



NewsForum

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Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

January 2009

Cambridge Heat Treating

Three generations make this business work

When Bob Robbins was downsized from his job at Canada Machinery Corporation in 1982, the whole family pitched in to get his new business, Cambridge Heat Treating, up and running. This is, and has always been, a family business in the most complete sense. Wife Eleanor, sons Peter and Don Robbins and daughter Cheryl Mortimer round out a five-way partnership that has kept the business growing for almost 27 years.

Heat treating is a metal processing operation where the chemical and physical characteristics of steel are altered in order to make it either harder or softer.

“You can make a steel part soft to form or shape it or you can harden it so that it will be strong enough to do the application it was intended for,” explains Don who started working for the company when he was barely a teenager. “You can change the internal composition of it or you can change corrosion factors, appearance... everything,” he says.

Cheryl the eldest of the three siblings, started out by typing up her father’s price lists early in the mornings, at a travel agency where she worked before her regular shift would begin. When the business was in its fourth year and she was a young mother on maternity leave, she began working two days a week so her mother could go grocery shopping—and she never looked back.

Today, both her daughters are employed with the company: Michele, who is also a full-time ballet teacher, drives trucks, and Stephanie, who

attends University of Western Ontario has spent her summers in the plant or office where needed.

“Almost every industry that you can think of uses heat treating at some point in time,” says Cheryl. “And we service pretty much any industry that uses steel,” adds Peter, the family ‘visionary’.

Peter was in high school when the business launched. In the afternoons after school, he and Don would put the finishing touches on the jobs their father had started during the day. Often they would arrive after Bob had left to work an evening shift at his old plant, getting their instructions about what to do from notes he’d written for them.

“What Bob got started in the daytime,” says Eleanor, “Peter would end up finishing so the customer could have his work the following day.” It’s a 24-hour turnover policy that still exists today. As does the first-come-first-served approach they adopted right from the start as well.

Neither parent took wages from the company in the first year of operation, “because we just had to pay the gas, pay the hydro and pay the rent,” says Eleanor. “We both worked two jobs. We just had to. It wasn’t easy.” For the first ten years Eleanor cleaned a local public school in the evenings. When the business got going she began to work full time in the office doing paperwork, a position well outside the scope of her experience as a stay-at-home mom.

“The reason we’ve survived, I think,” says Don, “is because we give extremely good quality, service and competitive pricing all rolled into one.”

“And we treat people the way we would want to be treated,” confirms Cheryl. “We don’t care if they’re a big customer or a small customer. It’s who comes in the door first that gets serviced.”

“It’s really a commitment,” adds Peter. “You have to give as much commitment to your business as you would to your family to make it successful. If you’re not prepared to commit to it, it’s not going to be successful.”

Today, Cambridge Heat Treating has 16 employees including Cheryl, Don and Peter.



From left: Eleanor Robbins, Cheryl Mortimer, Don Robbins and Peter Robbins. Absent: Bob Robbins.



When you walk in the door of Cambridge Heat Treating, there’s a good chance Milo will be there to show you in.

Milo loves his job just as much as everyone else in the family. When he’s not greeting customers and suppliers he spends his time as a care dog visiting the elderly in nursing homes.

Our client's side

University, a time to make the most of life

By Stephanie Mortimer

Sitting at my laptop (trying to come up with a way to start writing) my head fills with thoughts about school, and my classes, and how they're preparing me for the real world. But as I try to focus, something else invades my head. I start thinking about other things I need to do today like: "I need to email this person," or "I need to make a list of supplies for another event."

As I try to push these thoughts out of my head, I realize that maybe they're exactly what I need to be writing about. These thoughts stem from my huge involvement in extra curricular programs at school that not only take up an awful lot of my time, but are giving me hands-on experience on how to deal with 'real world' situations.

I'm currently a student in the Faculty of Health Sciences at the University of Western Ontario. I'm going into my third year pursuing a degree in Honors Kinesiology with a minor in Psychology. The classes I take are giving me an excellent theoretical base of knowledge and will lead to such a wide variety of opportunities upon graduation.

