

## Not Enough Time

Forrest Wold-McGimsey and his three brothers grew up on a small "ma and pa" farm in Colorado, surrounded by animals, nature and the love of their parents, Sarah and Brian.

It was an idyllic upbringing until the fateful day when the family learned that Sarah had breast cancer. Forrest was just 10 at the time. She fought the disease bravely for more than four years, before it claimed her life.

Forrest and his family were devastated. Their grief, however, was compounded by the fact that Sarah didn't have any life insurance. "Things became really difficult for us financially," says Forrest. "We immediately had to move out of our home. My dad had to increase his hours at work and my brothers and I all had to get jobs." They would often go days, even weeks, between seeing each other, given that everyone was working long hours or going to school.

Brian says that they'd always intended to get life insurance for Sarah. "But it's one of those things you tend to put off thinking you have time," he adds. "Without life insurance it was extremely difficult after Sarah died. It would have provided the financial support that I needed at the time."

And while Brian has increased his own life insurance coverage to make sure the same mistake wouldn't happen again, Forrest points out that "we learned a very valuable lesson about the importance of life insurance, but we paid a very dear price for it."

Forrest continues to work toward a bright future—one he knows his mother would be proud of. He's working full time at a local greenhouse so he can pursue his dream of going to college to get a horticulture degree.

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