



HEALTH CORNER



Dead and Gone... What Does the Price List Actually Tell You?

By Gary Payne, MBA
Founder of Funeral Cost Ontario

When someone dies, families often hear a new term very quickly. The price list. It sounds simple enough. A document with prices. Clear. Straightforward. But if I were gone, and my family was sitting across from someone reviewing a funeral home's General Price List for the first time, I would want them to know this. A price list can be helpful. It just doesn't tell the whole story.

In Ontario, funeral homes are required to provide written pricing information. That matters. Families should not have to guess. The list outlines professional fees, transportation, facilities, vehicles, merchandise, and optional services. On paper, it looks organized. Almost clinical. Grief rarely is. Most price lists are divided into sections. There is usually a basic professional fee. There may be transfer charges. Preparation fees. Facilities and staffing for visitation or ceremony. Casket and urn options. Items most families have never purchased before and may never have thought about until that moment. If I were sitting with my family in that room, I would want them to understand something simple. Not every line on that page applies to them. A price list shows what is available. It does not automatically reflect what a family will choose. And that is usually where uncertainty starts to creep in. Two funeral homes may present similar looking documents, yet the final totals can differ. One may bundle services together.

Another may separate them. One may include certain third party costs in its estimate. Another may list them separately. Without context, the differences can feel bigger than they actually are. If I could leave my family one practical suggestion, it would be this. Ask which items are required and which are optional. That question alone can change the tone of the conversation. If a family is choosing direct cremation, for example, many line items simply do not apply. There may be no visitation. No chapel service. No hearse. No cemetery coordination. Those services remain on the list because they are part of the funeral home's full range of offerings, not because they must be selected. A price list is meant to inform. Still, in the middle of grief, even straightforward information can feel heavy. I would also want my family to know it is completely reasonable to take that document home. To read it more than once. To compare it with another.

To ask for a written estimate that reflects the specific choices being considered, not just the full menu. No family should feel rushed to decide from a single sheet of paper. There is another detail families sometimes discover later. A funeral home's price list may not include cemetery fees, clergy fees, obituary notices, or flowers.

Those costs often sit outside the funeral home itself. If that is not explained clearly, the final number can come as a surprise. Clarity rarely comes from the document alone. It comes from asking questions and taking a little time. If I were gone, what I would want most is for my family to feel comfortable speaking openly about cost without embarrassment.

Talking about money at a time like this can feel uncomfortable, but it does not diminish love. It simply helps prevent confusion. The purpose of a price list is not to pressure anyone. It is there to show what exists. What families choose from it should feel thoughtful, not hurried. Next week, I will write about something many families quietly wonder about after a death. What government benefits may be available, and how those programs actually work in Ontario.



Gold Medals Are Not the Goal in Health

Common Sense Health – Diana Gifford-Jones

The Olympics showcase people pushing to their limits. Athletes soar, leap, slide and score! Watching from the couch, feet up, drink in hand, we marvel at these feats.

In the natural world, certain animals push their limits too. Some migratory birds can fly for days – sometimes weeks – without landing. The bar-tailed godwit, for example, travels more than 11,000 kilometres nonstop across the Pacific Ocean, fueled only

by stored fat and instinct. No cheering crowds. No gold medals. Just a destination and the will to reach it.

Such accomplishments are for the gifted. But what are the rest of us capable of doing? I attended an event last week designed to inspire university leaders to be more innovative. There, one of the speakers talked about the "magic 10%". Wholesale change is rarely successful, but changing 10% of something is a good strategy for getting results over time.

Many people fail to learn this lesson, even as history repeatedly teaches it. Lasting accomplishments, especially those related to health, tend to come not from heroic bursts of effort, but from setting a clear, achievable goal and working at it in increments.

It used to be true in sport too. Take the first marathon runners in the late 19th century. They were not elite athletes by modern standards. Many were ordinary people with day jobs, inspired by the idea of testing their endurance over a long distance. Training methods were basic, nutrition was poorly understood, and injuries were common. Some failed spectacularly. Others quit. A few persevered. What separated them was not brilliance, but persistence.

Change has come the same way in most medical advances, even when heroes should have won gold medals. When Edward Jenner proposed vaccination in the 1790s, he was ridiculed. When Ignaz Semmelweis insisted that handwashing could prevent deadly infections, his colleagues rejected him. Ultimately, it was the long accumulation of evidence that drove progress. When it comes to our own health, we err in strategies that are entirely self-driven – overhauling our diet overnight, acquiring a treadmill, cutting out alcohol, and so on. But all-or-nothing thinking is an obstacle to better health.

The body responds best to steady and enduring signals, not sudden shocks. Lowering blood pressure by ten points, improving balance by daily practice, and enjoying one drink slowly instead of several in succession. These are not Olympic feats. But when adopted bit by bit and maintained, the benefits are cumulative.

There is a famous line often attributed to Goethe: "Whatever you can do, or dream you can do, begin it. Boldness has genius, power, and magic in it." The key word is begin. Not finish. Not perfect. Just begin.

Most people who successfully improve their health do so with help. A walking partner. A spouse who changes grocery habits. A health advocate who listens.

Failures along the way are not signs to stop. They are part of the process. Athletes fall. Birds are blown off course. History's innovators were dismissed before being vindicated. The goal matters, but the best achievements to celebrate are day-by-day good choices.

We may never leap like Olympians or cross oceans on wings, but we can set goals that stretch us just enough to matter. Better sleep. Stronger muscles. More energy. Fewer pills. These are reasonable feats, and they are within reach.

Extraordinary health does not arrive suddenly. It is built methodically, one decision at a time, by ordinary people who decide that the effort is worth it.

Send me your examples of success with taking small, incremental steps to better health and I'll post them at the end of the column at www.docgiff.com for your reference and inspiration.

Thinking of Making a Move? Experience Counts!

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