



## Planning a Funeral

By: [CVH Team](#)

During the first few days after a death, grieving family members or friends have many demands placed on them in preparation for a funeral. What kind of funeral should it be? Should the person be buried or cremated? What do you need to buy from the funeral home? Where do you arrange for a grave marker? People looking back on the period right after a death often wonder how they managed to cope with the all the decision-making required for a funeral. Some families discuss the dying person's wishes for a funeral well in advance, but in many families, decisions are made after the death has occurred.

## Types of funerals

Funerals are influenced by cultural and religious traditions, family preferences and costs. Most funerals in Canada are held one to four days after death. If they are held more than four days after death, the reason is usually to accommodate people who are travelling long distances and need more time to arrive. The traditional funeral offered by funeral homes usually includes:

- a viewing of the body in advance of the funeral service
- the funeral service
- burial, entombment or cremation.

Funeral homes are almost always involved in making these arrangements, although families can make their own arrangements if they wish.

Funeral services are often held in a funeral home or a religious building, but they can be held anywhere the family chooses. After the funeral service, the remains of the deceased are usually transported by hearse to a public cemetery or mausoleum. In the case of cremation, some families may choose not to bury the ashes, but to keep them in an urn or scatter them on private property.

The traditional funeral is not the only option. Some families choose to bury or cremate the body soon after death, without holding a viewing or funeral service. These families may choose to hold a memorial service later. Memorial services can be held anywhere, in a hall or home, or by a gravesite if the family wishes.

See also: [Rituals to Comfort Families](#)

## Services offered by funeral home

The funeral home is very often the family's main resource in planning a funeral. The funeral director is usually sensitive to the many kinds of mourning rituals, taking into account different religious or cultural beliefs. In addition to caring for the deceased person's remains, presenting options for the funeral, and offering guidance to the family, the funeral director acts as an overall coordinator, often linking with religious institutions or businesses involved with the funeral.

Funeral homes often offer packages that include a variety of services, but these services can also be priced on an item-by-item basis if the packages do not meet your needs.

### Basic fees

The funeral home generally has one fee to cover work that is common to all funerals. This basic fee covers filling out forms, getting necessary permits, requesting death certificates, coordinating arrangements with religious institutions, cemeteries, or crematoriums, and taking care of the remains



arrangements with religious institutions, cemeteries, or crematoriums, and taking care of the remains of the deceased after death. The funeral director may also remind you about the many details that may need to be taken care of, such as (if necessary): bringing clothing for the deceased to the funeral home, deciding on pallbearers, choosing someone to deliver a eulogy, choosing a charity in lieu of flowers, and selecting a company to provide a monument or memorial.

## **Fees for specific items**

Some costs cover items that are optional or that vary depending on family choices, for example:

- a casket, urn, or an outer burial container to postpone decay of the casket;
- embalming as well as preparing the body for viewing;
- use of the funeral home for visitation or viewing;
- use of the funeral home for a funeral service;
- use of equipment and staff for a graveside service;
- use of a hearse.

The funeral home may also offer to deal with other businesses or agencies in preparing for the funeral service. The people or businesses that you or the funeral home may want to contact include:

- florists
- newspapers (for the obituary)
- musicians, such as an organist (for the funeral service)
- someone to lead the funeral service (if the funeral home is not handling the service)
- cemetery (to choose a plot if necessary).

If you would like the funeral home to take care of these details for you, make sure you know the costs. Some funeral homes charge for the actual costs of these services, while others charge costs plus a handling fee.

Even the simplest funerals can be quite expensive, with costs easily rising to thousands of dollars. If you cannot afford a funeral, you may want to ask about whether your province or territory will provide financial assistance, as some jurisdictions have provisions stating that every person has a right to a funeral at death.

If the deceased person is a war veteran, you may want to be aware of the Last Post Fund. This is a non-profit corporation financially supported by Veterans Affairs Canada to ensure that war veterans are not denied a dignified funeral and burial for lack of sufficient funds.

## **Whom to notify about a death**

Family and friends soon hear of the death of someone close to them, but other people should also be notified as soon as possible. These people include:

- the deceased's employer
- insurance companies (if there are any claims to be made)
- doctor(s)
- spiritual advisers or leaders, if relevant
- any organizations or clubs of which the deceased person was a member
- Veterans Affairs Canada or provincial social services departments if these agencies are involved in covering funeral expenses.

## **Obtaining a death certificate**

In sorting out financial and legal affairs, family members will find that governments, banks, and

lawyers require a death certificate in order to process benefits or deal with assets.

If you have chosen a funeral home to help make arrangements, they will generally order as many death certificates as you request. The cost of these certificates varies across the country.

The specific information required to obtain a death certificate varies among provinces and territories. In most provinces and territories you will need the following information about the deceased person:

- full name
- gender
- usual home address prior to death
- date of birth
- date of death
- age at death
- place of death
- marital status
- father's name
- mother's (maiden) name

You will also need to state your relationship to the person named on the certificate. The certificate does not state the cause of death.

## **Air travel for funerals**

Some airlines offer reduced fares for family members travelling to a funeral or to the bedside of someone who is dying. In order to receive the reduced fare, airlines will want to verify the person is seriously ill or has died. You may be asked for the name, address and phone number of the hospital or funeral home so the airline can check the information you have provided. Sometimes the airline will charge full fare, but agree to reimburse you part of the fare when you supply a death certificate.

## **Prearranging your own funeral**

Making arrangements for your own funeral can be as simple as writing down your preferences for what kind of funeral you would like and where you want it to be held. These instructions can be left with family members, but if you have chosen a funeral home, the funeral director can file the instructions for safekeeping.

Some people want to do as much pre-planning as possible, including paying for their own funerals in advance. If you are considering pre-paying a funeral home for your funeral:

- Make sure you choose a licensed funeral director that has been in business for several years and has a good reputation in the community.
- Ask where your money is going. How is it being protected?
- Find out if there is any flexibility in the plan. What happens if you move to another province?
- Find out if the agreement can be cancelled at any time. At what cost?
- Keep a copy of the agreement and let other people know where the copy is stored.

Keep in mind that there still will be additional costs associated with the funeral. Grave markers and cemetery plots for example, fall outside of the scope of the funeral home.