





Under The Influence

By Wayne and Tamara

I'm hoping you can help me discover the moral answer to a dilemma I recently encountered. I know I am not the only woman who has and will face this question, so I do hope you will print an answer. I recently met a very nice man (I thought) who lives about 40 miles away. We had a very nice date and he was a perfect gentleman. I eagerly accepted a second date with him in my locale. We had drinks, and he drank more than he should have, which is where my question comes in. As we drew the evening to a close he asked if he could hang at my house for awhile so he wouldn't drive 40 miles under the influence. I did not like this because I'm used to guys using this ploy to try to become intimate, and because people should be responsible and not drink too much when they need to drive. If I said no, that meant I could be putting him on the road to, at best, get a DWI and, at worst, kill someone. (I don't know how intoxicated he was; he seemed fine to me.) Against my better judgment, I allowed him to come into my home, where he almost immediately set on the path to become intimate with me. When I tried to send him home, he said he still was in no position to drive. I allowed him to stay and kicked him out in the early a.m. I'm still angry because I had laid out my boundaries very clearly. I didn't want him in my house, and I did not want to be intimate. But he obviously cared little about my feelings. In the future, what are my moral obligations in this situation? Do I tell him to drive home, make him sleep in his car (which means he'll drive home), or allow him to sleep on my couch (which puts my safety in danger and simply isn't what I want)?

Jill

Jill, Gavin de Becker once remarked, “The best cons make the victim want to participate,” and that explains this situation. This man tried to use your own niceness and sense of responsibility against you. de Becker calls the strategy “forced teaming.” In forced teaming one party tries to create a predicament which requires both parties to solve. The goal is to make the innocent party feel “we are in this together.” But that is never the case. Moral responsibility is not assignable. Someone who says “Stop me or I'll do something bad” produces no moral obligation in you. It is simply the strategy of a person running a con. If there is a moral lesson here which applies to you, it is this. It is not right to allow a person to trick you and get away with it. Instead of getting you drunk so he could take advantage of you, he got himself drunk—or so he said—so he could take advantage of you. That may be a reversal of an old ploy, but the intent is identical. In relationships, people with bad intentions often pull good people off their path. An old adage says, a teaspoon of sewage will spoil a barrel of wine, but a teaspoon of wine will never improve a barrel of sewage. If this man had achieved intimacy with you, you might be tempted to think of this as a relationship and him as a possible husband. That would have you living in his world. But even if we assume he didn't scheme this out and simply has a problem with alcohol, it doesn't put him in a better light. Dating a budding alcoholic is of no advantage to you. It still makes him a man you don't want. We don't have the right to change others and seldom do we have the power.



What Does Consent Mean Now?

Common Sense Health – Diana Gifford-Jones

Children learn the rudiments of consent long before anyone uses the word. We teach them to ask before taking another child's toy, to distinguish common from personal spaces, and to understand that not everyone wants a hug or a kiss. People have boundaries, and we must respect them. As adults, we learn the principle is considerably more complicated. And these days, it's getting hard to follow. Sexual consent is now understood as an ongoing, voluntary agreement rather than something implied by a previous encounter, a relationship or even a marriage. In health care situations, patients are expected to participate in decisions about their care instead of simply deferring to professional authority. And in our digital lives, we are asked to consent to the collection, storage and use of personal information, often without much idea of what we are agreeing to. Informed consent has long been central to medical ethics, grounded in the idea that people have a right to make decisions about their own bodies. Yet the shift away from medical paternalism has been significant. A patient should understand the proposed treatment, its risks, the alternatives, and the consequences of refusing it. Signing a form is no substitute for a meaningful conversation. Now consider what happens when artificial intelligence enters the consulting room. AI can assist with interpreting medical images, identifying patterns in patient records, producing clinical notes and informing treatment recommendations. Patients may not know when AI is involved, what role it plays in a decision, or how much weight a clinician gives its conclusions. In a September 2026 editorial in The American Journal of Bioethics, Harvard Medical School researchers Marina Hovhannisyan and J. Wesley Boyd raise concerns. Traditional consent assumes that a patient is authorizing a reasonably defined intervention. AI systems, however, can be updated, retrained and used in new ways after that initial agreement. The authors argue that meaningful consent in AI-assisted care needs to be an ongoing process, with greater transparency about the technology's role and significant changes in its use. Consent given today cannot apply to a technology that changes tomorrow. Nor should patients be expected to understand the technical workings of a complex algorithm before they can make a reasonable decision about their care. Health institutions have a responsibility to explain what matters in terms ordinary people can understand. Think of the routine click on “I agree” that allows us to use an online service. We may be authorizing the collection of location data, the analysis of our behaviour or the processing of photographs and messages. How long the information will be retained? Who else might gain access? How might it be used in the future? Refusing permission invariably means losing access to a needed service. Is that meaningful consent, or the price of admission? There is also a question of power. A patient may feel unable to refuse a recommended procedure. An employee may be reluctant to challenge an employer's request for personal information. A consumer may have little practical choice if every available service demands the same permissions. A formal yes does not establish that a person understood the implications or felt free to refuse. None of this means that consent has become an obsolete idea. Quite the opposite. As technology gives institutions and companies greater capacity to collect information, influence decisions and act on our behalf, the principle of personal autonomy becomes more important. But the responsibility for protecting it cannot rest solely with individuals. These are questions for doctors, technology developers, lawmakers, educators and the public – not just for the person clicking the “I agree” button.



