



Head Games

By Wayne and Tamara



I have a coworker I've been friendly with for several years. About three months ago she started being too busy to have lunch together. I asked her once whether anything was wrong and whether I offended her in some way. She assured me nothing was amiss and she considers me a friend at work.

But in the past month she stopped speaking to me unless absolutely necessary. No more sailing into my office, flopping onto a chair, and asking, How is life? No more talking about her work stuff and home stuff. No more good morning or good night, even when she is leaving the office next door to mine and always used to pop her head in.

Once she went so far as to look through me to say good morning to someone else. Another time she was in the conference room having arrived first for a meeting. I arrived second, and she kept her head down as if very busy until a third person arrived, then said hello to both of us.

There have been hundreds of instances of not seeming to hear me when I say a normal pleasant greeting to her in her office or in the hallway. I feel hurt and disturbed as I wonder if I'm being accused of something I didn't do, or if I put my foot in my mouth in a way that never struck me as offensive.

I feel it would be useless to ask again if something is wrong. I think my real question is, how can I make myself tougher so a thing like this doesn't occupy my mind and bring me close to tears a few times every day? Are there steps a person can take to grow a tougher skin?

Alexia

Alexia, Wayne once asked a 60-ish friend why he was always in such high spirits. This friend explained that as a young man he worried incessantly. He worried over tests, dates, and whether he would ever find a job. Then in his late teens he had an epiphany. Worry accomplishes nothing. What you need is not so much a tougher skin as to stop worrying over things beyond your control. You asked if there was a problem and she denied it. You've done all you can. For some reason, the friendly woman with an office next door moved away and a person with whom you have little in common and no rapport moved in. That's curious, but it's not a reason for worry.

In the personal space between her ears something is going on. You are likely never to know what. Wayne once smiled at a friend on a street corner and was baffled when a woman he didn't know and hadn't noticed crossed the street to ask why he was laughing at her. Say what?

People do all manner of strange things. People tell tales, create hoopla, and use passive aggression. They also show extraordinary kindness and care. Good people torture themselves asking why, why, why. But the answer is often as simple as displaced emotion. This woman may be a little like the serial killer who wants to kill his mother but kills other women instead.

Not everything in life carries the same weight. Your family carries a certain weight, your partner a certain weight, your house a certain weight, and your neighbors a certain weight. Your job carries a certain weight. You are giving her too much weight. Your purpose at work is work.

Treat this woman with the normal corporate politeness used in the workplace. Treat her professionally, clinically, and distantly. When you walk into a room and she is there, ignore her, but with a third person present act normally.

It always helps to ask ourselves, what is my purpose in life? Then let your life proceed from your purpose and not from the oddities and quirks of others.

You Can Lose Weight

Common Sense Health – Diana Gifford-Jones



Pills, pills, pills. Any doctor not encouraging patients to protect health with their own fortitude first is a doctor who has underestimated the patient. Don't be complacent if this is your doctor.

An astounding majority of North Americans are dismantling their health. I won't quibble with definitions of what constitutes being overweight or obese. But I am comfortable saying that about seven in ten of us are carrying extra pounds. And I have zero concerns with saying that extra pounds take their toll.

Furthermore, with few exceptions, we each have what it takes to shed those pounds. But people like to complain. They abandon their willpower. They don't learn what they can do to get back in better form. And now they just pop another pill.

When a large majority of people are succumbing to quick and artificial fixes, our society changes, and not for the better. I want to live in a world where the basics are held sacred, including moderate, clean, sustainable and healthy consumption of nutritious food.

We need to fight back against trends undermining our personal responsibility for our own health. If the medical community won't do it, then let's explain basic physiology to children, teens, and any adults who don't know it.

Maintaining a trim waistline is a very good goal. Yet, many have let the middle region grow! But three times a day or more, we have opportunities to reduce the risk of developing a long list of diseases. The human body possesses mechanisms designed to prevent overeating. But a fast-paced and convenient lifestyle doesn't give the mechanism a chance.

