Traditions

By Wayne and Tamara

I have just one sister and am close to her three children, who are now married with children. They are in their late 20s and 30s. I live in southern Spain, not near them, so often I send birthday or holiday gifts by mail.

The problem is I never hear a thank you. Not only do I feel it is extremely badmannered, I don't even know if they received the gift! Whenever possible I give their gifts when I see them, even if the holiday is not for a month or so, so I can enjoy the moment of giving.

Not having children myself, perhaps I am old-fashioned and don't understand this generation may feel a sense of entitlement from growing up so comfortably. Perhaps I am wrong, but I feel a responsibility as a family member to teach them the difference between right and wrong.

Once after taking the entire family to a Christmas theatre production, two of them left without even saying goodbye, let alone thank you! My husband, who is European, is always taken back that he can walk into my sister's house for a family get-together and the kids don't bother to say hi. This pertains to their spouses as well.

I've mentioned this to my sister but either she doesn't pass it on, or if she has, it hasn't made a difference. She says they are adults and she can't tell them what to do any longer.

I did convince her to talk to one daughter-in-law about calling my father with condolences when my mother died. Even my sister was offended she hadn't called in three days because bad feelings were being formed. I was sure the girl didn't realize what she was doing, and in the end that was it.

May I note that they are all well-educated professionals, but obviously missing the social part. Without being a pushy aunt, how do I let these "kids," who I love dearly, know how unacceptable this is. Or maybe I shouldn't be so appalled?

Kathleen

Kathleen, why is failing to acknowledge a gift wrong? The superficial answer is, because it's bad manners. The deeper answer is, because it makes a giver less apt to give.

Giving strengthens relationships. As John Donne said, we are not scattered leaves. When I give to others and others give to me, we are all stronger. But when gifts are unacknowledged, the giver feels less valued. It is as if their offering was cast in a lake.

The only time a gift shouldn't be acknowledged is when the giver gives to gain leverage or advantage over the recipient. Then the gift is a manipulation and should be refused or returned.

In a classic experiment, one researcher bought subjects a Coke. Once they accepted, he hit them up to buy raffle tickets. Feeling obligated, most people bought two tickets, five times the price of the Coke!

Members of your family act as if they don't value your presents or your presence. It's too bad, but it's not your job to make them better people. Even more to the point, it's not within your power.

There are certain rewards in being bad and certain pains in being good. But each of us picks what we want: the pains and pleasures of being good or the pains and pleasures of being bad.

What you get from gift-giving is the good feeling Ebenezer Scrooge got knowing that Tiny Tim lived and that he was "as good a man, as the good old city knew."

When you visit your family, give as you normally have. When you are away, send them a card saying you've made a donation in their name to some person, group, or charity you haven't previously given to.

When you stop sending gifts, will they call and say, "Where are our presents?" Not likely. But if they do, you will have the teachable moment you hoped for. **Wayne & Tamara**

Dead and Gone...

Tuesday-Night Problems

By Gary Payne, MBA
Founder of *FuneralCostOntario.ca*

Ontario's Commercial Vehicle Operators' Safety Manual is 284 pages long. It covers everything from getting started and driver files to maintenance, hours of service and dangerous goods. The question sitting on your desk at 9:30 on a Tuesday night, though, may come down to one paragraph. Most of us have our own version of that problem. It might be an insurance renewal, a benefits letter, a cellphone contract or a notice from the government. You read it once, then again, and you're still not entirely sure what they want from you. It isn't necessarily difficult.

It just requires more patience than you have left at the end of the day. I've seen the business version of this for years in trucking. A small operator can spend the day dealing with drivers, customers, repairs and whatever went wrong before lunch. By evening the trucks may be ready for tomorrow, but there's still paperwork on the desk.

The truck is parked for the night. The person running the company isn't. This is where AI earns its keep. If I'm working through a long document, I can ask where a particular requirement is discussed, then go to that section and read it myself. That's a much better use of the technology than simply asking, "What's the rule?" and trusting whatever comes back. A compliance question can easily send you into hours-of-service rules, driver files or maintenance requirements, each in a different part of the manual. The hard part often isn't understanding the paragraph once you find it. It's getting to the right paragraph without spending half an hour wandering through the rest of the document. AI can help with that, but it still has to be checked. It can miss an exception, confuse an old requirement with a current one or give an answer that sounds much more certain than it deserves. I've spent enough time working in compliance to know that the difference between what sounds right and what's actually been checked is more or less the whole job.

The same approach works at the kitchen table. If you're struggling with a letter, AI can help point you toward the part that appears to deal with your question and put the wording into plainer English. Then go back to the letter yourself. If the answer affects money, benefits, legal rights or something else that matters, check the original source or call the number on the page before acting on it. The plain-English explanation can be wrong too. I also wouldn't paste a document containing a social insurance number, account number, case number or other private information into an AI just because I wanted help understanding one paragraph. Remove the identifying details first, or type only the wording you're trying to understand. The machine doesn't need to know who you are to explain a sentence. That's a fairly modest use for technology that's usually discussed in enormous terms. We hear about jobs, automation, productivity and what the world may look like 10 years from now. Meanwhile, somebody is sitting at the kitchen table trying to figure out whether the letter in front of them means they have to do something by Friday. Those aren't technology problems. They're Tuesday-night problems. Anyone who runs a small business knows the second shift that starts after the day's actual work is finished. So does the parent dealing with school forms, the person sorting out an insurance claim or the family making sense of paperwork after someone dies. I don't expect AI to make the fine print disappear.

