

# The Three Wine Men

Not to be confused with the famous "Wise Men" were the three "Wine Men" I met today. Tom, Dick and Harry were the guys I joined on the golf course for 18 holes. Every Thursday afternoon you **could** find them playing golf at a golf course near you. They love to golf different courses so that a lot of people can join them for a fun experience like no other.

Upon meeting them at the first tee I asked them to watch my ball as I still have trouble seeing it land. For sure they all said they would watch. They were truly very helpful and after my drives they would make sure I knew where the ball landed.

To say these three are **not** serious golfers is an understatement. They are out for fun and every once in awhile one of them will actually pull off a golf shot. One time the ball really did end up within two feet of the pin. Automatic gimmie.

Trees and water seemed to be drawing their golf ball. The "boing, boing" of the sound of the ball hitting the trees was reverberating through the forest. The splash of the ball in the water was frequently heard. There was no swearing or throwing of clubs just a bit of gnashing of the teeth. They were out for a good time and the golf game was secondary.

On the Par Five Hole on the back nine Dick asked me why it was that I didn't play in the trees like they did. I said it was much easier to find my ball on the fairway than in the trees. He laughed. Tom and Harry were also in the trees on that hole

and with all that time spent looking for balls, the twosome behind us asked if we would let them play through. Of course we did.

## What's In Your Golf Cart?

On the next hole all three of them hit their drives and I went to the forward tees to hit my ball. I had a great drive down to the 150 marker and I waited for them to catch up. Neither of their carts were coming. Nothing was moving. NADA. I waited for at least five minutes. They finally came to join me and announced it was "*wine time*" and would I like a glass. They proudly announced they did have a spare glass. I refused, saying my game would really go south if I tried to drink and drive the golf ball.



Red wine

We had a little wager on the Seventh Hole short Par Three. But as luck would have it, nobody put their ball on the green. Wager cancelled till next round.

On the par Five Eighth Hole on the back nine I was about 50 yards from the green into a strong cold wind. I hit my sand wedge to 13" from the pin. Easy Par and my shot of the day.

It is early in the spring to expect great golf. I do, however, meet some of the most interesting people when I go to a course as a walk on. The three **wine men** I met today made for a most intriguing afternoon.

I'll see them again next Thursday...just kidding.

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# Planning An Afternoon Seniors' Bridge Party

It was a dreary Thursday in April 2019 when three of us headed out to the southwestern town of Bragg Creek, Alberta to play Bridge at 1:00 p.m. in the afternoon. The weather forecast was for overcast skies and the possibility of snow later in the day. It is a short drive on Highways 8 and 22 to the town and soon we were there!



Organizing a ladies and gentlemen group to play Bridge is not an easy TASK an any age but seems to be more of a challenge as we get older. There had been a large contingent of players originally in this group but the number has dwindled as participants have left the area. Bridge players had come from near and far to the community center and often there were three, four and even five tables playing the game. Back a few years ago there were many players from Bragg Creek, Redwood Meadows, Longview, Turner Valley, Cochrane, Airdrie as well as the former residents who now live in Calgary. It was easy to attract volunteers back then to bring the coffee, dessert and to set up the tables. The hall was booked the second and fourth Thursday each month of the year and very well attended.

You would think that with modern technology it would be easier to organize such an outing but that doesn't seem to be the case. The number of bridge players has decreased as the seniors have aged and young people have not taken up the game. Now there is a challenge to get two let alone three tables of participants.

We seniors often need **reminders**. A sticky note put in an obvious place in the kitchen is my favorite reminder. It needs to be in sight for me to see upon arising each day. This really helps me to know my plans for the day. I even put alerts on my IPAD for the day before AND the day of my engagements.

***Back to the party.*** We arrived around 12:30 p.m. to set up the tables with playing cards, Bridge tallies and pencils. When we walked up the stairs to the loft in the Community Center where we were to play there were two ladies there who had already done all the set up. How lovely.



The tables were set

I met the seven others who I didn't know and we waited for two gentlemen to arrive from Cochrane. This would make three tables, four at each table. By 1:20 p.m. there still was no sign of these guys. A search by one lady in her purse produced a **cel phone** and the men were called. No answer, no message manager, and no call waiting. So we went ahead and played with nine people. Turns were taken as to one "sit-out" for each four hands. (One gentleman decided to make things easier and he said he had some chores to do and went home.)