I love my program, but what I love even more are the things I do in the time I spend when I'm not in class. Extra curricular programming is one of the best things you can become involved in. It teaches time management skills, lets you connect with people you never thought you'd meet, and most of all is incredibly fun. Not only does getting involved outside of class enhance your resume, but overall it enhances a person's entire university experience.

Like any other university, Western is filled with people from all walks of life – different backgrounds, cultures and customs. Through classes and extra curriculars I have met some of the most amazing people imaginable and my eyes have been opened up to so many new and exciting opportunities.

The connections I've made through school will help me later on in life, but are also a huge asset right now. If it weren't for the support of my peers, I probably would not have achieved half the things I have in my first two years of university, and I wouldn't have all the aspirations I do for the next two. University is such an encouraging and nurturing environment, which is proving to prepare me both socially and academically for life after I graduate.

If I were able to give one piece of advice to someone just about the start off their university career, it would be to never hold back. University is a completely different life experience from anything you will have had up to this point; take full advantage of that.

If you choose to go into university and completely re-invent yourself, then do it! There are so many different opportunities available to you, and by not taking advantage of them you could be missing out on so much. Your university experience can be whatever you want it to be, so make the best of it.

More than one tax spouse

The federal Income Tax Act (the Act) contains many provisions that allow tax deferral when spouses transfer ownership of property between each other.

Generally speaking, a transaction between spouses can be completed on a rollover basis, where the transaction is recorded at the property's adjusted cost base and no taxable gain or loss will be realized.

The Canada Revenue Agency (CRA) was recently asked about the tax results of a transfer where a deceased individual had both a legally married spouse and a common-law spouse.

The specific issue was whether the deceased taxpayer could bequeath his registered retirement income Fund (RRIF) to his surviving common-law partner (as defined by the Act) under the rollover rules. The complication was that the deceased also had a legally married spouse from whom he was separated.

In the CRA's opinion, an individual can have two spouses for income tax purposes. The CRA stated that the deceased could bequeath his RRIF to his common-law spouse or his legally married spouse and either bequest would qualify for the spousal rollover rules.

The CRA went on to say that either the common-law spouse or the legally married spouse could be named as the successor annuitant of the RRIF

It should be noted that this technical interpretation does not necessarily extend to every provision of the Act. For example, to qualify for the spousal tax credit (available for common law or legal spouses), the spouses must be living together at year-end and cannot be separated because of a breakdown in their relationship.

From a planning perspective, the CRA's opinion might help where an individual has two spouses to provide for in his or her estate plan, for example, the separated legal spouse could be named as a beneficiary or successor annuitant of some or all of the individual's RRSPs or RRIFs, while the current common-law spouse could be provided for in other ways.

Of course, the status of these relationships needs to be carefully monitored and estate plans and wills updated accordingly if the relationships between the individuals change.

*Article courtesy of CLU Institute.
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Could your child's health issues be related to **ANXIETY?**

By Natalie Lauzon, Doctor of Homeopathic Medicine and Medical Heilkunst

You'd be surprised how anxious kids are feeling these days and how often those levels of anxiety are directly related to the underlying cause of their disease or disorder. According to Children's Mental Health Ontario, 6.5 per cent of children suffer from an anxiety disorder, and according to my own personal and clinical observation, I'd exponentially increase that percentage.

The problem is that oftentimes, parents and even practitioners don't really think of children being anxious. Why is that? It's simple, because children don't usually respond to, nor express their anxiety like we do as adults. They don't verbalize it, and oftentimes, they internalize it. They don't even KNOW it's anxiety. They see it as an uncomfortable feeling, and it is more like a fear for them than anxiety or stress. They often won't verbalize it because they think it is embarrassing, or they are worried of being reprimanded, or of worrying or upsetting their parents. Sometimes they might tell us they are afraid or worried, but because we don't know what to do with it, we keep reassuring them and just hope it will subside with time. However, long term (and sometimes even short term) anxiety can cause all kinds of physical, mental, and emotional health problems (both acute and chronic).

