Speed Dating

By Wayne and Tamara

I am a 19-year-old college freshman who has never been married. I am actually dating my first boyfriend, but that is by choice, because I never wanted to be a part of the high school drama scene. I wanted a mature relationship that transcended all that.

However, I seem to have gotten myself far too deeply into something I am not ready for. I have been dating my boyfriend for almost three months. He's 21, and we get along wonderfully. I am not his first girlfriend, but the first girlfriend he "really wanted."

Just a few days into our relationship, he told me he loved me, and kept saying it, though I never responded in kind. After four weeks, I did finally tell him I loved him. I thought I meant this. However, since then, he's come to mention quite often plans for the future. Plans such as marriage after we both finish college, children, names for those children, and more.

I am not ready for this. I cannot definitely say I want to spend the rest of my life with him, though he is completely enamored with me. I'm also worried, because I have not known how to respond, and in saying nothing, I believe he has read my assent.

I am truly scared I've led him on. This is not something I can accept of myself, since I honestly do care for him. I don't want to hurt him, but I will continue to lead him on if I don't say anything.

Bobbi

Bobbi, ancient artists drawing on cave walls didn't sign their work. They couldn't because they didn't have a written language. Instead they put their hand against the cave wall, took color in their mouth, and blew. The outline of their hand is the mark they left for us.

Lovers also leave a mark—on each other. When your boyfriend said "I love you," he put his mark on you. When you said it back to him, you put your mark on him, even though you had your doubts. The problem with marks is, if love isn't there on both sides, then the relationship has missed the mark. In sociology there is a term called the "norm of social reciprocity." That simply means we feel obligated to give back to others what they give to us. It's called a norm because if we violate it, if we don't give back, we feel we have done something wrong.

When social reciprocity involves sharing or being polite, there is nothing wrong with it. But it has a dark side. It can be used to take advantage of us. When your boyfriend kept saying "I love you," it created the expectation that you had to say it back to him. Eventually you succumbed.

"I love you" is also an implied promise. It says I will behave in certain ways toward you, now and in the future. Since people are supposed to stick to promises, you feel bad about pulling back now. But if you don't, you will grow weaker as a person, and farther from your true feelings.

You went to college to learn things, and one of the most valuable things you can learn is how to say no. You have a chance, through your education, to secure your future. That is an opportunity many young women don't have. So grab that brass ring and put it in your pocket, knowing that economic freedom gives a woman the power to make wise decisions all of her life.

One of the marks of maturity is the ability to do the right thing, even though it is a hard thing. We totally understand not wanting to trifle with another, but if your boyfriend has moved too far forward, that's on him. The norm of social reciprocity is no substitute for the mark of genuine love.

Wayne & Tamara

Building a better future in Durham Region

Whitby, Ontario – To have a thriving community, access to affordable housing is a must. In recognition of National Housing Day on November 22, the Region of Durham is spotlighting the work being done to develop more housing that's affordable, accessible and appropriate in our communities.

The Region is redeveloping some of the Durham Housing properties to increase the number of units and create modern, mixed-income communities. These properties, which are owned and operated by the Region of Durham, include:

409 Centre Street in Whitby: This redevelopment will replace an outdated two-storey, 16-unit seniors building with a new three-storey, 30-unit building.

Christine Crescent and Normandy Street in central Oshawa: The Christine Crescent redevelopment will replace 12 outdated semi-detached units with two new mid-rise apartment buildings, totalling 160 units. The redevelopment on the west side of Normandy Street will replace 10 units with 18 new units.

Malaga Road in south Oshawa: The redevelopment will replace 65 townhouse units with two new mid-rise apartment buildings, as well as stacked townhouses with 420 units.

600 Townline Road in east Oshawa: The new development will provide 50 units within a mid-rise apartment building.

Currently, the Region is seeking development partners for the first phase of the Ritson School Project. This phase will create up to 200 mixed-income rental units on a vacant part of the property, with at least 30 per cent of each building dedicated to affordable units. The project also includes plans to renovate the former elementary school for community use.

The Region of Durham continues to work collaboratively with community housing partners, who play a vital role in providing affordable housing across Durham Region. Through strong collaboration, we are helping to build inclusive, resilient communities.

Since launching the At Home Incentive Program (AHIP) three years ago, Regional Council has approved $30.5 million in AHIP funding to help create 350 new affordable rental units in Ajax, Clarington, Oshawa, Pickering, Scugog, Uxbridge and Whitby. The AHIP program was launched to support the development of affordable rental housing by providing capital funding and Regional planning services to public and private sector partners. Working together with public and private sector partners helps us make a bigger impact.

The Region of Durham remains committed to addressing the urgent need for affordable housing and will continue to explore bold, innovative solutions.

For information on affordable housing development in Durham region, visit durham.ca/AffordableHousing Development.

