



## WRONG EXAMPLE

By Wayne and Tamara

I think I'm in a tight spot. My older brother is married with two young children. He was caught having a little Internet fling a few years ago. Nothing happened, but I suppose the correct way of putting it is he emotionally cheated. He felt like crud, and we all thought he had put this behind him. He and his wife have been to counseling, and he did his best to be the best husband ever. Currently they're tense whenever they are together. You can cut the air with a knife, and it seems they are always ready to snap at each other. It's not easy to be around them.

My brother and I went to lunch today. Lately he's been constantly texting on his device, and today it lit up with a text. I glanced at what he was typing, thinking it was business. I saw him type, "So u say u like to role play. Tell me..." I stopped and looked at the ground. I got a sick feeling in my stomach.

So now, what do I do? I really don't think he was texting his wife. They're not sexual or warm toward one another, and even if they were, he would know her likes by now, right? It's a new girl. Got to be. Do I tell my fiancée, who is friends with my sister-in-law?

**Dennis**

Dennis, will you share your thoughts and events of the day with your life partner? Or will you compartmentalize what you say to her? Your brother's marriage has reached a point where he is leading a second life away from his wife. That's not because it doesn't concern her, but because he has become a double agent. Such a divide is always present with two people who don't belong together. You know what is right in a relationship. You saw a wrong happen, and you are affected by it. Your fiancée is also likely to be affected by it. By all means share what you saw. With her you want the closeness, love, and trust which is missing from your brother's marriage. **Wayne & Tamara**

### Sticks And Stones

I am newly remarried and recently my husband compared a part of my body to his ex-wife, who I will call X. We were fooling around, and he grabbed my breast and said, "Nice, but X's are bigger." I freaked. I flipped him out of his chair, kicked him, and pushed him down the hallway, hitting and screaming at him. Last time I had that much anger and acted like that, I was in my 20s, angry at my first husband, and alcohol was involved. I feel bad I hit him and have made an appointment for counseling. My husband has apologized, but now I am thinking he must still be thinking of his ex, since he mentioned her body parts like that. I was not previously jealous, but now I am.

He has to maintain a relationship with her as they have a young child together. I am attractive, and she is fat and not very pretty. Should I just drop this? Maybe I am making a big deal out of nothing. **Staci**

Staci, the old line about sticks and stones is false. Words do hurt, especially from a loved one. The real story is your feelings toward his ex-wife. In marrying him, you became her hostage. She is a cash and time drain on your marriage. Their child is a reminder of their sexual relationship. Even though you both have a past, you have to wonder, what did he do with her? How do I compare? The issue to explore in counseling is the basis of your gut reaction. Love, not looks, is the real basis for comparison with the ex-wife. If you and your husband share the deep emotional connection which holds two people together, there is nothing to worry about. **Wayne & Tamara**



## The Right Attitude Helps with a Fractured Hip

Common Sense Health – Diana Gifford-Jones

No one wants to get that call. A loved one has taken a fall. There's always the hope that it will be just a bruise and shaken confidence. But when the ensuing emergency treatment confirms a fractured hip, it's time for everyone to bring out their best skills in patience.

Falls are, unfortunately, very common. But their consequences are anything but trivial. Research published in journals such as the Journal of Bone and Mineral Research and the New England Journal of Medicine has long shown that a hip fracture in later life is no walk in the park.

Yet, the major risks associated with hip fractures are well known, and medical teams are trained to mitigate the ones that can cause problems while in the hospital. Hip fracture surgery has risks, but today, most people come through it. Roughly four in five older adults survive the year following a hip fracture. Few will return to their previous level of mobility and independence. But a hip fracture today is not what it was forty years ago. Dr. Mary Tinetti, Professor of Medicine at Yale University School of Medicine, has spent a career studying why people fall. One of her observations is that it is often the more active, capable older adult who sustains the most serious injuries. They move more quickly, take more chances, and neglect preventative measures.

Falling, she argues, is rarely due to a single cause. It is the result of small changes accumulating over time. Vision becomes less reliable. Balance is easily lost. Medications interact. Muscles lose strength.

Some falls are preventable. The edges of rugs are a hazard, as is poor lighting. Showers, even with grab bars, are slippery places. Preventing a fall means slowing down so that every movement is a safe and steady one. But even with care, falls still happen.

