



## Middle Man

By Wayne and Tamara



I'm torn about how to handle this. My 23-year-old daughter got engaged last November. This weekend she and her fiancé visited us. Yesterday I sat down at my computer and her fiancé's email was still open. In the sent mail I found pictures of his ex-girlfriend wearing nothing but a partially-open robe. This email is one he sent to himself in January. I'm no prude, but I think if nothing else this was stupid on his part. It would cause a major issue if she discovered it. Best case, they're pictures from years ago, and he simply wanted to keep them. Worst case, she is still sending him photos. I'm thinking of confronting him, and if he's honest with me, then I'll bury this. But if he lies, I will make him come clean with my daughter. I don't want to cause a problem where there isn't one, but I don't want to ignore something that may be a real issue.

Leo

Leo, one of the failings of honest people is they expect dishonest people to think as they do. The liar and the victim of the lie have a huge difference in perspective. If your daughter's fiancé is actively involved with his old girlfriend, he has no reason to tell you the truth. If you talk to him, you should expect the same answer—denial—whether he is telling the truth or lying.

The easy way out is to say nothing and pretend you never saw the photos. But the power to keep quiet is not something you have. It is better for your daughter to know now rather than knowing later. She is the one you have a relationship with.

When you see someone breaking into your neighbor's house and don't tell your neighbor, who are you siding with? The thief. This young man brought consequences on himself. You will always have this in your head when you deal with him. You can't stop your daughter from making mistakes, but you can give her the information you now possess.

Talk to your daughter, alone and soon, in a calm and collected manner. Carefully tell her, "If something came of this, and I didn't tell you, I would be kicking myself forever. I don't have the knowledge to know what this means, but I saw something which hurt me because it may hurt you." Then trust her to do the right thing.

Wayne & Tamara

Suspicious

I work for a small company. Since I have been on board our very young owner has made accusations, but today was the worst. He was getting ready to leave and next to me was a check from one of our customers. It was similar in color to the ones I cut and he signs.

He wasn't gone 10 minutes when I got a phone call, asking me why I signed one of our checks. I was dumbfounded then looked around and saw the customer's check. I told him what he had seen and assured him I do not sign checks because I'm not authorized. There was great hesitation in his voice, and since then he has been rude and snappy with me.

Meghan

Meghan, your boss "saw" something he didn't see. Rather than be disproven, he wants to defend himself and carry around the idea he wasn't wrong. Perhaps he's under stress, sensitive about his authority, or likes to bully others. Perhaps he is suspicious of others because he knows himself to be untrustworthy.

Whatever the case, you have to protect yourself. Document the date and time of the phone call and details about the check involved. Explain to others what happened. In the meantime, act absolutely above board and professionally. If you think your job is in danger, act like your job is in danger and take steps to find a more welcoming workplace.

Wayne & Tamara

## Dead and Gone...

### The Awkward Reality of Inheritance

By Gary Payne, MBA  
Founder of Funeral Cost Ontario



One of the strangest tensions that shows up after somebody dies has almost nothing to do with the death itself. It comes later. The funeral is over, the casseroles have stopped arriving, the relatives from out of town have flown home. Things are quiet again. And then somebody mentions the will. Or the house. Or a ring nobody is sure what to do with. The room changes. Most families do not go looking for a fight. If anything, the opposite. People get careful, almost too careful. You hear things like, "I don't really care about any of it," or, "whatever everybody else thinks is fair is fine by me." A lot of the time they mean it, or at least part of it. But you can still feel the air tighten the second money enters the conversation. Money and grief just do not sit well together. Talking about finances too soon feels disrespectful, even though the paperwork does not wait. And inheritance has never really been only about money anyway.

The minute things start getting decided, the old family stuff comes back. Quietly. Sometimes nobody notices it is happening. One sibling did most of the care-giving for years while another lived three provinces away. One kid got helped out financially in their twenties and everyone remembers, even if nobody says so. People keep score without meaning to. It is not always greed. Usually it is something underneath - fairness, feeling overlooked, an old hurt that was there long before anybody died. I have talked to families who couldn't believe how emotional things got over stuff that wasn't even valuable.

