

1. **Insurance rates on the way up**
2. **Take that extra step for organ donation**
3. **2012 Physician Talent show a success**

1. **Low interest rates affecting the cost**

If you have a mortgage you are enjoying the low rates but low interest rates come at a cost. A direct link to low interest rates and fluctuating capital markets is the cost of personal life, disability, critical illness and long term care insurance. We have had price increases in the past 18 months and it looks like it is starting again. Critical Illness insurance is the latest with the most popular rider, Return of Premium if no claims are made, increases by 15% in mid June. So if you are considering getting Critical Illness insurance and want the Return of Premium rider I'd do it now and maybe save some money. I have looked at a couple of alternative ways to get the coverage on a cost effective basis so email if you are interested.

2. **Here is a link you need to follow**

As many of you know I have had two transplants in the past 15 years and am a strong supporter of organ donation. Many people sign the organ donor form when they renew their drivers license but now the Province of Ontario is creating a directory of organ donors tied to their OHIP card. You can register your wish to be an organ donor on line with just your OHIP number and birth date. You do also have to let your family know as they have the final say at the time. The one quirk in the system they can't seem to get around. Here's the link and thanks from one who has received the Gift of Life. <https://beadonor.ca/>

3. **Another successful show**

On April 20th we held the 2012 KW Academy of Medicine Physicians Talent night which was a roaring success. There is a lot of hidden talent in our medical community who supported our local charity Future Visions. Singers, dancers and stand-ups were enjoyed by a group of over 225. This was our 5th show and so far we've raised over \$30,000 for local charities. Maybe next time you are in to see your doctor ask for a song or a joke!

Cheers.

Earle

PS If you get more email than you can ever read & I'm adding to the glut, drop me a note and I'll remove you from my mailing list.

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