



NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

Autumn 2014

John Bayus Park

Personal commitment sustains a family legacy

Just 15 minutes outside of Cambridge is *John Bayus Park*, an adult community of modular homes surrounded by the lush fields and dense bush that typify Southern Ontario's fertile landscape. The park is owned and operated by the youngest Bayus child, Bev Bayus, who inherited the property and its business operations following the death of both her parents in 1999, and then that of her brother in 2001.

In the wake of their passing, Bayus found herself facing what would amount to nearly a decade of court appearances and legal challenges to realize her father's dream of legalizing the park's year-round status. It was a big job. Still, despite the suddenness of it all, it was natural for her to take it on; she had grown up working in the fields and had literally built the park with her father, so she felt a deep, personal attachment to the land.

In 2001, Bayus was working full time as a geography and physical education teacher at Eastwood Collegiate Institute in Kitchener. She was part owner of a horse ranch and belonged to a local squash club where she played regularly. When responsibility for the park was passed on to her, efforts were already well underway to achieve the designation that would allow tenants to stay all year long.

"I came into it late because my parents passed away and then my brother passed away. All of a sudden I was in charge walking into this: my lawyer was in place, the lobbyists were in place, the engineers were in place and I was trying to get up to speed."

Through court documents she learned there were 12 parks that had, at about the same time, initiated actions to achieve year-round designation. Eventually, only four of them, including *John Bayus Park*, would be successful. The rest found it too expensive and too difficult to pursue. Bayus, however, was not to be dissuaded from following through with her father's vision for the small piece of land he had been so passionate about.

John Bayus was born in 1919 to Slovak immigrants. He grew up on a farm adjacent to the land where the park now sits, and as a young muskrat trapper he had walked it frequently; he knew the land. "He always told me that he'd always just loved this piece of property," says Bayus who remembers being brought to the site when her

father purchased it in the mid-1950s. At the time, the family, which included her mother Betty, older brother Frank and older sister Shirley (who passed away in 2013), were living in Galt where John Bayus made his living as a boring mill operator.

"We bought it to farm it," says Bev, which is exactly what they did with 30 of the 100 acres. Over the next 15 years, the Bayus fields produced a variety of fruits and vegetables including strawberries, raspberries, cauliflower, cucumber, cabbages, and beans. But John Bayus was a visionary, and when the intensive labour of farming was laid alongside its modest financial yields, he began to reconsider the nature of the family business.

It was in 1970 that John Bayus decided that there was a better way to use the land. Responding to the promise of a burgeoning leisure economy, he decided the fields would be better utilized if they were converted into a campground. Subsequently, the rows were planted over with grass and the work of hoeing was replaced with that of mowing.

"We built everything that is here," explains Bev Bayus gesturing to the buildings, the houses, and the roads. "He would often talk to me about it, 'I see this...' and 'I see this...' and 'This is what we are going to do...'. We learned as we went along. My dad was very handy, so if we needed something built, he could build it."

The new enterprise started with overnight camping guests and development of the swimming area. Within a short time, they

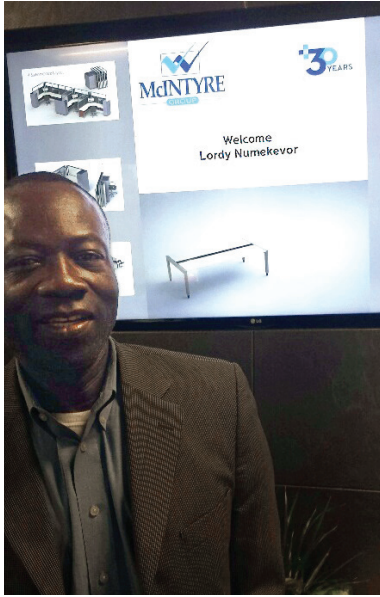
were approached by a group wanting to have campouts in the park where 20-30 recreational vehicles would gather on weekends, "and the field would be all trailers," says Bayus.

Hydro was installed and eventually washroom facilities were constructed. After interest in hosting dances and seasonal parties was expressed, the outdoor pavilion was given walls and became an indoor recreation centre. Consequently, the park as it stands today developed to meet the needs and cater to the interests of those who wanted to spend more and more time there.

