





For Love Or Money

By Wayne and Tamara

I've been married twice and think I was a good husband. Shortly after my son was born, my first wife started staying out until the wee hours. I cared for our two young children while she prowled for men. She became hostile anytime I objected, and screamed at me in front of our children. At the urging of her family, I divorced her and now have my children most of the time.

My second marriage ended when I found my wife having relations with the frozen food deliveryman. The truth is neither of my wives loved me. They liked my earning potential, but they did not love me.

In any case, reading websites promoting affair-repairing services, I wondered why infidelity was such a deal-breaker for me. Was I simply a less evolved, less forgiving type? I know in my day-to-day existence I am not a grudge holder. I couldn't put my finger on why, after finding my wives were cheaters, I had no desire to reconcile.

You articulate the reasons very well: the desire to be loved to the exclusion of all others, and an aversion to having to remain ever vigilant in the future. Your view makes so much sense to me. **Gil**

Gil, emotion used to be considered the poor cousin of reason, but contemporary neuroscientists now see our emotions as part of how we reason. Our emotions evolved over eons for a purpose.

Just as revulsion at the sight of maggots tells us not to eat the meat, so the soul sickness we feel at discovering infidelity is intended to protect us. Your follow-up letter, below, may reveal the source of your problems. **Wayne & Tamara**

Rest Of The Story

After my second divorce and a period where I wanted to be alone and take care of my kids, I went on a date. I really like this woman, and we became close. I was honest about my kids being a big priority, and she seemed fine with that.

After four months and hearing she loved me and was so happy, she came to me one night and broke up, citing her trepidation about being in a relationship with a guy with young children. I was saddened but thanked her for her honesty.

Two days later I called to return the books she loaned me. She was not home so I left a message I would leave them on the porch, wrapped up. When I got to her house, she was home and invited me in for coffee. She then asked for a hug and tried to kiss me. I excused myself and said goodbye.

Two weeks later she began emailing, saying how hard this was and how her heart was breaking. The last email included her photo in a revealing, see-through dress. After one email from her describing how compatible we were, I asked if she wanted to still be a couple, as I had strong feelings for her. She said no, due to my obligations to my kids. Why on earth does she keep emailing me?

Gil

Gil, this woman is offering you a choice. "You can have what I'm offering in the photo, or you can have your children. But you can't have both." Women who exude sexuality may offer excitement, but excitement is not fidelity or love. When a woman uses her sexuality to get what she wants from you, believe she will use it on other men as well.

Ask yourself if that is not the story of your two marriages. Sex may be your Achilles' heel. If you confuse unvarnished sexuality with the sexuality which flows from love, or if you unconsciously use money to generate female interest, that may explain your problem with women.

You want to know why this happened to you before, and it appears you are in the midst of doing it again.

Wayne & Tamara



Dead and Gone...

The Fine Print When Wrong Sounds Right

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

The Fine Print When Wrong Sounds Right For a while, one of the easiest ways to make artificial intelligence look ridiculous was to ask it about a strawberry. Specifically, how many times does the letter R appear in the word strawberry? The answer is three, something most of us can establish without advanced mathematics or a graduate degree. ChatGPT, however, became famous for sometimes answering two and then, in the especially entertaining versions shared online, explaining why two was correct. This went on long enough that on April 28 of this year, the official ChatGPT account on X posted "at long last" alongside a demonstration showing that ChatGPT could finally get the strawberry question right.

The internet responded exactly as you would expect. Somebody changed the fruit. Users tried cranberry, and screenshots appeared showing ChatGPT confidently getting that wrong instead. A TechRadar writer tried it independently and also received the wrong answer. I find this funny. There is something wonderfully humbling about technology capable of writing computer code being defeated by the produce section. The problem is that most of the questions we are beginning to ask these machines aren't about berries. Earlier this year, two Tennessee lawyers learned that distinction rather expensively. In *Whiting v. City of Athens*, a U.S. appeals court found more than two dozen fake citations and factual misrepresentations in briefs submitted to the court. Some cases didn't exist. Others existed but didn't say what the lawyers claimed they said. Each lawyer was ordered to pay a \$15,000 punitive sanction, along with legal fees and double costs. The court did not determine that artificial intelligence had created the bad citations. In fact, its larger point was more useful than that. It didn't really matter whether the information came from AI, another lawyer or somewhere else. The lawyers were responsible for checking it before putting it in front of the court. That is a long way from miscounting the R's in cranberry.

The same problem becomes easier to understand when it leaves the courtroom and lands somewhere much more familiar: trying to get a straight answer from an airline. In November 2022, Jake Moffatt was travelling after the death of their grandmother and went to Air Canada's website looking for information about bereavement fares. The airline's chatbot said a ticket could be purchased first and the reduced bereavement rate requested afterward, as long as the application was made within 90 days of the ticket being issued. Moffatt relied on that information, travelled and later asked Air Canada for the refund. Air Canada said no. Its actual policy said the opposite. Bereavement fares could not be applied retroactively after the trip. Moffatt eventually took the dispute to British Columbia's Civil Resolution Tribunal, where Air Canada argued, in effect, that it should not be responsible for inaccurate information provided by its chatbot. Tribunal member Christopher Rivers called that a "remarkable submission." The chatbot was part of Air Canada's website. The company was responsible for the information it provided there. Moffatt was awarded \$650.88 in damages, plus interest and tribunal fees. That case gets closer to what bothers me about all of this.