How do I know if my child is anxious?

- | | |
|------------------------------------|-------------------------------------|
| Lip/nail biting | Bouts of explosive emotion |
| Sleep disturbances | Chronic headaches/migraines |
| Incontinence | Concentration/focus difficulties |
| Social phobia | Frequent digestive upsets |
| Thumb sucking | Parental separation anxiety |
| Authority defiance | Chewing on clothing |
| Grinding teeth | Fear of leaving home or being alone |
| Repetitive or compulsive behaviour | |

What is causing my child to be so anxious?

A thorough clinical assessment will determine the possible factors which lay at the core of the underlying cause which may include:

- A personality characteristic: The particular way a child responds to stressful situations
- A traumatic event: A physical injury, vaccination shock, emotional trauma.
- Social/environmental issues: Difficulties in school with their peers, teachers, workload, etc. or; Difficulties at home: Stressed/anxious parents/siblings — we must remember that our own energy reflects directly on a child's sense of comfort, safety, grounding, and sense of self
- A genetic predisposition: To disease conditions such as chronic anxiety, depression, obsessive compulsive disorder (OCD), behavioural issues, learning disabilities, etc.
- A nutrient deficiency or food allergy



What can be done?

Homeopathic Medicine is a safe, non-toxic, natural and effective alternative solution to conventional treatment that supports your child's healthy vitality. The practitioner will perform an objective observation of your child's regimen/nutrition, symptoms, medical past, and life circumstances and history. Therapeutic Counselling will aid in the identification of the cause, and Sequential Homeopathy will remove the triggers or stressors through a sequence of specifically chosen homeopathic remedies. Once the triggers/stressors have been removed, additional homeopathic remedies, along with various key changes in your child's nutrition/regimen, will be recommended to calm and ease the anxiety, and support the body to heal itself.

Your child doesn't have to feel so anxious all the time. First we identify and remove the causes, and step by step we begin the healing journey.

Managing the economic crisis with the *Numekevor Solution*



As the global economic crisis continues to take its toll on Canadian businesses, cash position and cost reduction are key concerns for many companies.

Our clients have always valued the cost effective nature of our service. It does help them stay ahead of the game.

It is one thing to save on cost but it is a hard thing to do so by eliminating some of the benefits that staff

value and have come to recognize as part of their security. With our model of health benefit plans and unique service delivery approach, you do not need to make such choices whether in good or turbulent times.

Our model, the groundbreaking *Numekevor Solution*, is rooted in a simple belief that if we can give control over cost to the employer, then why can't the employee enjoy the benefits of a flexible plan!

