing 42,000-square-foot 1905 building, which has no significant architectural or heritage value, will be torn down. The church is working on plans to preserve essential elements of the congregation’s heritage, such as stained-glass windows and church archives.

Plans are still in the early stages, but the church hopes to build at least one building of up to 20 storeys, with units suitable for one or two people. In keeping with the church’s mission, Trinity would like the units to be modest and affordable.
Blockchain, bitcoin, artificial intelligence. It may seem like technology is starting to take over. Although some of these technological advances may seem years away from having an impact on the construction industry, having some understanding of their potential can protect your company from becoming obsolete or slow to adapt.

Blockchain began as a digital platform to decentralize the recording of transactions, mainly for cryptocurrencies like bitcoin. The system uses replicated transactions across multiple users to ensure all data is valid at all times. It arose due to distrust of the financial institutions. Since then, the concept has grown widely in theory and much broader applications could be coming.

To illustrate the potential impact of blockchain, let’s start with a simplified example. If I want to have a building built for my company, I would tender for bids on the design and building. For simplicity let’s start when the design phase is complete. I would hire the general contractor (GC) with the winning bid to pass the risk onto the GC for any cost overruns to ensure I get the work done quicker than the accepted bid.

**So how could this change with blockchain?**

Using a blockchain system could allow the consumer to deal directly with each supplier and subtrade. But that does not mean that GCs are not needed. Instead, the GC’s role would shift to focus on getting the specs of a build into the decentralized database and providing project management and health and safety services. The “marketplace” would then electronically bid on their portion of the build. The terms of the work/supplies needed would be very specific and the bidding companies would be bidding on price and the ability to get the work done in the proposed timeframe.

The marketplace would act as the prequalification of those vendors and subtrades based on the reputation stored in the digital footprint of that vendor. This removes the need for manual pre-qualification allowing companies to work together that do not have a history.

The blockchain would create “smart contracts” (or self-executing contracts) for the winning bid for each portion of the build. Work is scheduled through the system and marked as completed when done resulting in data added to the blockchain/database.

**Benefits to the consumer**

- No middle-man cost mark up.
- Blockchain system tracks all work, reporting and governance requirements.
- Increased accuracy and transparency.

**Benefits to the subtrades and vendors**

- Payment occurs as soon as work is complete/materials are supplied and verified.
- Work is scheduled automatically leaving incentive to get work done quicker than the accepted bid.
- No need to procure the supplies for the work (labour-only) which reduces the risk of the consumer requiring higher priced products after your bid has been accepted.

This automatically schedules the project manager to inspect the work and triggers payment to the subtrade immediately after inspection. These smart contracts would automatically enforce the agreed upon obligations and the data remains accurate due to the replication of each piece of information across the network.

Although blockchain is very new and therefore not yet fully understood or regulated, you can see that the technology can and likely will disrupt the many industries in the future.

Construction is an industry that can see benefits to all involved through this technological shift. So stay connected to the changes happening so your company is ready and willing to adapt when the time comes.

*Written by Kimberly Aitken, CPA, CA, Co-Leader of RLB LLP’s Construction Team. Contact her at 519-822-9933 or visit rlbc.ca.*
The impact of Bill 142 on Surety Bonds

Bill 142 makes changes relating to labour and material bonds and performance bonds that have drawn comparatively little attention so far.

For those unfamiliar with surety bonds, a labour and material (L&M) bond is a guarantee given by a surety that the subcontractors and suppliers of the general contractor who posts the bond will be paid. An unpaid subcontractor or supplier may make a claim upon an L&M bond in addition or as an alternative to filing a claim for lien. A performance bond is a guarantee given by a surety to the owner that the general contractor that posted the performance bond will complete its work.

Making a claim on an L&M bond

The key to making a claim on an L&M bond is giving timely notice of your claim. The deadline for making a claim on an L&M bond is dictated by the terms of the bond. A written claim on an L&M bond for money owing other than holdback must be made not later than 120 days after the subcontractor’s or supplier’s date of last supply. A written claim for holdback must be made not later than 120 days of the date the subcontractor or supplier ought to have been paid in full by the general contractor. If you are a subcontractor or supplier to the general contractor, written notice of a claim must be delivered to the surety, the general contractor, and the owner. You can find out who the surety is by asking the owner for a copy of the L&M bond.

Public contracts

As of July 1, 2018, the general contractor on any public contract of $500,000 or more will need to post an L&M bond and a performance bond. A public contract means a contract with the provincial crown, a municipality, or a broader public-sector organization. A broader public-sector organization means:

- any school board
- any hospital
- any university
- any college of applied arts
- any children’s aid society
- any organization receiving $10,000,000 per year from the Ontario government
- any community health facility

Each of the L&M bond and the performance bond will need to cover 50 percent of the contract price.

