



HEALTH CORNER



Dead and Gone... So What Does It Actually Cost?

By Gary Payne, MBA
Founder of Funeral Cost Ontario

When someone dies, the first day is about shock, phone calls, and trying to understand what just happened. Very quickly after that, another reality shows up, whether families are ready for it or not. Questions about cost start to appear, sometimes quietly, sometimes all at once. If I were gone, I would want my family to know that this is normal, and that feeling uncomfortable talking about money at a time like this is something almost every family experiences. This is not always an easy topic to talk about. Cost and grief do not belong together, but in reality they often meet very quickly. I hear this from families across Durham more often than people might expect. If I were gone, I would want my family to understand that price differences are common, and that they do not automatically mean something is wrong. When families first start asking about cost, this is usually where the conversation begins. In Durham Region, direct cremation is often one of the lower cost options families consider. In many cases, families may see prices starting somewhere in the lower thousands, but that number can change depending on timing, transportation, paperwork, and third party fees. Some providers include more services in their base price, while others separate them into individual line items. That alone can make two quotes look very different even if the final service feels similar. As families begin looking at other types of arrangements, costs usually increase simply because more is involved. Traditional burial or full service funeral arrangements often include visitation, staffing, facility use, vehicles, and coordination with cemeteries or churches. Cemetery costs in particular can vary widely depending on location, availability, and what is selected. That is why families sometimes see a total price that is several thousand dollars higher than what they expected when they first started asking questions. One thing I would want my family to know is that funeral homes do not control every cost. Crematorium fees, cemetery fees, clergy or celebrant fees, and government paperwork costs are often outside the funeral home itself. If one estimate includes those items and another does not, it can create confusion. It can feel like one provider is dramatically more expensive when in reality the quotes are simply structured differently. Timing can also matter more than people expect. After hours transfers, weekend arrangements, or urgent timelines can affect cost. Some providers build flexibility into their base pricing. Others only add charges if those services are needed. Neither approach is automatically better, but families deserve to understand how pricing works before making decisions. Many families I speak with are surprised by how normal it is to ask for written estimates and to take time to review them. There is no rule that says decisions must be made in a single conversation. If I were gone, I would want my family to feel comfortable asking for information in writing and taking a day to talk together before making final choices. If I could leave my family one practical piece of advice about cost, it would be this: ask which costs belong to the funeral home, and which costs are paid to someone else. That one question often makes quotes much easier to understand. I would also want them to remember that lower cost does not automatically mean lower care, and higher cost does not automatically mean better service. What matters most is whether the family feels supported, informed, and comfortable with the decisions they are making. These conversations are not about finding the cheapest option. They are about understanding choices clearly enough to make decisions without pressure or confusion. During grief, clarity matters more than anything else. Next week, I will write about something families often hear about but rarely understand clearly before they need it: how price lists work, what they are supposed to show, and how families can use them to compare options more confidently.



When Common Sense Goes Up in Flames Common Sense Health – Diana Gifford-Jones

By any measure, what happened in Switzerland a couple weeks ago is a human catastrophe. A room filled with young people full of promise was turned into a scene of lifelong grief. Families shattered. Futures erased. Survivors left with horrible scars.

Authorities will do what they must. Investigators will trace the ignition point. Building inspectors will scrutinize ceiling materials, fire exits, sprinkler systems, and renovations. Prosecutors will decide whether criminal negligence was involved. All of this matters. We should insist that regulations are enforced, and that those who ignored them are held accountable.

But more troubling than regulatory failure, this was also a failure of common sense. That night, someone thought it was a good idea to set off flaming champagne sparklers in a crowded, enclosed space. Not outdoors in open air. But inside, with people packed shoulder-to-shoulder. That decision set in motion consequences that will echo for decades. And the truly chilling truth is this: it will happen again.

After every nightclub fire, warehouse inferno, or stadium stampede, we say "how could anyone have allowed this?" And yet, it happens again. Because novelty and spectacle overpower judgment. Because risk feels theoretical.

We like to think safety is something others provide. But real safety begins between our ears. When was the last time you didn't do something because your analytical internal voice said, "This isn't smart"?

