



Hamster Wheel

By Wayne and Tamara



I am 39, married for four years. I have no kids, but two stepchildren from my current wife. The problem is I may be in love with someone from my past, and when I say my past, I mean high school. I met this girl when I was a sophomore and she was a freshman. For me it was instant love. Not only was she the most beautiful woman I've ever seen, she was wonderful. Unfortunately, she was in a popular clique, and well, I was not. We lived close by, so we rode the same bus to and from school. We were friendly and all, but nothing more. Looking back I can't honestly say if I asked her out she would have said no, but at the time there was no way I was going to risk it. I wrote her love letters and sent roses on her birthday. She called to thank me, but since I had no idea how to talk to girls, I completely blew that opportunity. The years sped by as they tend to do, and I thought about her. I figured she was married with kids, and I should just let her go. Once or twice a month I have dreams about her, and no, none of them are sexual. But they usually make me sad. It sometimes takes me a day or two to get over the more vivid ones. Last year was my 20th high school reunion, and through the grapevine I found out she never married. She's on my Facebook page. I was going to say hi to her just as a friend, but apparently she's never on. I wrote this letter because last night I had another dream about her. I woke up nearly in tears because it was so emotional. I love my wife but not in the same way; it's more like she's my best friend. My greatest regret in life is that I never had a chance with this girl. I always felt she was the one I was meant to be with. I feel lost, my heart is breaking, and I have no idea what to do.

Edgar
Edgar, each year, not far from where we live, Civil War re-enactors gather to recreate a battle. They may think what they do is authentic, but parading on clean fields in pressed uniforms doesn't capture the frontline realities of fleas, filth, and the fear of death. It's more like a getaway weekend. The past is not a buffet where we can take what we want and move it into the present. In truth you are having night sweats over a woman you never dated and barely talked to. You don't know her, and you can't genuinely love someone you don't know. There are three possible courses of action. First, you can sit around and wallow in this unmatured infatuation and let fantasy destroy your current life--which is exactly what you did as a teenager. Or you can go see this woman and almost surely be disappointed. But we don't think you will do that. This daydream is about being able to sit on your hands through life, like the man who fantasizes about quitting his job but never does it. Or you can look at what has been so wrong in your life that you don't want to live in it. What is going on is not about this woman. It's about you. It has nothing to do with her. She doesn't need to be talked to or chased or pursued. The tragedy is you are losing your life over a phantom. You are having highly charged emotional interactions with someone who exists only in the insubstantial, watery world of your imagination. We suggest sitting down and talking with a therapist about how to live in the here and now.

Wayne & Tamara

Dead and Gone...

The Day I Stopped Googling Everything
By Gary Payne, MBA
Founder of *FuneralCostOntario.ca*



I was replacing a dishwasher recently and had narrowed it down to two models. They were roughly in the same price range, both had good reviews, and at first glance there wasn't much separating them. Normally, this would have meant opening a bunch of browser tabs and spending the next half hour jumping between manufacturer websites, retailer listings and reviews trying to work out what was actually different. Instead, I gave the two model numbers to AI and asked it to compare them. Within a couple of minutes I had the main differences in front of me. I could ask which features were actually useful, which ones were mostly marketing, and whether there was anything about one model that might make it the better choice for the way I would use it. When another question came to mind, I just asked that too. I've used Google for so long that searching became almost automatic. You think of the right words, scan the results, open a few pages, close the ones that aren't useful and keep digging until you have enough information to make a decision. It works, and I still use it all the time. But comparing those dishwashers made me realize that I'm starting to use AI for a different kind of search. I wasn't really looking for information about either dishwasher. There was already more information available than I wanted. I was trying to sort through it. That's where AI has become useful for me. If two products have twenty specifications each, I don't particularly want to read forty specifications and then build the comparison myself. I want to know where the differences are. If one has a feature the other doesn't, I can ask whether it matters. If something sounds impressive but I have no idea what it actually does, I can ask that too. The conversation can also change as you go. I might start by asking which dishwasher is better and then realize that what I actually care about is how quiet it is or how the racks are arranged. I can change the question without starting the whole search over again. That took me a little time to get used to. For years, we learned to communicate with search engines by reducing questions to a few useful words. You didn't type a conversation into Google. You typed something like "dishwasher model A vs model B reviews" and went from there. Now I can explain what I'm trying to figure out. There's a catch, of course. AI can be wrong. Product specifications change, websites can contain conflicting information, and an answer that sounds perfectly convincing can still have a mistake in it. If one dishwasher supposedly has a feature that matters to me, I'm still going to check the manufacturer's specifications before spending the money. Then again, I've spent more than twenty years working in compliance, where the difference between what sounds right and what's been checked is more or less the whole job. Old habits stick. That doesn't bother me much. I never assumed everything I found through Google was correct either. You learned pretty quickly not to make a buying decision based on one review or the first website you opened. I suspect we're going through much the same learning process with AI. We're figuring out what it's good at, when to double-check it, and when doing something the old way is still easier. For me, comparisons have become one of the obvious uses. Cars, appliances, travel choices, services, even two products sitting in front of me on a store shelf. There's usually plenty of information available. The irritating part has always been sorting through all of it. And that's the part AI is getting surprisingly good at helping with. I don't think most people are going to wake up one morning and decide to bring artificial intelligence into their lives. It'll happen through ordinary things like replacing a dishwasher. You use it once because it saves you some time, then a week later you have another question and use it again. Before long, it's simply another place you go when you're trying to figure something out. Most of us aren't trying to become experts in artificial intelligence. We're trying to decide which dishwasher to buy, understand the letter that arrived in the mail, plan something for the weekend, or solve whatever small problem has landed in front of us that day. We're trying to get through Tuesday.

