



Prying Eyes

By Wayne and Tamara

Okay, so I'm going to be 25, and I have lots of best friends. One of them is 35. She's so cool and is super easy to talk to about crushes and stuff. The problem is I know her dad's side of the family really well, but I don't know much about her mom's side. She wasn't that close to her mom till she had her baby, and now she has gone back to not mentioning her mom much. For some reason my friend doesn't like her stepdad. She never mentions him—ever. For the longest time I didn't even know their names, and I only met them once. You're probably thinking I could just ask her. You see, though, most of this I only know from her grandma who is like a grandma to me. That's how we met. Her parents divorced when she was seven, and she lived with her dad growing up. I know it's none of my business, but it would be nice if she could trust me with it. My friend lives a couple of hours away, so I don't see much of her. I don't feel like asking her grandma. I shouldn't let it bother me, but I have so many questions and I don't want to make her feel uncomfortable by asking.

Joni


Joni, we live in a world where you can go online and find a satellite picture of any stranger's house, peek at their legal records, or hire a private investigator to ferret out their personal information. Those activities aren't driven by altruism, but by baser motives. So the first question you might ask yourself is, why do I want to know? Your friend isn't suicidal, on the edge, or depressed. Just the reverse. Her life is in order. Why do you need to know more about her background than she has already shared?


Many people consider family to encompass everyone they are related to, biologically or through marriage. For others, however, family is the emotional network they were raised in. That seems to be your friend's view. One thing is clear: you don't have a true need to know, and a sure way to lose a friendship is by being snoopy and overstepping bounds. There is something creepy about the employee who wants a key to the business the second day on the job, and some of the most frightening movies, like "Single White Female" and "The Talented Mr. Ripley," aren't about chainsaw massacres. They are about a person who tries to invade a life. We say imitation is the sincerest form of flattery, but we don't acknowledge that people who try to learn too much about us trigger our fears. We fear sharks because they can eat our body, but those who try to get too close may make us feel they are consuming our soul. The historian Felipe Fernandez-Armesto has suggested the earliest human idea—an idea far older than the first written records—is cannibalism. That sounds shocking, but he explains that our ancestors around the world rarely practiced cannibalism for nourishment. Rather they did it in a ritual fashion to take on the prowess of those they admired or regarded highly. If he is correct, then the idea of incorporating into ourselves as much as we can about a respected person is deep within us. Perhaps that is why advertisers use sports heroes to get us to purchase products. Paparazzi try to steal images of famous people, and tabloids dig up dirt on them. When tabloids cannot find dirt, they make the dirt up. We don't think that describes you, but neither do we see a reason for you to look into your friend's background. Friendship is not something to tamper with. Her example as a person and the warmth of her light should be enough for any true friend.

Wayne & Tamara

First-time Durham home buyers: Save up to \$80,000

The Ontario Minister of Finance, Peter Bethlenfalvy, released new initiatives and plans to help first-time home buyers in the province. Ontario's new rebate would eliminate the full 8 per cent provincial portion of the HST for first-time home buyers on qualifying new homes valued up to \$1 million. This will save the home buyers up to \$80,000 off the cost of a new home when combined with existing provincial relief, said a provincial statement. The average price for a new home in the Durham Region is approximately \$832,000, based on analysis of new build listings, reports say. "With tariffs taking direct aim at Ontario workers and communities, it has never been more important for the government to deliver on its plan to protect Ontario. We continue to make historic investments in highways, transit, health care and all the other services our communities rely on, so we can build for our growing province. We are doing this all while keeping costs down for families and helping to unleash Ontario's full economic potential," said Minister Bethlenfalvy. Welcomed But With Concern The Canadian Mortgage Brokers Association of Ontario (CMBA Ontario) welcomed the rebate. "Home ownership is a goal most Ontarians aspire to, and many would-be first-time buyers have been frustrated in recent years by soaring prices and fees that keep it out of reach. Waiving the provincial HST for these homes, in conjunction with the federal government's similar proposal, would make this goal that much more attainable for families across the province." However, CMBA-ON has concerns. The multiple conditions – only for first-time buyers, of only new homes, only valued under \$1 million – serve to shrink the number of eligible buyers and homes considerably. In some of the more costly areas in the province, this policy change will likely affect very few properties. For example, in the Greater Toronto Area – where almost half the province's population resides – the average price of a new single-family home is greater than \$1.4 million. Under the province's proposal, buyers of these homes would see no relief, it pointed out. CMBA said that they "applaud the province's intent to improve housing affordability for first-time buyers. With some modifications, such as capping the HST break to \$1 million of the value of a home, the province can deliver even greater support for first-time buyers. That would offer truly impactful change for those Ontarians looking to achieve their dream of home ownership."





