Whose Children?

By Wayne and Tamara

Our firstborn adult son no longer allows us to visit at his house or see our only grandchild, now a teenager. It has been four years of being shunned for issues which he stated in a four page email and which I say did not happen. He knows what I presented are the truthful facts; however, he continues with the emotional extortion, certainly against us, and by example to his maturing child. His wife is a health professional who earns a high income. We have known her over 20 years, since she was 14. We don't want to go to court to secure grandparent visitation as the judge would probably ask the child if our visits would be acceptable. We feel the grandchild may say "no" so as not to upset the parents. We don't know what our son has told his child about why we no longer visit. We keep in touch with cards, and still send birthday and holiday gifts. However, we have not received a thank you from either of them.

Gayle

Gayle, regular readers of the column may sometimes be shocked by a letter we print, but the truly horrific letters never make it into the column. These letters about sexual, physical, and emotional abuse--and cases of huge neglect--are in a whole different category.

Whatever your son is saying must be grave because you won't repeat it and you won't let it pass. Typically, when there is noteworthy abuse and the victim grows up and can voice it, the parents deny it. As proof of the denial, the parents go after the grandchildren and assert their "grandparents rights." While it is true an adult child's complaint may be no stronger than "you get on my nerves," and in some cases the adult child may be mentally ill, we balance that against the greater evil of giving abusers lifetime access to their children and their children's children.

Serious abusers pursue the third generation as ruthlessly as they mistreated the second. There isn't enough information in your letter for us to decide what happened, but one thing we know. This seldom happens with good parenting.

Wayne & Tamara

Clear Conscience

About a year ago I met this great guy from India who was working on contract here. We started a relationship, and I fell in love. I kept my feelings from him, and he did the same. There is a reason I am like this--before we started going out I had an intimate relationship with another man.

In India guys don't appreciate this from girls, so I never told him. Recently he went back to his country, and all communication stopped. After months of worrying if I will ever see him again, he finally contacted me. It felt good. I am not a liar. I was tired of keeping this from him and wanted to start a fresh life, so I decided to tell him the truth. When I did, he never replied to my email. Are we over? What should I do?

Rani

Rani, somewhere in an old file cabinet in the back of the male brain is a set of instructions on women. These directives tell a man not to accept a woman who has been intimate with another man. Biologists theorize the instructions were written by nature to ensure a man would at least take care of his own children. Though many men don't believe the instructions, men from cultures which reinforce them usually do. Because we are better off living in reality, we are better off being honest. But there are a few exceptions. One would be when honesty is merely cruel. Another would be a woman's sexual history. You will be happier with a man you can be honest with, but women should know many men will have a knee-jerk response to their intimate history.

Wayne & Tamara

Dead and Gone...

Did Anyone Read Your Résumé?

By Gary Payne, MBA
Founder of *FuneralCostOntario.ca*
The Fine Print

You can spend an hour on a job application and never know if anyone actually looked at it. You adjust the résumé, change a few words so it fits the position, check the spelling, attach the file and hit submit. Then you

wait. A week goes by, maybe two, and eventually the posting disappears. Most of the time, you're left to assume somebody else got the job. The question you rarely get answered is even more basic: did a person ever see what you sent? Ontario has quietly answered part of that question this year. Since January.

1, new requirements under the Employment Standards Act say employers covered by the rules have to disclose when artificial intelligence is being used to screen, assess or select applicants. You may already have seen the sentence and scrolled right past it. The Ministry of Labour says employers don't have to describe the system in detail or tell you exactly how it is being used. A statement that AI is involved can be enough. And these aren't just words sitting in a regulation somewhere. A recent Staples posting for a sales position in Ajax included a notice saying artificial intelligence may be used at certain stages to screen, assess or select applicants, while adding that a human reviewer makes the final decisions.

That one little paragraph in a job ad tells you quite a bit. The first set of eyes you imagine looking at your résumé may not actually be a set of eyes. Software could be part of deciding whether your application moves

forward far enough for somebody to look at it. That doesn't mean the machine necessarily hires or rejects you on its own, and the Staples posting specifically says a person makes the final call. But it does make you look at that submit button a little differently.

There's another part of the new rules that may matter even more. If an employer interviews you, it generally has to tell you within 45 days whether a hiring decision has been made. Anyone who has gone through a job search knows why that matters. You have the interview, think it went reasonably well, check your email for a few days and then for a few more. Eventually you realize you may never hear anything. Except the 45-day rule has a door in front of it. Under the regulation, preliminary screening doesn't count as an interview. So the clock doesn't start simply because you applied or because your résumé went through a screening process. It starts once you've actually been interviewed. If AI helps screen out your application before you ever get that far, the 45-day requirement never starts for you. That's the part I think most people will care about. Someone applying for a warehouse job, a sales position or something at the local shopping centre probably isn't going to research the artificial-intelligence system behind the application. They want to know whether their experience was considered, whether they have a chance and, eventually, whether somebody else got the

job. The rules give applicants more information, but there are limits. Even after an interview, the employer only has to tell you whether a hiring decision has been made. You aren't necessarily going to learn why you didn't get the job, what role the software played or how your application was assessed. These particular requirements also apply only to employers with at least 25 employees on the day the job is posted. Before we get too sentimental about the person who used to read every résumé, the old system wasn't exactly a fireside chat either. A manager with hundreds of applications could skim, miss good experience, favour something familiar or simply run out of time. Good people were overlooked long before anyone started calling the software AI. For an employer buried in applications, using technology to narrow things down isn't particularly hard to understand. What has changed is that some of that machinery is becoming visible. That sentence buried near the bottom of a job ad is worth reading now, because it tells you something about what may happen to your résumé after you press submit. If you get through that first door and into an interview, Ontario now says you're entitled to an answer of sorts. If you don't, the old answer can still arrive the old-fashioned way.

