



## Cold Turkey

By Wayne and Tamara

I dated a girl two years. The first time it ended because she started doing drugs and wouldn't stop. When she began dating a druggie friend, I continued giving her rides, a place to crash for a night, and money. Then she left him and came back to me. Cautiously I decided to give it another try. Unfortunately I found out she had been dating this other man and me at the same time. It ended once more. Later we started to talk again, but that ended with her taking my time and money, and then leaving.

My conscious mind can recognize she is all-around not a good person, much less good for me. I know she has taken much from me and given little in return. My mind seems to have completely gotten over her, but my body can't seem to.

Whenever I see any white car remotely resembling hers, I turn and stare. If I see a girl with the same skin complexion, I can't help but gaze. When I hear her name, my stomach tightens, and if I see her, I feel immensely down-trodden.

I would say without a doubt I am over her, but I can't help feeling queasy and even jealous when I hear news of her, good or bad. These are all instinctual, involuntary actions. I don't understand.

It is as if my brain has moved on, but my body is still going through the motions of breaking up. I know time is probably the best cure, but it is difficult living like this.

### Dylan

Dylan, warnings not heeded, conscience not listened to, red lights driven through. Sooner or later, they all catch up to you. So will you heed another warning, or will you boldly go where no man should go? Don't be a lemming, or just another mouse for the snake. Warnings we don't heed are snakes we feed. When you were with her, you were way overmatched. This is a woman who charms men to support her habits. The queasiness and jealousy you feel are textbook symptoms. Twice you were given ample reason to sever contact, and twice you refused. It's not her you need to get out of your system, it's your personal weakness. By spreading out the pain of breaking up, you reinforced it. Like Pavlov's dog, you trained yourself to salivate at the very thought of her. If you hadn't spent so much time trying to turn ground beef into steak, you would be over this.

Wayne & Tamara

## Personal Property

I have been with my husband four years, married for two. He has never accused me of cheating but insists that every man in a 10 mile radius is hot on my trail. At least once a month we fight about this. I always ask why he doesn't trust me, and he says he does trust me, it's everyone else he doesn't trust. I don't know how to fix this. I have tried so hard. He offered to go to counseling but hasn't saved money for it, and I can't afford it either. I pay for everything else.

I am afraid my only option is divorce. I hate that I am tearing apart our family, but I don't know if I can continue. I feel alone, yet we have talked about this many times. I don't think he is capable of change.

### Vonna

Vonna, your husband is trying to exert property rights over you. He is not in love with you, but he is afraid of claim jumpers. Every time he suggests you could be unfaithful he smirches your character. Every day you stay tells him he has the right to do what he is doing. Like all good people you think this is your problem to fix. But it's not up to you. The only fix is letting him suffer the consequences.

Wayne & Tamara



## Will Getting Active Make Aching Joints Worse?

Common Sense Health – Diana Gifford-Jones

Few health problems are more discouraging than the pain of osteoarthritis. Day after day, aching knees, hips, or ankles can make simple tasks seem like major obstacles. Suffering people ask, "Should I start exercising to help my joints, or will it simply make the pain worse?"

For years, there has been a common belief that walking on an arthritic joint is like driving a worn-out car on a rough road. The fear is that every step causes more damage. Fortunately, research suggests the opposite.

One large study followed older adults who had knee osteoarthritis and found that those who walked regularly for exercise were less likely to develop new episodes of frequent knee pain than those who remained inactive. Researchers also found no evidence that walking accelerated damage to the knee joint. This is important news because osteoarthritis is already one of the leading causes of disability among older adults. Osteoarthritis is the wear-and-tear type of arthritis. It develops when cartilage, the smooth cushion between bones, gradually deteriorates with age. As the cushioning disappears, joints become stiff, painful, and inflamed. Understandably, many sufferers feel that resting painful joints is the safest course of action. But our bodies were designed for movement. Just as a ship tied up too long in port develops barnacles, joints that are not used become stiffer, weaker, and less functional. Muscles lose strength, balance deteriorates, and everyday activities become more difficult.

