



# Love's Beggar

By Wayne and Tamara

I am 20. Five months ago I started dating a coworker, 29. We work in separate departments, so we are not on top of each other every day. When we started dating, I told him I was looking for a relationship. He said he had just gotten out of a two year relationship four months before. We talk on the phone every day and see each other at least twice a week. I thought we were on our way to making it official as a couple—at least until two days ago. That's when he confessed this new girl at work wants to get back together with him. That was a shocker. Before we started dating he dated her for a month, but she broke it off because he was moving too fast. Now he says he is stuck in the middle because he has feelings for both of us and doesn't want to hurt either of us. I told him he was too late because he is already hurting me by leaving me to get together with her.

I said I was beginning to fall in love with him, which is true, and if he cared as much as he said he did, he would stay with me. Well, he told me he wanted to be with me and he would tell her his decision. And he did.

Problem solved, right? Wrong! While I was on the phone with him, she shows up at his house, and they have a long talk. He tells me she said he is confused, and now he doesn't want to talk about it anymore because he's stuck in the middle of a situation he doesn't want to be in. I hurt so much when I realize I could lose him, because I have strong feelings for him. I want to be with him, and I already told him how I feel. What else am I to do?

**Shauna**

Shauna, some stories stick with us because they condense a truth in an unforgettable way. For us, one such story was a news item about a pilot guiding a large ship into port. When the ship collided with the pillar of a bridge, gravely damaging both the bridge and the vessel, the first words out of the pilot's mouth were, "Don't tell anybody."

People aren't honest naturally. We are animalistic. Our self-preservation mechanism is still so strong that a lie is the first thing which tries to come to our lips. Only our good character can stop it.

Your boyfriend is weak and a coward. When you jumped up and down, arguing with him, he didn't have the courage to say he doesn't want to be with you. Instead, he threw his hands in the air and said, "I'm confused." But he doesn't love you. He can't explain why he doesn't, he just doesn't.

No man can tell any woman exactly why he loves her. Love is an unmeasured quality, beyond factors and reasons. With a man who cares about you, you don't have to beg. But when you beg, you know for sure you are not loved. Arguing will not change that.

You think you have to make this relationship work because you are hungry for love. That is the first misstep in falling down a long staircase. When you find yourself tripping on the first step, you must grab the rail so you don't fall all the way down the stairs.

What railing are we talking about? The railing of reality. Grab hold of reality and say I've dated him five months, I told him how I feel, he doesn't love me, and I'm not going to beg any man to be with me.

Treat yourself as a person of value. Prize yourself, as the one who loves you will prize you. You need to be some man's first choice, his right choice.

**Wayne & Tamara**



## CP Holiday Train 2025

**Saturday Nov 29th**

**COBOURG - 12:15pm - 232 Spencer St E**

**BOWMANVILLE - 2pm - Scugog St & Wellington St**

**OSHAWA - 3:15pm - 680 Laval Dr**

FEATURING **JADE EAGLESON & TEIGEN GAYSE**

**CANADIAN SAVINGS CLUB** **CONNECTIONS DURHAM**



## WINTER SEASON HOURS

**THURSDAY - SUNDAY: 12:00 - 4:00**

**MONDAY: CLOSED**

**TUESDAY: CLOSED**

**WEDNESDAY: CLOSED**



## A Candid Conversation

(THE DOWNTOWN FACTOR)  
By Theresa Grant  
Real Estate Columnist

One of the benefits of belonging to several community groups is that you meet many people. With many people come many opinions, and with an election less than a year away I thought it was a perfect time to see what is on the minds of the people.

So, I asked, what are you looking for in the next election? I found it very interesting that after we got past the big three, so to speak, there were an array of different things that people took concern with.

Now when I say the big three, I mean taxes, crime, and unemployment. Pretty standard stuff no matter where you live today.

Being Oshawa, naturally, the state of our downtown is a big concern for most and I found that it really doesn't matter where people live within the city, the downtown looms large in the minds of anyone who calls Oshawa home.

