



MAPLE RIDGE
FUNERAL CHAPEL



The Future-Proof Farewell Planner

Answering Consumers' Top 10
Pre-planning Questions



Planning for Life's Moments

We plan for weddings to ensure joy, education to ensure growth, and retirement to ensure rest. Planning for a farewell ensures protection.



The Gift of Clarity

Emotional Burden. When death occurs, families face dozens of complex decisions while grieving. A plan removes this burden, allowing them to focus on memories, not logistics.



Preventing Rifts

Family Harmony. Without a plan, the 'Right of Sepulcher' falls to a hierarchy of kin who may disagree. A written plan is the ultimate dispute resolution tool.



Beating Inflation

Financial Lock. Pre-planning freezes costs at today's rates, protecting your estate from future price hikes and ensuring your family isn't scrambling for funds.



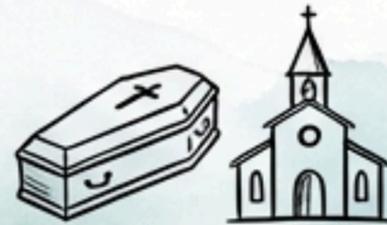
Disposition: Understanding Your Options

Cremation is the prevailing choice in Canada, but it is not the only option.



Direct Cremation

The most affordable choice. No formal viewing or ceremony with the body; a memorial service can be held later at the family's convenience.



Traditional Services

Includes a viewing or visitation (which may require embalming) followed by either burial or cremation. Higher cost due to facility usage and services.



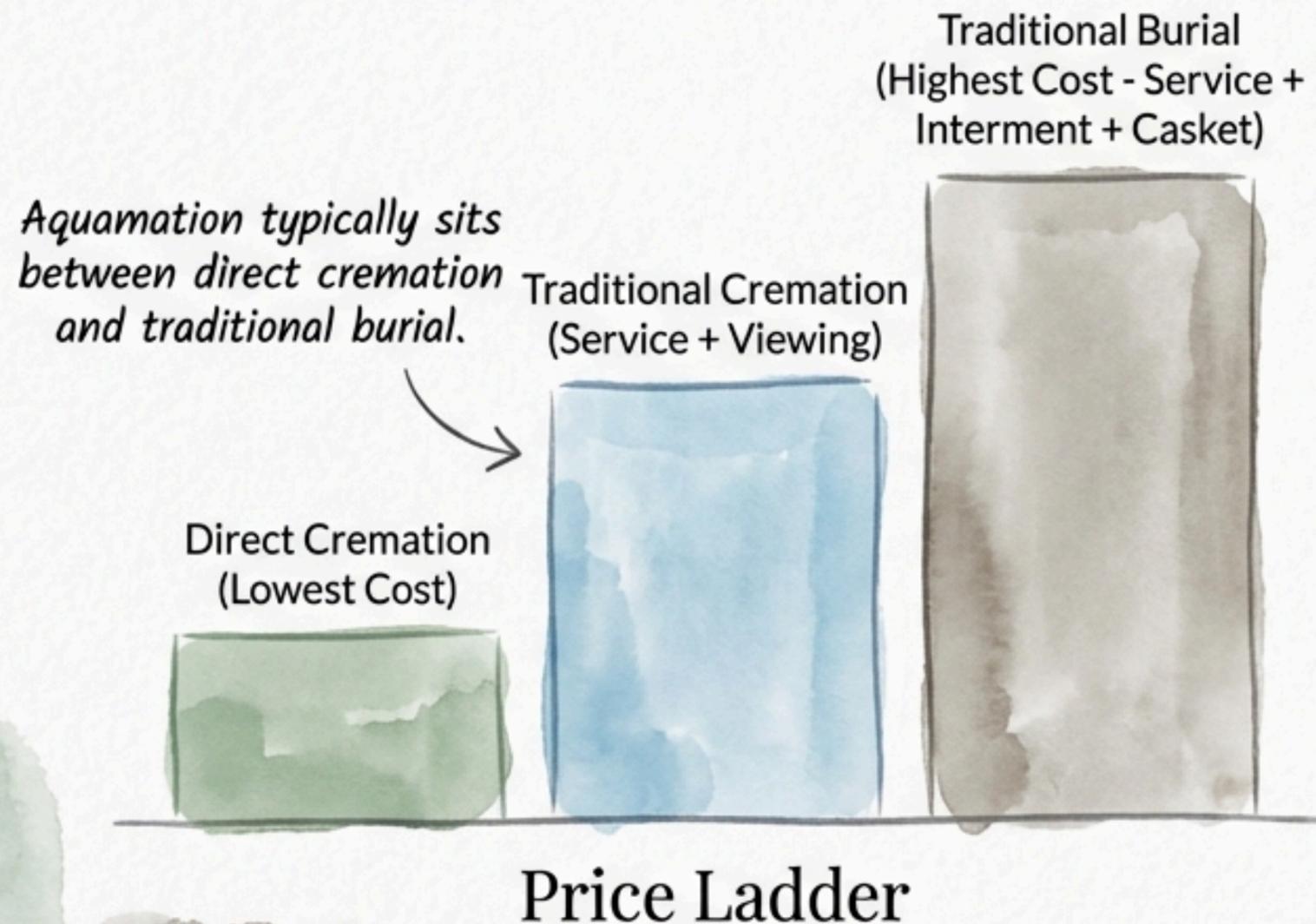
Eco-Conscious Choices

Green Burial: Biodegradable materials, no embalming, low impact.

