

# Life Letter

## What will you do?

Sean owns a small business. In spite of his healthy, active lifestyle, it came as a huge shock when he was diagnosed with cancer. Sean decided to take a year off work to beat this disease and recover from the treatments. His employees were concerned about his health and recovery, but they were more concerned with how Sean being away from the business would affect their jobs.

Shortly after his diagnosis, Sean called a staff meeting and was able to assure his employees that their jobs were not in jeopardy. He had purchased a Critical Illness Insurance policy several years before and planned on using the cash benefit to help cover the cost of hiring a manager to run his business while he recovered. He was able to step back into his business after his recovery without losing any staff.

Sarah, a working mother with two young children, had a stroke. It wasn't too severe, but the road to recovery was long and difficult. Her disability insurance paid a monthly benefit that helped with the daily living expenses. Her husband, Adam, took a leave of absence from his job to look after Sarah, the kids and their home.

Fortunately, Sarah had a Critical Illness Insurance policy that paid a cash benefit 30-days after her stroke. The money helped replace Adam's lost income and allowed him to stay home, where he was needed most, during Sarah's recovery.

Mike lived a fast-paced, high pressure lifestyle. It paid off for him one day by giving him a heart attack.

This event was a wake-up call for Mike and forced him to make some life changes.

Mike's Critical Illness Insurance policy paid him a cash benefit 30-days after his heart attack. The money allowed him to take several extra months off after he was cleared to return to work. It also relieved the stress of his mortgage payments for a full two years. When Mike returned to work, he was well rested and had adopted a healthier lifestyle.

According to the Canadian Cancer Society, 52% of all cancer victims survive more than five years. The Heart and Stroke Foundation of Canada tells us that 90% of heart attack victims survive 30 days, and 75% of stroke victims survive the initial event. Medical science has made it far more likely of surviving a critical illness than ever before.

Critical Illness Insurance may be available from life insurance companies, but it was actually developed in South Africa in 1983 by a physician, Dr. Marius Barnard. He is the brother of famed cardiac surgeon Dr. Christian Barnard, the first doctor in the world to successfully transplant a human heart. Marius Barnard noticed that more and more patients were able to survive their initial illness, but their financial health suffered. This financial stress aggravated their already fragile health, delaying recovery and sometimes ending in suicide.

Critical Illness Insurance is a pot of cash that will help you get through a health crisis. After all, money should be the least of your concerns.

**Want to know more about Critical Illness Insurance? Call today!**

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