



By The Numbers

By Wayne and Tamara

I need some clarification on something my husband has told the world, but first, a little background. We've been married four years, and he has cheated on me twice. They were separate affairs, each lasting less than a year.

The first one we moved past by recommitting to each other. Well, at least I did. I was getting back to my old self, and we were going out on weekends canoeing, swimming, hiking, and bicycling. Shortly afterward I discovered the second affair. That one really threw me for a loop because he led me to believe things were getting much better.

Then yesterday I saw him on a website I thought was a site for uploading pictures of family and friends. I learned it is a social networking site. On the website he lists his relationship status as "it's complicated." When I asked him what that means, he said I read too much into things.

To me it sounds like "I am married but still available." That doesn't sit well with me. Now he is talking about us moving out of state away from my family. Does "it's complicated" mean to him what it says to me?

Daphne

Daphne, the British psychologist Peter Wason conducted a revealing experiment. He gave university students three numbers—2,4,6—and asked them to tell him what rule they followed. Before they suggested a rule, the students were allowed to guess sets of numbers and ask if they followed the rule.

A student who suggested 8,10,12 would be told those numbers follow the rule. If the student then offered 14,16,18 or 1,3,5, again they would learn those numbers follow the rule. At that point the student would guess the rule is each number is two larger than the previous number. But that is not the rule. If we tell you that 1,300,996 follows the rule, can you guess what it is? You're right. The rule says each number must be larger than the one before it. What the experiment demonstrates is that human beings suffer from confirmation bias. We try to confirm our beliefs rather than trying to disconfirm them.

That's what you are doing with your husband. You think when he is nice to you he is recommitting to you. It appears more likely he is trying to keep you from calling a lawyer, telling his parents, or stopping his behavior. When he takes you out for the evening, he may be celebrating what he just got away with.

Now he hopes to take you away from your support system, your family. Take a page from his book and do something without telling him. Contact the only person likely to solve your problem: a good divorce lawyer.

Wayne & Tamara

Benched

For four months I sporadically dated a woman I know from church. I fell in love with her. When I told her how I felt, she said she wasn't ready yet. She felt I lacked self-confidence and that made me less attractive.

But she became interested again when she learned I was going to meet someone else at church. She asked if I would come by her house later that week. We had a great time, and the night ended with a passionate kiss or two. Maybe three or four, I lost count.

She says God has put three great men in her life, and I am one of them. She feels I am a different person now, and she is awaiting clarity on what to do next. However, when I asked her out for this weekend, she said she is going to the lake for the weekend with one of the other two men. Should I continue the relationship or move on?

Greg

Greg, you're not a starter on her team. You're second- or third-string. If you want playing time in the romance league, find another woman.

Wayne & Tamara



What's a TFSA?

By Bruno Scanga
Financial Columnist

A tax-free savings account is a flexible, general-purpose savings account that you can make contributions to each year and withdraw funds at any time in the future. A TFSA gives you a powerful incentive to save by allowing investment growth to accumulate and be withdrawn tax free. You can

open a TFSA at most financial institutions and can invest in a wide range of qualified investments: stocks, bonds, mutual funds, segregated fund contracts, guaranteed investment certificates (GICs), and more.

How much can you contribute to a TFSA?

The current annual contribution limit is \$7,000 per calendar year. However, the total cumulative amount is based on contribution limits that were a bit lower in previous years, as this table shows:

Year	Annual limit	Cumulative total
2009–2012	\$5,000	\$20,000
2013–2014	\$5,500	\$31,000
2015	\$10,000	\$41,000
2016–2018	\$5,500	\$57,500
2019–2022	\$6,000	\$81,500
2023	\$6,500	\$88,000
2024	\$7,000	\$95,000

Increases, rounded to the nearest \$500, are applied as warranted by the Consumer Price Index to help account for inflation. If you don't contribute the full amount to your tax-free savings account, the unused amount carries forward to the next year—unused contribution room can be carried forward indefinitely.

Can I withdraw money from my TFSA? You can withdraw from your tax-free savings account at any time. If you withdraw money from your account, the amount of your withdrawal will be added to your TFSA contribution room the next calendar year. You can't contribute more than your TFSA contribution room each year, even if you make withdrawals from the account during the year.

What if I contribute too much money to a TFSA? A tax penalty of 1% per month can be applied to the highest single amount that's over the contribution limit anytime during the month. There are two circumstances when this could occur:

if you put more money into your TFSA than the contribution limit allows

if you withdraw an amount from your TFSA and recontribute it before the next year and don't have the necessary room to make the contribution

In both situations, the penalty applies each month the excess amount stays in the account. You can withdraw the excess amount to prevent having to pay the penalty tax for the remaining months of the year.

Can I claim a tax deduction on TFSA contributions?

Unlike a registered retirement savings plan (RRSP), you can't claim a tax deduction for contributions you make to a TFSA. Likewise, TFSA administration fees can't be claimed as a tax deduction.

