

NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

Elite Bending Ltd

Specialization brings long term success

HealthDisasterRelief.com

When Barry Melski and his friend Max Barrett were laid off from their jobs in 1991 due to a plant closure, they didn't spend a lot of time despairing over their misfortune. As machinists who had spent years apprenticing in the specialized field of building metal tube bending machines they decided to take up the mantle themselves and strike out on their own.

It wasn't necessarily an easy decision to make. The economy was in recession, they both had young families and they had never been business owners before. "Everyone thought we were crazy," says Melski with a chuckle. Regardless, they persevered and launched Elite Bending Ltd that same year.

Like all small business owners battling to succeed, they dedicated

themselves to their new enterprise by working long hours and trading family and leisure time for time on the shop floor. Starting a startup takes a lot of time, says Melski, and everyone had to pay their dues. That included Melski's wife, Sandra, a care specialist for the developmentally challenged who worked nights to ensure there would always be someone at home with the children.

What they learned was that hard work pays off. After the first year came the first hire. Today, 19 years later, Elite Bending and its 13 employees have earned a reputation for building top quality tube bending machines for the auto industry. It's a niche business that takes years of training-well beyond

Barry Melski, President of Elite Bending Ltd beside a partially completed metal tube bending machine.

that of general machining or tool and die-before it can be mastered.

Melski explains that under every car there are a number of tubes that feed liquids to various systems that make the car operational. What Elite Bending does is build the machines that bend the tubes to fit a specific make and model of automobile. Each machine makes one dedicated part: one gas line, one brake line, etc. Every machine has a similar function, yet every one is different.

"You can't just start building tube bending machines," says Melski. "It's something that takes a lot of years to learn and there aren't that

many of us." It's not a mass production industry either. Depending on the number of bends required for each tube, it can take between two to three months to build a single machine. "When we're real busy, we'll build up to 100 in a year," he says.

Learning to do the job right has its rewards and in spite of the crisis that shook the auto sector last year, Elite Bending has managed to retain a strong customer base.

When asked how the company managed to weather the storm that resulted in the closure of two of its Waterloo Region competitors Melski says that along with quality and honesty, the company's greatest asset is, its employees. "They're really the best in the business. Once you get good builders you want to keep them and

> that's one thing we've done here, they stay." Many, he says, have been with the company since the beginning.

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These days, however, there is one piece missing. Five years into business, Melski lost Barrett to cancer. "Losing Max was hard," he says. "He was a super good guy and we worked well together."

After Barrett's death, Melski was reluctant to find a new partner and today is the sole owner and president of the company. Working alongside him is Laurie Ransom, Elite Bending's accountant/administrator who has been with the company since it started. He is also supported by Tooling Co-ordinator, John Wydeven who has over 40 years experience in the tube bending industry

and provides onsite customer support for machines whenever the rare need arises.

With almost 20 years of business ownership now under his belt, Melski is starting to consider his succession plan and admits he's not quite sure how things are going to turn out. With his children pursuing other endeavors, there is no obvious successor but whenever one emerges, Melski will be ready to start a well-deserved retirement.

Barry Melski and his wife Sandra have five children who range in age from 23 to 10: Kyle, Michelle at Ryerson, Curtis, Nathan, Rosemary.



Our client's side

Believing we can make a difference



Saturday November 14, 2009, the 2nd Charity Dinner and Auction at Whistle Bear Golf Club was held. All proceeds went directly to Lukobe Project.

The evening included great food, live and silent auctions, door prizes, dancing and a presentation by the founder of Lukobe Project, Dawn Schaller. Dawn is the daughter of Fred and Helen Schaller owners of Schaller Tool and the niece of Ken and Donna MacDonald owners of MacDonald Steel Ltd and Tigercat Industries.

The Lukobe Project is a registered charity in both Canada and Tanzania. The Project raises funds to provide a safe home for orphans, sponsor community families and, promote selfsustaining initiatives.



The Lukobe Project is dedicated to raising

Project fundraising dinner in October 2008. standards of living by offering community services, education

for children and adults, skills training, health services and much more. In short, the Lukobe Project is a grassroots effort dedicated to educating children in need and improving lives of an entre community in northwestern Tanzania.

When Ken MacDonald first told me about the fundraising dinner for the Lukobe Project in August of last year, I readily signed up for it! This is because, as an African-Canadian, I can relate to the need being addressed by this project.



Lordy with the Robbins boys of Cambridge Heat Treating, Donnie, left and Peter, right at the 2009 dinner.

With the funds raised at events last year and this year, Lukobe Project is able to continue its existing programs as well as implement many new valuable community development projects.

Some of the programs include:

- Lukobe Orphanage operating costs and recreational activities for the children such as a group trip through Serengeti National Park
- New mattresses and shoes for all the children at Lukobe Orphanage
- Support for local Primary and Secondary schools including an "Oral Hygiene" education day at Lukobe Primary School-over 500 toothbrushes distributed
- HIV/Malaria testing and education day—over 300 bug nets/condoms distributed
- Purchase of a "dala dala" (bus) which creates employment opportunities, income for the orphanage and provides transportation to locals when needed
- Purchase of solar-powered oven and introduction to solarpowered cooking
- Continuation of the Women's Tailoring Program

You too can be part of this noble project and cause by purchasing tickets to attend the annual dinner-auction event usually held in the fall. It is the right place to be in the cold weather because you will meet warm people and make new friends.

My favourite is the auction as I always come away with some cool and unique gift items. If you are lucky like one of the couple guests, you could find the perfect corner stone to complete your landscaping arrangement.

The following natural preparation is presented for information purposes and is not a substitute for prescribed medical treatment of diabetes. Consult your physician before making any changes to your disease management routine.

What's so special about this little plant?