When Standing Up Makes You Sick

Common Sense Health – Diana Gifford-Jones



It was like opening a time capsule when I met up with my college roommate after 35 years. We laughed about our good times together and recalled all the confidence we had about our futures at age twenty. Then the conversation turned to our children, and she told me about her daughter's long struggle to obtain a diagnosis of postural orthostatic tachycardia syndrome, or POTS. Once that diagnosis became clear, it is easy to point to a distinguishing symptom. For people with POTS, standing upright triggers a debilitating racing of the heart. But for the 2-3 million people in North America estimated to have the condition, figuring it out is no easy job. Experts are not sure why, but it's a condition that tends to strike young women, aged 15-35, most often from comfortable, and white, families. This fits my roommate's situation. It may be that POTS could be found in other segments of society, but neither patients nor doctors are making the connection. The root cause of POTS lies in the body's remarkable automatic control system – the autonomic nervous system – which manages heart rate, blood pressure, circulation, digestion, and temperature control. When we stand, gravity pulls blood toward our legs. A healthy nervous system immediately responds. Blood vessels tighten, the heart adjusts, and enough blood continues to reach the brain. In someone with POTS, that response does not work properly. The body struggles to maintain circulation when upright, and the heart often speeds up dramatically to compensate. The result can be dizziness, fatigue, weakness, exercise intolerance, difficulty concentrating, and a pounding heartbeat. Some sufferers feel better when they lie down – but not all. When the autonomic nervous system is out of whack, all bets are off. Historically, and to date, many patients have struggled to find an explanation. Because routine heart tests and blood work may appear normal, some are told their symptoms are due to stress or anxiety. During the American Civil War, physician Jacob Mendes Da Costa described soldiers who suffered from racing hearts, fatigue, chest discomfort, and poor exercise tolerance. The condition became known as "soldier's heart." Although it was not the same diagnosis as POTS, researchers believe these individuals may have had problems involving the autonomic nervous system. Over the decades, doctors continued to encounter patients who became ill when upright. But it was not until the 1990s that researchers formally described and named POTS. Scientists now understand that POTS is not one single disease. Different patients may have different underlying causes. In some, nerves that regulate blood vessels may not function properly. In others, there may be abnormalities involving the immune system, blood volume, or the body's response to infection. The COVID-19 pandemic brought unprecedented attention to POTS. Some people recovering from COVID developed persistent symptoms including rapid heart rate, dizziness, and exercise intolerance. Researchers began investigating whether viral infections could trigger autonomic disorders in susceptible individuals. Although POTS is often associated with younger people, it can occur at any age. In older adults, symptoms may be mistaken for medication effects, dehydration, heart problems, or the normal challenges of aging. For my roommate and her daughter, and similar to many other families, it was a long and frustrating journey to the diagnosis of POTS. Ultimately, it took a team of specialists at the Mayo Clinic to design and initiate a four-week intensive program of physical, mental, and behavioural changes to daily routines that enabled them to return to normal life. With better knowledge about what's going on, there comes an appreciation for the extraordinary things the human body does, even when just standing up.

Longevity is a textbook 'good problem

'By Bruno Scanga
Financial Columnist



Longevity is a textbook 'good problem' for Canadian society, one that financial services professionals now must solve. Thanks to advances in health care and wide access to health care services, Canadian life expectancy continues to rise. Life expectancy at birth is now 82.16 and life expectancy at age 65 is now 86.15. That feat of longevity now creates a new slew of risks for retirees, namely that they will outlive their retirement savings, especially if they face high health care costs late in life. Those risks are compounded for the 52 per cent of Canadian workers who do not have access to any kind of employer-sponsored pension plan. Canadians now need to plan to live off their savings for decades, and many of them need to plan to do that alone. Retirees face as they live longer and highlighted how consistent retirement income and clear decumulation strategies can help manage those uncertainties. The importance of the advisor in this period, noting that decumulation can be far more complex and challenging than the accumulation phase that precedes retirement. "I think retirees are facing several key uncertainties. They don't know exactly how long they'll live, what future market returns are going to look like, or even how inflation will affect their purchasing power over time. And taken together, these risks can have a significant impact on retirement security. What we're seeing is that longevity risk has increasingly shifted from the institution to the individual. And retirement planning today requires a much greater focus on generating dependable income and managing risk while over what could be a very long time. Remember not all advisor offer the same services and solutions. Ask questions and find solutions that meet you needs.

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