



NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

Winter 2017

FutureVault

Secure, centralized, collaborative digital storage

*Where do your critical documents live these days? Safety deposit box, Dropbox, email, filing cabinet, shoe box? With your accountant, wealth advisor, insurance broker, physician? How many usernames and passwords do you have across how many storage spaces? **Wouldn't it be nice if there were just ONE?....***

When Richard Adair's father passed away in 2015, his mother became responsible for closing out her husband's business affairs. So far as stressful life events go, losing a spouse probably tops the list, and it isn't made any easier when it's followed by a prolonged paper chase. In this case, it took more than two years for the estate to clear probate.

As Adair describes it, there was nothing particularly unusual about his parents' situation. Quite simply, the documents needed by bankers and lawyers to close the accounts were not kept in any central location. Like many people, his father had them stored in boxes, at the bank, and on computers. So, when the time came that they were needed and he was no longer available to retrieve them, they were just not very easily found.

"She had to tear apart the house looking for stuff," says Adair. "During that time, she was always questioning, 'Have I missed something? What am I missing?'" In the end, he estimates the ensuing delays added 18 months and immeasurable distress to what should have been a straightforward process.

In the fall of that same year, Adair was asked to join the executive team of a start-up project being spearheaded by Scott Paterson. Paterson is well known in the tech sector for his success as a media and technology entrepreneur and investor. The decade Adair had already spent working with Paterson convinced him that the initiative was solid, so he agreed to come on board.



"We secure your documents using end to end encryption which means not even our developers have access to the files," Richard Adair, Vice Chairman, FutureVault.

Ironically, the endeavour Paterson was launching, FutureVault, was built to solve the specific problems that come from trying to organize information that exists in different forms across various locations. Paterson conceptualized the project after an administrative oversight occurred with one of his business ventures – a costly error that could have been avoided if all relevant documentation had been centralized.

As a high net-worth individual, Paterson, with his complex business and personal affairs, was naturally positioned as the subject matter expert on a project built to solve the challenges of systematizing information, explains Adair. Paterson's knowledge of and experience with cloud based computing assured him that the solution to such organization problems was to digitize and secure all documents in a cloud environment.

That is how FutureVault, a collaborative space for digital documentation, came to be.

"People often ask how we are different from Dropbox," says Adair. "Dropbox is a data warehouse. You can set up files, you can set up folders, and you can search through them, but it's not structured, and it's unsecured." What sets FutureVault apart from existing cloud storage structures is how much farther it goes with both functionality and security.

Functionally, FutureVault delivers smart filing

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technology through pre-set categories and subcategories associated with accounting, legal, insurance, etc. Users collect their critical documents and upload them to FutureVault. The documents are then scanned using OCR technology. Key words in the documents prompt suggestions for how the information should be filed, and the product provides reminders for additional documents that can be added to each folder.

Information is stored in “drawers” that are classified in areas such as Personal Holdings, Holding Company, Family Trust, etc., essentially making it a digital filing cabinet – or vault. All folders in the vault are given consistent and logical titles that eliminate the chances of misfiling documents.

In addition, metadata can be attached to folders, thus allowing the physical location of important items to be noted. That way, when an executor enters the vault of a deceased family member, all the documents needed to close the estate will be in an Estate Planning folder. Metadata in the files will identify the location of the original will, the bank where it is kept, and where to find the key to the safety deposit box.

Future Vault, encrypts all documents as soon as they enter the vault.

“Even we can’t see them. The only people who can see them are the user or a trusted advisor.”

In this sense, it reverses the current service model where institutions control client accounts. In FutureVault, the client controls the documents and decides who sees and interacts with them. “You now have all these service providers coming to you to do

business with you in your vault, as opposed to you going to each one of them,” observes Adair.

Those with permission for specific folders can access documents and set reminders for key dates and scheduled meetings. Any changes to files are time and date stamped, and only the vault owner can permanently delete those files or folders. This speaks, in part, to the level of security that the product provides because nobody, aside from the owner, can accidentally delete documents.

With every new report of a major data breach, public anxiety about security and identity theft in relation to digital document storage is renewed. But Adair asserts that FutureVault is on the leading edge from a security standpoint. “Because if you’re going to ask people to put financial statements in the cloud, it has to be ultra secure.”

Adair’s confidence in the system reflects the work done during the product’s development phase. Paterson’s team engaged specialists who consult on security for Fortune 500 companies and who advised them on the highest level of security currently available.

While all organizations have a firewall and secure hardware, problems arise once hackers get beyond that wall. At that point, documents in the database are exposed and can be stolen. With FutureVault, all documents are encrypted as soon as they enter the vault.

“Even we can’t see them,” Adair says. “The only people who can see them are the user or a trusted advisor. We secure your documents using end to end encryption which means not even our developers have access to the files.”

Enhanced security and the facility of organizing and sharing folders are what differentiate FutureVault from other document storage products.

“Our security goes beyond firewalls to full document encryption. We also believe the structured filing system we provide enforces efficiency that can’t be found in any other package.”

FutureVault is the kind of digital storage space that would have saved Adair’s mother months of anxiety after her husband’s death, but it’s more than just storage. It’s a whole new product category: personal digital data management.

Our client's side

Finding Nemo

Nemo, our miniature poodle, loves to travel, so we vacation with him all the time. We always do pet friendly activities, which means no movies, galleries, museums, beaches, bars, nightclubs...shopping...everything anybody ever does on holiday.

We don't care. We love our dog and want to spend time with him. And as it turns out, we all enjoy the same things: hiking in the woods, driving in the car, visiting family, or just hanging out. We are a happy family unit.



