

DEAR ABBY

Write to Dear Abby online at dearabby.com or by mail at P.O. Box 69440, Los Angeles, CA 90069



Dear Abby: This is a delicate situation. Four days after my boyfriend (whom I had been seeing for 8 1/2 years) was killed in an accident, I found out he was married. He had claimed for years that he was divorced and even produced a copy of his divorce decree several years ago. It is a long story.

He has been dead for five months now, and I need something back from his wife that he borrowed from me: my father's Mason ring. I was devastated when I learned he was married and had lied to me all those years, but I have no intention of telling his wife or causing her pain. (I don't think she knows about me.) I would like the ring back because my father passed away many years ago, and I want to pass it on to my daughter, who never knew her grandfather. He died before she was born.

My boyfriend's sister (who lives with his wife) knows about me. She told me she won't tell her sister-in-law, and I should leave her alone. I'm not trying to hurt anyone because I wouldn't want anyone to do this to me if I was in her place, but I am lost about how to approach this.

— *Twisted Situation Down South*

Dear Twisted Situation: I assume you have explained the situation to the wife's sister-in-law. Contact her once more and tell her you want the ring and need her help to get it back without starting WWII. However, if she's still uncooperative, you may need a lawyer to write the grieving widow a registered letter explaining the entire situation and asking that the ring be returned. (I'm hoping there are identifying initials engraved inside that do not

match her husband's.)
Dear Abby: I am 9 years old, and I have a twin brother. Sometimes he's nice to me and other times he's annoying. When he's annoying, sometimes he doesn't stop. Everywhere I go — our car, the kitchen, table, everywhere — I hear him babbling about nonsense. Even in my happy place (my bedroom). I wish I could lock my bedroom door, but my parents keep telling me not to lock ANY of the doors (except the car) in the house. Could you tell me what to do, please? I'd really like to stop being annoyed for once in my life.

— *Bothered Twin in Austin, Texas*

Dear Twin: Is your brother TRYING to be annoying, or is he just ... annoying? If it's the former, talk to your parents about it because he may need to be put on notice. If it's the latter, then YOU should talk to him.

Explain that sometimes you don't feel like talking or playing and you need to be left alone. Agree on a signal — like hanging a sock (or some other item) on the outside bedroom door knob so he'll know. And when you do, make sure you let him know you'll do the same for him when the situations are reversed, because they will be.

Dear Abby: Easter is a day to be thankful for Christ that our sins are forgiven. Opinionated atheists at the dinner table distract from the meaning of the celebration. Is it wrong on Easter Sunday to exclude relatives who no longer practice the Christian faith?

— *Saved in Minnesota*

Dear Saved: Before making up your mind, ask yourself, "What would Jesus do?"

Debt engineers tackle climate change with bonds to rewild land

BY TODD GILLESPIE AND GREG RITCHIE
 Bloomberg

For green finance enthusiasts, a new flavor of debt could emerge this year — nature bonds.

Sales of green bonds — which typically raise money for clean energy projects — are expected to grow by a third this year to record levels, as governments and companies look to capitalize on booming demand at the same time as bolstering their image. Yet academics and activists say this alone isn't enough to save the planet.

They're lobbying for securities that more explicitly protect the natural world — and are likely to get a hearing from policy makers when the United Nations meets in coming months to discuss biodiversity and climate change. Those issues are climbing up the agenda as governments decide how to spend trillions to recover from the virus.

"Sovereign bonds are obviously so important now with the crisis response and then the economic recovery, and nature should be right at the heart of that," said Nick Robins, a professor at the London School of Economics' Grantham Research Institute and a former fund manager.

"Nature-based solutions for climate change can be very labor-intensive, so if you're thinking about financing a green recovery they are a really good place to prioritize your public spending."

Countries could pay less interest on the debt if they meet environmental targets. That's a similar approach to so-called sustainability-linked bonds for companies, which have been exploding in use this year.

Research organization Finance for Biodiversity Initiative has a framework for how such "nature-performance bonds" could operate in practice. It's in talks together with the World Bank, the U.S., China and European countries to also potentially offer debt relief to emerging-market nations if they can green their borrowing in this manner.

Pakistan could be first out of the blocks to issue up to \$1 billion of these so-called nature-performance bonds this year, according to Malik Amin Aslam, a climate-change adviser to Prime Minister Imran Khan. Uruguay is also exploring such bonds, its debt chief Herman Kamil said.

There are also alternative suggestions. Henry Boucher, deputy chief investment officer at Sarasin & Partners, was

spurred into action after the Intergovernmental Panel on Climate Change pointed to land use as accounting for a quarter of man-made greenhouse gas emissions.

He's called his proposal "Eden bonds." His idea is for governments to issue long-term debt to buy private land and essentially pay investors interest to keep it wild. Investors could then supplement this income by selling carbon credits or credits linked to species restoration. When the bond matures, the government would pay back its debt, leaving the public sector owning the land.

"We're getting to a point where we have very little natural-capital stock left," said Boucher in an interview. "Why issue more debt to buy land today when you are already maxed out on issuance to pay for the pandemic? The answer is that climate change and biodiversity loss are even bigger problems."

