

# The 'ugly' surpassing the good and the bad

by MARK PAVILONS

Borrowing on the theme from an iconic spaghetti western, our society has always had good, bad and, well, ugly.

Catchy theme songs aside, life is messy.

And apparently, it's getting worse.

A pre-Valentine's survey revealed that challenging finances have kept couples from going all out, and celebrating in style.

According to 360Lending, almost half of Canadians said they would rather save money for a down-payment than 'be in love.' More than half said they chose to spend less on their partner because of rent or mortgage payments.

But wait, folks, it gets better, or uglier.

Roughly one-quarter say they aren't travelling due to finances and 17% said they never go out at all. Interestingly, 10% have cancelled streaming services. And 7% said they are 'living on Kraft Dinner.'

Now, if you are in a family with kids, KD is a staple. I could live on it but maybe use some fancy ketchup.

Most Canadian consumers have felt 'sticker shock' whether at the grocery store, gas station or mall shopping.

I recently heard a new term on the radio 'ROVE, Ridiculously Overpriced and Very Expensive.

Catchy.

ROVE applies to almost everything in our disposable, cash-strapped western lifestyles.

How often have you heard someone (perhaps yourself) remark that 'there's no way I'd pay X for that?' I mumble it to myself weekly as I wander the grocery store aisles, in search of a modicum of satisfaction.

Yes, more and more Canadians are getting stressed out and finances remain as a major issue in relationships and families.

There were tax and mortgage relief programs during the pandemic, which many households took advantage of. But now that we're 'back to normal' all relief efforts are gone. Businesses are also saddled with paying back any COVID-related loans.

'Global uncertainty, increasingly longer life spans, the changing nature of work, changing work-life patterns, housing affordability, high debt loads, and the impact of unplanned life events, amongst other factors, mean that many Canadians are needing to manage and, where possible, improve their financial resilience,' according to Statistics Canada.

Almost half of our fellow men and women said the pandemic has left a lasting negative impact on their mental health. And almost 25% report still having high levels of anxiety.

I wouldn't say the pandemic itself caused these levels. I think they were always there, and COVID exacerbated them. And, they've been growing in the last year or so due to many reasons.

I see it first-hand in our children 'ncertainty, a lack of direction, career unpredictability.

And parents, too, are feeling it. We seem to be somewhat helpless in helping our young find themselves and their way in this confusing world. It weighs heavy on us.

The Bank of Canada is concerned about households being able to keep up with debt payments: ?More households are expected to face financial pressure in the coming years as their mortgages are renewed.?

Oh, but if we could assemble a rag-tag team of gunslingers in search of gold.

My son made an interesting point recently: ?With only a portion of the world's wealth, we could give every citizen hundreds of thousands of dollars to settle up. Isn't that much more valuable to our world than spending billions on weapons? The Canadian government just vowed to commit almost \$300-million to supplying Latvia with weapons, in light of current world tensions. Divide that up among Canada's population instead!

If you scan the daily news headlines, you will pick up on other ?uglies??going on in the corporate world.

Many large companies are laying off noticeable numbers as they ?restructure.? These are well established, profitable entities, so it begs the question, what's going on?

Within families, there are plenty of hideous and unseemly occurrences ? relationship woes, mental wellbeing, health conditions, vet bills, addictions and countless others.

Not to be a downer, but it seems our society has smeared ugly across the beautiful abstract mosaic that is humanity.

But all hope is not lost, my friends.

The ?good??is still there, inside every one of us. And there are examples all around.

I was a serial worry wort through much of my life and I?still get stressed out. I?fully appreciate that life and finances are a constant balancing act.

But we can decide to ?keep calm and carry on??as the famous saying goes. Losing our heads and tempers isn't good for anyone.

When I get stressed out, I?long for the comfort of home. When I arrive home at the end of the day, I?look around and I?am blessed.

I?am greeted by our dogs, who miss me, largely because they can't tell time and feel that I've been gone for weeks. I?noticed that our fridge contains food and some scrumptious leftovers.

I?look through the windows into the back yard and see nature, always in transition. There are many hugs to give, all around.

Of course, such feelings are fleeting, but perhaps we need to make them sustainable, long-lasting. Such joy is limited and we need to stock up on it, lest we be crushed under the weight of our other emotions.

I?say we rearrange my spin on the iconic title, to once again put ?good??back in the lead. I?know it's tough, people, but we have to.

We can't continue on this path of self-deprecating depression and stress.

We can't block out the forest for the trees and we just can't give up, no matter what.

People often wonder why bad things happen and we're burdened by things we can't control.

Well, we've been given many wondrous things ? choice, free will, knowledge, love and compassion. These are more powerful than any ?ugly??out there!