A Mother's Place...

By Wayne and Tamara

My fiancé asked me to marry him about a month ago. When we were younger we had a close friendship. That has turned into a romantic relationship which evolved into an engagement. Before our engagement our relationship was difficult, but definitely worth it.

When we were friends, his mother had no problem with me. As our relationship grew, she became involved with his everyday life. When we had plans, she always found something for him to do. Though my fiancé denies it, she started poking her nose into our relationship.

She tried to limit our time together with silly little requests like, "I want to buy plants for the garden. I don't want to go alone. Please can I come with you?" If that didn't work, she would invite herself to our dinners or on our day trips. For the sake of my business I bought a house closer to where he stays, a flat at his parents' house.

As he spent more and more time at my house, his mother got more and more demanding and meaner towards me. She's an angel to me when he is there, but an absolute bitch when we are alone. According to my hubby-to-be, everything his mom does is done with good intentions. How do I get her to let go? **Heloise**

Heloise, there are lots of ways to dig a hole. You can use a shovel or an auger. You can soften the ground with water or get a stronger person to do the work. But a hole isn't going to resist. Holes don't call the police and report a theft of dirt, or wail to the neighbors a horrible saga of abuse at your hands. People are different. They retaliate. Rappers insult each other in song, and dis one another to the media. One says, you've got no talent. The other says, there are 15 people in my entourage. One says, I've got a gun. The other says, I've got a gun and two bodyguards. Before you know it, pieces are pulled and shots fired.

In many arguments there is no midpoint. If you are willing to attribute bad motives to your fiancé's mother, why not attribute dirty fighting to her as well? Why hasn't it happened? Because his mom hasn't had to pull out the big guns yet.

Over a century ago William James spoke of the "psychologist's fallacy." What he meant was we think what is true of our mind is true of someone else's. You believe a man should be free to live his own life. She may think: he's my son, he came out of my body, he's part of me, he extends my reach.

Young children fight over who gets to ride shotgun, that is, who gets to sit in the front seat, passenger side, by the window. His mom has been riding shotgun in her son's life, and she doesn't want to give up her place. This is how she's lived. She is wondering, what's in it for me? Your fiancé hears her remarks as help and suggestions. He doesn't want to see his mother as a problem. If you press the point, he may think the problem is you.

Heloise, some people can take teasing, and others cannot. Pro footballers play hurt, while many people wince at the sight of a needle. We all have different thresholds. You've reached the limit of what you can take, and you are not even married. If you think things are bad now, wait until children come along.

In the complaints we get from women about their mother-in-law, there is always one key: the man. If he wants you in the position of wife, things will work out. If he has an exaggerated view of his mom's role in his life, no younger woman will change his mind, much less change hers.

Wayne & Tamara

November 1 to 7 is Carbon Monoxide (CO) Awareness Week in Ontario

November 1 to 7 is Carbon Monoxide (CO) Awareness Week in Ontario and Oshawa Fire Services (OFS) is reminding residents to install new batteries in all smoke and CO alarms when setting the clocks back one hour on Sunday, November 2 at 2:00 a.m.

It is required by law that all landlords and homeowners have working smoke alarms on every level of the home and outside all sleeping areas. CO alarms must be installed near all sleeping areas in residential homes and in service rooms, and adjacent sleeping areas in multi-residential units. Removing or tampering with smoke and CO devices can result in fines of up to $50,000 for an individual and/or one-year imprisonment.

Smoke and carbon monoxide alarm tips: · Install smoke alarms on every storey and outside all sleeping areas of your home. For added protection, install a smoke alarm in every bedroom according to the manufacturer's recommendations. Larger homes may require additional smoke alarms.· Install CO alarms outside all sleeping areas if your home has a fuel-burning appliance, fireplace or attached garage. Beginning January 1, 2026, in addition to the CO alarms required outside all sleeping areas, a CO alarm is required on all storeys if your home has a fuel-burning appliance, fireplace or attached garage. · Test smoke and CO alarms monthly by pressing the test button. Change the batteries spring and fall. · Ensure that all members of the household know what to do should a smoke or CO alarm sound. Be sure that your family has an escape plan, complete with a meeting place, and practice it regularly. · Smoke and CO alarms wear out over time. Replace alarms according to the manufacturer's recommendations or if they are more than 10 years old.

Carbon Monoxide (CO) Awareness Week

November 1 – 7 is Ontario's Carbon Monoxide Awareness Week. OFS is reminding residents to prevent CO in your home by getting all fuel-burning appliances inspected annually.

The Ontario Fire Code requires every house, condo, apartment, hotel and university or college residence with a fuel-burning device, and any building with an attached garage, to have a working CO alarm. In condo or apartment buildings, that have a garage and/or fuel-burning appliances, CO alarms must be installed adjacent to each sleeping area of all homes above, below and beside the garage/fuel-burning appliance room(s).

What is CO?

· A highly poisonous gas, CO is often referred to as the "silent killer" because it cannot be seen, touched or smelled. - CO is produced when fuels such as propane, gasoline, natural gas, heating oil or wood do not burn completely in fuel-burning appliances and devices such as furnaces, gas or wood fireplaces, hot water heaters, stoves, barbeques, portable fuel-burning heaters and generators and vehicles.

