



The True Cost of Not Planning

By Eve Gibbons, Business Leader, (Cemetery Manager) Carr Villa Memorial Park

When we talk about planning ahead, many people immediately think about cost.

But in my experience, the true cost of not planning is rarely financial. It is emotional.

When a family is making arrangements within days of losing someone they love, decisions are made under pressure. There are timeframes to meet, forms to complete, choices to make. Without prior conversations, those decisions can feel overwhelming.

I have seen families second-guess themselves long after the service has passed. Did we choose what they would have wanted? Should we have done something differently? That uncertainty can linger quietly.

There can also be practical stress, comparing options quickly, trying to understand unfamiliar terminology, navigating budgets while already exhausted. Sometimes, in the absence of clear wishes, families spend more than they truly needed to, simply because they want to “do the right thing.” A prior conversation often reveals that their loved one may have preferred something simpler.

Planning ahead does not eliminate sadness. It does not make loss easier. What it does do is remove guesswork.

It allows families to focus on what truly matters, gathering, remembering, honouring, rather than deciding under pressure.

Planning is not about predicting when something will happen. It is about reducing the burden when it does.

And sometimes, the greatest saving is peace of mind.

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