



NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

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From small fry to big fish

Diversco Supply Inc., building with vision

At a time when individuals can make up to 11 employment changes over the course of their career, Bob Satham is quite happy in what is essentially his first job. Satham is president of Diversco Supply Inc in Cambridge.

He didn't start out as president though. In 1980 after graduating from the business administration accounting program at Conestoga College he took a position with what was then a very small propane distribution company.

"There was only one other employee," says Satham. "I did everything, from preparing financial statements and taking orders to cleaning toilets. I learned all the facets of running a business."

It was when the business was going up for sale in 1986 that Satham and his friend Jon Huddle decided that being business owners was preferable to searching for new employment. They became business partners, bought the company, expanded the product line and built a company with 40 employees and five distribution centres across Canada.

"We supply people like Superior Propane or Sparling's Propane with what they need to service residential and industrial consumers," says Satham. "Anyone that actually sells propane gas would get their equipment from us: tanks, regulators and fittings, anything from a little five pound cylinder up to two thousand gallon tanks."

Diversco also imports scuba diving equipment—masks, fins, snorkels, tanks, regulators—and distributes to 125 retail dive stores across Canada. Businesses that sell scuba diving equipment and teach courses can be found in their distribution including local enterprises like Ground Hog Divers and Tri-City Scuba Centre in Kitchener.

In the 20 years that Diversco has been under Satham and Huddle's management the company has grown dramatically. Besides the head office and main warehouse in Cambridge there are also distribution sites in Moncton, Montreal, Winnipeg and Calgary. "We need to be

in those locations in order to be able to supply the propane people [companies] in those areas," explains Satham.

Satham and Huddle built their Cambridge warehouse in 2005. The 56,000 square foot, state-of-the-art facility was designed with a mind for energy efficiency and long-term cost savings. At 45 feet in height, the aisles are stacked from floor to ceiling. A forklift moves along the tall racks picking boxes from the highest shelves. Motion sensor lights turn on as you enter an area and turn off automatically after a period of inactivity.

In-floor radiant heat keeps employees warm as they move along the lower shelving areas picking smaller pieces to fill orders. "All the heat for the warehouse comes from the floor," Satham explains. "You don't heat the air you heat the floor and it heats the people. And because it's coming from the floor up, you're quite a bit more comfortable because your feet are warm."

Diversco's in-floor heat system circumvents that use of ceiling fans found in traditional forced air systems. Individual areas can be zoned and heated to the temperature required. "It saves a lot of money," says Satham. "Where workers spend the majority of their time it's quite comfortable whereas it's a bit cooler in the aisles where you're doing a lot of walking or running a forklift."

"In our business," say Satham, "we have three people that are important: the customers, the employees and the suppliers. You've got to treat all those people very well or else you're not going to be in business. There are so many companies I've seen alienate themselves from one of those three facets and they end up in trouble."

"Don't get scared, be persistent," he encourages. "if you give up right away then you're not going to get anywhere. The other thing is your vision. I think there's a lot of value in visualizing what you want to achieve."

Bob Satham is a casual scuba diver who spends most of his time at the gym or at work. He has two children, Christopher, 18 and Amy, 16.



Pictured from left: Tim Huddle, General Manager, Wendell King, Sales Representative, Bob Satham, Jon Huddle and Corey Boone, Controller.

Reasons why the English language is so hard to learn

Let's face it, English is a crazy language. There is no egg in eggplant nor ham in hamburger; neither apple nor pine in pineapple. English muffins weren't invented in England nor French fries in France. Sweetmeats are candies while sweetbreads, which aren't sweet, are meat.

We take English for granted. But if we explore its paradoxes, we find that quicksand can work slowly, boxing rings are square and a guinea pig is neither from Guinea nor is it a pig.

And why is it that writers write but fingers don't fing, grocers don't groce and hammers don't ham? If the plural of tooth is teeth, why isn't the plural of booth beeth? One goose, two geese, so one moose, two meese? One index, two indices, so one Kleenex, two Kleenices?

Doesn't it seem crazy that you can make amends but not one amend? If you have a bunch of odds and ends and get rid of all but one of them, what do you call it?

If teachers taught, why didn't preachers praught? If a vegetarian eats vegetables, what does a humanitarian eat?

