



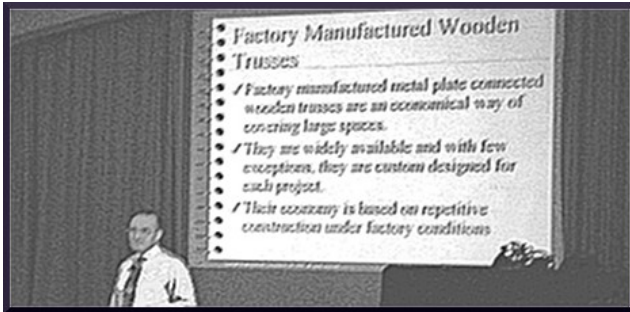
# Roaring Brook Consultants Inc.

ENGINEERING A BETTER FUTURE

News and Events

Spring 2010

## Insurance Industry Courses



Roaring Brook Consultants has presented New Hampshire credited courses for insurance adjusters at the New Hampshire Adjusters Association (NHAA) annual conference in November of 2009 and the Southern Maine Claims Association (SMCA) education day in March of 2010. Keith Kallberg, the General Manager of Roaring Brook Consultants and a licensed professional engineer, teaches both Roaring Brook course offerings. The two courses currently available are “Engineered Wood – Trying to Improve on Nature” and “Building Codes and the Claims Professional”. Each course is fifty minutes long and provides a participant one New Hampshire multi-line adjuster credit. Both courses are appropriate for casualty and liability adjusters and property adjusters.

In addition to providing courses through regional claims association meetings, we can provide courses directly to insurance companies and adjusters. Listed below are brief course descriptions. If you are interested in one or both courses, please contact us directly for more information and to schedule. Roaring Brook is currently looking at developing other course topics to continue to support the educational requirements of the insurance industry.

### Engineered Wood – Trying to Improve on Nature

The goal of this class is to better educate field adjusters on the topic of engineered wood products and terminology to improve the adjuster’s ability to manage claims involving structural failure issues. The class is a valuable source of information describ-

ing a category of construction components commonly used in both residential and commercial buildings. Included is a Microsoft Power Point presentation and a hands-on review of different types of products.

### Building Codes and the Claims Professional

This class explains why claims professionals must understand building codes. It covers a variety of specifics that demonstrate how codes can play a part in claims resolution and why adjusters need to be aware of code considerations. The class is a valuable source of information for professionals working in the liability or property divisions. Also introduced is an interesting and entertaining display of code violations in “Fool or Rascal?” slides.

For more information about NHAA and SMCA, you can connect to the following links:

#### **New Hampshire Adjusters Association -** [www.nhadjusters.org](http://www.nhadjusters.org)

*What are the benefits to becoming a member of the New Hampshire Adjuster's Association? Becoming a member of the NHAA is a good way to meet and interact with other insurance claims professionals. The NHAA holds dinner meetings 5 times a year, a Holiday Party in December, educational seminars in October and April as well as a Golf/Picnic Outing in June. (Source: nhaa website FAQ's)*

#### **Southern Maine Claims Association -** [www.southernmaineclaims.com](http://www.southernmaineclaims.com)

*The Southern Maine Claims Association is an organization dedicated to the insurance adjusting profession. Its mission is to promote professionalism by providing educational information and programs that will provide value to its members and the insurance industry (source: smca website mission statement)*

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## What does a Surveyor do?



With the warmer days of spring upon us, we receive more interest and activity regarding inquiries for land surveying work. Part of our responsibilities with surveying include clearly defining what needs to be done to properly complete the survey.

When we provide a proposal for a survey, we are often asked about the cost and what we intend to do. Quite often when I say that my first step is to research the deeds of the parcel to be surveyed and the abutting parcels, I'm asked, "Why?" The simple answer is because the rules say that I will. The complete answer is that in many cases the information revealed in researching the deeds of the abutting parcels will provide useful information in locating the property line on the face of the earth.

A deed transfers title to a parcel, and the description in the deed provides the description of parcel that was transferred. The following is typical of many deed descriptions in this region: "...bounded on the south by the road leading from the Baptist Meeting House to Round Pond, bounded on the east and north by Jacob Smith and on the west by this grantor...being known as the sheep pasture."

Based only on this description I wouldn't be able to place this parcel on the face of the earth. The road and abutting landowners are monuments but more information is needed to perform the survey. This same description may have been copied verbatim in 4 consecutive transfers, so this grantor really refers to Harold Smith who first sold this parcel in June of 1875 to his son from the corner of his farm. Now which Meeting House is referenced and where is Round Pond? These features are not on the current

maps of the area. The 1872 atlas for the town does show these features. Round Pond is now called Kettle Pond and the Baptist Meeting House was located at the corner of Main Street and Pond Road, which is the road the property is located on.

