



From Ashes

By Wayne and Tamara

My life has been a disaster. My father was a legendary drunk who lied, chased women, and left us penniless when he died at age 48. My mother was hooked on prescription pills, smoked like a chimney, and was miserable until she passed. My sister is alcoholic and will probably die drunk.

I managed to get a master's degree and some successes, but typically in relationships I lose myself and the rest of my life crashes and burns. I've been so codependent in the past I lost a job by trying to please a woman. Then, of course, she left because I didn't have a job! I suppose I have to laugh about that.

I had some problems with booze also, but I haven't drunk in 12 years. Here is something you wrote which definitely applies to me: "The effects on children of living with an alcoholic are well known. These include depression, inability to form close relationships, relentless self-criticism, inability to complete projects, and constant approval seeking. Children growing up in a household with an alcoholic are damaged children."

I am resilient and keep going, trying to live a spiritual life, but sometimes feel like giving up. I married a beautiful but materialistic woman who committed adultery with a wealthy man, stole my money, and left after she put a curse on me with a chicken egg. No, I'm not kidding.

I obviously made a bad decision. I didn't drink a drop through all this, but now I have little hope for the future. It could be a lot worse. I have little money, but at least I have no alimony or child support payments. I am physically healthy, and I have a good job.

My question is: what hope is there for us damaged folk? I've made a ton of progress from where I was 20 years ago, but I am afraid to do anything now lest some unknown character defect, caused by my childhood, ambush my thinking and cause me more pain in the future. I have become the poster boy for caution.

Clint

Clint, the children of alcoholics live in their own levels of Dante's hell. Their life begins, as the poet said, in a place "savage, rough, and stern, which in the very thought renews the fear." The worst thing about such families is that they take away the passion for life.

But that passion can be restored. Don't take where you are now as a bad thing. Count yourself lucky. You are a newborn. You are at a perfect starting point. You have your health, you are not drinking, you have a job. Through some hard knocks, you know your weaknesses. You are ready to begin. The well-lived life is full of adventures. It involves learning skills, reading books, taking hot air balloon rides, rebuilding motors, and learning to fly fish. It includes things no one can ever take from you.

Think of what you want to accomplish for yourself and fill your own well. When your well is filled, you will have a sense of: look at what is all happening for me. Rediscovering your passions and putting yourself in the way of things brings you in contact with people who are alive. Surround yourself with others whose flame burns bright. Go to them, not to steal their fire, but to inspire you. Go on a retreat, join a gym, begin tai chi, find a therapist, or just relax. Explore. "We want the world and we want it...Now!" says a song by the Doors. But it doesn't happen now. It happens by degrees, and one day we wake up and bad memories are like dead dates in a history book. They have no emotional charge.

Then, instead of desperately searching for someone, instead of being attracted by a female's facade, you will find the kindred flame that also burns within you.

Wayne & Tamara



Anger Is Its Own Illness

Common Sense Health – Diana Gifford-Jones

"He preaches patience that never knew pain." That line has been around for more than a century, and it still holds up. Spend time around people who are struggling, and you see why. Some are not just discouraged. They are angry. Angry at their health, at the system, at the people around them, and at life itself.

Chronic disease changes everything. Diabetes can lead to amputation of a leg, sometimes both of them. Cancer brings fear and uncertainty. Arthritis limits movement and pain becomes a permanent companion. Others are trapped in situations that are just as damaging – abusive relationships, financial stress, or a system that promises support but delivers nothing of it. It doesn't take much for frustration to turn into anger.

But anger carries a very large cost. Research has shown that chronic anger raises blood pressure, increases stress hormones, and raises the risk of heart disease. It also worsens sleep and can make pain feel more intense. In short, it adds another layer of trouble to people who already have enough to deal with.

I knew a man who lived this way. He was angry at everything. Conversations with him went in one direction. Nothing worked. No one was doing enough. Life had treated him unfairly, and he was not going to let it go. Then he had a stroke.

Afterward, something changed. He was calmer. Less reactive. The anger that had defined him was no longer there. Doctors reported that the brain controls more than movement and speech. It also regulates emotion. When it is injured, behaviour can change.

Neurologists have reported both increased irritability and, in some cases, a reduction in long-standing anger. But most people are not going to have a stroke that resets their outlook.

There is growing evidence that certain practices can shift the brain's patterns over time. Research in neuroscience is showing that even as we age, the brain is not fixed. It doesn't stop adapting at some particular age. It can continue to be stimulated or exercised in ways that rewire certain circuits.

Cognitive behavioural therapy, for example, teaches people to examine the thoughts that drive anger and disrupt entrenched patterns of thought. Mindfulness training helps create a mental pause before reacting. Exercise reduces tension and improves mood. These are not quick fixes, but they are supported by research.