Prevent CO in your home

·Ensure fuel-burning appliances, chimneys and vents are cleaned and inspected annually. Visit COSafety.ca to find a registered contractor near you. · Check that all outside appliance vents are not blocked. · Gas and charcoal barbeques should only be used outside, away from all doors, windows, vents, and other building openings. Never use barbeques inside garages, even if the garage doors are open. · Portable fuel-burning generators should only be used outdoors in well-ventilated areas away from windows, doors, vents and other building openings.

· Ensure all portable fuel-burning heaters are vented properly, according to the manufacturer's instructions. · Never use the stove or oven to heat your home. · Open the flu before using a fireplace for adequate ventilation. · Never run a vehicle or other fuel engine or motor inside a garage, even if the garage doors are open. Always remove a vehicle from the garage immediately after starting it.

A Candid Conversation

By Theresa Grant
Real Estate Columnist

I was having lunch with a friend of mine the other day and the conversation turned to downtown Oshawa. She works downtown and has for many years. Over the years she has seen many changes take place, quite literally right outside of her office window. As the time passed, we chatted about how downtown used to be a vibrant hub of activity with something for everyone. We reminisced about certain stores that we remembered. There were specialty stores and so many sole proprietor shops. The mom-and-pop stores of the 60's, 70's, and 80's. We agreed, we miss them.

At some point the happy reminiscing turned to the stark reality that our downtown is today. Along with it, the inevitable question of what to do about it.

Our Council is clearly ensconced in the response of "It's not our responsibility", and happy to coast with that as though that gives them a pass on the whole situation. They are quite happy to blame the situation and the lack of action on The Region, The Province, and the Feds. Anyone actually, as long as they can deflect from themselves.

I have read many letters over the years addressed to Council pleading with them to think differently and to enact certain measures that are well within their purview and still they do not act. While I do agree that there is a vast amount of misunderstanding within the general public as to what our Council can and cannot do, what they have the legal authority over, I do know that they have the ability to implement and enact certain measures that simply choose to ignore, often saying that they don't have jurisdiction.

I know from my networks here in Oshawa that people are not just tired of the situation downtown, they are fed up with the Council that does nothing to improve it but would rather hide behind their old worn-out excuses. It does not surprise me that we are just now starting to hear from certain Councilors

that have been silent over the last 3 years. We have an election in October of next year, so they must feel like they need to be seen and heard all of a sudden. I saw the most ridiculous story on CP24 a while back, May, I believe of Dan Carter telling a reporter that one of his staffers approached him earlier that week and said something like "Mr. Mayor, I was walking up Simcoe St. this morning and there were people openly smoking crack right there on the sidewalk, it was shocking". Really? in May of 2025 you are shocked to hear that this is happening? Where have you been for the last several years? What a load of bologna! I'm sure we will all start to see and hear more of that same sentiment as we head toward the Municipal election of 2026. Which, by the way is exactly where you need to make your disappointment with this Council known, if in fact you want change.

The Hidden Role of Luck in Building Wealth

By Bruno M. Scanga
Deposit Broker, Insurance & Investment Advisor

When it comes to money and investing, a lot of people fall into the same trap: chasing what's "hot" right now. If a certain stock, sector, or trend is making headlines, many will jump in—hoping they've found a "sure thing."

The funny thing is that's the exact opposite of how real planning works. Whether it's a financial strategy, goal setting, or life in general, lasting results come from acting before the proof is obvious.

Think about New Year's resolutions. When you commit to exercising three times a week or finding a new job, you're betting on something you want, not something you already see. At first, there's no evidence it will work—but over time, if your actions match your intentions, results show up. Eventually, you may even enjoy the process.

The problem is that most people want proof first. It works the other way around: action comes first, then proof follows. History is full of examples—Gandhi imagined a free India long before there was any evidence it could happen.

A financial strategy works the same way. When you buy a car, you get the keys at once. But when you sit down with an advisor to map out retirement, you're taking steps today for something you might not see for 20 or 30 years. The only "evidence" we have is the past—and while it can guide us, it can't guarantee the future.

That's where both wise behavior and a little luck come into play. Advisors can point to past success stories, but your journey will be unique. You might even do better than expected—but there are no promises.

The smartest path? Follow proven strategies to build wealth as efficiently as possible, while tailoring them to your comfort level, lifestyle, and financial situation. Your plan should factor in your health, earning potential, savings ability, and resilience against life's bumps—like recessions, job loss, or unexpected expenses.

Once the key pieces are in place—saving tax-efficiently with RRSPs or TFSAs, managing risk, and living within your means—the next step is to give your plan the one thing it truly needs: time.

But don't confuse that with "set it and forget it." The economy changes. Government policies shift. Markets evolve. These things will affect your plan, which is why regular check-ins and adjustments are crucial.

And then there's luck—the wildcard you can't control but can certainly be ready for. Who could have predicted that real estate values in some Canadian cities would skyrocket, giving many Baby Boomers an unexpected boost to their retirement? Sometimes, simply owning the right asset at the right time makes all the difference.

In the end, good planning is about creating the conditions where luck can work in your favor. Preparation doesn't guarantee success—but it sure stacks the odds.

Talk about how to combine smart planning with life's unpredictable twists to help you reach your goals.