

GUIDE ON DEATH AND DYING

AN INFORMATIONAL HANDBOOK
FOR FAMILY AND FRIENDS



The death of a loved one begins a process with a number of important decisions that family and friends will need to consider. It is not uncommon for survivors to feel overwhelmed during this stressful time. You may feel unprepared to cope with the responsibilities, but decisions need to be made.

Whether you are planning funeral arrangements for yourself or a loved one, or simply seeking information about the funeral planning process, it is important to get practical and helpful information. This will allow you to make decisions wisely and with confidence. Once you have read this booklet, you may wish to seek further information from a licensed funeral director. A complete listing of licensed member providers is available on the British Columbia Funeral Association (BCFA) website at bcfunerals.com.

Important: The funeral ritual does more than acknowledge the death of someone loved. It helps provide you with the support of caring people.



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WHAT CAN I DO NOW TO ASSIST MY FAMILY?

Death can be a difficult subject to talk about. While we might not want to dwell on it for long, making preparations ahead of time can save surviving loved ones unnecessary stress and hardship during a difficult time. Preparations made before a death will allow for proper grieving and celebration of one's life to commence with fewer stressors weighing on survivors. This section will help you plan ahead, presenting you with options and guiding you through decisions you can make now.

THE PREARRANGED SERVICE

Pre-planning a funeral has become a common practice across North America as people undertake the task of putting their affairs in order while they are still alive. This saves family members from having to make difficult decisions at the time of a death. There are many things to consider when making funeral arrangements. Pre-planning your own funeral allows you to choose what suits your personality, faith and budget; thus, saving family members from financial and emotional stress during an already difficult time.

BENEFITS OF PREARRANGING A FUNERAL

1. Decisions made in a rational state of mind will ease the burden on your family.
2. There is an opportunity to prepay expenses outright or by instalments.
3. It's a good investment. As inflation rates rise, the amount prepaid for funeral services and merchandise are typically fixed.

Important: Third-party funeral insurance policies are available but, like other types of insurance, understand the policy before investing.

MAKING FUNERAL ARRANGEMENTS IS AN ACT OF CARING

When making your funeral arrangements, consider the feelings and needs of your family members. Imposing certain restrictions in your prearrangements – such as no service by request – could cause hardship on the survivors who may feel the need for some form of ceremony. You should leave your requests flexible enough to allow survivors to make appropriate arrangements for the fulfilment of their own emotional needs. A reputable funeral home will assist you in completing pre-arrangement forms. Your decisions should be recorded and kept on file at the funeral home – with copies for your family members and executor.

Important: Because the last will and testament is often read after the funeral, the best approach is to inform your family and chosen funeral directors of your wishes. Keep your pre-need plans in a known place.

APPOINT AN EXECUTOR/EXECUTRIX

An executor is the person named in the will responsible for disposing or distributing the estate in accordance with the directions left by the testator (the person who wrote the will).

Most executors don't need special financial or legal knowledge. Often a spouse or an adult child will serve in this role. Common sense, conscientiousness and honesty are the main requirements. An executor who needs help can hire lawyers, accountants or other experts, and pay them from the assets of the estate. The person you choose should be honest, organized and good at communicating with people. If possible, name someone who lives nearby and who is familiar with your financial matters. That will make it easier to do chores like collecting mail and finding important records and papers. No matter who you pick, make sure the person is willing to do the job.

MAKING PREPAID ARRANGEMENTS

A prepaid funeral service contract is a detailed contract with a funeral provider for future funeral services. In these contracts, the funeral service and merchandise costs do not typically increase, even if the funeral takes place many years later. Likewise, a pre-need cemetery service contract is with a cemetery operator for future cemetery services, such as a burial lot or mausoleum/columbarium space.

Keep in mind funeral service contracts must include an itemized listing of all goods and services purchased and any other costs involved. In addition, any money collected under a pre-need contract is placed in trust and, in British Columbia, a savings institution will administer the trust account. This money must be deposited by the funeral provider or cemetery operator into the trust account within 21 days.

CANCELLATION RIGHTS

A pre-need cemetery or funeral services contract may be cancelled at any time by the purchaser. If you want to cancel your pre-need cemetery or funeral service you must deliver a cancellation letter, or send it by registered mail, to the funeral provider's business premises.

Certain goods that have a unique characteristic or are personalized in nature may not be refundable and cemetery lots (interment rights) are typically non-refundable. In any contract of sale (including sale of an interment right), the seller must explain under what terms a refund will be made. Before you sign a contract, make sure you understand your cancellation rights.

MEMORIAL SOCIETIES

It is important for people to understand that memorial societies are not funeral homes. They offer advice, membership into the society and negotiate pricing contracts with approved funeral service providers. Once a registered member, you are provided with a designation form to record personal funeral and disposition requests. The society keeps this designation form and sends a copy to the funeral service provider. Knowing which funeral home will be providing services is important, so be sure to inquire with the memorial society to find out who will be honouring your memorial society membership.

The funeral, cremation and cemetery expenses will need to be paid by either the estate or family members of the deceased at the time of death. As a memorial society member, the costs generally come in at a fixed rate negotiated between the society and the designated funeral service provider. The amount owing can be paid in advance as a prearranged contract with the funeral home, but in the event that it has not been, family will be responsible for the costs at the published contract rate.