I found it most interesting to sit and chat with people of differing walks and see what their opinion was. Some were more concerned with policing and thought that our police service was too constrained, that they should have more power. Of course, that is not determined at the municipal level, so we moved on to other topics.

I found a woman who was not only outraged but saddened by Bylaws that govern helping the homeless. She wanted to see more freedoms surrounding how the individual person could help, contribute and donate. "When a corporate luncheon wraps up with 16 sandwiches left over along with dozen cookies or so, I should be able to take those to the people living on the street" she explained. "There is so much food waste in our society today and to think that I cannot give it away to people who would love to have it, we are forced to throw it away or let it go bad. It just doesn't make any sense to me."

I spoke with another person who thinks that there should be a limit on how many cannabis shops should be allowed in one area. "From Athol to Bond on Simcoe Street, it seems like every other store is a pot shop". "I don't understand why there needs to be so many, he said."

One gentleman that I had the pleasure of chatting with thought that the vacant store fronts in the downtown were a glaring representation of decay in our city. "It's a terrible shame that this is what the core looks like today, in my day people came downtown to shop and have a meal, it was really nice".

While there is no getting away from the fact that our downtown looks very different than it did many years ago, there is no shortage of opinions as to what is should look like and how to get there, among our citizens.

I would like to thank everyone who took the time to sit with me, for being so open and willing to chat with a stranger who asks a lot of questions.



## Smart Tax Tips for Small Business Owners

By Bruno M. Scanga

Running a small business is exciting and rewarding—but it also comes with plenty of challenges. Between managing cash flow, building your client base, and keeping customers happy, taxes can easily slip down the priority list. With some planning, though, tax season can be less stressful and even work to your advantage.

**Keep Records Year-Round**

The number one rule for stress-free tax filing? Stay organized all year long. Keep receipts, invoices, and statements in one place—whether that's a file folder or a cloud-based accounting system. Regular bookkeeping not only saves hours at tax time but also gives you a clear view of your business performance.

As year-end approaches, run a quick estimate of your income and expenses. If you'll owe taxes, set aside funds now to avoid a last-minute scramble. If a refund is coming, filing early means you can reinvest that money sooner—into equipment, marketing, or paying down debt.

**Use Interest Expense to Your Advantage**

Many business owners overlook deductible interest. One option is setting up a business line of credit—preferably secured by home equity or another asset—to cover expenses. The interest is typically deductible, which reduces taxable income.

Meanwhile, you can use your available cash to pay down non-deductible debts like your mortgage or credit cards. This shifts interest costs into the deductible column and can improve your cash flow.

**Reduce Taxes Through Income Splitting**

If your spouse or children work in your business, consider paying them a fair wage for real work performed. This can reduce your household's total tax bill because the income moves to someone in a lower bracket.

Document hours worked, duties, and wages—just as you would for any employee. Family members are often exempt from Employment Insurance (EI) premiums, but the work must be legitimate, and the pay must be reasonable.

**Consider Incorporation**

For some entrepreneurs, incorporation offers tax advantages. If your business earns more than you need to withdraw for personal expenses, keeping funds in the corporation may mean paying lower corporate tax rates rather than higher personal rates.

It can also offer legal protections and make raising capital easier. But it comes with setup costs, annual filings, and more paperwork—so it's a decision to make with professional advice.

**The Bottom Line**

Small business taxes can be complicated, but they don't have to be overwhelming. By keeping organized records, making smart use of deductible interest, exploring income splitting, and considering incorporation, you can keep more of what you earn.

Before making major tax moves, talk to a qualified accountant or tax advisor. The right strategy can save you thousands, giving you extra resources to reinvest and grow.

Running a business is hard work, but with a smart tax plan in place, you can make sure your profits stay where they belong—working for you. Saving taxes wherever you can free up more cash for your RRSP and other investments. The first step is getting professional advice.