





Less Than

By Wayne and Tamara

I am a 24-year-old girl that has been dating a guy, 28, for over a year. When we are together things are so great; we never argue and we like doing the same things. Then out of the blue he will tell me he needs space. So I give it to him. I don't call him, write him, nothing.

Then he calls again and we get back together. He makes statements like "let's have a baby" or "help me find a place to buy near where you live." But nothing comes from it. It's a continuous cycle, and I have absolutely no idea if I am someone he really wants or loves.

Lately he says he wants us to work on being "best friends," but we still act like a couple. I love him with all my heart. He is always there for me when I need him emotionally and physically. But does he want me? Seriously, this boy is giving me whiplash.

Kelsey

Kelsey, in the law, a lesser included offense is one which shares some, but not all, of the elements of a greater offense. For example, manslaughter is a lesser included offense in murder, and trespassing is a lesser included offense in burglary.

In the same way, while sex is included in romantic love, it is not love. Prostitution shows this, and so does the term "friends with benefits." Genuine love cannot be proven from the existence of a lesser included element.

You cannot sift through what someone tells you solely for what you want to hear. That's like keeping the spam and throwing away the email. Don't expect to have a future with a man who wants a baby with you one day, and wants you out of his life the next. Don't expect to be treated well by a man you allow to treat you badly.

Wayne & Tamara

She Works Hard...

I was recently called into my department head's office and given a formal reprimand because I have been experiencing problems with tardiness (arriving to work five, 10, or 15 minutes late) and making personal calls at work.

The room in which I work has three cubicles, which include myself, a coworker, and my supervisor. We'll call her Lisa. Lisa also acts as supervisor for my coworker, whom we'll call Eddie. His actual direct boss works remotely and is only available thru phone and email.

Since receiving this reprimand, which was mortifying, I have made a huge effort to arrive at work on time. However, I've found myself in an increasing state of resentment as I continue to observe Eddie strolling into work 10, 15, or 20 minutes late almost every day. On one occasion he only worked five and a half hours and took a long lunch. I also hear Lisa's personal calls throughout the day.

I feel like I had the right attitude in responding to this reprimand, and I wanted to step up and prove myself, but it's becoming harder to maintain this feeling of positivity when I observe my coworker and boss doing the exact same things I was reprimanded for.

Maggie

Maggie, sometimes success in the workplace has little to do with merit. Instead it's like cliques in school. What matters is who is liked by whom and who plays the best social game. That's a given.

The second given is human beings detest unfairness. People do bad things like stealing simply as a protest against what others are getting away with. The third given is pointing a finger at others is never a winning defense against rule violations.

So try this. Don't look at your supervisor and coworker; look at who has provided your job and what they expect. Go back to your job interview and what you promised. Focus on that. Ultimately hard work and performance will set you apart.



Dead and Gone...

The House in the Picture

By Gary Payne, MBA
Founder of [FuneralCostOntario.ca](#)
The Fine Print

Those four words appear at the end of the online description for an Oshawa bungalow listed for sale this fall. Nothing scandalous about that. The disclosure is right there, where anyone can read it. In fact, it's the sort of information buyers should be getting. The photographs, of course, are where I tend to start. I've spent enough evenings browsing real estate listings to know the routine. First the kitchen, then the yard, then a quick look at whether the living room could hold the furniture. The furnace and property taxes can wait. Somewhere along the way you decide if the place is worth a Saturday drive. Apparently, I may also need to ask whether the living room exists.

In 2024, a brick garage on a Toronto laneway appeared in a real estate listing with a rather ambitious future. The building at 194R Chatham Ave. was still a garage, but the photographs offered something else. Some showed a polished loft. Others pushed out walls to create new rooms or imagined a much larger building. The Globe and Mail reported that 15 of the listing's 21 images were AI renderings. The renovation, as impressive as it looked, had taken place entirely inside a computer. Apparently it raised some questions. The Globe reported that callers asked whether the garage was part of a much larger building. The agent removed those exterior renderings. A prospective buyer also complained to the Real Estate Council of Ontario, or RECO. The Globe did not report an outcome.