THE IMPORTANCE OF A WILL

A will is a written document that becomes effective on your death. It directs how your assets are to be distributed including your business holdings and personal effects. If you die without a valid will, your estate will be administered and your property distributed under the appropriate provincial legislation, which may not be in accordance with your wishes.

WHAT ARE THE BENEFITS OF HAVING A WILL?

A properly drafted will is the cornerstone of estate planning. As a result, it provides:

- Peace of mind and control.
- Comfort in knowing your wishes have been documented.
- Financial direction for family members, dependants or charities you wish to support.
- Control over the details of the distribution of your estate.
- Easier and often less expensive to administer, reducing strain on your family at a difficult time.
- Appointment of the most effective representative to administer your estate.

WHEN SHOULD I CHANGE MY WILL?

If any of the following situations occur, it is a good idea to review – and possibly alter – your will:

- Financial circumstances or assets change significantly.
- Move to another country, marry, separate or divorce.
- Assets (especially real property) are acquired outside of Canada.
- An executor named in the will dies or is no longer able to carry out their duties.
- The circumstances of the beneficiaries change or you wish to make provisions for additional people or charities.
- Legislative changes occur that affect your estate.

To avoid conflicts after you are deceased, it is also advisable to name beneficiaries of family heirlooms and/or household effects. Keep a separate list and change it, as you need. This will prevent the hassle of amending the will. The list should be signed and kept with the will.

WHAT HAPPENS WHEN THERE IS NO WILL?

The Estate Administration Act distributes your estate if you die without a will.

The court will appoint someone to handle your estate. That person is called the administrator. The administrator is similar to the executor who would have been named if you had made a will. Usually the administrator will be one of the people who will share in your estate. Sometimes people will disagree about who should be appointed and the court has to decide whom to appoint. This can take time and incur costs. If no one is willing to be the administrator, then the Public Guardian and Trustee may do the job. The court will also appoint a guardian if you have children and the other parent is not alive. In most cases, your survivors will have a much easier time if you make a will. A will is the best way to ensure your estate will be divided the way you want and that your children will be taken care of according to your wishes.

WHO CAN APPLY TO ADMINISTER YOUR ESTATE?

1. If living with the deceased at the time of death, the spouse of the deceased or a common law spouse as defined in the Estate Administration Act is the first person who can apply to administer your estate.
2. If you have no spouse or if your spouse is not willing or able to administer your estate, then one or more of your relatives can apply, according to the priority set out by law.

3. If there are no relatives willing or able to do this, then any other person who may be appropriate could apply to be administrator. This may be a friend or a professional such as a lawyer or accountant.
4. The Public Guardian and Trustee, as official administrator for the Province of B.C., may be appointed to administer your estate in some circumstances.

WHERE TO KEEP YOUR WILL AND IMPORTANT PAPERS

Keep your will safe from fire, floods, theft and other damage. A good idea would be to place the will in a safety-deposit box in your bank. It is extremely important to note that a copy of the will and any instructions with respect to funeral arrangements be kept in a location other than a safety-deposit box. A death does not necessarily happen between the hours of 9:00 a.m. and 5:00 p.m., Monday through Friday, and access may not be available to these important documents.

ROLE OF THE EXECUTOR

An executor is the person named in the will responsible for the distribution of the estate in accordance with the directions left by the testator (the person who wrote the will). The role does not require any specialized skills, but should be taken on by an individual who is willing and able to perform a range of duties during a difficult time.

In the time immediately following a death – particularly if you are acting as the executor of a loved one’s estate – it can be challenging to cope with the loss as well as the added responsibilities.

There are a number of duties that may be time sensitive, or must be acted upon in a specific order. Your local funeral professional will be able to assist by providing you with resources for estate settlement and offer referrals to other professional services that you may require.

IMMEDIATE DUTIES

- Locate the will.
- Make funeral arrangements.
- Review deceased’s financial affairs.

There are also a number of agencies that should be notified of the death immediately. Not all may apply in every situation, but knowing who you may need to reach out to is important.

Canada Pension Plan/Old Age Security: You must contact Service Canada to cancel CPP and/or OAS. Have full name, SIN and date of death ready. Ask for forms for the lump-sum death benefit and where applicable for spouse's benefit, orphan's benefit and Guaranteed Income Supplement.

Military Pension: The Government of Canada Pension Centre is the contact for military pensions. Have the pension number, SIN and date of death ready. Ask if there is entitlement for the Supplementary Death Benefit.

Veterans Affairs: Have the regimental number and date of death ready. Inquire about death benefits.

BC Pension Corporation: Pensions BC handles this as part of the Public Sector Pension Plans. Have the deceased's SIN ready. You will be asked to send a letter indicating date of death and SIN.

Other Death Benefits: Where appropriate, other death benefits may be available from Workers' Compensation, Insurance Corporation of BC, union fraternal, civil service or employers.

Important: In British Columbia, the executor named in the will has the legal authority to make funeral arrangements and control the final disposition (burial or cremation) of the deceased. It is essential that you make your executor aware of your final wishes.



WHEN A DEATH OCCURS



Even when preparations are done in advance, death is a challenging event. However, knowing the necessary steps to take when a death occurs may assist in relieving stress and feelings of helplessness.