Dead and Gone... The Emergency

By Gary Payne, MBA

At North House in Uxbridge, the new food pantry offers something you might not expect to need when picking up groceries. An appointment. Clients register, then book half an hour to choose from shelves stocked with food and household essentials. If they can't get there, staff can help them choose by phone or video and arrange delivery. When the pantry opened in September, its staff explained why that mattered. In a small town, you can run into somebody you know almost anywhere. Executive director Nathan Gardner mentioned the possibility of meeting someone from school or work while asking for help. Jennifer MacKay, North House's housing services manager, said the appointments offered a degree of privacy that wasn't always possible elsewhere. I'd never given much thought to that part of visiting a food bank. Needing the groceries is difficult enough. Then there's the possibility of everyone knowing you need them.

On Jan. 16, 1981, the Edmonton Gleaners Association became Canada's first food bank. Its founders had noticed two things: people were going hungry, and perfectly edible food was being wasted. They wanted to connect the two. Food banks spread through the recession years that followed. In 2001, Edmonton's Food Bank published a history to mark its 20th anniversary. Eleanor Boddy, chair of its board, acknowledged the contributions of volunteers and donors, but also wrote, “It is unfortunate that the need for a Food Bank in Edmonton continues.” That was 25 years ago. Even then, the anniversary wasn't entirely a celebration. On Oct. 21, Food Banks Canada released its latest HungerCount report. It describes a system designed as a temporary emergency response, now being asked to provide long-term support. Temporary is an odd word for something that turned forty-five in January. Across Canada, food banks recorded more than two million visits in March. Here in Durham, Feed the Need's network of food banks and other community food programs recorded more than 880,000 visits over the past year. Those are visits, not different people. Nearly one in five food bank clients nationally reports employment as the main source of income. Feed the Need says one in four Durham households experiences food insecurity. Having work, it seems, no longer guarantees having enough for groceries. I wouldn't put any of this at the feet of donors. North House's pantry came together through community donations and partnerships. It isn't intended to replace Loaves and Fishes, but to work alongside it. The problem is that even the best-stocked pantry can't make rent cheaper or stretch a paycheck any further. Back in Uxbridge, North House has made room for people to choose their groceries without worrying so much about who might see them. It's a thoughtful thing to do. We keep finding thoughtful ways to live with an emergency that was supposed to be temporary.



The value of naming a beneficiary!

By Bruno Scanga

Using a insurance contracts to reduce estate expenses naming a beneficiary is an important part of your estate planning process. When you name someone other than the estate as beneficiary of an insurance contract, the insurance company is obligated, under the Insurance Act, to pay any death benefit proceeds directly to the named beneficiary on record, avoiding the estate. Having the death benefit proceeds avoid the estate provides many advantages. This can avoid the delays of settling the estate, including estate litigation (such as will challenges), and bypass probate (probate fees vary by province) and other estate administration fees. Other estate administration, accounting, and legal fees could add up to another five per cent or more depending on the complexity of the estate—money not going to your loved ones. Market risk/liquidity settling an estate can be lengthy, frequently taking months or even years if the will is challenged or there's other estate litigation. During this time, the investments are often frozen and exposed to market risks (e.g., a market correction). Instead, when a beneficiary is named, the death benefit proceeds are usually paid quicker upon receipt of proper documentation. This puts money in the beneficiary's hands quickly to use as they see fit and significantly reduces exposure to market risks. Having even a portion of your estate with an insurance company can provide beneficiaries with much needed cash, alleviating the stress of having to pay any outstanding expenses and incoming bills while they wait for other funds from the settlement of the estate. Assets not subject to the deceased's creditors When assets flow through an estate (which generally occurs when non-registered assets are paid by financial institutions other than insurance companies), they may become vulnerable to the deceased's creditors. Beneficiaries could receive a substantially smaller inheritance if assets are not protected. Having the death benefit proceeds bypass the estate offers potential protection from estate creditors. To control this concern you can use the annuity settlement option to automatically transfer fund proceeds upon death into an annuity and specify scheduled payments for the beneficiaries. This is useful if you are concerned about your beneficiaries' ability to manage money and prefer to have the proceeds and future interest paid out to them gradually over time. Ease the burden on the executor. While being an executor can be very rewarding; it's also a big responsibility that comes with the risk of personal liability. By having assets dealt with outside of your estate so your executor doesn't have to manage them, you can ease the burden and reduce the risk for your executor. Privacy Bypassing probate also preserves confidentiality as probate is a matter of public record; payments made by insurance companies are generally a private matter. This can be beneficial in situations where you and want to keep your wishes private and undisclosed between family members. When you name a beneficiary with insurance segregated fund contracts and guaranteed interest accounts (GIAs), you can keep more of your money in your family. Remember no question is to silly as one question can save you and your family substantial amounts of money!