Does Your Doctor Care?

Common Sense Health – Diana Gifford-Jones

If doctors depended like actors do on an ability to connect with their audience, the medical profession would get better reviews. But most patients will tell you the same thing about their doctor: they don't make that connection at a human level. They are elusive – virtually impossible to reach for a discussion. When they appear at appointments, they pay more attention to the computer screen in the examining room than they do you, the patient, the person needing their care. Patients have been complaining about it for decades.

In 1989, a major survey reported patients often felt "dehumanized," and that doctors cared more about tests and procedures than about the person in front of them. Even earlier, in the 1960s, social researchers noted that patients described physicians as "curt" and "abrupt," mechanical and impersonal. Studies ever since have confirmed that dissatisfaction with doctors is due to their lack of communication skills.

Medical schools have tried to address this. Teaching interpersonal skills is now part of the curriculum. Students rehearse interviews, practice explaining diagnoses, and even role-play with actors posing as patients. Research shows that effective communication improves diagnostic accuracy, increases adherence to treatment plans, and enhances patient satisfaction. Yet many patients would be forgiven for wondering where those lessons went. Heavy workloads, computer screens between doctor and patient, and complex medical teams continue to create barriers. Medicine may be teaching communication better than ever, but the system often makes it hard for the patient to see the doctor doing it.

Many patients assume they have no choice. "I'm lucky just to have a doctor," they tell themselves. "There's no way I could find another one." This is a false narrative. Doctor shortages and the complexity of healthcare have people believing they must accept poor communication. You would not tolerate being ignored or dismissed in other parts of your life. Why accept it in medicine?

Patients do have power. Does your doctor ask about your life, listen without interrupting, and explain clearly? If the answer is consistently "no," action is warranted. Even if you stay with the same doctor, your preparation can transform a visit. Write down your list of concerns and what you think the doctor needs to know as background. Prioritize your questions and have them written down too. Ask for clarification. Ask if you have options. Be sure you understand instructions relating to medication.

Communication matters immensely in consultations, where diagnoses are discussed, treatment plans explained, and long-term decisions made. But surgery is different. In the operating room, technical skills are what matter. A brusque surgeon may still be an exceptional technician. Reputation among colleagues, experience, and complication rates are more revealing than personality. Multiple opinions, careful questions about outcomes, and input from nurses or other professionals are the smartest safeguards.

Walking out on a doctor may be right for some patients. But a practical alternative is a health advocate: a trusted companion who attends appointments with you. They can ensure questions are asked, take notes, track instructions, clarify confusing explanations, and follow up on tests or referrals. They act as an extra set of eyes and ears, guiding patients through complex care.

There's also the possibility that new artificial-intelligence tools capable of notetaking, translating medical jargon into plain language, and helping patients with treatment routines will take up the role of chief communicator. If managed wisely, these tools could make a big difference. But the relationship we all want still rests with two human beings: a doctor who cares and a patient who feels well cared for.

What happens if you retire before you're officially "supposed" to?

'By Bruno Scanga
Financial Columnist

Whether you've decided to "hang up your boots" early or life "threw you a curveball", retiring before age 60 or 65 could leave a bit of an income gap. That's because you can't fully tap into the Canada Pension Plan (CPP) until you're at least 60, and Old Age Security (OAS) doesn't kick in until 65. So, how do you pay the bills during those bridge years without surrendering a fortune to the taxman? It all boils down to looking at the big picture. Instead of stressing about a single year, your goal should be to manage your taxes over your entire lifetime. Think of these "gap years" as a special transition window where you get to creatively design your own income stream. Here's a game plan that may work for most people: Lean on Your RRSPs First - If you don't have much employment income coming in right now, your RRSPs can be your best friend. Yes, any money you pull out of an RRSP is taxable. However, since your overall income has dropped, withdrawing the money now means you'll be taxed at a much lower rate. There's a highly strategic reason to do this, too. If you leave your RRSP completely untouched, letting it grow into a massive nest egg by the time you turn 71, it legally must be converted into a Registered Retirement Income Fund (RRIF). Once that happens, the government forces you to make minimum withdrawals every single year. If your account has grown too large, those mandatory withdrawals will be massive, and they'll be heavily taxed. By proactively "melting down" your RRSP during your low-income gap years, you effectively flatten out your lifetime tax bill. You might even want to make a calculated withdrawal at the end of the year just to take full advantage of your basic personal tax exemption. Leave Your TFSA Alone While it might be tempting to pull money from your Tax-Free Savings Account (TFSA) because it won't trigger an immediate tax bill, try to hold off. It's usually much better to keep your TFSA intact to use as an emergency fund for sudden, unexpected expenses. Furthermore, TFSAs are fantastic vehicles for transferring wealth to your family, because they can be passed down to the next generation completely tax-free. The Power of Patience with CPP and OAS - Just because you retired early doesn't mean you should immediately claim your government pensions. In fact, there can be significant benefits to waiting until you're 65, or even 70, to take your CPP. Delaying these benefits guarantees you a significantly higher, inflation-protected payout for the rest of your life.

Ultimately, it's all about pacing yourself and orchestrating your streams of income mindfully. While you wait for your government pensions to reach their maximum value, use your RRSPs to bridge the gap. Then, once your CPP and OAS cheques finally start rolling in, you can slow down your RRSP withdrawals—keeping your retirement comfortable and your taxes firmly in check.