If funeral plans are already in place, the days following a death will be much easier on those left behind. If not, many decisions will need to be made including the selection of a funeral provider, service options and whether the deceased will be buried or cremated.

In most cases, at the time of death, the attending physician or coroner will be required to pronounce the death. If the death has occurred at home, the physician or coroner will then advise the family when the deceased may be transferred to the funeral provider. The same procedure applies if the death has occurred at a hospital, nursing home or other health-care facility.

There are cases where it may be necessary for a coroner (medical examiner) to investigate a death. The coroner may be contacted by a physician, the police, or the funeral professional. This may occur when someone who has not been under a physician's care dies suddenly, is killed in an accident, or when death is attributed to something other than natural causes. The coroner may, under the law, request an autopsy (medical dissection of the body). The permission of the family or the executor of the estate is not required under these circumstances.

HOME DEATHS

Dying persons have the right to choose to die at home surrounded by their loved ones. Individuals and their families, whose choice is a planned home death, can expect that their wishes will be respected; and they will receive support and co-ordinated care.

Decision making for an expected/planned home death should be a collaborative process giving primary consideration to what is in the best interest of the patient and family and involving the physician, nursing personnel and the funeral provider.

Expected home deaths are anticipated natural events. With appropriate planning, patients and families can receive appropriate supports. Please remember to keep the following in mind concerning home deaths.

- The coroner does not need to be notified of an expected death from natural causes, unless there are concerns regarding the cause of death.
- Police do not need to be called when a death is expected.
- Ambulance services and/or 911 should not be contacted when the death is expected.

- Appropriate authorization should be put in place with a chosen funeral provider so they can be contacted directly once death has occurred as per protocol.

In the case of an expected, planned home death, where the physician has no concerns or questions, and where a “do not resuscitate form” has been completed, the physician may discuss with the family the option of declining to have a physician or nurse come to the home to pronounce the time of death. In these cases where pronouncement is declined, a notification of expected death form must be completed by the physician.

NOTE: There are communities in British Columbia without physicians residing in the community and without a funeral home. If planning for a death at home in one of these communities, it is important to work out the logistics to ensure that transportation of the deceased can be arranged. Discuss this with your physician and/or funeral professional to set up a suitable plan.

A NOTIFICATION OF EXPECTED DEATH FORM VERIFIES:

- The death is a natural expected one.
- The death is expected within the next days or few weeks.
- The family has declined pronouncement and has agreed at the time of death to wait for at least one hour after breathing has stopped to call the funeral provider directly to remove the body.
- The physician agrees to be available (or ensures that his/her designate is available) to sign the physician’s medical certification of death within 48 hours of the time of death.
- The person with the right to control disposition of the deceased has provided authorization to the funeral provider to transfer the body from the home to the funeral provider consistent with Section 8 of the Cremation, Interment and Funeral Services Act.

Once the physician signs the notification of expected death form, the family should retain a copy and ensure that a copy is forwarded to their funeral provider of choice.

MEDICAL ASSISTANCE IN DYING (MAID)

Patients and their families have many decisions to make when faced with a terminal illness accompanied by intolerable suffering. In these circumstances, they may choose to consider end-of-care options.

Legislation governing Medical Assistance in Dying (MAiD) was passed by the federal government on June 17, 2016. The change in legislation means medical assistance in dying is now legal in Canada when provided within the purview of the legislation.

Doctors may now provide assistance in dying to capable, consenting adults who have a grievous or irremediable medical condition that causes enduring, intolerable suffering and who are at a point where natural death is reasonably foreseeable.

Those seeking this end-of-life option should speak with their physician and other primary care providers or the local health authority.

CONTACTING A FUNERAL PROVIDER

Once death has been pronounced, the next course of action is to contact a funeral provider. Funeral professionals are available 24 hours a day to assist. Do not be hesitant to ask questions, as being more informed will help you understand the process and give you a better idea of what funeral professionals are able to do for you.

Ask if they are members of the BCFA. The BCFA acts as a provincial referral service to funeral providers that are members in good standing. Call 1-800-665-3899 or visit bcfunerals.com.

If arrangements have been made in advance, or are stipulated in the will, this process should be straightforward regarding which funeral provider to contact.

The funeral professional will guide you through the necessary steps and provide you with some reassurances. From the information you provide to the funeral director, arrangements may be made to have the deceased transferred into their care.

The funeral professional will then set a convenient time for you and your family to meet with them and make further arrangements. This appointment is very important as it will give you and your family ample time to have a private consultation. For simple arrangements, the meeting will generally take 60 to 90 minutes; more time may be needed depending on the family and the service being planned.

You may wish at this time to bring clothing for the deceased to the funeral provider. Even if you do not wish to view the deceased, bringing in clothing can provide you and your family comfort and be psychologically beneficial. Clothing can be any type of apparel such as a nightgown, sportswear or formal attire.

Important: Before you and your family visit the funeral provider to make the necessary arrangements, you should know whether burial or cremation has been selected as the final disposition. You will be asked to select a casket or an urn based on your decisions.

