



Collateral Damage

By Wayne and Tamara



I am writing during a trying time in my life. I am a 35-year-old mother of three children and just recently lost my husband. My siblings and I have been dealing with an alcoholic mother since we were born. There were harsh and horrible memories, but I believe we have all forgiven her.

My father who did not drink, but worked two full-time jobs, divorced her when the youngest of us kids was a teenager. My mother has gone through ups and downs ever since. Two years ago she was arrested again for drunk driving. After realizing she'd be facing prison time, she attempted suicide many times.

The worst time my mother landed in intensive care for a week on a respirator, unconscious, while her children, sister and brother sat vigil by her bedside. We were told if paramedics arrived 10 minutes later she would have died. Each time she attempted to kill herself, she called one of us kids to let us know and say goodbye after taking all the pills.

Well, she ended up doing the time assigned by the court and came out at first a calm and happy person, but she wasn't given her old job back. She has a fear of working in public, so she won't take a cashiering job close enough to walk to. As a result she is about to be evicted from her apartment.

Since I lost my husband, who was also an alcoholic, I've found a cheaper apartment for myself and my children. It has an extra bedroom I'd like to use as a playroom. My uncle offered my mother a place to stay, but she says she doesn't like his rules.

She is demanding to move in with me. She still drinks and has mood swings that explode at the drop of a hat. I don't believe it would be good for my children so I told her no. I told her to stay with her brother. She told me not to consider her my mother anymore. Her last words were, "I'll never hate you, but I'll never speak to you again."

I feel guilty, but I also know my children come first. They are still dealing with their father's death, as it happened just four months ago. I feel hurt and angry my mother cannot understand what she is doing to me at such a painful point in my family's life.

Marti

Marti, you cannot comprehend why a drunken woman doesn't understand what she is doing to your family. For people not raised in an alcoholic household that is not even a question. They would be astonished if your mother didn't attempt to destroy your family's life.

When you were young, your mother prepared a cocktail for you and your siblings. She mixed normal with what is normal only in alcoholic households. One result is you can say "I married an alcoholic" as casually as another woman might say, "I was raised Lutheran, so I married a Lutheran."

Every aspect of your life, and now it appears your children's lives, has been affected by alcohol. You say your kids come first. That's only believable if you eliminate alcoholism from their home life. That you feel guilty about not bringing your mother into your home suggests you haven't grasped the full extent of her abuse.

Legal and medical professionals who deal with people like your mother couldn't help her. You can't either. But you can get professional help to grow past the trauma you were raised in. The last thing you want to do is replicate the horror of your childhood for your children.

Living under your uncle's rules may be the last chance your mother gets to put her life in order. Her life suggests families need to move away from saving the drunkard to saving the six or 16 lives around the drunkard which are being mutilated.

Wayne & Tamara

Meeting Them in Their Game

Common Sense Health – Diana Gifford-Jones



Video games have a reputation – and not a good one, at least among parents. For years, I kept my distance. "Brain rot" some experts say. I've said it myself, often and with conviction. I've worried as my four children have grown up, eyes glued to screens. But over the recent holiday weekend, I caved. My now adult children – gamers, all of them – convinced me to join them. When I sensed their genuine excitement at the possibility that I might finally enter their world,

how could I refuse?

The game was Minecraft, where players explore, build, and survive in a blocky, pixelated universe. Think digital Lego meets wilderness survival, with a dash of engineering.

Before I could begin, however, there was the small matter of getting set up. This, I discovered, was no small matter. Out came an assortment of computer equipment that had been gathering dust in closets. A screen, keyboard, and headset. I was instructed to wear ear pods underneath the headset so that I could simultaneously hear a voice chat on my phone and the game's audio through the computer.

There followed a symphony of muting and unmuting on the phone, on the computer, and on the headset. I was assured not to worry. "We've got this," they said. I did not.

But soon enough, there I was: seated, wired, and ready. My grown children, now giggling playmates, were scattered across three different cities, with one just down the hall. Yet we were all together in the game. I could literally see their characters running circles around me.

Then the real test began. "Click here, Mom." Easy enough. Except that was merely the beginning of what felt like a neurological stress test. First, I had to grasp perspective. With the click of a button, I could switch from seeing the world through my character's eyes to viewing my character from the outside.

Then came movement. To walk, I had to use the W, S, A, and D keys with my left hand while my thumb hovered over the space bar to make me jump. My right hand controlled the mouse, which required sliding, clicking left and right, and scrolling with the middle finger. This was no walk in the park. My brain and coordination were being tested.

At one point, I was tasked with making an iron pickaxe. "Simple," they said. Except it wasn't. First, you need to get wood for a handle. Then you must craft a furnace. Next, the mining, for coal and iron ore. Then comes the crucial insight: coal goes in the bottom of the furnace, iron ore in the top. The game requires players to use reason, but I would have been helpless without my kids telling me how to survive.

There was laughter. Lots of it. Belly-bursting laughter. There we were: a family spread across distances, connected by technology, having a blast.

But I was thinking about the health benefits. Mental agility, hand-eye coordination, memory, and perhaps most importantly, social connection. Most researchers don't focus on games like Minecraft; they use cognitive-training tests that miss the elements found in the family fun I'm talking about. So they report modest improvements in attention, reaction time, and memory. But my guess is that a little bit of Minecraft among people of my generation goes a long way in boosting cognitive flexibility, spatial reasoning, and the whole-some happiness factor.

