

# COMMON SENSE GUIDE TO FUNERAL COSTS

## A Funeral Director's Advice



I've been a funeral director for almost 25 years and during that period of time the most common question I am asked is: "How much does a funeral cost?"

Generally speaking, I will respond with the provincial average and state that the cost is about \$5600.

Usually this will lead on to questions looking for more detail. At this point I need to ask them a few questions to really determine what kind of funeral the individual is thinking of.

The first question I ask is: what type of event or gathering are they thinking about? This determines the level of involvement of the funeral home.

Some families want to look after as many of the funeral details as possible themselves. In this situation the funeral home would be responsible for handling the government paperwork, transferring the deceased into our care and arranging the cremation. The family would be responsible for any memorial service or reception that takes place. This type of package or service is known as a direct cremation, immediate cremation or transfer service. At Ward's, we refer to it as a cremation only. The total cost for this basic package is around \$4,000.

If the answer is that the family is looking for more of a traditional type gathering with a day or two of visitation followed by a service either in our chapel or at your local church or place of worship, then that leads to a different conversation. For this type of gathering the total cost can range from \$6,000-\$15,000, though generally speaking the most families are in the \$7,000-\$9,000 range.

The ranges may seem extreme, but the decisions that you make have a direct impact on that range. An example of an option that adds to the cost is Police Escorts. Police Escorts can range in cost anywhere from \$1,400-\$1,800. A second example is the Newspaper Notice. The typical Toronto Star or Globe and Mail announcement costs \$300-\$500 per day. Add a photo, \$250 in additional daily cost. We regularly see Newspaper Notices that cost over \$1,500.

A significant cost that is not included in any of the above discussion is for the cemetery. If there is a family plot, it costs about \$1000 for a casket burial or about \$500 for interment of cremated remains.

If a plot has to be purchased for a casket burial, there is a very wide range of prices. The price of cemetery plots is similar to that of residential real estate. Downtown property is more expensive than the suburbs. A single grave lot at Mount Pleasant Cemetery, in downtown Toronto, can cost anywhere from \$15,000-\$25,000. The same grave at Trafalgar Lawn Cemetery in Oakville would cost \$3,000. Those costs are for the grave only, in addition there are the opening and closing costs and the monument or marker that can easily add another \$2,500-\$6,000 to the overall costs.

For families choosing cremation, there are more options for final disposition. Cremated remains can be scattered, interred in a family plot, interred in a cremation plot, or placed in a columbarium. Those costs can range from \$0-\$5,000.

The question “What does a funeral cost?” is without a doubt the most common question I’m asked as a funeral director. There is no easy answer.

To really answer the question properly, we need to sit down and have a 30-60 minute conversation. We need to understand what type of gathering or event you are looking at, what is our level of involvement, what are your choices. The last thing we ever want is for someone, a week after the funeral, to question the decisions that they have made.

Our funeral directors are available from 9am until 9pm daily to answer your questions. Please call us, make an appointment, and sit down for the conversation. There is no obligation. Our pricing is completely transparent and there are no “hidden” charges or “extras”. You will not be “sold” anything. We will give you the information that you need to make a common sense decision without any pressure.

That is my promise to you.  
- John Ward



## 5 HELPFUL TIPS

The following are Helpful Tips for approaching a funeral purchase and getting excellent value for your family:

**1** Discuss what you have in mind with your family before you contact any funeral provider. The better idea you have of what your needs and preferences are, the more likely you are to get exactly the services you want and not pay for unwanted services.

**2** Contact several funeral providers and ask them for their prices or Price List which they are required to provide to you by law. There is also new consumer protection legislation to ensure you are treated fairly. You should ask for that information as well.

**3** Given the many differences between funeral providers be sure to ask them what they include in their Service Fee and what is extra. Ask them why you should select their services, as this will give you a good indication of what may set them apart from others, and show you value that their Price List may not itemize.

**4** Look for guarantees of value for service. Many funeral providers now offer a satisfaction or pricing guarantee to ensure good value to consumers.

**5** Consider reputation. As funeral services must be done correctly for your family and past performance is a critical factor in decision-making.