A Candid Conversation

By Theresa Grant
Real Estate Columnist

A Candid Conversation By Theresa Grant Real Estate
We have always had three markets when it comes to real estate in Canada. The buyers' market, the sellers' market and a balanced market. Awhile back, I coined a new term for the market we seem to be in. The Trump market. What exactly is the Trump market you ask? Well, it's a market where the interest rates have really come down nicely considering where they were a year ago, house prices are down 22% from their peak during Covid-19, in fact some absolutely stunning homes that would normally be on offer for well over a million dollars are now being offered well below a million dollars. It's truly astonishing to see what some of the more palatial mansions of old Oshawa are going for in this market. Why is this the case? In a word, tariffs. Donald Trump's Tariffs have cast a cloud of fear over Canadian workers to the point that those who were thinking about buying when the interest rates dropped, seem to have completely abandoned the idea. So, while we would have called this a buyers' market a few years ago. There is definitely something that keeps the buyers from buying. That is the underlying fear of losing their jobs in this very uncertain time. I have heard many stories over the years of people who signed the mortgage papers one day and were laid off or let go the next. Nerve wracking times to be sure. Some real estate agents are reporting zero traffic through their open houses on weekends. That in and of itself screams volumes because even when you're not necessarily looking to purchase immediately, it's always been something that people who are intending to purchase at some point enjoy doing. They get out and look. The news is full of reports that housing starts have collapsed, prices are down, the volume of sales is down. Interest rates will continue their downward trend over the next year, but will that make any difference whatsoever? It will help the homeowner who is renewing their mortgage next year, but it will not do much to convince the would-be homeowner that the water is fine and to jump on in. I will admit I have never seen a market like the one we are currently experiencing. That being said, the observance of human nature never disappoints. I find it truly fascinating to see how people behave in different environments, and this is no exception. One thing that stays with me and has since I was a child is a saying that my uncle had. He always used to say, "this too shall pass". I have brought that to mind many times over the years and firmly believe that it is something we can take comfort in when things are uncertain.



When Retirement Savings Meet Healthcare Realities

By Bruno M. Scanga

Ted and Martha had always planned well for retirement—about \$600,000 in their RRIFs, which gave them nearly \$4,000 a month before taxes. Everything seemed secure—until Ted began experiencing cognitive impairment. For a year or so, Martha managed to care for Ted at home. But eventually she had to make a heart-breaking decision: move him into an extended care facility. Today, depending on your province and whether you're using publicly subsidized or private care, costs can vary dramatically. For example:

- In British Columbia, the maximum monthly rate for long-term care services (publicly subsidized) is \$4,073.40 in 2025, while the minimum is about \$1,466.20
- Across Canada, private long-term care can cost anywhere from \$6,000 to \$15,000 per month, depending on location and level of care.

In Ted's case, the facility charged \$2,500 per month—a mid-range private rate. Martha knew she needed to boost their RRIF income to keep up: roughly \$46,000 extra a year after tax. But even with a strong 7.5% average annual return, the savings evaporated in just eight years.

We also face systemic challenges. As of 2025, Ontario has just over 76,000 available LTC spaces, and they're at full capacity. Meanwhile, nearly 48,000 seniors are waiting for placement—more than the population of many mid-sized Ontario towns. And it's not just facilities: Based on updated figures from the U.S. Centers for Medicare & Medicaid Services, around 40% of people who reach age 65 will spend time in a retirement home at some point before they die, underscoring the real possibility that long-term care may be part of many seniors' life trajectories.

Many people prefer staying at home. But private home care isn't cheap. Depending on the provider, rates for registered nurses run \$33 to \$41 per hour, medical aides \$16 to \$21, and personal support workers \$22 or more. So, what's a better way to prepare? Long-Term Care Insurance. Available for people aged 30 to 80, it pays benefits—usually \$10 to \$300 per day, depending on policy—when care is needed, starting after an elimination period (like 30, 60, or 90 days). Payouts kick in when a physician declares the insured unable to care for themselves due to cognitive impairment or needing help with two or more daily activities. It offers coverage on top of any government benefits.

Final Thoughts
Ted and Martha's story is far too common. Retirement savings can disappear fast when unexpected care needs arise. With long-term care costs ranging from \$1,466 to well over \$6,000 per month in Canada, both planning and protective insurance can make a world of difference.