



Twice Bitten

By Wayne and Tamara

My fiancée cheated on me. We dated in college and broke up because she cheated on me and I found out. That was five years ago. Since then we've been together off and on. We are best friends to the core and love spending time together. We got back together last December and got engaged in April. A quick engagement, but we know everything there is to know about the other and can't imagine not being in each other's life. We are both 27 and, I thought, ready for marriage.

Well, three weeks ago she went to an environmental conference in France. We emailed each other every day until last week. Since then I've received two emails, both short and missing her normal upbeat tone. I knew something was up.

So I went into her email account yesterday, which was completely wrong of me. I couldn't help myself. From a heart-wrenching note to her best friend, I learned she cheated on me with a 35-year-old Englishman at the same program. She is not sure she loves him but has serious doubts about marrying me.

I love her, but at the same time I am absolutely furious. The worst part is I must wait another week to see her. Her family loves me and will be so upset with what she has done. Can this be fixed? Can we move past this and stay engaged?

Anthony

Anthony, when you notice a mole changing color and shape, you go to a doctor to see if it is malignant. That's what you did when you went into your fiancée's email account. You had reason to be suspicious, and you discovered your suspicions were correct.

Five years ago you were offered a chance to learn a lesson. If you had mastered it, you might be married to the right woman now. But as an old cliché says, when we don't master a lesson in life, it keeps coming back at us until we do.

Wayne & Tamara

Marshmallow Man

I made a big mistake. I've been with my girl for awhile now, but on vacation a week ago I got caught up in the excitement with my buddies. I ended up playing a game of strip poker with two of my guy friends and two girls they know.

Nothing happened other than the game itself. I refused to have physical contact with either of the girls, and over the course of a few days I came clean with my girlfriend. I have so much remorse and would never do anything like this again. Is this repairable? Is what we had lost forever?

Holt

Holt, in a famous experiment 4-year-olds were shown a marshmallow and told if they waited 20 minutes before eating it, they would get a second marshmallow. Then their behavior was recorded.

When the children turned 18, researchers checked to see how they were doing. The children who waited were discovered to be more confident, trustworthy, and reliable, and they had much higher test scores. The lesson? Impulsivity often forecasts a grim future.

Your girlfriend knows when someone is in a relationship with a person they love, that person walks with them wherever they go and whatever they do. Now she is trying to decide whether an experiment with 4-year-olds forecasts her future with you.

Wayne & Tamara



One More Year to Grow - How Rushed the High School System Really Is

By Camryn Bland
Youth Columnist

The Ontario high school system is simple; attend school for four years, earn thirty credits, and graduate. However, it's a system which comes with constant stressors, especially as the years come to an end and students are forced to choose what's next. The decision between college, university, and the workforce can be stressful, in addition to choosing a specific school, program, and career to focus on. It's overwhelming, and unavoidable as a teen

in modern day. However, there used to be a solution engraved directly into the school system. There used to be a thirteenth grade.

From 1984 to 2003, Ontario high schools offered Ontario Academic Courses, (OLC), an academic year for students attending a University in the upcoming years. It focused on advanced coursework, university-level expectations, and post-secondary requirements. In the early 2000s, it was phased out due to budget cuts, other provincial education systems, and the emerging credit-based graduation model. With the end of grade 13 came the start of our new education system; a system of less time, less preparation, and less options.

Although the one additional year may seem insignificant, it can make or break a student's future. Additional time to prepare can change the schools a study applies to, or the field of study they pursue. An extra year allows space to reflect, explore, and grow before making decisions that can shape an entire life path.

I am a student who constantly overthinks and attempts to plan for the future, despite my confusion regarding my path. Every time I reflect upon it, I leave with a different plan for myself. A year ago, I wanted to pursue law, and six months ago I wanted to be a journalist. Now, I'm stuck with indefinite ideas revolving around social sciences and government, with no clear direction. In another year, I may want to teach, perform, or even enter the sciences. As I experience new things, my goals shift, leaving final decisions worrisome. I worry about choosing the wrong path, spending time and money on something completely useless.

I know I am not the only teenager who is petrified by the thought of making a definite decision. It seems almost silly to ask students as young as sixteen to decide what

they want to do for the rest of their lives. Many students simply do not have the time, maturity, or exposure to make such permanent choices with confidence.

Most unprepared students choose whichever path appears most convenient, rushed by the urgency of the system. When unsatisfied, individuals may leave programs or attempt to change their plans again, wasting money, time, and certainty in the future.

Within the current education system, it is difficult to fit all required courses for post-secondary pathways, let alone those I wish to take for my own learning. An extra year would provide the opportunity to take additional academic, practical, or exploratory courses. These classes could prepare students for real-world essentials such as finances, parenting, or civics. It's what is necessary to prepare students for both post-secondary education and post-secondary life, for both academic and personal development.