Here's how it works. As food is eaten, the walls of the stomach start to stretch. Sensors in the stomach detect that stretching and begin sending signals to the brain. These signals travel through the vagus nerve, a major communication highway between the gut and brain.

As food reaches the small intestine, additional hormones including cholecystokinin, peptide YY and GLP-1 are released. These hormones have several jobs, but one is to tell the brain that nutrients have arrived and that more food is not required. GLP-1 and related signals also slow the movement of food through the digestive tract.

The new generation of weight-loss drugs exploits this natural system. Semaglutide, the active ingredient in Ozempic and Wegovy, activates GLP-1 receptors, reducing appetite and slowing the emptying of the stomach. Tirzepatide, sold as Mounjaro and Zepbound, activates both GLP-1 and GIP receptors, reducing appetite and food intake while also slowing gastric emptying.

One way or the other, the sensation is familiar to everyone who has pushed away a plate. Enough!

But a person can eat a lot of food before those signals have had time to arrive and be interpreted. A fast eater can finish a big meal in ten minutes and still feel hungry. Another ten minutes and it would be different. Research has also revealed that the stomach responds to volume as well as calories. Stretch receptors respond when the stomach expands, regardless of high-calorie or low-calorie food. Distending the stomach activates neural pathways involved in feeling full. It's the intestines that are keeping track of nutrients.

This is an old piece of biology. Other mammals have the same basic gut-brain communication system. Mice and rats are routinely used to study it, and similar mechanisms have been demonstrated in other mammals. We should pay it our respect.

If you'd like to lose weight naturally, step on the scale and record the number. For two weeks, serve smaller portions at every meal. Then, eat slowly. Give the body time to send signals. Two weeks later, step on the scale again.

Forever in our hearts

HONOR THEIR LIFE.

CHERISH THEIR MEMORY.

Celebrate the life of your beloved pet with an **Obituary Announcement** in the community.

THE CENTRAL NEWSPAPER

Your Community. Your Stories.

905 432 2657

NEWSPAPER@CENTRAL.COM

WWW.OCENTRAL.COM

Thank you for the love they gave.

Dead and Gone...

The Reactor That Didn't Retire

By Gary Payne, MBA
Founder of *FuneralCostOntario.ca*
The Fine Print



We had a family friend who lived near Pickering, and for years I drove past the nuclear generating station regularly. Those enormous reactor buildings became a familiar part of the trip. These days I live farther north, and the plant is still part of the landscape. I didn't need to know much about what was happening inside to recognize it from the road. That familiar plant was back in the news this week. On Monday, September 21, Ontario announced that work had started on the refurbishment of Pickering's four remaining operating reactors. They're being taken out of service by the end of September and will remain offline for about a decade while they're rebuilt. The plan is to bring them back in the mid-2030s and keep them generating electricity for decades after that. It's a remarkable second career for a plant that was approaching retirement. You might assume artificial intelligence had something to do with that decision. After all, we keep hearing about the electricity needed to power AI and the enormous data centres being built to support it. But Ontario asked Ontario Power Generation to examine refurbishing Pickering back in September 2022, before ChatGPT arrived. The province was already preparing for more homes, electric vehicles and industry. AI wasn't what put Pickering's refurbishment on the table. The data centres have since joined the line, and they're asking for a remarkable amount of electricity. In August, the Independent Electricity System Operator reported roughly 7,000 megawatts of data-centre connection requests, about double what had been reported in March. That's electricity those companies want access to, not power they're already using. Some projects may never be built. But the demand being proposed is considerable, and it arrives just as Pickering is preparing to stop generating electricity for the next decade. There's a problem to work through in the meantime. Environmental Defence has warned that taking Pickering offline could increase Ontario's reliance on natural gas to generate electricity, adding to greenhouse gas emissions.

