





Test Of Time

By Wayne and Tamara

I have been lucky in life, growing up in nice neighborhoods, going to good schools, with parents who are very successful financially. I am about to finish my bachelor's degree and work full-time at a good job. I am 20 and things are going great. My wonderful boyfriend is 22 and has been less lucky. He was raised by an amazing single mother who has worked two jobs to support her four children; they are from a low-income, mostly Latino community, where the schools are poor. As a result, life has been harder for him. Unlike my parents who have given me money to save, he has had to work full-time, often living paycheck to paycheck. Because of this he had been out of school but just started working on his degree again.

My boyfriend and I couldn't be happier. We are living together and know that we want to spend the rest of our lives together. We can't imagine it any other way. In fact, we are treating the economic downturn as a great opportunity and are hoping to buy a small house at the end of the year.

The problem is my parents consistently make nasty remarks about him and our relationship. They say he's riding my coat tails, taking advantage of me, and once we've cohabitated long enough, will take half of what I have. The things they say come off as classist and even racist, and my mother and father know these remarks hurt me deeply. Should I tell my parents to take a hike?

Keely

Keely, you can't imagine your life without your boyfriend, but at 20 you can't imagine a world with rotary telephones. At 40 you won't be able to imagine what you did at 20. Let's take a step back and try to decide if it's fair to tell your parents to take a hike.

A universal characteristic of humans is that we prefer our own group to other groups. As primatologist Frans de Waal says, "Identification with the home team comes easily to group animals like ourselves." We might call this preference prejudice, but ultimately it is grounded in our biology.

Aside from this innate preference, how might things look to your parents? They know marriages of young people are the marriages most at risk. At 20, you are five or six years below the average age of women marrying in the U.S. That is cause for concern. In addition, almost everyone getting divorced thought they were marrying for life.

Everything has gone well in your life so far. It's hard to imagine things not going well. But statistically speaking, you are on a lucky streak. You have been shined on. Research shows all of us are more likely to believe bad events will happen to someone else, not us.

We don't doubt your boyfriend's sincerity, but from your parents' point of view, he has every reason in the world to want you. You are a shining star. He may genuinely think he loves you, but the package is so attractive it may have him dazzled. On your part, your parents may wonder if you are confusing admiration and altruism with love.

Parents fear for their children, and you are scaring them. They see you buying a house and his whole family moving in. They see you responsible for five lives and the whole trajectory of your life plummeting. Do 20 plus years of nurturance and raising you mean nothing? No, they count for a lot.

Some people your age have found the one for them. Only time will tell. It is fair to tell your parents to stop with the racist remarks, but telling them to take a hike is going too far. If you are right about your boyfriend, if he is everything you claim he is, his deeds and character will in time win them over.

Wayne & Tamara



The Summer Kidney Stone Surge

Common Sense Health – Diana Gifford-Jones

Some medical tests involve long waits to see a specialist. But one of them is as simple as looking in the toilet before you flush. Is your urine pale straw-yellow, like the look of light lemonade? Or is it dark yellow? Clear or cloudy? What you see is an indicator of your risk for kidney stones. And it's the summer heat that can bring on the trouble.

Every summer, as temperatures climb, emergency room visits for kidney stones increase. The problem receives far less attention than sunburns or heat stroke, yet kidney stones send thousands of people into severe distress each year.

A sharp, unbearable pain begins in your back or side. It doesn't stay still. It comes in waves, tightening and releasing, often radiating toward the groin. Nausea follows. Sometimes vomiting. Many people describe it as the worst pain they have ever experienced. This is renal colic – a kidney stone making its way through the urinary tract.

The connection between summer heat and kidney stones is not complicated. It is, in fact, almost mechanical. Your kidneys depend on adequate water to dilute waste products in the urine. When you are well hydrated, minerals such as calcium, oxalate, and uric acid remain dissolved and pass harmlessly out of the body.

But in hot weather, especially when you are active outdoors, you lose large amounts of fluid through sweat. If you do not replace it, urine output drops and becomes more concentrated. Think of it as taking a clear solution and slowly evaporating the water. Eventually, crystals begin to form. Those crystals are the seeds of kidney stones.

Once formed, stones may stay quiet for a time. But when they begin to move, the pain is anything but easy.

While anyone can develop a kidney stone, certain groups are more vulnerable in hot weather. Older adults often have a reduced sense of thirst. Outdoor workers and athletes lose fluid through sweat. People with a history of kidney stones can expect them again. Medications can affect hydration. If you choose alcohol or sugary drinks over water during the heat of the day, beware.