While it is still possible for students to take an extra year of high school, doing so often comes with unwanted stigma and judgment. Terms such as "super senior" or "victory lap" are looked down upon, viewed as a waste of time and resources. Teens are turned away from this solution, which is why a structured system is so important. It wouldn't come with stigma, but with understanding and support otherwise inaccessible.

Reintroducing a thirteenth grade, or the Ontario Academic Courses, would address these issues and more. It would reduce judgement, last-minute decisions, and unprepared students leaving high school. It would significantly decrease personal stress for students, and leave families confident they made the right choice. It would lead to less students switching educational programs or drop out of post-secondary education altogether. It would be one more year for students to grow, and that year would make all the difference.



Is It Legal!!! And Or Fair?

A Candid Conversation
By Theresa Grant
Real Estate Columnist

I just saw a REEL on Facebook of Tito-Dante Marimpeitri outside of City Hall in downtown Oshawa. It is easily the twentieth video I have seen of him since he declared his intention to run for Mayor of Oshawa on January 1st. I have never seen him on Facebook or in REELS prior to making this announcement and it's obvious he intends to post something everyday to try and stay top of mind with the voters and show the residents that he covers all areas and all topics.

I guess my question is, what happens after the election? Win or lose does he intend to keep this level of engagement up? If not, then what a farce this is. If so, where will he find the time?

I have to say that it's more than a little annoying that these local politicians get elected, disappear from the public view, collect a paycheck, and won't take or return a phone call, or email. Then, when we're in an election year, they seem to pop up everywhere. Like they are literally coming out of the woodwork. Shameful. Oshawa residents deserve better than that.

Why don't we have some sort of accountability system for these local politicians? That is something that needs to be seriously considered going forward.

I am seeing every single Councillor for all the wards front and centre with their motions, observances, statements etc...Where have they been for the last three years? And in some cases, seven years.

I don't find it engaging, I find it contrived, obvious, and insulting. Surely, we can do better than this.

Our current council is made up of several people who are quite literally collecting a paycheck for nothing more than the fact that they got elected! They have no intention to move on, nor do they do this city any good. Career politicians are what they call those types.

They didn't come in with any real credentials, and they have nothing to go to when they leave so the plan is just to run, election after election and hope they slide by. That may work for a period of time and in certain places, but I have a feeling that the residents of Oshawa are ready for something new. Their charitable spirits have been stretched to the limit, and they are hungry for change.

Not talk of change and the quaint catch phrases that actually mean nothing, but real change, the kind you can't help but notice when you walk downtown. Yes, I do think change is coming and it might be prudent for some of the current Councillors to polish up their resumes.



Financial Strategy

Maximize Your RRSP Return Through Asset Location
By Bruno Scanga
Financial Columnist

Do you know the real rate of return on your investments? Generally, Canadians measure the success of their investments based only on the rate of return. While it provides a good snapshot of whether an investment is doing well or not, it is not the only criterion for a true picture of success. A good portfolio is based not only on the return, but also by the tax implications of the investments.

Investors can improve their real rate of return by using effective asset location strategies to reduce tax exposure. Carefully dividing your investments between registered and non-registered portfolios will help to maximize your overall return. Keep in mind, investments inside your RRSP are tax deferred and a TFSA (Tax Free Savings Account) is not taxable. But everything outside of these investments will have a tax implication.

Understanding how your investments are taxed goes a long way in deciding where to invest your money.

Investment income has three main types. Each has different tax levels when held outside your registered investments.

· Interest income has the highest tax rate of the three regardless of your income. Whether you receive the interest or decide to reinvest it, it is fully taxable and gained annually.

· Income from Canadian dividends is taxed more favourably than interest income but it is important to remember that there are exclusions in the form of income from rent, royalties and foreign dividends which are taxed at the same rate of interest income.

· Capital gains income is taxed on only 50 percent of the total and the gains are included in your income when the gains are realized.

Although every province varies, an Ontario resident who sits at the highest marginal income tax bracket would pay over 53 percent* tax on interest income, over 39 percent* on eligible dividends and over 26 percent* on capital gains if these investments are in a non-registered account.

If these three incomes are within a registered portfolio such as RRSP or RRIF (Registered Retirement Income Fund), the taxes are deferred until you begin to make withdrawals. The withdrawals are then considered income' and the entire amount is taxed at your marginal rate of tax.

It would be great to funnel your entire portfolio into an RRSP or TFSA, but each carries certain limits of contribution. If your portfolio includes fixed income securities, you should take maximum advantage of keeping these within an RRSP or TFSA for tax shelter purposes. If you have reached the limits of your tax-sheltered investments, any equity investments that produce 'tax-preferred' income (capital gains and dividends) would be suitable to include in a non-registered account.

Don't let the tax implications be your sole motivating factor when choosing your investments. Try to gear your investments such that they are suitable for your specific situation and risk profile. Once you have done this, you can then focus on the best tax efficiency.