

Health Tips & News

Mortgage insurance

If you have a mortgage, chances are you have also taken out a Life Insurance policy. Life insurance is often referred to as Mortgage Insurance when its purpose is to protect dependent survivors against the death of a person paying off a mortgage.

Most individuals buying a new home hear the term Mortgage Insurance when they have just entered into a mortgage loan agreement. Most lending institutions offer mortgage insurance as part of their mortgage packaging. It may be in your best interest to consider the following points listed in the table below before signing on that dotted line.

	With Most Lending Institution	Insurance Company
I pay the premiums, so I would own the policy, Right?	No	Yes
Is the coverage flexible?	No	Yes
Circumstances change. If it's better for my beneficiaries to use the proceeds from the policy for something other than paying off the mortgage, will they have that option?	No	Yes
Is the coverage guaranteed?	No	Yes
I look after my health, and I don't smoke. Will that make a difference in the amount I pay for coverage	No	Yes

Since buying a home is a big decision, why not take the time to find just the right **Mortgage Life Insurance** protection for you and your family. **Give us a call today!**

A piece you may find of interest. CBC has posted the program on their website. You can watch it on your computer at:

http://www.cbc.ca/marketplace/in_denial/

Travel Health – Motion Sickness

Carsickness, airsickness, or seasickness - they're all just different names for the same miserable problem: motion sickness. It can happen when there's a mismatch between what your eyes see and what your inner ear - the body's balance centre - senses when you're in a moving vehicle. The result? The familiar symptoms of nausea, paleness, a cold sweat, and vomiting.

Kids, especially toddlers and preschoolers, are most susceptible to motion sickness. Fortunately, they'll usually outgrow it after the age of five.

To prevent motion sickness before it starts:

- Avoid heavy meals up to two hours before traveling.
- Don't try to read when traveling - instead, look out the window at distant objects, or close your eyes.
- In a car or bus, sit where you can see out the windshield and open a window for fresh air. Better yet, drive the car yourself and you won't feel sick!
- On a ship, be sure to get a cabin on the inside, near the waterline, where there's less movement. When on deck, look ahead toward the horizon, which is stable.
- In a plane, ask for a seat next to a bulkhead (wall) over the wings - it'll make turbulence less noticeable.
- Just in case the sickness can't be avoided, always travel with a leakproof container - resealable food bags are a good bet.
- If all else fails, talk to your doctor about over-the-counter or prescription medications that can prevent motion sickness.

Quote of the Month

Each time you are honest and conduct yourself with honesty, a success force will drive you toward greater success. Each time you lie, even with a little white lie, there are strong forces pushing you toward failure.

- Joseph Sugarman

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