TRANSPORTATION OF THE DECEASED

Funeral professionals can move the body directly from the home, hospital or care facility to the funeral home with the authorization of the person with the right to control disposition (executor) once the physician or nurse has pronounced the death or at least one hour after breathing has stopped when a notification of expected death form is in place. There is no urgency to transfer the body for a number of hours. The British Columbia Funeral Association recommends, however, that the family not wait longer than four to six hours after death has occurred.

Section 5 of the Cremation, Interment and Funeral Services Act establishes who has the right to control disposition of human and cremated remains. It states that the order of priority begins with the personal representative named in the will (the executor) and continues from there until a suitable person is found to control disposition. The order of control for disposition of human remains is:

- The personal representative named in the will of the deceased.
- The spouse of the deceased.
- An adult child of the deceased.
- An adult grandchild of the deceased.
- If the deceased was a minor, a person who was a guardian who had care and control of the deceased at date of death.
- A parent of the deceased.
- An adult sibling of the deceased.
- An adult nephew or niece of the deceased.
- An adult next of kin of the deceased, determined on the basis provided by Section 23 (5) of the Wills, Estates and Succession Act.
- The minister under the Employment and Assistance Act, or if the Public Guardian and Trustee is administering the estate of the deceased under the Wills, Estates and Succession Act, the Public Guardian and Trustee.
- An adult person having a personal or kinship relationship with the deceased, other than those referred to above.

If the person at the top of the order of priority is unavailable or unwilling to give instruction, the right to give instructions passes to the person who is next in priority. If there are persons of equal rank (in the same priority level), then order is determined by agreement between the persons of said equal rank, or else it resorts to age, going from eldest to youngest.

If order of priority is contested and someone claims they should have sole right to control the disposition of the remains, they must apply to the Supreme Court for an order regarding that right.

Important: A funeral provider, cemetery or crematorium will not provide burial or cremation arrangements unless they have received written authorization from the person who under the above section has the right to control the disposition of the human remains. It is therefore imperative that you state in your will the name of the person who shall have the control over the final disposition. Do not forget to give a copy of your will to the person you are entrusting with the final arrangements.

PAPERWORK/REGISTRATIONS

Following a death, there is mandatory paperwork to be filled out. Your funeral professional will assist you with many of these forms. You will be asked to provide residency information, marital status, personal health-care number, social insurance number, occupation, birthdate and birthplace, father and mother's names and birthplace. This information is required by the BC Vital Statistics Agency for registration purposes.

CERTIFICATION OF DEATH

Certification of the cause of death is the legal responsibility of physicians. It is necessary for a physician to make the medical certification of death within 48 hours of the death and before the body can be released for burial or cremation. Physicians and coroners DO NOT provide death certificates.

REGISTERING THE DEATH

The funeral home will contact the physician to obtain the physician's medical certification of death form. The funeral home will then use this document to register the death with Vital Statistics BC and will provide original death certificates from the agency to the estate. A permit for disposition (burial or cremation) is also issued to the funeral professional during the registration process.





Ceremonies for the dead have existed for as long as humans have been on the planet. The Ancient Egyptians built pyramids for their pharaohs, Chinese Buddhist monks conducted forest burials laying the dead in nature, and cremation ceremonies have been conducted for religious and non-religious reasons across the world for centuries. Honouring the dead with a ceremony can take many forms, and while the topic of death can be difficult, a ceremony offers a safe environment for the grieving process to take place.

CEREMONY OPTIONS

Funerals, memorial services or celebrations of life are all ceremonies that acknowledge someone has died, and in the process allows us to say goodbye. Holding a ceremony encourages us to share memories and helps foster a system of support for our grief. It is important to recognize that these events are for the living ... for those who have suffered the trauma of losing a loved one. It is through the funeral process that grievors have a number of their emotional needs met.

A funeral is a life event. Like a graduation, wedding or baptism, a funeral is an event which we recognize as an important part of the human experience, even if that important part is the difficult topic of death.

Important: The funeral is the first step in healing and has both psychological and social aspects. It is often the initial step toward separation from the deceased to the beginning of the grief process and re-establishing a place in our community without the loved one.

THE CHOICES ARE MANY ... AND THEY ARE YOURS TO MAKE

In today's world, options for ceremonies are almost limitless. Whether a formal religious service or simply a gathering of family and friends, how you choose to celebrate a life can take many forms. Your funeral professional will provide you with options to guide you through the process, taking into account your personal family preferences and other considerations. Some questions you may wish to address:

- Will there be a casket or urn present at the service?
- Have you considered visitation, viewing or prayers?
- Who will conduct the service? Will it be a clergy person, celebrant or family member or friend?
- Will food and beverages be part of the event?

Important: There are few professionals who supply as much service, on such short notice, as does the funeral director. Simple or elaborate – your decisions should be based upon sound, accurate information from licensed professionals.

Below are some of the options that might help you get started with choosing a service that will be appropriate and properly honour the deceased. These are offered as a suggestion and can serve as a template to help create a service that is personal and meets the needs of mourning family and friends.

THE TRADITIONAL SERVICE

These services can involve visitation or viewing of the loved one, which is one way to acknowledge that death has occurred and gives family and friends a personal moment to say goodbye. Services can take place at the funeral home, church or another location. The casket is present at the service and then either taken to the cemetery or the crematorium. If the choice is burial, a funeral procession to the cemetery follows the service. A reception can be arranged for after the service.

