



Knowing your family home is protected in the event of your unexpected death or critical illness is valuable peace of mind.

That's why MCAP offers **Home Mortgage Protection** and **Home Mortgage Protection with Critical Illness** coverage.



It's a flexible, low cost way to provide your family with a mortgage free home when they need it most.

Contact us at 1-866-514-4896 today to find out more about Home Mortgage Protection.

## The NEW

[www.mcap.com](http://www.mcap.com)

Our completely redesigned website is launching in the month of September. Visit [www.mcap.com](http://www.mcap.com) and check out our new content and features especially for you!

# key to hope™



## Our Annual Totals So Far in 2011

Introduced in late 2009, our Key to Hope program supports MCAP's long-standing partnership with Habitat for Humanity® Canada (HFHC). So far in 2011, we have raised \$167,468.00. That includes contributions by our broker community, employees, borrowers just like you, and matched\* funds from MCAP.

To learn more about the program check out our Key to Hope video on You Tube at <http://tinyurl.com/keytohope> or visit [www.keytohope.ca](http://www.keytohope.ca) today!



## Winter Home Readiness Tip

### Prepare the outdoors.

Get a professional landscaper to trim dead branches or limbs from trees that are close to your home or electrical wires to avoid the potential damage they could cause in a winter storm.

## MCAP@home Survey

Visit <http://tinyurl.com/surveyfall2011> to take our first ever MCAP@Home survey! This edition we want to know, would you rather move or renovate?



## Survive the COLD Season and Stay Healthy!

### Wash your hands.

Do this often and especially after being out and about in public places like restaurants and public transit.

### Change your hand towels often.

Using a common towel may pass germs from one person to another.

### Get plenty of sleep.

Sleep is an important immune support that will help you ward off viruses.

### Add more vitamin C.

Enjoying lots of citrus and even taking vitamin C supplements can help bolster your immunity.

### Be positive.

Having a positive outlook may be one of the most important things you do for your health.