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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

How Much Does it Cost?

By Ken McIsaac

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"A crust eaten in peace is better than a banquet partaken in anxiety." – Aesop (BC)

Most of us go through life always wanting more and better. Being in this state of constant desire does not coexist with peace of mind. It is normal to want a better life for ourselves and our families, but we have to balance our goals with the cost. How much does this promotion, vacation, new purchase, cost in terms of real life? How many extra hours of stress and anxiety, now and later, go into getting it?

"The cost of a thing is the amount of what I call life, which is required to be exchanged for it immediately or in the long run." – Henry Thoreau (1817–1862)

Corporations and their advertisers are out to make money. Advertising is one-way communication persuading us to buy things we may not need or want. The good things in life are free, life itself, friendship, nature. Whatever we do possess, in the end we must leave it all behind.

"Do not overrate what you have received, nor envy others. He who envies others does not obtain peace of mind. The demon of worldly desires is always seeking chances to deceive the mind. If a viper lives in your room and you wish to have a peaceful sleep, you must first chase it out." – Buddha (BC)

More and more we are coming to falsely regard material gains as success and missing out on the true values of life. "Whoever does not regard what he has as most ample wealth, is unhappy though he be master of the world." – Epicurus (BC)

Money really is quite necessary in our life, but its value should not be worshiped. Being careful not to waste it will give us less to worry about, so "Beware of little expenses; a small leak will sink a great ship." – Ben Franklin (1706–1790)

This article is an excerpt from "32 KEYS: A Collection of Ideas About Life" . The book summarizes the most popular basic ideas on the subject of improving the quality of life. It is free to read online.URL: <http://www.ahappyday.ws>

Low Cost Life Insurance

By Matthew Bourne

Finding low cost life insurance need not be a complex process. The life insurance market in the UK is extremely cost competitive, with a glut of cost orientated life insurance companies keeping the cost of life insurance at record low levels. Competition in low cost life insurance has increased further over the last few years, with low cost UK supermarkets like Tesco and ASDA now offering cut-price low cost life insurance. A £100,000 term life insurance policy for 25 years now has a low cost of around £5 – £6 per month for a young non-smoker with low susceptibility to health problems.

But, despite the greater accessibility of low cost life policies, the cost of life insurance premiums does vary. Here is a review of the major factors that influence the cost of life insurance policies: –

Low Insurance Age – The age at which a life insurance policy is taken out has a significant impact upon the low cost of the life insurance premiums paid. The younger you are when you start a life insurance policy then the better chance you have of obtaining a life insurance policy at low cost. This is because at a younger age you are viewed as being at a low risk of passing away than someone 30 or 40 years your senior. Life insurance premiums will therefore be at a low cost for young people, but not so low cost for older people.

Health – Life insurance companies will award low cost life insurance to people who have low health risks. To qualify for life insurance at low cost on health grounds you will need a low level of hereditary disease running in your family. If you suffer from a life threatening disease, such as cancer or heart disease, your life insurance cost will not be so low. Also, if asthma, high blood pressure or cholesterol problems exist then a low cost insurance policy could cost that little bit more.

Lifestyle – A low cost life policy is available to those with a low stress / low danger lifestyle. If you drink excessively or you are a smoker or practice extreme or dangerous sports / activities then a life insurance policy that is low cost could be out of your reach.

Insurer Cost – Finally, no matter what type of life insurance cover you have, be sure to check the cost of other life insurance policies regularly. The life insurance market is always changing, so you just might find a better low cost provider of low cost life insurance the next time you search the life insurance market for low cost insurance policies.

Matthew Bourne has been working in the loans, mortgage and life insurance industry for over 10yrs and is currently working for

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