



River Of Life

By Wayne and Tamara



I am very blessed to have a wonderful and kind mother-in-law. I live 2000 miles away from my family, and she has always made me feel I have a supporting family right here. However, I worry about her a great deal. For 30 years she was a stay-at-home mother of three and took care of her husband. Four years ago he left her for another woman and moved out of the country. Because he has not paid the alimony the court decided on, she had to sell her house and buy a much smaller one. She got a job working retail, hoping to pay her bills. It's a struggle. Her youngest just graduated from college and moved 300 miles away. When I spoke to her tonight, she said, "My children, and now you, are my life. You are what I am living for." This was not a melodramatic declaration, a cry for attention, or a guilt trip laid on because my husband and I are busy people and haven't spent as much time with her as we should. She meant it from the bottom of her heart. Her entire adult life was spent as a wife and mother, and now that she doesn't have these things she is depressed and lonely. It simply breaks my heart to watch her look so wistful when she asks about my parents and what they are doing with their retirement. How can I help her find something she is interested in, something to help her connect with other people? Jo

Jo, we live our lives in the first person singular, which causes us to think things remain the same. But they never do. As the ancient writer Heraclitus observed, "We cannot step into the same river twice." The river may be named the same, yet it is always different from the river we stepped into yesterday. Today we are a baby, tomorrow a toddler, a student, a teen, or a young adult making our own babies. Relatives die, we change houses and jobs, our children marry. Laws, heads of state, technology, and television shows all change. Ideas and trends shift in the breeze.

Yet our life goes on, and each age of life comes with challenges. Your mother-in-law's 30-year marriage changed, even though she didn't notice. Now it's not a matter of "when life hands you lemons, make lemonade." It's a matter of remaking her life to correspond to the pattern of life. Don't be her crutch, and don't make her your life's work. Your role is more like the steady hand which helps a child ride the bicycle alone. You have to know the exact moment to pull your hand away so you can celebrate her transition. Be a helping hand, not training wheels.

For starters, don't neglect the practical. Your mother-in-law needs to talk to a lawyer. If her ex-husband ever returns, she needs to receive what she is legally entitled to. She should also continue applying for better paying jobs. But her real task is this. Her brain has established a stance, a way of addressing the world. Yet study after study shows the brain, even in older adults, is capable of reinventing itself. Your mother-in-law needs to get out with other people doing new activities in fresh places. She needs to rediscover old interests and forge new ones.

Help her explore the concept of aging well. Consider many options to find the handful which are right for her. This takes effort but it can be exhilarating, like the pretest nervousness which enables us to excel. The process will do you both good because just as circumstances transformed her life, so your life will be surprised by the unpredictable.

We can never step in the same river twice. New water is always rushing past. Finding our poise in the midst of change is what life is about.

Wayne & Tamara



Your Nose Knows More Than You Think

Common Sense Health – Diana Gifford-Jones

The nose is not our most attractive feature. No line of Shakespeare reads, "O blessed nose! Had Heaven made thee as comely as thine office is noble..." But the human snout deserves more attention. It is constantly paying attention for us. And we are learning astonishing things about what it can detect. Compared with a bloodhound, our noses are inadequate. Humans have 5-6 million scent receptors in the nose. A bloodhound has 300 million. The portion of a dog's brain devoted to analyzing smells is about 40 times larger than ours.

Some birds also have remarkable beaks. Turkey Vultures can detect gases released by decaying carcasses. They have helped workers locate leaking natural gas pipelines, attracted by the sulfur compounds added to otherwise odorless gas.

But now, emerging research may change perceptions of human olfactory skills. Scientists have discovered, for example, that when people are frightened or under stress, their body odour changes. Some scientists believe that other people can detect that odour without realizing it.

An analysis of 26 studies involving more than 1,600 people found evidence that fear, stress and anxiety can be communicated through body odour. It might happen like this. You walk into a room. Someone is frightened. They haven't said anything or made eye contact. But somehow you become a little more alert yourself.

Body odours are being rebranded as "chemosignals". And we can sense these signals in instances of fear and stress. Some research suggests we can also sense positive emotional states, such as happiness, from detectable chemical information.

How the molecular chemistry works isn't yet clear. And critics point out that laboratory experiments are considerably more controlled than ordinary human life. But in thinking through your life, have there not been times when you "smelled" someone passing by in a peculiar way – not their odour, per se, but their emotions?

Scientists are also learning new things about our noses and disease. Our bodies constantly release hundreds of volatile organic compounds – chemicals that can be detected in breath, sweat, skin, urine and other bodily materials. When metabolism changes because of infection or disease, the chemical mixture can change too. It's possible that diseases have distinctive chemical fingerprints.

This has produced extraordinary experiments involving dogs, electronic noses and laboratory instruments capable of identifying volatile compounds. Scientists are investigating whether these signatures could eventually help detect diseases earlier or more cheaply than conventional methods.

Parkinson's disease provides an intriguing example. Loss or reduction of the sense of smell – called hyposmia – is common in Parkinson's disease and can appear before the better-known movement problems.

Studies involving thousands of patients have found that smell testing can be effective in distinguishing Parkinson's disease from other conditions that can look similar. That doesn't mean a poor sense of smell diagnoses Parkinson's disease. Many healthy people have a poor sense of smell, especially as they get older. Nasal problems, medications, infections and other conditions can affect it. But it does mean that scientists are taking the nose seriously as a possible window into the brain.

Helen Keller, renowned American humanitarian who was deaf and blind from early childhood, referred to the nose as "the fallen angel". She'd be pleased that modern science is beginning to restore the nose to a central focus.

So if you suddenly lose your sense of smell – or notice a substantial unexplained change – it may be nothing more than a cold, allergies, medication or aging. But you might want to mention it to your doctor.

