

## What's on the mind of today's youth?

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We tend to criticize our youth for being unprepared for the harsh, cruel world that currently exists.

If they are ill equipped to meet the current and future challenges, the solution rests with us ? parents, teachers and society as a whole. My son Liam, who's currently in Grade 10, has an endless supply of questions about the world, the future, and the intricacies of life. There's nothing wrong with curiosity and I'm more than happy to provide answers in as many areas as I?can. I may not be worldly, but I?have encountered a great many souls and learned a lot from all of those I've met over the years. My career in the newspaper business has exposed me to many aspects of society, human behaviour and details of our political and socio-economic system that we currently enjoy.

Plus, I?love tossing in my three cents worth any chance I?can get. The current generation of 50-somethings likely didn't get a great deal of input from our parents. Many were post-war immigrants who tried to make a decent life for themselves in their new-found homeland.

My parents both experienced the horrors of war and post-war chaos. My dad arrived here in 1952 after a stint in England. He brought my mom over after they corresponded and they never met until she hit the shores of her newly adopted country. Life was tough, but relatively simple. Work hard, stick together and things will work out. They did.

From the ashes, many rose to accomplish a great deal here.

My parents were able to build a decent life for themselves, enough to eventually build their rural home in Caledon in 1972.

During my childhood, I?seldom had a care in the world. There never seemed to be many hardships or much doom and gloom.

Sure, the economy rose and fell; we endured an "energy crisis;" dealt with personal dramas, but we always had food, money for clothes and Christmas presents. We really didn't want for much, and didn't really expect much either.

On modest incomes, families could do okay for themselves.

Did I mention things were simpler back in the day?

I?purchased my first two used cars for under \$800. There were no used car sales packages, no GST and insurance rates were really low. A teenager, on an allowance, could actually own a car and get around.

My son is itching to get behind the wheel. While it's been a very long time since I was 15, I get it. Guys and cars. I learned to drive a lawn tractor when I was 12 and even took dad's wheels for a spin around the property. In my day, I got my driver's licence at 16, right after obtaining my 365, and a quick driving test around Bolton.

Today, things are much more complicated, the intricacy of which I still don't understand. There's several?"Gs" in the new system and plenty of rules attached to them. Making the roads safer is the goal, I'm told. But it does make the process of getting one's licence a bit of a chore.

I'm happy to let Liam drive around the parking lot right now, but we have to be careful. What would have carried a smile and warning years ago, would now be met with consternation from our constabulary.

Even after a lengthy explanation about car insurance, Liam is stumped. "Why don't insurance companies simply give you back the money you paid, when you need to replace your car?"?he asked. If the average driver pays \$1,500 a year in car insurance, after 10 years, that \$15,000 would go a long way to replacing an automobile.?Capital idea, I?told him, but that's a pipe dream.

He's exploring several career options. After a discussion with his close friends, Liam believes that a career in family law would be cool. Law school, really? While I admire his aspirations, I mentioned he'd be in school for quite some time, and it would cost a small fortune. He's eyeing the prize in terms of working conditions and remuneration.

I mentioned there are many careers where you can make a very good living ? any trade, civil service and of course, first responders. None seem to capture his interest.

He's also uncomfortable with the concept of income taxes. Who isn't? He would have fit in quite well in Boston in 1773.

"Why are we taxed at so many different levels and what does the government do with all of our money?" he asked. After my personal diatribe, he wasn't convinced this system benefits the individual taxpayer. Maybe he's suited for politics!

When I touched on mortgages, car loans, the cost of hydro and groceries, he seemed to be overburdened and a bit sad.

When I was 15, income tax and mortgages were the furthest things from my mind. I had no reason to worry about such things. The only real advice I received from my parents was to try to save as much money as I could and try to get a decent job.

I have avoided discussing house prices with my kids. I really have nothing to offer, considering home prices will easily top \$2 million when they're ready to buy. I have no idea where the housing market is going and how to help my children. Especially if they end up becoming physicians or doctors. Although if they do, at least they will be eligible for certain mortgage loans. They will be able to compare loans online with different banks, for example, they might find a [Fifth Third Bank physician loan](#) is best for them.

Either way, this didn't help me when I was a kid!

Liam also asks some unusual questions ? right up my alley!

With Russia boasting the devastating impacts of its new Satan missile, and the threat of a zombie apocalypse, Liam wants us to build an underground bunker in our back yard! We briefly discussed the logistics and the fact many Americans did so in the Cold War era. Admittedly, it would be a great father-son project!

Maybe it's not that our children are ill prepared. Perhaps it's that the world has become so complex, disparate and expensive, that it impacts hopes, dreams and choices.

We are living in challenging times.

Does anyone know where I could get plans for a bunker?