Aquamation (Alkaline Hydrolysis): A gentle, water-based process available in provinces like Saskatchewan, Ontario, Quebec, and Newfoundland. It accelerates natural decomposition and returns a sterile powder to the family.

The Price of a Farewell: Comparing Apples to Apples

Costs vary widely based on location and service level. To compare quotes honestly, you must understand the breakdown.



The Watchouts

- ① **Basic Service Fee:** A non-negotiable fee covering overhead and professional time.
- ① **Disbursements:** Often called "Cash Advance" items. Third-party costs like newspaper notices, flowers, or clergy fees that the funeral home pays on your behalf.
- ① **Hidden Fees:** Always ask if the provider owns their crematory or subcontracts, as third-party transfers can add mileage and handling costs.

Your Rights as a Consumer

In Canada, bereavement sectors are regulated provincially (e.g., Bereavement Authority of Ontario, Consumer Protection BC). Regardless of province, you have fundamental rights.



Transparency

You have the right to price lists (General Price List) without obligation.



Itemization

You have the right to a written statement listing every good and service selected and its price.



Choice

You can decline packages that include unwanted items. You generally have the right to purchase an urn or casket from an outside vendor without a "handling fee."



Flexibility

You are entitled to know about "alternative containers" (simple cardboard or pressed wood) for cremation rather than expensive caskets.

Locking in the Legacy: Financial Security

Pre-paying isn't just handing over cash; it's a contract that freezes costs.



How the Money is Held



Third-Party Trust or Insurance

By law, your prepaid funds must be held by an independent third party (Trust or Insurance Policy), NOT in the funeral home's operating account. This ensures funds are safe even if the business closes.



Guaranteed Items

Services/merchandise where the price is locked. The interest growth in the trust covers future inflation.



Non-Guaranteed Items

'Disbursements' (flowers, obituaries) where the family may have to pay the difference if costs rise significantly by the time of need. Check your contract for this distinction.

Strategic Asset Protection

For individuals entering long-term care or receiving provincial assistance (like ODSP, AISH, or general social assistance), pre-planning is a vital financial strategy.



Exempt Assets: Most provinces allow you to pre-pay for a funeral without it counting as a strictly liquid "asset." This helps maintain eligibility for means-tested benefits.



Irrevocable Arrangements: To qualify for these exemptions, the contract must often be "Irrevocable" (money cannot be withdrawn or refunded, only used for the funeral).



The Benefit: This ensures a dignified farewell is paid for, rather than having assets depleted by care costs leaving nothing for the end.

Always consult a specialized planner or social worker.

The Paper Trail: Who Has Authority?

A plan is only effective if it can be found and legally executed.

Key Authorities



Executor vs. Next of Kin

Determine who has the "Right of Sepulcher" (authority to decide). In your Will, be clear about your wishes.



The Documents

Gather your Will, Birth/Marriage Certificates, and the Pre-need Contract.



Crucial Tip: Montserrat

Do NOT lock these specific documents in a safety deposit box. Banks are often closed when these papers are needed urgently (weekends/holidays). Keep copies with your Executor and the funeral home.



Government & Veteran Benefits

Ensure your family claims what they are owed.



CPP Death Benefit

The Canada Pension Plan provides a one-time, lump-sum payment to the estate of a deceased contributor. (Currently a flat rate of \$2,500).

Note: Quebec residents apply to the QPP.



Veterans Affairs Canada (VAC)

Eligible veterans may qualify for funeral and burial assistance through the Last Post Fund (means-tested) or VAC directly if the death was service-related.

