



No Dogs Allowed

By Wayne and Tamara

My closest friend is a dog lover with two big dogs. Although I don't like to do it, I have doggy-sat during a couple of her week-long vacations. I am an animal lover but like my house clean and odor free. The last time I doggy-sat I covered my floors with blankets and towels. Still the dogs are not well-trained and had three accidents in one week. I had to get my carpets cleaned.

I did not share this information with my friend. Her friendship is important to me and she considers her dogs her family. So I said sweet things about the dogs when she returned and will never say a bad word about them even though my home was left a mess.

I planned to hire a pet sitter for my recent vacation when my friend sweetly volunteered to feed my hamster. She drove over twice during the week to feed the hamster and clean its cage. I expressed my appreciation and gave her a thank you gift.

My friend just told me about a trip she is planning soon and I feel terrible not volunteering to doggy-sit. I will feel worse if she asks me to take care of the dogs, because I plan to say no. How can I politely decline if asked?

Keeley

Keeley, openness makes the strongest friendships, and honesty is the easiest way to live. You should have told your friend the dogs had accidents. Once you concealed what happened, it became impossible to tell the truth without making her defensive or disbelieving.

But it's not too late to put things right. Put this on yourself. You are a hamster person, not a dog person. It's simply a difference between you and your friend. Tell her, "I gave it a try and I'm glad the dogs are okay, but I don't want to tempt fate again. Having dogs is too stressful for me."

Suggest kennels or pet sitting services, or go with her to check out facilities, especially one with a vet on call. It's what Tamara always says about oatmeal cookies. If you don't like oatmeal cookies, tell people. Otherwise you have condemned yourself to a life of being offered oatmeal cookies.

Wayne

Bad Company

My close friend of four years suddenly became involved in illegal activities and surrounded herself with people who make me uncomfortable. She assures me these things should not in any way affect our friendship, but the fact is they truly do!

When I first met her she was shy, and now that she's involved in drugs and crazy parties she seems to be a different person. In social situations she doesn't hesitate to point out my flaws. It seems she only likes me around so she can feel superior. My fiancé despises her and tells me I should break all ties. A group of friends approached me saying the same thing—that her destructive behavior wasn't just affecting her but deeply affecting me as well.

My greatest worry is by cutting off our friendship she may float deeper into a harmful lifestyle. It's come to a point where I avoid her calls and emails. I feel this is an awful way to end a friendship. How can I end our friendship in a way that doesn't harm her any more than she has harmed herself?

Sophia

Sophia, you are in a danger zone. People see she is changing you for the worse, and acting as a middleman between her and them may put them in harm's way as well. You are not a social worker. Even trained professionals would have a hard time helping her.

Chasing after her shows you think highly of her. Cutting her off tells her you don't accept her behavior. End this friendship in as quiet and as natural and as quick a way as possible.

Wayne & Tamara



Have you ever known a friend who bought an investment just because it had a massive run-up the year before?

By Bruno Scanga
Financial Columnist

It is a completely natural human instinct. We are hardwired to look for patterns and gravitate toward what feels successful.

If a specific investment just posted a large annual return, it feels incredibly reassuring to put our money there.

But in the investing world, relying on what feels immediately safe is often one of the riskiest moves you can make. It is the financial equivalent of trying to drive down a highway while staring exclusively into your rearview mirror.

The Reality Check

Let's look right here at home. Imagine a specific Canadian ETF has a phenomenal year. Usually, this happens because a specific sector—perhaps energy or financials—went on a sudden tear. The financial news is glowing, and everyone at the neighborhood barbecue is talking about their returns.

It is incredibly tempting to abandon an existing asset allocation strategy and concentrate more money in these specific "high-flying" investments. But markets are cyclical. The exact sector that carried the TSX to new heights last year might be the one taking a breather this year. When people make investment decisions based primarily on a previous year's soaring performance, they aren't discovering a secret; they are just paying top dollar for yesterday's news.

The Danger of Our Own Instincts

This brings us to the most unpredictable variable in your portfolio: you.

To be completely candid, investors are often their own worst enemies. Human beings suffer from "recency bias," a psychological glitch that makes us believe whatever is happening right now will continue happening forever. We get fearful and want to sell when the market drops, and we get greedy and want to buy when the market is already expensive. True financial resilience isn't about flawlessly picking the winning investment every single time. It is about managing our own behavioral risks. It's about recognizing that volatility is a normal part of the landscape and building the emotional endurance to handle it, rather than leaping from one "hot" trend to the next.

Your Behavioral Buffer

This is exactly why working with an independent financial advisor is so critical. A good advisor does much more than just look at spreadsheets; they act as a buffer between your money and your impulses. When human nature is screaming at you to chase a soaring asset or to panic-sell during a temporary dip, your financial advisor can be a voice of reason. They anchor you back to your actual, long-term plan. They help you build the financial and emotional resilience necessary to separate the daily market noise from your ultimate destination.

At the end of the day, lasting wealth is rarely built by trying to predict the future or chasing the ghosts of past performance. It is built through patience, discipline, and endurance. When it comes to your financial success, remember the golden rule...

Time in the market is a far more reliable strategy than trying to time the market.



How Difficult Can It Get?

Common Sense Health – Diana Gifford-Jones

What are the true tests of a healthcare system? Is it how well it resolves health problems? How it prevents them? How efficiently it operates? One question should be, how does it treat our eldest citizens? But the fact is, it's absurdly difficult for seniors to access care, submit claims, and navigate a plethora of disjointed systems.

