



Hi Gary,

In 1955, the breakfast-cereal company Quaker Oats launched one of the most memorable marketing stunts in North American history: they purchased 19 acres of land near Dawson City, Yukon, and held a giveaway for customers to get their very own one square inch of the land. It was well after the gold rush peaked, but the appeal was still strong – who didn't want to own land potentially full of gold?!

Quaker purchased the land parcel for \$1000 US. They divided it up and put ownership certificates into 21 million boxes of Puffed Wheat cereal. Unfortunately for those prospectors, none of the land ownership certificates were legally binding. The government of Canada reclaimed ownership in 1965 due to \$37.20 in taxes owing.

Fast forward to 2026 and the land ownership certificates are a collector's item only, selling for about \$25. The Land Office in the Yukon still receives inquiries about the ownership, and visitors can have a look at what could have been right at the city golf course.

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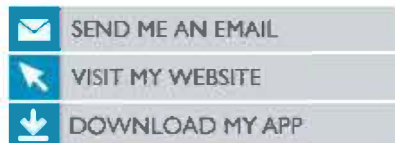
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As the Seasons Change, Your Mortgage Insurance Needs Could Too



If you have a mortgage, do you need mortgage protection insurance? It's a question a lot of people have, so I want to clear up a common misconception and explain who may benefit from this type of coverage.

The biggest misconception: You already have mortgage insurance. When you purchase a home, your downpayment will determine if you are legally required to purchase mortgage default insurance. If your down payment is less than 20% of the purchase price, mortgage default insurance is generally required. BUT that insurance is for the lender, not you! Mortgage default insurance protects the lender if a borrower defaults on their mortgage. Although the borrower typically pays the insurance premium, the coverage protects the lender and not the borrower or their family.

Mortgage insurance, or a mortgage protection plan, is an insurance product that protects you and your family in various scenarios. Insurance product offerings typically include life, illness, and/or disability. Let's look into them in more detail:

Mortgage life insurance: This is intended to pay off your mortgage in full in the event of your death. It may make sense if you're the primary income earner for your family, have young children, or want your spouse or family to be able to stay in the home if you pass away and they would otherwise be unable to make the mortgage payments without your income.

Mortgage critical illness and disability insurance: This type of coverage is intended to make your mortgage payments for you during the course of your injury or disability. It does not pay off any outstanding balances but rather makes regular payments when you are not working or receiving your regular income. It might include job loss insurance as well, depending on your policy. Here, you'll need to carefully review what is and isn't covered to avoid any lapse in coverage, uninsured illnesses, etc.

For any type of mortgage insurance, coverage may overlap with your employer-provided or private policies. It's always wise to have an expert review your overall coverage to see about any overlap or gaps.

Here are a few questions I hear from clients when we talk about mortgage insurance:

Is it required? No, this type of insurance is completely optional. Lenders can't deny your mortgage application based on your insurance purchase or lack of purchase. You must give your explicit consent on the product.

Who provides this insurance? There are plenty of mortgage insurance providers, like major banks and insurance companies. My brokerage is part of a huge network of brokers, and we've been able to negotiate a special agreement with Manulife to offer a great product at a great price.

What if I move my mortgage to a different lender? This type of insurance is really helpful in this scenario as it stays with you, regardless of what lender you move your mortgage to. The policy is between you and Manulife rather than you and the lender, which is a big advantage over bank-specific insurance.

What kind of benefits could I get if something happens to me? Depending on your policy, your regular mortgage payments might be covered for a specific amount of time, or the outstanding balance of your mortgage might be fully paid off. Each policy is customized to meet your specific needs.

When would a benefit not be paid out? There are circumstances where you won't be covered under your mortgage insurance policy. Things like preexisting medical conditions, criminal acts, acts of war, and self-inflicted injuries will all disqualify you from a payout (just to name a few).

Let's talk more about the Manulife Protection Plan that I offer to my clients. Here are a few of the ways this plan benefits you as a mortgage insurance policyholder:

- Coverage starts as soon as you apply, meaning you're immediately insured
- This policy moves with you across lenders, so you don't need to reapply later and face higher premiums or less coverage
- Plans are based on the mortgage, not income; that means it doesn't matter where you work, what you make, or if you choose not to work at all; you still have coverage
- You get a 60-day money-back guarantee if you decide the policy isn't right for you
- Premiums are waived for up to 3 months if you lose your job

Everyone will have different mortgage insurance needs, or maybe no need in some cases! Having a one-on-one conversation with me, or your insurance agent, is always worthwhile.

If you do get an insurance policy, be sure you read it carefully to understand what's covered and ask questions if there's anything you don't understand. I hope this has helped explain mortgage insurance and know that you can connect with me any time to talk about your policy.



MY MORTGAGE PLANNER
The key to your next home is just a click away!
Download my app for free today!   **MORTGAGE ARCHITECTS**

Home is Where the Pets Are: Make The Most of Yours



If you have (or are soon to have) a fur child, I know you want nothing but the best for them. Here are some ways to enhance your home that apply to nearly any paw-rent.