The evidence of many studies shows that frailty, rather than age, is the key determinant of rehabilitation outcomes. So whether before, for prevention, or after a fall, for recovery, exercise is critical. That's why physiotherapy is standard practice for post-operative treatment. At any age, but particularly after 50, experts agree that people should be engaged in resistance training 2-3 days a week, aerobic exercise at least 3 times a week, and balance training just as frequently.

Having professional physiotherapists to guide a program of exercise is ideal. Left to their own devices, people fail to do what's good for them. In the U.S., large-scale surveys show that even after encouragement, about 80 percent of people don't meet the guidelines. Getting started isn't hard. Experts say that standing on one foot, then the other, while doing the dishes is one place to start. Slowly standing and sitting without using the arms is another good exercise.

But here's interesting news. In a longitudinal study of nearly 700 people who experienced a fall, researchers found that mindset matters. Independent of other important factors such as age, gender, and pre-fall physical function, people with positive self-perceptions of aging had significantly better outcomes as measured two years after their fall.

In sports psychology, there is an expression, "The body achieves what the mind believes." Athletes understand. Kids too. It's just the older set that needs to internalize this. So patience, but resolve, if you are the unlucky victim of a fractured hip. It's a long road to recovery, but with careful and consistent exercise, and a healthy outlook, you can ensure your place in the group of people who come through the trauma.



## Dead and Gone...

### How Do You Choose Who to Call?

By Gary Payne, MBA  
Founder of Funeral Cost Ontario

There is a moment that comes sooner than most people expect. It doesn't feel like a big decision at first. But it is. Someone asks a simple question. "Who should we call?" If I were gone, I think this is the moment I would worry about more than most. Not because it is complicated. But because it happens before everything has settled.

A name is suggested. Sometimes by a hospital. Sometimes by a care home. Sometimes by someone who has been through this before.

"Just call here." And in that moment, it can feel easier to follow that path. Not because it has been thought through. But because it is something to hold onto. I have seen families move forward with that first call without realizing they could pause.

Not because anyone rushed them. But because everything has already started to move. If I were gone, I would want my family to know something simple. They can take a moment. Even here. Even now. They can ask each other, quietly, "Do we want to speak to one or two places before deciding?"

That question does not change everything. But it changes enough. Because once that first call is made, things begin to take shape. Conversations narrow. Options become less visible. And stepping back becomes harder than it was at the beginning.

Not impossible. Just harder. There is another part of this that families often notice later. The first conversation stays with them. Not always the details. But how it felt. Whether things were clear. Whether they felt comfortable asking questions. Whether they felt like they needed to keep up. Those things are not always obvious in the moment. But they matter more than people expect.

If I were gone, I would want my family to pay attention to that feeling. Because it will follow them through everything that comes next. If I could leave one quiet reminder, it would be this: You don't have to move faster than you're ready to.

Even when everything around you has already begun. Next week, I will write about something families often notice once they begin speaking with more than one place: why the information they receive can look very different, even when the services being considered are nearly the same.



## Death & taxes and how do es it Mix?

By Bruno Scanga  
Financial Columnist

It is often said that only two things in life are certain: death and taxes. What is less commonly understood is how closely the two are linked. In Canada, a deceased taxpayer's assets are treated as if they were sold at their fair market value (FMV).

For high-net-worth Canadians, this deemed disposition can mean that taxes owing at death can reach into the millions of dollars. Without proactive planning, these liabilities can reduce the wealth passed to family members, beneficiaries disrupt businesses and force the sale of cherished assets.

You and financial advisors should be reviewing your wealth transfer strategies and overview of the tax implications that arise upon death in Canada. This review should be done a minimum once a year and highlights planning strategies that can help reduce or defer taxes.

Considerations should be given to

### TAXES AT DEATH

The executor's role and why advisors matter  
TAX TREATMENT OF ASSETS AT DEATH for

- Non-registered investments
- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Pension plans
- Tax-Free Savings Account (TFSA)
- Registered Education Savings Plan (RESP)
- Registered Disability Savings Plan (RDSP)
- First Home Savings Account (FHSA)
- Real estate personal and investment
- Private company shares
- Corporation ownerships

A continue review will make the transfer and transition of your financial affair easier and much cost effective for your family