Will I play again? I'm counting on it. Much as I love a good book or a quiet walk in the woods, I'm intrigued by the potential for games like Minecraft to keep me sharp as I age.

Dead and Gone...

When Other People Start Weighing In

By Gary Payne, MBA
Founder of Funeral Cost Ontario



There is a point where the circle around a family starts to widen. It doesn't happen all at once, but over a day or two, word spreads, calls are made, messages go out, and people begin to reach in. Friends, extended family, neighbours, people who have been through something similar

before. If I were gone, I would want my family to understand that this is a natural part of what follows. People care, and most are simply trying to be helpful in the only way they know how. But something else begins to happen at the same time. As more people enter the conversation, more opinions begin to surface. Suggestions are offered, sometimes gently, sometimes more directly. Someone shares what they did when they went through it. Another mentions what they think is expected. Someone else focuses on keeping things simple, while another leans toward something more traditional. None of this comes from a bad place, but when it all starts to arrive at once, it can be harder to sort through than people expect. I have seen families reach that point, even if they don't say it out loud. The decisions are still theirs, but the space around those decisions starts to feel more crowded. It becomes less about choosing what feels right, and more about trying to reconcile everything that has been said. That can create a kind of pressure that doesn't come from any one person, but from the accumulation of voices. It can leave people second-guessing themselves before they've even had a chance to think things through together. If I were gone, I would want my family to feel steady in that moment. Not closed off, not unwilling to listen, but grounded enough to recognize the difference between hearing someone out and feeling like they need to follow what's being suggested. It's reasonable to take in ideas. It's reasonable to consider what others have experienced. But it's also reasonable to step back and ask, quietly and honestly, what feels right for the people who are actually making the decisions. One of the things that makes this more complicated is that people tend to speak from their own experience. They remember what mattered to them, what felt meaningful at the time, what they wish they had done differently. Those reflections are real, and they often come from a good place, but they don't always translate in the same way for another family. Every situation is different, and what brought comfort to one person may not carry the same meaning for someone else. I have spoken with families afterward who said this part surprised them. Not because they expected people to stay silent, but because they didn't realize how much outside input could influence the way they were thinking. Some found themselves leaning in a direction that didn't quite feel like their own, simply because it had been suggested more than once. It wasn't intentional, but it was noticeable once they stepped back and reflected on it. If I were gone, I would want my family to trust themselves enough to come back to each other before making any decisions. To take a moment, even briefly, to ask what feels right between them, without the noise of other opinions layered on top. That doesn't mean ignoring people or shutting anyone out. It simply means recognizing that the final decisions don't belong to the wider circle. They belong to the people closest to the situation. In the end, what tends to stay with families isn't what others thought they should do. It's how they felt about what they chose. Whether it reflected the person they lost, and whether it felt honest to them in the moment. If I were gone, that's what I would want for my family - not certainty, not perfection, just a sense that what they decided felt like their own. Next week, I will write about something that often becomes clearer once that space settles again: how to recognize which decisions truly matter, and which ones don't need to carry as much weight.

Little Dance

By Bruno Scanga
Financial Columnist



Have you ever stopped to think about the sneaky little dance happening in your wallet every single day? It's a constant tango between inflation and its inseparable partner, purchasing power. The truth is you really can't have one without the other!

Most of us don't spend our free time pondering economic concepts, but understanding purchasing power is crucial if you want to hit your long-term goals and achieve true financial independence. Think about what financial freedom really means to you: it's having the exact standard of living you desire, paid for in inflation-adjusted, after-tax dollars, all without ever having to get out of bed and punch a clock again to keep it going. Sounds amazing, right? But here's the catch. To reach that level of freedom—and hold onto it—you have to plan for how inflation will slowly chew away at the value of your money over the next ten or twenty years. If you don't build a sturdy shield around your hard-earned lifestyle, you might end up in the incredibly tough position of heading back into the workforce long after your retirement party. Sadly, we've seen this become a harsh reality for retirees who had to find jobs again following the heavy economic shock and soaring living costs brought on by the 2020 pandemic.

So, what exactly is purchasing power? It's simply a measure of how far each of your dollars goes when buying the everyday goods and services you need to live. You've probably heard friends or family joke about trying to "stretch their dollars" or feeling like "there's way more month than money." That's shrinking purchasing power in action.

When you are living on a fixed income, even a modest annual price increase of 2% (the official target set by Canada's Central Bank) means you will have to burn through your savings faster just to maintain your current lifestyle. If you ever doubt this, just ask someone who has been retired for a decade or two! Or simply think back to your own childhood. Remember when a chocolate bar cost just a dime instead of \$1.50? Ask a senior, and they'll gladly remind you that an average family car today costs about the same as what they paid for a nice house back in the 1960s.

That's exactly why inflation and purchasing power are two concepts you absolutely have to keep in mind when designing your wealth-building and wealth-preservation strategies. Keep in mind that inflation isn't just about the rising price of groceries or wage bumps. It also shows up as a general surge in asset prices—think real estate and equity investments—and an increase in the total amount of money floating around the economy.

So, the next time you hear a news report about a government go ahead with "monetary easing" policies, pay close attention. Often, these large-scale strategies are designed to fix massive public debt problems or solve sluggish economic growth. However, a major side effect is that these actions can stoke more inflation and deliberately reduce your future purchasing power.

The great news is that you don't have to be a victim of inflation. With the right financial strategy, you can use these economic forces to your advantage. Reach out to a financial professional to discuss how you can adapt your portfolio today to protect your financial health for tomorrow!