THE MEMORIAL SERVICE – CELEBRATION OF LIFE

This can either be a formal religious ceremony or a secular gathering of family and friends. Cremation or burial may precede the service. This type of event can be held at a funeral home, church or another location. If cremation is chosen, the urn can either be present at the service or not, depending on the family's preference. A reception can be arranged for after the service.

THE GRAVESIDE SERVICE

This option can be considered if burial has been chosen. Family and friends gather at the cemetery for the service. A priest, minister, funeral celebrant or good friend may be asked to conduct the service. The casket is not lowered into the grave until everyone has left, unless prearranged with cemetery personnel. A reception can be arranged for after the service.

NO SERVICE BY REQUEST/IMMEDIATE DISPOSITION

This generally refers to the fact that a service will not be held for the deceased. There are still legal requirements that must be completed prior to cremation or burial taking place.

WAYS TO PERSONALIZE A CEREMONY

Once you decide on the type of service you would like to hold, attention shifts to how to have that service honour and reflect the life of the deceased. There are numerous ways to personalize a ceremony and/or reception. The following are some suggestions that a funeral professional can help you with:

- **Memory Board or Memory Tables**
A display that can include photos of important life events or feature items that represent the personal interests of the deceased. A memory board or table provides a communal space where family and friends can engage with one another and reminisce in fond remembrance of the deceased.
- **Digital Video Presentations**
A similar idea to the memory board, but in video format. Opting for a video creates a focal point for guests and can play in the background after the initial screening. Your funeral professional can assist you in creating a video presentation. These presentations can be saved to a portable storage device and preserved.
- **Music**
Music acts as a wonderful complement to a ceremony. By including music that the deceased enjoyed or that held significance to them, a strong connection to the deceased is created and personalizes the service. Your funeral professional can help co-ordinate your music selections including live music options such as soloists, pianists, organists, choirs and others.
- **Memorial Stationery**
Funeral home staff can assist you in producing unique personal mementoes to commemorate and honour the person who has died. Custom guestbooks, service folders and bookmarks are just a few of the choices available.
- **Floral Tributes**
Floral selections for services are available from your funeral provider through local partnerships with florists within your community.

This list represents just a few ways in which a service can be personalized to honour the deceased. There is no right or wrong way to memorialize a loved one, as it ultimately comes down to how family and friends would like to celebrate the person. Planning the right service is something a funeral professional can help you with.

Important: Through memories, those who have died live on in us. Be sure to talk to your funeral professional about ways of sharing memories at the funeral.

FUNERAL CELEBRANTS

A growing number of people identify as non-religious and/or do not participate in a faith community, and as such, they are often unsure of how to design a tribute that is fitting. This is where funeral celebrants can help. A funeral celebrant is a trained and certified individual who can lead a memorial service/celebration of life. They can touch on the life of the person being remembered, weaving a story about how they lived and how they touched those around them. It can be non-religious, semi-religious or spiritual in nature to reflect the wishes of the deceased and the family. A funeral celebrant will work with you and the funeral director to build a meaningful ceremony and take on the role of facilitator of the ceremony. Your funeral director can recommend funeral celebrants for you or you can seek one out yourself.

CASKETS AND URNS

Whether the choice is made to have a burial or to cremate, decisions will need to be made regarding what materials will be used in the construction of a casket or container for the deceased. Burials will require particular materials be used, and cremations allow for a different set of options. If the ceremony will include a viewing or visitation period, that will be another consideration to think about. The options available can be explained to you by a funeral professional, so don't hesitate to ask questions.

CASKETS

Caskets are constructed using a variety of materials to suit a range of personal tastes, preferences and purposes. Wood and cloth-covered caskets are suitable for cremation; metal is not. Casket costs will vary according to the material and design selected.

URNS

An urn is a specially designed and sized product made specifically to hold cremated remains. The cremated remains can be placed in the urn permanently or temporarily if you are unsure of a final resting place. While many people keep cremation urns at home, they can be interred at a cemetery or placed in a columbarium located at a memorial park or cemetery property.

KEEPSAKE JEWELRY

There is an assortment of cremation jewelry available. A small amount of the deceased's cremated remains or hair are sealed in a pendant, bracelet, ring or other piece of jewelry. Other keepsake memorial options have included sealing cremated remains in infused glass or handmade diamonds. Ask your funeral professional about the options available.

DISPOSITION OPTIONS

CREMATION

One of the oldest practices of disposition, serving as a funeral or postfuneral rite, cremation has a long history through a number of cultures. The practice dates back to Phoenicians around 3000 BCE, and cremation is performed for religious reasons in some cultures, but can also be a secular service. It is the most common form of disposition in British Columbia, with 85 per cent of people choosing cremation (BC Vital Statistics Agency 2020).

WHAT IS CREMATION?

Cremation is the thermal and mechanical process that reduces human remains to bone fragments. Cremation also includes processing and pulverization of the bone fragments into pieces that are usually no more than three millimetres in diameter.

Important: Some funeral homes have special viewing rooms or areas where the family can be present during the cremation. In accordance with some cultures, many funeral homes also have bathing and dressing areas where family members can participate in this ritual prior to the cremation taking place. Ask your funeral professional about these options.

WHAT HAPPENS AFTER CREMATION?

