



# NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

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*In conversation*

## Thirty years of service in our clients' own words



Thirty years as an insurance advisor constitutes a pretty impressive career. In celebrating this past year's milestone, Lordy embarked on a client tour whereby he conducted an informal survey containing only one overarching question:

**What is it that you like about the way we do business?**

This issue of Newsforum is devoted to the words of our clients explaining what it is that makes this business relationship a keeper.

### ***Cheryl Mortimer, Co-owner, Cambridge Heat Treating (CHT)***

These days, it's not that unusual to receive a greeting card from a service provider to commemorate a public holiday or business anniversary. It might only happen from time to time when someone with whom you've done business will step up with something extra to remind you they care.

There was no way Cheryl Mortimer could have anticipated the level of caring she would encounter when she signed up to do business with Lordy. She had done so because they had a good rapport and their professional values seemed so well aligned.

In 1992 Lordy was starting to get his legs as an

independent broker, and family-owned and operated, CHT, was celebrating 10 years of business by auditioning insurance providers.

"Lordy's personality was number one," confirms Mortimer. "But you can't let that interfere when you're trying to make a business decision. Lordy had personality, and price, and quality. So, he had everything that we strive our business on – those three things."

She was certain Lordy would provide the company with products best suited to their business needs, and she was amazed when his entire family joined in to express their gratitude by throwing her a surprise birthday party – at Lordy's house.

"I don't have too many birthday parties, if you know what I mean," chuckles Mortimer. Consequently, this memory is etched in her mind, as confirmation that Lordy's quality of service goes beyond the expected.

"We too strive on quality, customer service, and price," she says. "That's why Lordy fits our portfolio."

### ***John Hickey, General Manager, Gottics Industries***

John Hickey knows what can happen when businesses take care of their employees. After 12 years with the same production machining company, Gottics Industries, he's on the cusp of becoming the owner as his employer, Bob Fisher nears retirement.

"Benefits," he says, "that's the thing about keeping



*Cheryl Mortimer and Milo, the therapy dog, with Lordy and co-owner/brother, Peter Robbins.*

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people. You don't realize how important benefits are until you go to a job that doesn't have them."

Hickey met Lordy when he became eligible for benefits three months into his job. He has always appreciated Lordy's personal touch.



"I've dealt with big benefit companies before and they don't know you. With Lordy you call and he can explain everything to you. He's always been someone who gets to the bottom of things. He gets answers."

Having weathered a slowdown in 2009, today Gottics is growing in an environment where training and retention have to stay top of mind.

Consequently, they have implemented an internal training program, taking young workers right out of school, and they offer a tailored benefits plan. With small businesses, he says, often the first cut for cost savings, is to employee benefits.

"But we're more like a family here. Having good benefits is something. If we want the best talent, we have to compete with the best packages out there."

"Lordy has made suggestions about how to tailor our plan to make it better. I trust that he has my best interest in mind. I trust in him."

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**Joe Tran, President, Engineering Manager; Steve Paiva VP; Direct Fixture and Gauge Inc.**

Despite the fact that they have over 40 years of combined experience in their field, Joe Tran and Steve Paiva are really the new kids on the block. Their journey into entrepreneurship – designing and building fixtures and gauges for the automotive industry – began in 2011 after their employer went bankrupt.

"At first it was only us, no employees, just an empty

shell," says Tran. "Now we have about 15 employees." Their experience with Lordy pre-dates their time as business owners. "We knew him at the old place where we used to work," says Paiva. "He was the insurance guy there."

While launching their new business venture, it was a chance encounter that brought them all back together. Direct Fixture and Gauge was growing, and the two owners were in the market for a group benefits plan.

"We wanted to go with someone we knew and had dealt with in the past. Lordy is part of the team," Tran explains. They put in place Lordy's private label benefits strategy, a pay-as-you-go option that puts employers and employees in charge of their plan.

"With Lordy," Tran says, "it's more like a total package. It's the service and the price. It gives us what we need at a cost we can afford." Paiva agrees, "It's the service and the trust that are important. Lordy is pretty easy."



Lordy with Steve Paiva (centre) and Joe Tran.

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**John Brooks, President, Pinnacle Gauge Inc.**

It only takes one phone call to remind John Brooks how much he appreciates Lordy's business approach.

"He's easy to find," Brooks states firmly. "It's one single point of contact, and I know that he's going to call me back." And, he says, there are no layers of administrative bureaucracy to pierce through to get answers. Brooks underscores his point with a recent example.

"I needed an answer to a question and was on my third person by the afternoon. She said she'd get back to me, but it's just passing the buck. Lordy's not about passing the buck. I get my answers. With a bigger company you don't know who you're going to get."

For 21 years, Pinnacle Gauge has been making

gauges used by tier one auto parts manufacturers to verify the accuracy of the parts they produce. The entire time, Lordy has been providing benefits as well as insurance and advice.

