

A Month of Awareness, from Cancer Support to Financial Security

October, the month of autumn and breast cancer awareness, follows September, a month of transition from summer to fall, and childhood cancer awareness. And next is November, the month of transition from fall to winter, and *Movember*, to fight prostate cancer. This time of year reminds us how precious our health is. We would like to share with you some of the things our team does to support the fight against cancer. We will also focus on a critical aspect of your well-being - your financial health. Our team is committed to providing you with the financial insights you need to ensure that you are well-informed and prepared for life's challenges.

Cancer is a disease that does not discriminate. The battle against cancer touches all of us. We have lost friends, clients, and family members to cancer. We have walked beside many more who fought the battle of their lives and overcame cancer to become survivors. And far too many more are actively fighting cancer even now.

Breast cancer has been particularly devastating to so many in our community. This summer Senior Wealth Advisor, Sonia raced in the MudGirl Run. This race unites survivors, those who are battling breast cancer, and their supporters and loved ones to celebrate unity and remind women how strong they are. MudGirl 2024 will be held in [Ottawa on July 27th, 2024](#). In the Toronto area, MudGirl Runs will be held in [Oshawa and Hamilton in June, 2024](#). Many of us find ways to join the #pinkarmy in the month of October.



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Many in our community join the [Run for the Cure](#). Each year, Sonia, and her son, Robbie, our Research and Analytics Associate, wear pink belts throughout the month, in support of breast cancer awareness when practicing and teaching martial arts.

We would also like to share a little bit with you about our team's involvement with an organization very close to our hearts.

[Kids Kicking Cancer](#) is a remarkable organization with a mission to ease the pain of seriously ill children and their siblings while empowering them to heal physically, spiritually, and emotionally through non-contact karate and martial arts breathing techniques, and a sense of purpose to teach the world. Sonia and Robbie, both karate black belts, have volunteered as martial arts therapists with the Kids Kicking Cancer Heroes Circle for the past five years. The courage, resilience, hope, and joy shown by the children they work with inspire us every day.

When Robbie competed for Team Canada at the WKC World Karate Championships in October, 2022 and also in 2023, he wore his pink belt. He wrote the names of all his kids kicking cancer students on his belt, along with the names of our family members who have lost their lives to cancer. Robbie carried them onto the mat with him, drawing strength from them all. The children of Kids Kicking Cancer are a constant reminder that our "students" can also become our greatest "teachers." To learn more, [listen to this interview with Robbie](#). If you know of a child with cancer, please introduce their family to us to learn more about how Kids Kicking Cancer can help.

The Financial Burden of Critical Illness

The sudden discovery of critical illnesses, including cancer, can bring not only physical but also significant financial stress. According to the [Canadian Partnership Against Cancer](#), cancer patients and caregivers spend a substantial portion of their annual income on out-of-pocket expenses. Strained finances can create a double burden, where financial concerns compound the challenges of healing.

Prevention and Protection

Prevention is always a critical step. [The Canadian Cancer Society](#) recommends a healthy lifestyle, which includes proper nutrition, not smoking, moderate alcohol consumption, physical activity, and sun safety. In fact, 4 in 10 cancer cases can be prevented through healthier living. However, sometimes illnesses strike without warning.

For those without a substantial financial buffer, critical illness insurance can provide a safety net. It offers a one-time, lump-sum, tax-free payment that can be used in any way you see fit if you're diagnosed with a covered condition, such as heart attack or stroke. The expenses associated with treatment, such as hospital parking, dietary adjustments, medications, and lost income, can add up quickly. Critical illness insurance ensures you can afford the best care for yourself or your dependents during challenging times.

The Importance of Early Detection

Early detection is key to better outcomes in critical illness cases. Regular check-ups and screenings can lead to early diagnosis and more effective treatments. As your insurance agent, we also encourage you to consider adding optional riders to your critical illness policy, which can provide benefits for early-stage conditions. These riders can help cover the costs associated with early diagnosis and intervention, potentially preventing the condition from worsening.

Personalized Protection for You

To learn more about critical illness insurance and how it can be personalized to meet your specific needs, please reach out to Adrian LeRoy, our Team's insurance specialist. Adrian can assist you in customizing a plan that provides you with the right level of coverage and peace of mind for your unique circumstances.

Join Us in Raising Awareness

Let's stand together this October, raising awareness, supporting one another, and working towards a healthier and financially secure future. Critical illness insurance is just one piece of the puzzle in securing your well-being. By taking steps to prevent critical illnesses, maintain a healthy lifestyle, and protect your financial future, we can face the unexpected with confidence.

Thank you,

Sonia & Adrian