



Skin Deep

By Wayne and Tamara

I'm a college-age young woman with everything in her life going great, except for the dating aspect. I recently came to the conclusion I am dating what I think are the "right" guys, but they are wrong for me. My usual type is very attractive, affectionate, intelligent—all the great things girls want in a guy; at least that's who they are in the beginning. When it comes to actually making a relationship, it usually turns out they don't want the kind of commitment I do, or we share very different views on cheating.

In fact, I am dating a guy I felt an instant spark with and who I am close to after only a month. Of course, he isn't ready for any kind of a relationship, though he tells me this could change anytime. I'm glad to say, I'm not holding my breath. This is where my second date comes in. He is a great guy I dated briefly about eight months ago. I didn't feel that instant spark I feel with my "wrong" guys, so I assumed he wasn't right for me. Fast forward eight months and I find myself reconnecting with him. He is completely different from other guys. He wants to commit to a relationship, shares my views on cheating, and understands my upbringing and the place I was raised. I think I want to continue a dating relationship with him. I'm just worried if the spark isn't immediately present, it never will be.

Misty

Misty, what do you mean by spark? Are you talking about the animal spark you get from shoes or a purse or something you really want? Your spark sounds like, wouldn't all my girlfriends be jealous? Your spark sounds like looks, not love.

You like good-looking men with gigolo ways who can spark most girls. That's why you have a problem with creating relationships and finding men who understand cheating. You don't get to say, I want love, but it better be hot looking. Are you ready for an epiphany? Are you ready to accept that looks are a happenstance of birth, not the accomplishment of some great deed? While you are young and good-looking yourself, it's hard to come to that realization. You are more likely to struggle in a relationship with an attractive man who doesn't love you and whom you don't love, except for his looks. Looks fade, but love is something you can always rely on. Love is the counterweight to what life throws at us. Love lasts. But it has nothing to do with looks. **Wayne & Tamara**

Morning After

I have been dating a girl seven months. She is going to Mexico with her cousin, and though I wanted to go, I was not invited. I am also bothered by the number of sexual partners she has had, which is much higher than mine.

The actual number is unknown because she did not think it a good thing to talk about. We are exclusive with each other, though on the night when we first sparked an interest, she was making out with a guy in front of me at a party, and we ourselves became intimate later that night. Our relationship continued from there. Is her past something I should be legitimately concerned about? **Art**

Art, you want physical intimacy and you want a relationship, but instant physical intimacy with a woman creates a problem. You fear what she does with you, she will do with another. If you can't get a hold of yourself and put a relationship before the intimacy, you are going to find yourself too often intimately involved with someone you can't have a relationship with. Get a handle on this dilemma now, and you are likely to have a good life. Fail to find the answer, and your life will be fraught with anxiety which knows no solution. **Wayne & Tamara**



CHE FAI!!!

By Rosaldo Russo

"Que fa" most commonly refers to the Italian phrase "che fai?", meaning "What are you doing?" or "What do you do?" (job). It is a frequently used, informal question to ask about someone's current actions or profession.

Now that we educated the massess... CHE FAI, when it comes to our elected officials. One, you never see them unless and election. Two, what are they thinking when it comes to property taxes. I am on a fixed pension of 20k a year.

I get city property tax at 18k. How am I to pay for food, gas, insurance and all the other goodies that go along with existing. Now I can understand why so many people are living on the street. I think I am contemplating moving to the corner of Simcoe and Bond. There is a beautiful store front that I would fit nicely in. Close by there is the newly erected 10 million dollar waste of my tax dollars 'Veterans' park. A monument to wasting tax payers dollars... But wait, let's increase property taxes in 2026. What a disgrace. Hope you all remember these "CHE FAI'S" this upcoming election. They should all resign.



RRSP vs TFSA vs FHSA

By Bruno Scanga
Financial Columnist

Which investment option is best for you!

When it comes time to decide which mix of savings is best for you, your options can look quite confusing. There are registered retirement saving plans (RRSP's) Tax free saving accounts (TFSA's and First Home Buyers saving accounts (FHSA).

Establishing which plan or combination of plans works best for you depends on your own personal, goals and financial situation.

RRSP's, TFSA, s FHSA's

Most Canadians hold RRSP's where they can claim deduction and then the deferral of tax until they withdraw funds at retirement. RRSP's have numerous other benefits and as Canadians many do not use these upon reaching retirement. Something you may wish to discuss in your preretirement years.

The introduction of TFSA has provided another powerful saving tool that allows investments to grow tax free with the opportunity to withdraw funds when need. This does have some restrictions if funds are withdrawn same year of contributions. The withdrawal of TFSA can create costly penalties if funds are repaid to quick.

First Homebuyers saving accounts FHSA is the newest registered plans that gives first time home buyers the opportunity to invest up to \$40,000.00 in a lifetime for the purchase of a first homeowner tax free basis. This plan be open if you are over the age of 18. This plan is a great tool for grandparents that wish to help kids and grandkids with saving for a first home. Ask a qualified investment advisor how to arrange suggest a plan.

Like RRSP contributions are tax deductible and withdrawals for the purchase of a new home are non taxable like a TFSA.

All plans have limits and maximum contribution limits, and you should always confirm your contribution limit in you CRA my Account.

Before making contributions discuss your options with a qualified investment advisor to ensure you are in vesting in plans that follow your risk tolerance.

Simple planning gets you where you need to go never chase the larger returns can bring larger loses.



WANTING TO KNOW!!!