Known commonly in North America as okra, this natural remedy is being credited with helping diabetics manage their blood sugar levels. Within months of giving this daily treatment a try, patients are finding it easier to control their blood sugar and some have been able to reduce their medication.



Taking two pieces of okra (Bhindi), remove or cut both ends of each piece and cut them in half across the middle. Place both pieces in a glass of water. Cover and keep it at room temperature over night. Upon waking the next morning and before eating breakfast simply remove the okra from the glass and drink the water.

Take daily. Reduction of blood sugar levels could take as little as a few weeks or as long as several months. Be sure to maintain your prescribed medical treatment until advised by your doctor to make changes.

The next time you're washing your hands and think the water temperature isn't just how you like it, think about how things used to be. Here are some facts about the 1500s.

Most people got married in June because they took their yearly bath in May and they still smelled pretty good by June.



However, since they were starting to smell, brides carried a bouquet of flowers to hide the body odor. Hence the custom today of carrying a bouquet when getting married.

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the other sons and men, then the women and finally the children. Last of all the babies.



By then the water was so dirty you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the bath water!"

Are you leading or managing change?

I thought it would be beneficial if over the next few issues of NewsForum I shared with you, my clients, a model I developed during my MBA degree studies for leading (not managing) change initiatives in small and medium size enterprises (SMEs) like ours. Because of what I have seen during my interactions with you and from my own experience dealing with change, I think that you will find this model helpful.

Excerpted from Lordy's MBA dissertation, adapted for NewsForum.

"If you want to make enemies, try to change something." This wise American President, Woodrow Wilson, could not have put this in a better perspective!

A change initiative could involve simply communicating a new employee health benefit plan or dealing with an emotional issue as business succession plan. It could also involve moving into a new business building or implementing a new computer system. In all these examples, the lives of members of the organization are impacted positively and negatively.

The history of change management is replete with studies undertaken within large corporations, to the disadvantage of the small and medium size enterprises (*SMEs*) that you and I run. Consequently, most change management models available today do not adequately address resistance to change in *SMEs*. But, we all know too well that the culture in Kodak or IBM is dramatically different from that in our size of business. Could this be the reason for the brutal fact that about 70 per cent of all change initiatives fail?

My research therefore explored the role culture, together with communication and leadership, plays in implementing and maintaining a sustainable change initiative with respect to our size of business.

In the change management process, communication is critical to obtaining employees' buy-in to the change initiative. However, the conclusion from my research seems to indicate that in most change implementations, lack of employee participation in the decisionmaking process is what causes projects to fail.

One reason for this in *SMEs* is that change leaders *assume* employee participation because of the close relationship that exists between management and employees. Instead, they must capitalize on that relationship and create a culture or environment that makes employees inclined to be included in the decision-making process. Thus, few skills are more vital to a leader's effectiveness than his/her ability to communicate. In managing change, it is critical that there is a symbiotic or two-way communication between change managers and employees.

Another thing that my research has shown is that in order for change to be deep and permanent, one must find a way to manage culture directly. However, culture is difficult to manage directly or head on as it is like "trying to nail Jell-O to the wall".

Next time, we'll look more closely at the change model..

President's Corner Finding the money



Last issue I talked about how owning the *right type of life insurance* can secure your retirement income.

In fact, owning the *right type of life insurance* will enable you to enjoy more tax-free income without the fear of running out of income! It builds a "moat" around your assets to protect against such eroding factors as: inflation, taxes, investment/ market risk, health care costs, how

long you and your spouse live and, if your income or capital will survive you.

In short, owning the *right type of life insurance* is an asset protection strategy that creates an environment of abundance of income and does not require you to preserve your capital but instead spend and enjoy it.

Often, people think life insurance is too expensive, but once we start looking at bringing efficiency into their current financial security planning, they discover that unbeknownst to them, they have been sitting on a cache...of cash!

We help people discover what we call, *transferred money*. This is money that you and I transfer away from our circle of wealth unknowingly and unnecessarily to financial institutions. Take a moment to read about my *Moneytrax wealth discovery strategy* in the box to the right. Then, I invite you to call me for a 30-minute discovery meeting to talk about your financial security plan.



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

Higher Rates of Return Won't Help You Retire Rich But, plug these hidden leaks and you'll take your finances to the next level!

Many of us think the way to create retirement wealth is to search out higher rates of return on our investments. In fact, it's this approach that keeps most of us in the poor house forever.

It's getting harder and harder in today's economy to make your money work for you...

- Information overload is in overdrive
- Today's hot idea is tomorrow's crime report
- Good information is getting impossible to discern
- Problems are sophisticated and solutions are never simple
- Tax laws change so often you need a program

But, you can pay less tax and less in fees and be worth more!

There's a little known idea, *Moneytrax*, that will turn what you know about money completely upside down. It will get you paying less tax and less fees to build a bigger nest egg faster than you ever thought possible. And, it may not cost you a penny more.

At Numekevor & Associates we believe that a better investment result is not about getting a better rate of return: it's about *plugging the leaks that drain your wealth* while you're looking the other way. There's no point in earning pennies in one place when you have dollars leaking out somewhere else. It's like filling a bucket with holes by pouring water in it!

Stopping these money drains so you can build the wealth you deserve is our business. You won't have to cut back on your lifestyle and once you do it, you'll profit immediately; it'll knock your socks off and change your life forever!

I look forward to the opportunity of sharing this unique and profitable strategy with you.

I'm so confident about this unique idea that I'll write a cheque for \$100 to your favourite charity on the spot... just to compensate you for your time if you've seen this strategy before. You can't lose. Click www.healthdisasterrelief.com/ cir.htm to watch a 6-minute video then call 519.621.4422 today to arrange a briefing.

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.