



# For Love Or Money!!!

By Wayne and Tamara

I've been married twice and think I was a good husband. Shortly after my son was born, my first wife started staying out until the wee hours. I cared for our two young children while she prowled for men. She became hostile anytime I objected, and screamed at me in front of our children. At the urging of her family, I divorced her and now have my children most of the time.

My second marriage ended when I found my wife having relations with the frozen food deliveryman. The truth is neither of my wives loved me. They liked my earning potential, but they did not love me.

In any case, reading websites promoting affair-repairing services, I wondered why infidelity was such a deal-breaker for me. Was I simply a less evolved, less forgiving type? I know in my day-to-day existence I am not a grudge holder. I couldn't put my finger on why, after finding my wives were cheaters, I had no desire to reconcile.

You articulate the reasons very well: the desire to be loved to the exclusion of all others, and an aversion to having to remain ever vigilant in the future. Your view makes so much sense to me.

**Gil**

Gil, emotion used to be considered the poor cousin of reason, but contemporary neuroscientists now see our emotions as part of how we reason. Our emotions evolved over eons for a purpose.

Just as revulsion at the sight of maggots tells us not to eat the meat, so the soul sickness we feel at discovering infidelity is intended to protect us. Your follow-up letter, below, may reveal the source of your problems.

**Wayne & Tamara**

**Rest Of The Story**

After my second divorce and a period where I wanted to be alone and take care of my kids, I went on a date. I really like this woman, and we became close. I was honest about my kids being a big priority, and she seemed fine with that.

After four months and hearing she loved me and was so happy, she came to me one night and broke up, citing her trepidation about being in a relationship with a guy with young children. I was saddened but thanked her for her honesty.

Two days later I called to return the books she loaned me. She was not home so I left a message I would leave them on the porch, wrapped up. When I got to her house, she was home and invited me in for coffee. She then asked for a hug and tried to kiss me. I excused myself and said goodbye.

Two weeks later she began emailing, saying how hard this was and how her heart was breaking. The last email included her photo in a revealing, see-through dress. After one email from her describing how compatible we were, I asked if she wanted to still be a couple, as I had strong feelings for her. She said no, due to my obligations to my kids. Why on earth does she keep emailing me?

**Gil**

Gil, this woman is offering you a choice. "You can have what I'm offering in the photo, or you can have your children. But you can't have both." Women who exude sexuality may offer excitement, but excitement is not fidelity or love. When a woman uses her sexuality to get what she wants from you, believe she will use it on other men as well.

Ask yourself if that is not the story of your two marriages. Sex may be your Achilles' heel. If you confuse unvarnished sexuality with the sexuality which flows from love, or if you unconsciously use money to generate female interest, that may explain your problem with women.

You want to know why this happened to you before, and it appears you are in the midst of doing it again.

**Wayne & Tamara**

## Many Canadians Take Extra Risks When Traveling Without Insurance

By Bruno M. Scanga

Purchasing travel insurance is one of the easiest decisions you will ever make. However, the sad reality is that many Canadians do not purchase proper coverage before they travel and, in some cases, medical expenses incurred in foreign countries have forced some families into bankruptcy.

In 2009, CBC News reported that Canadians made nearly 40 million day trips or overnight excursions to the US.<sup>1</sup> This number does not include the number of travelers going abroad for vacations or business functions.

In 2012, the Toronto Sun reported that 6 in 10 people<sup>2</sup> do not arrange for travel insurance coverage when leaving the country. Traveling without insurance is a risky venture and Canadians pay tens of millions of dollars each year for unexpected injuries or illnesses that require out-of-country hospital care; even if only for a day trip.

**Why Buy Travel Insurance?**

Nearly everyone insures their vehicles, homes, and life in the event of an accident, natural disaster or fire. So why are Canadians reluctant to buy travel insurance for the same reasons? Some think it is unnecessary; especially younger people who are generally in very good physical health. Others simply cannot justify the cost....that is, until they experience a problem when they are traveling.

Here are a few reasons that you should invest in travel insurance:

Provincial governments cover only minimal expenses for out-of-country healthcare. Claims for those expenses can take months or even years to be settled.

Accidents happen. They do not discriminate as to who and where they will strike. Something as simple as a broken leg can cost upwards of \$20,000.00 in foreign medical expenses.

In some countries, medical facilities will refuse to treat those that do not have medical insurance coverage.

**Travel Insurance Providers**

Various institutions can provide travel insurance that is based on the length of travel, age and pre-existing medical conditions. Travel agents, insurance brokers and credit card companies offer insurance but it is important that you understand the terms and conditions and any exclusions that the policy may carry.

A few of the many questions to ask are:

Does the policy have continuous coverage while you are away and is it renewable if your stay becomes extended?

Does the underwriter have a 24 hour, English, or French language emergency contact number?

Do you have to pay for all applicable expenses and claim later, or do they pay the institution up-front?

According to the Government of Canada's website, the following incident occurred. 'Gabrielle had insurance that lapsed three weeks before she was involved in an accident. Her Canadian family had to raise \$300,000 over a three-day period to cover the costs of medical treatment and evacuation. Fortunately, she survived, but her family is left with a hefty debt to repay.'<sup>3</sup> There are various types of travel insurance plans depending on your needs. Single and multi-trip policies as well as annual premiums are available. And if you are flying abroad, most plans also cover trip cancellation, loss or damage of luggage, flight, and travel accidents.

Enjoy peace of mind with travel insurance for you and your whole family. Don't risk the trip without coverage.



## Lisa Robinson

PICKERING CITY COUNCILLOR

### When Seniors Are Told to Borrow to Survive, Leadership Has Failed

The Mayor of Pickering—who is already raising property taxes by nearly 3.5 percent—has now supported a motion at Durham Region to raise property taxes by another 4.8 percent on the regional portion. Here's the brief history: Durham staff originally proposed a 6.04 percent property tax increase.

