



## FOR LOVE OR MONEY

By Wayne and Tamara

I've been married twice and think I was a good husband. Shortly after my son was born, my first wife started staying out until the wee hours. I cared for our two young children while she prowled for men. She became hostile anytime I objected, and screamed at me in front of our children. At the urging of her family, I divorced her and now have my children most of the time.

My second marriage ended when I found my wife having relations with the frozen food deliveryman. The truth is neither of my wives loved me. They liked my earning potential, but they did not love me. In any case, reading websites promoting affair-repairing services, I wondered why infidelity was such a deal-breaker for me. Was I simply a less evolved, less forgiving type? I know in my day-to-day existence I am not a grudge holder. I couldn't put my finger on why, after finding my wives were cheaters, I had no desire to reconcile. You articulate the reasons very well: the desire to be loved to the exclusion of all others, and an aversion to having to remain ever vigilant in the future. Your view makes so much sense to me. **Gil**

Gil, emotion used to be considered the poor cousin of reason, but contemporary neuroscientists now see our emotions as part of how we reason. Our emotions evolved over eons for a purpose. Just as revulsion at the sight of maggots tells us not to eat the meat, so the soul sickness we feel at discovering infidelity is intended to protect us. Your follow-up letter, below, may reveal the source of your problems. **Wayne & Tamara**

### Rest Of The Story

After my second divorce and a period where I wanted to be alone and take care of my kids, I went on a date. I really like this woman, and we became close. I was honest about my kids being a big priority, and she seemed fine with that.

After four months and hearing she loved me and was so happy, she came to me one night and broke up, citing her trepidation about being in a relationship with a guy with young children. I was saddened but thanked her for her honesty.

Two days later I called to return the books she loaned me. She was not home so I left a message I would leave them on the porch, wrapped up. When I got to her house, she was home and invited me in for coffee. She then asked for a hug and tried to kiss me. I excused myself and said goodbye. Two weeks later she began emailing, saying how hard this was and how her heart was breaking. The last email included her photo in a revealing, see-through dress. After one email from her describing how compatible we were, I asked if she wanted to still be a couple, as I had strong feelings for her. She said no, due to my obligations to my kids. Why on earth does she keep emailing me? **Gil**

Gil, this woman is offering you a choice. "You can have what I'm offering in the photo, or you can have your children. But you can't have both." Women who exude sexuality may offer excitement, but excitement is not fidelity or love. When a woman uses her sexuality to get what she wants from you, believe she will use it on other men as well.

Ask yourself if that is not the story of your two marriages. Sex may be your Achilles' heel. If you confuse unvarnished sexuality with the sexuality which flows from love, or if you unconsciously use money to generate female interest, that may explain your problem with women.

You want to know why this happened to you before, and it appears you are in the midst of doing it again. **Wayne & Tamara**



## TOO MANY PILLS, TOO LITTLE THOUGHT

Common Sense Health – Diana Gifford-Jones

A few weeks ago I wrote about hip fractures in the elderly. I did not disclose at the time I had someone specific in mind: my 93-year-old mother, Mrs. Gifford-Jones, wife of the late Dr. W. Gifford-Jones. I chose not to mention it then because hip fractures at that age are no small matter. They can mark the beginning of a rapid downward spiral from which many seniors never recover. My focus, and hers, needed to be on her immediate care. Happily, I can now report better news. My mother underwent surgery, completed rehabilitation, and is back home recovering remarkably well. At 93, that is no small victory. But an element of her recovery has sparked our frustration with the medical community. We have a medical culture that now seems incapable of imagining treatment without reaching first, second, and third for another prescription. Doctors are not asking, "Does this patient truly need this drug?"

There is a term for this phenomenon: polypharmacy. It refers to the routine prescribing of multiple medications, particularly in elderly patients, often without sufficient consideration of how those drugs interact, whether they remain necessary, or whether the patient even wants them. What stunned me was not merely the number of prescriptions. It was the absence of consultation with a very smart patient and four adult children.

No one asked about my mother's health philosophy. No one discussed risks versus benefits. No one explored what quality of life meant to a 93-year-old woman. No one contacted the family physician. Decisions simply appeared as prescriptions and blister packs stuffed with pills.

There were new medications for heart function. Four of them. There were antidepressants. There were painkillers galore. And the horror – there was a statin, which would have had my father rolling over in his grave, given his life's work to promote a natural alternative. See [giff-sown.ca](http://giff-sown.ca) to learn more about that. Nutritional and vitamin support? Not what one would hope.

Pharmaceuticals should not be the main event in protecting health. Instead, at any age, nutrition, exercise and mobility, family involvement, and human judgment should be the primary concerns. For the elderly, problems such as faced by my mother should result in rehabilitation, not drugs, drugs, drugs. Read the warnings on drugs, and it should be observed that they can increase risks. Drug interactions. Dizziness. Falls. Confusion. Sedation. Memory problems. Constipation. Loss of appetite. Liver stress. Kidney stress. Dangerous drops in blood pressure. Reduced mobility. Reduced quality of life. One of the great ironies is that many seniors are hospitalized not simply because of disease, but because of adverse drug reactions from the medications prescribed to help them.

My father used to joke that one doctor gives you a pill for a headache, another gives you a pill for the side effects, and before long nobody remembers what the first pill was for. But he would not be laughing now. A 93-year-old patient is not merely a collection of lab values and risk calculations. She is a human being with a history, preferences, tolerances, priorities, and dignity. What matters may not be another theoretical percentage reduction in cardiovascular risk ten years down the road. It may be walking independently to the kitchen. Sleeping well. Remaining mentally sharp. Enjoying grandchildren. Avoiding dizziness. Preserving appetite. Maintaining dignity. My mother survived the fracture. She survived the surgery. She survived rehabilitation. What concerns me now is whether modern medicine has become incapable of recognizing when enough treatment is enough. Physicians once prided themselves on judgment. Today, too many seem conditioned to prescribe first and pass entirely on reflection. In today's medical machinery, common sense has been lost.



