



## Dead and Gone... Are You Sure It's Covered?



By Gary Payne, MBA  
Founder of Funeral Cost Ontario

There is a question many families ask, often quietly - sometimes sitting together after everything has already happened. "Would it have been easier if this had already been arranged?"

They are usually talking about prepaid funeral plans. If I were gone, I would want my family to understand what those plans actually do - and what they don't. From the outside, prepaid arrangements sound simple. You make decisions ahead of time. You pay in advance. When the time comes, everything is taken care of.

In some ways, that is true. But like many things connected to funerals, the details matter more than people expect.

A prepaid plan is not always a single thing. Some plans lock in specific services and prices. Others simply set aside funds that will be used later. Some are guaranteed. Others depend on how costs change over time. Those differences are not always obvious at the beginning. I have spoken with families who believed everything had been taken care of, only to discover later that certain items were not included. Not because anyone did something wrong. But because the plan did not cover everything they assumed it would. I've seen the look when they realize it wasn't as clear as they thought. If I were gone, I would want my family to feel steady enough to ask one simple question: "What exactly is included?" Not just generally. Line by line.

Does the plan include transportation? Paperwork? Staff services? Facilities? Is it tied to a specific funeral home? Are third-party costs included, or will those be separate later? Those questions matter more than the label "prepaid." There is another part that can be confusing. Portability. Many prepaid plans are connected to a specific provider. If someone moves, or if the family prefers to use a different funeral home, transferring the plan is not always straightforward. Sometimes it can be done. Sometimes there are limitations. If I were gone, I would want my family to know where the plan applies - and what happens if circumstances change. I would also want them to understand something that is not always talked about directly.

A prepaid plan can reduce decision-making. It does not remove it completely. Even when arrangements are set in advance, the family still makes choices when the time comes. Dates. Timing. Small details that were not part of the original plan. I have seen families feel relief knowing certain decisions were already made. I have also seen families feel unsure about whether to follow the plan exactly, or adjust it.

If I could leave one quiet message, it would be this: Do not feel bound by a plan in a way that adds pressure. A prepaid arrangement is meant to guide, not to create stress. There is also the financial side. Many people choose prepaid plans to protect their family from rising costs. In some cases, guaranteed plans do lock in pricing. In others, the funds set aside may not keep pace with future costs.

If I were gone, I would want my family to understand whether the plan is guaranteed, or simply a contribution toward future expenses. I would also want them to know where the funds are held. In Ontario, prepaid money is typically placed in trust or backed by insurance. That structure exists to protect families. Still, it is reasonable to ask how the plan is funded and how it will be accessed when needed.

If I could leave one practical suggestion, it would be this: If a prepaid plan exists, review it. Not just once, and not just when it is purchased. Look at it again over time. Make sure it still reflects what is wanted.

And make sure someone else knows it exists. Because a plan only helps if the people who need it can find it and understand it. If I were gone, I would want my family to feel supported by whatever had been arranged - not surprised by it. Preplanning can be a gift. But its value depends on how clearly it is understood.

Next week, I will write about something many families hesitate to start: how to have a conversation about funeral wishes without it feeling uncomfortable or overwhelming.

## Ford's approach to primary care: missing the deadline, making patients pay

QUEEN'S PARK – As reports confirm Ontario will in fact miss the April 1 federal deadline to ensure medically necessary nurse practitioner services are publicly funded, Dr. Robin Lennox, Shadow Minister for Mental Health and Addictions with responsibility for Primary Care, and MPP France Gélinas, Shadow Minister for Health, called on the Ford government to stop dragging its feet while patients are forced to pay out of pocket for primary care.

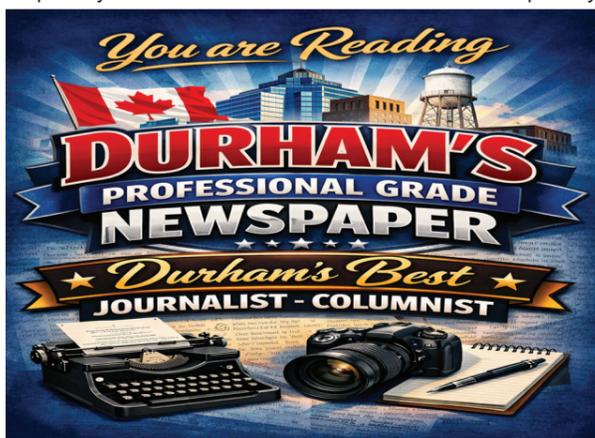
"This government was happy to talk tough about closing the 'loophole,' but now they're the ones refusing to do the work," said Dr. Lennox. "What this means is that patients are still being forced to pay out of pocket for primary care because nurse practitioners don't have a proper public funding model. The government needs to get the lead out and fix this, now."

