



Beyond Inappropriate

By Wayne and Tamara

I have an ex six years older than me. Our relationship was troubled in the end. He was doing drugs and drinking excessively, and I was obsessive about fixing him. Finally I moved out without a goodbye and went back to my hometown many miles away. As terrible as our relationship was, he was my first love, and it took me a long time to get over him.

I fought myself from trying to contact him. At the destructive rate his life was going I was sure he would end up dead. I thought of him often but never tried to reach out. Until recently. One night I punched his name into a computer people search and out came his work phone number.

I called him, chatting like a nervous magpie. We both cried as we spoke, and he apologized and said he often thought of me. He wished things could have been different. I have been married 10 years with three children, and he is married a year with a new baby. After I hung up I thought about what I really wanted to say, so I sat down and wrote an email.

It was totally inappropriate because it reminisced on intimate details, but I made it clear I wasn't going to be able to carry on the platonic relationship we discussed on the telephone. I told him I would always love him and wish him well in the world, and ended with, "This is the last time I will ever intrude in your life again."

I then deleted his email, threw away his phone number, and went on with my life—until I received an email from his wife. She was furious. I only read the first few angry lines. Since I promised not to intrude again, I asked a close friend to send my apologies and intimate they would never hear from me again.

His wife must have gone to some lengths to email a second time because I blocked her email address. She said I ruined her marriage and hoped I was happy. Then she told me to "be woman enough to respond yourself." I know I sent a letter I should have kept to myself, but I sent it and now don't know what to do to make it better.

Barb

Barb, in one episode of "Star Trek: The Next Generation," the Enterprise is carrying an unusual cargo: a cocoon containing a beautiful young woman. This woman, Kamala, is an empathic metamorph, designed to mold herself to one man. She is on her way to be married, a marriage which will end a feud between warring factions.

By mistake, however, the cocoon is opened and the first man Kamala sees is Captain Jean-Luc Picard. Seeing Jean-Luc, Kamala announces, "I am for you." Though her mistake is explained and she goes through with the wedding, Kamala tells Picard she is bonded to him, not her husband-to-be.

Because first-time intimacy is imbued with an idyllic power and affects social standing and a woman's psyche, most women feel a bond to the first man they are intimate with. This is true even when they were lied to and told they were loved when they were not. It is true even when the woman was merely rebelling against something and had sex with the worst possible person.

Ask yourself, what could possess a happily married woman with children to contact a former lover who was an alcoholic, drug-using loser? What wrongness might be in her life now? Something must be wrong with your "happily married," because happily married people don't go looking for former lovers.

Consider also if you have a trait of taking action regardless of its effect on others. If that trait is negatively impacting your life, then with some guidance you may be able to stop acting inappropriately and temper your impulsivity with reason.

Wayne & Tamara



Charging Stores For The Abandoned Carts

A Candid Conversation
By Theresa Grant
Real Estate Columnist

While watching the local news the other night I heard a story regarding Brampton, Ontario. Apparently, according to the newscaster, Brampton is now going to start charging stores for the abandoned shopping carts that are left randomly all over the City. The charge it is stated is \$100.00 per shopping cart.

They do pose a real problem, and I know about this firsthand having worked for a municipality in Durham Region for many years. These shopping carts are taken from stores or parking lots by people and left abandoned absolutely anywhere the person feels like dumping them. They often block walkways and sidewalks making it impossible for someone in a wheelchair or a person who is walking with an aide or device to get around them. They are a nuisance.

It made me wonder why this hasn't been done before. The municipality that I work for gets calls constantly to retrieve abandoned shopping carts from various areas of the city. They then have to send staff to pick them up. There is no charge to the store that the cart came from. In fact, the City is paying the people who go and retrieve these carts. It makes me wonder also, who came up with this idea? I know that here in Oshawa, Councillor Brian Nicholson just mentioned publicly that some or a few of his constituents had brought an idea to him regarding a walkway or pathway in Ward 5. He in turn consulted with the Regional Councillor for the same area, and they are presenting this idea to Council. That is brilliant. Why don't more Councillors operate that way? It seems that Brian Nicholson is a rare breed. He lives in the community, speaks to his community, listens to his community, and then goes to city hall and represents his community. Imagine! I guess my bigger question here is why aren't all Councillors doing this?

