



# NewsForum

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Health Disaster Relief Programs for Business Owners

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## Element Dance Arts

### Four years into the entrepreneurial adventure

*NewsForum* readers first met dance studio owners Michele and Stephanie Mortimer in January 2012 when they were still in their first year of operation. As they start their fifth season, they reflect on the success Element Dance Arts (EDA) has achieved in such a short time.

Like all good entrepreneurs, the Mortimers have had their hands full driving their business to become one of the region's fastest growing and most well respected dance studios in the industry.

"We have various program streams designed to provide each dancer with an experience that is catered to their dance goals," says Michele. "Our teaching faculty are highly qualified professionals and dedicated experts in their field. We all believe in providing children with a quality, well-rounded dance education that you can't find just anywhere."



Michele (right) and sister, Stephanie Mortimer.

underprivileged children with financial assistance to participate in sports and arts activities.

The Mortimers say they are honoured to be able to give back "to such a great community." Throughout the year, the EDA Competitive Team performs at local venues and festivals, and the Performance Team (comprised of recreational dancers) provides entertainment to residents of local retirement homes.

EDA offers classes to dancers from as young as 2 1/2 years to adult and currently serves over 350 students. The studio provides weekly classes in ballet, jazz, tap, lyrical, contemporary, hiphop, and acrobatics. "Whether you wish to dance once a week, or have aspirations of becoming a professional dancer, we are confident that we have a class that will be perfect for you," says Michele.



Since launching their business, the Mortimers have invested considerable time working within the community. Consequently, in just four short

years, EDA has made a strong a name for itself in an already well-populated dance community.

As a member of the **Active Cambridge** network, EDA plays a role in helping to educate and bring awareness to the community on the importance of physical activity. This past winter, the studio hosted its first *Student Choreography Contest* benefitting **Kids Can Play**, an organization that provides

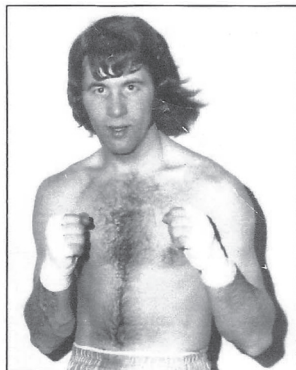
As business owners, the Mortimers take pride in everything they do. EDA is founded on the principle of providing a quality experience from the moment someone walks in the door: the friendly greeting, the clean facility, and the growth and development of dancers throughout the season.

"We love our jobs and our art form, and we are so happy to be able to share our passion with so many young dancers," says Stephanie.

Visit Element Dance Arts at [www.elementdancearts.com](http://www.elementdancearts.com) and see what the buzz is about – you, your child, or someone you know might just find a love for dance too!



# The Champion



Proulx at 21 after knocking out his opponent in Round 2.

Bobby Proulx was born in Wawa, Ontario the fourth of eight children. In 1965, at age 12, he and his family moved to Kitchener, where Proulx began training to box at the local police station. There, Jerry "Hook" McComb, a staff sergeant, saw potential in the boy and began coaching him.

Over the next 15 years, Proulx's hard work, determination and competitive

drive would make him an achiever in the world of boxing.

At fourteen, he entered one of his first prize fights in Buffalo, New York, where he was matched with a sixteen year old in the novice division. It was to be his first of three consecutive Golden Glove wins. Proulx also won the Twin City Championship ten times in a row and was a five-time Ontario champion. He has a Canadian title championship, and he won two World Championships. He was ranked ninth in the world in the light welterweight division where he once fought Sugar Ray Leonard early in his career; Leonard went on to be the world's light welterweight champion.

By 1976 Proulx seemed destined to go for Olympic gold in Montreal. He trained long and hard, desperately wanting a shot at the most prestigious of all sports awards. It was during one of his training sessions that he suddenly twisted his body and tore the cartilage in his knee. He would be on crutches for five months, his Olympic dream destroyed.

Nonetheless, Proulx enjoyed an outstanding career. When he retired from boxing in 1980, his trophy cabinet was filled with some eighty trophies, medals, and awards.