The act of cremation does not constitute the finality of the process. When selecting cremation, it is also necessary to decide what to do with the cremated remains. Options include:

- **Columbarium**

A columbarium is an above-ground structure, usually in a cemetery, where an urn is placed in a small compartment called a niche. The columbarium can be located outside or inside and usually form a wall; some have glass fronts allowing the urn and other personal artifacts/ memorabilia to be seen.

- **Earth Burial**

Cremated remains can be placed in a cemetery plot similar to a casket burial. This option allows the flexibility of the urn being laid to rest near other family members buried at the cemetery.

- **Cemetery Scattering Options**

Some cemeteries offer a range of options specifically created and dedicated for this purpose. Often, the location where the cremated remains have been scattered also include options to commemorate on a special memorial plaque or marker.

- **Scattering**

The decision to scatter should be chosen carefully. Although the act of scattering over land or water may have idyllic appeal to some, it is an irreversible decision. Survivors may experience emotional turmoil and regret as a result of having no permanent memorial site. The emotional value of establishing a permanent site is worthy of consideration.

- **Unclaimed Cremated Remains**

Every year hundreds of cremated remains are left unclaimed from funeral homes and crematoriums. Funeral professionals go to great lengths to ensure a dignified final disposition for these individuals. Under B.C. regulations, funeral providers have the right to permanently dispose of cremated remains that are not retrieved within one year from the date of cremation.

Important: It is crucial to understand that cremation is only one process in a series of events that will take place. If your choice is cremation, you must carefully consider the options for final disposition of the cremated remains.

BURIAL

Burial is the act of placing human remains into the ground. In British Columbia, burial can only legally be done in a registered and licensed cemetery. There are a variety of options and configurations including vaults, markers and monuments. Your local cemetery professional will guide you through this decision-making process.

GREEN BURIAL

Green burial is an option for persons who wish to minimize the environmental impact of their disposition. A green burial features no embalming, with the body wrapped in a shroud composed of biodegradable fibres or placed in a casket made of biodegradable materials. Access to the grave site may be limited and grave markings are often not part of a green burial, so these considerations need to be taken into account. Green burial may be an appealing option for people concerned about sustainability and the ecological impact of their burial.

ENTOMBMENT

Entombment is the act of placing human remains into a crypt or mausoleum (typically above ground). In British Columbia, entombment can only legally be done in a registered and licensed cemetery. There are a variety of options and configurations including indoor and outdoor spaces and permanent memorialization. Your local cemetery professional will guide you through this decision-making process.

FUNERAL MISCONCEPTIONS

Dr. Alan Wolfelt, noted author, educator and grief counsellor, provides the following funeral misconceptions.

Funerals are too expensive. The social, psychological and emotional benefits of authentic funerals far outweigh their financial costs. Besides, a funeral need not be lavishly expensive to be meaningful.

Funerals make us too sad. When someone loved dies, we need to be sad. Funerals provide us with a safe place in which to embrace our pain.

Funerals are barbaric. On the contrary, meaningful funeral ceremonies are civilized, socially-binding rituals. Some people think viewing the body is barbaric. Cultural differences aside, viewing has many benefits for survivors.

Funerals are inconvenient. Taking a few hours out of your week to demonstrate your love for the person who died and your support for survivors is not an inconvenience but a privilege.

Funerals and cremation are mutually exclusive. A funeral (with or without the body present) may be held prior to cremation. Embalmed bodies are often cremated.

Funerals require the body to be embalmed. Not necessarily. Depending on local regulations, funerals held shortly after the death may require no special means of preservation.

Funerals are only for religious people. Not true. Non-religious ceremonies (which, by the way, need not be held in a church or officiated by a clergy person) can still meet the survivors' mourning needs.

Funerals are rote and meaningless. They needn't be. With forethought and planning, funerals can and should be personalized rituals reflecting the uniqueness of the bereaved family.

Funerals should reflect what the deceased wanted. Not really ... while pre-planning your funeral may help you reconcile yourself to your own mortality, funerals are primarily for the benefit of the living.

Funerals are only for grown-ups. Anyone old enough to love is old enough to mourn. Children, too, have the right and privilege to attend funerals.

(See more on children's grief in this booklet.)





CEMETERY OPTIONS

Almost every community in the province has at least one cemetery, whether owned by a church, municipality or private organization.

Every cemetery in the province is governed by the Cremation, Interment and Funeral Services Act and regulated by the same authority – Consumer Protection BC. While the act governs all cemeteries, it also requires that each cemetery establish its own bylaws and rules related to the operation of the cemetery. The bylaws established for each cemetery must specifically include the rights, privileges and responsibilities of visitors and interment right holders (grave owners). In addition, the size, type and placement of all monuments and memorials must be specified as well as the quantity and type of interments allowed within the lots and spaces. These bylaws are a public document and will often be posted on the cemetery’s website or you can ask for a printed copy.

As with funeral services, the cost of cemetery plots and other goods and services can vary widely. Most cemeteries offer a variety of interment options, but choices will be limited as to whether you have chosen casket burial or cremation.

When you purchase a cemetery space, crypt or niche in a commercial or municipal cemetery, you are purchasing the right for interment. The cemetery operator must by law invest a portion of the purchase price in a care fund for the perpetual maintenance of the cemetery.