While the management of nature may significantly affect nations' long-term economic outlook — an issue especially pertinent to commodity producers — so far investors have mostly focused on more conventional considerations such as debt-to-growth ratios. It's only now that governments

and credit rating agencies are looking to put a price on climate risks or opportunities.

"If Nairobi runs out of water, that has got to affect Kenya's sovereign debt, surely?" said Martijn Wilder, co-founding partner of Pollination, whose investment arm aims to be the world's largest manager of natural capital assets. "But people aren't thinking about that, these are just things people don't get. We've just got to recognize we're at the start of a journey, really?"

Existing bond frameworks have already been used in some cases to preserve nature. Poland issued the first sovereign green bond in 2016, saying it would spend some of the money on natural parks. France also put biodiversity protection as one of the uses for its inaugural offering, while the Seychelles pioneered blue bonds in 2018 to support sustainable fisheries.

The topic of biodiversity — maintaining a variety of plant and animal life — will be the focus of a U.N. conference in China in May and then a theme at the next major climate change conference in November in Glasgow. It's expected to lead to more specific targets after dozens of countries pledged last year to reverse biodiversity loss by 2030.

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YOUR HOROSCOPE *By Madalyn Aslan*

Stars show the kind of day you'll have

★★★★★ DYNAMIC | ★★★★★ POSITIVE | ★★★ AVERAGE | ★★ SO-SO | ★ DIFFICULT

HAPPY BIRTHDAY FOR SUNDAY, MARCH 7, 2021: Complex, sensitive and conceptual, you're a very giving person in public, but privately you're your own slave master. This year, you give more to yourself and thus are happier than you've been in years. If single, you can feel lonely and withdrawn, so it's good for you to be with a soul mate. You meet yours this May. If attached, it's been a long search. **CANCER** won't ever let go.

ARIES (March 21-April 19)
 ★★ Today puts you in touch with old companions. Good or bad, they haven't changed. Think on how treasured friendships enrich your life. One of your new acquaintances may join your inner circle. Accept an invitation or two. Tonight: New group affiliations.

TAURUS (April 20-May 20)
 ★★★★★ It is a wonderful time to study another language or learn how to cook a foreign cuisine. There will be avenues for expressing your highest potential. Grandparent and grandchild relationships provide special joy and build happy memories. Tonight: Releasing all that you have outgrown.

GEMINI (May 21-June 20)
 ★★★★★ Dreams and fantasy abound. Those closest to you are preparing for some significant lifestyle changes. Be supportive. Allow loved ones to explore. Whatever shifts are due will be for the better. Tonight: A new love could replace a longtime attachment.

CANCER (June 21-July 22)
 ★★★★★ Others seem more assertive. Offer affirmations for harmony and justice. A lighthearted attitude in competitive situations is essential. A delightful new animal companion can stray into your home and heart. Tonight: Go out somewhere beautiful on an actual romantic date.

LEO (July 23-Aug. 22)
 ★★ A new environment or routine is possible. Be receptive to new changes, but wait to see which way the wind blows before moving forward. Past patterns in regard to your health hold the key to understanding changes in your vitality. Tonight: A favorite recipe.

VIRGO (Aug. 23-Sept. 22)
 ★★★★★ Love and romance are highlighted favorably today. Attend social functions on Zoom and develop promising relationships by taking the initiative. A loved one may share news of a new relationship or creative project. Tonight: Don't forget flowers and champagne, or fine chocolates.

LIBRA (Sept. 23-Oct. 22)
 ★★★★★ A residence might require repair work. Be tolerant and diplomatic if a family member shows some frustration. A sage smudge of your home will usher out stale energies and clear the air. Tonight: More happiness around home and hearth.

SCORPIO (Oct. 23-Nov. 21)
 ★★★★★ Your judgement is good and your mind is alert. It's a good time to attend to transportation needs. Conversations provide new perspectives. A wedding invitation may be discussed — to go or not to go? Tonight: Decisions can be made from different points of view.

SAGITTARIUS (Nov. 22-Dec. 21)
 ★★★★★ Your thoughts revolve around adding to your earning power and perhaps perfecting a new job skill. An item long desired is purchased. A problem is solved through reflection and research. Revel in all that you have rather than lamenting lack. Tonight: Write down your best qualities.

CAPRICORN (Dec. 22-Jan. 19)
 ★★★★★ All that is mysterious attracts you. Today heralds growth, new perspectives and opportunity. Prepare for events to unfold suddenly. Be adventurous in spirit. Rise to the occasion before chances are lost. Tonight: Use your words creatively. See your ideas blossom.

AQUARIUS (Jan. 20-Feb. 18)
 ★★★★★ The need for peace and privacy is strong today. There is much you would prefer to keep to yourself. Acts of charity and personal sacrifice bring unexpected rewards. Moderate exercise works wonders for your overall well-being. Tonight: Your leadership ability grows.

PISCES (Feb. 19-March 20)
 ★★★★★ Friends are a special blessing today. Membership in a group or organization can be a catalyst for happiness and accomplishment. Making contacts with helpful and powerful individuals and displaying your talents may also absorb you. Tonight: Do some online networking.