Since then, Proulx has worked with several young athletes, including a sixteen-year-old Lennox Lewis who was learning the fundamentals of boxing. To stay fit, Proulx works out on the heavy bag hanging from the rafters in his basement, and he enjoys taking long, brisk walks. He also shoots a pretty good game of golf.

Proulx looks fondly back on his time in the ring, the travelling that took him to far off countries, and the confidence that helped him become one of the best athletes in his sport.

*Edited from "Bobby Proulx: Undisputed Champion" originally published in 2001.*

## Cancer prevention: lifestyle and diet

*In this series, we will look at a number of ways lifestyle can impact the chances of developing cancer.*

For most people, a cancer diagnosis is a message of devastating proportions. Cancer enters our consciousness as the specter of doom: unexpected, unpredictable, and unpreventable.

In fact, cancer is natural: a natural response to unhealthy cell conditions. Cancer occurs when cells mutate resulting in increased cell growth and the development of tumours. Cell mutations are caused two ways: genetic inheritance and sporadic damage.\*

And, as it turns out, only 5-10 per cent of cancers are genetically acquired. The remaining 90-95 per cent are considered to be the result of environment and lifestyle factors -- which makes them largely preventable.\*\*

According to World Cancer Research Fund International (WCRF) about "one third of the most common cancers can be prevented through diet, maintaining a healthy weight and taking regular physical activity."

For example, colorectal cancer is the third most common cancer in the world, with nearly 1.4 million new cases diagnosed in 2012. The Continuous Update Project (CUP) found that consuming red meat, processed meat, and alcohol increases the risk of colorectal cancer. There is also evidence that physical activity and consuming garlic, milk and calcium, and foods high in dietary fibre protect against this cancer.

The CUP also revealed that about 47 per cent of cases of colorectal cancer in the UK could be prevented by eating and drinking healthily, being physically active and maintaining a healthy weight.

Cancer deaths linked to diet	
Overall percentage of cancers linked to diet ...	35%
Prostate cancer .....	75%
Colorectal cancer .....	70%
Breast cancer .....	50%
Endometrial cancer .....	50%
Pancreatic cancer .....	50%
Gall bladder cancer .....	50%
Gastric cancers .....	35%
Lung cancer .....	20%
Larynx, Bladder, Mouth, Pharynx, Esophagus	20%
Other cancers .....	10%

*From: W.C. Willet (2000) "Diet and cancer." Oncologist.*

WCRF's 10 evidence-based Cancer Prevention Recommendations are at: [www.wcrf.org/int/research-we-fund/our-cancer-prevention-recommendations](http://www.wcrf.org/int/research-we-fund/our-cancer-prevention-recommendations).

\* American Cancer Society (2015) "What is cancer." <http://www.cancer.org/cancer/cancerbasics/what-is-cancer>.

\*\* P. Anand, et al. (2008) "Cancer is a Preventable Disease that Requires Major Lifestyle Changes" *Pharmaceutical Research* 25.9.



# Enhancing our travel insurance with a trip cancellation and interruption benefit

Change is the only thing that is constant today, or so they say, eh?

Our travel insurance offering has now been enhanced to give you peace of mind protection against catastrophic loss whether you are on your dream vacation or a badly needed break from work.

This is what our enhancements -- which kick in on the renewal of your benefit plan -- can do for you.

Your travel plans are complete. Your luggage is packed and you are ready to run out the door to the airport at 6 a.m. when the phone rings. It is your mom on the other end telling you your 79-year-old father is in intensive care with a heart attack! Don't worry. We have you covered for all your non-refundable expenses including the cost of the ticket you won't be using. Even if this situation happened while you were already on your vacation, we still have your back and will reimburse the cost of one-way fare to return home.

Our enhanced travel insurance product is now ahead of the pack. Its benefits are outlined below.