The machine doesn't have to sound confused when it is confused. There is no hesitation, no scratching of the head and no "I might be wrong about this." A completely invented answer can arrive in the same calm, polished language as one that is absolutely correct. Calling that a lie is technically unfair. A lie requires somebody to know the truth and deliberately say something else. ChatGPT isn't sitting somewhere thinking, "I'm going to have some fun with Gary today." But from the other side of the screen, the distinction can become surprisingly academic. If I believe the answer and act on it, the damage doesn't particularly care whether the machine intended to deceive me. None of this has made me stop using AI. Quite the opposite. I use it because it can be extraordinarily useful, and I suspect most of us are going to use much more of it in the years ahead. What it has changed is the weight I give the answer itself.

For most of my life, confidence has been one of the little signals we use to decide whether somebody knows what they're talking about. We listen for hesitation, notice uncertainty and become suspicious when somebody starts qualifying every second sentence. AI changes that equation because the confidence can be manufactured along with the answer. Sometimes it will be right and sometimes it will be wrong, but I no longer confuse how confidently something is written with how likely it is to be true.



Retirement Is Bad for You and the Economy

Common Sense Health – Diana Gifford-Jones

The last days of summer are a good time for a break. The lake, a lawn chair, a park bench, or the couch. People want to relax for a bit, knowing that come September, it's back to the grindstone. And that's what work commonly is – a grindstone of labour to make ends meet. It's tempting, therefore, when the time finally arrives, to make a permanent leap into retirement. But I don't want to get rusty, and you won't catch me sitting idle for long. There's a big difference between retiring and changing one's work. I recommend the latter.

Researchers can design all sorts of studies trying to determine whether retirement is good or bad for health. One study published in the BMJ followed 14,000 workers before and after retirement. Retirement was associated with substantial reductions in mental fatigue, physical fatigue, and depressive symptoms. Sounds good, right? However, retirement did not appear to alter the incidence of major chronic diseases such as heart disease, stroke, diabetes, or respiratory illness. Too bad.

Indeed, the research is all over the place. Studies have found that some retirees become more physically healthy as a result of more time for playing sports and taking other steps towards healthy living. Other studies show deteriorating health.

A 2025 systematic review concluded that retirement is often associated with lower cognitive functioning, faster cognitive decline, and a higher risk of dementia. Although researchers noted that the effects vary considerably depending on education, occupation, and post-retirement activities.

Does engaging in work help maintain brain health? Will leaving work accelerate decline? Here's the key point. People who retire and pick up something else to do – like another job they truly enjoy, volunteering in their community, taking a course or learning something new – are going to fare better cognitively than those who retire and become disengaged.

But there's another important consideration. Retirement isn't just a personal decision. In ageing populations, it is also an economic decision that affects all of us.

Take the Canadian situation. The OECD's Employment Outlook 2025 estimates that Canada could increase growth by mobilizing older workers in good health. Canada currently has an employment rate of about 55% among people aged 60–64.

Another OECD report estimates that workforce ageing accounted for about 10% of Canada's decline in productivity growth between 2002–07 and 2014–19, partly because older workers are less likely to move between firms and into more productive jobs.

A fascinating finding: firms with a 10% higher-than-average share of workers aged 50+ were 1.1% more productive! The researchers attribute this not only to the productivity of older workers themselves but to the combination of older and younger workers transferring knowledge and experience.

But if working with paid income is not your game upon reaching retirement age, you can still be a powerful cog in the economy. In California, for example, researchers found that pension payments to retirees generate an annual \$28 billion in economic activity.

Think about it this way. People do better – in their own personal health and as members of society – when they have purpose. Upon reaching retirement age and thereafter, the happiest and healthiest people are those who remain productive.

I don't have any plans for heading out to pasture. I enjoy what my father used to say, "I'll retire ten years after I'm dead."

If your circumstances make retirement the right choice, then by all means retire. But don't retire from life. And don't assume that retirement means no work. You may have exactly the skills, experience, and attitude, that a new workplace would value.

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Thank you for the love they gave.



How Probate Fees Work in Ontario

By Bruno Scanga
Financial Columnist

Probate fees in Ontario are based on the total value of an estate. When someone passes away, their assets may need to go through probate, which is a court process confirming the validity of a will.

In Ontario, probate fees—officially called the Estate Administration Tax—are calculated based on the value of the probable estate.

As of 2026, there is no Estate Administration Tax on the first \$50,000 of estate value. Above \$50,000, the tax is approximately 1.5%, or \$15 for every \$1,000 of estate value. For example, if an estate is worth \$500,000, the probate fee is \$6,750.

Planning ahead can help reduce these fees, ensuring more of the estate goes directly to your beneficiaries rather than taxes.

Key Takeaways

Probate fees in Ontario apply to assets that pass through your estate, including Ontario real estate, bank accounts, and investments.

Probate fees are based on the fair market value of your estate at the time of death.

Estate planning strategies such as trusts, joint ownership, and certain investment accounts with named beneficiaries can help reduce or avoid probate fees.

If the named executor cannot act, the court may appoint a succeeding estate trustee to administer the estate.

Probate delays can slow the distribution of assets and create financial strain for beneficiaries.

Working with an experienced lawyer and estate planning professionals can help reduce unnecessary probate costs and legal complications.

Planning ahead helps ensure your assets are transferred efficiently while minimizing delays, expenses, and administrative hurdles.

A good plan starts with good communicating with your family and professional advisors.