



# Flying Blind

By Wayne and Tamara

I would like to know if people can really change. I was a widower, and when I finally started to date, I met a woman I fell deeply in love with. We were married after three months. This is almost exactly the same scenario as with my first wife.

My only precondition was I could not move because of work. We lived 50 miles apart, and my job was 30 miles the other way. The week before the wedding she wanted me to pay off a large debt and said she would add me to her mutual funds as collateral.

When I balked, I got the "no trust" speech.

Since we were to be married and sharing debts anyway, I went ahead and paid it. Two days after the wedding, she offered a made-up reason why she couldn't move. Needless to say this caused a big rift. Also at this time she accessed my checking account—her name wasn't on it—to pay off more bills.

I tried to find a solution to save this marriage because I really wanted this woman in my life. I wanted to be a good husband, so I helped with her household bills and expenses all the time she was promising to move soon. To make a long story short, over the next six weeks I found out most of what she told me were lies.

There were no mutual funds, her family and friends didn't know we were married, and she was carrying on a long distance phone affair with an old boyfriend. More lies came and I filed for divorce. When she wanted to work it out, I agreed and set up three appointments with a marriage counselor, which she blew off. After one final lie about listing her house, I let the divorce go through.

Now my big question. She has contacted me about starting over. She says she has been in counseling with her priest and realizes everything she did was wrong. She says she understands the reason for doing the stuff she did, which was fear of leaving the known for the unknown.

I still love her and I think I always will. Can someone like this change? My family doesn't know I am thinking of starting to see her again. They would be very much against the idea as they hate her for what she put me through.

**Max**

Max, some years ago two researchers tried to explain something they had observed about pilots in training. A pilot criticized after a bad landing did better the next time, while a pilot praised after an unusually good landing didn't do as well.

At first they thought praise hurts future performance, while criticism aids it. But on further investigation the researchers realized something more obvious: regression to the mean. In other words, a person's behavior normally reverts to what is typical or average for that person.

Your ex-wife's behavior is well established. You couldn't get a good person to do what she did to you. She was being herself when she took advantage of you, and her latest story is just another ploy.

**Wayne & Tamara**

## Harm's Way

I have been married 25 years. Over the past five years, I keep running into an old boyfriend. I am happily married, but when I see him and we talk, it's like we're back 25 years ago.

He is recently divorced. Last time I saw him he gave me his email address. Would it be wrong to email him? I would like to keep in touch, but don't want him to think I would jeopardize my marriage.

**Peggy**

Peggy, often when we are in doubt about a course of action, it pays to ask, what good will come of it? We can't see any good coming from emailing this man, but we see enough potential harm to write a novel.

**Wayne & Tamara**



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## Protecting your investments from the CRA? Consider using segregated funds?

By Bruno Scanga  
Financial Columnist

Investing your money is an effective way to put your money to work and build your wealth. By investing smart, it helps give you more flexibility to earn more on your money, build more security for your retirement, and ultimately give you the chance at achieving your financial goals and dreams.

However, investing comes with risks. Segregated funds can help prevent these risks!

Segregated Funds: Investing with peace of mind

Segregated Funds allow you to invest your money and help grow your wealth but also gives you peace of mind knowing that you have protection against uncertainty.

Unlike other investment options, segregated funds give you features that aren't found in the typical investments (ex. Mutual funds, stocks, and GICS):

Guarantees on your principal – money you invest is guaranteed up to 75% or 100% upon maturity and death

Reset Options – lets you lock-in market gains that can increase the amount payable upon maturity or death

Bypass probate – death benefits paid directly to named beneficiary instead of your estate ensures privacy and helps avoid the lengthy and costly process of going through probate

Potential creditor protection – by designating a qualified beneficiary, investments may be exempt from creditors in the event of bankruptcy or litigation

Who are Segregated Funds for?

Pre-retirees looking for wealth accumulation but want to avoid potential losses with maturity and death guarantees

Individuals looking to preserve their legacy and transfer their estate in a timely, private, and cost-effective manner

Business owners looking for creditor protection planning

Anyone who wants the ability to achieve the same type of investment returns as mutual funds but with the security and protection in knowing that their money is protected against any uncertainty

Investing helps you be more secure and confident about your financial situation. It is not a one-day initiative but rather a continuous long-term activity. The earlier you start investing, the more well-equipped you'll be in the future. Working with your financial advisor can help put the roadmap in place that will help guide you towards your financial goals.

However, remember transferring your wealth is also a considering that should be reviewed in your planning process

Get started today so your family will have a easier transfer at time of your change of life.