The objective of exercise for osteoarthritis treatment is not simply to reduce pain today. It is to preserve the ability to enjoy life for years to come. It's not about training for a marathon. The goal is to remain independent. Can you climb the stairs? Carry groceries? Visit friends? Travel? Enjoy a walk around the neighbourhood? These are the activities that determine quality of life as we age.

Researchers have repeatedly shown that regular physical activity helps older adults maintain mobility and independence. Walking, combined with exercises that improve strength and balance, remains one of the most effective non-drug treatments for osteoarthritis. Of course, use your common sense too. People with severe joint damage should consult their physician. And in all cases, when beginning a new exercise program, start slowly. A ten-minute walk may be enough at first. Increase activity gradually as strength and endurance improve. One of the biggest mistakes people make is doing too much too soon. A sore muscle after exercise may be expected. Sharp or worsening joint pain is not. For those who find walking difficult, swimming and water exercises can be excellent alternatives. Water supports body weight while allowing joints to move through a comfortable range of motion.

There is another important point that deserves emphasis. Many people spend their time and money on gym memberships or physiotherapy appointments while ignoring one of the most effective treatments available. For those carrying extra pounds, weight loss is an excellent objective.

Excess body weight places tremendous stress on hips, knees, and ankles. Experts estimate that losing just one pound removes roughly four pounds of pressure from the knee joint with every step. Imagine the benefit of losing ten or twenty pounds. As said many times before, the bathroom scale can solve a surprising number of health problems.

The bottom line? If you suffer from osteoarthritis, don't assume that sitting in a chair is protecting your joints. Benjamin Franklin was right when he said, "Motion is the best medicine." Unfortunately, it doesn't come in a pill bottle, which may be why so many people overlook it.



## Dead and Gone...

The Things We Thought Would Matter

By Gary Payne, MBA  
Founder of Funeral Cost Ontario

One of the things that has surprised me over the years is how often families are caught off guard by what does not matter. Most of us spend a fair amount of time deciding what is important. We save things. We protect things. We move certain possessions from one house to another because we assume

they deserve to make the journey. Over time, some objects acquire a status that feels almost permanent. They become part of the family landscape, and people stop questioning their importance because their importance has simply been accepted for so long. Then something happens, and a family finds itself sorting through a house, opening cupboards, looking through closets, and deciding what stays and what goes.

Before it begins, there is often a quiet assumption that certain items will be spoken for immediately. Everybody knows which pieces those are supposed to be. The dining room set. The cabinet. The collection. The things that were always treated as important. And then the family discovers that nobody really wants them. I have seen that happen more than once, and what makes it interesting is not the decision itself, but the surprise that follows. People are often caught off guard that an object which carried such a large presence in family life can suddenly have very little place in anyone's future.

The object has not changed. The craftsmanship has not changed. The history has not changed, yet something has shifted. I think part of the surprise comes from the fact that families often confuse significance with attachment. They are related, but they are not the same thing.

An object can be significant without anyone wanting to own it. A family can respect its history, appreciate its place in the household, and still have no practical role for it in the next chapter of their lives. That reality shows up in very ordinary ways. I have watched families spend twenty minutes discussing a valuable piece of furniture before agreeing nobody has room for it, then spend much longer talking about a box of handwritten recipe cards that nobody expected to keep. It is not always logical, but it is very human. One thing has value because everyone agreed it did. Another has value because, for reasons that are harder to explain, it still seems to carry a person with it. There is also a generational side to this that families sometimes underestimate. The objects that helped define one household may not fit easily into another. A dining room set that once made sense in a larger home may not make sense in a condo, townhouse, or smaller place already filled with someone else's life.

A collection that represented years of care to one person may feel like responsibility to the next. That does not mean people value family less. It usually means they are living differently. What makes these decisions difficult is that nobody wants to be the person who says it out loud too quickly. Nobody wants to make it sound as though the thing did not matter. So families sometimes talk around the obvious for a while. They admire it. They discuss where it came from. They mention how long it was in the house. Then eventually someone says what everyone else may already be thinking: "I just don't have a place for it." That sentence can feel harsher than it is meant to be. In most cases, it is not a rejection of the person who owned it, or of the life built around it. It is simply the point where memory and practicality meet, and practicality has to be given a vote too. The longer I have watched families work through these decisions, the more I have noticed that the item everyone worried about often becomes the easiest decision in the room.



