

BEYOND

Issue 9 - April 2024

The Bereavement Authority of Ontario magazine

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About *Beyond*

Beyond is an all-digital, family focused magazine providing useful and interesting stories about the bereavement care industry and why it matters to you.

It is the magazine of the Bereavement Authority of Ontario, a government delegated administrative authority focused on protecting and informing families.

www.TheBAO.ca

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Notice to the Consumer: Be aware of replicated or 'pirated' obituary notices

By Jim Cassimatis,
CEO/Registrar,
Bereavement Authority of Ontario



The company names may be different, but it's the same old game.

They copy, paste, rewrite a little, and pretend it's a death notice or obituary approved by the family of the deceased.

The Bereavement Authority of Ontario (BAO) is alerting the public again about companies that are 'pirating' or copying obituaries to their websites and accepting donations or selling gifts allegedly on behalf of grieving families.

A company called Afterlife.co was doing this until 2019 when a federal court judge ordered it to pay **\$20 million as the result of a class action lawsuit**. The company later ended its operations. In recent years, Echovita was formed by one of the directors of the Afterlife.co. Echovita is doing a similar thing, and there are others.

Such companies often seek "in memoriam" donations, solicit flower purchases and candle-lighting in memory from unsuspecting bereaved people.

Verify

Before you spend any money on in-memoriam gifts, donations or services, verify the seller.

Only trust death notices and obituaries posted on BAO-licensed funeral establishments. They will be the funeral homes you know in your community.

To be doubly sure, scroll to the bottom of the funeral establishment's homepage and you'll see the 'Licensed by the BAO' badge, that only licensed businesses are allowed to display.

Call the funeral home if you like. They will welcome your call, as they despise the practices of the bad actors out there.

Still not sure? Check out the [BAO's Public Register](#) to see whether a business is licensed by the BAO, or email us at Licensing@TheBAO.ca.



Care and Maintenance Funds ensure cemeteries are maintained for their communities

*By Jim Cassimatis,
CEO/Registrar,
Bereavement Authority of Ontario*

Cemeteries are well maintained in perpetuity thanks to companies, municipalities, religious organizations, and volunteers following the law and serving their communities.

Generational maintenance of a cemetery is reinforced by the legally required contributions to a Care and Maintenance Fund or Account by all owners and operators of licensed cemeteries. All cemeteries must be licensed, as per provincial law.

The fund makes sure that they are all maintained to be in safe and accessible condition for you and your family to have a respectful

place to grieve and reflect.

Cemeteries come in all shapes and sizes from modest burial sites for a few family members at a farm to large corporation-owned or city-owned cemeteries, where multiple thousands are buried and grieved by their substantial communities. Many municipalities operate their own cemeteries and assume responsibility for others that become neglected or forgotten. I thank them for their civic duty.

Scores of those abandoned cemeteries predate provincial legislation, regulations mandating their maintenance, and a long-term funding mechanism to cover costs.

It's a trust fund

Contributions by cemetery operators to the fund became mandatory in Ontario in 1955.

A percentage of the price paid by consumers for interment or scattering rights is put into the Care and Maintenance Fund or Account, which is a trust fund for the upkeep of a cemetery in perpetuity. That's why it was once called the 'Perpetual Care' fund.

The trust fund's purpose is to ensure there is money available to maintain the cemetery for future generations, including after a cemetery no longer has new burials nor the revenue that comes with them from the sale of interment rights.

(People buy interment rights to require or direct the interment of human remains in a cemetery lot, or the disinterment of human remains from that lot. 'Interment' includes burial of human remains, including the placement of the remains in a 'lot' – a grave, crypt or niche in a columbarium. Read page five of our [BAO Consumer Information Guide](#) for more definitions of bereavement sector terms.)

Without the fund, cemeteries would eventually fall into disrepair,

become unusable and eventually unknown to their communities.