CASKET/URN BURIAL

This traditional form of burial involves a casket being lowered into a cemetery plot. Some cemeteries reserve spots in advance, allowing family members to be buried near their loved ones.

Costs of the plot can vary depending on its location in the cemetery grounds. Grave marker requirements will also vary depending on the cemetery as will the requirement to use a grave liner or burial vault. In most cases, the cemetery will need at least 24 hours for burial. Requirements for burial in British Columbia include a burial permit and plot for interment.

Important: If you or your loved one chooses cremation, it is imperative to consider options for a permanent resting place. A cemetery offers many options for final disposition and memorialization. Unlike scattering in the wind or in the ocean, many families cherish having a place where they can come to visit and remember their loved one, especially on important occasions such as holidays and anniversaries.

Burying the cremated remains, similar to casket burial, is a common practice. This option allows the urn to be placed to rest near other family members buried at the cemetery. Some cemeteries may require an urn vault or liner. Some cemeteries also allow urns to be buried in full casket plots that are owned by the family. The cemetery bylaws determine the number of urns that can be buried in one plot.

NATURAL “GREEN” BURIAL

Natural burial, commonly referred to as green burial, is an environmentally sensitive alternative to conventional interment practices. Prepared for burial without embalming, the body is buried in a simple shroud or biodegradable casket allowing the deceased to be returned to the earth and recycled into new life.

Planting native trees, shrubs and flowers on or near the grave establishes a living memorial and helps form a protected wildlife reserve. Irrigation is not used, nor are pesticides and herbicides applied. The intent of a natural burial site is to restore, preserve and protect nature while establishing a dignified place where family and friends can visit and be at peace.

As in all cemeteries, there are careful records as to the exact location of each interment, often using modern survey techniques such as GIS (geographic information system) and locating technology like GPS (global positioning system). A centralized memorial inscribed with the names of the deceased buried at the site is often located at the entrance or within the emerging forest. For more information, visit greenburialcanada.ca.

MAUSOLEUMS/COLUMBARIA/SCATTERING GROUNDS

A columbarium is an above-ground structure in a cemetery where an urn containing the cremated remains can be placed in small compartments or “niches” allowing for permanent remembrance.

As with grave sites and headstones, costs can vary significantly depending on the type of columbarium chosen. Families can also purchase companion niches or group columbarium niches allowing loved ones to reside together for eternity.

A mausoleum is an above-ground structure in a cemetery where the casket is placed in specially constructed compartments called a crypt. Most mausoleums are large free-standing structures that are comprised of many crypts in an outdoor location.

A mausoleum entombment can contain services similar to a graveside burial. You can still hold a funeral service followed by a procession to the cemetery.

Some cemeteries also offer scattering grounds where ashes are scattered in a communal site. Your loved one would not receive an individual marker

but would be listed on a memorial plaque containing all the names of the individuals scattered in the area.

Important: Please keep in mind that scattering is permanent. There is no way to reclaim the ashes of a loved one from a communal scattering ground.

MEMORIALIZATION

Whether you are burying your loved one in a casket or urn, you will still need some form of permanent marker. As most cemeteries have design and size requirements, it is imperative to ask about the cemetery bylaws in advance of purchasing the memorial.

COMMON TYPES OF MARKERS

Flush or Flat Marker: A small, economical marker that is flat to the ground although some may be raised a few inches off the ground. Most of these markers are available in bronze or granite and can feature different shapes, designs, symbols and finishes as well as images.

Upright Headstone: A tall structure with a base at the bottom.

Pillow Marker: A type of marker with a wide base that angles up to a tapered top.

Important: There are many types of memorial markers available so research your options and choose something uniquely suited to you or your loved one. Remember to check with the cemetery to make sure the item you are selecting is allowed based on cemetery bylaws.

Other memorial options available include inscription on a memorial wall or the dedication of a park bench, statue, tree or shrub.

Be sure to check with your cemetery to see what other types of goods, services and options are available.

RECORDS

Cemeteries and funeral homes are required by law to maintain certain records forever. This record keeping continues to be an important aspect for current and future generations. Cemeteries are a vital point of first contact for people trying to locate ancestors.

With such variety in the size, ownership and community within which cemeteries function – and with the individual bylaws and rules established – it is critical to seek a clear understanding when making decisions around death and disposition and choose a cemetery that aligns with those needs.





COST VARIATIONS

When a death occurs, the matter of funeral costs is often a consideration of the family and those making arrangements.

The majority of costs are represented by professional service fees, merchandise, final disposition and indirect costs. Each complete funeral service requires approximately 80 hours of time. Services must conform to each individual family's needs and their personal and religious beliefs.

Funeral costs can be placed into the following four classifications:

PROFESSIONAL SERVICE FEE

Professional and personal services of a funeral director and staff may include:

Transfer from place of death and/or transfer of the deceased to a crematorium and/or cemetery.

Documentation including obtaining the medical certificate of death, completing government forms, registering the death and obtaining necessary permits.

Sanitary care of the deceased; embalming, restoration and dressing of the deceased for viewing (if requested); and/or as required (e.g. transportation by air). The funeral services contract must include a statement that embalming is not a legal requirement and, if embalming is requested, a space for the written acknowledgment of the purchaser must be on the contract. Embalming may be required if the deceased is being transported by air to another country where local laws need to be observed.