This also meant adapting to the energy crisis of the 1970s, which resulted in sky rocketing fuel prices that prevented people from



Bev Bayus, and her cousin, Martin Dudic in front of one of the modular homes in John Bayus Park.

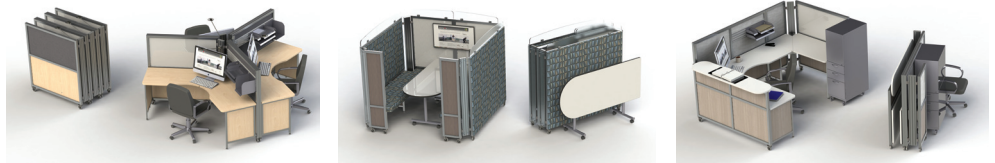


Our client's side

An organization that thinks ahead

I recently attended a meeting with Dean McIntyre, (my brother) President, and Laura Inciti, HR Manager of McIntyre Group Office Services and received a “red carpet” welcome. The company is the manufacturer of Swiftspace workstations for “Organizations that Think Ahead”.

Today’s global market is setting a rapid pace. Successful companies are nimble companies, more flexible and more dynamic than ever before. Momentum like that requires agility, which is exactly what inspires innovations like Swiftspace, *a mobile workstation that sets up in seconds*. If you don’t believe it, visit www.swiftspaceinc.com to see how it’s done.



Health Clinic

The health benefits of clove oil

The health benefits of clove oil can be attributed to its antimicrobial, antifungal, antiseptic, antiviral, aphrodisiac and stimulating properties. The oil is used for treating a variety of health disorders including toothaches, indigestion, cough, asthma, headache, stress and blood impurities. The most important and common use of clove oil is in dental care. Several toothpastes, mouth wash and oral care medications contain clove oil as an important ingredient.

Clove is an evergreen tree, which produces a flower bud that has numerous medicinal properties. It is often referred to as clove bud. Clove bud has a shaft and a head and hence it has the Latin name *clavus*, meaning nail. Clove was extensively used in ancient Indian and Chinese civilizations and it spread to other parts of the world, including Europe, during the seventh and eight centuries. Even now, clove is used in several Indian and Chinese dishes.

Clove is rich in minerals such as calcium, hydrochloric acid, iron, phosphorus, sodium, potassium, and vitamin A and vitamin C.

Dental care: As mentioned above, the most prominent use of clove oil is in dental care. The germicidal properties of the oil make it very effective for relieving dental pain, tooth ache, sore gums and mouth ulcers. Clove oil contains the compound eugenol, which has been used in dentistry for many years. Gargling with diluted clove oil helps in easing throat pain and irritation. The characteristic smell of

clove oil also helps to eliminate bad breath. Clove is also effective against cavities, and traditionally, in India, clove oil was added to a small cotton ball and put at the end of the tooth which has the cavity every day before going to sleep. The cavity would vanish in a few days. As a result, clove oil is added to numerous dental products and medications, including mouthwash and tooth paste. Dentists also mix clove oil with zinc oxide to prepare a white, filling material as a temporary alternative to a root canal. But be careful, clove oil is very strong and can cause burns inside your mouth if used incorrectly.



Recent studies and careful consideration of the power of clove oil have resulted in it being used as a soothing balm on infants who are teething. In extremely diluted form, it can be applied to a baby’s gums, and the antiseptic and soothing qualities of the oil can ease their pain and reduce their discomfort.

Diabetes: Along with blood purification, clove oil helps control the level of blood sugar, making it very useful to patients suffering from diabetes. Studies have shown that the postprandial insulin and glucose response mechanisms are more regulated when clove oil is acting on the body’s systems. This is primarily due to the phenol concentration found in clove oil, which is one of the highest in terms of spice plants of its general type.

Sourced from: <https://www.organicfacts.net/organic-oils/natural-essential-oils/health-benefits-of-clove-oil.html>

A woman was picking through the frozen turkeys at the grocery store, but she couldn’t find one big enough for her family. “Do these turkeys get any bigger?” she asked the stock boy. “No ma’am,” he replied, “they’re dead.”

