

Are you putting your family at risk?

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**Are you putting your family at risk?**

**By Bruce Bowery**

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I know that for the most part people generally care about their families. Most people can take all sorts of insults that are directed to them personally, but you had better not talk about our loved ones. In knowing this I cannot figure out why we do not realize the potential harm we put in our homes. Maybe this is due to a lack of understanding or maybe it is due to good advertising or maybe it is due to the fact that we have never taken the time to consider what I am about to share with you.

I think that everyone has the right to know about what chemicals and toxins are used to make up our "consumable products". The sad thing is that these companies spend millions of dollars in advertising their products, but they do not have to tell us anything regarding any health risks associated with those products. Only 1% of toxins are required to be listed on labels. Regulation only requires labels to indicate if the products are combustible, corrosive, poison, etc. Do you really know the potential health risks associated with these products? Whether a toxin actually causes harm is based on several factors such as: potency; rate of exposure; dose; and individual sensitivity. The risks associated with toxins are as follows: cancer, irritation to your skin, eyes, stomach, and lungs, liver and kidney problems, learning and developmental disorders, and in worst case scenarios—death. (just to mention a few)

Are we really willing to flirt with disaster on a daily basis? I know and understand that we cannot safeguard our loved ones forever, but we can safeguard our own homes for the betterment of our loved ones. Please research this for yourselves and draw your own conclusions. We can educate ourselves and we can take action. Are there other products out there that are safer on the environment and safer for our families? Yes, there are. Can these products do the same job as what you are currently using? Yes, they can. In the end, you have the final choice to make. You can choose to do nothing, or you can choose to do something. Feel free to email me at [StnypntNc@aol.com](mailto:StnypntNc@aol.com) for more information.

A loving husband and father of two beautiful girls would like to share some information with you regarding a "silent killer" that has been turned loose in our homes.

**Accident Insurance For Children – Have You Thought About It?**

## Are you putting your family at risk?

**By Ciara McGrath**

Have you thought about providing financial security for your children in case they are seriously injured in an accident of any kind? The possibility of an accident putting your child in a wheelchair for life, is not one that anyone likes to think about. Not thinking about the possibility does not take that chance away though.

Parents are increasingly recognizing that it is necessary to insure their children against accidents. They want to know that in the event of anything untoward happening to their son or daughter, that at least there will be no financial hardship; that their child's financial needs will be provided for the next 70 years if necessary.

Health insurance for children is normally included in family health insurance policies and is obviously worthwhile. Is that enough?

Health insurance for children may cover illnesses and broken bones, but rarely covers everything that can happen to a child.

Your family health insurance policy cover may not include:

Accidents on school trips. The school may well have insurance, but is it enough to provide a lifetime of care if your child has a serious head injury while skiing?

Car accidents with drivers who are not insured. Sadly many children are injured every year when uninsured drivers hit them. The worst drivers almost always have no insurance.

Mental health is not always adequately covered in a general family health insurance policy.

Death. Health care insurance policies rarely pay out if the insured person is killed. Money will be needed for counselling for siblings and parents as well as funeral costs.

An increasing number of parents are asking insurance companies about insurance for children to cover these and other eventualities. Ask an insurance broker about the different policies available and their costs. The cost is low, because the risk is a low one. Insuring against that low risk though, could mean a world of difference to your son or daughter.

Ciara McGrath taught for many years and has four teenage daughters. Find more articles at

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