

## **Independent Living Skills Seminar: Affordable Funeral Options**

July 15<sup>th</sup> 2014

Guest Speaker:

Carolyn Nixon – Funeral Director & Owner (Affordable Funeral Options Inc.)

Offers mainly planning services – memorial services and cremation/burial done through her company

Memorial services can be arranged to reflect the life of the person, really whatever they want to have (has done services in gardens, at golf clubs, in churches etc.). These services are done without a casket present.

May have a variety of different styles of memorial (have one person give eulogy, or many people give toasts, have clergy present or not, any variety of music you choose etc.)

Emphasizes the importance of communication and pre-arrangement! Talk about what you want before someone else has to make those decisions, makes sure things are according to your plan, but also relieves stress for family members in planning)

Provides help with planning the details that may be forgotten until the time of the funeral (eg. what clothing to be buried/cremated in). The family must make decisions very quickly about all the little things and she helps people not to be blindsided and/or overcharged because of being rushed in a time when emotions are so high (importance of prearrangements).

Direct Cremation Costs: \$1582

Includes: transportation to 'holding facility', minimum caskets, transportation to and pick up from crematorium, necessary documentation (eg. death certificates)

Cost would cover burial (instead of cremation) if desired, but she only has simple caskets available, would need to pay additionally for a fancier casket.

Plus: cremation fee, coroner fee city hall fee

Cremation fee – \$430 for service of actual cremation (directly to crematorium)

Coroner fee – \$40 must sign off before cremation because irreversible procedure

City hall fee – \$75 for registration of death

Additional costs (if requested): venue for open casket viewing, traditional funeral service, catering services etc.

\*These can be included in prepayment, but don't necessarily need to be – helps to take stress off of family members because everything would be prearranged and payment would be made to the executor to pay additional services directly.

\*If traditional funeral service and/or open casket viewing is preferred, she would refer to traditional funeral home who could better suit your needs/desires. They would have the correct facilities for embalming and enough space for larger visitations and services.

\*She contracts out for services that she can't provide in her small business (eg. Catering, better caskets, larger venue) and then any additional services are paid directly, not through her so you have more freedom in getting what you want.

\*She has merchandise available for sale (registry books, urns, memorial cards etc.). Also contracts out for personalized items (photobooks to distribute/display, personalized memorial cards, memorial jewelry etc.).

\*She also completes Canada Pension papers for next of kin to receive their benefits as quickly as possible.

## Prearrangement

DON'T need to pre pay if you prearrange, but you can if you want too

Money goes into an annuity or GIC. The interest on the account would be used to cover inflation costs over the years (if interest doesn't equal amount of inflation, you will not be charged for the remainder). This account is considered a 'protected investment', meaning no one can access the money unless it is cancelled or used for its purpose (ie. you die). It will also not be considered an 'asset' financially (so, should not affect ODSP etc.).

Additional money can be put into the annuity to cover the additional costs or catering, venue, or extra services you want. Upon use, the money allotted for these services would be paid to the executor, who would then pay those companies directly (then the family doesn't have to worry about paying those people).

Can create monthly payment plans as well

\*Insurance for prepayment can also be purchased. Answer 2 health questions. The, if death occurs before prepayment has been made in full the difference will be covered.

\*Insurance can be purchased (\$500) – to bring body back from anywhere in the world, if travelling when death occurs

Plans can be modified as many times as necessary over the years at no cost

Forms on the website are to be filled out with the information required by the Registrar Generals office. These forms are generic, can be printed and filled out and then used at any funeral home in Ontario to specify your preferences.

Plans can be cancelled, modified or transferred to another funeral home/director

If a funeral home is sold, goes out of business or declares bankruptcy the prepayment annuity could be transferred to the new owner, transferred to a new funeral home or withdrawn. Money can be kept in same annuity when transferred, just change the name of the recipient. However, GICs are not transferrable, they must be emptied and the start over if you wanted to move your arrangements to a new funeral home.

Prearrangement plans should not be hidden or locked away, family members will need to have access in order to carry out the plan properly.

\*Rental units are legally required to be locked up after the death of a tenant until the executor comes with the paper proving their right to enter and distribute assets/belongings (important to remember if keeping their will/estate plan in an apartment).

What can be done with cremated remains?

Buy rights to bury/scatter in a designated part of a cemetery (must be registered cemetery, option may not be available in all cemeteries).

Buy rights to place in a compartment/niche at the cemetery (in a building called a 'columbarium' with many niches).

Scatter over private property (with permission of the property owner).

Hire a provider to scatter the remains for you (provider will charge for their services)

Scatter on unoccupied Crown lands and Crown lands covered by water (Ministry of Consumer Services – [www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices) , select 'cemeteries and funerals)

\*Check by-laws for rules on scattering remains over municipally owned lands

Generally,

Funeral homes are legally supposed to provide a price list of all their services. If they can't give you a price on the spot, probably best not to deal with them.

Be sure to meet with the cemetery to choose a plot if you want burial. It is a good idea to leave a letter on file with permission for next of kin (spouse, kids, grandchildren etc.) to be buried in the plot as well.

Suggested joining the Memorial society of London (roughly \$50/year) - provide a price list for every funeral home in the city.

Obituaries in the newspaper can be written and submitted by family, but must be 'OK'ed by funeral director before they will print it.

Organ donation can sometimes make embalming difficult, if burial is wanted, be sure to specify what exactly to donate and or be aware that open-casket viewings may not be a good option.