A watch, a ring, or an old chair nobody had sat in for years. One family nearly fell apart over a recipe box. Somebody says, "no, you take it, really," and somebody else says, "no, it should stay with you," and then everybody starts choosing their words a little too carefully because nobody wants to look like the one who actually wants it. That awkwardness - more people know it than admit it. Wanting something does not make you greedy. Objects hold stories, and one person looks at an old dining room table and sees an old dining room table. Somebody else looks at it and sees thirty years of Christmas dinners. The house is its own thing. A lot of parents quietly assume one of the kids will want to keep it. Sometimes none of them do. Not because the house didn't matter, life just looks different now. Adult kids live in smaller places, different cities, different financial situations than their parents had at the same age. A three-bedroom in a town nobody lives in anymore is not always a gift. Selling the family home can feel like the right call and a small heartbreak at the same time. Both can

be true. The hard part, I think, is that the paperwork moves on its own schedule and the feelings move on theirs, and the two are almost never lined up. People do not always handle that gracefully. It would be a little strange if they did. The families who come out of this okay are not always the ones who avoided every disagreement. They are the ones who figured out, somewhere along the way, that the relationships mattered more than any single decision. That sounds obvious written down. It is much harder in the room, with forty years of history sitting in there with you. I would not want my family judged on how they acted during a few of the worst weeks of their lives. People behave in ways that aren't really them during a stretch like that. Most families find their footing again eventually. The conversations just stay awkward longer than anybody expects.

## There's No One Medical Truth

Common Sense Health – Diana Gifford-Jones



Advice has a habit of changing. One decade, eggs are dangerous. The next, they're back on the plate. Butter was once a villain. Now it's got its place. Coffee? Bad, then good, then possibly essential – depending on which expert you ask. It leaves people wondering: if the science is so clear, why does it keep shifting? Medicine has never been one unified story. Believing that can lead you badly astray.

This is an opinion column, and for over 50 years, a lot of what's been shared has rubbed the medical establishment the wrong way. That's because there has been little patience for hypocrisy and groupthink. If something doesn't make sense – in medicine, politics, or anything else – you might read about it here.

All things in life are shaped by human nature. Bright ideas compete. Smart people argue their cases. Institutions defend themselves. And when a belief becomes widely accepted, questioning it can be problematic.

Yet history shows that today's "settled science" often becomes tomorrow's revision. Part of the problem is that we talk about medicine as though it were a single, consistent approach. It isn't. Around the world, and across time, very different models of health have developed. Some focus on drugs and surgery. Others emphasize nutrition, environment, or the body's internal balance.

Even within modern Western medicine, there are competing schools of thought. And they don't always ask the same questions or look at the same evidence.

Take something as simple as vitamins. Most of us were taught vitamins are there to prevent deficiency diseases. A little vitamin C to avoid scurvy. Enough vitamin D to protect bones. Just enough to get by.

But some researchers have asked a different question: what happens if the body is given not just "enough," but far more, under careful supervision? Could higher levels change how the body functions under stress or illness?

That idea makes many experts uncomfortable. Yet it reflects a broader truth about biology: the dosage matters.

A cup of coffee can sharpen your mind. Ten cups will do something very different. The same principle applies throughout the body. Substances that are helpful at one level can behave in entirely different ways at another.

There's another layer to this as well. The body doesn't operate one chemical at a time. It works as a complex network – systems interacting with systems. Nutrients, hormones, and enzymes influence each other in ways that are still not fully understood.

Some approaches to medicine look at these interactions closely. Others study one factor at a time, because that's easier to measure and test. Neither approach is inherently wrong. But they can lead to very different conclusions.

And that's the point.

When experts disagree, it's not always because one side is foolish or uninformed. Often, they are simply looking at the problem through different lenses, asking different questions, using different methods, and defining success in different ways.

Unfortunately, once a particular way of thinking becomes dominant, it tends to crowd out alternatives. Medical training, research funding, and professional reputation all reinforce what is already accepted. Over time, that can make the system less open to new or unconventional ideas.

The Gifford-Jones mantra has been to push back against that tendency. It means you should be cautious about believing that any one voice speaks for all of science.

When you hear a confident medical claim, it's worth asking a few simple questions. What exactly was studied? What wasn't? Are there other experts who see it differently? And if so, why? These aren't the questions of a cynic. They're the habits of an informed consumer.

## SAME FEES CLEARER STATEMENTS

By Bruno Scanga  
Financial Columnist



Folks starting December 31, 2026, all your Segregated fund Investment statements will include a breakdown of what fees you're paying to invest in your segregated fund contract.

This process was introduced in the mutual fund platform a few year back and now has come into effect with segregated funds.

In a part of a new industry-wide change to help make fees and charges easier to better understand and more transparent your updated statement will give you a clearer view of your investments fees.

These changes are meant to support better conversations with your advisor about costs, value, and your financial goals.

Your advisor is your partner in long-term success, offering personalized guidance, helping you stay on track, and supporting you through market ups and downs. Please review this information with your advisor to ensure you understand your plans and you goals are on track.

If you have questions or want to talk through what's changing, reach out to your advisor. The fees themselves aren't changing, but how they're shown on your statements is. You'll see, Total annual cost of investing shown in dollars, Clear explanations about investment fees, Enhanced performance reporting. Safe travels, until next time good planning!!