And if someone passes by, and you can't explain your interest, for better or for worse, go get a better sniff.

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Dead and Gone...

The First Job

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



My first job was at the International Squash Club in Mississauga. I started there in 1987 and did a little bit of everything. I sold memberships and services, dealt with towels, showed people how to use the circuit-training equipment and, every once in a while, got to fill in during house league when somebody didn't show up. Some parts of the job were interesting. Some parts involved towels. At the time, I didn't think of any of it as training. It was just my first job.

I was learning more than I realized. I had to talk to adults I didn't know and explain things to people who needed help. I learned that if you said you were going to be somewhere, people expected you to be there. Some jobs were enjoyable and some simply had to get done. Nobody called any of that training. Nobody needed to. We usually think of a teenager's first job as a way to make a few dollars. It might pay for gas, clothes, a phone bill or simply provide a little independence. But those jobs did something else too. They were where a lot of us first learned how to work, and that is why one number from Statistics Canada caught my attention. Among returning students aged 15 and 16, the unemployment rate this summer was 29.9 per cent. Almost three in 10 of the youngest students looking for work didn't find it.

The interesting part is that this wasn't true across the board. Among returning students aged 20 to 24, unemployment fell to 9.2 per cent. The summer job market actually improved for older students, while the youngest group barely changed. If you had a 15-year-old sitting at the kitchen table this summer filling out applications, checking an inbox and wondering why nobody was calling back, that distinction probably didn't offer much comfort. There isn't one neat explanation for what is happening. The economy matters, and employers get cautious when business slows. It would be a stretch to look at the youth unemployment number and declare that artificial intelligence caused it. But AI is changing the kind of work available at the bottom of the ladder, and that may turn out to matter just as much.

In April 2025, Shopify CEO Tobi Lütke told employees that before asking for more headcount or resources, teams must demonstrate why they couldn't get the work done using AI. He was talking about productivity, not teenagers. Still, think about the work that traditionally went to the new person: the first draft, the basic research, the spreadsheet cleanup, the simple customer follow-up and all the other jobs that more experienced people didn't need to do themselves. It wasn't glamorous work, but somebody more experienced could check it, correct it and send the new employee back to try again. The work got done, but something else was being produced at the same time: experience.

AI is getting very good at exactly that kind of work.

What makes Shopify interesting is that, even as it pushed employees to use AI more aggressively, it was also bringing more young people into the company. Its engineering leadership had already expanded its intern program and continued doing so after Lütke's memo. The thinking was that younger workers brought something useful of their own: they were comfortable experimenting with new tools and approaching problems without years of habits behind them. In other words, one of the companies pushing hardest to use AI was also making a deliberate effort to keep bringing beginners through the door.

The question isn't whether a chatbot took a teenager's summer job. It is what happens when more of the basic work people once learned on can be done without them. At the squash club, selling taught me how to deal with customers. Showing someone the circuit equipment taught me how to explain something clearly. Filling in during house league meant somebody trusted me enough to deal directly with members. Even the towels had a lesson in them. Not every part of a job is going to be interesting, and the uninteresting part still has to get done.

The skilled trades have never lost sight of this. Nobody expects an apprentice to arrive with the judgment of someone who has been doing the job for 20 years. You watch, you try, somebody corrects you and you do it again. A lot of office and service jobs once worked that way too. We just didn't call it an apprenticeship.

Technology will change what the beginner does. It already has. The challenge is making sure we don't confuse eliminating beginner tasks with eliminating the need to develop beginners. Somebody still has to learn how to deal with a customer, recover from a mistake, take instruction, earn trust and eventually become the person teaching the next one.

When I started at the International Squash Club in 1987, I thought I was just working at a squash club. Looking back, I was learning how to work.



Living Below Their Means

'By Bruno Scanga
Financial Columnist

The absolute foundation of wealth building is surprisingly simple: spend less than you earn. Wealthy individuals actively avoid the trap of lifestyle inflation—the tendency to increase spending as your income rises. Instead of financing depreciating assets like luxury cars or oversized houses, they find satisfaction in financial security and direct their surplus cash toward investments and savings.

Prioritizing Continuous Learning

Successful people are avid readers and lifelong learners. They understand that their single greatest asset is their own mind. Whether it is reading books, listening to financial podcasts, or learning new professional skills, they constantly seek out new information to improve their earning potential and make smarter financial decisions.

Setting Clear, Actionable Goals

Wealth doesn't materialize from vague wishes like "I want to be rich." Highly successful individuals set specific, measurable, and time-bound goals. They break down massive financial milestones into daily, weekly, and monthly tasks. This habit transforms an overwhelming dream like retiring comfortably into a realistic, step-by-step plan.

Valuing Time Over Money

Time is the one resource you cannot earn back, and wealthy people treat it accordingly. They recognize the difference between being "busy" and being "productive." They intentionally focus their energy on high-impact activities that generate income, improve their health, or foster personal growth, rather than losing hours to mindless scrolling or distractions

Making Money Work for Them

Instead of trading time for money indefinitely, wealthy people focus on acquiring assets that generate passive income. They invest consistently in the stock market, real estate, or retirement accounts. They understand the mathematical power of compound interest and let their money do the heavy lifting over the long term.

Building Multiple Streams of Income

Relying on a single paycheck is a major financial vulnerability. Most wealthy people diversify their cash flow. For everyday people, this might look like a side hustle, investing in dividend-paying index funds, or selling a digital product. This diversification accelerates wealth creation and provides a sturdy safety net during economic downturns.

Maintaining Financial Discipline

Motivation gets you started, but discipline keeps you going. Financial discipline means sticking to a plan, avoiding impulsive purchases, and continuing to invest even when the market is down or life gets stressful. Wealthy people play the long game, routinely trading short-term gratification for long-term stability.