



# Hard Lessons

By Wayne and Tamara

### Heartfelt Remarks

My husband and son had a bad dispute in August, and my husband made some "comments" about our son's wife. My husband and son have since reconciled to the point of being polite, talking and joking, but there is still some strain and resentment on our son's part.

Our daughter-in-law still wants nothing to do with us. We have not seen her or spoken to her. I sent her Christmas presents home with our son. He said she didn't want to take them, but he convinced her that she should.

It is now her birthday. We give a card with money in it to our boys and their wives for each of their birthdays. I say we give her a card with money. My husband says she wants nothing to do with us, why be fake and send her a card. I would like to see the feud end at some point. I'd appreciate hearing what you have to say.

### Myrna

Myrna, we get letters involving alcoholism, neglect, and physical abuse—all of which can and should cause a permanent rift in families. Compared to those letters, there is nothing in your letter which makes this problem one which should fracture your family, keeping one generation estranged from portions of the next two.

Perhaps your husband and your son are too much alike. At any rate, in the heat of a dispute your husband tried to hurt his son by hurting his wife, and your son repeated the remarks to get his wife on his side. Because it is always prudent to stay away from those who try to hurt us, your daughter-in-law's reaction is both understandable and justified.

There is a principle your husband would do well to keep in mind: we don't need to say everything which is in our head. Now his son's wife knows what he thinks of her, and that can't be taken back. However, your husband is right about one thing. It would be a fraud to send her a card—from him. But it is not a fraud for you to send the card along with money.

Treat your daughter-in-law like your other daughters-in-law. In time she may let this pass and accept your husband for who he is. In truly toxic families there is no solution except a split, but that is a remedy of last resort, not the first place to go to when we are furious.

Wayne & Tamara

## Inviting Offers

I am a male in my 30s in a very lovable, committed relationship. My partner is considerably older than myself. She finds no harm in giving and asking for other men's phone numbers in order to have coffee, though she tells them she is in a committed relationship. When men do phone to set up a coffee date, she declines.

When I find out about it, she says it is a purely innocent gesture, and she does not understand why I am angry or hurt. Is this a form of unfaithfulness, or am I just being a prude?

### Rod

Rod, the publisher Bennett Cerf was known for placing ads for books which didn't exist. He or his staff would dream up a title like "Seven Tips of Great Gardeners." If enough orders came in for the book, he would commission someone to write it. In the meantime he would return customers' money telling them the book was out of stock or temporarily unavailable.

Your girlfriend is advertising her availability, a product which does not yet exist, but if demand is sufficient, it may. She is also compiling a list of back orders she may decide to fill. You know how much men respect a woman in a relationship who asks for their phone number. Those men know the difference between a committed woman and a woman asking them for a date, and so does she.

Wayne & Tamara



# Fighting Cancer With Precision

Common Sense Health – Diana Gifford-Jones

In my work with universities, I meet an array of Canada's leading researchers. This week, it was Arghya Paul, Canada Research Chair in the Department of Chemical and Biochemical Engineering and Chemistry at Western University in London, Ontario. Professor Paul and his team of young researchers are investigating new ways to fight cancer.

For decades, the war on cancer has relied on chemotherapy and radiation to kill cancer cells, treatments that often harm healthy cells too.

Now, scientists like Paul are exploring smarter ways to deploy drugs. He is working not at the scale of the tumour or the cancerous lesion, but at the biomolecular level of the nanoscale. That's one billionth of a metre, where materials can be engineered to interact with the body in highly specific ways.

Instead of flooding the body with toxic chemicals, researchers are designing tiny biocompatible particles that travel through the bloodstream, seek out cancer cells, and act only where needed. It is a guided system rather than a scattershot approach. These particles can be activated by ultrasound waves. When exposed to a specific ultrasound intensity, they heat up and destroy tumour cells from within. Healthy cells nearby are largely spared.

Additionally, these particles can track tumor sites in the body using advanced clinical imaging systems. That means they can do more than one job at a time. They help doctors both see cancer cells more clearly and site-specifically destroy them. Detection and treatment are part of the same process.

This is a big shift in thinking. For years, medicine has treated diagnosis and therapy as separate steps. First find the disease. Then treat it. Now, the two are beginning to merge. As Professor Paul explains, "This research represents a shift from treating cancer with blunt tools to engineering precise responses at the microscopic level. We're beginning to program how therapeutic agents should interact with cancer cells rather than simply attacking them."

His research lab is looking into how these systems can be built to respond to the unique environment of a tumour. Cancer cells often differ from normal cells in subtle ways. They may have slightly more acidic surroundings, different oxygen levels, or altered surface markers. Nanoparticles can be engineered to recognize these differences and act only when they are encountered.

The goal is simple in concept, but revolutionary in practice: maximum damage to cancer, minimal harm to the patient.

There is still a long road ahead. Much of this work is in experimental stages. What works in a laboratory dish or in animal studies does not always translate to human patients. Safety, long-term effects, and large-scale manufacturing are all challenges that must be overcome.

But the direction is clear. We are moving away from a model of medicine that relies on broadly toxic interventions, and toward one emphasizing precision, personalization, and control. This could mean fewer side effects, shorter recovery periods, and more effective treatments.

It could also mean catching and eliminating cancers earlier, before they have a chance to spread.

What's another important insight? The future of medicine will not come from biology alone. It will come from the merging of physics, engineering, chemistry, and medicine. We need to stop thinking about doctors solely as people who come out of medical schools. The lifesavers may be graduates of engineering programs in advanced materials.

We are not yet at the point where cancer can be treated without risk or discomfort. But we are closer to a world where treatment is targeted, intelligent, and far less destructive, using microscopic tools designed with extraordinary precision, aimed directly at the disease, and nowhere else.

Carry on, researchers!



## Dear Fellow Canadians

By Bruno Scanga  
Financial Columnist

According to Statistic Canada, over \$10,000,000,000 was donated from 5,000,000 Canadians to charity in 2019. All these donations are eligible for a non-refundable tax credit.

By using Life Insurance, you can increase your overall charitable donation benefiting a cause that really means something to you. Donating funds to the Canada Revenue Agency through taxation just doesn't provide the

same legacy.

### Enhance Your Charitable Giving Using Life Insurance

Below are two structures that allow you enhance your donation to the charity of your choice and potentially pay less tax.

**Personally Owned Life Insurance:** Purchase a Life Insurance policy where you are the owner/payer of the policy with your chosen charity as the beneficiary.

Policy growth is tax-free increasing your overall donation. When you die the charity receives the death benefit tax-free. Your estate receives a tax credit of up to 100% of net income for both the year of death and the year immediately preceding it. You have access to the cash value during your life as the owner of the policy.

Can change the beneficiary at any time.

**Charity owned Life Insurance:**

Purchase a Life Insurance policy and make the charity the owner and beneficiary. You pay the premiums. Every year you receive a tax credit in the amount of the premium paid. Maximum donation credit is 75% of net income per year while living. Unused credits can be carried forward up to 5 years. Charity has access to cash value and they control the policy.

Using Life Insurance, you have enhanced your charitable contribution by 33.42%. The option you choose is dependent on your income tax situation and where you want to use the non-refundable tax credit (annually or at the time of death). With both options, the legacy that you can provide a charity has been significantly increased.

If this is something that resonates with you, please reach out to discuss enhancing your legacy.

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