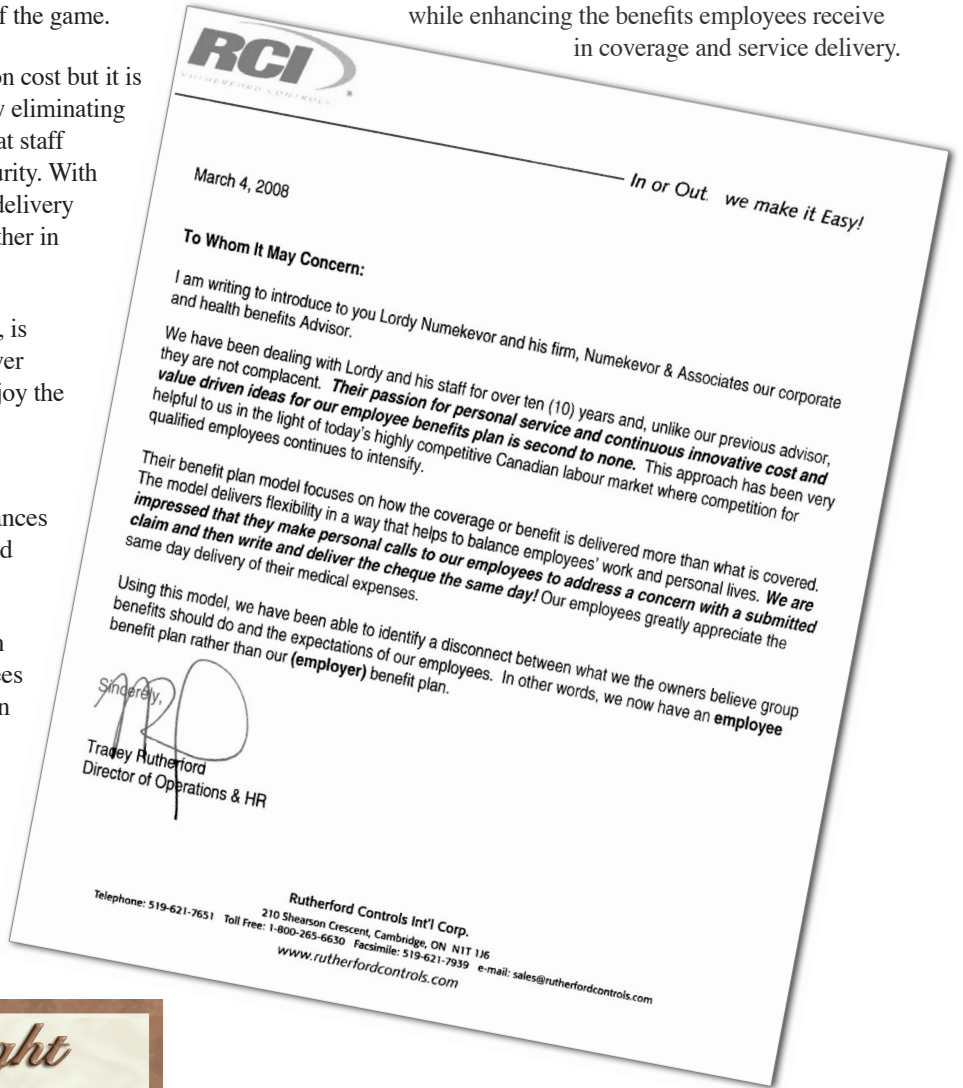
But it is more than just a flexible plan. It is about delivering the benefits of the plan in a way that enhances the relationship between employee and employer and thus eliminates the *'hygiene factor' syndrome*.

A hygiene factor syndrome occurs when benefits, on their own, cease to be incentive enough for employees to work harder. This situation can be overcome when benefits are delivered in such a uniquely different way: so that employees have an experiential relationship with their benefit plan; the way we call claimants to fix problems with their claims and, in most cases, deliver or mail cheques the same day.

In Canada, unlike the United States, employees generally consider employer provided health

benefit plans as a right and not a privilege. This is why a great number of employees perceive their health benefit plans as a hygiene factor.

As the following introduction letter from a client shows, using our model, our clients have been able to close the gap between what employers believe group benefits plans should do and the expectations of the members of the organization in a cost effective manner, while enhancing the benefits employees receive in coverage and service delivery.



Words for Thought

I wanted to be good, but I did not want to make noise, because I felt that noise never does any good and good never makes any noise.

I do not want God to be proved exclusively by nature. But how can we look at nature without being reminded of its Author?

Louis Claude De Saint-Martin

About the company. We've focused on small business owners and executives since 1988. Founded by Lordy Morgan Numekevor, Numekevor & Associates is one of Canada's leading corporate insurance advisory organizations. We are the innovators of Health Disaster Relief Programs (HDRPs), combining comprehensive benefit and insurance programs to give you, the business owner, the peace of mind you're after. Contact Numekevor & Associates Inc., 88 Robson Avenue, Cambridge, Ontario, N1T 1L2, Tel: 519-621-4422; Fax: 519-621-1466; hdrp@numekevor.com; www.numekevor.com. **About the newsletter.** This newsletter belongs to our clients. Publication dates are January and July with deadlines in November and May. Submissions of original articles, photos or artwork are welcome. For guidelines contact us at 519-621-4422 or email hdrp@numekevor.com. We reserve the right to edit articles for length and clarity.