The province says the refurbishment will secure decades of nuclear power once the reactors return. Both the years without Pickering and the years after it comes back matter when planning Ontario's electricity supply. Which brings me back to something closer to home. The hydro bill. Most of us look at the amount owing, perhaps compare it with last month, and pay it. But there's a line worth noticing near the bottom of an eligible Ontario household's bill called the Ontario Electricity Rebate. Last November, the province increased that rebate to 23.5 per cent, helping offset an increase in electricity rates. The rate we're charged and the amount that ultimately comes out of our pockets aren't quite the same thing. The Ontario Energy Board's explanation of last November's price changes pointed to higher-than-expected generation and conservation costs. It didn't name the new wave of data centres as a cause. So when someone says AI is already responsible for that increase, the explanation from the agency that sets the rates doesn't support it. What happens next is another matter. In August, Ontario proposed separate electricity pricing for large new data centres. The province says it wants to prevent the costs of their growth from being passed along to existing customers. That's the promise. The details are still being worked out, including which facilities would be covered and how their charges would be calculated. Somebody has to pay for the electricity and the equipment needed to deliver it. Data centres have their uses. They support everything from online banking and shopping to the photographs we store on our phones. They can bring investment and jobs, too. But the electricity they need has to come from somewhere, and building the infrastructure to serve them takes time. From October 6 to 9, the Canadian Nuclear Safety Commission will hold a public hearing in Ajax on Pickering's licence renewal and proposed refurbishment. The site work has started, but the regulatory process is still underway. A plant I've driven past for years is about to go quiet for a long time, and the discussion about its future is taking place right here in Durham. I still know where to look for Pickering when I'm driving past. The buildings are hard to miss. Most of us will never see the data centres that are asking to join Ontario's electricity system. But we'll still have the hydro bill.

What happens if you retire before you're officially "supposed" to?

'By Bruno Scanga
Financial Columnist



Whether you've decided to "hang up your boots" early or life "threw you a curveball", retiring before age 60 or 65 could leave a bit of an income gap. That's because you can't fully tap into the Canada Pension Plan (CPP) until you're at least 60, and Old Age Security (OAS) doesn't kick in until 65.

So, how do you pay the bills during those bridge years without surrendering a fortune to the taxman? It all boils down to looking at the big picture. Instead of stressing about a single year, your goal should be to manage your taxes over your entire lifetime. Think of these "gap years" as a special transition window where you get to creatively design your own income stream.

Here's a game plan that may work for most people:

Lean on Your RRSPs First

If you don't have much employment income coming in right now, your RRSPs can be your best friend. Yes, any money you pull out of an RRSP is taxable. However, since your overall income has dropped, withdrawing the money now means you'll be taxed at a much lower rate.

There's a highly strategic reason to do this, too. If you leave your RRSP completely untouched, letting it grow into a massive nest egg by the time you turn 71, it legally must be converted into a Registered Retirement Income Fund (RRIF). Once that happens, the government forces you to make minimum withdrawals every single year. If your account has grown too large, those mandatory withdrawals will be massive, and they'll be heavily taxed. By proactively "melting down" your RRSP during your low-income gap years, you effectively flatten out your lifetime tax bill. You might even want to make a calculated withdrawal at the end of the year just to take full advantage of your basic personal tax exemption.

Leave Your TFSA Alone

While it might be tempting to pull money from your Tax-Free Savings Account (TFSA) because it won't trigger an immediate tax bill, try to hold off. It's usually much better to keep your TFSA intact to use as an emergency fund for sudden, unexpected expenses. Furthermore, TFSAs are fantastic vehicles for transferring wealth to your family, because they can be passed down to the next generation completely tax-free.

The Power of Patience with CPP and OAS

Just because you retired early doesn't mean you should immediately claim your government pensions. In fact, there can be significant benefits to waiting until you're 65, or even 70, to take your CPP. Delaying these benefits guarantees you a significantly higher, inflation-protected payout for the rest of your life. Ultimately, it's all about pacing yourself and orchestrating your streams of income mindfully. While you wait for your government pensions to reach their maximum value, use your RRSPs to bridge the gap. Then, once your CPP and OAS cheques finally start rolling in, you can slow down your RRSP withdrawals—keeping your retirement comfortable and your taxes firmly in check.

Review your options before you make any commitments!