"We're watching Ontario slide further into a two-tier primary

care system," said Gélinas. "When people can't find a family doctor, and the province still won't fully fund nurse practitioner care, the result is predictable: people pay, or they go without."

"Let's be clear about what's happening on the ground," added Dr. Lennox. "Nurse practitioners are trained to provide independent primary care, especially in rural and underserved communities. But without payment pathways, too many are pushed into private-pay models just to keep their doors open."

"And Ontarians are already paying the price," said Gélinas. "OurCare found Ontario had the highest share of people reporting they paid for primary care services. That is not what our public healthcare system is supposed to be. Ontario needs a stable, public funding model for nurse practitioners now, so care is based on need, not a credit card."



## Could Air Travel Be Any Worse?

Common Sense Health – Diana Gifford-Jones

Air travel isn't what it used to be. "Getting there" is no longer half the fun. It's an exercise in survival. We've achieved incredible feats in aviation. Yet somehow, we've lost our way when it comes to intercontinental travel.

Flying back to Toronto from Tokyo, I looked with envy at the business class seats as I shuffled with many other annoyed passengers to the back of the craft. Then, with everyone seated, an allergic reaction to something caused serious trouble for a flight crew member, delaying departure for two hours. We sat there at the gate, squished in, wishing, praying, we

were somewhere else.

It's a conundrum. Because travelling is important. I'm convinced the world would be a better place if we all had more experience making friends in faraway places. For one thing, it's a lot harder to bomb, starve, or otherwise destroy the lives of people if you have shared time together and truly understand each other.

Is there anything we can do to reverse the dehumanizing trajectory of air travel?

Airlines might be more motivated, frankly, if more people were dying as a result of their service. But deaths on flights are rare – around 1 per 5 million passengers. Remarkably, I've been on an international flight where this happened. We made an emergency landing in Rome, resulting in an all-night international dispute about which country would be responsible for the deceased. Trust me, you don't want someone to die on your flight.

Maybe more of us almost dying would be the ticket. But I'm not sure, because we have already become our most indecent selves as it is. And the airlines don't seem to care. They jam us into impossibly cramped spaces. They serve horrendous food. I've seen flight attendants ignore people calling out for water, or mercy, in the rare moment they pass by.

Aviation technology has made it easier to fly across the planet. But never have we all been more miserable doing it.

Physically, what happens to your body when you fly? Fluid builds up in the lower legs due to lack of movement, water retention from salty food, and lower cabin pressure. Dry cabin air causes dehydration. Jet lag disrupts sleep, digestion, and mood. Infections spread readily. Pressure in the ear and sinus cavities can be intense at take-off and landing.

It's all bad, but not bad enough to counter the economic forces driving efficiency considerations. Corporations crush social well-being, even as they pretend to care about it.

Passengers leave decent behaviours at the airport check-in curb. We cope by ignoring each other. We glue our eyes to screens. We get anxious and annoyed with every inconvenience. We don't acknowledge the person sitting right beside us as we recline our seat into the face of the person behind us.

My flight home was made worse by turbulence that prevented the crew from providing service. We eventually got a meal, but no drinks, precisely when a little alcohol might have eased the frustration.

On the bright side, research shows it is possible to offset unhealthy circumstances with healthy behaviours. For example, following up with exercise, healthy meals and hydration, and social time with friends can blunt the negative effects of long flights, drinking excessively, or missing sleep.

I have little hope flying is going to get any better. But if travel can increase empathy and broaden perspective, then perhaps that's why, despite cramped seats, lost luggage, and endless lines, millions of people keep boarding airplanes every day. Somewhere on the other side of the discomfort is the reward of discovering the world.



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