Test Of Time

By Wayne and Tamara

I have been lucky in life, growing up in nice neighborhoods, going to good schools, with parents who are very successful financially. I am about to finish my bachelor's degree and work full-time at a good job. I am 20 and things are going great.

My wonderful boyfriend is 22 and has been less lucky. He was raised by an amazing single mother who has worked two jobs to support her four children; they are from a low-income, mostly Latino community, where the schools are poor. As a result, life has been harder for him. Unlike my parents who have given me money to save, he has had to work full-time, often living paycheck to paycheck. Because of this he had been out of school but just started working on his degree again. My boyfriend and I couldn't be happier. We are living together and know that we want to spend the rest of our lives together. We can't imagine it any other way. In fact, we are treating the economic downturn as a great opportunity and are hoping to buy a small house at the end of the year. The problem is my parents consistently make nasty remarks about him and our relationship. They say he's riding my coat tails, taking advantage of me, and once we've cohabitated long enough, will take half of what I have. The things they say come off as classist and even racist, and my mother and father know these remarks hurt me deeply. Should I tell my parents to take a hike?

Keely

Keely, you can't imagine your life without your boyfriend, but at 20 you can't imagine a world with rotary telephones. At 40 you won't be able to imagine what you did at 20. Let's take a step back and try to decide if it's fair to tell your parents to take a hike. A universal characteristic of humans is that we prefer our own group to other groups. As primatologist Frans de Waal says, "Identification with the home team comes easily to group animals like ourselves." We might call this preference prejudice, but ultimately it is grounded in our biology. Aside from this innate preference, how might things look to your parents? They know marriages of young people are the marriages most at risk. At 20, you are five or six years below the average age of women marrying in the U.S. That is cause for concern. In addition, almost everyone getting divorced thought they were marrying for life. Everything has gone well in your life so far. It's hard to imagine things not going well. But statistically speaking, you are on a lucky streak. You have been shined on. Research shows all of us are more likely to believe bad events will happen to someone else, not us. We don't doubt your boyfriend's sincerity, but from your parents' point of view, he has every reason in the world to want you. You are a shining star. He may genuinely think he loves you, but the package is so attractive it may have him dazzled. On your part, your parents may wonder if you are confusing admiration and altruism with love.

Parents fear for their children, and you are scaring them. They see you buying a house and his whole family moving in. They see you responsible for five lives and the whole trajectory of your life plummeting. Do 20 plus years of nurturance and raising you mean nothing? No, they count for a lot. Some people your age have found the one for them. Only time will tell. It is fair to tell your parents to stop with the racist remarks, but telling them to take a hike is going too far. If you are right about your boyfriend, if he is everything you claim he is, his deeds and character will in time win them over. **Wayne & Tamara**

Dead and Gone...

The Person Other People Knew

By Gary Payne, MBA

Founder of FuneralCostOntario.ca

A family can know someone for an entire lifetime and still hear stories about them that feel completely new. Former coworkers, old neighbours, friends from years ago, or people from a club or community group often remember parts of a person's life that never made their way home. None of it has to be dramatic or secretive. More often it is something smaller, and usually more enjoyable: the joke they told every Monday morning, the favour they did without mentioning it, the nickname nobody in the family had ever heard, or the story that had apparently been circulating among friends for years. Families naturally know people through the roles they hold at home. A father is known as a father, a sister as a sister, and a spouse through the routines and responsibilities of a shared life. We know how they behaved around the kitchen table, what they complained about, what they watched on television, and how they handled the ordinary problems that came through the door. What we do not always see is the person who existed at work, among friends, or in places where the family was not usually present. That can lead to some wonderful conversations. Family members may discover that the quiet person they knew at home was considered the funniest person in the office. Someone described as impatient by their children may have spent years helping a younger coworker learn the job. A father who rarely spoke about himself may have been telling proud stories about his children to anyone willing to listen. The different versions do not cancel one another out. They simply make the picture wider. These stories can also explain small things that never made complete sense before. A phrase the person used may have come from an old friend. A habit may have started during a job held forty years earlier. An object found in the garage may connect to a hobby nobody in the immediate family knew much about. Once another person supplies the missing context, something familiar can look slightly different. There is often a great deal of enthusiasm behind these conversations. People are not trying to deliver a formal tribute or summarize an entire life. They are pleased to have a reason to tell the story again. Someone begins with, "You probably never heard about the time…" and within a few minutes the family is hearing an account that has apparently been repeated among former coworkers or friends for decades. The storyteller is sometimes amazed the family does not already know it, while the family is equally amused that an event they had never heard about became part of someone else's regular collection of stories. A person may have mattered in rooms their family never entered. They had friendships, habits, loyalties and small routines that belonged to other parts of life. They helped people in ways they may never have mentioned. They made others laugh, offered advice, caused occasional trouble, or became known for some very specific behaviour that their family would recognize immediately once it was described. The outside stories also tend to bring people together in an easy way. The family supplies one version, friends supply another, and before long everyone is comparing notes. The same personality generally appears in each account, although sometimes from a completely different angle. A stubborn streak at home may have looked like determination at work. A habit of arriving early may have been appreciated by one group and teased by another. The person becomes more recognizable, not less, as the different versions begin to overlap. My own experience has been that these stories are rarely interesting because they reveal an entirely different person. They are interesting because they place someone familiar in a setting the family never happened to see. The voice, humour and habits are still recognizable. The room has changed. There can be something unexpectedly enjoyable about hearing other people describe someone you knew well. Their memories add a few more details, correct an old assumption, or bring forward a story that would otherwise have remained with them. Before long, the conversation is no longer divided between the family and everyone else. People are laughing at the same habits, recognizing the same expressions and realizing that they each knew a different part of the same person. A family knows the person who came home at the end of the day. Other people remember who they were before they got there. When those stories finally reach the same room, the picture becomes a little fuller.