What it pays for

The interest or income from the fund is used to pay for cemetery care and maintenance including:

- Preservation of columbariums, mausoleums, crypts
- Seeding and levelling of lots and scattering grounds
- Mowing the lawn
- Landscaping
- Maintenance of roads, sewers, and water systems
- Maintenance of equipment, buildings
- Future expansion and development of the cemetery
- Establishing a cemetery

When establishing a cemetery, Ontario's Funeral, Burial and Cremation Services Act, 2002 (FBCSA or the Act) requires that operators become licensed by the Bereavement Authority of Ontario (BAO) and deposit \$165,000 into a Care and Maintenance Fund or Account.

The FBCSA also provides exemptions to cemeteries, at their request, to deposit less than \$165,000 or nothing, into the trust fund. Certain conditions need to be met for this, such as:

- The owner provides evidence satisfactory to the Registrar of the FBCSA, at the BAO, that the cemetery will be maintained in accordance with the Act and regulations, despite the payment of a lesser amount or no payment at all
- The owner provides evidence satisfactory to the Registrar that the municipality has consented to the request
- The cemetery to be established is not a commercial cemetery

How are fund contributions set?

Contributions to a Care and Maintenance Fund or Account must be made based on the lot prices of a cemetery. Cemeteries are free to set their prices at rates covering the cost of maintenance, including the establishment of the trust fund itself.

All lot prices are required by law to be posted on a cemetery operator's price list, which must be on its public website, if it has one, or in print for consumers.

About the BAO

The Bereavement Authority of Ontario (BAO) is a government delegated authority and not-for-profit corporation administering provisions of the *Funeral, Burial and Cremation Services Act, 2002* (FBCSA) on behalf of the Ministry of Public and Business Service Delivery. Responsible for protection of the public interest, the BAO regulates, ensures compliance with the law, provides resources and services to licensed:

- Funeral establishment operators, directors and preplanners;
- Cemetery, crematorium and alternative disposition operators;
- Transfer service operators; and
- Bereavement sector sales representatives across Ontario.

The BAO is wholly funded by licensee fees (not tax dollars).

If you come across what appears to be an abandoned burial site or cemetery, please contact us at Inspections@TheBAO.ca.

Collège Boréal adds embalming labs for French-language funeral services students in Windsor and Ottawa

In September, Collège Boréal will have embalming labs for its French-language funeral services students in Ottawa and Windsor in addition to its online programs across the province.

Since 1995, the French-language college has offered the funeral services program at its main campus in Sudbury. The additional embalming labs will be provided at locations in Ottawa and Windsor through partners of the college.

“In combination with the college’s virtual live classes and recorded course material, the program will be more accessible to francophone students than ever before,” says Camille Lemieux, professor

and coordinator of the funeral director (FD) programs at Collège Boréal.

“So, if you’re interested in funeral service education, it doesn’t matter where you are.”

“In combination with the college’s virtual live classes and recorded course material, the program will be more accessible to francophone students than ever before”

-Camille Lemieux



Camille Lemieux, professor and coordinator of funeral director (FD) programs at Collège Boréal



The college's aim is to provide more accessibility to the program and help address staff shortages in the bereavement sector, Lemieux says.

"By making French-language education more accessible, there is potential to attract additional students to the programs," he adds. For the 2024/2025 year, the college's FD1, FD2, and Funeral Pre-Planner programs will be accessible to anyone who has an internet connection. They have the option to learn remotely from

their hometown or at the Sudbury campus. For the FD1 program, embalming labs will be conducted in Ottawa, Windsor, and Sudbury. "In addition, if there is a group of students from the same region, Boréal can possibly add that region to its offerings," Lemieux says.

"For example, if we have a group of students from northern Ontario between Hearst and Timmins, it may be possible to offer embalming labs in that area."

