



No Dogs Allowed

By Wayne and Tamara

My closest friend is a dog lover with two big dogs. Although I don't like to do it, I have doggy-sat during a couple of her week-long vacations. I am an animal lover but like my house clean and odor free. The last time I doggy-sat I covered my floors with blankets and towels. Still the dogs are not well-trained and had three accidents in one week. I had to get my carpets cleaned.

I did not share this information with my friend. Her friendship is important to me and she considers her dogs her family. So I said sweet things about the dogs when she returned and will never say a bad word about them even though my home was left a mess.

I planned to hire a pet sitter for my recent vacation when my friend sweetly volunteered to feed my hamster. She drove over twice during the week to feed the hamster and clean its cage. I expressed my appreciation and gave her a thank you gift.

My friend just told me about a trip she is planning soon and I feel terrible not volunteering to doggy-sit. I will feel worse if she asks me to take care of the dogs, because I plan to say no. How can I politely decline if asked?

Keeley

Openness makes the strongest friendships, and honesty is the easiest way to live. You should have told your friend the dogs had accidents. Once you concealed what happened, it became impossible to tell the truth without making her defensive or disbelieving.

But it's not too late to put things right. Put this on yourself. You are a hamster person, not a dog person. It's simply a difference between you and your friend. Tell her, "I gave it a try and I'm glad the dogs are okay, but I don't want to tempt fate again. Having dogs is too stressful for me."

Suggest kennels or pet sitting services, or go with her to check out facilities, especially one with a vet on call. It's what Tamara always says about oatmeal cookies. If you don't like oatmeal cookies, tell people. Otherwise you have condemned yourself to a life of being offered oatmeal cookies.

Wayne

Bad Company

My close friend of four years suddenly became involved in illegal activities and surrounded herself with people who make me uncomfortable. She assures me these things should not in any way affect our friendship, but the fact is they truly do!

When I first met her she was shy, and now that she's involved in drugs and crazy parties she seems to be a different person. In social situations she doesn't hesitate to point out my flaws. It seems she only likes me around so she can feel superior. My fiancé despises her and tells me I should break all ties. A group of friends approached me saying the same thing—that her destructive behavior wasn't just affecting her but deeply affecting me as well.

My greatest worry is by cutting off our friendship she may float deeper into a harmful lifestyle. It's come to a point where I avoid her calls and emails. I feel this is an awful way to end a friendship. How can I end our friendship in a way that doesn't harm her any more than she has harmed herself?

Sophia

Sophia, you are in a danger zone. People see she is changing you for the worse, and acting as a middleman between her and them may put them in harm's way as well. You are not a social worker. Even trained professionals would have a hard time helping her.

Chasing after her shows you think highly of her. Cutting her off tells her you don't accept her behavior. End this friendship in as quiet and as natural and as quick a way as possible.

Wayne & Tamara



Dying Rich and Too Young

Common Sense Health – Diana Gifford-Jones

This week, another vintage Gifford-Jones column from well over a decade ago that notes the avoidable – and unavoidable – hazards that can cut a life short. How many legions of men and women work to achieve financial success and then die prematurely of a needless disease? I've seen it too often: patients who are extremely bright, yet babes in the woods on medical matters.

In fact, some of their pitfalls, stubbornness and irresponsibility are hard to fathom.

One 45-year-old friend repeatedly refused my advice to have a colonoscopy. "They're not going to do that to me!" he said. A few years later he noticed rectal bleeding and still would not agree. Unfortunately, the bleeding was not due to hemorrhoids as he believed but to advanced colon cancer. He travelled abroad for fraudulent treatments and after spending thousands of dollars he died a slow, painful death in middle age. It should never have happened.

Why are millions of people still puffing on cigarettes? One wonders, are these people living on another planet? The scientific evidence is overwhelming that inhaling smoke and multiple carcinogens can result in cancer. We can't prevent many malignancies, but we can most lung cancers by tossing cigarettes away. It's been said it's better to be lucky than good. I was lucky to inherit the longevity gene. And I was lucky to have parents who taught me not to spend it foolishly by following a risky lifestyle. I've been lucky to inherit the gene of thinness. But I also step on the scale every day. My diet isn't perfect but it avoids excessive fats, sugar, processed foods, and it includes ample fibre. I love what I do, and plan to continue until 10 years after I'm dead! Being inactive physically and mentally kills people. I had the lucky break of becoming a journalist. That allowed me to interview Nobel Prize winner Dr. Linus Pauling, among others.

He believed humans need high doses of vitamin C and lysine to wipe out coronary death. I'm convinced that without this knowledge I would not have survived to this age. I haven't succumbed to the North American habit of popping a pill for every ache and pain, causing liver and kidney damage. My household has never had an over-the-counter painkiller or any cold remedies on bathroom shelves. Rather, I've followed Sir William Osler's wise advice for treating a cold. You put your hat on the bedpost, go to bed, start sipping whiskey, and when you see two hats you stop. It was Osler's way of telling people they were over-medicating themselves with pills. Suffice to say, sleep will heal many minor ailments.