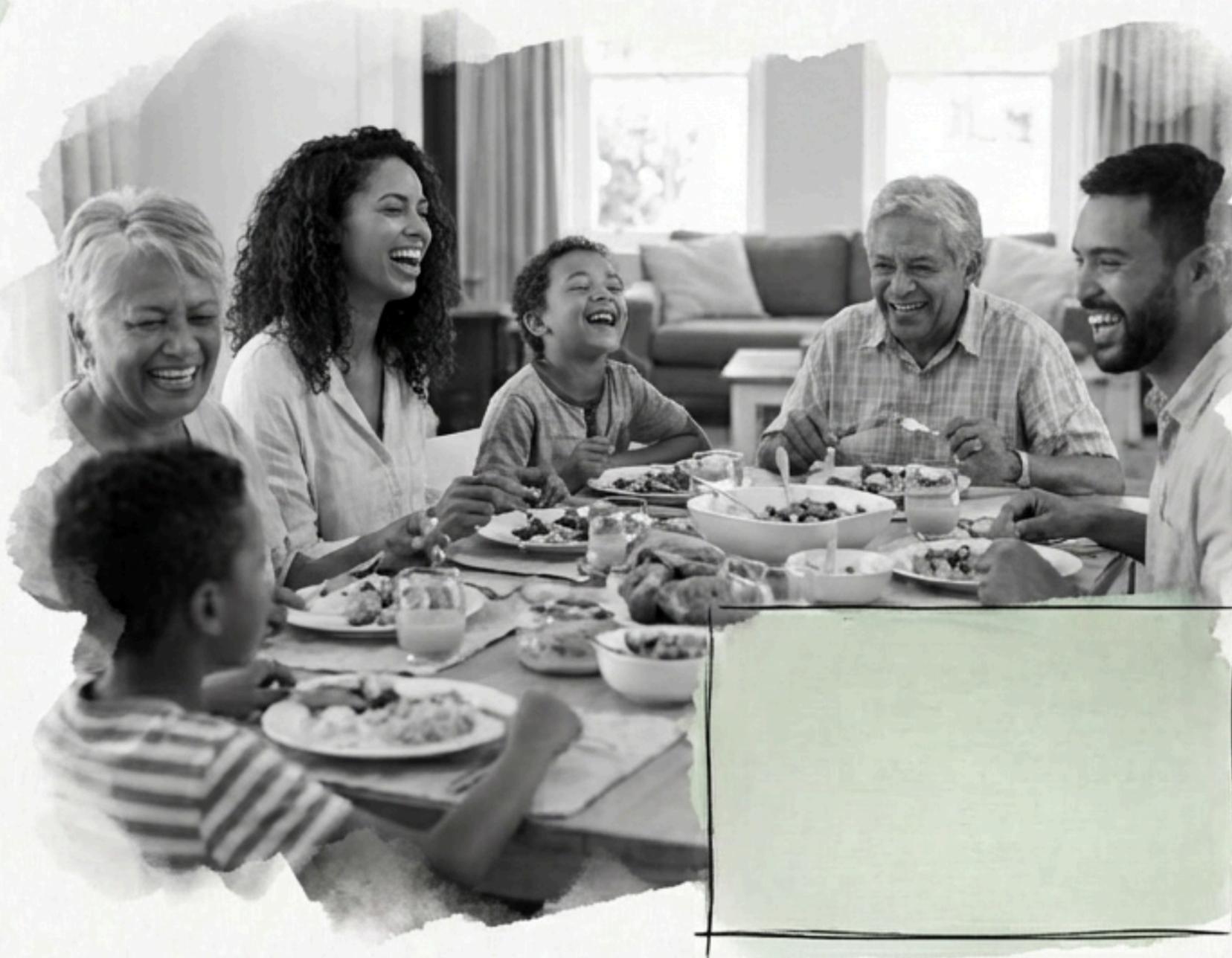
Action: Proof of service (discharge papers) is required to access Veteran benefits.

The Family Conversation

The execution of your plan relies on your family knowing it exists.
A secret plan is a useless plan.

How to Break the Ice

-  **Focus on Protection:** Frame the discussion around protecting them from stress, not around your own mortality. “I did this so you won’t have to worry.”
-  **Use an Example:** Mention a friend or relative who passed, noting how prepared (or unprepared) they were.
-  **Share the Details:** Once discussed, tell them exactly where the documents are and who the provider is.



Flexibility for the Future

A good plan adapts to life changes.



Provider Closure

If a funeral home closes, your money is safe in the Trust/Insurance company and can be reassigned to a new provider.



Moving Provinces

Pre-need plans are generally portable. Because the money is in a third-party trust/insurance, it can usually be transferred to a new provider in your new city.



Changing Your Mind

Most Canadian provinces mandate a 'cooling off period' (typically 10-30 days) after signing a contract where you can cancel for a full refund.



Vetting Your Provider

Ensure you are working with a reputable professional.



Due Diligence Checklist



Verify Licensure

Check with your provincial regulator (e.g., BAO in Ontario, CPBC in BC) to ensure they are licensed to sell pre-needs.



The "Price" Question

Ask for the General Price List (GPL) immediately.



The "Money" Question

Ask explicitly: "Who holds the money?"
Demand the name of the Trust or Insurance company.



Red Flags

Watch out for vague language, refusal to itemize costs, or pressure to buy "packages" you don't want.

Your Future-Proof Checklist

You have the knowledge. Now take the steps to secure your legacy.



1. Discuss:

Have the conversation with your family.



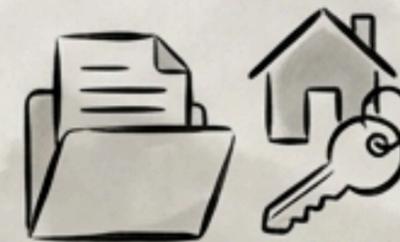
2. Compare:

Shop providers and request itemized price lists.



3. Fund:

Lock in the plan via Trust or Insurance (remembering Asset Exemptions).



4. Organize:

Place your Will and Contract in an accessible spot (not a safety deposit box).

Give the gift of clarity today.



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