AND THEN THERE WERE 3

Now that baby Emily's here, the Martins' priorities have suddenly changed—and they're concerned about their financial future. Should they continue focusing on the mortgage and their conservative savings plan? Or is it time to get more aggressive? **BY JULIE CAZZIN** ILLUSTRATION BY RYAN INZANA

For most people, travelling to a destination wedding in Paris would be a cause for celebration. But for new parents Marie and Alain Martin of Hamilton, Ont., the experience was quite the opposite. In fact, it was terrifying. Last spring, while en route to France, the couple found themselves gripped by panic at the persistent thought of their transatlantic flight suddenly plunging into the deep, frigid waters 45,000 feet below. Neither are nervous flyers. Instead, the two 30-year-olds were thinking of their 16-month-old daughter Emily at home in Canada.

"We had to leave her behind with our parents," recalls Marie. "During the plane ride, all we did was worry about what would happen to her if something happened to the two of us. Those were scary moments because we realized we didn't have our finances, wills and insurance in order."

And since returning home safely, those feelings of financial insecurity have only continued to intensify. "We used to be able to save $30,000 a year or more before Emily was born," says Alain. "Now, with the added expenses of daycare and extra groceries and baby costs, we're aiming to save $15,000 or so a year. We need to re-examine our financial goals as well as our lifestyle goals."

Like many young families, the Martins (we've changed names to protect privacy)