Furthermore, as of October 1, a person with a claim on a L&M bond in connection with a public contract may refer any dispute with the surety or the principal of the bond (typically the general contractor) to adjudication.

Get it done right the first time!

The success of your project hinges on robust design and the dependability and accountability of your subcontractors and your crew. Your profitability depends on keeping costs down. Why would you approach your personal investment portfolio any differently? Integrity is the foundation of The RaeLipskie Partnership and the cornerstone of our relationships with our clients. For over 25 years we have been providing private wealth management solutions for individuals, corporations and charities. Our portfolios of stocks and bonds are crafted to your specific needs to achieve strength and reinforce your long-term objectives. Please call or visit us online to learn how we can perform for you.

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This article was written by Ted Dreyer, a construction lawyer at Madorin, Snyder LLP in Kitchener. He can be reached at 519-744-4491 and edreyer@kw-law.com.
Minimizing the Impact of U.S. imposed Steel and Aluminum Tariffs

The Canadian Construction Association (CCA) is working with the Government of Canada to minimize the impact of United States-imposed tariffs on steel and aluminum. The U.S. tariffs are unacceptable and hurt the Canadian construction industry, our workers and fundamentally all Canadians by raising prices for consumers and reducing competitiveness of businesses.

What is at stake for Canada

The U.S. accounts for 83 percent (USD 5.5 billion) of Canadian steel exports, while Canada represents 43 percent (USD 6 billion) of US steel exports. The U.S. receives 87 percent (USD 8.5 billion) of Canadian aluminum exports.

A study by the Peterson Institute for International Economics found that the tariffs could lead to losses of up to $3.2 billion annually (five times as much as China’s losses of $689 million) for our steel-aluminum industries.

The tariffs’ long-term effects on the Canadian construction industry are unclear. Current projects contracted under defined steel-aluminum prices may be impacted and depending on the economic impact, the cost of projects in Canada may increase, or projects may be delayed.

WTO and Pandora’s Box

The last time a U.S. President ordered a 232 investigation was in 2001 over iron and steel products. The department decided then that imports, because they were often sourced from allies such as Canada and Australia, do not represent a security threat.

Under the World Trade Organization (WTO, GATT Article XXI) members are permitted to take any trade action to protect “essential security interests.” This exemption was intended for countries at war or the importation of sensitive goods such as fissile materials. Under the most recent 232 action, the administration is claiming that the importation of aluminum and steel products have “weakened the internal economy,” therefore harm America’s “essential security interests.”

According to experts, the imposition of steel and aluminum tariffs is an abuse of both section 232 and article XXI, but it will be difficult for other WTO members to challenge. The Department of Commerce will likely investigate other goods using the same justification to raise tariffs and restrict imports without any challenge at the WTO.

The greater risk to the global trading system is the precedent this action sets for other countries. It is possible that other WTO members, including China, may make similar justifications to ban the imports of additional products. In a letter to the administration last year signed by all former national economic advisors, they warned the President that if he decides to act on these 232 investigations, it will open a Pandora’s Box at the WTO.
CCA’s view
The CCA has long advocated for reciprocity and the establishment and maintenance of a free-flowing international system of trade, both in terms of goods as well as services. CCA supports international free trade agreements, including provisions respecting government procurement.

A trade war will have a negative effect on citizens on both sides of the border, but CCA is pleased that the Canadian government has taken prompt and decisive action to defend our industry and its workers. At this point, the re-establishment of what has always been a great trading relationship with the US is paramount.

The construction industry plays a crucial role in building Canada’s future. We are asking the Government of Canada to support the industry so that it can maintain its competitiveness and meet Canada’s infrastructure needs. Some of the suggested measures include a research and development fund for the construction industry, accelerated depreciation of our equipment, and protecting the project proponent against price fluctuations due to steel and aluminum tariffs for all federal PSPC and infrastructure program contracts.

Tariff timeline

April 17, 2017
The White House published a Presidential Memorandum for the Secretary of Commerce requesting an investigation into the national security effect of steel and aluminum imports. Under the Trade Act of 1962, article 232, the President can task the Department of Commerce with investigating an import to determine if it poses a national security threat. If the department identifies a threat, it provides the President with a menu of options to eliminate the threat.

March 7, 2018
The U.S. subjected China to 25-percent steel and 10-percent aluminum tariffs.

April 1, 2018
China announced duties of $3 billion on 128 primarily agricultural American products.

May 31, 2018
The U.S. subjected Canada, Mexico and the EU to the 25-percent steel and 10-percent aluminum tariffs. In retaliation, Canada announced duties of $6.6 billion on steel, aluminum and selected imports from the U.S. Mexico announced duties on American agricultural products and flat steel. The EU announced plans to implement duties on $7 billion worth of U.S exports.
Amongst the wave of changes taking effect is mandatory bonding for any contractor who enters into a public contract in respect of an improvement greater than $500,000 (see Ted Dreyer’s article in this magazine for the definition of a public contract). The act goes a step further by prescribing new performance and labour and material payment bond forms that contain accelerated response times for the surety to respond to a claim. These timelines impose rigid requirements to keep the process moving and mitigate the impact of the event.