## The “Bragg Creek”

I had a few good cards and had a great time. Everyone was so friendly and for sure I would go again, if asked. There on the counter was “help yourself to a pineapple/ginger loaf and coffee” and I sampled both. When we finished six rounds of Bridge it was time for clean up. All cards and tables were put back in place. We said our good-byes and headed for home. Just as forecasted the snow arrived and we drove through a spring snowstorm back to Calgary.

Thanks to my friends who invited me to join them for the day. Planning for group activities is not easy at anytime but with seniors there is just a little more to making sure we all “**remember**” what is planned.

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## **Once Upon A Cheater – Exposing A Fairy Tale**

Remember at the end of my post “There Is Love And There Is Blinded By Love” I asked if any of my readers had stories to tell that could help other people. This is the second of two true stories that I hope will be a valuable lesson learned in the pitfalls of relationships



# Beware Of Cheaters

Whether you meet a stranger through a chance encounter in public or through an online dating site, keep in mind that some of them will be cheaters. They may already be married or in a committed relationship, and it is **highly unlikely** they will admit that to you. Everyone reading this will soon know just how much a cheater will lie about his history, present status, where he was yesterday and where he is right now. If you are the person being used by the cheater, you will feel confused and frustrated before he (or she) is done with you (or until you discover the whole truth and **you** are done with them).

This is the true story of a cheater who went to epic lengths to conceal the fact that he was married. Looking back, it is mind-blowing just how thick, fast and effortless the lies flowed from that cad. Eventually I had to admit to myself that he was basically using me for sex for as long as he could get away with it – six months, as it turned out.

## Rapid Romance

Here's how his elaborate fraud scheme unfolded. I am a single woman who met him in a retail store where he was working. He approached me in a very friendly, chatty and flirtatious manner. We clicked right away. Soon after that we were meeting for coffee and getting acquainted. He told me that his wife had died a few years ago, but he still wears his wedding ring. Sure, in retrospect, that could have been a red flag. However, I also knew that it was possible for a grieving

widower to have a sentimental attachment to a wedding ring. He claimed that wearing his ring also helped ward off unwanted advances from other women. That part seemed a little far-fetched, but I shrugged it off.

We seemed compatible in so many ways, including our religious faith and spirituality. We had long conversations about everything and anything. Those interactions may have been sincere, or he may have been grooming me like a predator. At the time though, I was happy to include this man in my life. Although the relationship was moving very quickly, I reasoned that, at our age, why should we take things slowly? That turned out to be unfortunate thinking on my part.



When he bought me a gold promise ring, I was thrilled by that romantic gesture of commitment. It seemed like proof that we were a real couple.

The (fake) widower told me that he was living with his disabled adult son in a condo. Since my condo was more private, that became the hub for our relationship as it progressed to an intimate level. I was flattered when he came to my place and would immediately mute his phone so we wouldn't be disturbed. Sure, today I know cheaters use that trick to hide communications coming from their spouse, but

back then I didn't think twice about it.



**There are many reasons for muting a phone – not all are innocent.**

## **Outrageous Lies and Excuses**

Throughout the months of deception, I gradually started to realize that our relationship was solely based around my home, my meals and my family. We occasionally went out in public, but not often. I wasn't introduced to his friends, nor did his co-workers seem to realize that I was his 'girlfriend.' I was supposed to attend one of his theatrical performances, but somehow he kept forgetting to reserve the ticket and then the play was allegedly sold out and then the venue was allegedly changed at the last minute. It was all getting to be a bit much, especially since I had not yet been to his condo either. He kept saying that he didn't want to intrude on his son yet, or that the condo was far too messy,

or whatever his excuse-of-the-day was.

To be clear, this man was sleeping over at my condo on some nights every week. That was the major reason why it never occurred to me that he still had a wife and a home somewhere else. I would later discover that he lived out of town, but when he had a late shift at work and an early shift the next morning, that is when he would sleep over at my condo. On those nights, apparently his wife thought he was sleeping over at their son's condo. It was a clever con-job on his part, but not flawless as it turned out.



**Too many lies**

I'm not sure how much of what this cad told me about his work history was true. However, it's worth warning others about grandiose claims made by cheaters and/or compulsive liars. He knows his scam will be discovered

at some point, but in the meantime he may exaggerate his achievements to impress or mislead you into thinking he is financially secure. Or, perhaps it's just self-serving fantasy on his part to stroke his own ego.