For new-to-you pets: Getting a new pet is so exciting! No matter what kind of pet you bring home, there are a few universal tips to make their move-in easier.

- Bring the new furr-iend home when you'll be at home for at least a few days in a row (like the weekend). Having you around as they settle in can help them feel more comfortable while allowing you to monitor their behaviour and catch any issues right away.
- Keep the new pet in a small, quiet area at first. Once they're comfortable, you can introduce them to new areas of your home. Be sure to include their bed, toys, and food in this area, at least to start, so they have a safe space to build confidence and get comfortable in their new home.

- Create a routine, especially for dogs and cats. They love the predictability of eating at the same time every day, consistent sleeping hours, etc.
- If you have an anxious or territorial pet, consider calming products like Feliway to soften the drastic change in their living situation. And be patient!

For babies: Adopting a kitten or puppy (or any baby animal) has a whole different set of challenges! A few keys to success:

- Baby-proof your home. Secure anything that could be poisonous, put breakables away, and keep the area as clutter-free as possible. Young animals can be curious, clumsy, and full of energy, and you can't keep eyes on them 24/7.
- Train them early and often. If there are areas you don't want them on, calmly redirect them to an appropriate spot and reward good behaviour. Consistency will go a long way. Leash training is another thing to start early for cats, dogs, or any other furry friend you plan to take out of the home with you.
- Tire them out. Keeping young animals physically busy with walks, toys, and other playing will help wear them out and ensure they don't expend extra energy going wild when you're sleeping or out of the home.
- Spend time together. Making sure they are comfortable around you and know your voice will help them build confidence and listen when you make a request of them.

For cats: Cats can act aloof, but that doesn't mean they aren't constantly taking notes and supervising your every move. Here's how to ensure a happy feline friend:

- Cats love to be up high. Anything you can do to make that happen safely is a great addition to your home. Some ideas are tall cat trees, a cat bed on top of a tall dresser, or cat shelves installed high up on the wall.
- Cats also love to watch the outdoor happenings. Consider a suction-cup window hammock, chairs or cat-friendly seating near windows, or even an enclosed outdoor patio.
- They are picky about their water. It's ideal to keep it away from their food, and to offer more than one source. Moving water keeps cats interested in drinking, so a cat fountain is a great way to keep your furry friend hydrated.

For dogs: Dogs vary a lot from breed to breed, but there are some things that any canine care provider can introduce to keep them content:

- Offer mealtime enrichment like a food puzzle, a hide-and-seek feeder, a snuffle mat or a rolling puzzle feeder. This helps them stay mentally alert and slows down their eating.
- Help them with personal hygiene. Regular nail trims can help prevent overgrown nails that may cause discomfort or make walking more difficult. Brushing them will

keep mats and tangles at bay, giving them a healthy coat.

- Show some love. They look to you for positive reinforcement, approval and comfort. Whether it's pets, hugs, treats or belly rubs, be sure to show your dog you care.

For senior pets: A senior cat or dog needs special accommodations.

- As pets age, they may develop arthritis or experience reduced mobility, making it harder to jump and climb like they used to. For cats and small dogs, try out pet stairs to help them access higher areas they love (like the bed or a windowsill).
- Add ergonomic feeding stations to make them more comfortable. Or, implement a timed feeder to help you monitor their food intake. Noting any weight changes can be critical to spotting illness. Talk to your veterinarian about whether an age-appropriate or senior-specific diet would be beneficial. Be sure to keep an eye on their water intake, too.
- Implement a brushing routine in your home. Have a comfy bed and their favourite brush in a specific place in your home, and brush them at the same time each day. Regular brushing not only helps keep their coat healthy, but also helps you notice any skin issues, lumps, infections, or other concerns. Plus, you'll be strengthening your bond with your lovely pet.

Hopefully, you found a few pet-centered home improvement ideas here, no matter your cat or dog's age. If you have a different kind of furry friend, drop me a line and tell me what animal you share your home with!

This month we have lots to be thankful for, led of course by Thanksgiving itself (which is technically Monday October 12).

Over the same weekend there's also world mental health day which is meant to raise awareness of the subject, taking place on the 10th. Then mid-month (on the 18th) we have Persons Day, celebrating the 1929 Supreme Court ruling that women are indeed people (!) and paving the way for participation in politics and of course much more. The decision came with a great quote: "the exclusion of women from all public offices is a relic of days more barbarous than ours".

Then, arguably the most anticipated day of the year, we wrap up the month with Halloween on October 31st! Will you be dressing up? I'd love to see a picture of you, your kids, and definitely your pets if you do!

While you patiently wait for my next newsletter, plus all the candy sales starting November 1, I'll leave you with a trio of seasonal zingers:

Why are ghosts bad at lying? You can see right through them.

Why don't ghosts like rain? It dampens their spirits.

What is a skeleton's favorite instrument? The trom-bone.

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