Nemo after his rescue with the Find Nemo team from left: H el ene Beaulieu & Jon Buysse (poodle parents), and Rosanne Kalabrec (poodle aunt). According to a 2012 ASPCA study, 95 per cent of lost dogs are returned safely to their owners.

In no time, falling snow erased all traces of his escape route, so we turned to social media to get word out about our lost white dog with gray tipped ears. Within 24 hours, Nemo's information was shared 1,000 times, and we had delivered hundreds of flyers to local homes. We registered with shelters, posted a Kijiji ad, and hung posters on streets.

On day three, we consulted a professional pet tracker who told us dogs can turn feral within seconds of bolting. He said Nemo would stay hidden up to 10 days if the weather was bad, and he assured us he would not freeze or starve. Finding him would take patience and persistence.

For 10 days and 10 nights we lived and breathed for no purpose other than to find our lost dog. The nature of our jobs allowed us to stay in Ottawa where family put us up, their home Search Central for team Find Nemo. We launched a "Find Nemo" Facebook page, did radio interviews, and set up surveillance cameras and traps where he had been seen on the night he ran away. Dozens, maybe hundreds, of people tried to find him.

On the tenth night, someone called to report whimpering in his yard. Nemo was found, huddled

Over the new year, however, something terrible happened. On Dec. 29, our beloved poodle bolted from his sitter while we were in Ottawa. It was a real life nightmare.

Health Clinic

Mental illness and work performance

Last September, The Conference Board of Canada (CBOC) released a report¹ saying that depression and anxiety cost the Canadian economy \$32.3 billion and \$17.3 billion a year, respectively. The bulk of costs are from lost labour in absenteeism (work hours missed) and presenteeism (low productivity). The report also reflects on a 2011 CBOC survey wherein 44% of respondents "reported experiencing a mental health issue at some point in their life."

These are not small numbers, and they have not gone unnoticed. In recent years, companies like Google, General Mills, and Procter and Gamble have launched non-mandatory mindfulness programs to help employees manage stress². The results have been favourable – health care costs are down; employee productivity is up.

Mindfulness programs train participants to focus their attention in a particular way: on purpose, in the present moment, and non-judgmentally. Being able to do so delivers benefits like better sleep, fewer absences, improved relationships, and more happiness at work. Research shows that being mindful helps people experience stress positively which has direct health benefits because negative perceptions of stress have a negative impact on health.

Proponents of mindfulness, including business leaders for some of Canada's most significant brands, are models for mindful living. Their lead-by-example approach is largely responsible for the internal success of corporate programs. As benefits of these programs accrue in the workplace, could a much broader – and perhaps much needed – mindfulness revolution be far behind?

¹The Conference Board of Canada. (2016). Healthy Brains at Work. Estimating the Impact of Workplace Mental Health Benefits and Programs. Available at www.e-library.ca.

²Antinaitis, A. (2015). "Mindfulness in the Workplace Benefits and Strategies to Integrate Mindfulness-Based Programs in the Workplace." *OOHNA Journal* 2(34), 39-42.

against a fence. He was hypothermic, dehydrated, starving, and weak. He survived snowfall, rain, freezing rain, minus 20 degree temperatures, and wild predators. Still, he was safe!

He spent two nights in hospital, then we brought him home to Waterloo. Three weeks later, he was completely recovered. We couldn't be happier to have our family reunited... though now Nemo wears a radar collar.

Our "knock your socks off" approach: A client's perspective



Whenever I have the opportunity to speak with other advisors about what success looks like at Numekevor & Associates, I always frame my discussion in terms of what we are able to do for our clients. Those who know me, know that I am only satisfied with our performance if we have been able to "knock their socks off" with our savvy solutions and personal service.

In the insurance business, people feel cared for when they are at ease in the present and they feel secure about their future. Our clients get that from the personal touch that comes when we deliver on the promises of their benefit plans. We look for what we can do that goes above and beyond what they expect, and then we do the unexpected.

This has been the hallmark of our business model for close to 30 years. We take great pride in providing the most appropriate products and the promptest service, and we know just how much it means to our clients — because they tell us how much it means to them.

But you do not have to take our word for it. Cheryl Mortimer of CHT wrote this letter describing our value to her business and her employees.

Thank you, Cheryl. It is always our pleasure.



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May 29, 2015

To Whom It May Concern:

I am writing to introduce to you Lordy Numekevor and his firm, Numekevor & Associates our Group Health Benefits Advisor.

We have been working with Lordy and his staff for over twenty years (20) years and they are not complacent. **Their passion for personal service and continuous innovative cost and value driven ideas for our employee benefits plan is second to none.** This approach has been very helpful to us in light of today's highly competitive Canadian labour market where competition for qualified employees continues to intensify.

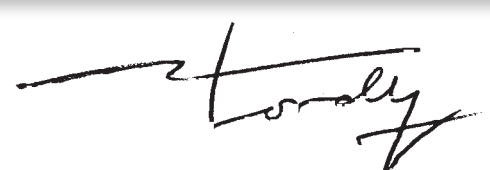
Their benefit plan model focuses on how the coverage or benefit is delivered more than what is covered. The model delivers flexibility in a way that helps to balance employees' work and personal lives. **We are impressed by the personal calls they make to our employees to address concerns with submitted claims in order to shorten the claim adjudication process.** Our employees greatly appreciate the personalized service.

Using this model, we have been able to identify a disconnect between what we management believe group benefits should do and the expectations of our employees. In other words, we now have an employee benefit plan rather than our (employer) benefit plan.


Cheryl Mortimer
Cambridge Heat Treating

Lordy is a great guy to work with Cheryl

CAMBRIDGE HEAT TREATING INC.



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; it is published twice per year. 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.