A motion was brought forward to cap that increase at 3 percent, with the remaining portion covered by reserve funds—specifically to help taxpayers during a cost-of-living crisis. That motion failed. Instead, Pickering's Mayor supported a 4.8 percent increase, which will be voted on later this month. And if that fails, taxes could jump right back to 6.04 percent or even higher. So residents—especially seniors—are being hit twice.

This is happening at a time when people are choosing between healthy food and gas in their car; when families are cancelling vacations they once counted on; and when food bank lineups keep getting longer, not shorter. And when concerns were raised at the meeting about seniors struggling to afford their homes, the solution offered by Pickering's Mayor was a reverse mortgage. After a lifetime of work. After decades of paying property taxes. After trying to leave something to their children or grandchildren.

The answer offered was: borrow against your home to survive the taxes being imposed on you. That is not sound financial advice. That is the system telling seniors to liquidate their dignity so government doesn't have to change course. This pattern is not isolated to Pickering. It is happening across Durham Region. What makes this impossible to ignore is how easily money is found for other priorities: a million-dollar door; layers of consultants; special-interest spending; foreign aid sent without taxpayer consent; and non-urgent projects while basic infrastructure crumbles. In Pickering, Council voted—mid-afternoon—to spend upwards of \$300 million on a recreation complex in Seaton, an area not even fully built out yet. That decision puts Pickering into at least \$331 million in new debt within a single year.

When I asked to delay the vote so residents could be consulted—by simply sending a questionnaire to every household—asking whether they supported this level of spending, the Mayor said doing so would be fiscally irresponsible. So when residents are told there is no flexibility, no room for relief, and no alternative but higher taxes and personal debt, that is not because the money does not exist. It is because of how and where it is being spent.

There is money in Pickering. There is money in Durham. In my view, it is being directed toward the wrong priorities. This disconnect becomes even clearer when hardship fails to change leadership behaviour. If seniors lose their homes, if families cannot put food on the table, if residents are forced to rely on food banks—nothing slows down the machine. I know this because of what has been done to me. Under this Mayor's leadership, 100 percent of the financial sanctions imposed in 2024 and 2025 came from inside City Hall—from the CAO, fellow councillors, and the Mayor himself. Staff were directed to comb through my social media, op-eds, and YouTube videos to find anything that could be used to file Code of Conduct complaints against me.

The stated reason, repeatedly, was that I had "not learned my lesson yet."

Those sanctions have left me unpaid for 21 months—not because I did anything unlawful, but because I refused to fall in line, refused to stay silent, and refused to stop speaking the truth. That is not accidental. It sends a clear message to other municipal councillors: speak out, and you will be punished.

If elected officials can be financially sanctioned into poverty for dissent, residents should ask themselves how much concern exists for people who do not have a microphone, a platform, or a vote at the table.

And while residents are told to "find a way," this advice comes from leadership that has no issue travelling for conferences and business—often on the taxpayer's dime. In many cases, this includes staff as well.

You do not raise taxes until people are in survival mode and then tell them debt is the solution. You do not protect consultant spending, prestige projects, and special-interest funding while asking seniors to remortgage their homes.

You do not push people to the edge of poverty and call it fiscal responsibility.

That is not leadership.

That is cold, bureaucratic indifference—delivered by people insulated from the consequences of their own decisions. Seniors do not need lectures. They do not need financial gymnastics. Durham residents need relief.

Pickering does not need leaders who squeeze residents, ignore hardship, and protect wasteful spending—then suggest borrowing as a way out.

Politicians shape the fate of the people they govern.

If I were Mayor, and if I held strong-mayor powers, I would use them to change the trajectory for families and seniors—so people could flourish, not merely survive.

So no one has to choose between food and gas.

So seniors can stay in the homes they worked their entire lives to pay for.

So families can afford stability—not extravagance, but dignity.

That is what responsible leadership looks like.

It does not push people to the edge.

It pulls them back from it.

## Whitby Moves To Join Oshawa/Pickering In Closing Access To The Public

Durham - Whitby is the latest municipality to join the likes of Oshawa, Pickering and in part Ajax in extending the control over what is discussed during council meetings.

Municipalities have really shown their lack of accountability and transparency.

Whitby does not support it's local in print newspaper and other local businesses and passes all kinds to by-laws that go unknown to tax payers.

Just recently Whitby moves on motions with 'little or no notice'

The Town of Whitby is tightening rules governing in-council procedures following acrimonious meetings that have led to charges and counter-charges since a divisive meeting on October 2024.

The council has now directed the town clerk to review Whitby's Procedure By-law and recommend amendments

to ensure council members and the public have sufficient time to review and provide input on motions being brought forward by council members.

Unfortunately, council and the municipality does not post these notices and or motion in their local newspaper as they use to. Citizens are left in the dark and at the will of the municipality.

This has sparked controversy and hostility. This 2026 is an election year and hopefully people will take the opportunity and regain control of their run away municipal governments.

Recently, a motion was introduced by a councillor in Clarington with minutes to spare. It was rejected as it could not get seconded in the short period of time.

The motion approved by Whitby Council specifically cites motions introduced "with

little or no notice" under the new and unfinished business section of the agenda.

This tactic of quick and no notice is something that has huge impact on taxpayers and in many cases once acknowledged bring tension as the lack of transparency is obvious.

"Council requires adequate notice of each motion to allow members sufficient time to become informed on the topic, understand its implications, consult with staff, and make well-considered decisions for the benefit of the community," said an announcement.

This is something that most municipality fail as they for unknown reason fail to post notices in their only in print newspaper.

It said advance notice should be provided through the published agenda and made publicly available in the paper.