## Dead and Gone...

The Stories That Leave With Them

By Gary Payne, MBA  
Founder of Funeral Cost Ontario

Family history rarely disappears in one dramatic moment. More often, it fades in small, ordinary ways that nobody notices until they are standing in front of a box of old photographs, trying to identify someone who once clearly mattered. A picture turns up from years ago. Four people are standing beside a car, maybe outside a cottage or an old family home, and there is a name written on the back in faded blue ink. Someone in the room thinks they remember hearing the name before, but not well enough to explain who the person was or why the photograph was kept. For a few minutes, everyone tries to piece it together, and eventually the picture goes back into the pile, still partly unknown. I have noticed that this is one of the quieter losses families experience after someone dies. There are the obvious things people expect to face: arrangements, paperwork, belongings, grief, and the practical decisions that come with all of it. What can catch people off guard is the disappearance of ordinary family knowledge and history, the kind that was never written down because everyone assumed someone would always be around to explain it. It is easy to underestimate how much one person can carry. Who was related to whom, why certain people stopped speaking, where an old picture was taken, which neighbour helped during a hard year, how the family ended up in one town instead of another. While someone is alive, those details do not always feel urgent. They sit in the background of family life, coming up now and then at dinners, holidays, visits, or while someone is cleaning out a drawer. That may be why the questions get delayed. Families talk about work, health appointments, home repairs, grandchildren, the weather, and the things that need to be done before the week gets away from them. The deeper stories wait because they can wait. At least that is how it feels at the time. Then later, something ordinary brings the missing piece into view. An old address book, a handwritten note inside a cookbook, a stack of letters tied together with an elastic band. These discoveries are not always painful, exactly, but they can feel strangely unsettling. They remind people that parts of a family's past lived almost entirely in someone's memory, and once that person is gone, some of those explanations become much harder to recover. Most families seem to have someone who remembers more than everyone else. They know maiden names, old addresses, family connections, proper spellings, nicknames, and the version of events that never quite made it into any official record. While they are alive, they may not be treated as the family historian, but everyone knows that they are the person everyone asks when nobody else knows.

Only afterwards does it become clear that remembering was a kind of work. It held people, places, and events together in a way that looked effortless until it was no longer there. I do not think every story can be saved, and maybe it would be unrealistic to believe otherwise. Some names will be forgotten, some photographs will remain mysteries. And some parts of a family's past become blurry no matter how carefully people try to hold onto them. That is not necessarily a failure, but it is a loss of a certain kind. If I could leave one thought with my family, it would be this: ask about the stories while they still feel ordinary. Not formally, and not all at once, but when life naturally brings them forward. When an old photo is on the table, and when someone mentions a place that seems to matter more than the conversation explains. When a story comes up for the tenth time and you suddenly realize you still do not really know the beginning of it. After a death, people often discover they miss more than someone's presence. They miss the way that person connected things and the way they made parts of the past understandable. There are probably photographs sitting in boxes all over Ontario right now that nobody can fully explain anymore, and I find myself thinking about that sometimes.



## FROM ALGORITHMS TO ADVICE

By Bruno Scanga  
Financial Columnist

Scroll through social media and you'll find no shortage of finance hacks. From TikToks on how to retire by 35 to \$79 online courses that claim to teach everything there is to know about investing, the advice is everywhere. But according to recent surveys, Canadians aren't buying it. They may use AI to build a workout routine, draft a resume, or plan a vacation, but when it comes to their financial future, most still prefer a human expert they can trust.

### The demand for human advice

Money stress is a constant for a lot of people. More than 70% of people across all generations worry about their finances while at work according to the Manulife Financial Resilience and Longevity Canada Report 2024. For Gen Z and millennials, that number jumps to 84%. Financial stress impacts productivity, health, and overall well-being. Having a professional advisor, they can rely on to help them sort through priorities and build a plan makes a difference. And it turns out, younger Canadians are starting to take notice. The 2025 Canada Investor Satisfaction Study by J.D. Power found that nearly 40% of Gen Z and Gen Y investors are thinking about working with an advisor in the next year. That's not just a trend, it's a signal; people want help navigating the big stuff. The study also showed that many DIY investors don't feel confident that they can learn everything they need from online resources alone.

When it comes to what drives satisfaction with wealth management firms, ease of doing business ranks high, just behind trust and the quality of relationships. For younger investors juggling busy lives and big financial decisions, that kind of support matters.

### Who's getting advice and who's missing out

Turns out, the older you are, the more likely you are to have an advisor in your corner. Reports also showed a sharp divide: 64% of baby boomers said they work with an advisor, compared to 42% of Gen X and just 36% of Gen Z and millennials.

That gap matters. Baby boomers are more confident about investing and more likely to feel retirement ready. Younger Canadians, meanwhile, are juggling debt, rising costs, and competing priorities, often without professional guidance.

That's a missed opportunity. Advisors can help bridge that gap, offering clarity, confidence, and a plan that fits real life. Whether it's saving for a first home, managing student debt, securing a mortgage, or figuring out how to gift money to kids or grandkids, advisors help clients make smart decisions through every stage. They also help avoid costly mistakes—like unexpected RRSP tax bills or big capital gains taxes on the family cottage—by offering effective tax planning strategies and holistic financial guidance.

### Remember New fee disclosures provide transparency

Starting in January 2027, clients' annual statements will show, in actual dollars, what their investments cost over the year. This is part of Total Cost Reporting (TCR), a new regulatory initiative aimed at making investment costs more transparent.

Safe Travels safe planning!