

1. **How we value what we insure?**
2. **Will we see doctors without a place to practice?**
3. **A summer thought!**

1. **Buying house insurance is never a thought**

In all my years in banking and business I've only ever known 1 couple whose house burned down, thankfully. That being said I've only ever known 1 couple who did not have house insurance. I don't know the chances of your house burning down but they do seem slim. Cataclysmic, if you have one, so we would never think of not having house insurance. The chances of premature death, a disability or a critical illness for the average 30 year old non-smoker before age 65 is 60% for a male and 58% for a female. Ironic we think we can bounce back from a health problem with no financial assistance but don't think the same about our property.

2. **Some young docs looking for places to practice**

The financial downturn in 2008 is certainly affecting some people you never would of thought of. We knew people lost money on their investments but it seems some medical specialist lost more than they are comfortable with and are not retiring as planned. One of the causalities is some graduating specialists aren't finding the choice in positions that was historically enjoyed. Didn't you wish when your child was born they would get into a recession proof profession with lots of choices! Times are a changing.

3. **Something to ponder this summer**

Looks like a hot humid summer. While you are relaxing by the water, be it a pool, lake or just bottled water, think about how lucky we are in Canada. My son, Graham, reminds me all my problems are "First World Problems!". I have more than enough to eat, good health, don't have to worry about being shot in the streets. 65% of the people in the world have far bigger problems than we do. Have a fun summer.

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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