Sometimes I think all the English speakers should be committed to an asylum for the verbally insane. In what language do people:

Recite at a play and play at a recital?

Ship by truck and send cargo by ship?

Have noses that run and feet that smell?

How can a slim chance and a fat chance be the same, while a wise man and a wise guy are opposites?

You have to marvel at the unique lunacy of a language in which your house can burn up as it burns down, in which you fill in a form by filling it out and in which an alarm goes off by going on.

English was invented by people, not computers, and it reflects the creativity of the human race, which, of course, is not a race at all. That is why, when the stars are out, they are visible, but when the lights are out, they are invisible.

PS: Why doesn't "Buick" rhyme with "quick"?

A few more English language anomalies

1. The bandage was wound around the wound.
2. The farm was used to produce produce.
3. The dump was so full that it had to refuse more refuse.
4. We must polish the Polish furniture.
5. He could lead if he would get the lead out.
6. The soldier decided to desert his dessert in the desert.
7. Since there is no time like the present, he thought it was time to present the present.
8. A bass was painted on the head of the bass drum.
9. When shot at, the dove dove into the bushes.



10. I did not object to the object.
11. The insurance was invalid for the invalid.
12. There was a row among the oarsmen about how to row
13. They were too close to the door to close it.
14. The buck does funny things when the does are present.
15. A seamstress and a sewer fell down into a sewer line.
16. To help with planting, the farmer taught his sow to sow
17. The wind was too strong to wind the sail.
18. After a number of injections my jaw got number.
19. Upon seeing the tear in the painting I shed a tear.
20. I had to subject the subject to a series of tests.
21. How can I intimate this to my most intimate friend?

Women more likely to file a disability claim

Americans are less likely to suffer from a long-term disability than they were in the past; however, women are more likely than men to file a disability claim, according to a new study released by Milliman.

The probability of a white-collar worker becoming disabled for 90 days or longer between the ages of 35 and 65 is just 27 per cent for men and 31 per cent for women now, compared to 29 per cent for men and 34 per cent for women in the 1970s and 1980s. However, the duration of time away from the office has increased to about six years for a 35-year-old white-collar male who suffers a disability lasting 90 days or longer, compared to four years a few decades ago.

The increase in duration could be attributed to advances in medicine and health care. "Where in the past, certain conditions like cancer may have resulted in death, better treatments and earlier diagnoses mean that today people are in need of care for longer periods of time," explains David Woods, president of the Life and Health Insurance Foundation for Education.

Women face a greater risk of disability than men across all age groups. For example, 25-year-old, white-collar women are more than three times as likely as their 25-year-old male counterparts to suffer a disability lasting 90 days or longer, and at age 45, women are almost twice as likely to suffer a long-term disability.

Insured men and women aged 30 to 59 are most likely to claim disabilities from cardiovascular problems, musculoskeletal conditions and cancer, with one exception: women aged 30 to 39 are most likely to claim disability due to pregnancy complications, Milliman finds.

About 30 per cent of workers entering the workforce today will become disabled, according to the National Safety Council. Disability causes nearly 50 per cent of mortgage foreclosures.

Reprinted from <http://www.benefitnews.com/> May 10/07

Note: To educate yourself on disability coverage and benefits, please obtain a consumer education kit at <http://www.cigna.com/diam>.

Health Clinic

Employers helping employees: The difference between men and women (final installment)

In the Depression and Anxiety Among Canadian Women in the Workplace survey, about half of the respondents who suffer from depression were aware that their companies offered an Employee Assistance Program (EAP), and about 20 per cent took advantage of the services available through their employers.

Those who did found the services helpful with 82 per cent saying they are satisfied with the help they received.

Those who chose not to seek help through their EAPs indicated they were already getting help from another source, believed they could handle the problem themselves, didn't know about the program, were concerned about the confidentiality of the service or simply didn't want people to know about their problems.

What women want

In the same study, virtually all the women who suffer from depression wanted help from their employers to deal with their condition.

Suggestions include having a counsellor or health care professional on-site in the workplace, having more resources available and making those resources better known throughout the company, and being a more understanding and educated employer when it comes to mental health issues.

There's good reason for employers to consider these suggestions carefully.

