

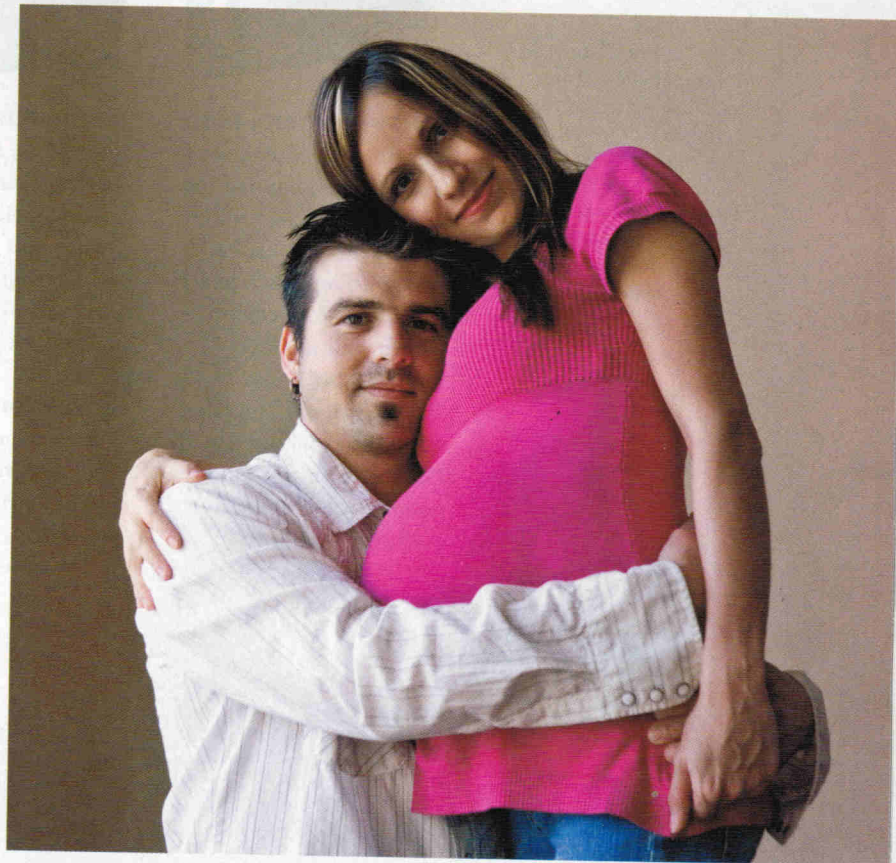
# Life Matters

## CHECK OUT NO-INTEREST CARDS

The first halal payment card is now available across Canada. While the initial need to design the iFreedom Plus MasterCard came from the Muslim community (under Islamic law, paying interest is not halal, and so is a perceived sin), this prepaid, no-interest card is ideal for everyone. Holders load their own money (up to \$6,000) onto the card, then spend it when they need to. "A lot of people view this as more stress-free shopping because they're actually using money they have rather than ringing up their credit card and getting a huge bill," says Omar Kalair, the president and CEO of UM Financial, which launched the card with MasterCard.

A supplementary card is available for kids 13 and up. This is a great tool for teaching your teens about managing their money. Soon parents will be able to monitor their teens' spending by opting to have a text message sent to them anytime a transaction is made with the card. Find out more at [ifreedomplus.com](http://ifreedomplus.com).

- Wendy Graves



## YAY, WE'RE HAVING A BABY! NOW WHAT?

The lines on your at-home pregnancy test confirm it – you're expecting! Now what? Here are three things you can do before the little one's arrival.

- **Spread the news.** Give your employer enough notice, especially if it's a job you want to go back to, but don't jump the gun. "I often suggest a woman waits until after her second trimester ultrasound so she knows everything is OK," says Dr. Elaine Herer, an obstetrician-gynecologist at Sunnybrook Health Sciences Centre and Women's College Hospital in Toronto and the editor of *Pregnancy Day by Day, Canadian Edition* (DK Canada, 2009). If you already have young kids, remember that nine months is a long time in their world. Give them a time frame – after the next major holiday or when the snow is here – to help put the lengthy wait into perspective.

- **Let your partner pamper you.** "Jewelry works well," jokes Herer. Make time as a couple, maybe for dinner out, but also make sure you get time to yourself (say, at the spa).

- **Nourish yourself.** Now is not the time to diet, but stay physically active, be it through walking or aerobics. Try to keep your heart rate lower than 140 beats per minute when exercising; once it gets that high, it's time to cool down. Get plenty of rest and stay hydrated.

- Wendy Graves

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