HyFlex

The program will be offered using Boréal's HyFlex format, which provides a blend of:

- In-person learning on campus
- Live virtual classes (offered at the same time as in-person classes)
- Online recorded classes and/or material

Students learning exclusively online are required to attend the Sudbury campus twice a semester for a total of four times during the first year.

"Students choose the way they want to learn from day to day. For example, it can be entirely at the Sudbury campus or mostly virtual, or a mix of both and/or recorded classes for the times

that the student may have a medical appointment or other commitment. It is flexible to the students' responsibilities and realities."

The on-campus learning will include training on transfers and lifting techniques with stretchers, preparation and care of the body, including eye and mouth closure, restorative arts procedures, funeral directing, funeral arrangements, and other in-person required learning.

The college has applied its adaptability during pandemic restrictions to its everyday operations.

"We had to adapt quite a bit to technology during COVID"

-Camille Lemieux

"We had to adapt quite a bit to technology during COVID," he says. Since then, Boréal has applied virtual learning to elements of several programs as it makes its education more accessible to students

in more communities.

Jim Cassimatis, CEO/Registrar of the Bereavement Authority of Ontario, says, "Collège Boréal's offerings across the province, including Windsor and Ottawa, combined with its HyFlex format, will no doubt improve program availability as the sector works to attract more people to the profession. I commend the college on its creative approach."

Collège Boréal has seven campuses, located in: Sudbury; Hearst; Kapuskasing; Sturgeon Falls; Timmins; Toronto; Windsor; plus, a site in Ottawa at Saint Paul University.

Humber College provides more accessible and flexible options to prospective students and employers

Humber College's Funeral Service Education (FSE) is making significant improvements to the delivery of its funeral director programs starting this September.

The new delivery options enable the FSE team to provide more accessible and flexible options to prospective students and prospective employers.

For a limited number of students there will also be remote access to learning, which the college hopes to expand in the future, says Humber's FSE Program Coordinator Michelle Clarke.

The number of courses per semester has also changed, allowing for the possibility of students working in a concurrent internship as early as semester one, while completing

their theoretical learning. The concurrent internship has already been approved by the Bereavement Authority of Ontario (BAO).

"While appreciating it is time for change, careful consideration has been given to ensuring that the high standard of learning that our program has become internationally renowned for will be maintained. We hope that making it possible for students to work concurrently in an internship, while completing their learning, will help to ease some of the bereavement sector staffing pressures that are being reported from the field," says Clarke.

Webinar

Humber's FSE Team will be creating an information webinar outlining the changes that are coming

so everyone in the bereavement sector can be brought up to speed, she says.

Humber's FSE programs are provided at its North Campus, 205 Humber College Blvd., Toronto, along with courses offered virtually. Skill development labs will continue to be completed on campus, but will be consolidated for virtual learners to minimize travel into Toronto. Humber's three campuses are located in Toronto at: 205 Humber College Blvd.; 2 Colonel Samuel Smith Park Drive; and its International Graduate School at 59 Hayden Street.

Jim Cassimatis, CEO/Registrar of the BAO, welcomes the improvements being introduced by the college. "Humber's new initiatives will make it easier to access its funeral services programs for younger students and those more mature. I congratulate them on their efforts."



Michelle Clarke, Program Co-ordinator & Professor of Funeral Service Education Programs at Humber College



What are the rules for a green burial?

By David Brazeau
Manager, Communications,
Bereavement Authority of Ontario

Media and public interest in green burials continues to come to us in questions by email and phone at the Bereavement Authority of Ontario (BAO).

“What are the rules or requirements of a green cemetery or burial?” is perhaps the most popular question on this subject from journalists and the public.

In short, there are no regulations or legal requirements specific to what constitutes a green burial and a green cemetery, which are also often called natural burials and natural cemeteries.

Natural, or green, cemeteries require the same approvals as any other cemetery in Ontario. All must comply with the *Funeral, Burial and Cremation Services Act*, 2002 (FBCSA or the Act).