## Protecting your nest egg

By Bruno Scanga  
Financial Columnist

You have worked hard over the years to make sure their loved ones will be comfortable—both now and after they're gone. However, a nest egg can disappear very quickly when it's passed on to the beneficiaries. This "sudden wealth" approach to transferring hard-earned savings is a real concern for many people.

For those who prefer to transfer an inheritance gradually over time, the most common approach in the past has been to establish a trust—either inside or outside a will—to control the estate after death. Trusts can be a very effective wealth transfer vehicle, but there are some drawbacks that should be carefully weighed, such as cost, complexity, and ongoing management.

### Annuity settlement option

There's another appealing wealth transfer option available to Canadians, which has considerable merit due to its simplicity and flexibility. The annuity settlement option can automatically transfer the proceeds of your client's insurance contract or policy into an annuity upon their death. The resulting annuity will then make gradual income payments to the named beneficiaries. It's a simple, inexpensive, and effective wealth-transfer tool. It provides the advantage of replacing a lump-sum death benefit with smaller, scheduled payments while offering savings of legal, estate administration, and probate fees. In addition, it can provide increased privacy and potential creditor protection. Unlike trusts, which can incur contract preparation costs and annual trustee and accounting fees, the annuity settlement option has no fees or ongoing management requirements. It's a strategy that'll appeal to most investors, regardless of whether the amount of the inheritance will be \$50,000 or \$1 million.

With the annuity settlement option, you have complete control over the specific annuity terms. Select an annuity that makes payments to their beneficiaries for the rest of the beneficiaries' lives or for a specific time period following the client's death.

Guarantee options can also be added, guaranteeing potentially up to and even exceeding 100% of the initial investment, to help protect against market volatility and make sure a minimum amount is paid to beneficiaries. This helps avoid a problem with wills that specify an annuity be purchased but are vague as to the type and terms, often leading to confusion or an undesired result. If you decide to change the beneficiaries or terms of the annuity, all you need to do is submit a change form with the annuity carrier. There is no cost to you or of them having to pay a lawyer to amend or redraft their trust agreement. And if there are multiple beneficiaries, that's not a problem. The annuity settlement option allows your clients to differentiate between beneficiaries, permitting some to receive a lump sum and others to receive an annuity based on the selected terms. A definition to share with clients

An annuity is an insurance contract where, in exchange for a single lump-sum deposit, an insurer makes guaranteed regular income payments to the owner of the annuity. These payments contain both interest and a return of principal component. Annuity payments can continue for a chosen period or for the lifetime of one or two people. Richard and Joan—an example

Richard and Joan have \$400,000 invested in a segregated fund contract, which they want to leave to their son, Scott, in the event of their deaths. But Richard and Joan are concerned about Scott's ability to manage this money and prefer to have the proceeds and future interest paid out to him over a period. After discussing the situation with their advisor, they select a 10-year term certain annuity settlement option on their segregated fund contract. Now, Richard and Joan have the comfort of knowing their estate will pass gradually to their son over a 10-year period after their deaths.

### Estate Benefits

The annuity settlement option offers many estate benefits:  
allows clients to control the way their assets are allocated to beneficiaries  
eliminates the need and cost associated with setting up and managing a formal trust  
provides an increased level of privacy while avoiding costly probate and estate fees  
makes sure that younger beneficiaries, such as children or grandchildren, receive a controlled income stream rather than a large lump-sum amount

gives parents with disabled children a comprehensive estate-planning tool  
allows clients to make changes to beneficiaries and settlement options quickly and without fees.  
Minors and mentally infirm individuals

The annuity settlement option may also be effective for minor children or for beneficiaries with an impairment in mental functions. However, instead of naming these people directly as a beneficiary, a trustee (such as a family member) should be named "in trust for" these individuals.

Happy planning, safe travels, until next time!