I now know what road the parcel is on, but where is it? The town's tax maps give some guidance, and although they are not always correct, they do give a starting point. Researching the deeds of the abutting parcels, I can confirm that they came from Jacob Smith and Harold Smith, but no dimensions or directions are given for any of the common property lines. Now what? Follow the deed chain for each of the parcels back in time. In 1861 an abstract of the will of Jonathon Smith was filed showing that both Jacob and Harold were bequeathed land by the will of Jonathon in equal shares.

The probate records for Jonathon Smith show that the land was partitioned by the court at the request of the heirs and a description for each parcel and a plan of the partition are on file in the probate office. The "sheep pasture" is described by metes and bounds, is said to be surrounded by a stone wall, and was given in its entirety to Harold Smith.

There is a stone wall surrounding the parcel and the dimensions are reasonably close to those given in the description on file at the probate office. We do the field measurements, monument the corners as needed and prepare the plan for the parcel. Why do we research the abutting parcels? Because without that information we could not complete the survey of the parcel. The above illustration shows some of the various sources we need to examine in fitting together the puzzle of where this piece of land is. In addition to the above, the county records are often consulted for layouts and discontinuance of old county roads. In some cases the State of Maine archives are consulted for ancient plans. I have found plans in the superior court records when there had been a boundary dispute. Another source of

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information that can be helpful are the headstones in old family graveyards. When land is passed intestate (no will) an abstract is not filed in the registry of deeds listing the heirs. If the land passed in this way to a married daughter of the deceased it may be next to impossible to track down the father from the record, unless some kind soul included the specific reference in the deed. I have run across references such as: "...land I inherited from my father."

Great! I know she inherited it from her father, but who was he? Her married name is Mary Jacobson. If you find her headstone in the Smith family graveyard, you at least have a starting point. The headstone may even tell you who her father was: "Loving Daughter of Harold Smith".

The list of information sources is endless. Each survey has it's own unique circumstances which will dictate which sources will need to be investigated.

Roaring Brook is happy to review any of your surveying requirements with you no matter if they are large or small. Contact us to discuss your needs and let us help you.

## Crane Inspection Services

With warmer weather comes more construction and cranes are a large part of almost any construction project. There are two types of crane inspections required by OSHA: frequent inspections (daily to monthly intervals) and periodic inspections (1 to 12 month intervals).

Frequent inspections are usually performed at the start of each shift by the operator, who walks around the crane looking for defects or problem areas. Components that have a direct bearing on the safety of the crane and whose status can change from day to day with use must be inspected daily and, when possible, observed during operation for any defects that could affect safe operation. To help determine

whether the crane is safe to operate, daily inspections should be made at the start of each shift.

The periodic inspection procedure is intended to determine the need for repair or replacement of components in order to keep the machine in proper operating condition. It includes those items listed for daily inspections as well as, but not limited to, structural defects, excessive wear, and hydraulic or air leaks.

Roaring Brook Consultants provides periodic third party inspections and annual inspections for the following:

- Construction Cranes (OSHA 1926.550)
- Overhead Cranes (OSHA 1910.179)
- Overhead Lifts
- Personnel Lifts
- Tower Cranes

We also provide services for crane accident investigations, expert witness testimonies, planned engineered lifts, and load testing. Give us a call today and find out how Roaring Brook can help you on your next crane project.

## Roaring Brook Consultants other Ventures

*Did you know....*

Terra Solutions assists industrial and commercial facilities achieve their sustainability commitments while solving nuisance odor problems that occur as a result of normal business operations. Terra Solutions products are made up of a combination of naturally occurring substances that provide an effective, safe method of treating a variety of odor problems. Marketing and sales efforts for Terra Solutions go beyond the New England Territory with clients and new proposals reaching into New York, Michigan and Tennessee.

Products are available in bulk or in small containers suitable for household use.

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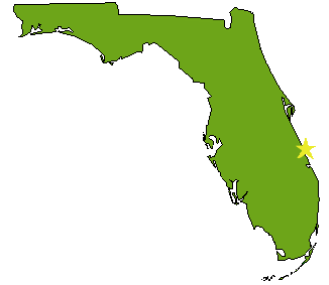
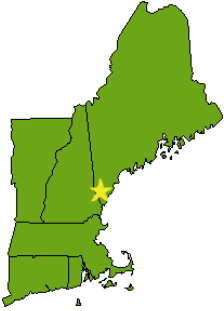
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## **We Welcome Your Comments**

If you have thoughts, opinions or suggestions that you would like to share with us, please contact us using any of the methods or addresses listed below

**If you would like to be removed from our mailing list, please let us know.**

**Email [sandra@rbc.mv.com](mailto:sandra@rbc.mv.com)**

***Visit us at one of our websites for more information on any of our services.***

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