## Searching For Truth

How did I eventually expose this married fraudster for who he really is? Well I did what I wish I had done at the very beginning **before** dating him. I, and some friends and family members, used Google and social media to uncover the hurtful truth. Here are tips I can pass along to help others avoid being used by a man who claims to be single or a widower while he is still living with a spouse or common-law partner.



### Searching

- 1. Do a thorough search of his name on Google and social media (Facebook, LinkedIn, etc.). If he doesn't have any social media presence, that may be a red flag. That was true about the guy who deceived me. However, after some digging, my friends and I found his name mentioned in



posts or websites relating to his church, his theatre group, his mother's obituary, etc.

- 2. If the man has a Facebook account and it doesn't have privacy restrictions, inspect it very closely. If he has very few friends and few posts and/or there are no comments, that could be a dummy account. Be skeptical and be suspicious!
- 3. If your online search comes up with a landline phone number connected to the man's name, do a reverse look-up of the phone number to see if an address comes up. In my situation, that was how I eventually found out the cad actually lived out of town in a bungalow with his very-much-alive wife.
- 4. In the case of a man who claims to be a widower, do a Google search on the spouse's name for the obituary or any other mention. If the spouse is still living, her name may come up in an employment context, an online review, a charitable donation list, etc. In my situation, when I couldn't locate an obit for his wife, I asked him about it. He claimed she didn't want a local one, but that there was one published back in the U.K. where her family was from. Here's where anyone in this situation should hit **PAUSE** and realize that if it sounds preposterous, then it probably is preposterous!
- 5. **"Before becoming intimate, check on what is legitimate."** That should be the mantra of single women everywhere. If the relationship proceeds and seems safe, be sure to ask for his home address in the early weeks of dating. That way you can check if his residence and alleged single status are legitimate before you become intimate. If necessary, do a search on the address he gives you. If the address doesn't exist or if it isn't a residential building, that's a problem. In my case, the fraudster gave me the wrong street number twice before he gave me a real address – even then, it was just his son's condo. He tried arguing that he

was just bad with numbers, but by that point I wasn't buying any of it.

- 6. When doing an online background check on someone you just met and plan to date, follow the clues wherever they may lead. This could prove or disprove if the man/woman is truly single and available. ***You have a right to know!***

## Collateral Damage

After the fraud was exposed in my relationship, I was well aware that another person was also hurt by that man's lies and cheating. When his wife found out the truth, she revealed to a friend of mine that her husband said I was just a disgruntled customer from the store who had a grudge against him. Yes, he actually threw me under the bus with a whopping lie in an attempt to save his sorry ass. Well, it didn't work!

## New Wisdom

As I like to say, knowledge is power. The more you know about a person, the more power that gives you to make the right choices and avoid the cads and players in this world.

***Gone are the days when we can just take a stranger's word for their current relationship status.*** Always look beyond their initial best behaviour for proof of what is real or what is fiction. That being said, there are still ***many*** good people of integrity to meet in life, if we just take it slow and keep our eyes wide open.

[Authorized by Susan E., Winnipeg, MB. Written by Kate W.]



*The End... and a careful new beginning.*

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## **Blinded By Love – A Financial Exploitation**

At the end of my post “There is love and there is blinded by

love” I asked if any of my readers had stories to tell that could help other people. The following is the first of two true stories that I hope will be a valuable lesson learned in the pitfalls of relationships.

## **Swept Off My Feet**

Many years after being co-workers, I crossed paths with a man who became a life-lesson for being blinded by love. At that surprise reunion, he literally swept me off my feet. He picked me up and swung me around with what seemed like intense joy at seeing me again. Who wouldn't be thrilled at such a grand and romantic gesture? Well, it was the first of many romantic gestures that hooked and blinded me from seeing the real man, his true personality and his big financial/legal problems.

It felt so good to be adored and cherished that, naturally, I fell in love quickly. Looking back, I can never be sure if he loved me too (or was capable of it), but he sure put on a convincing act. There were weekly bouquets of roses with lovely notes. We were joined at the hip and spent most of our days together. He was warm and friendly to my family and friends. It was a blissful time.

