



Let Him Lead

By Wayne and Tamara

I ended my marriage after 15 years. I've been separated for five years and haven't dated anyone. I really had no interest in dating. In July I met the father of my son's friend. He, too, is separated and has been for four years.

In his case his wife ended the marriage. He was devastated. He indicated at one time he could never go through that again. His son lives with him, and since the boys are together all the time, we talk often. We've become good friends and enjoy talking to each other.

I'm becoming attracted to him. He has all the qualities I look for. He has a wonderful personality, a sense of humor, and a closeness to his family. He is interesting and kind. I find it hard to decide if he is attracted to me but afraid of getting involved with anyone, or not attracted to me at all.

We have not yet gone on a date. He did invite my two boys and me to his camp this summer for the day, and had the boys and I to his camp for Thanksgiving dinner with some of his family. While talking to him the next day, I told him the boys had a great time, and he asked if I had as well.

I've invited him to my office Christmas party, which he accepted. It is a large event with dinner and dancing. This will be the first time we will be out alone. What should I look for to determine his feelings toward me?

Elaine

Elaine, don't make a problem which doesn't exist. A relationship between the two of you has been slowly building. You understand his fears and concerns. So how do you address that? By letting him lead.

If you force the relationship, he will feel threatened. When he senses this is a relationship he wants, he will move forward on his own unless he sees you only as a friend and the parent of his son's friend. Since there is no problem here—you are not dating him—act like a single, available woman.

Imagine you are a fisherman. There is a big trout in the water and you'd love to land him, but all you can do is throw your lure out there. You can't make the fish bite, but there are other fish in the stream. Making yourself available will make you less disheartened and desperate about this one fish.

The more you try to force your lure on a fish, the greater the chance you will scare it off. Be relaxed, patient, and open to all possible relationships. Not only does that give you the greatest chance for success, it creates a desirable aura around you—the kind of aura which will attract others, including this man, to you.

Wayne & Tamara

Approaching Storm

After 10 years of marriage is it settling to be with someone who says they love you but aren't in love with you? What if that person thinks being "in love" is a childish fantasy and grownups don't need to be "in love" to have a happy marriage? Is being "in love" really that important?


Kim

Kim, let us assume the person who says this is your husband. Then the question for him is, how do you keep sailing once you've thrown out the star which guides you? What is the foundation of your captaincy? Financial security? Personal advantage? Convenience?

Circumstances change. Sickness, a business failure, or an ill wind can alter any of the reasons for being together. So can unexpected success. But love holds people together both on calm seas and when things get rough. Without love you have to keep changing why your contract should still be valid.

A marriage without love is like sailing in the Bermuda Triangle. At any time one of you might disappear forever.

Wayne & Tamara



Eco-Friendly Holiday Gifts

by Lorraine Roulston
'Protecting Our Ecosystem'

In December, we use more resources than during any other month. Often they do not get reused, recycled, or composted. When giving Christmas gifts, there are many ways to be gentler on the earth.

Although shopping online may be convenient, try to support your community's small businesses. If purchasing a bicycle or other sports equipment, for example, local sports retailers are better equipped to help you with your selection, accessories, as well as any ongoing maintenance issues.

Check out thrift stores for board games, toys, and unique gifts. Everything is generally in mint condition. Jewellery as well, sparkles elegantly in a thrift store's small showcase.

Buy in bulk! From a bulk food store or special area in your supermarket, select nuts, dried fruits, candy or other holiday treats. If you take your own small bags or other containers, you may even receive a discount. Bulk stores can weigh empty jars prior to your filling them.

From the resident chef, Christmas cheer can take the form of homemade cookies, mince-meat pies, chocolate squares, and braided fruit breads.

Even liqueurs like Baileys, can be whipped up in a few minutes. The recipe is simple. Using a blender, add 3 eggs and 3 tablespoons of chocolate powder mix. While this is blending, include a few drops of almond extract, 1 pint of whipping cream, 1 can of Eagle Brand milk, then top with 1 cup of inexpensive rye whiskey. Bottle, add a bow, and refrigerate.

Experienced knitters are able to create doll clothes, stuffed toys, toques, slippers, mitts, and finger puppets. The season offers an opportunity to teach a child how to knit a scarf or a hot pad. Simple gifts such as these are treasured forever. Older children can have fun crafting personalized stationery in art, or using a computer. They can also create word search puzzles.

If sourcing scented herbs or other ingredients, one can find recipes on how to make homemade lip balm, soaps, shampoos and other personal care products.

Your time can also be appreciated. Just as much thought and effort can go into practicing a favourite song on a musical instrument. Library books can become a gift when accompanied by an offer to do more household chores so that your recipient has time to read them before their due date. Gifts also can include repairing or up-cycling.


Enjoy giving a memorable experience such as theatre tickets or dining out.

Be creative wrapping gifts with magazine pages, newsprint, tea towels (a gift within a gift), or other fabrics. If you do buy wrapping paper, avoid glossy and metallic ones that cannot be recycled.

Generally, eco-friendly ideas and do-it-yourself crafts will help people stay within their budget. This year, have fun making your holiday season easier on our fragile ecosystem

Christmas clean up as well, requires reusing, recycling, and composting. Think about World Soil Day that is celebrated on December 5th. To have healthy soil for a healthy future — Compost!

Lorraine has been an environmental freelance writer since 1988 and authors children's books on composting.



Merry Christmas & Happy New Year

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Why You Need a Solid Financial Strategy

By Bruno M. Scanga

In recent years, the F.I.R.E. movement—short for Financial Independence, Retire Early—has gained traction among Canadians looking to leave the workforce decades ahead of the traditional retirement age.

While the dream of stepping away from work in your 40s or 50s is exciting, it also raises a big question: how do you make your money last when you could be retired for 30, 40, or even 50 years?

Over the past century, Canadians have seen their lifespans stretch—many now live well into their 80s—yet the age at which they stop working hasn't shifted much. That extended retirement phase can put a serious strain on your finances.

According to a recent Reddit survey, Canada's average expected retirement age is around 64, with nearly half planning to retire before 65—but many also lack confidence in being ready when the time comes. In fact, the average actual retirement age climbed from 64.3 to 65.3 between 2020 and 2024.

Imagine retiring at 55—or even 64—and living into your 80s or 90s. You could be looking at 20 to 40 years of retirement to fund. That's great for personal fulfillment, but less so for your wallet.

Planning Pays Off

Here's the hard math: the longer your retirement, the more money you need—either by saving more, investing wisely, or a bit of both. Chasing high-risk investments might seem tempting, but it often backfires. Conversely, saving too much now could mean sacrificing your quality of life today. Balance is key.

Have you chatted about this with your partner? Retirement planning is a team sport. A recent Investment Executive study found that just 23% of couples have fully discussed all aspects of retirement, while 55% only have a general idea, which means most "canoes" are paddling off in different directions.

A financial advisor can help you crunch the numbers to see how even small boosts in your savings—especially when started early—can compound into significant long-term gains. Plus, they can help you navigate retirement vehicles like RRSPs and TFSA's:

- RRSPs: Contributions are tax-deductible now, but withdrawals are taxed later.
- TFSA's: No tax deduction upfront, but money grows and comes out tax-free.
- CPP & OAS: You can start CPP as early as age 60 (at a reduced amount) or defer past 65 to boost benefits. OAS generally begins at age 65.

The Reality Check

Here's the real concern (according to Pension Pulse) nearly 49% of Canadians worry they'll outlive their retirement savings, and 66% expect to keep working even after retirement age just to make ends meet. Successful retirement planning isn't an impossible task if you start with a good plan and good advice.



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