



NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

Spring 2018

Congratulations from clients, friends, colleagues



In celebration of our 30 years of business, we are talking with clients, friends, and colleagues to learn about how they have experienced the ride so far as we have 30 more years to go.

Barry Scott was working in the finance and research offices at University of Waterloo when Lordy arrived as an international student trainee in accounting and finance. Upon reviewing his credentials, they offered him a position.

“I owe him a lot,” says Lordy of Barry. Not so, says Barry.

“Lordy is somebody who credits others for a lot of help and a lot of work, but I will say off the top that Lordy has been the one who has done it himself. It’s been him that made his own success. All we did was perhaps give some support and some help from time to time, but his success mainly resides with him.”



Lordy and Barry in January 2000 when Lordy was installed as Master of Waterloo’s Masonic Lodge, the first black Master and the first of the millennium.



Lordy arrived at Wilfrid Laurier in Waterloo in 1985 as an AIESEC job candidate (l’Association Internationale des Étudiants en Sciences Économiques et Commerciales). Here he is pictured at a welcome party with members of the organization that sponsored his application.



In full regalia after the ceremony that made him Master of the Waterloo Masonic Lodge. The gavel he holds is made specially for each Master.

**When it comes to insurance,
you buy it when you don’t need it.
Because when you need it, you can’t buy it.**

Our's is a business built on relationships

Lordy's relationship with Way-Mar pre-dates the current owners. It goes back 30 years to when he forged a relationship with the founder and family patriarch Wayne Martin. It began when Lordy pointed to a clause in their Long-Term Disability coverage that would have resulted in nonpayment in the event of a claim.



Lordy and Way-Mar president and shareholder, Darrell Martin.

"We have certainly looked at other options. It's not that we haven't checked to make sure that you are giving us a good service; it's all part of business. And every time we have come back.

You always have provided good service and provided a good product: a product that fits our needs and at a fair price. You have also kept us abreast of changes that are taking place through the market place, so we have made changes to our plan along the way. You have always looked for ways to save money. I don't get the impression that you're trying to line your own pockets off of my back."



From left, Lordy; Charmaine Kuepfer, Controller; Ken Bearinger, CFO; and Darrell Martin, President.

Brian Stuebing is one of Lordy's earliest industry colleagues from his first job at Crown Life.

"Lordy is fearless. He's not afraid to go into situations that are different, but he goes in with the mindset to solve problems, to do what is best for his clients, as opposed to it's all about the sale, the sale, the sale.

Lordy's mindset is to use whatever products he has access to solve somebody's problem, and if that means he doesn't make a sale, that's what it means. When that sort of thing happens, and the client detects or feels it, it means that is the client who will work with you over and over and over the years – and obviously, being around for 30 years, he's a testament to that mindset."

Ewara Monday Ewara and Lordy became friends 28 years ago.

"Lordy is calm. He is not easily ruffled. It's not easy to be in the insurance business for all these years. Yet, he is, and it is incredible!

Oga Lordy (that's what I call him), a very huge congratulations. I am so happy for you for being who you are: dedicated, consistent, hard working. I am not surprised that you have come to this stage in your business.

I value your friendship. I value your honesty and wish you all the best. May you have more success and 30 more years of good health, happiness. May your wishes come true. From, your brother from another mother."

Lordy has known Jim Ruta for 15 years, first as Ruta's coaching client then as his insurance advisor.

"Lordy continues to impress me with his perseverance, commitment, dedication, honesty and humility. I love his excitement for the business – it makes a difference. He was a hit on the main stage of my Canada Sales Congress before more than 1200 people a few years ago.

I don't think I know an advisor who tries harder or cares more. He is special indeed. I would recommend him without reservation to anyone. And, as his accomplishments in the past years have proven, he is absolutely up to any task he cares to take on.

I'm fortunate to know him and wish him much-continued success "selling softly" and "knocking the socks off" of more people like he has me.

God bless you brother!"

Orangeville Building Supplies became a client after a brief conversation with someone at Way-Mar in 2015.

“For us it was quite something to realize that something like Lordy’s Private Label Benefits was out there. We had talked to different advisors about benefits, but there wasn’t anything that was suitable for our situation.

We had benefits, and we had thought of cancelling those benefits. Then Lordy came along with his plan and we realized that it was going to be a lot cheaper. He had done his due diligence by looking into what we were already using. Not just what we had, but what we were actually using. We realized that what the employees were actually using wasn’t anywhere near what we were paying.