But the agent hadn't hidden what he was doing. The listing included a warning: "Please note that some photos depict conceptual ideas, not actual representations." He wasn't claiming those rooms had been built. His explanation was understandable. A bare garage is hard to picture as a home, and he wanted buyers to see the possibilities.

Some of the imagined changes would have needed city approval. The technology made an unbuilt future look a good deal further along than it was. Real estate photography has always involved a little theatre. Someone arrives with furniture that fits perfectly. The towels are folded as though nobody has ever used them. The camera finds the corner that makes a modest room look like a ballroom. I don't object to any of this. Sellers want their homes to look good, and buyers know the family probably doesn't live with fresh flowers on every table. But putting a nicer chair in a room is not quite the same as putting a room in a building. For most of my life, a photograph carried a fairly simple promise. You might be seeing the house from its one good angle, but somebody had pointed a camera at something. That wasn't a guarantee of much, but it was a start. Now the camera might never have seen the room at all. Ontario already has rules about misleading real estate advertising. Agents must make their best efforts to keep their representations accurate and not misleading, and they're prohibited from engaging in misrepresentation.

RECO told the Globe that enhanced images should be identified in a listing and that buyers should visit properties to check what they're seeing. The Toronto Regional Real Estate Board allows virtual staging provided it doesn't materially misrepresent the property.

CREA and Realtor.ca don't regulate AI use in listings themselves. That sounds reasonable. So does RECO's advice to go and see the place. Walk through it. Open cupboards. Ask what that stain on the ceiling is. But you can't visit every house. The pictures help decide which ones get a visit in the first place.

By the time you get to the front door, they've already done a good deal of selling.

The Oshawa bungalow isn't the Toronto garage. Its listing says only that some photos were virtually staged, which doesn't necessarily mean AI was involved. There is no reason to suspect anything improper. Both listings included disclosures, and that's how it should be. Still, a line at the bottom of a description has to compete with a photograph that has already done its job.

The actual building was a garage. The beautiful rooms were ideas. Only one of those things was for sale.



Take the Stairs!

Common Sense Health – Diana Gifford-Jones

Most people are less physically active than they should be. So when you get the chance to take a flight of stairs, do it. Think of the escalator as your enemy and the stairs as your friend. A new analysis reinforces the message that climbing a few flights is well worth the effort.

Researchers combined the results of nine studies involving almost half a million people. The participants were followed for about 14 years. Those who regularly climbed stairs had a 39 per cent lower risk of cardiovascular death and a 24 per cent lower risk of death from any cause than those who did not regularly climb stairs. Those are impressive numbers. Climb the stairs!

But here's a lesson in understanding these kinds of studies. They were observational, meaning there was no random assignment of half a million people to climb stairs and the other half to take elevators. Instead, researchers arrived at their conclusion by watching what people were already doing and then looking at what happened to them over many years.

This opens the door to a problem called reverse causation. Think about two people standing in the lobby of an office building. One walks toward the staircase. The other presses the elevator button. It is tempting to conclude that the person taking the stairs is healthier because stair climbing is making that person healthier.

But perhaps healthier people like to take the stairs as a matter of course. Maybe these people already have stronger legs, better balance, better lungs and healthier hearts. Maybe they are lighter, more active and less likely to have arthritis. Those waiting for the elevator may already have heart disease, shortness of breath, bad knees or some other condition that makes climbing stairs difficult.

In that case, the stairs are not necessarily the cause of the difference. They are instead a marker of the difference. This is what scientists mean by reverse causation. The apparent cause and effect can run in the opposite direction from what we assume. It is an important caution because headlines are very good at turning associations into prescriptions.