Government will still write forms. Companies will still produce contracts. Rules will still need to be read and, when they matter, checked. But there's a real difference between spending 45 minutes looking for the right paragraph and spending 15 minutes understanding it and confirming that you've got it right. The question that had been sitting on the counter since dinner is finally dealt with. There'll be more paperwork tomorrow. At least tonight, the counter is clear. Gary Payne is the founder of CVORReady.ca, a compliance platform for Ontario trucking companies

Organ Donors Needed But Do Your Homework

Common Sense Health – Diana Gifford-Jones

What's the emotion that comes with the moment of giving consent to be an organ donor? It might be a mix of deep generosity and dreadful fear. You check the box and hope for the best. If the time comes, your organs may give someone else a second chance at life. But organ donation is a very complicated business, and as recent headlines show, many of us have no idea that there is a lot more involved than simply checking a box.

Doctors have become adept at keeping the human body functioning when a person is near death. At the same time, transplant specialists have become adept at putting functioning organs into somebody else's body. This has resulted in challenging questions at the heart of organ donation. When is a person considered "dead"? Who decides? And what safeguards are in place to ensure organs are not being taken too soon?

A recent report in the BMJ shared a disturbing case. In Kentucky, Anthony "TJ" Hoover II had been declared dead after a drug overdose and was being prepared for organ donation in 2021. Staff noticed that he was moving, "thrashing and crying." The organ retrieval did not proceed and Hoover survived. The organ procurement organization involved has disputed allegations that it pressured staff to continue.

Another case, in New Mexico, involved 38-year-old Danella Gallegos, who had been in a coma. Her family agreed to organ donation after being told she was unlikely to recover. As preparations were made for the procedure, her family noticed tears and movement. A doctor asked her to blink. She did. The operation was stopped, and Gallegos eventually made a full recovery. The organ-donation organization has disputed allegations that its coordinators interfered with medical decisions.

These are horrifying cases. They are also rare, and they should not be used to undermine one of modern medicine's greatest achievements. By my estimate, roughly one million North Americans are living today because somebody donated an organ. But instances of grave mistakes should give rise to questions.

We tend to think of organ donation as a personal decision. "I decide what happens to my body after death." But that decision now enters systems involving doctors, hospitals, organ-donation organizations, transplant teams, lawyers, governments and, often, our families.

Determining death has become more complex. A person may be declared dead because there is irreversible loss of brain function. Or life-sustaining treatment may be withdrawn after a decision that further treatment is no longer appropriate, followed by determination of death when circulation stops.

The details differ between jurisdictions. The laws differ. The safeguards differ. And this is where the organizations involved owe people more information than they usually have in hand when making decisions.

Let's suppose you sign an organ donor card. Don't think this is the only important decision. There are a lot of factors to consider depending on where you live, the guidance you have given in your will or advance care directive, how your medical team functions, and the practices of your local organ donor organization.

What's one of the biggest obstacles to donation among willing donors? It's their own family members. When your wishes collide with your family's wishes, and you cannot argue your case, guess who wins?

A decision to donate used to be a highly personal matter. But dying in the modern medical system is anything but. If you want your wishes honoured, do your homework about the laws and organizations involved. Then make your wishes known – and do it while you are healthy and able.

Term life insurance offered by an insurer or Mortgage insurance offered by a lending institution?

'By Bruno Scanga
Financial Columnist

You are the contract owner and the only one who can make any changes ? No you are not. The lending institution is the contract owner. It can make changes to the terms and conditions at any time.

You choose your insurance amount? Lending institution. This amount can therefore remain fixed even if the balance of the loan decreases. Typically, the insurance amount decreases in line with the outstanding mortgage balance. Known as decreasing term coverage.

Premiums are guaranteed for the duration of the coverage. Premiums may stay the same however as coverage decreases this means your premiums are going up.

Rates are established based on your age, sex, and smoking status. This is correct however very few medical questions are asked so all medical information will be required at time of claim.

Premiums are not necessarily guaranteed and can increase according to the group claim rate under the group insurance contract. Some institutions can even increase the loan interest rate to include the cost of insurance, which represents an additional cost. This is correct

The contract can remain in force after the loan has been paid. No this will not happen.

You can convert part or all of this term insurance into permanent insurance? No you cannot convert these plans.

The contract ends when the mortgage loan balance has been paid. The coverage remains unchanged even if you change lending institutions. No you will lose your coverage when mortgage is paid off or you move to a new institution

overage can be applied to insure other loans when needed? No this is not possible. The insurance is cancelled if you change lending institutions.

You must requalify for new life insurance. Yes correct

You choose your beneficiaries. No usually, the lending institution designates itself as the beneficiary

Beneficiaries have the freedom and flexibility to use the insurance amount as they see fit.

Only the balance of the loan will be reimbursed

You can add a rider for critical illness or total disability, with benefits paid directly to the insured person, to address different needs.

The benefit is paid directly to the lending institution

When applying for mortgage coverage ensure you ask these questions and ensure you have documentation to confirm all coverages are provided bases on your need.