



NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners



The HDRP Specialists

HealthDisasterRelief.com

July 2008

Pinecrest Flooring Inc.

Dave Palubeski was only 22 years old when he bought the hardwood flooring company his father started in 1972, Pinecrest Flooring Inc. At the time, his parents were going through a divorce and the company was starting to fail.

Palubeski didn't see a lot of options for himself at the time. If he followed his interest to join the military the business would likely fail and his parents would lose everything they owned. On the other hand, if he took on the liabilities there was a good chance the business would recover.

Even if it didn't, he was young and felt he still had plenty of time to make up for any financial setbacks he incurred. Conversely, his parents would lose their retirement options and spend the rest of their lives trying to recuperate.

Twenty years later, Pinecrest Flooring is a thriving enterprise where Dave leads a team of six wood floor technicians while his wife Maria manages the office. His duty-bound approach to business is exactly what you would expect from an aspiring military man.

"I'm very regimented," he says. "I don't get up in the morning because I need money. I get up because I promised that customer I would be there to look after them. I don't work late because I like it, it's because I promised that lady I would be there in the morning and I have to finish this first."

Laying the kind of premium flooring that Pinecrest does is physically demanding work. Doing it right requires specialized knowledge much of which is learned through experience and time. It's not just nail or glue it down and walk away, explains Palubeski, a basic knowledge of how hardwood performs is also required.

When producing a quote he considers things like a home's heating



Dave Palubeski in the Pinecrest Flooring showroom.

system, the resident humidity and potential wear-and-tear. Is there a pool or creek nearby? Are busy children or large animals part of the household?

Wood, he explains, expands and contracts, so weather and the location of the floor in relation to ground level will determine the type of flooring he'll recommend and the way it will be installed.

"This is a big ticket purchase," says Palubeski. "Most people who come in here are coming to get educated. If you don't educate yourself you're going to be making a mistake."

For years each install was done by hand and sheer brute force. "As an installer, if you're any good, you'll pick and choose the way you install," says Palubeski. "We wouldn't use pneumatic tools when they first came out because you couldn't control the pressure on it"

But, Palubeski explains, time has made swinging a 2.5 pound mallet 1000 times a day more challenging. Only recently have they begun using power tools that take on much of the labour involved with laying a floor.

Even now at 62, Palubeski's father is still on the job. "Built to last," he says of his father's staying power. "I'll be like my dad," he adds, "I'll work 'til I drop."

Ticking off his business philosophy on his fingers Palubeski says, "It should be simple. Do *what* you're going to do, *when* you said you were going to do it, for the *price* you said you would do it for. You'll get paid. It's that simple."

Dave and Maria Palubeski have a 19-year-old son, Jake and 12-year-old daughter Danielle.

A lesson about flooring

Solid hardwood: The surface of a ¾ inch hardwood floor can be sanded five times. With each sanding lasting 20 years, solid hardwood will last 100 plus years.

Engineered wood: Man-made with layers of softwood cross-glued beneath a thinner layer of hardwood. Softwood grows three times faster than hardwood making engineered wood more environmentally conscious. Its durability and stability make it ideal in areas where hardwood should be avoided—on concrete or below grade (in a basement). Engineered wood has a 60-80 year lifespan.

Laminate: Made of high-density fiberboard and topped with a plastic finish, laminates are a good choice when allergies or costs are a consideration. Depending on quality, this flooring will last five to 20 years.

es our family of clients



the town. In other words, dealing with us

has evolved through working with you. The evolution of NewsForum. It's designed for professionalism, quality and excellent

s. We think of you as family. We're happy we want to share your good fortune with

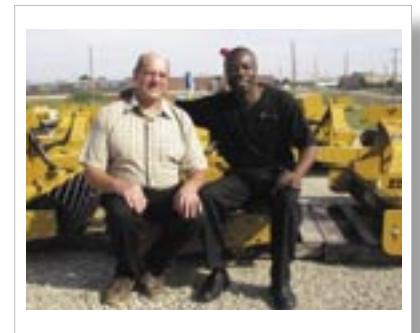
That's what NewsForum has always been about, celebrating our family of clients. Through your contributions it's a platform to remind us that one way or another we're all in business together and that when one of us does well we all have reason to celebrate.

When you see our name, we want you to feel the friendship of family, a sense of atmosphere that reassures you that we'll take care of your needs, personally.



President's Corner

This special 20th Anniversary issue of Newsforum would be incomplete without me sharing some of the memorable moments I have shared with some of you and the young children in the communities we serve. Pictures speak louder than words. Enjoy.



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.