



Horse Sense

By Wayne and Tamara



I have a question about ending a friendship. I would like to feel I did what I had to do, that I was not just being too sensitive. The woman in question was a friend of mine for some eight years. We shared a passionate love of horses; it was our common interest. In addition, during our friendship we both had troublesome relationships and helped each other through the worst times.

Some months ago, however, I had photos taken of my horse and I. When I showed them to my friend, she accused me of being vain and basically said my horse was ugly. I stopped talking to her. I was horribly hurt. After several months, I made contact and slowly we resurrected our friendship.

Well, just this week I bought a new horse, a 1-year-old Arabian. He is not the most expensive or impressive of his breed, but he is undeniably beautiful. When I showed his photos to my friend, she immediately criticized his appearance and asked if he was even purebred. I said, Of course, I have paperwork to prove it.

My friend was openly hostile. She ended an email saying my new horse was ugly. She said she did not want to have to say that, that she was initially being polite for the sake of our friendship, but I "forced" her to say it. Her final word was an angry acknowledgment that she is not allowed to use the word "ugly."

When I read that, it seemed to me she is more interested in being right than in keeping me as a friend and saying a real sorry. This is all the more hurtful considering she made it sound like she was the victim.

Maggie

Maggie, this woman used her spurs on you, and you bucked her off. Bravo! You shouldn't feel bad. She's intentionally cruel. Her remarks were barbed and meant to hurt.

Giving her a second chance allowed her to revictimize you. That's irritating, but you don't need her to acknowledge that you are right. You just need to end this. People like her are always right, especially when they are wrong.

Wayne & Tamara

Semiannual Review

My husband and I have been married 12 years and have two kids. He has been asking for a divorce every six months since we got married. He says I don't treat him right, but I cook, clean, work part-time and we are together at least two times a week.

Four months ago he again asked for a divorce and went to Reno to get his head straight. From phone records I found out he was having an emotional affair with a girl he went to school with, who lives in Reno. Then I learned he's been in contact with another ex--you know, the one who got away, the true love of his life. Later I found a message to a third girl that said, like a fine wine you grow more beautiful each day.

He says I am blowing this all out of proportion. He yells at me and calls me every name in the book when we discuss it. He even spit in my face. Am I supposed to forget this all happened because now he wants to work this out?

Dani

Dani, grain merchants use long probes to collect samples from different levels of a rail car or truck. They do this to measure the quality of the grain and to check for toxins. Your husband has collected samples of your marriage every six months and found it rotten.

That you haven't gone to a counselor, women's center, or divorce lawyer after his threats shows how much his "sampling" has damaged you. You are too good for him and he knows it, so he beats you down. Contact one or more of the three sources we mentioned to escape this rotting relationship.

The Heart Has Its Reasons

Common Sense Health – Diana Gifford-Jones



The heart is a muscle that needs lifelong care and maintenance. But over the past few weeks, thanks to long weekends and extra time with family and friends, my heart and soul teamed up for a different kind of work out. Is it part of getting older? The time of year? I found myself flowing between a sweet memory that brought back true joy and an abundance of heart-clenching ruminations that a good life can so quickly be changed.

What was the memory? The ruminations? What does it all mean? And to the point of this column, does it do one's health any good to brood about matters of heart and soul?

The memory was brought on suddenly by a dish of chocolate ice cream. It's usually not my choice. I like vanilla with caramel. But this was excellent chocolate ice cream, and it made me swoon. I had a flashback to a time when I was about four or five years old and someone gave me my first chocolate ice cream cone at a beachside stand. I swooned then too. "What kind of heaven is this, right here in my hand, on a wafer cone?"

For the past few days, I've been asking others, expectantly, hoping for kindred souls, "Do you remember the first time you tasted chocolate ice cream?" Few seem to share the memory. But it is wonderful when eyes light up and the stories come out.

At the same time, the ruminations have been plentiful. The world is a mess. It's been a mess for a long time. And there's little hope the scene will be cleaned up. It's depressing.

Life can be good. But in the face of disasters, or when living them firsthand, life can be awful. It can jolt from good to bad in an instant, or it can drift slowly that way. How taxing on the soul when one perceives nefarious forces even in the case of a bad life getting better. Pure virtue is so uncommon.

Is there any good to come of philosophizing? I'm asking this in the sense of one's own health and wellbeing. Or, are we better off sticking to the easy joy of a happy memory?

Psychologists have been studying this question, and the evidence offers an encouraging distinction. A review in Current Opinion in Psychology found that nostalgia — reflecting on personally meaningful memories, often involving people we care about — can promote psychological wellbeing. By contrast, research on rumination, the repetitive revisiting of negative thoughts, links it to a range of mental health difficulties. The difference is not between thinking about happy things and thinking about unhappy

ones. It is between reflection that helps us understand our lives and thinking that leaves us trapped in the same distress.

The practical advice? Enjoy the memories when they come. Tell the story, ask someone about theirs, and savour the details. When darker thoughts demand attention, give them a fair hearing, particularly if there is something to learn or something to be done.