A Candid Conversation
By Theresa Grant
Real Estate Columnist

I read a story recently and it prompted me to want to know how my City Councillor voted on a particular matter. I was a bit surprised to find out that in order for me to know how my Councillor voted I would have to go through several steps, navigate from one screen to another and go back and forth with the Clerk's office a few times. Yes, if you are trying to find out information that should be readily available to the public you will indeed need to pack your patience.

So, that exercise naturally brought to mind the question of recorded votes. Why does Oshawa not have a recorded vote process in place? I cannot imagine a single resident that would be against such transparency. And that by the way is the only actual way to have transparency in Council.

Everyone runs for a seat on Council saying that they will be transparent and yet we here we are, having to jump through hoops and waste our time trying to figure out how a Councillor voted.

There is only one reason for this, and it is simply that the Councillors don't want you to know how they voted.

Toronto has recorded votes on every matter so that the public can easily see how the Councillor that represents them voted on the matter at hand. This is especially important when the matter is contentious. People want to have their say and be heard. They want the person who they elected, to speak for them. That is in fact why they were elected. Closed door or unrecorded voting smacks of underhanded dealings, and if there is nothing going on that the public needs to be concerned about then the votes need to be recorded, every time.

London and Guelph also have a recorded voting system. There is no reason that Oshawa does not have a recorded voting system. What needs to happen is the public needs to push for that.

Recently, The Region of Durham held their vote on the budget. When Councillor Brian Nicholson reported how each individual Councillor voted, apparently (according to him), he was questioned by some Councillors as to why he reported to the public how they voted. I can only assume that the Councillors questioning the reporting of the votes were the same Councillors that voted to increase the taxes by 4.8%.

I think Council should adopt a recorded voting system and not hide behind closed doors.

I know that my Councillor Derek Giberson, who is not a Regional Councillor, so he didn't get a vote but that didn't stop him from penning an open letter to Regional Council to ask them to go with the higher tax increase and not try to sell the public on the illusion of savings by adopting the lower of the tax increase options. Nice work Derek, you should be very proud of yourself. I guess we'll see what the public thinks of your efforts this October.



More than Cookie Sales - Lessons Learned from Girl Guides of Canada
By Camryn Bland
Youth Columnist

Throughout my life, I have participated in countless extracurricular activities involving sports, the arts, and leadership groups. Each of these experiences came with their own lessons and memories. However, the one which stuck with me the most, and the one which I learned the most from, was Girl Guides of Canada.

Girl guides of Canada is an organization for girls ages 5 to 18 which focuses on leadership, community involvement, and empowerment. Founded in 1910, its goals have changed throughout the years, however at its core it has kept the same motivation for empowerment and action, while selling the best cookies.

The organization is divided into 5 branches, based on age: Sparks, Embers, Guides, Pathfinders, and Rangers. I have been a Girl Guide since my first year of Sparks when I was five years old, as early as I could register. At that age, meetings were filled with silly crafts, energetic games, and new friends. As the years progressed, the activities changed, replacing silly games with community outings, service projects, and important life skills.

I am now a junior leader and second-year ranger, meaning I am in my second-last year of guiding overall. In less than two years, I will have finished an experience which has been a part of my life for so many years. It's a sad reality, which leaves me reflecting on my experiences, people I have met, and things I have learned due to the organization.

One of the most special things about Girl Guides is the variety in every meeting. Each week brings something new, based on a program planned to ensure girls learn the most they can about the largest variety of topics throughout the year. Through my units, I have seen stage productions, visited astronomy observatories, volunteered in retirement homes, learned coding, learned survival skills at camps, managed finances, explored history, and so much more.

Girl Guides also gave me a strong sense of belonging, and introduced me to friends I would have never known otherwise. There is always an opportunity to talk to a new friend or work with others, strengthening skills in collaboration and team-work while still having fun. I met one of my closest friends, Amelia, as a Pathfinder in eighth grade, someone who I never would have otherwise been introduced to.

The collaboration isn't just about friendship, but also leadership, as I have learned to work with younger girls as a junior leader. In addition to being a member of my Ranger unit, I volunteer with younger girls ages 9 to 12. As a junior leader, I help plan meetings, run activities, and help the girls when needed, which overall has built my confidence, patience, organization, and communication skills, all qualities which extend beyond weekly meetings.

Another major aspect of Girl Guides is service projects and community involvement. In my first year as a Pathfinder, we organized a donation drive for sanitation and hygiene products, and created care packages for a women's shelter. Additionally, we have made cards to send to retirement homes, made food placemats for individuals with disabilities, and cleaned up community parks. We are currently planning our Ranger service project, another big initiative my unit will use to help others. Whether it be a large charity goal or an activity during a small meeting, Girl Guides is filled with community service which demonstrates the importance of empathy, responsibility, and action, regardless of how small the action may seem.

This extracurricular has been an outlet and support system for me for years. Whether I need to talk about my troubles, brainstorm solutions, or to be distracted, the meetings always have what I need. It's biggest help during the covid-19 pandemic, as it felt like the entire world was shut down. Although our meetings had new guidelines or restrictions, my unit continued to meet, either social distancing outdoors or online. This helped me fight isolation, boredom, and provided a fun outlet we all desperately needed during the pandemic. Although these stressful times are over, the organization continues to provide hope, support, and joy to my weekly routine. These experiences are not ones which I experience alone, as Girl Guides has become a family tradition. My mother and aunt were both Guides, and my step-sisters currently participate as well. Being part of an organization that is connected to my family and spans generations has made the experience even more meaningful.

Of all the extracurricular activities I have done, Girl Guides of Canada is the one which has had, and continues to have the biggest influence on me today. It has taught me leadership, resilience, compassion, confidence, and everyday life skills. To me, it is far more than an extracurricular activity; it is a part of my childhood, a community of friends, and a tradition which I will never forget.