On performance bond claims, a surety will now have four business days to acknowledge a claim, and 20 business days to respond with a position. On labour and material payment bond claims from a subcontractor, a surety must acknowledge that claim within three business days and will have to...
provide a formal position no later than 25 business days after receipt by the surety of a notice of claim. The surety also has to pay any undisputed amounts within 10 days of providing their position.

Contractors should be mindful that the new time constraints will impose a burden on them to relay critical claim-related information to their surety so those deadlines can be respected.

As a reminder, the new bond forms will only apply to public projects in Ontario. CCDC bond forms, federal bond forms and private-owner bond forms may still be used in other scenarios.

For contractors that already maintain bonding, but expect to use their bond facility more frequently going forward, now would be a good time to refresh yourself on a few of the key terms of your bond program.

While most bond programs take into account the contractors overall backlog (bonded and unbonded projects), contractors who expect to be bidding more bonded work need to remember that most conventional bond facilities count the value of each bonded tender against the program’s aggregate limit. If you are unsure whether you have sufficient bond capacity to accommodate an increase in tender bond activity, speak with your surety bond representative about ways to increase your limit. Aside from the obvious steps (injecting cash or offering additional security), there are some creative solutions available that a good surety professional can utilize to garner the necessary support.

As to the cost, for contract bonds (performance and labour, and material payment bonds) the surety charges a rate per thousand dollars of contract price, inclusive of the HST. Contractors are likely familiar with their basic rates but may be unsure of when surcharges will apply. For example, sureties have historically applied a small surcharge on “broad” form labour and material payment bonds—such as the federal payment bond—which extends coverage to second-tier claimants. At the time of this writing, the surety marketplace is still developing their position on whether the act’s labour and material payment bond form, which is a “broad” form extending protection to a second layer of possible claimants, will attract a surcharge or not. Review the costs associated with your bond program on a regular basis and ask questions when you are unsure of surcharges applying or not.

A more active bond facility may also lead to the surety requesting more frequent and even more comprehensive reporting packages from their contractor clients. A surety’s reporting requirements are generally a function of bond activity and the contractor’s financial strength. Contractors should ask questions of their bond providers and ensure they are striking an appropriate balance to keep the bond relationship healthy. You want to provide sufficient information to allow the surety to properly assess the risk without overburdening your project and accounting teams in the process.

On a final note, contractors will be interested to hear that the new Construction Act allows for annual and phased release of holdback on large (valued at more than $10 million), long-term projects. The new act also permits holdback to be held in the form of alternate security such as a letter of credit or bond, which is a radical change over the former act. Where alternate security is in place, the owner need not hold back the standard 10 percent from every progress draw.

Does this mean we will see a sudden flood of holdback repayment bonds issued in the marketplace? Possibly, but it’s tough to predict how much traction these will ultimately gain. The owner must be agreeable to accepting the bond—the act permits but does not require it—and given that holdback repayment bonds are essentially financial guarantees, sureties will be reserved about offering these bonds, with approvals dependent on the nature of the contract and stature of the contractor. Because of the cash flow benefits to the contractor, if the price of the bond is right, a holdback repayment bond is an option many contractors should find worth exploring.
Narisha Joseph is an insurance broker with Gallagher in Canada and chair of GVCA’s LinC group. She focuses on construction and finds it rewarding to help business owners with their insurance and risk-management needs.

Journal: How did your focus on the construction industry begin?
Narisha: For me, it all began when a few friends asked me to review and explain their construction insurance policies. After setting up a few policies for local businesses and friends, I realized how much I enjoyed working in construction. Every day brings a new opportunity.

Journal: What did you study in school?
Narisha: While completing my BA at the University of Waterloo, I earned my Registered Insurance Brokers of Ontario (RIBO) accreditation and worked part-time at Ontario Teacher’s Insurance Plan (OTIP).

Chris Floyd, the president of Individual Insurance Services at OTIP, sat down with me to review the RIBO Act. His support was incredible, as I was already balancing my university classes and work.

I earned my Chartered Insurance Professional designation in 2010 after working in Home and Auto Insurance in several different progressive positions over nine years.

Journal: How did you get your start in commercial insurance?
Narisha: After getting married and having two kids, I was looking to move my career forward. I joined Cowan Insurance Group as their manager of Group Home & Auto Insurance, and then joined Frank Cowan Company as a business & sales insurance analyst in Commercial Insurance.

I joined Stevenson & Hunt, now Gallagher, in 2013 as an account executive in Commercial Insurance and haven’t looked back.

Journal: How did you get involved with LinC?
Narisha: It was my mentor, Jeff Kienapple, SVP, Commercial Insurance, who suggested that I get more involved with LinC. Jeff was the chair of GVCA in 2017. He showed me the value that this group offers.