Benjamin Franklin would have understood the argument. In 1772, when he was 66, Franklin wrote to his son about the virtues of exercise and observed that walking a mile up and down stairs provided more exercise than walking five miles on level ground. He also pointed out the convenience: stair climbing could be done indoors when bad weather discouraged going outside or when a person was short of time. More than 250 years later, the inventor in Franklin would surely have admired the innovation of elevators, escalators and all sorts of other conveniences. But as an astute observer of the world, would he have recognized that in making life easier, we have also made ourselves less active?

Unlike walking on level ground, climbing requires lifting our body weight against gravity. The large muscles of the legs have more work to do. Heart rate and breathing rise quickly as they demand more oxygen and energy. Stair climbing can therefore deliver a vigorous cardiovascular workout in a short time.

Take the stairs at work. Walk to the store. If you drive, park further away. Get a dog and walk it. Do these things with happiness. Don't let modern conveniences lull you into poor health.

But remember, stairs demand our respect, especially as we age. Balance, vision, muscle strength and reaction time change. Medications add to the risk of falling. A staircase is an excellent piece of exercise equipment when using it deliberately. But use the handrail! Mind your footwear. Remove any obstacles. Stay safe while being healthy.



Do you understand the CDIC protection:

By Bruno Scanga
Financial Columnist

Protecting your deposits Canada Deposit Insurance Corporation (CDIC) is a federal Crown corporation that insures more than \$1 trillion in deposits held in member institutions.

CDIC is fully funded by our members, and coverage is free and automatic. You don't have to sign up for this service.

CDIC protects eligible deposits in Canadian and foreign currency for up to \$100,000 (Canadian dollars) in each of CDIC's insurance categories.

What's covered? Deposits in Canadian or foreign currency (including via payroll, Interac e-transfer, or cheque). Guaranteed Investment Certificates (GICs). Other term deposits

What's not covered? Mutual funds, Stocks and bonds, Exchange Traded Funds (ETFs), Cryptocurrencies

Example: Jane Doe has placed the following funds at a CDIC member institution.

Here's what does and does not qualify for CDIC coverage: \$ 40,000 in a GIC - \$ 25,000 in a savings account

\$ 25,000 in a chequing account - \$ 130,000 in mutual funds \$220,000 (not Covered)

Total Portfolio \$ 90,000 - Total Eligible Deposits \$ 90,000

Total Deposits Protected by CDIC Jane's GIC, savings and chequing accounts are in her name only and all qualify for CDIC coverage within the same coverage category (deposits held in one name).

As a result, total amounts in these accounts are combined and are insured for up to a total of \$100,000 in the event a member institution's failure.

A word about financial service providers, products, and deposit protection CDIC deposit insurance may be available for eligible financial products offered by a CDIC member, another financial institution, a broker, a third-party financial service provider (for example, a financial technology company), or other providers.

To find out if your deposits are protected by CDIC, speak to your financial service provider.

What happens if a CDIC member fails?

In the unlikely event of failure of a CDIC member institution, CDIC provides access to insured funds (including interest) within days. It's automatic – we will contact you. What you can do to know what is covered and what is not. Keep your address, phone number, and email up-to-date at your financial institution.

Ask your broker or financial advisor about CDIC's rules for deposits held in trust including keeping up-to-date beneficiary information.

Remember Ask about the `` The Simple Question Process TM ``

Council aspirant to donate year's pay if elected

City of Pickering Ward 2 councillor candidate John Meloche has promised that, if elected, he will donate the net base councillor salary he receives during his first 12 months in office to eligible charities and not-for-profit organizations serving Pickering residents.

The commitment will exclude per diems, benefits, expense reimbursements, mileage and other compensation.

Meloche says no charity or not-for-profit will be selected, shortlisted, considered or promised funding before the October 26 election. No selection committee will be recruited or appointed before voters have made their decision.

If elected, Meloche says the process will begin only after the official election result. Eligibility requirements will be published, organizations will be invited to apply through an open process, and an independent committee will evaluate applications using predetermined criteria.