Requirements for all cemeteries

The establishment of a cemetery initially requires municipal approval, or approval from the Minister of Natural Resources if the cemetery is to be established on Crown lands. To be compliant with the FBCSA a public register must be maintained as well as a lot layout plan, which ensure grave sizes meet the regulations. Interment rights holders must be identified through interment rights certificates.

Trust fund

All cemeteries must establish a Care and Maintenance Fund/Account, which is a trust fund. This trust fund’s purpose is to ensure there are funds available to maintain the cemetery in perpetuity, including once a cemetery no longer has new burials nor the revenue that would have

been generated from the sale of interment rights. The income from the fund helps cemetery operators maintain, secure and preserve the cemetery, including its grounds, buildings, structures, markers, and equipment used to maintain it.

Exemptions

The law, the FBCSA, already provides exemptions to cemeteries, at their request, to deposit less than \$165,000, or to pay nothing, into a Care and Maintenance Fund/Account. Certain conditions need to be met for this, such as:

- a. The owner provides evidence satisfactory to the Registrar of the FBCSA, at the Bereavement Authority of Ontario, that the cemetery will be maintained in accordance with the Act and regulations, despite the payment of the lesser amount or the non-payment;
- b. The owner provides evidence satisfactory to the Registrar that the municipality has consented to the request;
- c. The cemetery to be established is not a commercial cemetery.

Care and Maintenance Fund/Account contributions must be made based on the lot prices. Cemeteries are free to set their prices at rates covering the cost of

maintenance, including the establishment of a Care and Maintenance Fund/Account.

The operational bylaws of a cemetery must be submitted to, and approved by, the Registrar to be enforceable by the operator.

So how do you define it?

There is no definition in law of what a green or natural burial or cemetery is, or must be, as it isn't distinctly defined by the FBCSA. But there are common practices that many green/natural cemeteries follow, such as:

- The deceased person is not embalmed
- A biodegradable casket, container, or shroud, without a vault or grave liner is used
- Location in a designated or undesignated 'green' section of a cemetery
- Graves may be dug by hand, rather than using motorized equipment
- Graves may be covered with indigenous vegetation, not requiring pesticides or chemicals
- The grave marking can be something natural, such as a rock with a name hand chiselled on it

There are several green cemeteries, or green burial grounds within established cemeteries, in Ontario. In recent months this magazine featured a green burial section of a cemetery called Willow's Rest, owned and operated by the City of Niagara Falls. Read about it on

page 20 of the June 2023 issue of *Beyond*. Previous magazine issues are found on our [BAO website here](#).



Green burials at Willow's Rest, Niagara Falls

Visitors at heritage cemeteries connect with rich history

By Stuart Lyall Manson
Historian/Author

Many of Ontario's oldest burial grounds silently communicate history, and this transmission of information is often amplified by commemorative events.

These heritage cemeteries evoke memories of the recently departed, and the more distant memories of those who passed centuries ago.

The tangible history in heritage cemeteries is conveyed through various aspects of their landscapes. Most particularly through their tombstones, which display early stone-carving craftsmanship.

Works of art

They are, in a sense, veritable works of art. These markers also

contain important genealogical data and historical context about the deceased.

Visitors who stroll through heritage cemeteries connect with this rich history. Commemorative anniversary events, through the years, also help to highlight the long-term persistence of these burial grounds and the legacy of the communities that they represent.

St. Andrew's at Williamstown

One of the best examples of an Ontarian heritage cemetery is St. Andrew's United Church Cemetery, located in historic Williamstown. It is situated in Glengarry County, Eastern Ontario, where

Loyalist settlers arrived in 1784.

The Loyalists were former residents of the Thirteen Colonies – now the United States of America – who had supported the Crown during the American Revolutionary War (1775-1783). They lost that war and became landless refugees. They were the first non-Indigenous permanent settlers in the region.