We here in Oshawa also see the abandoned shopping carts all over our city. But when an idea is suggested by a member of the public, one of the first responses we hear deals with funding. Why can't we have a Council that thinks outside the box or is at least willing to listen to people who do? There is often either revenue or savings to be had in the ideas of others. They just need to be listened to.



Market Volatility

By Bruno Scanga
Financial Columnist

If market volatility has caused you to transfer your money into GICs or cash, you may want to ask yourself if you are still on track to meeting your personal goals.

Whether it's saving for retirement, a home or a child's education, travel, keeping money in a lower-earning investment option may not give you the growth you need. If your goal is to find the most effective way to put your money to work and build up your wealth. There is a tried and tested strategy for investing called Dollar Cost Averaging (DCA), which smooths out the costs of investing by regularly buying over time.

One way to do this is investing a lump sum of money into a temporary investment holding (ex: money market) to avoid market volatility and then systematically switch portions of that into your target investment(s) over a regular period.

This helps you avoid the risk of market timing. Another way the DCA strategy can be achieved is by Pre-Authorized Contributions (PACs).

PACs allows you to make deposits directly from a saving or chequing account and then deposit the amount to a particular investment(s) on a regular basis, such as monthly or bi-weekly.

This will allow your savings to grow automatically.

Dollar Cost Averaging is right for all markets - In a falling market: DCA can let you purchase more securities In a rising market: DCA can protect you from paying too much In a flat market: DCA ensures you always stay invested. Benefits of Pre-Authorized Contributions.

Helps you stick to your plan - Takes advantage of compound growth. Eliminates the guesswork of when to invest. Helps you avoid the rush of yearly RRSP & TFSA contributions.

Double your PAC -Even small increases to a PAC can help you reach your long-term goals faster.

This investment strategy helps you minimize volatility and avoid the risk of market timing. It is not a one-day initiative but rather a continuous long-term activity.

The earlier you start investing, the better you will be in the future. See how these strategies could assist you in achieving your goals. Let's get started today!



Travelling With the Environment in Mind

by Lorraine Roulston
'Protecting Our Ecosystem'

During March break, are you anxiously awaiting a week of warm sun and beaches, or several days of winter sports activities? Even when visiting out-of-town relatives, parents should think about ways to make their mid-winter adventure gentler on our ecosystem.

To help you make responsible and sustainable choices before, during, and after your trip, Rachel Dodds and Richard Butler prepared a 272 page informative guide on eco travel entitled, 'Are We There Yet?: Travelling More Responsibly with Your Children'. This book donates 100% of the profits to the nonprofit World Animal Protection organization focused on ending animal cruelty.

With detailed advice regarding all types of travel, it becomes essentially a blueprint for making the adventure with kids of all ages more enjoyable while focusing on reducing the impact on our ecosystem. It includes advice, resources, and facts, as well as many stories aimed at informing guardians on how to keep children happy and amused, while travelling and enjoying their destinations.

Begin your holiday by turning down your home thermostat. Should your trip be spent on a Caribbean island, pack a reusable shopping bag for purchasing locally crafted souvenirs that support your destination's local economy. Take your own thermos to be filled at water bottle stations. Enjoy varieties of fresh foods by shopping at local markets.

At hotels, occasionally place the 'Do Not Disturb' sign on your door so that housekeeping won't clean your room when you go out.

To save energy, turn off the air conditioner, lights, and fans when you're not using your hotel room. Taking shorter showers – even a minute or two less can make a difference in water consumption, which is really important in places where water is scarce.

En route, inquire about environmental ideas offered by tour operators, hotel staff, as well as search websites that support responsible and local travel.

If you are planning either a ski get-away or just a relaxing time at a local resort with a pool, there are apt to be down times for the kids. Allowing for their suggestions keeps everyone happy. Also, pack a deck of cards and a game for all ages to keep kids away from screens and continue to be happily engaged with the adventure.

In hotels, hang up your towel so that the housekeeping staff will not replace it—you can even take your own hotel towel to the pool as washing towels for a single use, wastes both energy and water. 'Are We There Yet' helps you to navigate when travelling, and offers tips and inspiration on raising resilient, responsible children who will grow up aware of the many ways to protect and enjoy their environment.

The familiar phrase, 'are we there yet', that resonates with parents, can also be interpreted to mean, 'has our society reached the point of zero waste, lessened carbon emissions, and mitigated water/electricity usage'? Teaching by example is not just one way children learn, it's the only way.

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