



Dead and Gone... When No One Talked About It

By Gary Payne, MBA
Founder of Funeral Cost Ontario

There is a moment that can feel unexpectedly still. It happens after the questions begin. Not the practical ones. The quieter one. "Do we know what they would have wanted?" And no one answers right away. If I were gone, this is the moment I would worry about most for my family. Not because something went wrong. But because nothing was ever clearly said. I understand how that happens.

The conversation almost starts. Then stops. Or gets softened. Or pushed to another time that never quite comes. So when the time arrives, families are left with something difficult to name. Not confusion. Not disagreement. Just... uncertainty.

I have seen how quiet that can feel. People look at each other, hoping someone else knows more. Sometimes there are fragments. "I think he once mentioned cremation." "She didn't like big gatherings." "He always said not to make a fuss." But no one is certain. And that uncertainty can feel heavier than any single decision.

If I were gone, I would want my family to know something simple. They are not expected to figure me out perfectly.

There is no hidden answer they missed. There is only what they know about me. And what they feel is right.

That is enough. It may not feel like it in the moment. But it is. I have seen families hesitate because they are afraid of getting it wrong. Afraid that one choice might not fully reflect the person they lost.

But no single choice ever does. Not the service. Not the setting. Not the details. Those things matter. But they are not what carry the meaning.

The meaning is already there. In the life that was lived. In the relationships that remain. If I could leave one quiet reassurance, it would be this: You are allowed to choose something that feels honest. Not something that feels expected. Not something that feels like a standard. Just something that feels true.

There is another part of this that families sometimes struggle with. Different opinions. One person leans toward something traditional. Another feels it should be simple. Someone else isn't sure at all. That can feel uncomfortable. But it is not unusual.

Those differences come from the same place. Care. If I were gone, I would not want my family trying to interpret me in a way that pulls them apart. I would want them to stay close to each other.

To listen. To move gently through it. Because no decision is more important than that. Sometimes, after everything is done, families look back and realize something. Even without a conversation, they knew more than they thought. Not in details. But in feeling.

In values. In the small things that made someone who they were. That becomes the guide. Not perfect. But real. If I were gone, that is what I would want my family to trust. Not certainty. Just understanding.

Next week, I will write about something families often feel very quickly, even when they are not ready for it: how timelines begin to take shape after a death, and why it can feel like decisions need to happen faster than expected.



Leading the Life You Want

Common Sense Health – Diana Gifford-Jones

There's something quietly heartbreaking about waiting too long to start living the life you might have had all along.

An 83-year-old reader wrote to me recently. For decades, this person lived with social exclusion, low self-esteem, and fear. Then, just last year, they did something about it. They signed up for modern line dancing at a local community centre. I don't know if it was a decision taken after a lot of soul searching,

or if it was a whim, something more frivolous. But the same result, either way. Everything changed. Some things were evident right away. Others came over time, and they were physical, mental, emotional, and social. Enough for the reader to report, with a sense of regret, "It makes me want to start life over again... and do things differently. Better. With more enjoyment." That last line lingers.

It invites the question. Why do people wait? Not everyone does. Hopefully not long-time Gifford-Jones readers. But my suspicion is that a lot of people do. They wait until retirement to travel. They wait until illness to value health. They wait until loneliness becomes noticeably painful before reaching out. They wait for permission to be a little bit different than everyone has come to expect. Well, guess what? That permission is not coming.

Years ago, I heard a story about a young man who didn't know what he wanted to do with his life. He asked an older, wiser fellow for advice. The answer was stark. "Go to the beach. Sit there. Look at the ocean. And don't come back until you know."

The suggestion to go away and think deeply about it sounds absurd in today's lightning-paced, hyperconnected world. But it's not that hard to do, in fact. Just put the phone down and shut away any other distractions. Schedule time for focused thinking in blocks of two or three hours. Set up a spot for thinking – someplace not too comfortable, but attractive. Then go there and do your thinking – for as many sessions as it takes. You'll figure something out soon enough.

And then you have to go for it.

We don't give ourselves the time or the discomfort needed to think clearly about what we want. We fill every quiet moment with noise and distraction. And so the years pass, not in crisis, but in drift.

Research in psychology has long shown that novelty and social connection are powerful medicines. Trying something new. Even something as unassuming as line dancing can stimulate the brain, improve balance and cardiovascular health, and reduce symptoms of anxiety and depression. It's not just about the activity. It's about stepping outside the box quietly built around ourselves. At 83, you can still change your life. At 63, you can still change your life. At 23, you can still change your life.

The difference is how much time you have left to enjoy it. But if you are at the older end of the spread, you know it's not all about duration. Quality of experience, even if flirting, can last a lifetime, even retroactively.

So here's the drill. Take a step. A small one is enough. Sign up for something. Call someone. Go somewhere. And if you truly don't know what you want? Find your own "beach." Sit quietly. Think deeply. And don't get up until you know.

I did just this upon the passing of my father several months ago. And now I'm writing this column. It's an intensely high-quality weekly experience that I hope will last for a long time.