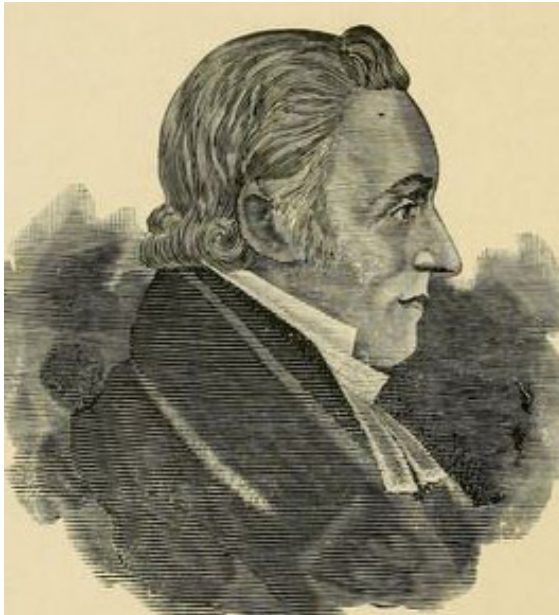
The cemetery's earliest tombstone marks the grave of Loyalist Alexander Grant. He was a former sergeant in the King's Royal Regiment of New York, a military unit whose disbanded members settled in the area. Grant's tombstone also provides important historical context,



TOMBSTONE OF JOHN BETHUNE – Reverend John Bethune's solid tombstone is protected by an iron fence, in a shaded part of the cemetery. (Stuart Lyall Manson)



ST. ANDREW'S UNITED CHURCH AND CEMETERY – Built between 1812 and 1815, St. Andrew's United Church is surrounded by its heritage cemetery. (Centenary Celebration of St. Andrew's Church, 1912, p. 6)



REV. JOHN BETHUNE – Often referred to as the father of Canadian Presbyterianism, John Bethune was a chaplain of a Loyalist regiment that fought for the British during the American Revolutionary War. (Campbell, Robert. *A History of the Scotch Presbyterian Church*, 1887, p. 25)

stating that he had “unfortunately perished upon Lake St. Francois” in 1794.

St. Andrew’s United Church Cemetery is also the final resting place of Reverend John Bethune, whose tomb is hard to miss. He was the chaplain of the Royal Highland Emigrants (84th Regiment of Foot), another Loyalist regiment with connections to the county. Bethune was a notable pioneer Presbyterian clergyman in what became Eastern Ontario. His large 1815 tombstone is surrounded prominently by iron fencing in a shaded part of the cemetery.

Centenary

In 1912 the members of St. Andrew’s celebrated the centenary of their church building, which also coincided with the 125th anniversary of Bethune’s arrival in the community and the establishment of the congregation. The week-long commemoration featured the decoration of the oldest tombstones with flowers, including that of Bethune, and historical speeches in the cemetery.

In one such oration, Donald McMaster, a British Member of Parliament and native of Williamstown, summarised the Loyalist experience. He stated that they were forced to “sacrifice their property and comfortable homes... but so far as sentimental considerations were concerned, there was one loss they felt more than any others, and that was that they were separated from the graves of their people. Happily in this country, we are not likely to be visited with such a terrible depression.”

A half century later, in 1962, the church celebrated its 175th anniversary with a weekend of festivities, including a special Sunday service. The memory of Reverend John Bethune was often invoked at this service.



ROBERT BETHUNE – Reverend John Bethune’s great-great-grandson Robert Bethune stands with his wife Clare and several local clergymen in the cemetery of St. Andrew’s United Church, during the 175th anniversary celebrations of 1962. (Cornwall Community Museum, Post Media Standard-Freeholder Collection)

Great-grandson

The event also featured the presence of his great-great-grandson, Robert Bethune. As noted by a journalist from the local Cornwall Standard-Freeholder: “Mr. Bethune expressed his pleasure and satisfaction at being present on the historic occasion, when the majority of those present mingled on the church lawn and surrounding cemetery where a considerable proportion of the earliest settlers of Glengarry are buried.”

