



NewsForum

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Assisted Moving Services

Taking the chance out of change

Moving house is a big job. It's a particularly daunting task when it comes to leaving the home you've lived in for much of your adult life. For most of us, at some point, after the children have gone and the twilight years have begun, it will become necessary to make that kind of move.

Right now, however, many of us are faced with helping our parents transition through this change. Unfortunately, the demands of work and family and, in some cases, the challenge of living at a distance, prevent us from being able to provide the assistance that they really need.

Easing the way are Judy Siefert and Slava McIntyre.

Earlier this year Siefert and McIntyre launched Assisted Moving Services, a company that takes a hands-on approach in helping the elderly as they move into the next stage of life. And even with the economic uncertainty that has gripped the country—indeed much of the world—this is a business with huge potential.

The business idea was given to the two of them by a mutual friend at a party they were attending last year explains Siefert. At the time she was recently divorced and looking for something to do after eight years away from the formal workforce.

McIntyre was in similar position when the opportunity presented itself. Following the birth of her second child 15 years previous she had left her office job to work for her husband for eight years before devoting herself to her family full time.

"I'm a very social person so I'm really good at the social stuff," explains Siefert. "I'm really good at making people feel comfortable. Slava has computer skills. She's an organized person. Me, not so much," she says. "If you see a box that Slava has packed and then see a box that I have packed...there's just such a difference. She has those skills that I don't have."

By combining their abilities they're able to help seniors clarify and prioritize their worldly possessions in order to downsize and move. It's not ever an easy job, particularly if the senior is going into an assisted living facility where they will have far less space.

"Usually they don't have an enormous amount of time either," says Siefert. Prior to the actual, physical moving, they spend their time together sorting through papers, books, furniture and personal belongings to determine what will go with them and what will be left behind.

"It's about determining what is important to them because what they have in their home is their life's work," Siefert says. "Because it is their life's work and they're really attached to some things it becomes important to have it come with them," she explains. "And sometimes it's impossible. It's a tough thing."

"We get four hours tops before they get tired and it's overwhelming," says McIntyre of the sorting process. "That's when we have to try to figure out how to remove the furniture and things that are not wanted. If there's anything of value, we take it to a consignment shop for resale."

The very nature of the job makes it an emotionally charged experience for everyone involved. When a recent client asked that her wedding dress be donated to the Salvation Army it spent three weeks in Siefert's car before she could bring herself to complete the task.

"They got married during the Second World War so it wasn't like a wedding dress," she explains. "We cleaned out her cedar chest and she kept stroking it. I told her, "You don't have to get rid of

this; we'll find a place for it." But she said, "No, no, no, he's been dead 12 years, I have to get rid of it." I couldn't, it was important to her and then I took on this importance."

Despite the fact that the only experience they have with seniors is with their own aging parents, Siefert and McIntyre are overjoyed with their newfound enterprise.

"I love it. I...love...it," enthuses Siefert. "I think this is where my passion lies, with the seniors. It's so much fun. Old people have so much knowledge. It's rare that people pay attention to them. Once they have an audience that they know cares about them, it's a done deal."

For more information about Assisted Moving Services you can visit them online at www.assistedmovingservices.ca.



Judy Siefert (left) and Slava McIntyre are partners in Assisted Moving Services.

Our client's side

Global crises highlight “illusion” of stability

By Eyo Ewara



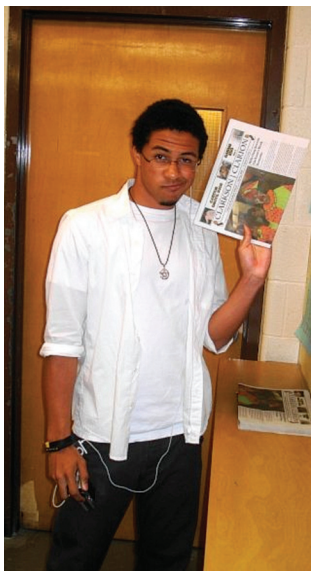
Were someone to step back and take a long hard look at the history of human civilization they would have to admit that it's a strange time we're living in. While the past may be peppered with cultural oddities (among them a seemingly universal affectation for leeches) no time period seems to be as full of contradictions as ours.