**Trip Cancellation:** Reimburses up to \$5,000 per insured in the event your trip is cancelled before the date of travel. Eligible trip cancellation expenses include:

- Sickness, injury, death or quarantine of an insured person, travel companion, immediate family member, travel companion or caregiver.
- Death or emergency hospitalization of a business partner or key employee occurring within 10 days of the scheduled departure date.
- Death or emergency hospitalization of the insured person's host at trip destination.
- A new official travel advisory issued by the Government of Canada.
- An insured is summoned to jury duty

**Trip Interruption:** If during a trip an insured person is forced to interrupt, discontinue or extend it because of:

- Injury, illness or death of an insured person or an immediate family member who may or may not be on the trip.
- Death of a person for whom the insured is the



Image from: <http://travelinsurancefile.com/wp-content/uploads/2014/11/Travel-Insurance-Claim-Form.jpg>

testamentary executor.

The insured will be reimbursed the non-refundable portion of the cost of the remainder of the trip. You will also be reimbursed the cost of one-way fare or similar transportation to allow you to rejoin the trip or return to the insured person's place of origin. The maximum payable for each interrupted, discontinued or extended trip is \$5,000 per insured.

## A new twist on Twitter following

Facebook friends!

Presently, I am trying to make friends outside of Facebook while applying the same principles.

Every day I go down on the street and tell passersby what I have eaten, how I feel, what I have done the night before, and what I will do after. I give them pictures of my family and my dog, and of me gardening and spending time in my pool.

I also listen to their conversations and tell them I love them.

And it works!

I already have three persons following me: two police officers and a psychiatrist.



## Demystifying CII “covered conditions” definitions, perception and reality: Final installment



In the last issue I promised to discuss the ideal Group Critical Illness Insurance (GCII) plan that would pay under

the case studies presented. I will call this a tale of **Unfortunate Claims** and **Favorable Returns**.

**Unfortunate Claims** are represented by the cases in the last issue where, in one instance, a stroke claim was denied because it was caused by a trauma from an auto accident. In the another, a heart attack claim was denied because it was diagnosed using cardiac enzyme testing and abnormal ECG results which were not the specified or defined technology or methodology in the contract.

In this issue, **Favorable Returns** are represented by the case of Vincentia, a receptionist, and Steve, in shipping and receiving, who both work for a company that has a GCII plan for all its employees.

After having a blast at the beach on the first day of a badly needed dream vacation in St Maarten with their two children, Steve's cell phone rang just as the family was about to settle in for the night. It was Vincentia's mother. Vincentia's 77-year old father had passed away suddenly from a heart attack in the elderly couple's Parry Sound home.

Cutting their vacation short, the family packed their bags and took the next flight home. Then, they made an error of judgement. They got in their car for a three-hour drive to Parry Sound.

They were almost there when a long haul truck stopped abruptly in front of them. In swerving to avoid a collision, their vehicle rolled into the ditch.

An ambulance rushed them to hospital where it was confirmed that Vincentia had suffered a stroke from the trauma of the crash. It was also confirmed using cardiac enzyme testing and abnormal ECG results that Steve had had a heart attack. Miraculously, both children escaped without major injury.

Both Steve and Vincentia had a long history of hypertension. The emotional strain of the unexpected death and Vincentia's responsibility as testamentary executor of her parents' estate compounded the effects of the long journey up country and the subsequent accident.

There is, however, a silver lining to this cloudy tale. They were both back at work several weeks later, and their applications for critical illness claims were approved easily and promptly even though their circumstances were similar to those in the **Unfortunate Claims**.

In fact, their plan had a **Fine Print Assurance Commitment Clause** whereby claim eligibility can not be declined simply due to changes in medical procedures or technology not accounted for at the time the definition was created and not included in the specific wording.

*The **Unfortunate Claims** were not so lucky as their plans did not have this sound definition and logical provision.*

And for Steve and Vincentia the **Favorable Returns** continued. They applied for and received a refund for their return air fare under the trip interruption feature of their out of country emergency travel coverage included in their group benefit plan – a plan designed and administered here at Numekevor & Associates.

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.