



Lenders Insurance Solutions Group LLC

“The Beauty and Drawbacks of Autumn”

For many, the autumn season may represent a time of beauty and bounty. With the temperature changing from warm to cold, it represents a season of harvest, signifying for many, “the fruits of our labors”. It also kicks off many holiday traditions such as, All Hallows Eve, or Halloween, Thanksgiving, the Moon festival, Hanukkah, Christmas, college football season and many others. Many of these autumn celebrations represent gladness for the fruits of the earth mixed with a certain melancholy linked to the imminent arrival of winter, along with physical risks. Autumn has often been associated with melancholia. With summer gone and winter quickly approaching, skies turn grey, days become shorter and people turn inward, physically and emotionally. Therefore, autumn is also referred to as an **“unhealthy season”**.

October signifies awareness for many medical situations such as National Breast Cancer Awareness Month with October 13th dedicated to Metastatic Breast Cancer Awareness Day. The weeks of October 1st-7th are National Mental Illness Awareness Week and October 12th-20th is Bone and Joint Health Action Week. Some health days to consider are October 5th, National Depression Screening Day and October 10th; World Mental Health Day; to name only a few. Many of us have either personally been touched by or know of someone who has experienced disability or death due to these and many of the other health related concerns that could impact the life and livelihood of a family.

Remember, it’s not your place to “judge” who may need or not need to protect an individual’s debt. You should provide **ALL** the financial products and services that will substantiate their financial independence in the event of any unforeseen medical setback, physically **AND** emotionally.

As you are stimulated by all the beauty that this autumn season provides and take part in whatever festivities and traditions afforded you, remember that many of your customers have these same traditions and partake in the autumn rituals that could cause a devastating financial hardship. Give them the choice! Remember to offer Payment Protection to every eligible customer and take the time to explain how protecting their loan may enrich their lives physically and emotionally.