



The Menu

By Wayne and Tamara

My husband and I are working on 12 years of marriage. We have relocated several times for jobs, but are finally settled down (we hope!). My mother-in-law says we are keeping her grandchildren from her by taking this job and moving where we are. We live nine hours away from his parents, which is closer than we've been in years.

Last year because we were unemployed we went to their house for Christmas. This year, now that things are financially mended, we are hosting the Christmas shindigs. The family will be here Christmas Eve and Christmas night, and I planned on taking care of everything as hostess.

My mother-in-law told me she is bringing Christmas dinner. Then a couple of days later she said she is going to bring the meal for Christmas Eve as well. Now, I am in no way incapacitated, ill, unable, or unwilling to cook. I had reserved a prime rib and a ham and planned on all the fixings to go with them. Now both will go unused, so she can bring lasagna and a small pork loin roll.

That's not enough to feed everyone. My husband says let her, but I don't feel it's right. As a hostess I feel insulted. As a daughter-in-law I feel encroached upon. I don't want to set a precedent for future holidays or visits. I also don't want to offend her. Is she being helpful or overbearing? And how do I tactfully discuss this with her so as not to make matters worse?

Sara

Sara, in your own home you never give in. Because if your home is not your haven, your castle, and your refuge, then you are homeless. You are right about setting a precedent you cannot live with. In a situation like this the hostess tells the guests—whether they be family or friends—what will be served and when. If someone wishes to bring another dish, it can be placed as a side dish to the main fare the host and hostess provide.

Your mother-in-law can rule the roost in her own home, but she doesn't get to rule the roost in yours. As in dealing with children, be firm, fair, and consistent. Simply state what the meals and mealtimes are to be. That is your absolute right as a hostess.

Wayne & Tamara

Willow In The Wind

Two years ago I met the love of my life. He is sweet as can be. We love each other's families, share secrets, and laugh until our stomachs hurt. We have an amazing sexual, emotional, and spiritual connection. I feel as if I'm looking into my own eyes when I look into his. I care for him like I would my child.


But something has gone terribly wrong. His best friend just moved across the street, and this friend has a younger brother who lives with him. They make my fiancé a different person. He makes rude comments to me in front of them for entertainment, and ditches our plans to hang out with them. They want to start a rock band together, something my fiancé said he would never waste his time on. Now he is considering it. I dropped friends for him, but he refuses to drop these men—excuse me, boys—for me.

Frances

Frances, we get letters from women who are angry when another woman mimics their dress, hairstyle, or interests. Because your fiancé is the opposite sex you don't see a connection to that behavior. When with his friends, your fiancé mimics their behavior; with you, he mimics you. He doesn't wear your same dress, but he takes on your opinions and outlook.

If it is his nature to be malleable, this can happen with anyone. Ask yourself if your communion with him is genuine, or only present when you have sole custody of your "child."

Wayne & Tamara



Year-End Tax Planning Ideas

By Bruno M. Scanga

Happy Holidays and a Happy New Year to all our readers!!

The following are some ideas for individuals and business owners to reduce income taxes as 2025 draws to a close.

Individuals should consider doing their RRSP contributions before the RRSP rush in the first 60 days of 2026. You can get better values by buying today than when all the last-minute procrastinators rush to buy their RRSPs in the New Year and temporarily push up market values.

Another idea is to remember to top up any RESP contributions to take advantage of the 20% educational grant before year-end. While there is no technical deadline, it is best to spread your contributions out annually to a maximum of \$2,500 to generate the maximum \$7,200 in Federal education grants (plus any applicable provincial grants).

If you have children in college or university, start looking at their earned income and whether they will have any unused tuition or other credits that can be used by the parents. Remember also to keep track of all receipts for expenses related to moving expenses to get the children to school as well.

Consider delaying the purchase of any mutual funds in open or non-registered accounts until the New Year. Many funds pay year-end tax distributions in December and any purchases late in the year will get the same taxable distributions as those made in January. So check with your Advisor on the possible taxable distributions if any, on all such purchases before year-end.