One of the most common misconceptions is that thirst is a reliable guide. But by the time you feel thirsty, you are already behind. Another myth is that high doses of vitamin C can be the culprit. In fact, C increases urine flow, results in a slightly acidic urine, and prevents calcium from binding to oxalate causing calcium oxalate stones, the most common type of kidney stone. Due to heredity, some people absorb more calcium from food, causing a high concentration of urinary calcium. But high salt intake is more frequently associated with increased stone formation. Obesity, diabetes, and recurrent urinary tract infections are also risk factors. Pain, however, is nature's most persuasive teacher. As people who have experienced the sudden, severe, and fluctuating agony of a stone moving in the ureter will attest, they don't want to experience it again.

Fortunately, for most people, kidney stone prevention is remarkably straightforward. Drink enough fluid to keep your urine pale yellow. That's it.

Water is best. Not coffee, not sugary soft drinks, not alcohol. In fact, frequent consumption of sugar-sweetened beverages has been associated with a higher risk of kidney stone formation. Do people learn, even with so simple a prevention? Sadly, the answer should come as no surprise. If no effort is made, about half of sufferers will face another stone within five to ten years. So use the toilet bowl test and make it a routine to drink replacement water regularly throughout the day. During hot weather, the requirement increases.



Dead and Gone...

The Day the Stories Became Funny Again

By Gary Payne, MBA
Founder of Funeral Cost Ontario

One of the things that has surprised me over the years is that families rarely notice the day certain stories become funny again. It is not something anyone plans for, and there is certainly no conversation where people decide that enough time has passed. Like so many things in family life, the change seems to happen gradually until one day everyone realizes they have been laughing for the last ten minutes about something that, years earlier, they could barely bring themselves to mention. I have often thought that every family has a small collection of stories that eventually become part of its own language. They are not always the biggest moments in a person's life, either.

More often they involve something that went spectacularly wrong, a vacation that did not go according to plan, an old family dog, a burned Christmas turkey, a car that refused to start at exactly the wrong moment, or a joke that somebody insisted on telling every year whether anyone wanted to hear it or not. Those stories seem to gather a little more detail every time they are told, and somewhere along the way the family stops worrying about whether every fact is perfectly accurate because that was never really the point. Immediately after someone dies, those stories can become strangely quiet. Not because people have forgotten them, but because everyone is trying to look after everyone else.

Someone starts a story, hesitates for a moment, and lets the conversation drift somewhere else instead. Nobody says that certain stories should wait, it simply seems to happen. The interesting part is that nobody notices when the change begins. No one decides certain stories are safe to tell again. One day at some family function or on a call, somebody starts telling one almost without thinking about it. Maybe there's a brief pause while everyone decides where the story is headed, then someone interrupts because they are convinced it happened the year before. Another person insists everyone has remembered it wrong for years.

Before long the discussion has drifted away from the loss entirely and into the familiar family debate about who actually remembers the story properly. By then, nobody is trying very hard to settle the argument because the disagreement has quietly become part of the story itself. I have seen that in my own family over the past couple of years since my father passed away. We now find ourselves telling many of the stories he loved to tell, along with plenty of stories about him. I honestly could not tell you when we started doing that again. I only know that somewhere along the way those conversations stopped feeling difficult and started feeling familiar. They have become some of the moments I enjoy most when we are together, and I suspect everyone around the table would probably say the same thing. What strikes me is that the stories themselves have not really changed. We probably have a little, but the details are still argued over.

Somebody still remembers the ending differently. Someone else always adds the part everybody forgot. The stories continue to evolve in the way family stories always do, but they no longer feel tied to one particular day or one particular loss. They have simply found their way back into ordinary conversation, which is undoubtedly where they belonged all along.

The longer I have watched families gather around kitchen tables, holiday dinners, birthday celebrations, and ordinary Sunday afternoons, the more I have come to believe that the stories we tell each other eventually find their own way home.

Nobody decides when that should happen, and perhaps that is why it feels so natural when it finally does. One day the story is told again, somebody remembers a detail everyone else had forgotten, another person laughs before the ending arrives, and without anyone noticing exactly when it happened, the family has quietly welcomed that story back into the room.

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Planning a Vacation?

By Bruno Scanga
Financial Columnist

Do you know what the correct travel Insurance plans are for you? Many Canadians are saying that they are planning to travel to the US and abroad.

People are heading to a tropical location, on an important business trip or visiting friends. Is that you too?

Why should you get travel insurance?

Hospital providers in some countries can deny care without proof of insurance

Protect your savings and cash flow from being exhausted by unexpected expenses

Buying the right coverage can also protect the trip value should a cancellation occur prior to departure, or be interrupted

Travel insurance products that you should consider:

- Trip Cancellation and Interruption Insurance
- Out of country travel medical reimbursement/payment
- Visitors to Canada insurance
- Student coverage: both in and outside Canada

Research and contact insurance brokers that offer multiple travel carriers as not all plans are the same. Safe travel