But recognize when thinking has stopped being useful. We cannot make the world virtuous by worrying about its shortcomings, any more than we can make life predictable by anticipating its cruelties. The wisest thing we can do for our health is to put down the burden of trying to make sense of everything — and enjoy the chocolate ice cream.

Of course, the heart muscle needs looking after. But if a spoonful of chocolate ice cream also makes the heart and soul sing, I see no reason not to enjoy it that way.

Dead and Gone...

Nineteen Beds

By Gary Payne, MBA



According to Hospice Whitby, Durham Region has 19 residential hospice beds. Not nineteen hospices. Nineteen beds.

When Neil Orr's wife, Heather, spent her final week at Oak Ridges Hospice in Port Perry, Neil stayed there too. "I lived there for a week," he told The Uxbridge Cosmos. "We had a toy box there for the grandkids." Before arriving, he'd imagined an old house pressed into service as a hospice, with bad food and low standards. What he found changed his mind. Most of us would probably picture a hospital bed. Neil remembered a toy box.

A residential hospice provides nursing care around the clock, with private rooms and space for relatives to stay overnight. For Durham residents with a valid Ontario health card, the care is free. Palliative care is also available in hospitals and at home, but a hospice residence offers another setting. One where, as Neil discovered, the grandchildren can still be grandchildren.

The Canadian Cancer Society cites a benchmark of seven hospice beds for every 100,000 people. Applied to Durham's population of more than 800,000, that works out to roughly 57. We have 19. A benchmark isn't a waiting list. It doesn't tell us how many families sought a bed and couldn't get one. But the gap is difficult to ignore.

There has been progress, and considerable effort behind it. Oak Ridges opened in 2021, followed by Marigold Hospice in Newcastle in October 2025. Roger Anderson House in Whitby is still under construction, with 10 private rooms planned. Even when those rooms open, Durham will have only about half the benchmark. It is worth remembering that the first of these residences opened just five years ago.

What I hadn't appreciated was that building a hospice is only the beginning of the fundraising. Whitby says most of its construction costs must be raised in the community. In September, organizers were still looking ahead to the furniture and equipment they'd need, right down to recliners and laundry machines. Then there is the matter of keeping the lights on, the meals coming and the staff available.

The province contributes to operating costs and has increased its support. Even so, Marigold says it must raise more than \$700,000 every year. Its fundraising suggestions include bake sales, garage sales, barbecues and car washes. It's the sort of list you might find at a school trying to pay for band uniforms. Except this is a place where people spend their final days.

Some of those purchases are anything but ordinary. In November 2025, a Handbags for Hospice event in Whitby raised enough money to buy three cuddle beds. They're specially designed so that someone nearing the end of life can lie beside a person they love.

Nobody hands the family a bill for hospice care. But somebody may be selling cupcakes on a Saturday to help make it possible.

Is Your Home the Missing Piece of Your Retirement Plan?

By Bruno Scanga



When people think about retirement planning, they usually focus on CPP, OAS, pensions, RRSPs, and TFSAs. Those all matter. But one asset many Canadians overlook entirely is the wealth and equity in their home.

For years, homeowners work hard to pay down their mortgage and build equity. Then retirement arrives, and this important asset gets overlooked in their financial planning. That mindset doesn't always fit today's reality. Retirement looks very different than it did a generation ago. People are living longer, costs have increased while pensions have decreased, and many retirees are providing financial support to adult children and grandchildren.

I see the result in my office regularly. A couple sits across from me with a paid-off house and a solid RRSP, yet they're nervous about spending. On paper, they're comfortable. In practice, they're watching every dollar.

So how do you put that wealth to work?

For some people, it means downsizing, though moving is costly and often means leaving a home and community they love. For others, it's a home equity line of credit (HELOC), which means qualifying and making regular payments, or drawing from investments, which may trigger tax implications.

A growing number of homeowners are also asking about reverse mortgages, and I'm having more of those conversations with clients than I used to. More and more, reverse mortgages are becoming part of holistic financial planning in retirement. A reverse mortgage lets homeowners 55 and older access a portion of their home's value without selling. With no regular mortgage payments and tax-free funds, it can take real pressure off monthly cashflow. You stay in your home, you keep the title, and the loan is repaid when you move, sell or pass away.

You don't have to take the full amount upfront. Once you've qualified, you can take only what you need today and leave the rest available for later, without having to requalify. You can also draw monthly to supplement your income.

Many Canadians are surprised to learn that reverse mortgages have been available in Canada for decades. In fact, the Reverse Mortgage have been around for 40 years. Like any option, a reverse mortgage isn't right for everyone. Interest rates are typically higher than on a conventional mortgage and, with no monthly payments, the balance grows over time, which reduces the equity left in your home. That said, you'll never owe more than your home's fair market value, as long as you keep up with property taxes, home insurance, and maintenance.

The point isn't that any one option is the answer. It's that retirement planning should consider every asset available to you. Your investments, pension and government benefits all do plenty of heavy lifting. But if a large portion of your wealth is tied up in your home, it deserves a place in the conversation too.