“The managed program has saved us a lot of money, but it’s also given employees a lot of flexibility. Lordy is easy to work with. If Lordy were to say tomorrow that he’s not doing this anymore, it would be a problem trying to replace him because you just don’t know what you’re going to get.”



Quang Lam (left) Quality Control Manager and co-owner of Pinnacle Gauge with Lordy and John Brooks.

### ***Mark Lillie, President, MGL Machine***

Mark Lillie may be soft spoken, but his laidback sense of humour is on full display when he sits down for a chat with Lordy. The two men play off one another as they reminisce about how their current business relationship was formed. It began 20 years ago when Lillie was employed with another of Lordy’s clients.

“I used to chase him around,” says Lordy. “I was always trying to talk to him. He kept telling me he was in transition, and he would probably get his stuff together. Eventually, he went on his own.”



“I’d try to lose him all the time, and I couldn’t get rid of him,” retorts Lillie, laughing. “I had to face it. I knew he was fair, and he was honest because I’d dealt with him when he did the benefits package where I worked.”

Lillie started MGL Machine, which specializes in heavy industrial equipment repair and rebuild and focuses primarily on automotive stamping, in 2002 by doing independent contract work. His professional association with Lordy began a year later, and today he engages seven employees. What he likes about Lordy’s management style is his personal, one-on-one, get-right-to-it service approach.

“It’s all about how things are handled. I can make a phone call, and if there’s an issue there’s an answer. If I have a question about an invoice or about coverage, the answer is right away. And I firmly believe that Lordy has saved us a lot of money over the years.

“Every year I get calls from probably about 10 other companies – they know when our renewal is. ‘Can we have a chance?’ they ask. ‘No,’ I say. ‘I’ve got a good friend that does it and I’m not going to change.’”

### ***Richard Grubb, President, RG Custom MFG Inc.***



Richard Grubb began his custom machining business by offering drafting and design services from a home office over 30 years ago. A short time later he was making the parts he designed using equipment he had purchased and set up in a small unit on Industrial Road. It was then that he began working with Lordy.

Today, when the two of them get together, the casual banter and good-natured ribbing present a charming example of what 28 years of doing business with one another can look like. The laughter they share is the mark of a friendship forged on deep trust that developed as they hashed out business matters.

What has made the relationship work for almost three

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decades?

“I guess because we learned how to deal with our differences and carry on,” says Richard. “Lordy’s done me some good turns over the years.” Including saving him money on group benefits. “We sat down for some late-night meetings at Lordy’s place and he spent some time explaining things to me so I would understand.”

“And it took time,” says Lordy with a sly smile, “It took a long time.”

“Still, it’s nice to know that you can turn your back and know that somebody’s got you covered,” says Richard in all seriousness. “I feel confident because I know that whatever it is, he’s going to take care of it.”

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### **Steve Falco, President, Grand River Inflatables**

In 2011, when Steve Falco became his own boss with the launch of Ultimate Climbing – rentable, portable climbing walls – he was delighted to be featured in the local newspaper’s business section. He was also surprised when two weeks later Lordy arrived on his doorstep with a plaqued copy of that feature article as a gift to commemorate the start of his new business venture.

“My wife and I were both super impressed that someone would go through the trouble to do that,” says Falco, who at that time was the company’s only full-time employee. “I knew that when I got to a point where I was ready to do something that he could help



me with, I was going to call to at least give him an opportunity to talk.”

That opportunity came seven years later as Falco was rolling out another arm of his business, Grand River Inflatables, specializing in bouncy castle rentals. “I reached out to the bank as

well,” he admits, “but this just seemed like a better relationship. It was a more personal relationship.”

Reflecting on how the focus of his priorities has changed in recent years, he notes that “now, it’s not just about me. It’s not about achieving my goals. It’s about the staff who work for me full time and their families who rely on that income.

“I have a lot of staff now, and I want to make sure they are looked after too. It’s Lordy’s personal touch that makes me feel looked after.”

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### **Mario Goyette, Owner, JDM Air Power Services Inc.**

In 1994, Mario Goyette launched his business servicing and repairing industrial and commercial blowers, fans and pumps. When he describes his decision to begin doing business with Lordy some 10 years later, he calls it “kind of a leap of faith”.



“Back then we had the standard usual insurance plan: if you don’t use it you still pay. Lordy came in and talked about his new plan about being self-insured. We trusted him, and it worked out well.”

“Lordy has the same values we have in terms of customer service. He’s always been fair, making sure we don’t get anything we don’t need. He tells me the pros and cons, and whatever I decide, he goes with it. He stands behind my decisions and doesn’t try to pressure me into something else.”

“That’s a big part of it: who you’re dealing with. The insurance is one thing, but you have to have a face behind the name and be able to react quickly, and that’s what he does.”

**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 business owners peace of mind. 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.