It was also exciting that he was rushing me into marriage because he wanted me to be his wife. And, you guessed it, there was no prenuptial agreement. It's not that it didn't cross my mind, but it was clear he was offended by the idea and I didn't want to alienate him. Plus, at that point I hadn't noticed any red flags. He had a secure job in the public sector. He had a house in which I thought he had equity

(as it turned out, he did not).

## **The Turning Point**

Before he and I married, I owned a lovely and affordable home. He convinced me to sell that, move to a more impressive neighbourhood and pay top dollar for our first shared home (which turned out to be a money pit). Then there was a succession of moves and different homes, during which time he also encouraged the alienation of my friends and family. Next it was a failed business venture, which used my retirement savings and a loan against my future inheritance.

It was only after we were married that I discovered my husband's credit rating was so poor that he couldn't be approved for credit cards. Since that didn't seem like a practical way to run our household, I agreed to add him to my bank account, credit card and line of credit. As a modern woman, I reasoned that sometimes it would be the wife's role to be the main breadwinner in the marriage.

## **Overwhelming Debt**

Throughout our married years, our debts kept mounting, even though I was making regular payments to our line of credit and Mastercard. Somehow it always seemed like one step forward and two steps back. Unbeknownst to me, every time I made a payment, my husband would make big cash withdrawals from those same accounts. The credit limits were



always maxed out, my bank accounts were always in overdraft and I felt like a caged animal. It was so overwhelming that I had to accept three contractual loans from my Mother. Although I made payments to her whenever I could spare it, that was rare. It was so humiliating. After my Mother passed away, the loans were deducted from my share of her estate. Rather than it being a legacy for my personal enjoyment, most of the inheritance went towards paying off the non-consensual debts of my husband, which he had accrued against accounts in my name.



You may rightly wonder how my husband got away with exploiting our credit accounts for as long as he did. Back then, it wasn't common to check financial accounts online, so my husband was easily able to withdraw cash from my accounts and blow it all on gambling and illegal street drugs. Then he would retrieve and hide the monthly bank statements from our mailbox. Meanwhile, I was busy with the stress of work and was never really interested in financial matters, so

I let him take over that area. He had computer skills and kept spreadsheets to convince me that he was managing our money and that our finances were in good shape.

I won't even go into the avalanche of lies and excuses he used to hide his parasitic activity when it came to my money and credit. When I discovered the whole truth, I kicked him to the curb and out of my life forever. What remained, however, was my depleted retirement fund, a work pension to split with him, and tens of thousands of dollars' worth of debt racked up by my husband. That debt was my legal responsibility because I had co-signed for his access to my credit accounts.

## The Aftermath

Instead of being retired years ago, I am still working to make ends meet. As for my estranged husband, well, in the typical style of an alleged con-man, he went 'underground' without paying any of the debt and now he is making it difficult to establish contact in order to settle the pension and the divorce.

□Any woman who has been targeted by an alleged sociopath will feel intense shame and self-blame for allowing herself to be used. However, her emotional self-healing depends on acceptance of her role in the relationship, even though she was unaware at the time. The next steps are self-forgiveness and a plan to recognize and choose only honest people to be in her life.

This is my opportunity to make something good come out of a

really bad experience. It is an uplifting moment for me because there is hope that my story will rescue or spare someone else from financial and emotional harm. I believe I can be a positive life-changer in that regard. This gesture of sharing the truth also serves to erase my negative past and allows me to start over with a clean slate and 20/20 vision for my future.

[Authorized by Susan E.,Winnipeg, MB. Written by Kate W.]



**Regardless of your past, tomorrow starts with a clean slate.**

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# There Is Love And There Is Blinded By Love

International Women's Day is March 8, 2019 and I wanted to write about the women's issues that are important. My choice was to write about what I call **love and blinded by love.**

Now there are lots of good relationships between man/woman, man/man and woman/woman. And there are those that actually turn sour. Today I want to talk about the woman of today and what precautions need to be taken.

**" Love is funny or it's sad, It's a good thing or it's bad".**



Love is beautiful

Now don't get me wrong, love is the most awesome relationship between two people when it is true, reciprocal, open and from the heart. **BUT** it can also make for not only a broken heart but a broken bank account that can even spoil all hopes for retirement. The victims can be women of all ages.

**As to meeting people online – here is my advice.**

1. If the partner was unknown to you before dating, then it is imperative to have proof that the person isn't



married or already in a committed relationship. Cheaters will go to spectacular lengths to conceal that from you.