For me, it made sense to get more actively involved with LinC, given that I was born and raised in Kitchener, work in Waterloo, and now live in Cambridge. I am surrounded by construction projects of all sizes, and proud to say that we insure many of them.

Journal: How do you see your role as chair of LinC helping you and those in the industry?
Narisha: Whether someone is new to the workforce or new to the construction industry, I believe that LinC provides an incredible opportunity to connect with other leaders in construction and keep current on industry changes.

LinC organizes events and educational seminars, provides networking opportunities to build relationships with individuals in construction, and the ability to share challenges and solutions.

As LinC chair, I want to increase our networking abilities, community involvement and grow our membership. My goals are to raise awareness about our group, and share the resources that we have with those in construction, which will ultimately build a brighter future for our industry and our region.

Editor’s note: this article is the seventh in a series of question and answer sessions we held with members of the GVCA’s Leaders in Construction group. For more information, visit gvca.org.
EDUCATION

Education is the most powerful weapon we can use to change the world.

- Nelson Mandela

LEARNING IS A LIFE LONG PROCESS

GVCA offers the latest in education and training, health and safety, and e-learning courses for construction staff people onsite and in the office.

Many of the programs we offer are Gold Seal accredited; most offered at the GVCA offices. Visit gvca.org for current program offerings, dates and fees.

Martha George, GSC
President, Grand Valley Construction Association

APPROVED WORKING AT HEIGHTS

Mandatory training for workers on construction projects who use any of the following methods of fall protection: travel restraint systems, fall restricting systems, fall arrest systems, safety nets, and work belts or safety belts.

Courses run every two weeks. Refresher courses run once a month.

RESPONDING SUCCESSFULLY TO A RFP

Answering a request for proposal (RFP) requires knowledge, understanding and a proposed solution of the subject, while convincing the potential Owner that your company is the best suited to build their project. This course will give you an in-depth understanding on how to respond to an RFP and the steps to take to be successful.

CLOSEOUT OF A CONSTRUCTION PROJECT

This full day session will discuss how the principles of organizing early, teamwork and communication work together to achieve a successful project close out. Each of the five phases of a closeout has its own processes and procedures that must be organized, put into place and executed. Participants learn how to set up a project to close it out successfully.

CONSTRUCTION ADJUDICATION: Mechanics of Adjudication for Construction Project Administrators

This course explores the site dynamics that may trigger a costly and time-consuming adjudication as part of the new Ontario Construction Act. It is essential for all of today’s general and sub contracting companies as well as architects and engineers that will be verifying progress, and final and holdback payments.

For more information visit www.gvca.org or call 519-622-4822.
OUR COURSES

CONSTRUCTION INDUSTRY ETHICS
Ethical behaviour is paramount in the construction industry. By maintaining high ethical standards, and being consistent in our practices, we thrive both personally and professionally. The Construction Industry Ethics course can help anyone who works in our industry navigate ethical grey areas.

SOCIAL MEDIA IN CONSTRUCTION
This workshop will show you how to use social networking tools to increase your business. It covers best practices in using Facebook, Pinterest, Twitter and LinkedIn. Participants learn how to use these tools to maintain and expand their networks of contacts. The course also examines best practices of construction companies that have used social networking tools to promote their businesses.

ENTREPRENEURIAL LEADERSHIP CERTIFICATE
Participants gain practical insights for dealing with risks, building competitive advantages and achieving strategic growth. Learn how leadership skills affect employee motivation, team performance and workplace satisfaction. Discover approaches for negotiating partnerships and strategic alliances. Learn how to develop a succession plan.

$ CONSTRUCTION FINANCIAL SERIES
Participants learn about basic budgeting techniques, how to make sense of financial information, how to cost a job properly and how to manage changes and extras.

CONSTRUCTION CLAIMS SERIES
This series helps members learn about construction claims: how to prepare for them, how to avoid them, and how to work through delay and impact claims.

CRADLE TO GRAVE PROJECT PLANNING FOR OWNERS
This interactive workshop examines the life-cycle of a project—from initial contemplation to close out—all from an owner’s perspective.

For more information visit www.gvca.org or call 519-622-4822.
GVCA COMPUTER COURSE OFFERINGS

And we can do more!

GVCA prides itself on always delivering the latest in course programming. Our regular course offerings are designed to help you be more effective in your core business, whether through building and developing key software skills, or learning more about our at-times complex industry.

BASIC

MICROSOFT PROJECT FOR CONSTRUCTION

This hands-on workshop will give you a comprehensive understanding of Microsoft Project using a practical approach to project management.

ONE NOTE FOR CONSTRUCTION

Learn how to create virtual binders, organize project files, share documents, give sales staff access to shared lead lists, give estimators access to critical Excel templates, keep notes at project meetings, access information remotely—and more.