Leave Your Earwax Alone

Common Sense Health – Diana Gifford-Jones

It's gross. That sticky yellow goo you can see in someone's ear! You want it to not be there. But before you reach for a cotton swab or one of those little scoops sold online, consider this: earwax is best just left alone, even if people have long struggled to do that.

Some extraordinary uses for earwax are best stored in the history books. Pliny the Elder, a Roman naturalist who lived in the first century AD, listed earwax among the many ingredients in his encyclopedia of folk remedies, recommending it for everything from insect stings to skin sores.

Other traditions are hard to appreciate. In Japan, mimikaki is the practice of cleaning another person's ears with a tiny bamboo pick. It's considered relaxing, and an act of affection. In India, itinerant ear cleaners offered ear-cleaning services in markets and on streets using metal instruments. Concerns about infection and injury have largely brought this to an end.

There remains, however, an urge among people for earwax to be removed at the first opportunity. But resist the temptation. The truth is that your ears are self-cleaning and don't need scheduled care, your partner's attention, or commercial remedies.

Earwax has an important function. It traps dust, pollen, bacteria, fungi and even tiny insects before they can reach the delicate eardrum. The skin inside the ear canal then slowly migrates outward, carrying old earwax with it. Every time you chew, yawn or talk, your jaw helps move the wax toward the opening of the ear where it dries and flakes away. Most healthy ears never need cleaning at all.

Yet, many people interfere. The worst offenders are cotton swabs. Manufacturers often print "Do not insert into the ear canal" right on the package, yet millions of us do exactly that. Instead of removing wax, swabs can push it deeper, packing it against the eardrum where it can cause hearing loss, ringing, dizziness or pain. Ear, nose and throat specialists have a saying: "Never put anything smaller than your elbow in your ear."

Earwax is a blended mixture of secretions from specialized glands, dead skin cells and a little oil. The combination keeps the ear canal slightly acidic, making it a difficult place for harmful bacteria and fungi to grow.

A surprising fact is that earwax is genetic. People of European and African ancestry usually have wet, honey-coloured earwax. Many East Asians and Indigenous peoples have a dry, gray, flaky variety. The difference comes from a single gene. The same gene is also associated with underarm body odour. People with dry earwax are less likely to need deodorant – a wonderful "I bet you didn't know that" fact. Here's another: scientists use earwax genetics to study ancient human migrations.

As we age, earwax changes too. It often becomes drier and harder, making blockages more common in older adults. Hearing aids and earbuds can make matters worse by preventing wax from naturally working its way out. If your hearing suddenly seems muffled, don't assume it's old age. A plug of earwax may be the culprit and removing it safely can restore hearing almost instantly.

So when should earwax be removed? Only when it's causing trouble: hearing loss, pain, fullness, ringing or when it prevents a healthcare professional from seeing the eardrum. Softening drops or gentle irrigation may help. But some people should avoid flushing the ear, particularly if they have a perforated eardrum, chronic ear disease or previous ear surgery. In those cases, removal by a healthcare professional is the safest approach.

Bridging Retirement Income Gaps

By Bruno Scanga

Financial Columnist

What happens if you retire before you're officially "supposed" to? Whether you've decided to "hang up your boots" early or life "threw you a curveball", retiring before age 60 or 65 could leave a bit of an income gap.

That's because you can't fully tap into the Canada Pension Plan (CPP) until you're at least 60, and Old Age Security (OAS) doesn't kick in until 65.

So, how do you pay the bills during those bridge years without surrendering a fortune to the taxman? It all boils down to looking at the big picture.

Instead of stressing about a single year, your goal should be to manage your taxes over your entire lifetime.

Think of these "gap years" as a special transition window where you get to creatively design your own income stream.

Here's a game plan that may work for most people:

Lean on your RRSPs First - If you don't have much employment income coming in right now, your RRSPs can be your best friend.

Yes, any money you pull out of an RRSP is taxable. However, since your overall income has dropped, withdrawing the money now means you'll be taxed at a much lower rate.

There's a highly strategic reason to do this, too. If you leave your RRSP completely untouched, letting it grow into a massive nest egg by the time you turn 71, it legally must be converted into a Registered Retirement Income Fund (RRIF).

Once that happens, the government forces you to make minimum withdrawals every single year.

If your account has grown too large, those mandatory withdrawals will be massive, and they'll be heavily taxed. By proactively "melting down" your RRSP during your low-income gap years, you effectively flatten out your lifetime tax bill.

You might even want to make a calculated withdrawal at the end of the year just to take full advantage of your basic personal tax exemption.

Leave Your TFSA Alone - While it might be tempting to pull money from your Tax-Free Savings Account (TFSA) because it won't trigger an immediate tax bill, try to hold off. It's usually much better to keep your TFSA intact to use as an emergency fund for sudden, unexpected expenses.

Furthermore, TFSAs are fantastic vehicles for transferring wealth to your family, because they can be passed down to the next generation completely tax-free.

The Power of Patience with CPP and OAS - Just because you retired early doesn't mean you should immediately claim your government pensions. In fact, there can be significant benefits to waiting until you're 65, or even 70, to take your CPP.

Delaying these benefits guarantees you a significantly higher, inflation-protected payout for the rest of your life.

Ultimately, it's all about pacing yourself and orchestrating your streams of income mindfully.

While you wait for your government pensions to reach their maximum value, use your RRSPs to bridge the gap. Then, once your CPP and OAS cheques finally start rolling in, you can slow down your RRSP withdrawals–keeping your retirement comfortable and your taxes firmly in check.

Keep your option open and ask questions before you make any change or commitments to withdrawing any funds.