A snowstorm is rolling in. You've been waiting months for that weekend getaway. The hotel is booked. The car is packed. Do you pause? Or do you say, "We'll be fine" as icy roads turn highways into high-speed skating rinks?

Your smoke detector hasn't chirped in years. You can't remember the last time you changed the battery. You assume it's working.

There's no carbon monoxide detector in the house. You've meant to buy one. But it keeps getting bumped to next weekend.

Your barbecue sits against the siding of your home. You know embers can blow. You know vinyl melts. But you've done it a hundred times without incident—so why move it now?

Your phone buzzes while driving. You glance down. Just for a second.

These are not rare behaviors. They are risks that get normalized. Most of the time, nothing happens. And that's what makes them dangerous.

The tragedy in Switzerland was not caused by mystery physics. It was not an unforeseeable freak accident. Fire and sparks in confined spaces have been setting buildings alight since long before electricity was invented. Every firefighter knows it. Building codes reflect it. Insurance companies price it.

So what possessed someone to light flaming devices indoors? The answer is brutally simple: the same human instinct that tells us, "It'll be fine."

The heartbreaking reality is that many of the victims in Switzerland were young. They did not light the flame. They were simply there, trusting.

If there is anything to be salvaged from grief on this scale, it is a renewed commitment to thinking ahead and to pausing in the moment.

The families of victims are living with terrible grief. Our hearts are with them. But sympathy is not enough. If we truly honor the victims, we must change how casually we flirt with danger.

I've written about fireworks before, and I am not a fan. It is beautiful what they do in the night sky with ever more sophisticated displays. But without caution and common sense, there will be more horrible accidents.

In celebrating life's joys, let's choose to marvel at the things that will keep us alive, not make us dead.

FOR SALE Brooklin 4bdrm/4bath



Live in this beautiful 4-bdrm, 4-bath home in beautiful Brooklin, featuring open-concept main floor with hardwood floors, stunning kitchen with quartz countertops, cozy family room with fireplace, primary bedroom features walk-in closet, private ensuite with whirlpool tub & separate shower, finished basement features recreation room, pot lights, storage & 3-pc bath, fully fenced backyard with large deck, double car garage & double car driveway. Flexible closing. Asking \$969,900

Call Carla today to schedule your viewing!

CARLA SKINNER
Real Broker Ontario Ltd., Brokerage
905-409-6560

carla@carlacaresteam.com
www.carlacaresteam.com

real
Carla Cares

Not intended to solicit properties currently listed for sale or individuals currently under contract with a Brokerage.



**BRANCH 43 100TH
ANNIVERSARY FUNDRAISER**

PROGRESSIVE EUCHRE SUNDAY MARCH 8TH 2026

Grab your
friends and
shuffle up for
an exciting day
of strategy,
laughter, and
friendly rivalry!

Whether you're a
seasoned player
or new to euchre,
everyone's
welcome!

REGISTRATION: 12:00-1:00
START: 1:30
COST: \$25 EACH
INCLUDES 15 GAMES, DINNER (FOLLOWING GAME 8)
DOOR PRIZES

TICKETS AVAILABLE AT THE CLUBROOM OR
CONTACT JUDY PARDY... (905) 576-8612

Legion
Branch 43
471 Simcoe Street South Oshawa

R.C.L. BRANCH 43 PIPES AND DRUMS TORONTO MAPLE LEAFS FUNDRAISER



TWO CENTRE ICE TICKETS AT THE SCOTIA BANK ARENA

TO SEE THE MAPLE LEAFS AND THE OTTAWA SENATORS

SATURDAY FEBRUARY 28TH, 2026 AT 7PM

SECTION 119, ROW 14, SEATS 13 & 14

RAFFLE TICKETS ARE \$5 EACH OR 5 FOR \$20

SEE THE BRANCH BAR OR THE BAND FOR TICKETS

RCLBR43PIPEBAND@GMAIL.COM

WINNER WILL BE ANNOUNCED AT OUR BURNS FUNDRAISER JAN 24TH

PLEASE INCLUDE NAME AND PHONE NUMBER ON TICKETS!!