Should I open a TFSA?

Canadians have multiple savings options that serve various purposes and can help you reach your goals. Tax-free savings accounts can be a great way to save money, but make sure you consider why you'd use them and how you can best benefit from them. It all depends on your situation and goals.



Don't let them scare you

A Candid Conversation
By Theresa Grant
Real Estate Columnist

Don't let them scare you into overpaying! For quite some time now we have been in a full-blown buyers' market. For some reason, currently, we are seeing bidding wars creeping in again. The last property that I collaborated on had a bidding war so to speak.

There were two offers, ours being one of them. I strongly urged my clients not to pay more than the asking price because the property was priced well, but with so many

properties on the market and many of them simply not moving, it seemed ridiculous to pay more than the actual value of the house. Some agents welcome this but in fact it is not good for either side.

If you find yourself in a position of wanting to put an offer on a house be aware that the minute you put an offer on a house, the listing agent for that property fires off a blast notification to all parties who have booked a walkthrough of that property. The notification is to let them know that there is an offer on the property and if they would like to submit an offer as well, they need to do that now. The hope here is to create a bidding war. I find for the most part that unless the property has been viewed very recently by a few people, that there is generally no problem and no competition. If a property was viewed two weeks ago by someone and they have not yet put in an offer, chances are that they do not intend to.

So, the notification they receive just goes into the deleted file. That notification, however, can rile some people into action and before you know it you are in a bidding war. That is when you really need to think about your personal needs when it comes to a new home for you and your family.

The message here is clear. The market is saturated with houses that are not moving. If you are in the market this spring, you have a great opportunity to negotiate on any property you choose.

Never fear that you will lose out if you don't pay their price because there are more properties coming on the market every single day. Do not be intimidated and do not act in haste. What is meant for you will find its way to you.



A Voice Before the Vote A Youth Perspective on Canadian Elections

By Camryn Bland
Youth Columnist

Canadian elections affect every citizen within our country, from a political activist to a non-voter adult to underaged teenagers. Whether or not an individual casts a vote, their decision has a lasting impact, whether or not it was intentional. Every vote counts, affecting our public laws, social rights, and much more. With upcoming municipal and provincial elections, I am left considering these politics, even if I am not yet at the age to vote.

Many individuals choose not to vote, which is an unintentional political decision with consequences of its own. Choosing not to participate does not mean stepping outside of politics. Instead, it means allowing others to decide on your behalf. It is practically equivalent to voting for the most popular party in your region, even if you don't align with their beliefs. When citizens stay home on election day, policies can shift in directions that may not represent the majority, strengthening extremes, reducing accountability, and implying that citizens are disengaged from important issues. In political elections, silence is one of the biggest statements, but in a way few people realize.

Although every generation experiences a lack of voting interest, I believe it is most prominent in younger generations. Many young voters feel disconnected from our political systems, believing they are outdated or unresponsive to their issues. Young voices are rarely taken seriously, fueling the decline in political interest. Modern youth are often the most passionate about social change, yet they step away from politics because they feel unheard and misrepresented.

Another reason young adults often step away from voting ballots is a lack of education in civic affairs. In high school, it is mandatory for grade 10 students to take half a semester of civic education, spanning about two months. In these months, students are taught the absolute basics of voting and major parties, however it doesn't go in depth about the importance, major issues, or even party members. After that, high school provides no further opportunities to learn about politics, leaving individuals confused and uninterested. This often leads to a lack of voting or misinformed voting, as young people often mimic the actions, and votes, of those around them.

Lastly, young people experience the feeling there is nobody to properly represent their values. Every level of government has different candidates and parties, however when it comes to provincial and federal elections, there are only a few options to choose from. From the major parties, it feels impossible to decide which party fits personal values the best, which is what decreases voting interest.

What I'd expect, and what most other teenagers would expect from a politician is transparency, accountability, and priorities. I would want someone who listens and acts on what they hear, and who is willing to admit mistakes instead of avoiding responsibility. A good politician should focus on long-term solutions rather than the short-term popularity we see from many political figures today. Most importantly, I would expect them to genuinely care about the well-being of the people they serve, not just during election season when they think it will gain them popularity.

One solution I know other countries have implemented is mandatory voting, especially on federal elections. This idea has many flaws, however I think it could prove beneficial if misinformation and educational issues are first combatted. This system would increase voting from all demographics, and create a system which includes the perspectives of many more individuals. However, it takes the opinions of those who have done no research or have no interest in our politics, making the system inherently flawed.

Overall, I think the main solution to the issue with a low voter turnout, especially among young adults, is a lack of proper education. It can be difficult to understand politics in the maze of internet misinformation, especially without interesting civic classes in secondary schools. Young voters often see politics as something which they can not control, something that does not apply to them, or something that avoids their issues, causing individuals to lose interest.