



SHOWCASE

News from the Canadian Association of Equipment Distributors

July 2006

PRESENTING

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ENVIRONMENT, HEALTH & SAFETY SEMINAR, APRIL 2006 CALGARY, ALBERTA

By Ian Hay, Toromont - EH&S Committee Chairman

The CAED Environmental, Health and Safety Committee (EHSC) hosted a Seminar in Calgary on April 25-26, 2006. In attendance were over 30 representatives from more than 10 equipment distributors and related companies.

Since it's inception in 2002, the Mandate of the EHSC has been to:

- * Promote best practices
- * Recognize achievements
- * Provide a forum for discussion
- * Demonstrate our industry's commitment to EHS
- * Influence government policy

In keeping with this mandate, the agenda for the meeting was established with "Best Practices" and "Information Sharing and Discussion" as key objectives. The agenda sessions were led by guest speakers with expertise in the field, or by CAED member companies whose experience would provide valuable insight to their fellow members. The agenda included:

- * Employee Accountability - How to Develop It (Morneau Sobeco)
- * Practical Approach to Job Hazard Analysis (AON)
- * Round Table Discussion (All attendees)
- * Best Practices - Establishing a "Safety Culture" (Finning)
- * Accident Investigation (McCarthy Tetrault)
- * WCB - Partners in Injury Recognition Program and Certificate of Recognition (WCB Alberta)
- * Health & Safety Program Model (Toromont)

In addition to creating an opportunity for learning and Q&A, many of the sessions provided participants with "take-aways" intended to be of practical value to participants in the context of their respective H&S programs. Participants were able to take away hardcopy samples or templates of:

- * Job Hazard Assessment form
- * Training records
- * Branch Audits
- * Format for Post-Incident Conference Calls
- * Weekly Summary and Overview of Injuries
- * Model for an Organizational Health and Safety Program

There was strong support among the participants for not only the continuation of current EHSC activities, but also for an expansion of the scope of these activities. Currently, the three primary activities of the EHSC are conference calls, Seminars and Networking. It was felt that expanding these to include the development of "share-able" training tools, and the performing of research into topics of common interest, would serve the membership well.

(cont'd page 3)

With this in mind, the EHSC is considering hosting another seminar in 2006. When asked to propose agenda items for the upcoming seminar, the attendees at the Calgary seminar expressed a desire to learn and share information on a broad range of issues including:

Audits	Measurement systems	Ergonomics
Environment	Working Alone	Violence
Drugs/Alcohol	Joint Prevention programs	Wellness
Accountability	Safety Recognition programs	
Pandemic planning		

Review of Injury Statistics

The EHSC gathers and published Quarterly statistics from its' membership. The data currently includes Work Days Lost, Lost Time Injuries, Medical Aid Injuries, and the frequency rates of injuries and lost days based on each company's "hours worked". These metrics are providing the membership with useful benchmarks covering the last three years. The EHSC has also made efforts to ensure that data is being defined and presented in a consistent manner by the members to ensure the data serves as a valid comparative tool. At this time the data for 2004, 2005 and 2006 year-to-date does not show any clear directional trends for the frequency and severity of injuries. It does however clearly demonstrate that these rates do vary significantly from one organization to the next. This in itself is valuable as evidence that it is possible for many organizations to improve their current accident and injury experience. This in turn brings us back to the value of the EHSC and the EHS seminars as benchmarking and learning opportunities.

Moving forward, the EHSC will consider means of gathering data on injury type, body part, cause of injury and other valuable measures that would identify industry trends and opportunities to focus on common challenges (e.g.- eye injuries or hand injuries).

If you are interested in participating in the next EH&S Seminar hosted by the CAED, please feel free to contact the undersigned, or Maria Swan at the CAED office (613-822-8861).

Ian Hay, Manager, Health and Safety, Toromont
EH&S Committee Chair 2006.
Telephone: 416-667-5818

EH&S SEMINAR QUOTE - from Larry Kluthe, Cummins Western Canada

“Just a quick note to say what a great safety seminar you organized in Calgary. This was one of the best safety seminars I have attended. The information and presenters were very informative and the content was directly related to our industry. I would recommend this seminar to anyone in the industry - Great job.”

