



STRATA
WEALTH & RISK MANAGEMENT INC

PHILBARKER

INSPIRING OTHERS THROUGH
HIS REAL LIFE EXPERIENCES



BY PHILIP BARKER

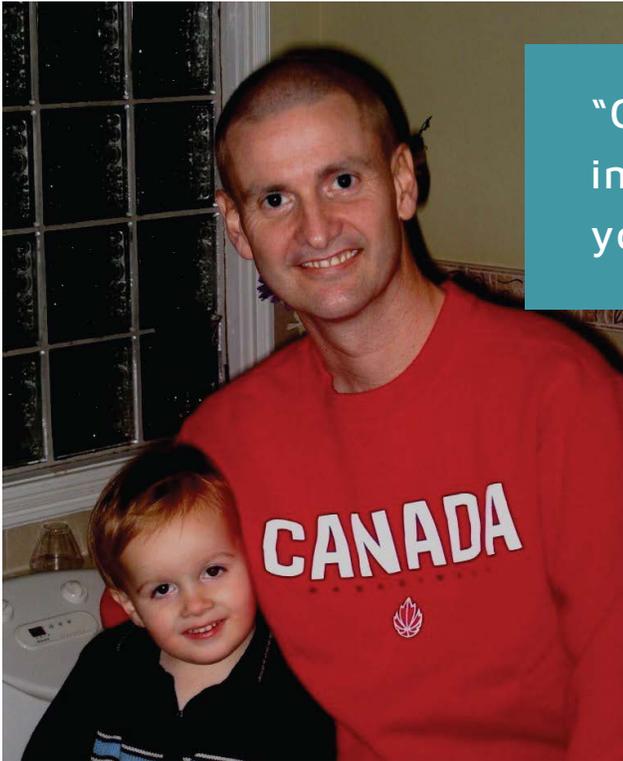
In 1999 I was an extremely healthy 34-year-old. I was married with three children. I was growing a business, and life was amazing! An advisor came to my office and introduced Critical Illness Coverage to me. I had never heard of it. Critical Illness Coverage made sense to me, so I said: "sure, let's do it."

Five years later, in the summer of 2004, I had a sharp pain in my shoulder while visiting the osteopath for a sore back from golfing. The pain was so intense I could hardly breathe, and so treatment ended immediately. After 45 minutes, the pain subsided, and I went home and decided to

"A MEETING THAT CHANGED MY LIFE."

take it easy for the rest of the evening. At 2 am, the pain came back, and I woke my wife up and said I need you to take me to the hospital right away.

A barrage of tests began, and we waited. After I then mentioned to my wife, "I will be ok." You should go home; the kids will be getting up and will wonder where we are." My wife left, and a few minutes later, an earnest doctor came into the room and said, "Mr. Barker, you have Lymphoma!" I said, "what is that?" "It's blood cancer, and we need to biopsy one of your lymph nodes as soon as possible to determine what type of Lymphoma you have."



“Critical Illness Insurance is the most important insurance coverage that you have never heard of.”

A few weeks later, the diagnosis was stage 4 T cell Non-Hodgkin's Lymphoma. The Oncologist at the Royal Victoria Hospital in Barrie Ontario said: "we can't treat you here. You must go to Sunnybrook in Toronto for treatment options." Treatment started immediately with front line chemo that unfortunately did not reduce the tumours during the first month. Salvage chemotherapy was next.

After another month, only a small reduction in tumours resulted, not enough to continue treatment. I now had lost 40 pounds, and the standard treatment was not working. In December 2004, because my spleen was so full of Cancer, surgery was scheduled for early January.

Later that month, I was told that stem cell transplant therapy was needed. In preparation, my stem cells were harvested for the transplant procedure. Then, another procedure was required. A Hickman line was surgically installed into the central vein near my heart. This procedure would need to be done while I was awake. The line would facilitate the high dose chemo injections needed during stem cell transplant therapy.

A month later, I was admitted to an isolated hospital room at Sunnybrook for a 30-day procedure that would start with five days of high dose chemo then the introduction of my stem cells to save me from infection. The chemo was designed to kill all the cancer cells. However, chemo kills all fast-moving healthy cells, as well.

At the end of the procedure, I felt like I was 95 years old, and friends will tell you I looked like it. The good news was that I survived the procedure. The bad news. So did the Cancer. When all seemed lost, some very fortunate news was shared.



New pathology from my splenectomy revealed I had been misdiagnosed and had B cell T cell-rich Non-Hodgkin's Lymphoma, not T cell. The misdiagnoses provided a ray of hope at what seemed to be the end of my treatment for Cancer. With the change of my diagnosis, I knew I could be a candidate for an experimental treatment with monoclonal antibody therapy. The antibody-targeted cancer cells and left the healthy ones alone. I could now access treatment without the devastating effects of chemotherapy.

A month later, the treatment started. It continued for one year. Finally, my tumours were gone. I was Cancer free! But would it come back? No one knew if my Cancer would come back. A blood test every three months

“Because of Critical Illness Coverage, I had some fantastic options available to me.”

would verify I was still Cancer free. It would take ten years to reach remission.

During my battle, I did not worry about the extra costs of medication and a myriad of other expenses that were not covered. My wife stopped working so she could spend time with me.

I did not have to work or worry about our finances. Once treatment ended, I had our bedroom and bathroom renovated. I had lived in these rooms for two years and wanted to change the scenery to help forget the painful memories and move on. Over the next year, all the people and places I always wanted to see we saw. I was not going to wait till tomorrow because I didn't know what tomorrow would bring. I came to understand firsthand that our health and the freedom we have to spend our time the way we choose is priceless.



PHIL AND HIS WIFE, SANDI



PHIL ENJOYING HIS GRANDDAUGHTER'S FIRST BIRTHDAY

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