

Canadian Funeral
CONSUMERS ASSOCIATION

Final Arrangements
Preparing For End Of Life

The Canadian Funeral Consumers Association is a non-profit society dedicated to:

- publishing educational content in a variety of media and formats at little or no cost to consumers,
- hosting events for all consumers,
- serving as a consumer advocate and informed resource for regulations regarding end-of-life care and funeral industry practices
- referring individuals with funeral-related complaints to appropriate agencies



Final Arrangements - Preparing For End of Life

Pre-Planning Decisions For Health Care, Finances, and Disposition of Remains.

Arrange for personal care.

- Generate a Personal Directive. A personal directive is a document that authorizes somebody to make personal care decisions for you when you are unable to do so. Forms available at https://novascotia.ca/
- Appoint somebody to hold Power of Attorney. A power of attorney gives somebody else the authority to manage your finances and personal property. There are various types of Power of Authority. All of them become invalid at the time of death. They vary from province to province in Canada. You need to discuss this with a lawyer.
- Make a will . Include your preference for disposition eg. cremation, burial, body donation. Tell your executor where to locate your will and other documents.
- Share your final wishes with your executor and family members and make certain that they are in agreement with your choices. *Be aware of the fact that your ex-ecutor is not legally obligated to honour your last wishes.*
- Write your obituary or leave relevant information for somebody else to do it.
- Make a list of people who should be notified of your death.
- Make a list of all email accounts and passwords.
- Create a 'wish list' of what you want to have included in your memorial service.

Provide financial Information for your Executor and your Survivors.

- Make a list of all bank accounts and PIN numbers for all credit and debit cards, a nd a list of personal assets (home, vehicle, insurance policies, valuables etc.) ***List all pre-authorized monthly/yearly payments.*** Bank accounts can be accessed after a death by a co-signer on an account; and/or a beneficiary named on a tax free savings account, a GIC or other investment that allows for the provision of a beneficiary, or if an account allows for 'Joint Tenants with Right of Survivorship.' The survivor will be obligated to provide the bank with a copy of the Death Certificate and the Will. Availability of these options vary from province to province in Canada. Bank accounts and investments owed solely by the deceased will be 'frozen' until the estate is cleared by the executor. *This may take up to one year. Talk to your bank about this process.*

If You are making your own arrangements for disposition.

If you are making your own final arrangements for a burial or cremation with the assistance of a funeral home, you may be offered a pre-planned funeral package for which you pay in advance. The money is put into a trust fund under the care of the funeral home. Be aware of the fact that if several years elapse from the time of purchasing this plan, that the items you chose for your funeral package might no long er be available, and that costs on some funeral goods may have substantially increased. It may be more efficient to open a joint tenants bank account with right of survivorship. Talk to your bank about available options.

If your family agrees to look after the disposition of your body without assistance from a funeral home.

- You will have already purchased a burial plot and provided your family with the contact information for the cemetery and a grave digger
- You will have already chosen a shroud or purchased a compostable casket.
- Your family is aware of the fact that they must immediately visit an Access Nova Scotia office to report your death to Vital Statistics, to provide Vital Statistics with a copy of the Death Certificate, and to ask Vital Statistics to issue a Burial Permit. This can be done **ONLY** during business hours, Monday through Friday, and not on weekends or holidays. Anybody can transport a body in Nova Scotia **PROVIDED**: they don't charge for the transportation (exception: a licenced funeral pro- fessional) and that the body is in a leak-proof container (body bag : Amazon $30.00.), is not visible to the public, and is accompanied by the death certificate and the burial permit. The Funeral and Cemeteries Act of Nova Scotia states that your body must be at its final destination within 72 hours after death occurs. A copy of the Death Certificate and Burial Permit must be given to the cemetery authority.

If you wish to be buried on your own property.

Your family will need the Death Certificate and the Burial Permit, and you will have had to previously dealt with your municipality to have a portion of your property rezoned as 'cemetery.' (this could be a lengthy process involving several months).