Please contact the CAED office if your company would like to be featured in our next Showcase Newsletter issue. (613-822-8861)

Wells Fargo Builds Its Equipment Finance Presence in Canada

Wells Fargo is often thought of as an exclusively U.S. company, when in fact its presence in Canada can be traced back to the first Wells Fargo trading posts in the late 1800s. Headquartered in Toronto, Wells Fargo Equipment Finance Company (WFEFC) provides equipment financing and leasing solutions throughout Canada--in both Canadian and U.S. dollars. Customers throughout the provinces and territories receive local attention through WFEFC's referral network of independent leasing associations.

Led by 35-year industry veteran Dave Ralph, the dedicated team that serves the Canadian marketplace has an average of 25 years of experience in equipment financing. The team's expertise ranges from construction equipment to printing presses, corporate aircraft to almost any other equipment businesses need.

A fast-growing company, WFEFC's revenue has doubled since it entered the Canadian market in 2000.

"We have high standards when it comes to customer service," Ralph said, "so as we've grown our customer base, we've added sales and operational staff to ensure our customers receive the attention and turn-around they deserve."

WFEFC uses its strength and history as an

advantage by combining the expertise of a dedicated equipment financier with the resources and reliability of Wells Fargo.

"We are efficient enough to maneuver within the market and to be innovative," Ralph said. "And the strength of our parent company allows us to fund equipment of all types, both in Canada and across the border. Our ability to tailor products to a company's cash flow puts us in a great position to help middle-market businesses obtain the equipment they need to grow."

The U.S. affiliate of WFEFC, Wells Fargo Equipment Finance Inc., is one of the largest bank-owned equipment leasing and finance companies in the United States with \$8 billion in managed assets. It provides competitive floating and fixed rate loans and leases in all fifty states.

WFEFC's parent company, Wells Fargo & Company, is a diversified financial services company with \$492 billion in assets, providing banking, insurance, investments, mortgage and consumer finance to more than 23 million customers from more than 6,200 stores and the internet (wellsfargo.com) across North America and elsewhere internationally. Wells Fargo Bank, N.A. is the only bank in the United States to receive the highest possible credit rating, "Aaa," from Moody's Investors Service.

Wells Fargo Equipment Finance Company at a Glance

Primary Market: Established middle-market businesses operating in Canada

Equipment Expertise: Construction equipment, commercial vehicles/trailers, machine tools, plastics, printing presses, manufacturing and mining equipment, oil and gas equipment, forestry equipment, corporate aircraft, computers/software, and office equipment/furniture

Product Offerings: A complete line of competitive financing and leasing alternatives tailored to each customer's cash flow requirements including: vendor leasing/financing, stretch leases, purchase/finance leases, loans, and customized financing. WFEFC also offers discounting and syndication products and services

For more information call Wells Fargo Equipment Finance Company at: (800) 242-2523.

For the loved ones you want to protect: Designating a Beneficiary

By Arlene Viana

Associate Consultant, Morneau Sobeco

Fundamentally, life insurance was created to protect loved ones from the financial burden of unexpected death. Not a very pleasant thought, but one that requires careful consideration. Choosing a beneficiary becomes an important task that forces plan members to really think about whom to designate.

As the insured member, you are able to designate anyone as your beneficiary as long as you inform your group insurance carrier. It may be that you do have beneficiary designations in mind, but they include more than one individual. Luckily insurers allow members to designate multiple beneficiaries. You may also assign a percentage to each beneficiary equivalent to the portion of the life insurance amount you want to apply to each individual. For example, Jane Smith (spouse) may receive 75% and John Smith Jr. may receive 25%.

What if your beneficiary is a minor? Where one or more of the beneficiaries is a minor, an employee should appoint a Trustee or Guardian of the Estate of the minor, to avoid the proceeds being paid into Court or held until the minor is legal age. Other legalities surrounding beneficiaries may include the cases of divorce

or separation, where the employee may be obliged by Court Order to designate a particular beneficiary. Failure to comply with this obligation could result in payment into Court.