I have limited radiation exposure to CT scans, chest and dental X-rays, unless absolutely needed. Nor do I believe in cholesterol-lowering drugs. Rather, I have used high doses of vitamin C and lysine to keep my arteries open. It's long been my conclusion that alcohol in moderation is not to be vilified. It lowers blood cholesterol, helps oil the blood, decreasing the risk of blood clot, and is a great relaxant after a busy day. A good sense of humour never killed anyone. It maintains sanity amid today's medical, political and financial matters.

Napoleon asked, when promoting an officer to general, "Is he lucky?" In war or peace, Russian roulette often decides who reaches the senior years.

I have no delusions. Sooner or later, both luck and hard work lose out. How do I want life to end? I hope it ends suddenly. But too many are coming to a slow, miserable, and agonizing end.



Dead and Gone...

Putting the Story Back Together

By Gary Payne, MBA
Founder of Funeral Cost Ontario

One of the things that has surprised me over the years is how quickly families begin trying to reconstruct a life after someone dies. Most people would probably assume that this begins with memories, but that is not really what

I have noticed. It usually begins with questions. Not particularly profound questions, either. More often they are the ordinary details that nobody had much reason to think about while life was unfolding. When did they buy this house? Was that before or after the business started? Did they move here because of work, or was there another reason? Who introduced them? Why did they stop spending summers at the lake? None of these questions seemed especially urgent a few months earlier.

Then suddenly they do. What makes this interesting is that no one person usually has all of the answers. One sibling remembers the early years, and another might remember what happened after the children were born. An aunt or uncle can recall why the family moved, while an old neighbour remembers what came before.

Everyone seems to be carrying a different part of the story, and it is only when people begin comparing those pieces that they realize how widely the family's history had been distributed all along. I have enjoyed watching and learning as families spend half an hour trying to settle what sounds like a simple question. Did that happen before the move or after it? Was Grandpa already retired? Was Uncle Jim married yet? Someone is convinced it happened one way. Someone else is equally certain it happened another. Eventually another relative remembers a small detail that quietly settles the discussion, and everyone moves on. None of the answers themselves change anything, and nobody is making a decision based on whether something happened in 1986 or 1988.

The conversation is really about something else altogether. People are trying to understand how the pieces fit together in a way that matters much more than all of the details. They are rebuilding a timeline that always existed, but was never stored in one place so that the stories that shaped a person don't feel like they are lost. I think that there's an urgency that comes with it and that probably helps explain why these conversations can go on much longer than anyone expects. One answer naturally leads to another question. If they were living there then, was that before Dad started his own business? If that happened first, does anyone remember why they sold the cottage?

Suddenly three stories that had always existed independently become connected, and the family's understanding of its own history becomes a little clearer. I do not think this happens because people suddenly become interested in genealogy. It happens because the person who quietly connected many of those pieces is no longer sitting at the table. For years there was always somebody who could settle a disagreement in thirty seconds or explain why one event led to another. Families rarely notice how valuable that kind of knowledge is while it is readily available. The interesting part is that no single person usually replaces them.

Instead, the family begins assembling the story together. Each person contributes a memory, a date, a conversation, or a detail that somebody else had forgotten. The finished picture belongs to everyone, even though no one person ever carried all of it. The longer I have watched families work through these conversations, the more I have noticed that they are rarely searching for facts alone. More often they are discovering that a family's history was never kept in one place. It had been living, quietly and imperfectly, across the memories of the people who shared it.



Joint ownership: pros, cons, and alternatives

By Bruno Scanga
Financial Columnist

Investors looking for an efficient, cost-effective, and quick way to transfer assets to an heir or beneficiary often place assets into joint ownership with right of survivorship.

On the surface, this looks like a great way to transfer wealth.

Placing non-registered assets into joint ownership is one of the most common attempts to avoid probate, and it may be effective in the right situation.

The catch? There can be significant disadvantages with joint ownership that outweigh the benefits.

Joint ownership with adult children often misses the mark.

Parents think they're setting up an easy way to transfer assets, by simply adding a child to the account while keeping all other aspects the same.

That child may transact on the parent's behalf while they are alive but won't personally benefit from the funds until the parent passes away.

In that case, when the parent passes away, a resulting trust is presumed to exist which all other references to joint ownership meaning joint ownership with right of survivorship.

Joint ownership doesn't apply in Quebec, means the asset flow through the deceased's estate, and is distributed according to their will and may be subject to probate, if applicable.

Without proper documentation, this can create complications, especially if there are other beneficiaries that believe they have an entitlement to that same asset.

Fortunately, there are other options available that help avoid the risks of joint ownership and provide additional benefits as well.

Advantages and disadvantages when using joint ownership as a wealth transfer strategy. If considering this strategies, ensure you discuss this with your financial advisor accountant and lawyers.

Alternative considerations shows how naming a beneficiary or successor owners with a certain investment contract or insurance guaranteed interest account (GIA) can achieve the same advantages—and more —without the liabilities and risks.

Not all investments are governed by the same estate rules. Investments held with banks vs insurance companies or investment companies have different rules in administering estates.

Ask the questions to ensure you are not creating more concerns for your executors and family members

Safe travels Happy Planning!!