Finally, keep track of and gather all medical and dental receipts to see if you can get any tax credits for large expenses incurred during the year not covered by insurance. Business owners have a wider range of tax planning strategies available to them. Proprietorships can consider incorporating for 2025 if they are having a year of higher than normal income. The goal would be to reduce personal income taxes by having some of the business income taxed at the much lower corporate tax rate. Business owners can also reduce their taxes by income splitting with spouses or even teenage or adult children. The key is to make sure they are doing work for the corporation whereby the compensation is reasonable for the work being done. Consult your tax accountant for the CRA guidelines in this area.

You can also start planning your income mix between earned income and dividend income. Some shareholders can receive dividends only and pay little or no tax on up to a certain maximum if they have no earned income. Recent Federal Budget tax changes to tax rates on retained earnings will affect this strategy so consult your tax specialist for their advice.

Make sure you deduct as many of your medical expenses as possible in the corporation for those businesses that have Health Spending Accounts. The medical expense is a deduction to the company, and the reimbursement is tax free to the individual with the savings being equal to something close to your personal marginal tax rate.

Some other tactics to consider include taking or repaying shareholder's loans from the corporation and making sure you pay the interest on any outstanding shareholder loans. The key is to get started before year-end to reduce your taxes.

Ontario and New York Sign Agreement to Build Nuclear Energy and Grow Economies

BUFFALO, NEW YORK — Ontario Premier Doug Ford and New York Governor Kathy Hochul signed an agreement to work together to advance the development of affordable, reliable and clean nuclear power. As part of this agreement, Ontario Power Generation (OPG) and the New York Power Authority (NYPA) have signed a Memorandum of Understanding that will leverage Ontario's global nuclear leadership to advance the development and deployment of nuclear technologies, including large-scale reactors and small modular reactors (SMRs), to meet the growing electricity demand and protect long-term energy security.

"From building the first small modular reactors in the G7 to building the first large-scale nuclear facilities in decades, Ontario is proud to lead the world in nuclear innovation," said Premier Ford. "By working together with New York, we're creating good-paying jobs, growing our economies and delivering clean, affordable power for families and businesses on both sides of the border for generations to come."

As a global nuclear leader, Ontario is home to the first grid-scale SMR under construction in the G7, as well as three nuclear generating stations, with a track record of delivering multiple large-scale refurbishments on time and on budget. Building on this expertise, Ontario will work closely with New York State to share its expertise in selecting nuclear sites and technologies, project development, management and operations and supply chain development for new nuclear builds. "New York and Ontario have a proud tradition of trade, cooperation and a bond that cannot be broken," said Governor Hochul. "This first-of-its-kind agreement represents a bold step forward in our relationship and New York's pursuit of a clean energy future. By partnering with Ontario Power Generation and its extensive nuclear experience, New York is positioning itself at the forefront of advanced nuclear technology deployment, ensuring we have safe, reliable, affordable and carbon-free energy that will help power the jobs of tomorrow."

Under the agreement, Ontario and New York State will work to:

- Share expertise in the development and deployment of advanced nuclear technology
- Educate the public about the economic and environmental benefits of advanced nuclear technology
- Explore opportunities to expand the trade of electricity between Ontario and New York
- Collaborate on initiatives to strengthen the nuclear workforce and identify opportunities for joint OPG-NYPA projects that create jobs in both jurisdictions.

Ontario and New York State already benefit from a strong cross-border energy relationship, which provides mutual benefits for ratepayers and enhances the reliability of both jurisdictions' energy grids. New York State has committed to developing at least 1,000 megawatts (MW) of new nuclear generation in upstate New York to meet rising electricity demand from industrial growth, building electrification and electric vehicles while replacing aging fossil-fuelled assets with emissions-free power. This expansion of nuclear cooperation will bring additional opportunities for local economies, strengthen North American supply chains and drive energy innovation on both sides of the border with two-way trade between Ontario and New York State valued at \$39 billion. Advancing nuclear innovation, including SMRs, is central to Energy for Generations, the government's integrated energy plan to ensure the reliable, affordable power it needs to support new housing, industrial development and long-term economic growth. The government's coordinated approach and historic investments are giving Indigenous communities, municipalities, businesses and industry partners the certainty needed to invest confidently in Ontario's future.