From page 1

hauling their trailers around as much as they had been accustomed to doing. With fewer group campouts and overnight campers, and fewer people driving up from the United States (a consistent source of summer income), the move was made to take in seasonal tenants who would stay from spring through to fall. The park thrived as more people chose to stay for longer periods of time.

The early 1990s brought another change when the Bayus's approached local government about making the park a permanent, year-round community. The Ontario Municipal Board was called upon to approve the park's site plan, which in turn required involvement of Grand River Conservation Authority when part of the property was unexpectedly designated a flood plain.

In court, Bayus learned that one side of a well-populated street in the park would be designated as a flood plain, while the other would not. At fault: an inadequate culvert that had been installed on Highway 8 when she was a youngster. To this day she remembers locals commenting as they watched it going in, "Culvert's too small, it's not gonna work." And sure enough, she says, a high intensity storm could cause flooding.

Consequently, when the site plan was reviewed by the judge, it was determined that one side of the street was high enough for the mobile homes that were there to stay. Across the street, however, the lower elevation meant it could not be designated for year-round use. The tenants, many who had been there for several years, would have to leave in the winter and the area would need to be fenced off.

Bayus would not hear of it. "This is where people live," she told the court. "We are not doing that." Immediately, she recalls, the tone of the proceedings changed. After some discussion, a suggestion was put forward to repave the road to better enable emergency vehicles to enter the area in the event of an emergency. Both sides agreed, so for \$30,000 and a one-inch layer of pavement, the homes and the street were saved.

Altogether, it took 10 years of bureaucratic wrangling, legal challenges, and close to \$1 million for John Bayus Park to be granted legal status as a permanent, year-round community. Since it began, it has evolved from a being summer campground where families pitched tents and set up trailers, to an adult community with permanent, modular homes. It is a place in the country where people come who want to retire, or who want to downsize after their children have left the nest.

"One of the comments I get a lot is, 'We want to move into a modular home where our kids can't move in with us,'" jokes Bayus. "But really, they want to live on one level, to make their lives simpler, and be someplace where it is quiet--and it is quiet. You would never know there are 200 people around here." It's a small community with a small town feel where everyone knows everyone else.

The long-range goal is to eventually, through natural attrition, convert the mobile homes that populate the park into modular units. Mobile and modular are different, explains Bayus, who refers to the approval process she endured through the City of Hamilton as "two weeks of intervention" that involved bringing in the local MPP, and getting the manufacturer to explain what makes modular homes

better.

"A mobile home has a 20-year shelf life, while modular homes are built to last 50 years and are so energy efficient, it's scary," says Bayus.

Although both are considered moveable housing, modular homes are mounted onto concrete slabs to make them permanent and more secure against severe weather events. Buyers are also able to design the home to suit their needs, locating bedrooms, bathrooms, and kitchens, etc, wherever they make the most sense for their building site. In addition, every installation requires all the usual building permits and inspections.

There are currently 16 modular homes and 120 mobile homes in the park. The park's site plan has 186 sites and the expectation is that over the next 30 years all the sites will be reserviced and all the homes will become modular. Working closely with her to achieve that goal is her cousin, Martin Dudic. Dudic lives on site, and with the help of some part-time assistance, does all the park's maintenance and project management for contracted services. He is also a trained technician for the park's water treatment plant.

When asked about her vision for the park, her emotions swell. "Probably the same path my dad would have taken. I want it to be the best, the best place it can be," she says. Her dedication comes from a life-long connection to the land, to the park, and to the association it has to her father.



Bev with the monument erected by the tenants and dedicated to her parents, John and Betty Bayus, the park founders.

"As a youngster, I grew up here, I played here and I worked the land. I learned how to drive a car on these fields when there weren't all these things to run into. My summer job from high school and all the way through university was working at the campground six days a week from 7:00 in the morning to sometimes 11:00 at night. I learned to drive a tractor and my dad and I put up all the power lines. My brother had gone; he was off working as a civil engineer in Saudi Arabia or Churchill Falls, and I was here."