On the one hand, we possess the most sophisticated technology ever dreamed of. We can fly from one side of the world to the other in a matter of hours, cure diseases that would have killed thousands just a century ago, our technology has gone so far that we're even endangering the ecosystem with its byproducts.

Yet amidst all our scientific wonders, we're still by no means safe from disaster, no less susceptible to fear.

Take 2009 as an example. Logically modern society is the most sophisticated it has ever been. We're the safest we've ever been. But we're still scrambling to try and counter the effects of a global economic crisis.

Yes *crisis*. Jobs lost, businesses closing, all the forms of expansion we've so eagerly engaged in till this point coming to a brisk, broke, halt. Add onto this the scare about the supposed swine flu “pandemic” and you've got the recipe for widespread unease.



It's disconcerting, but maybe it should be. What better reminder is there of the illusion of stability we've created in our lives?

It's easy to forget that everything we have, the comfort of modern life, is held together in a precarious position and it's amazing how much can change in just one year...

Eyo Ewara is a 16-year-old grade eleven student at Clarkson Secondary School, Mississauga. He writes in his spare time and is editor of his school newspaper.

Health Clinic

Fatigue is common and costly for firms

Many studies have shown the link between fatigue and absenteeism, but new research shows that fatigue has a strong relationship to productivity as well. Of the 29,000 U.S. employees surveyed, nearly 40% experienced fatigue during the past two weeks, according to a study in the *Journal of Occupational and Environmental Medicine*.

Fatigue was most common in women, workers under 50 years old, Caucasians and people employed in “high-control” jobs—relatively well-paid jobs with decision-making responsibility.



Nine percent of workers with fatigue said they lost productive work time. The rate of lost productivity for all health-related reasons was much higher for workers with fatigue (66%), compared to those without fatigue (26%). Workers with fatigue averaged 5.6 hours per week of lost productive time, while those without fatigue lost 3.3 hours on average.

The study estimates that fatigue costs U.S. employers over \$136 million per year in health-related lost productivity. Lost productivity for workers without fatigue costs employers only \$35 billion, says the report.

“Interventions targeting workers with fatigue, particularly women, could have a marked positive effect on the quality of life and productivity of affected workers,” the researchers conclude.

Source: *BenefitNews.com*
[connecthtml@list.sourcemedia.com]
Jan. 30/07

The power of Scripture?

An old woman had just returned home from an evening of church services when she was startled by an intruder.

She caught the man in the act of robbing her home of its valuables and yelled: "Stop! Acts 2:38!" (Which reads, 'Repent and be Baptized, in the name of Jesus Christ, so that your sins may be forgiven.')



The burglar stopped in his tracks. The woman calmly called the police and explained what she had done.

As the officer cuffed the man to take him in, he asked the burglar: "Why did you just stand there? All the lady did was yell a scripture to you."

"Scripture?" replied the burglar. "She said she had an Ax and Two 38s!"

Tip of the Day:

"Get out of the babysitting business"

Posted June 30, 2009 by Kelley M. Butler

That was the blunt directive for SHRM '09 attendees regarding their HR/benefits policies from Hunter Lott, director of PleaseSueMe.com.

In his presentation, Lott served up tough love for pros on how to reset their policies governing:

- Probationary periods. Eliminate them, Lott said, because they're useless and can bring more legal trouble than they're worth. "You can fire at will, but they can sue at will." Instead, simply keep the "employment at will" statement on the books.
- Exit interviews. Lott said this is an area where pros need to be a lot more creative. "It doesn't make sense," he said. "You're saying, 'The only time we value your opinion is when you're leaving.'" As an alternative, he suggested waiting 90 days to contact former employees.
- Layoffs. In a semantics lesson, Lott advised, "Don't say layoff, because layoff implies callback. If you have a 'layoff,' and then you don't call them when you start rehiring again, they can sue you for wrongful termination." A better, lawsuit-proof term, he said, is reduction in force.
- Performance reviews. Another case of semantics, Lott favors "behavior" over "attitude," since "attitude is not measurable."
- Bans on intra-office dating. "Why would you say employees can't date?" Lott questioned, adding that it's asking enamored employees to choose: "Which one of you wants to stay, and which one wants to leave and sue us?" He told pros: "Get out of the babysitting business. Change your policy to: 'Any relationship, on or off the job, that affects our ability to do business or your ability to do your job is grounds for firing.' Then handle situations on a case-by-case basis."

