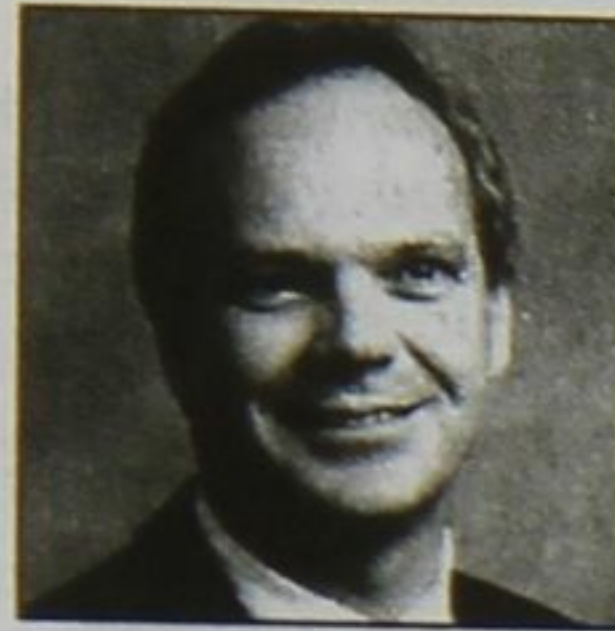


# HEALTHY Lifestyles

## Breast Cancer a Financial Nightmare



Sandy MacKenzie

by Margot Bai for Sandy MacKenzie, State Farm Insurance Agent

The day Lucy was told that she had breast cancer marked the beginning of a long struggle for her family. Lucy and Peter had 2 young children and both worked full time to pay the bills. Lucy learned that chemotherapy treatments in Canada could start in 3 months time under the provincial health plan. To both of them, this seemed unacceptable, knowing her chances of survival diminished with every day they delayed treatment. Scrambling for options, they learned of a hospital in New York State that could begin chemotherapy within a week. The cost: a whopping \$40,000 for the first course that would run over several weeks. Lucy and Peter realized that they had no choice but to negotiate a second mortgage on their home to finance the

treatments. Because of their limited savings, Peter was forced to stay home and continue working, relying on neighbours to watch the children after school until he returned from work. Lucy traveled alone to the US for the therapy, staying in a cheap motel between treatments, where she was left to struggle with the pain alone.

According to the Canadian Cancer Society, 1 in 3 Canadians will develop a life threatening cancer. There is a way you can protect your family from the unexpected costs associated with a health crisis. Critical Illness Insurance provides a lump sum payment while you are still alive upon diagnosis of heart attack, stroke, cancer or other conditions. This money can be used any way you choose, including seeking faster or experimental treatment, eliminating a mortgage or other debt or even taking an extended vacation to spend quality time with loved ones. While new in Canada, Critical Illness is well-known in Europe. Can your family afford a health crisis without it?

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key aspect of spirituality. Emotions, in many ways, are the fruits of your belief system. Persistent negative emotions like anger, anxiety, hurt, guilt, and shame point to unhelpful beliefs arising from unresolved past life experiences

Since unhelpful spiritualities arise from

difficult life experiences, spiritual care involves helping people invite the Sacred into their past and current negative experiences. As people have positive spiritual experiences through prayer, spiritual friendship, ritual, worship, and pastoral counselling, their unhealthy beliefs transform into more positive ones. As a result, emotional/mental health improves, and sometimes even physical healing occurs!



The dog days of summer are behind us. Welcome back from your vacations and adventures! The crisp scent of autumn is in the air-it's time to think about self-care, before things get too hectic. Tension and muscle aches are a common occurrence in our modern lives, but they don't have to be. Francine Reid, R.M.T. offers a variety of treatments to help you stay centered, relax your body, and relieve stress. Massage therapy is an essential preventative maintenance for your body, not a luxury. Are you self-employed? Don't forget to take care of you - you are your most important asset. Try a soothing hot stone massage to melt away stress and

muscle tension. If you are employed, don't forget to check your extended health care coverage-some plans may cover up to one treatment a month. In addition to massage therapy, Fran also offers the following therapies: CranioSacral therapy, breast massage (to keep breast tissue healthy, especially if you are recovering from breast cancer), NISA (fascial work), Reiki, and ear candling. These therapies can help to realign the body, relax, and promote healing. Fran has seven years of experience in massage therapy and is continually studying new techniques and upgrading her skills. She is currently studying Visceral Manipulation, a technique developed by French Osteopath, Jean-Pierre Barral. Visceral Manipulation (VM) is a gentle hands-on therapy that works through the body's visceral system (the liver, intestines and other internal organs) to locate and alleviate abnormal points of tension throughout the body. Improve your quality of life in a peaceful setting, just 10 minutes northeast of Stouffville.

Contact Fran Reid at 905-640-5123 to book an appointment today. Your body will thank you for it. Gift certificates are available for any occasion that you make special.

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As a State Farm® agent, I know that when a critical illness strikes, there are costs that go beyond basic medical care such as lodging for family during treatment, home modifications and medical equipment. A Critical Illness Insurance policy provides you with a lump sum payment that allows you to focus on the important things, like getting better. Call me for details.



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Seminar

Tuesday,  
October 28th  
at 7pm

Lebovic Centre,  
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