People who conquer their depression report a long list of job performance improvements such as feeling more motivated, producing higher quality work and taking fewer days off work for health reasons.

Reproduced from Manulife Health Benefit News

One day, you send a letter to your boss asking for a pay increase!

Dear Bo\$\$

In thi\$ life, we all need \$ome thing mo\$t de\$perately. I think you \$hould be under\$tanding of the need\$ of u\$ worker\$ who have given \$o much \$upport including \$weat and \$ervice to your company.

I am \$ure you will gue\$\$ what I mean and re\$pond \$oon.

Your\$ \$incerely, Button pusher #57

The next day, you receive this reply:

Dear BP 57

I k**NO**w you have been working very hard. **NO**wadays, **NO**thing much has changed. You must have **NO**ticed that our company is **NO**t doing **NO**ticeably well as yet.

NOw the newspapers say the world's leading eco**NO**mists are **NO**t sure if the United States may go into a**NO**ther recession.

I have **NO**thing more to add **NO**w. You k**NO**w what I mean.

Yours truly, *Chegue signer #ONE*

Do you have an employee health benefit plan or an employer health benefit plan?



In the wake of governments downloading health services on to the private sector employers have in turn been downloading some of the cost to employees.

A recent Employee Benefit News Canada (EBNC) survey released in June 2007, found that "of the respondents who say they intend to make plan design changes this year, most are considering

increasing employee premium costs." (<http://benefitnews.com/data/edncanada.cfm> (June 8, 2007))

Are these plan design changes and upping of employee premium contributions synonymous with taking charge of the cost of employee benefit programs? The answer is "Yes and No". This is because it depends on whether the employer has an Employee Health Benefit program or an Employer Health Benefit type.

In Canada, unlike the United States (U.S.), employees expect their employers to provide health benefit programs. In other words, U.S. employees consider employer provided health plans a privilege while their Canadian counterparts consider it a right.

These differences in perception have and will continue to have tremendous impact on the value and future sustainability of employee health benefit programs. This expectation by the Canadian employee for the employer to provide benefit plans puts tremendous pressure on the employer to provide a competitive program that would attract and retain valuable employees. And nowhere is this pressure felt more than in the small and medium size enterprises (SMEs).

The Canadian SMEs, unlike the larger corporations like the Toyotas and IBMs, do not have the deep pockets to fund generous benefit programs. This is where the SME employer must provide a benefit program that is service driven as opposed to cost driven.

In other words, the Canadian SME employer's strategy for providing a benefit plan must be based more on how the benefits are delivered than on the content of the plan. This is very critical for competitive advantage as the value of a product or service is in its availability and delivery at the right time and at the right place.

In a recent conversation with a client, this young President of a Toolshop, told me about this response he gave to a broker who was soliciting his business: "Yes, I know you can provide me with all

the plans in the world, but can you deliver my massage therapy claim cheque the same day?" There was a long silence at the other end of the phone.

At Numekevor & Associates, cheques for claims received in the morning are personally delivered by lunch time to our local clients.

This is because we believe that delivering a massage therapy claim cheque just in time for an employee to squeeze in some quick grocery shopping during lunch time is extremely valuable to that employee.

Another valuable aspect of the benefit delivery is employees' direct access to their Claims Adjudicator. At Numekevor & Associates, in most cases it is our staff that calls employees if they have questions about a submitted claim. This way we eliminate the bureaucracy in claims processing and employees are pleased they do not have to re-submit claims.

We emphasize knowing our clients and their family members by name so they do not feel they are just a number. Our clients have commended us for this unique "personal touch" style because of the exceptional value it has added to their benefit plans by making it a true employee benefit plan.

Our experience is that these special and unique service levels create a world of difference between an Employee Health Benefit program and an Employer Health Benefit type. That is, it is how the benefits are delivered that matters more than what benefits are contained in the plan as any employer can have the same plan.

As 21st Century corporate insurance advisors, we are leading the way for this unique approach to delivering employee benefits.

At Numekevor & Associates, we work hard for our clients just so they can go about doing what they do best: Running their business.

The Rotary Four Way Test

Of the things we think, say or do:

One: Is it the truth?

Two: Is it fair to all concerned?

Three: Will it build goodwill and better friendships?

Four: Will it be beneficial to all concerned?

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.