From EmployeeBenefit News ebn.benefitnews.com

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

The right life insurance secures retirement income



During a recent financial security plan review with a client, he made the surprising comment that he was amazed at how many professionals have come out of retirement to work because their finances took a hit from the current global economic crisis. This young accountant just joined a human resource placement firm that specializes in placing professionals like accountants and engineers with corporations.

His observation reconfirms what I learned from day one of my training 21 years ago that ***nothing provides a more solid financial security than the right type of life insurance.*** Yes, you heard it right from me that it is the good old simple but tried and tested life insurance that protects and provides for the living and the departed!

Life insurance is the only investment that guarantees what you want to happen will happen. No ifs, no buts!

There have been many books written by so-called financial gurus suggesting that consumers buy term or temporary term life insurance and invest the difference to build wealth for retirement. The sad truth is that the majority of us do not invest the difference!

I believe strongly that many of the authors of these books do not practice what they preach except to tell consumers what they want to hear in order to sell their books. The reason they advocate this strategy lies in their belief that we only need life insurance when the kids are home. Well, I have news: kids today are not flying the coop at 18 like they used to!

When people ask whether they should buy term, permanent or wholelife insurance, my question is “Do your grandparents have life insurance and why?” The answer is usually, “Yes, because they need it for burial and estate tax purposes.” Then I ask, “Do you believe your situation will be different?”

Let me tell you how buying the right type of life insurance can give you the freedom and confidence to enjoy your retirement assets without fear of running out of money!

When Asietu and her hubby, Edem, retired at 65 little did they know that their **guaranteed paid up** at age 55 life insurance policy was truly the foundation on which all their other assets rested. Their insurance agent told them that their policies, in addition to the guaranteed cash values, also paid dividends.

These dividends, unlike mutual fund dividends, once declared and

paid to them cannot be reduced or taken back by the insurance company—even in tough economic times like the current one. They chose to use the dividends to purchase additions to their basic life insurance. But, at anytime in the future if they need the cash, they can withdraw those dividends from their insurance and still retain the basic value of their policy.

Today in their 70s they have seen not only their life insurance amount increase several fold because the dividends buy more of it, their total cash values also grew by as much. ***Today it is the only financial report statement that they look forward to receiving because the values are going up not down!***

This growth is in spite of the fact that they completed their premium payment over 25 years ago. Several months before their retirement at 65, the couple decided to refinance their home and amortize the mortgage over 25 years to lower their monthly payment after taking a chunk of the equity to finance their active retirement lifestyle.

They took this route instead of the withdrawing from their RRSP or pension income because they wanted to minimize any claw back of their government pension income like Old Age Security (OAS). This is because the equity money they took from the mortgage is tax free, whereas the RRSP or pension money is taxable.

In fact, this strategy is superior to reverse mortgage, which only gives up to 40 per cent of the equity and with hefty interest cost and contractual encumbrances. Even though they increased their debt with the new and larger mortgage, they knew that in case of the death of one of them, funds would flow in to pay off the debt.

For them, concern about increasing health and nursing home care costs in later years will be largely contained because they can access the life insurance cash values. And when one of them passes on, their life insurance proceeds will replace the capital they used up together and life will continue for the surviving person.

In short, this happy story shows that life insurance, as a critical component in a financial security plan, ensures that we do not outlive our income. The next time you meet with your Financial Advisor, ask if the investment vehicle your money is being invested in guarantees that gains made over the years will not be lost to an economic downturn.

In the next issue, I will talk about how we can own the right type of life insurance without any additional out-of-pocket cost.

Enjoy the summer.

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.