There is no legal obligation for a property owner in Nova Scotia to declare a burial on his/her property on the disclosure form for the sale of the property. Be aware that if your heirs decide to sell the property, a new owner may deny access to visitors.

If death occurs at home.

If you are caring for somebody who dies at home, you may wish to wait 20 minutes before calling 911 because if emergency responders arrive within 20 minutes after death, they will attempt to resuscitate. This may be a very distressing experience. If a doctor or nurse practitioner administers MAID or witnesses a death that results from a previously diagnosed known illness, the attending doctor/nurse can provide a Death Certificate. If cause of death is unknown, the body will have to be removed to a medical facility where death can be pronounced and a Death Certificate issued by the medical professional who 'declares the death'. If cause of death is unknown, an autopsy will be required. Once death has been declared you may contact a local funeral home and arrange for disposition. Notify family members ASAP.

After Death Occurs.

Contact Revenue Canada Immediately at 1-800-959-8281, and advise them of the death. You will need the deceased's last tax return and social security number in order for the Revenue Canada agent to access the deceased's account.

If the deceased left a will, it's important to read the will ASAP to determine what, if any, last wishes were described eg. cremation, casket burial, body donation etc. NOTE: If there is no will, the deceased is said to have died intestate and the probate court will appoint an administrator.

If the deceased lived alone, secure the home and valuables and take care of pets if any. Dispose of perishable items, food scrap bucket, and all garbage pails. Empty refrigerator, freezer, turn them off and leave lids/doors open.

If the deceased is to be cremated and or buried with assistance from a funeral home, the funeral home will charge mileage to pick up a body, or deliver a body to a crematorium, and to take a body to a burial destination. Some funeral homes have a crematorium on site. *Ask for a breakdown of costs.* The most economic course of action is 'direct cremation.' You are not obligated to purchase a 'funeral package'. If you wish to provide a coffin, the funeral home cannot refuse it. The funeral home will provide copies of the Death Certificate. You will need one copy for every asset (bank accounts, vehicles, property) owned by the deceased and copies for Revenue Canada. If you plan for a 'viewing' and 'casket' burial, indicate desired clothing. **If you want a 'viewing' the funeral home will suggest embalming the deceased.**

The funeral home will apply, on your behalf, for a death benefit and survivor benefit **if the deceased contributed to the Canada Pension Plan.** If you or your family cannot afford a funeral or burial, the *Government of Nova Scotia* will provie a one-time payment of up to $3,800.00 (as of April 2026) which should cover most of the cost of a 'direct cremation', call 1-877-424-1177 for assistance. You may also apply online for the death and survivor benefits yourself by accessing Revenue Canada. You will need a copy of the Death Certificate the will, and the deceased's last tax return to a) ad- vise Revenue Canada of the death and b) to apply for survivor benefits.

Organ donation.

The Nova Scotia law for organ and tissue donation changed in January 2021 and says that you are deemed to have agreed to donate your organs and tissues after you die. If you wish to opt out of this agreement, you must contact the Nova Scotia Health Authority and ask them to validate your wish and issue you a new health card.

Human Body Donation Program.

If you wish to donate your body to medical research you have a number of options. Discussing this with your family is paramount. For body donation: Dalhousie University Body Donation Program, 902-494-6850 or contact medicine.dal.ca. There is also the Maritime Brain Tissue Bank, 902-494-4130 or contact braintissuebank.dal.ca.

Bibliography

Government of Nova Scotia: Nova Scotia Health http://www.nshealth.ca
Government of Nova Scotia: Embalmers and Funeral Directors Act https://novascotia.ca

Cemetery and Funeral Services Regulations https://novascotia.ca
Government of Nova Scotia: Vital Statistics Act https://novascotia.ca
Dying With Dignity Canada https://www.dyingwithdignity.ca
Dalhousie University Faculty of Medicine https://medicine.dal.ca
Municipality of the County of Annapolis https://annapoliscounty.ca
Oak Hill Cemetery - Dugway Rd. Ann. Royal, NS - Marg Mailman 902-526-2134
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