Bayus has been retired from teaching since 2007. Recently she sold her horse ranch, "because I couldn't be everywhere and felt I wasn't doing enough anywhere," she says.

These days when she is not working at the park, she sits on the school council and on various committees at her former school, Eastwood Collegiate. She is also

vice president at the Cambridge squash club she has belonged to since 1976, and she remains active with her alma mater, McMaster University, where there is a squash court named after her.

When asked about her philosophy for success, she says it is important to, "do what you know," and to "have a standard, and keep that standard," a principle she applied liberally when she was teaching.

"There are kids that will meet whatever standard you set, or come very close. So, why not have a high standard rather than a low one? Let the kids know what it is and if they don't meet it, they will still have gotten higher than they would have otherwise," she explains.

It all boils down to having a sense of integrity and purpose. "At the end of the day I have to be able to look myself in the mirror, to know I have done my best, and know I have done what has to be done for the park. We work hard here. We're honest and we try to treat people fairly."

Demystifying CII “covered conditions” definitions: perception & reality



One of the best insurance products Canadian insurance companies ever provided consumers in recent memory is the now popular critical illness insurance (CI).

The value of this product, however, is being diminished by the lack of training for insurance advisors who sell it.

Critical illness insurance was originally created in 1983 by Dr. Marius Barnard, the famous South Africa heart surgeon, when he discovered after several years in practice that, “You need insurance, not only because you’re going to die, but because you’re going to live“.

Since 1988 when critical illness insurance was introduced in Canada, consumers have benefited tremendously from its lump sum payout. Nonetheless, the product’s success has had its challenges, and in some respects, its undoing.

Among the many challenges, the ones that stand out are that advisors have not been adequately trained to understand the definitions of the covered conditions, or to know the obvious and subtle differences among the different companies that offer the product. As a consequence, consumers appear to have been misinformed, thus resulting in some startling statistics:

1. About 30% of declined applications are due to personal or family health reasons, and
2. About 40% of critical illness claims are denied for failing to satisfy the policy’s definitions.

The resulting effect of this is that there is a huge gap between the “perception” of what the insured person thinks he or she is covered for and the “reality” of what the policy actually covers.

Taking Group Critical Illness (GCII) as our case study, one of the most misunderstood conditions is the pre-existing conditions restrictions clause. If a group is large enough to be enrolled without any pre-existing conditions restrictions, many people believe that no matter what the insured is stricken with, as long as it is a covered condition under the policy, a claim will be paid. **Not so.**

There are a number of situations that can play havoc with the pre-existing conditions restrictions at claim time.

For example, if an employee has been diagnosed with Multiple Sclerosis (MS) prior to the plan’s effective date he or she can not claim for MS even if it was dormant or in remission at the time the plan was activated. This is because the employee entered the plan while having already been diagnosed with MS before coverage was in effect and under the terms of the policy you can not have a second diagnosis, regardless of whether it was considered in remission or not. The MS was still present and active in his or her body on the plan’s effective date.

What about a situation where an employee has cancer prior to entering the plan and is subsequently diagnosed with cancer again after the plan’s effective date? She or he would be covered if the diagnosis, determined by a licensed specialist, found the cancer to be a different, second primary site and unrelated cancer.

If, on the other hand, laboratory analysis and current medical assessment methods determined the cancer to be a recurrence of a previous cancer a claim would be denied because in actual fact the insured entered the plan while the cancer, whether considered in remission or not, was still present and active in the insured’s body on the plan’s effective date.

GCII plans are mostly on a guaranteed issue basis, and with all the promotion by the government and healthcare system to get tested, and the advancements in diagnostic detection of cancer at much earlier stages, it is natural that there are going to be many more denied claims for recurrent cancer cases.

Definitions are often not properly understood and it is important that they are explained to employees or the insured.

In the next issue, we will look at some specific, individual examples.

All the best in the coming months. At Numekevor and Associates, we wish you well with the changing season.

This article was previously published by Richard “Dick” Gilbert, President of Megacorp Insurance Agencies in the newsletter, News & Views, September 3, 2014, and was adapted for Newsforum.

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.