



By The Numbers

By Wayne and Tamara

I need some clarification on something my husband has told the world, but first, a little background. We've been married four years, and he has cheated on me twice. They were separate affairs, each lasting less than a year.

The first one we moved past by recommitting to each other. Well, at least I did. I was getting back to my old self, and we were going out on weekends canoeing, swimming, hiking, and bicycling. Shortly afterward I discovered the second affair. That one really threw me for a loop because he led me to believe things were getting much better.

Then yesterday I saw him on a website I thought was a site for uploading pictures of family and friends. I learned it is a social networking site. On the website he lists his relationship status as "it's complicated." When I asked him what that means, he said I read too much into things.

To me it sounds like "I am married but still available." That doesn't sit well with me. Now he is talking about us moving out of state away from my family. Does "it's complicated" mean to him what it says to me?

Daphne

Daphne, the British psychologist Peter Wason conducted a revealing experiment. He gave university students three numbers—2,4,6—and asked them to tell him what rule they followed. Before they suggested a rule, the students were allowed to guess sets of numbers and ask if they followed the rule.

A student who suggested 8,10,12 would be told those numbers follow the rule. If the student then offered 14,16,18 or 1,3,5, again they would learn those numbers follow the rule. At that point the student would guess the rule is each number is two larger than the previous number. But that is not the rule. If we tell you that 1,300,996 follows the rule, can you guess what it is? You're right. The rule says each number must be larger than the one before it. What the experiment demonstrates is that human beings suffer from confirmation bias. We try to confirm our beliefs rather than trying to disconfirm them.

That's what you are doing with your husband. You think when he is nice to you he is recommitting to you. It appears more likely he is trying to keep you from calling a lawyer, telling his parents, or stopping his behavior. When he takes you out for the evening, he may be celebrating what he just got away with.

Now he hopes to take you away from your support system, your family. Take a page from his book and do something without telling him. Contact the only person likely to solve your problem: a good divorce lawyer.

Wayne & Tamara

Benched

For four months I sporadically dated a woman I know from church. I fell in love with her. When I told her how I felt, she said she wasn't ready yet. She felt I lacked self-confidence and that made me less attractive.

But she became interested again when she learned I was going to meet someone else at church. She asked if I would come by her house later that week. We had a great time, and the night ended with a passionate kiss or two. Maybe three or four, I lost count.

She says God has put three great men in her life, and I am one of them. She feels I am a different person now, and she is awaiting clarity on what to do next. However, when I asked her out for this weekend, she said she is going to the lake for the weekend with one of the other two men. Should I continue the relationship or move on?

Greg

Greg, you're not a starter on her team. You're second- or third-string. If you want playing time in the romance league, find another woman.

Wayne & Tamara



Election Season Approaches

A Candid Conversation
By Theresa Grant
Real Estate Columnist

As election season approaches, I have noticed conversations around our city are starting to change. I am sure that most are familiar with the Facebook groups that cover Oshawa be it downtown, uptown or south. There are several.

For the most part I can't help but notice there is so much negativity and down right nastiness in some cases. When it comes to venting on the way things work here in Oshawa, however, I seem to see a lot of people follow up with something like, mark your ballot, or I'll let them know in

October.

That is wonderful if in fact that were the case. Unfortunately, so many don't bother to go and actually do that. Engagement is so important. Whether it's a conversation in a hockey arena, a coffee shop or the grocery store, people need to talk about what's going on and then have their voice heard come election time. A strong city depends on its people to feel connected and to care about the direction their city is headed in. I for one feel that we have a reactive council and that does not serve anyone well. The circular thinking of this council is why the downtown area is what it is. That needs to change.

People need to vote for different representatives if a different result is what they want. If you have questions, make someone answer them. We should be investing in small businesses, welcoming new investments, taking care of our seniors and helping newcomers to put down roots.

Oshawa is a wonderful city capable of so much if only people would stop with all the negative talk and disregard. While we as citizens don't expect perfection, we certainly have a right to expect communication and inclusion.

An election gives everyone an opportunity to not only have their say but to help shape the next chapter of Oshawa's story. Make sure you don't forfeit your chance to be a part of that. Decide right now that your voice is important, because it is! Don't let October 26th be just another date on the calendar. Get out and make a difference in your community.



Today's approach to Debt?

By Bruno Scanga
Financial Columnist

Today the traditional approach to debt means that each month millions of Canadians jump through financial hoops to meet their final obligations, paying their bills, cover borrowing costs and try to put something away into savings, investments, and retirement.

Most Canadians manage their finances by doing two things:

1. Deposit their income and other short-term assets into chequing and saving accounts
2. Borrowing when they need to, through mortgages, lines of credits, personal loans, and credit cards.

Sounds simple enough, Unfortunately, they usually receive low or no interest on money they deposit, while they pay high interest on money they borrow.

Wouldn't it make more sense if the deposit and borrowing were combined?

Why not have every dollar you earn pay down your debts until you need to spend that money? All in One account. This is the most efficient ways to manage debt and cash flow. This account is where you can have your saving directed and applied to your debt.

In using this account your savings and income automatically reduce your debt to save you interest.

You can have a combination of borrowing with a fixed rate and another portion of your debt in an open line of credit. The fixed rate accounts can help provide payment certainty in arising environment. This approach can reduce interest costs and lower the risk of overspending in the account.

You can create a tailored debt management system based on your needs:

- Income
- Lifestyle
- Cashflow Surplus
- (undesigned money left over at the end of the month)
- Interest rate risk tolerance
- Understanding a good debt versus overwhelming debt

Fixed or variable mortgages rates – which one is right for me?

If you are looking for a traditional mortgage, you may not completely understand between fixed rates and variable rate mortgages. Each has its own benefits and your choice will depend on your situation and your personal preference. Your best options are to shop the marketplace and ask your advisors questions to ensure the plan you are getting meet all your need.

Chequing vs savings

Instead of juggling between a chequing and a saving account, why not have an option where you can enjoy the best of both?

Most banks want you to operate with multiple banks. It important to know that you are not maximizing your money by using separate chequing and saving accounts.

There are solutions that can help you benefit from higher interest rates of a saving account along with the liquidity of a chequing account.

Always ask questions, never accept the plans until you are 100% satisfied this will do what you want it to do for you.

Remember Comprehensive, Diversified Strategic Planning.

The Central Newspaper

LOOKING FOR SHARED OFFICE SPACE?

Perfect for startups or small businesses

Affordable rates

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newspaper@ocentral.com 905-432-2657 CONTACT US