"Affordable housing is essential for thriving communities. When people have stable, affordable housing, they can focus on their families, work, education and being active members of their community. That's why we're working closely with private and public sector partners to build homes that meet real needs—homes that are inclusive, affordable and accessible."
- Gary Muller, Director of Affordable Housing Development and Renewal, Region of Durham

This Past Weekend

(THE DOWNTOWN FACTOR)
By Theresa Grant
Real Estate Columnist

This past weekend I had the pleasure of attending the new food hall on King Street here in Oshawa. Market at 70 king is what it's called.

They were advertising a few weeks back for vendors for their Christmas on King Street event and I decided to rent a table. What a great decision that was.

At the time, I knew very little about the venue other than it had once been home to the Genosha Hotel. What a grand spectacle it was when it opened its doors on December 5th, 1929. Soon to be overshadowed by the great depression, the Genosha went on to host dignitaries and celebrities from around the world and take its rightful place in history.

Over the years the Genosha changed ownership a few times and eventually fell into disrepair. In 2003 with all the glitter that once was completely gone, the hotel closed its doors for good. The structure sat empty and declining for 14 years until it was purchased by a group of people with a vision.

Strategically and methodically the vision came to life. First up was the complete renovation of what used to be the hotel rooms which have been transformed into luxury apartments. Then the complete restoration of the main floor which is now the food hall.

The food hall is quite something. It is a smattering of unique owner run restaurants with the exception of Church's Chicken. They offer a variety of food from Sushi to Greek, Italian and Filipino. There is a sweet shop serving coffee and ice cream along with a few other gems.

The absolute stand out for me was the Lobby Bar. The lobby bar faces King Street and is done up in a style and theme that evokes memories of the roaring 20's through the fabulous forties. They offer a high tea service, which is a very popular thing in Durham Region. They also have happy hour, lunch, and some wonderful specialties.

The entire building is steeped in history and pays homage to that.

It was a real treat to spend the weekend so close to home yet feel as though I could be in old Montreal or Ney York City back in the day.

I am grateful for this brilliant team of people who have come together with such an amazing vision. Downtown Oshawa certainly deserves it! I, along with many others, look forward to seeing what will take place next at this grand old building.

There is parking behind the building itself along with street parking on King and Bond and Mary.

When you drive by the building you will see it all lit up with beautiful lights. Take that as your personal invitation to take a moment to step through the doors and back in time to a glamorous world of art and entertainment. Soak it in and enjoy a drink or a fabulous meal. You won't be disappointed.

YOU ARE READING DURHAM NEWSPAPER DURHAM'S ONLY IN PRINT History In The Making #1

The Magic Ingredient Behind Wealth (It's Not What You Think)

By Bruno M. Scanga

There's a story that gets passed around the financial world—about an advisor out in Omaha, Nebraska, not far from Warren Buffett's hometown turf. Let's call him Fred Smith. Fred's built a reputation for helping local farmers understand the real power behind long-term investing. Nothing flashy. No gimmicks. Just simple, solid advice.

When you walk into Fred's office, you can see golden fields of wheat and corn waving behind him through a big window. It's the perfect backdrop, because he often uses farming to explain the "magic ingredient" of wealth.

Fred's clients are hardworking folks—modest savers, often skeptical of big promises. When Fred starts talking about turning small amounts of money into large savings through long-term investing, they usually give him that "I'm-not-so-sure-about-this" look.

So, Fred reaches for a small glass vial sitting on his desk. Inside are just a few wheat seeds. And then he says something like this:

"If I took this vial to someone living in New York or Toronto and told them that from these few seeds, I could grow enough wheat to fill entire fields and feed a city—what do you think they'd say?"

They'd probably laugh.

But Fred knows that farmers get it. They live this truth every season. A few seeds today, with care and patience, turn into a harvest down the road. And that's exactly what long-term investing does—it takes modest, consistent savings and, over time, turns them into something meaningful.

The key? Compound growth.

Let's say you invest a dollar and earn 8% a year. After 20 years, that single dollar becomes $4.66. Not bad, right? But if you give it another 10 years—just let it sit and keep working—it more than doubles again to over $10. That's the beauty of compounding: the growth builds on itself. And the longer you give it, the more powerful it becomes.

Fred sometimes shares a classic example: Would you rather have a million dollars today—or start with a single penny that doubles every day for 30 days?

Most people take the million without blinking. But that penny? If you do the math, by day 30 it's worth over $5 million!

Of course, in real life, investments don't double daily—but the principle still holds. The earlier you start, and the longer you stay invested, the more time compounding must work in your favor.

And here's the thing: it's never too late. Whether you're 25, 45, or even 60, time is still on your side. People are living into their 80s and 90s now. That's decades of potential growth—whether you're just starting out or entering retirement.

So, what's the real secret to building wealth?

It's not about picking hot stocks or chasing the market. It's about Patience. Consistency. And giving your money enough time to do its thing.

Like Fred says—plant the seeds, nurture them, and let them grow. The harvest will come. Building wealth isn't magic but it does take planning.