Historical commemorations at St. Andrew’s United Church cemetery continue to this day. For example,

an historical tour of the grounds is scheduled for this summer, in conjunction with the annual conference of the United Empire Loyalists’ Association of Canada, and a regional historical event commemorating the 240th anniversary of the events of 1784.

Stuart Lyall Manson
(stuartmanson.wordpress.com)
is an historian, heritage cemetery advocate, and author of the book series Sacred Ground: Loyalist Cemeteries of Eastern Ontario, published and distributed by Global Genealogy.

Safeguarding and empowering grieving families:

How provincial groups raise awareness on bereavement matters

Losing a loved one can evoke wide-ranging emotions. Even after completing the final arrangements for laying to rest a family member, friend, or acquaintance, grief can be all-consuming.

Bereavement, grieving, and knowing how to communicate one's feelings while processing these experiences, may not be at the forefront of an individual's mind. To protect Ontarians and ensure they are informed about available consumer resources, these two service providers help the bereaved and provide support in essential areas. (Neither is affiliated with the Bereavement Authority of Ontario.)

A network for support

Susan McCoy, chair of the Bereavement Ontario Network, says that the network's primary function is to bring together people and organizations who are experiencing grief, bereavement or mourning. Established 30 years ago, the Network aims to increase public awareness on relevant issues surrounding death, identify regional service gaps, and foster connections through daily advocacy and support.

"This is an all-volunteer network and non-profit charitable organization, where our main goal is to connect people, and learn and support one another," McCoy says. "Encountering death in one's life is

inevitable, and we want to reach as many affected persons as we can in Ontario, and even beyond the province where some folks don't have the luxury of available resources."

Bereavement Ontario Network hosts several conferences annually to discuss ongoing activities, with recent events happening virtually due to the COVID-19 pandemic. McCoy says this not only allowed for increased participation, but served as an educational resource for consumers, funeral directors, and others to learn how to navigate a constantly changing environment.

"During the peak of COVID, we had many overwhelmed individuals asking us for help in trying to stay in line with safety precautions and guidelines," McCoy says. "The network established different online resources as a result to answer questions, or simply act as a sounding board, to ensure everyone was as safe as possible in the present, as well as in the future."

Operating as an ethical data company

Increases in spam and junk direct mail continue to distress the everyday consumer, and it can be more frustrating when unwanted correspondence impacts the bereaved.

"Encountering death in one's life is inevitable, and we want to reach as many affected persons as we can"

-Susan McCoy

As a free consumer service, the Canada Bereavement Registry puts a direct stop to unwanted mail involving the deceased, which can be used maliciously to deceive surviving loved ones.

Martin McMillan, who works with the Canada Bereavement Registry, says that the organization maintains a list of names and addresses of deceased Canadians so that the bereaved are not manipulated by scammers. "Since 2016, the registry functioned by entering a deceased's contact information into our secure databases, which is then safely maintained and cross-checked against existing contact details," McMillan says. "If a match is found, details are removed so that telemarketers



*Martin McMillan, Canada
Bereavement Registry*

and other organizations can no longer use them for any purpose.”

Funeral homes generally register the deceased’s contact details on behalf of the family, which McMillan says happens almost immediately after the time of death. “It’s all about speed before and after receiving the data,” McMillan says. “As soon as we get it [contact details], the sooner we can stop unwanted junk mail from being distributed.”

Databases are updated constantly McMillan says, so that grieving families don’t have to worry about scams targeting them. He says the service is also constantly evolving to support various demographics, such as seniors, who may be more susceptible to manipulation.

“Sadly, there are many bad actors looking to exploit the vulnerable during a time of grief,” McMillan says. “We aim to stop this practice by ensuring all forms of junk mail cannot reach the bereaved.”

At no point does the registry look for private information about the deceased, McMillan says.