ADVANCED

MICROSOFT PROJECT FOR CONSTRUCTION

Learn advanced Microsoft Project features such as creating as-built drawings as you work, understanding early-warning systems in costing reports, and standardizing project plans to facilitate communication.

BASIC MICROSOFT EXCEL

The basics of Microsoft Excel will help you create better financial estimates of projects, calculate & create records of production rates, maintain better financial records of business expenses, and track expenses and revenues by project.

ADVANCED MICROSOFT EXCEL

Advanced Microsoft Excel functions allow you to create spreadsheets for tracking costs, calculating production rates and creating estimates, create Gantt charts and time-lines, analyze information to create detailed reports—and more.

GVCA REGULAR COURSE OFFERINGS

Tools and best practices for those new to the industry or who are looking to further develop their skill-sets.

CONSTRUCTION 101: Introduction to the Construction Industry

The Canadian Construction Association’s Construction 101 course gives participants an overview of how our industry works and the various challenges facing its people.

CONSTRUCTION 201: PM & Field Personnel Master Class

Designed for a multi-stakeholder audience of students, this course was created to refine day-to-day soft skills needed to work in the complex construction supply chain.

CONSTRUCTION DRAWINGS & SPECIFICATIONS

Participants learn how to read and understand notations on the industry’s various disciplines of drawings (i.e., architectural, structural, mechanical, electrical and landscape). Students also learn the National Master Specification system.

For more information visit www.gvca.org or call 519-622-4822.
What is your training strategy? There is great evidence that training is critical to the success of a company. This can be evident in a number of ways. Training can be a retention tool – increasing job satisfaction and instilling loyalty and commitment from good employees. Training can be a recruiting tool as today’s workers are looking for professional development opportunities. Training is also essential for knowledge transfer – do you have registered apprentices learning from your experienced employees? Training is necessary in today’s competitive landscape in order to stay abreast of technological change.

Well-trained employees provide a competitive advantage and may help you run a better business. Conestoga College can assist with your training needs. We offer 22 different apprenticeship programs, and have a variety of full-time programs from which to recruit including HVAC Technician, Mechanical Techniques Plumbing, Brick and Stone Fundamentals, and Carpentry and Renovation Technician. We also offer continuing education classes and part-time programming such as Construction Management.

Contact us today – Conestoga College can help you develop your skilled workforce.

WORKING TOGETHER TO DEVELOP A SKILLED WORKFORCE

Send your apprentices for training; enhance the skills of existing employees or recruit from our full time programs

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• Construction Project Management

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• General Carpenter
• Plumber
• Refrigeration and Air Conditioning Systems Mechanic
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• Roofer

CONTINUING EDUCATION
• Backflow Prevention
• Gas Technician 2 and 3

www.conestogac.on.ca/trades

For more information visit www.gvca.org or call 519-622-4822.
TRAINING FOR TODAY’S WORKFORCE

Training needs to address not only the specific needs of experienced tradespeople, but also, those just beginning their careers in the construction trades.

“Employers know that when they call us to fill a position on a crew, it will be with someone who is highly competent and trained with safety in mind,” says Mike Ropp, Training Director at LIUNA Local 1059 Training Centre. “That confidence is a result of our commitment to developing a training program focused on results.”

Instructor Josh Stewart says the LIUNA Local 1059 Training Centre allows apprentices to learn how to work safely using the latest technology, tools and materials. “It’s a controlled environment our members can really learn from. You can’t duplicate the job site any closer,” says Stewart. “There is an indoor sandbox to perform excavations, scaffolding to practice working at heights, overhead cranes and even a sewer and watermain system to learn how to work in confined spaces. It’s a great place to learn the safest way to do things.”

Triston Gagnon, a graduate of the Apprenticeship program agrees. “The instructors have so much experience. They teach you tips you can’t find in the textbooks to make it easier for yourself and make it safer for you and others around you.”

Members get a comprehensive level of safety training and certification so they are not only valuable in the labour market, but return home safely at the end of each work day.

DAY ONE: JOB-READY

Thanks to training programs that are delivered in conditions that replicate the job site and meet the specific needs of today’s employers, LIUNA Local 1059 members are safe, productive workers as soon as they arrive on-site. Each year, experienced trainers at the LIUNA Local 1059 Training Centre and the mobile classroom instruct hundreds of apprentices and journeypersons in more than 15 different sectors and 40 different trades. We’re committed to delivering well-trained workers because on-the-job training is too late for your business.

For more information, please visit www.liunalocal1059.com

For more information visit www.gvca.org or call 519-622-4822.
LEARN TO MINIMIZE RISK in Your Construction Project

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Performance Bond Required

Nobody needs insurance—until they do. High-risk cases pay more for insurance, which is pure logic. How that insurance is achieved is not always so obvious.