Still, many people resist. They feel their anger is justified. But being justified does not make it useful. So what do you say to someone who is angry with life?

Telling someone to "stay positive" may not be a helpful message to people who are not yet able to appreciate the intention of the words. When consumed in anger, people perceive even olive branches as kindling to light a bigger fire. But there is a question worth asking. That is, is the anger helping?

And it's best to find the right person to delve into that discussion. Who is able to open and sustain a wholesome discussion about wellbeing? It might not be the most obvious candidate.

But the point is to note that if the status quo does not involve good sleep, health, or relationships, then it may be time to try something else. This is not to deny the issues or pretend things are fine. But the goal is to reduce the cost of carrying that anger every day.

And time is not always on side with these matters. Managing life's challenges can be difficult enough on their own. Don't make them even harder by just waiting for change. Make it happen.



Dead and Gone...

Why the Information Doesn't Always Match

By Gary Payne, MBA
Founder, FuneralCostOntario.ca

There is a point where things can start to feel a little unclear. Not right at the beginning. Usually after a couple of conversations. After a few explanations. After some numbers have been mentioned. You start hearing similar things. But somehow they don't quite land the same. If I were gone, I would want my family to know that this happens more often than people expect. One place explains things one way.

Another explains them differently. One estimate might seem shorter. Another... feels like there's more there, even if it's not obvious why. One conversation feels easier to follow. Another leaves people a bit unsure, even if they can't quite put their finger on it. And quietly, a question starts to build. "Are we actually comparing the same thing?" I have seen families reach that point.

Not because anyone has done anything wrong. And not because the family isn't paying attention. It's just hard to take in unfamiliar information when so much else is already sitting on your shoulders.

Sometimes something looks lower at first. Later, the picture shifts a bit. Sometimes something feels more expensive. Then it turns out more was included from the start. That isn't always easy to see in the moment. Usually it isn't. It often becomes clearer later. After people have stepped away. After they've had a chance to talk it through a bit. After they've looked at things again with a little more breathing room. If I were gone, I would want my family to give themselves that space. Not to overthink everything. Just to let it settle. Because this is the kind of situation where understanding tends to come in pieces. Not all at once. There is another part of this that matters too. How something is explained can shape how it feels. A shorter explanation can feel simpler. A longer explanation can feel like more.

But those impressions don't always tell the full story. If I could leave one quiet thought, it would be this: It's okay not to fully understand everything the first time. It's okay if you need to hear it again. It's okay to ask the same question a second time. Clarity comes that way sometimes. Slowly. And that's enough. Next week, I will write about something many families find themselves trying to do at this stage: compare options without feeling overwhelmed by them.



Do any of the below factors resonate with you?

By Bruno Scanga
Financial Columnist

I hold traditional investments inside my holding/operating company
I am looking to diversify my holdings towards an alternative tax advantaged asset class

I want to increase the internal rate of return on my estate plan.

I want to maximize the Capital Dividend Account balance (corporate IFA).

I have an existing permanent insurance plan with cash value and want access today.

I want to set up a charitable giving strategy without affecting cash flow.

Did you know that you can leverage permanent life insurance policies using immediate financing arrangements?

How an IFA works

You own contract for a permanent life insurance policy which created significant Cash Surrender Value (CSV) in the policy's over the years you owned it.

The policy is assigned to a Bank as collateral to secure a line of credit.

You pay the annual recurring insurance premium.

You borrow back up to 100% of the CSV. (Or borrow back the entire premium by providing additional collateral security.) You use the line of credit for investment purposes – for example, to fund an operating business, purchase real estate or invest in a nonregistered investment portfolio.

Steps 3-5 are repeated annually.

When you pass away, the outstanding loan is repaid out of the death benefit and the remaining proceeds are paid to your beneficiaries. The two most common IFA structure

100% Cash Surrender Value Lending

With this strategy, you borrow only 100% of the CSV of a policy each year which is, of course, less than the premium payment. The advantage to this structure is that the CSV of the policy creates a rapidly increasing borrowing capacity over time. The drawback is that there is a significant net funding requirement from you in the early years of the policy.

100% Replacement of Premium

With this strategy, you pay the annual premium then provide extra collateral security – in addition to the CSV of the policy – to borrow back 100% of the premiums each year. The advantage of this structure is that you experience only a modest net cash outflow (net annual interest costs) in comparison to the death benefit, which increases the rate of return of the structure. The drawback is the requirement to provide additional collateral security. (However, the additional collateral security requirement may well fall and eventually disappear over time.)

To get started with this always contact your Life insurance advisor and review the options that are best suiting your situation.

Happy Planning!