2. Do a thorough Google search and a social media search on the person before the first or second date.
3. If the person claims to have no presence on social media that could be a red flag.
4. If they have a Facebook account with very few friends and very few postings or no comments from friends, that could be a dummy account.
5. If the person is pushing to move in with you, but hasn't yet introduced you as their significant-other to several family members and several of their friends, then that is a serious red flag. Do not proceed. Their excuses may include that all their relatives live in different provinces/countries or that he/she just moved here and doesn't have close friends yet or that he/she moved here for a great job. Really? If you are so serious that you are going to live together then why hasn't he/she Skyped of any of his/her closest family and friends with you in on the video call? Until you know for sure if any of the excuses are legit, ask yourself why someone would move to a place where they have no family or friends. Just how great is that job and have you been there and met several co-workers?

As a general rule, the less a person has to offer financially, the faster they will try to sweep you off your feet and the more persistent they will be about moving into your home very early on in the relationship. They may even try to convince you to sell your current home and buy a more expensive one for the two of you to share. They may not own any nice furniture or a good vehicle and soon they could be using your furniture, your vehicle and getting access to your bank account, credit cards and line of credit. Do not go there! You need to be 100% sure that he/she is a good money manager and doesn't have

maxed-out credit cards, gambling debts and/or a very low credit score. Any of those indicators is a deal-breaker and a risk to your financial security!

## **Financial Considerations**

After a few dates, it may be decided that the two of you should move in together. **It is time to put on the brakes. NOW!**

**If you want to avoid being fleeced, don't be sheepish about a Cohabitation Contract or a Prenuptial Agreement.**

If you do not have a lawyer, find one. Perhaps you will feel more at ease with a woman lawyer. And have her draw up the contract.

You should both be **wanting** such a contract because each of you will be protecting your own interests, no matter how big or small they happen to be!

**There is NOT a minimum time before the partner you live with has a legal claim on your property**

It is a common misconception that there is a magic time frame that you must be living with your partner to be considered common law. There is a similar idea that a specific time must

go by for a person to have an interest in your property once a breakup occurs (ie. 6 months, 1 year or 3 years). **In Alberta, you or your partner may have a claim to each others' property after living together for as little as one day.**

All provinces in Canada will have their own laws as will the USA.

There are many aspects of a **cohabitation contract** and/or **prenuptial agreement** and I will list the main headings that could be appropriate.

- Factual background – Date you started living together, financial independence for each and from each other,
- Legal background. – Rights to each of their property and any joint property that they may own in the future.
- Support – both partners economically self sufficient and financially independent not from each other.
- Property – separately listing.
- Real Property – each parties listing of real property.
- Household goods and personal belongings – ownership established.
- Vehicles – each owns.
- Businesses – neither party should have interest or claim in any business that the other party owns now or in the future.
- Investments – employment pensions, savings plans. Each party has sole ownership.
- Canada Pension Plan – neither party entitlement.
- Debts – each party is separate as to debts.
- Taxes – each party solely responsible.
- Rights on death – no claim to the estate of the other party.
- Enforcement of this contract – obey deadlines listed.

- Laws of the Province will govern this contract.

I have known several women who have lost much of their life savings in a common law relationship (or a marriage) without an agreement. Many times the other party has moved in with them and they were so blind they didn't see any of the red flags that went up. Sometimes it is the other persons "ability" to never keep a job, or they don't treat me right and I quit syndrome. Sometimes it can be a drinking problem that started with drinking on the weekends to drinking every day. And they have lost their job. Before you know it, YOU are the breadwinner in the relationship. One of my friends lost over \$200,000 in a divorce where they had no prenuptial agreement.

***So take my advice and be aware of the difference between love and blinded by love.***

Make sure you really know what kind of person you are getting into a relationship with. One little slip of dishonesty should end a relationship immediately...even if it wasn't directly involving you. Head over heels in love can be blinding so you really need to step back and see what you are getting into.

***Once you see the Cohabitation Contract or Prenup Agreement you know exactly where you stand with this other party. Then you will really know whether you want to live with this person or not.***



Respecting and protecting each other's interests

Many of my readers have stories they would like to tell either about themselves or of friends who have been victimized. If you would like to share your stories please send me a note in the comment section on my blog and I will be in touch with you. I could write another post on the subject.

***By sharing your story you may help someone else.***