Consider the performance bond required in your typical construction contract. Last time we checked, the construction buyer needed assurances against potential events of non-performance. Those could be due to mismanagement, unforeseen circumstances, negligence, bankruptcy, and so on. As most readers of this piece can relate, in the event of an owner running into irreconcilable troubles with the construction team, an insurer will provide the funding necessary to get the job done. It might not be as smooth as otherwise desired, but the final outcome is positive.

While the cost of a performance bond is carried by the successful bidder, the buyer actually pays the price. The cost of the bond is usually embedded in the construction seller's contract.

So what about a bond in an investment environment? The characteristics of a bond might be well known, but perhaps a small recap is worthwhile. While a shareholder is participating in the corporation's successes and failures, they bear the highest risk. Their return of capital is not guaranteed. As a preferred shareholder, you're paid a preferential dividend that is bound to its payment obligations by covenants. Your participation in the successes and failures of the business are limited. As a bond holder, you're essentially a lender to the corporation, not participating per se. In the event of failure, you're first in line to see your original investment returned to you.

So it could be posited that an investment bond is a form of insurance. High-risk borrowers pay more for their borrowing; lower-risk borrowers pay less. The buyer of the bond is essentially lending money at an interest rate commensurate to the risk of the company. The bond compels the issuer (the construction seller) to make whole the lender (the construction buyer) in the event of serious trouble.

In recent history, bonds carried much higher interest rates than they feature today and so while they were quite a handy source of income they generally fail to fulfill that role today. So what role does a bond really play in this environment? Insurance against major failures. In short, risk reduction.

Any investment strategy that incorporates bond elements incorporates an insurance-like feature. An investment portfolio that can't afford material losses needs to have a high proportion allocated to performance assurances – bonds issued by financially secure issuers. Likewise, a construction project that can afford minimal downtime due to material non-performance needs a highly valued and robust performance bond backed by a financially secure insurer.

This article was written by Derek Rae, CIM, vice-president and portfolio manager with The RaeLipskie Partnership, Private Wealth Management in Waterloo, ON. He can be reached at Derek@raelipskie.com and 519-578-6849. For more information, visit www.raelipskie.com.
At this year’s What the Tech event, Norm Malloch lead the audience through an entertaining discussion of just what blockchain is, how it works and its multi sector potential as a global management process system.

Malloch leads the Deloitte Innovation Lab in the Communitech startup hub. The lab creates digital prototypes that validate new product and service value propositions leveraging emerging technologies such as blockchain, machine learning and the Internet of Things.

In fact, Deloitte now has over 800 practitioners in their blockchain community from 40 countries around the world.

“All labs at Communitech are exploring innovations in this new economic environment where we are finding solutions that are evolving from non-traditional players,” said Malloch. “So, you now have competition coming at you enabled by new technology.”

This is a symbiotic relationship with startups where the lab provides access to its clients who are consuming some of the new technology solutions coming out of the labs.

Bitcoin is based on blockchain where there is a block that has been created which has specific encrypted information that only the right people at the right time can see. The block goes into a network of computers and this network has to come to the agreement
that the transaction is valid.
This block is then put into the chain. It is chronological and secure. Only people who have the key can look inside the block so it is public yet private at the same time. These are technology disruptions that have major economic impacts.
Blockchain reduces the cost of trust. Just think of all the transactions that are done on a daily basis where you would need to act with an intermediary. We now have this computer entity that is trustworthy and can bypass the need of an intermediary.
We are starting to see ‘Go Live’ systems in 2018 that use blockchain technology. For example, prototypes have been developed for international trade where you have an importer-exporter transaction. You may be buying a load of tires. For the non-transport part of this transaction, the paperwork would usually take about 21 days. The lab researchers have demonstrated that the transaction can be completed in two.
This prototype was developed two years ago and is now being used in Hong Kong where they put this product behind their firewall and started integrating it into some of their systems.
When looking at how this process could be used in construction, it could be through the use of a smart contract where aspects of the contract could be verified in a trusted way and then proceed to payment.
Smart contracts can be lumped together to form an organization called decentralized autonomous organizations (DAOs). They are designed to run through rules encoded as computer programs called smart contracts. A DAO’s transactions and program rules are maintained on a blockchain to work together in something like a building management system.
The blockchain technology is a major disruptor which will continue to be used in many industries and service sectors well into the future.

2018 What the Tech exhibitors

**GVCA’s plansroom** is a robust information resource for bidders and buyers. More than 1,000 projects have been posted in the plansroom already this year.

**Verto360** is built by designers, project managers, builders and furnishers of commercial building interiors. They utilize the latest in design, rendering and specifying software technology.

**Rebar** reduces complexity and increases compliance with workplace regulations.

**Empire Communications** provides B2B solutions for voice, data and security. They offer a complete services portfolio, all backed with the industry’s best warranties and help desk services.