Under this agreement, Ontario reaffirmed the province's commitment to fulfilling its duty to consult and engage with Indigenous communities throughout the process to advance economic reconciliation as new nuclear opportunities move forward.

Ontario's electricity system is part of a larger, interconnected North American grid — facilitating two-way electricity trade with neighbouring provinces and U.S. states, currently operating seven interties with New York, representing a total combined transfer capacity of about 2,500 MW.

Between 2021 and 2023, Ontario exported more than 40 terawatt hours (TWh) to U.S. states like Michigan, New York and Minnesota representing about nine per cent of Ontario's total annual generation in those years.

In May 2025, the Ontario government concurred with OPG's plan to begin construction on the first of four SMRs at the Darlington nuclear site, which will add 300 MW of clean electricity, producing enough reliable, affordable and clean electricity to power 300,000 homes.

The construction of Ontario's four SMRs will create up to 18,000 Canadian jobs, along with the construction, operation and maintenance adding more than \$38 billion to Canada's GDP and sustaining 3,700 highly skilled good-paying jobs over the next 65 years.

"The world is turning to Ontario as we lead the largest nuclear expansion on the continent — including the G7's first small modular reactor — on time and on budget. From Poland to Estonia, Bulgaria and the U.S., Ontario is exporting our technology, expertise and ingenuity with a focus on creating jobs in Ontario by putting our supply chain to work. This agreement paves the way for the deployment of our small modular reactors and large-scale nuclear builds into New York, creating new jobs, clean power and energy security for Canadians." - Stephen Lecce Ontario Minister of Energy and Mines.

"As we construct the G7's first grid-scale SMR and continue engagement on the potential for new large-scale generation at our Wesleyville site in Port Hope, we look forward to building on our long-standing relationship with NYPA. OPG and NYPA will share expertise and collaborate in ways that benefit both of our jurisdictions as we advance the development of nuclear technologies." - Nicole Butcher President and CEO, Ontario Power Generation (OPG).

"The Ontario Energy Association congratulates the Government of Ontario for the announcement of a partnership between Ontario Power Generation and the New York Power Authority. The government's leadership in the advancement of nuclear technology has positioned our province to be an international leader in the production of clean, reliable nuclear power. This agreement will drive economic opportunities and jobs in Ontario and position Ontario well for future international economic opportunities in nuclear energy." - Vince Brescia President and CEO, Ontario Energy Association.

"On behalf of the Canadian Nuclear industry, we congratulate Premier Ford and Ontario Minister of Energy and Mines, Stephen Lecce, as well as Ontario Power Generation and their counterparts, on advancing this important initiative together. This initiative demonstrates how common goals can be achieved by working together and will provide continued opportunities for the Canadian nuclear industry that will create jobs and growth in Ontario and beyond."

- George Christidis
President and CEO, Canadian Nuclear Association

"This agreement between Ontario and New York is a strong signal of the growing role nuclear energy will play in delivering affordable, reliable and clean electricity across North America. Ontario's nuclear supply chain has built a global reputation for excellence, and this collaboration creates opportunities to extend that expertise across borders — supporting energy security, strengthening domestic supply chains and driving innovation in both large-scale and small modular reactor technologies. OCNi and its members welcome this partnership and look forward to working with governments and utilities on both sides of the border to help deliver long-term economic and clean energy benefits for our communities." - Ivette Vera-Perez
President and CEO, Organization of Canadian Nuclear Industries (OCNi)

"With support from the Nuclear Innovation Institute, Ontario has built a collaborative ecosystem with the experience, workforce and supply chains to deliver the clean energy innovation the world needs. Sharing that nuclear leadership across borders builds on the momentum already underway at home, helping advance reliable, clean energy to power New York communities."

- Jessica Linthorne President and CEO, Nuclear Innovation Institute.

"Reliable, affordable and clean energy is built on collaboration. The Ontario Chamber of Commerce is pleased to see the province's nuclear leadership reinforced through this cross-border partnership with New York State. Agreements like this not only strengthen our shared economic competitiveness but also drive sustainable growth on both sides of the border."

- Vincent Caron
Vice President of Policy, Ontario Chamber of Commerce