But what happens if you don't designate anyone at all? If the beneficiary designation is left blank, the insurer will automatically apply your insured amount to your "Estate". Here are some things to consider:

- ✍✍ Using "Estate" as a beneficiary exposes insurance proceeds to creditor claims and, in some cases, estate taxes. If an employee wishes to avoid this, he or she can designate one or more individuals as beneficiaries.
- ✍✍ Where the Estate is designated as the beneficiary (or in the absence of a designation) a plan member should have a will in place. Employees or plan members should take questions regarding wills, trustees or estate planning to a legal or financial advisor.

The enrolment form you fill out may seem simple enough, but don't be fooled by its simplicity. Take the time to make the choice that makes you feel most comfortable and protects the ones you love.

CAED's Translation Service

CAED's Translation Service can assist you in **meeting the legal requirement for translating into French**. For over two decades, our CAED translator has provided services to CAED Members. Our **Translation Service** will cover all printed materials, service manuals, specification sheets, advertising copy, editorial – **all at competitive rates**. Any CAED member may take advantage of this **value-added service**. This quality translation service is offered at a **competitive rate** of 25 cents per word.

Please contact Maria Swan at (613) 822-8861/email: mswan@caed.org

CAED CHAPTERS CORNER

BRITISH COLUMBIA CHAPTER NEWS ...

By Garry Frelick, Finning (Canada), CAED B.C. Chapter President

Mac MacLean has retired as B.C. Chapter Secretary/Treasurer. Mac has been involved with the CAED since 1970! He started in Halifax in 1970, followed by Fredericton in 1973 and then Vancouver in 1975. He was Secretary/Treasurer in Halifax and Fredericton and became a B.C. Chapter Director in 1997. He became the B.C. Secretary/Treasurer in the spring of 2000 when Peter Gorman's health began to fail. Mac has always been a very strong supporter of the Association, a dedicated volunteer and main organizer of our various activities. He has enjoyed working with the members and took tremendous pride in our Bursary program and the financial support we provide annually to the 5 regional Colleges.

At the B.C. Chapter AGM in May (Mac's last official meeting) the Executive bestowed on him an Honorary Lifetime Membership in the B.C. Chapter. He was very moved by this gesture as he is the only member that the B.C. Chapter has ever recognized with this honour.

John Dodds has replaced Mac as the B.C. Secretary/Treasurer.

Also, a “**Big Thank You**” to Mac from the CAED National Office for his support and co-operation in always keeping us updated on the B.C. Chapter’s activities. **Happy Retirement Mac!!**

Jack Hobbs Passing – 1942-2006

By Mac MacLean

Sad news, Jack Hobbs passed away on June 20th, 2006 after a massive heart attack.

For the past 30 years Jack was a faithful supporter of the B.C. Chapter. He started attending meetings while employed by Canadian Acceptance Corporation. and carried on after that company was acquired by the Royal Bank. He retired from the Royal Bank on May 31st. We will not forget his cheerful attendance at meetings and particularly the Golf Tournament when he always brought the "coveted Royal Bank putter" to be presented to the winner of the longest putt. Many B.C. members will also remember Jack attending the Annual Valentine’s Dinner with wife Anna.

SOUTHERN ALBERTA CHAPTER NEWS ...

By Gerry Larke, CAED’s Southern Alberta Chapter Secretary

New Officers for Southern Alberta Chapter:

President - Tom Plain, Wajax Industries West Division

Vice President - Bob Bergeron, Finning; (Canada)

Vice President - Dave Liptrot, Coneco

ONTARIO CHAPTER NEWS ...

By Ian Dalrymple, Executive Director, Ontario Chapter

The Ontario Chapter held a very successful networking breakfast on May 24, 2006 hosted by Ritchie Bros. Auctioneers and was attended by 50 members. All funds raised go to our education partners. Also, on June 27, 2006, we held our annual golf tournament to raise funds for post secondary education. This was a great day with 76 golfers participating followed by dinner and prizes for the competitors. All prizes were donated by our members. The Ontario Chapter would like to thank our members for their support - we really appreciate it!