**Quote Kong** is a quoting process software making it easier and faster to quote jobs.

**Topcon Sokkia** provides turnkey solutions for surveyors worldwide. Their diverse product line provides complete measurement solutions for surveying, mapping and GIS, industrial measurement and construction applications.

**SiteDocs** is a cloud-based safety management software system that allows you to run your entire safety program from mobile apps and the web.

**Amplify** is a Canadian cloud accounting firm and is a sister firm to RLB Chartered Professional Accountants. They work with clients to provide a full-service bookkeeping and accounting solution for a flat monthly fee.

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With Doug Ford now Ontario’s Premier-elect, here’s what we at the Council of Ontario Construction Associations see happening both in terms of his next steps, and in terms of the new government’s impact on our industry.

Ford will engage an outside auditor to review government’s books and determine the accurate state of government finances. Once this review is completed, Ford will know the extent to which he can balance tax cuts and spending increases. He will then be in a position to identify his government’s priorities—and the timing of each.

Ford will appoint his cabinet ministers. Look for him to appoint about 28 members. It will be interesting to see if Ford will run his government in the same transparent way as his predecessor and publish the mandate letters of his ministers and their assistants.

Staffing up the premier’s and ministers’ offices with loyal and competent party operatives will be a big job. Fortunately for Ford, there are a lot of unemployed former Harper federal government political staffers still available. Let’s hope he selects a principal secretary who is experienced and competent.

Finally, Ford and his team will develop a legislative program for the 42nd Parliament and a plan for the first session which we expect to open in mid-September.

What will COCA do?
Given the dramatic change at Queen’s Park, you might well ask, “What will COCA do?” Our role is to work with our members and senior officials at Queen’s Park to ensure that the province’s framework of laws and regulations supports success in the construction industry.

Our success is determined by two things: the quality of our thinking, ideas and solutions, and the quality of our relationships. COCA had excellent working relationships with all 107 MPPs in the previous Parliament. Going forward, there are 73 new MPPs. We have to introduce ourselves to them and launch positive and productive relationships.

We will meet with the new Minister of Labour, Attorney General, Minister of Infrastructure and Minister of Advanced Education and Skills Development, Minister of Economic Development and their respective critics. We will be interested to meet with the new MPP for Guelph and OGP leader Mike Schreiner. We will ask the issues that concern them most, inform them about the unique nature of the construction industry and ask them how we can help. We want to establish COCA as the first place to turn when construction related issues arise.

We have our work cut out for us.

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A grant from The W. Garfield Weston Foundation has enabled Conestoga College to award scholarships to dozens of students in a range of skilled trades programs.

Over the next four years, Conestoga College will award scholarships to more than 65 first-year post-secondary students and close to 20 apprentices in a range of skilled trades—including construction. The college received the funding to do so through The W. Garfield Weston Foundation in February.

Adelaide Manley, liaison officer for the Weston Family Scholarship in the Skilled Trades, explains that these are scholarships with a difference. The funding of up to $4,000 (i.e., $1,000 per semester) will help post-secondary students and apprentices pay for tuition and other associated costs. One of the conditions tied to the funding is that recipients will also be required to volunteer time to further promote the skilled trades.

“All recipients become Weston Family Scholars,” she explains. “They will be involved in the various mentoring and co-curricular activities within the School of Trades and Apprenticeship at Conestoga, as well as external activities such as presentations to high schools, open houses and at events promoting Skills Ontario. Mentorship, giving back, and professional development are therefore key components of this program.”

For apprentices, there’s an additional benefit to applying. Not only can the funding be used to offset the cost of their seats in their programs, as well as their tools, materials and books, but those who complete their apprentice-ships will earn a further $1,000—as a bonus.

That’s an important message for employers. It means that any company that employs apprentices or is thinking about hiring an apprentice can help incent their people to sign up to receive training from the college.

Early signs from Conestoga show that the program has been successful. The college awarded the first block of scholarships to a cohort of students in March. Since then, group members have attended and acted as ambassadors for the trades in more than 20 events.

“For young people who are considering careers in the skills trades, the opportunity to hear from those who are enrolled in the program is really important,” she says.

Conestoga College has plans to award even more scholarships. During the 2018–19 academic year, it expects to award scholarships to 28 post-secondary students and a further 14 apprentices. More’s expected in the years that follow.

“The scholarships are open to students in a range of construction, industrial and motive power sector programs,” Manley adds, “as well as across all the college’s campuses: in Kitchener-Waterloo, Cambridge, Guelph and Ingersol.”

Anyone interested in learning more about the Weston Family Scholarship in the Skilled Trades should visit www.conestogac.on.ca/westonfoundation.
Don't let the name fool you. The Canadian Construction Association (CCA) endorsed Construction 101 program is about more than just the basics of this industry. It dives deep into concepts that even people who have served in this industry for years—contractors, designers, owners, project managers and professionals—may still not understand fully.