And yeah, over the years, we have seen that we have saved quite a bit.”



On the job today: With Bert Niezen from Orangeville Building Supplies in 2017: “We had benefits, and we had thought of cancelling those benefits. Then Lordy came along with his plan.”



The lighter side of . . .

Thirty years of outstanding service!



Anybody who has had the chance to work with Lordy, knows how much value he places on his prompt and responsive customer service. After thirty years of business, he must know what he’s talking about.

For example, one time at a conference, Lordy and two of his industry colleagues were sitting in a restaurant boasting about their customer service practices.*

“When one of our insureds died suddenly on Monday,” said the first. “We got the news that evening, were able to process the claim for the wife, and mailed a cheque by Wednesday.”

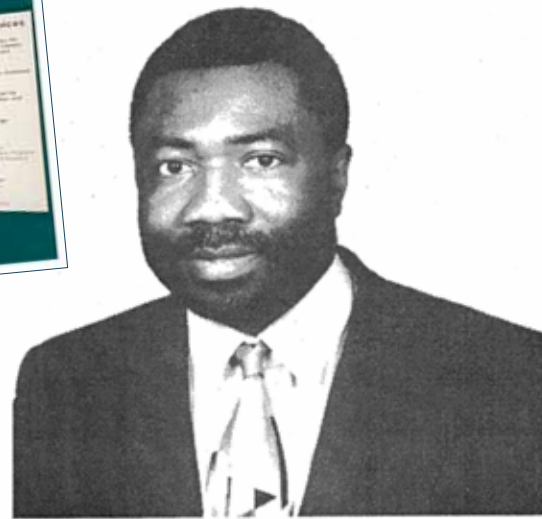
“Well,” said the second, “when one of our insured died without warning on Monday, we learned of it within two hours and were able to hand-deliver a cheque the same evening.”

“Hmm,” said Lordy. “That is nothing. I was at a meeting in an office on the 20th floor of a very tall building. One of our insured was washing a window on the 85th floor. He slipped and fell. I handed him his cheque as he passed my floor.”

*Adapted from <http://www.einsuranceprofessional.com/jokes.html>

Here's looking back on Lordy's thirty years of great business and community engagement!

CHRY 105.5 SPECIAL GUEST



LORDY MORGAN NUMEKEVOR BBA RHU CLU

DISABILITY & HEALTH RISK MANAGEMENT SPECIALIST

A popular request Lordy, one of Canada's prominent and leading Insurance Advisors will be on **CHRY 105.5**, the popular Ghanaian community radio station on March 30, 1996 from 4:00 p.m. to 5:00 p.m.

Lordy will be speaking about protecting your income and expenses against the devastating effects of disability. *"Whereas back home in Ghana, when disability strikes you can simply run back to the old folks in the village, in Canada you have to stay around to face your bills which keep piling up each day with the mailman's visit!"* says the disability insurance expert.

As usual, he will take your questions.

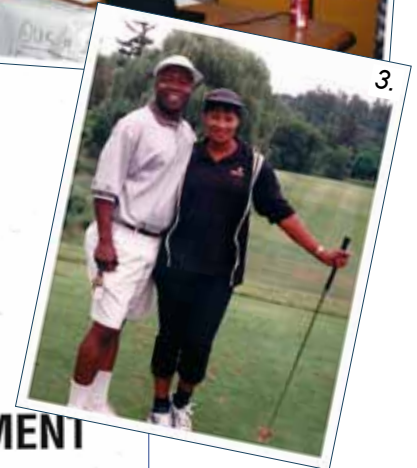


Photo memories from 30 years of business and community service. 1 & 2: Early self-promotion activities at business events. 3: Golfing for charity with Doreen Mittoo around 2005. 4: Sponsoring daughter Asietu's soccer team in the 1990s. 5: With Margaret Senwasane, an employee in the home office in the 1990s and early 2000s. 6: In 2001, Lordy's daughters, Asietu and Lebene helping out in the home office in 2001. They went on to be solid employees and paid their way through university. Today, both hold advanced degrees. Asietu (left) works for the Ontario Government as Executive Advisor, HR Program Management Branch, Lebene is a Quality Improvement Advisor at Trillium Health Partners. 7: Wearing the traditional cloth of Ghana, Kente, for a wedding in 1999 in Elmira with Beata Commisso.

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.