“If a match is found, details are removed so that telemarketers and other organizations can no longer use them for any purpose”

-Martin McMillan

“Ultimately, we try to stress that what we are doing as an ethical data company is support the bereaved and the deceased, while adhering to regulations in Canada as any professional organization should do when aiming to protect consumers.”

“ **I felt protected.**

I checked the
Canadian Regulatory Guide. ”



Informing the Public - Promoting Regulators - Protecting Canadians



Religious burials: Hindu practices in traditional funeral services

The Bereavement Authority of Ontario continues its feature series on religious funeral customs as we examine Hinduism and the practices surrounding the final farewell for loved ones.



Auspicious funeral service

Hinduism

Pandit (Pt) Bholanauth Misir, Hindu priest at Vishnu Satsang Mandir in Scarborough, emphasizes the significance of the timing of a Hindu's passing within the religion. He explains that the immediate next steps following a death depend on circumstance.

“An inauspicious passing refers to what is known as Panchak,” Misir says. “It is a Sanskrit term where funeral services must involve additional prayers to meet specific requirements, so misfortune does not affect the deceased's surviving family. Auspicious passings forego these additional prayers, allowing a service to progress as straightforward as possible.”

Before the funeral procession, Misir says a Hindu priest will recite prayers to family members of the deceased the night before the traditional service. Specific passages from the Bhagavad Gita, the holy scripture in Hinduism, are read to illustrate the journey of the deceased's soul.

“An inauspicious passing refers to what is known as Panchak”

-Pandit (Pt) Bholanauth Misir



Hindu god statue setup at a Mandir (Hindu temple) during a funeral service

Can be customized

As one of the world's most practiced religions, Misir notes that funeral practices can be customized to meet the family's wishes, such as eulogizing the deceased.

However, certain customs must be observed. For example, family members and other attendees are required to wear white attire to the service. Misir explains that cremation is essential as the chosen disposition for deceased Hindus. "In our religion, the body of a Hindu was given five components," which consist of:

- Vayu (air)
- Prithvi (earth)
- Agni (fire)
- Apas (water)
- Akasha (aether)

"By doing cremation, we are surrendering the deceased's five elements back into nature and God's creation," Misir says. "We believe that this must happen so that their soul can continue on in its journey towards salvation."

Each service unique

Kamal Bhardwaj, funeral director and owner at Lotus Funeral and Cremation Centre Inc. in Toronto, and an owner at Kitchener Funeral Homes and Crematorium, says the

distinct cultural elements during a funeral make each service unique. "Families want to know that they [their loved one] are going to a better place when they come to us for a service," says Bhardwaj, who is a member of the BAO Funeral and Transfer Services Advisory Committee.

"While families are in our care, we may play Bhajans (devotional songs) before the service, or light Agarbatti (incense) to meet those cultural needs."



Kamal Bhardwaj, funeral director and owner at Lotus Funeral and Cremation Centre and Kitchener Funeral Homes and Crematorium.



Lotus Funeral and Cremation Centre, Toronto

Eventually, religious funeral customs culminate in Antyeshti Sanskar, or last rites marking the end of a Hindu's earthly journey. He explains the importance of practicing these rites so that the soul will have peace when it transfers from destination to destination. "The importance of following these customs relates to a Hindu's soul having multiple stages," Misir says.

Moksha, the final stage in the journey of a Hindu's soul can only occur once the last rites of a funeral service are conducted without obstruction. "Hindus always aim for Moksha, or true emancipation, so that their soul can progress into salvation and reach ultimate freedom from the cycle of life, death and rebirth."



Hindu god statue setup



A Hindu family practices a puja (act of worship) after cremating the deceased

Click
here!

Save your family and yourself added stress at a time of grief.

You can pre-arrange a funeral so the
plans are ready when they are needed.

Read about this and much more in our free [BAO Consumer Information Guide](#),
which tells you about your rights and options.