Derek Smith, the former director of the London Construction Association and now a full-time instructor for programs like Construction 101, explains a bit about the history of the program. It was imagined and developed initially by the CCA to be a program that explained core concepts to new entrants in the industry, as well as to those involved in careers that don’t touch the tools—owners, lawyers, accountants and claims managers.

“It grew from there,” he says, adding that Construction 101 is now one of two mandatory elements for Gold Seal certification for foremen. “It’s now a staple for any new entrant to the industry. It touches on a broad base of materials that are common across the industry and across the country. It focuses on issues like tendering, contract award and bidding as opposed to estimating and engineering. But no matter who you are or where you’re from, if you’re someone with 10 or fewer years’ experience in this industry, there’s something in the material for you.”

Section two explores construction documents. It’s a dive into bid calls, drawings and specifications, addenda, general contract conditions, supplementary general conditions, and some suggestions on how to prepare bids.

Section three looks at contract law. It’s focused on bidding and tendering, contract award and the role played by documents such as the CCDC23 Guide to Awarding Contracts.

From there, section four considers the different types of contracts and delivery models. It starts with a look at the traditional design-bid-build arrangement, and cuts across design-build, construction management, CM at risk, and cost-plus scenarios. The idea here is to perform group activities where participants examine risk and discuss how it should be allocated among the various construction parties.

Section five is where the material takes a legal turn. Smith explores foundational legal documents, such as the Ron Engineering decision that established the distinction between Contract A and Contract B—and what each of those concepts means for the relationships between general contractor and owner, and general contractor and subcontractors.

Section six explores risk management. Participants learn about and discuss the
different types of risk, allocation of risks, and the need for performance, and labour and material bonds.

In section seven, participants receive a high-level overview of project management and administration. Specifically, the course material looks at those procedures that are involved in running a project from award to closeout and leaving the site.

Finally, section eight looks at the services provided to contractors, designers and buyers by construction associations, including affiliations between CCA and its constituent associations, and resources such as Gold Seal accreditation.

“The best feature of the program is that it gets people talking and learning from each other,” Smith explains. “People learn so much from one another. They share ideas and best practices, and the takeaways are very valuable.”

**Changes to come?**

Always on the lookout to improve the material he delivers, Smith is considering streamlining the Construction 101 program in the near future. His idea is to break the material into silos that are aimed at the particular needs of participant groups. So one silo might be aimed at owners only, another at design professionals, and so on.

**The next step: Construction 201**

Following on the teachings provided in Construction 101, Construction 201 dives into the soft skills required to succeed in this industry. Knowing your contract and your procedures is one thing. Communicating those to others, and negotiating with them to get them on your side is something entirely different. Construction 201 fills that soft skills gap that many people in our industry lack.

**Dates to be announced soon!**

GVCA plans to host a Construction 101 session this fall. Head to gvca.org for the latest in course programming information, and don’t be too quick to rule yourself or any of your seasoned employees out of this important program. There’s a surprising amount of information in Construction 101 that even accomplished employees might not know!
**GVCA SIGHTINGS**

**RLB Guelph, Jerseys for Humboldt**

**Leaders in Construction (LinC) Spring Clean-up**

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EDUCATION CALENDAR

July 9
Approved Working at Heights

July 23
Approved Working at Heights

July 27
Approved Working at Heights – REFRESHER

August 20
Approved Working at Heights

August 23
Injured Worker? Successful WSIB Outcomes For Construction Workplace Injury Claims (Earn 1 Gold Seal credit)

August 24
Substance Use Prevention in Your Construction Business (Earn 1 Gold Seal credit)

August 31
Approved Working at Heights – REFRESHER

September 6
Impact Of Your Attitude On Employees (Earn 1 Gold Seal credit)

September 11 & 12
Construction Drawings & Specifications (Earn 2 Gold Seal credits)

September 12
Construction Industry Ethics (In-Class Portion) (mandatory for Gold Seal certification)

September 17 & 18
Adjudication & Prompt Payment

September 17
Approved Working at Heights

September 28
Approved Working at Heights – REFRESHER

Note
All education & training will be held at GVCA -25 Sheldon Drive (unless noted otherwise). To view a complete list of upcoming education and to register, please visit www.gvca.org/calendar.

EVENTS CALENDAR

July 19
LinC Golf Tournament - Conestoga Golf Club

July 24
GVCA Safety Group 10th Anniversary Celebration
FREE to all GVCA members – come celebrate our 10 year anniversary. BBQ, cake and light refreshments outside at the GVCA office from 3-5pm. Special presentation from Ms. Elizabeth Witmer, Chair of the WSIB. RSVP to Sarah (staff@gvca.org)

August 23
WinC Golf Tournament - Galt Golf & Country Club

October 13
Oktoberfest Corporate night - Concordia Club (tickets available for purchase through GVCA)

Note:
To view a complete list of upcoming events and to register, please visit www.gvca.org/calendar

REGISTRATION REQUIRED
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