

# Funeral Arrangements

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Your funeral is the last time your family and friends will gather to remember you.

Some people have very specific wishes about how that should happen. Others don't care and just want their family to do whatever feels right. Both approaches are fine.

But if you do have preferences - about burial vs cremation, religious service vs secular celebration, big gathering vs small and intimate - this is the place to write them down.

By documenting your wishes, you're taking the pressure off your family. They won't have to guess what you would have wanted, and they won't argue about it while they're grieving.

Burial or cremation?

This is the first big decision.

Burial means your body is placed in a coffin and buried in a cemetery or natural burial ground. You'll need a burial plot (if you don't already have one), and costs vary a lot depending on the location and type of plot. It's worth getting current quotes from a few providers in your area so your family isn't guessing.

Cremation means your body is cremated and your ashes are returned to your family. They can scatter your ashes, keep them in an urn, bury them, or place them in a columbarium (a memorial wall for ashes). Cremation is often less expensive than burial, but prices vary by provider and region, so it's worth checking current local costs if that matters to your decision.

Some people also choose green or natural burials (biodegradable coffin, no embalming, natural woodland burial site) or donation to medical science (your body is used for medical research or training).

What kind of service do you want?

Funerals can take many forms. Here are a few common options in Canada:

**Traditional funeral service:** A formal service at a church, funeral home, or chapel, followed by burial or cremation. Usually includes a eulogy, hymns or music, and a gathering afterward.

**Memorial service:** A service held after the body has been buried or cremated. Often less formal, and can be held weeks or even months later.

**Celebration of life:** A less formal gathering focused on celebrating your life rather than mourning your death. Music, stories, photos, and sometimes food or drinks.

**Graveside or crematorium service:** A short service at the burial site or crematorium, often just family and close friends.

**Direct cremation or burial:** No service at all. Your body is cremated or buried without a gathering. Some families hold a private memorial later.

Religious or secular?

If you follow a particular faith (Catholic, Anglican, Jewish, Muslim, Hindu, Buddhist, etc.), your family will likely assume you want a religious service. But if you don't, make that clear.

If you're not religious, you might want a secular celebrant to lead the service instead of a clergy member.

What about the details?

If you have specific requests for your service, write them down. Things like:

**Music:** Do you want specific songs played? Live music or recorded?

**Readings or poems:** Is there a particular piece of writing you'd like read?

**Eulogy:** Who should speak about your life? (Or do you want to write your own eulogy and have someone read it?)

**Dress code:** Formal or casual? Black or colourful?

**Flowers:** Do you want floral arrangements, or would you prefer donations to a charity instead?

**Wake or reception:** Do you want people to gather after the service? If so, where?

What happens to your body before the funeral?

In Canada, most bodies are either embalmed (preserved with chemicals) or kept in refrigeration until the funeral. Embalming is common if there's a viewing or if the funeral is delayed, but it's not required.

If you have strong feelings about embalming (some people prefer not to for religious, environmental, or personal reasons), note that here.

Have you prepaid for your funeral?

Some people prepay for their funeral to lock in costs and relieve their family of the financial burden. If you've done this, your executor needs to know.

Prepaid funerals in Canada are usually managed through a funeral bond (an investment held by a funeral director) or a prepaid funeral plan (you pay upfront and the funeral home guarantees the service).

If you've prepaid, include the details here: which funeral home, what's covered, and where the paperwork is.

## WHY THIS MATTERS

Funerals in Canada can be a significant expense, and the cost varies widely depending on the choices you make and the provider. Documenting your wishes (and prepaying if you can) helps your family plan with confidence.

By documenting your wishes (and ideally prepaying if you can), you're giving them clarity, reducing stress, and potentially saving them thousands of dollars.

That's a gift.

# Your Funeral Arrangements

*Your wishes for your farewell, so your family can plan with confidence, not guesswork.*

## BURIAL OR CREMATION

*Burial / Cremation / Natural (green) burial / Donate body to science / No preference.*

YOUR PREFERENCE

PREFERRED CEMETERY OR LOCATION

DO YOU OWN A BURIAL PLOT? (WHERE)

IF CREMATED, WHAT HAPPENS TO ASHES

## TYPE OF SERVICE

*Traditional / Memorial / Celebration of life / Graveside only / No service / No preference.*

KIND OF SERVICE

RELIGIOUS OR SECULAR (WHICH FAITH)

PREFERRED LOCATION FOR SERVICE

## SERVICE DETAILS

SONGS OR HYMNS

READINGS OR POEMS

WHO DELIVERS THE EULOGY

OWN EULOGY WRITTEN? (WHERE)

# Your Funeral Arrangements (cont.)

DRESS CODE

FLOWERS OR CHARITY (WHICH CHARITY)

WAKE OR RECEPTION? (WHERE)

## PREPAID FUNERAL ARRANGEMENTS

*If you have prepaid, note the plan and where the paperwork is stored.*

FUNERAL HOME OR PROVIDER

PLAN OR POLICY NUMBER

WHAT'S INCLUDED

WHERE PAPERWORK IS STORED

CONTACT PERSON AT FUNERAL HOME

FUNERAL HOME PHONE

## OTHER WISHES

EMBALMING PREFERENCE

NOTES - ANY OTHER FUNERAL REQUESTS YOUR FAMILY SHOULD KNOW