People pay taxes for decades. They contribute to insurance plans. They work hard, raise a family and play by the rules. Then, when they finally need help after a stroke, a broken hip or a heart attack, they are handed another form to complete, another approval to obtain, and one after another, bureaucratic hurdles to clear.

In the United States, headlines have focused on insurance companies denying rehabilitation, long-term care and other medically necessary services to older patients. Many denials are overturned on appeal. But if the care was appropriate, why was it denied in the first place? How defeated are people in the process? How much illness is created, not cured?

Canada likes to congratulate itself for having a different system. But Canada has its own version of bureaucracy. Long waits for diagnostic tests. Delays for specialist appointments. Programs that are nearly impossible to navigate. And yes, diabolical mayhem with making claims to provincial programs or insurance companies.

If this isn't making people sick, their medications certainly are. Everywhere seniors are juggling too many medications because physicians and pharmaceutical companies have created an epidemic of excessive prescriptions.

It should be no surprise what's happened as a result. Older people and their caregivers are beaten down. What is the price of the absurdity? Governments worry about the rising cost of caring for an aging population. But what's truly worrisome is the failure to care at all. Getting care has become too complex – for all of us, but especially for the elderly. A national survey should ask this question, "have you given up?"

Can't get an appointment? Can't get there if you do? Can't get the right forms or figure them out? Don't even know you are missing the forms?

How much time and money is spent dealing with paperwork? How many hospital admissions could be avoided if someone took the time to review a senior's dozen prescriptions? How many older people deteriorate unnecessarily while waiting for approvals, referrals or appointments? These are not questions for debate. They are management imperatives. In other industries, executives measure customer satisfaction, identify bottlenecks and eliminate waste. If an airline stranded thousands of paying customers every day, heads would roll. If a bank required six approvals to cash a cheque, shareholders would revolt.

The excuse is always that health care is "complex." But so is aviation. So is nuclear power. Complexity is not an excuse for inefficiency. It is a reason to manage better.

What worries me most is the growing distance between decision-makers and patients. Increasingly, care is being managed by algorithms, utilization reviews, budget targets and policy frameworks. Somewhere beneath all that paperwork is an 82-year-old woman recovering from pneumonia who simply wants to go home, or an 89-year-old man hoping to walk again after hip surgery.

Here's my challenge to every health minister, deputy minister, insurance executive and hospital CEO. Go spend time shadowing an 85-year-old who is trying to book an appointment – or trying to get to it. Check to see if they understand their medication list. Try to join them for a call with their physician and see if anyone answers the telephone.

Then tell us that the system is working as intended and that it cares for those who need it most.



Dead and Gone...

The Traditions We Never Meant to Start

By Gary Payne, MBA
Founder of Funeral Cost Ontario

One of the things that has surprised me over the years is how few family traditions seem to begin with much intention. We often think of traditions as something that is carefully passed from one generation to the next, almost as though someone makes a conscious decision that a particular gathering, meal, or routine should continue. Looking at families over a long enough period, I am not convinced that is usually how it happens. Most traditions seem to have much more ordinary beginnings than that. They often grow out of practical decisions made during periods when life has changed and everyone is simply trying to make the next family gathering feel a little easier. At the time, those decisions rarely feel significant. They are simply the best answer to the situation everyone happens to be facing. I have watched families work through the first Christmas after someone dies, the first Thanksgiving, or the first birthday that arrives without the person who had always been at the centre of it. Those first occasions carry enough emotion on their own that very few of us are thinking about the future. The conversations are usually much more practical than sentimental. Someone in the family suggests gathering at a different house because it will be easier for everyone. Somebody else in the family offers to cook because that is one less thing for everyone else to worry about. A different day may be chosen because travel has become more complicated. The decisions almost always sound temporary. "Let's just do it this way this year." It is a sentence I suspect most families have spoken in one form or another. What interests me most is how often "this year" just becomes next year, and then the year after that. The first decision was never meant to create a new tradition, it was simply trying to protect the family from having to absorb every change at the same time. Looking back several years later, however, it becomes surprisingly difficult to remember when the temporary arrangement stopped being temporary. I have seen this happen in my own family. After my grandfather died and my parents had moved closer, we decided to gather on Christmas Eve at my sister's house. As far as I remember, nobody described it as a new tradition. It simply seemed easier that year because of where everyone was staying, and after everything that had happened, nobody was looking to complicate Christmas any further. The following year someone mentioned how nice it had been, so we did it again. There was no discussion about changing the family forever. There was simply another practical decision that felt right at the time. Years later, Christmas Eve at my sister's house had become part of who we were as a family, and I cannot honestly tell you when it stopped feeling temporary. I think that is what makes traditions so interesting. We often imagine they are inherited, but many seem to emerge instead. They grow out of ordinary decisions made by ordinary people who are trying to take care of one another during periods when life feels less certain than it once did. Nobody writes them down. Nobody announces that a new family custom has been established. They simply repeat often enough that eventually they begin to feel as though they have always existed. Perhaps that is why families become so protective of them. By the time a tradition feels permanent, most people have forgotten the practical reason it began in the first place. What remains is not the original decision but everything that has happened since. Children grow up expecting things to happen a certain way. New spouses are introduced to customs that seem decades older than they really are. Grandchildren assume the tradition has always existed because, as far as they can remember, it has. The longer I have watched families move through life's transitions, the more I have come to believe that traditions rarely begin with a decision to create them.

More often they begin with people trying to take care of one another for just one year, only to discover much later that they had quietly given the family something that was worth keeping.