Hard Lessons

By Wayne and Tamara

I know this is all my fault. I know I had the right to say no, but I didn't because everyone deserves a chance. The thing that hurts most is he knew the complications he was bringing into my life.

My parents believe in arranged marriage, and they disapproved of this man. But I felt terrible thinking he knew I was intentionally not returning his calls, when he called five or six times every night.

Gradually I gave in. During one of our conversations he told me

what I now doubt really happened. His story was he loved a girl since high school, but she cheated on him. It didn't end there. He kept stressing the disappointments that came his way, his hard childhood, and the betrayal that always followed him. I treated him with care, and he stressed that I could trust him no matter what. As things progressed he started nagging me to sleep with him, and that was my biggest mistake. I became emotionally sealed to him, and whenever he made the suggestion to meet for sex, I no longer fought it.

Everything was good until I asked him what he would do if his parents decided to arrange his marriage. I was shocked when he told me that he wouldn't fight it. Prior to this he told me he goes by his own rule. He even asked me to continue being with him until his parents arranged his marriage. One day I saw his car at the hotel we went to. I peeked through the keyhole and saw him and a girl naked. I can't get that image out of my mind. When I confronted him, he treated me worse than a dog. I called his mother. His mother's reaction still has me baffled. She was totally cold, like she just didn't give a damn what happened to me, or what he might do to another girl. I want him to pay, but I have resolved to leave him and his mother in the hands of God.

Throughout high school I fought peer pressure only for this to happen. I have decided not to tell my parents, and I have reached out to a few friends. I am undecided as to whether I should fulfill the promise I made about helping out with his study materials. I talked to a religious friend, and his opinion is promises should be fulfilled.

I always wanted to live life without regrets, but thanks to my stupidity, I can no longer do that.

Eva

Eva, this man used two stratagems against you. He portrayed himself as a victim to evoke pity, and he insinuated himself into your life. He is a predator who stalked you, knowing all along what he wanted. Don't give him the study materials. That promise was elicited through lies, and despicable behavior should never be rewarded. Aristotle viewed anger as a legitimate reaction to injustice. He felt anger protects us from making excuses for wrongdoing. You have every reason to be angry with this man, but don't turn that anger inward. You were tricked. That happens to people at different stages of life, and they must be able to forgive themselves and move on. We cannot go through life attributing the best of intentions to others, and we cannot go through life attributing the worst of intentions to others. We must respond to others in a way appropriate to who they are. When we encounter predators, the wisest course is eliminating all contact. The wise thing now is to continue with your plans as they were before you encountered this man. You are a young woman with your life in front of you. It is easy, when we are young, to think some event has ruined our life. But life has many ups and downs, and it is in mastering the ups and downs that we master life.

Wayne & Tamara



Randy

By Bruno Scanga
Financial Columnist

Randy, worked for a small business. When the owner died suddenly, the business accounts were frozen and it took several weeks before they could be accessed to meet payroll.

Randy had trouble meeting his financial obligations and had to find a new job.

Jane worked at a small company for many years. When the owner decided to retire, she offered to sell the business to Jane. As she didn't have the funds available, the business was sold to someone else. The new owner let Jane go shortly after taking over.

Joe and Gayle had been renting a house for several years. When the owners decided to sell, they offered it to Joe and Gayle first. Because they didn't have enough for a down payment, they couldn't afford to buy the house and also had to move.

It seems that many people today are so busy living a lifestyle, they forget that emergencies and opportunities need to be dealt with.

Randy, Jane, and Joe and Gayle would have been able to deal with their situations more favourably if they had established emergency and opportunity funds.

It's all too easy to start taking one's cash flow for granted and get lulled into the belief that it will go on uninterrupted. Many fall into the trap of trying to save money after all other payments are made. Usually, there is little or nothing left to save this way. Those who are best able to handle emergencies and opportunities that arise are in the habit of paying themselves first.

How do you pay yourself first? There are many ways and they include:

High Interest Bank Accounts – This may sound like an oxymoron, but there actually are a few banks that offer high interest savings accounts: some with chequing privileges, too. Bear in mind that any interest earned on money in these accounts is fully taxable. However, most bank accounts are readily accessible, so it can be easy to withdraw funds for things that aren't really emergencies or opportunities. Guaranteed Interest Certificates (GICs) – Funds can be deposited for a certain period at a fixed interest rate. The interest is fully taxable, even if left on deposit in the GIC. Because GICs are for a fixed period, funds may not be available at the precise time they are needed. Tax Free Savings Accounts (TFSA) Introduced a few years ago, these plans allow you to earn growth on your deposits without paying taxes on it. Withdrawals can be replenished in the future and your investment choices mimic RRSP options. Universal Life Insurance – These policies can combine protection and savings in one plan. The minimum premium is set at a level to cover the cost of the death benefit. The policy owner can choose to pay more, within certain limits, and these extra premiums accumulate on a tax deferred basis. Generally paid out as part of the death benefit, the extra deposits can also be accessed, depending on the company, by withdrawal or policy loan.

Look after the pennies and the dollars will follow!