

Law Offices of
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Dear Howard,

This newsletter focuses on love, relationships and respect for your spouse/partner.

Part of the respect, I believe, comes from having entered into a marriage/cohabitation agreement which lays out your path together. Not all negotiations for a marriage/cohabitation agreement result in a signed agreement. In my experience, one in ten fails to conclude. Almost all of those that do not conclude indicate a problem in the relationship. It is easier to move on to another relationship, rather than a few years later, negotiate an exit plan when lives have become intertwined and children have entered into the picture.

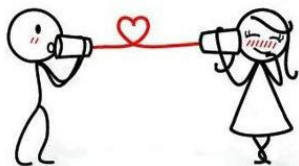
Life Insurance for one's spouse/partner shows you care about your relationship, the future and should be considered as a necessity for every relationship.

I worked with a team of video producers who have helped create a series of "thirty second" White Boards that highlight a sample of my services and the Law as it affects you. I invite you to [click here](#) and tour these very entertaining and informative White Board Videos. Please let me know what you think.

As you read this newsletter or browse my Web Site, take the time to assess your needs. Please call me for a chat if there is something I can help you with. I also work with a team of strategic associates for issues which may be better served by them and I can refer you as needed.

"HUMILITY" HELPS HURTING HEARTS HEAL

On the CBC's radio program, The Homestretch, they spoke about finding and keeping love.



U of Alberta researcher, Adam Galovan, speaks in this fascinating and enlightening interview of the characteristics of relationship compatibility entitled



"The Secret To A Happy Marriage". From this interview one learns about the power of humility. Saying sorry is more essential than being "right". One must always ask themselves this question: Is this particular fight worth it? No matter how big or small the issue, the question is: Will this "fight" be significant a few months from now? There will always be obstacles in life and the goal is to take each problem in stride. By being a compassionate listener, a loving partner, one can work through any problems by being flexible and humble.

To listen to the full CBC interview online click [here](#)

LIFE & EXTENDED HEALTH INSURANCE IS RIGHT FOR YOU!



Life and health insurance isn't always at the forefront of people's minds. If you are not thinking about it now, by the time you do think about it, it could end up costing you more than you had anticipated. It is important to know that the cost of coverage increases with age. As we get older, our health status changes and certain benefits you could have qualified for are no longer available to you at a reasonable price.

Furthermore, some people believe the coverage they have (whether it be through work or existing coverage), is enough, but it's always important to re-evaluate one's situation as life events will continue to change. Group coverage often doesn't provide sufficient benefits to maintain a comfortable life style. As a family's circumstances change (birth of a baby, children go to university or purchase a home, to name a few) it's important to reconsider what coverage would be needed to cover these financial obligations. The bottom line is, if you have a family or someone in your life that you deeply love, you should be thinking about re-evaluating your current insurance coverage.

To find out more Jonathan Corber, CHS, CLU, jon@joncorber.com one of my trusted resources, suggests visiting <http://www.lifehappens.org/insurance-overview/> for information on insurance.

MARRIAGE CONTRACTS THE RIGHT WAY:

Protecting Your Kids When The Love Goes Bad



A recent article entitled, "My Belated Prenup Awakening" by Lauren Kramer best illustrates the benefits of having a prenuptial agreement more commonly known as a marriage contract.

To read the full article, please click [here](#).

IN SUMMARY:

As in past years, I support [The Children's Wish Foundation](#) which provides children living with life-threatening illnesses the opportunity to realize their most

heartfelt wish. I hope you will take the time to look at their website and read about the wonderful work they do and consider making a donation.

As I have your email address already in my database, you have automatically been subscribed to these emails. Should you wish, you may unsubscribe at any time by following the instructions at the bottom of this or future emails. If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

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