Supervision of all service arrangement details preceding, during and following the services which includes: arrangement conference with family; preparation and placing of obituary notice; consultation with clergy/ celebrant, cemetery and/or crematorium; arranging and caring for floral tributes.

Facilities and equipment including use of funeral home and all necessary facilities: arrangement office, reception areas, chapel, selection room, preparation room, parking and services areas; use of all specialized equipment required for either a church, chapel or other type of service; and use of funeral coach and any other vehicles.

MERCHANDISE

The merchandise purchased for a cremation or burial can vary greatly depending on individual preferences and needs. Funeral providers that have containers and caskets on display are required by law to display their lowest-priced casket. They are also required to have a book or brochure illustrating the entire product line of caskets available. Other items you may consider purchasing include urns, memorial stationery or jewelry.

CEMETERY AND/OR CREMATORIUM

Cemetery and crematorium charges may be paid to the funeral provider or directly to the cemetery/crematorium. Regardless, authorization for disposition must still be obtained from the legal representative of the deceased.

INDIRECT COSTS (OR CASH DISBURSEMENTS)

Indirect costs or cash disbursements are moneys the funeral provider pays out (advances) on your behalf for items or services such as: obituary notices, death certificates, musicians, flowers, cemetery/crematorium, catering and clergy or officiant honorariums.

Important: All funeral providers are required by law to display a current price list of services and products offered.

You can make inquiries in person or by telephone. Before you make a decision, however, it is a good idea to visit the funeral home to ensure you feel comfortable with the services offered, the facilities available and the personnel in attendance.

FINANCIAL BENEFITS AND ASSISTANCE

In certain circumstances, financial benefits and assistance may be available at the time of death.

**MINISTRY OF SOCIAL DEVELOPMENT AND POVERTY REDUCTION
– FUNERAL COST POLICY**

A supplement may be provided to pay necessary funeral service costs of any person who dies in B.C. if the family unit or the estate of the deceased person has no immediate resources to meet these costs. There is no requirement that the deceased person, or the person's family, must be B.C. employment and assistance recipients to qualify for the supplement. Costs are to be recovered whenever possible. This supplement is available under the Employment and Assistance Regulation.

When a death occurs, a legal representative for the deceased must be determined. Section 5 of the Cremation, Interment and Funeral Services Act explains the guidelines for establishing legal representatives. Legal representation is most often a relative, but in cases where there are no relatives or they are unable to assume this responsibility, the ministry may make arrangements for services and payment to the funeral home. Once the legal representative has determined there are no resources for funeral expenses through the deceased's estate or family unit, they may apply to the ministry for assistance.

To establish eligibility, the ministry requires:

- Name and address of the deceased.
- Name of the next of kin.
- A statement of the deceased's income and assets.
- A request to the ministry to cover funeral costs.

Important: A ministry supplement paid to assist with funeral costs is a debt due to the government and may be recovered from the deceased's estate.

If ministry assistance has been requested, funeral arrangements can be made as soon as eligibility has been established. Costs covered by the ministry are based on a set rate and include the funeral provider's service fee, casket or urn, and cemetery or crematorium fees. Additional items and services to honour the deceased and to pay respect to the individual's personal, cultural and religious beliefs may be purchased by families, at their own expense. For more information, contact the Ministry of Social Development and Poverty Reduction (1-866-866-0800), www2.gov.bc.ca or your local funeral home.

PUBLIC GUARDIAN AND TRUSTEE OF BRITISH COLUMBIA

The Public Guardian and Trustee of British Columbia is a division of the attorney general for the Province of B.C. The Public Guardian and Trustee has a legal responsibility to protect the rights of deceased persons where there is no named executor, or where there is no one willing or able to act as executor. The Public Trustee's estate administration division secures assets, settles debts and claims against the estate, and then identifies and locates the estate's heirs and beneficiaries. For more information, contact estate administration services, Public Guardian and Trustee of British Columbia, 700–808 West Hastings St., Vancouver, BC V6C 3L3. Telephone: 604-660-4444. Fax: 604-660-0374. Website: trustee.bc.ca.

WORKSAFEBC

WorkSafeBC will provide a funeral allowance following a workplace death. Other survivor benefits may also be available in addition to the funeral allowance. For more information on funeral expense payments and survivor benefits, contact WorkSafeBC at 604-231-8888, toll free within Canada at 1-888-967-5377 or visit worksafebc.com.

COMPENSATION FOR VICTIMS OF CRIME

The Criminal Injury Compensation Act of B.C. may provide compensation, within certain limitations, for personal injury or death resulting from a crime within the province. If you are an immediate family member of a person who was killed due to a crime, you may be entitled to compensation which will include funeral and burial or cremation expenses. You may also be entitled if you were injured while helping a law enforcement officer or while trying to prevent a crime from occurring. In order to apply for compensation there is no need for the offender to have been apprehended but there must be a report to the police. You must apply for compensation within one year of injury or death. These services include a toll-free, provincewide telephone service at 1-800-563-0808.

MOTOR VEHICLE ACCIDENT

The Insurance Corporation of British Columbia (ICBC) will provide “nofault” accident benefits. These benefits may include payment for funeral expenses. If you require more information, contact the ICBC Information Unit at 1-800-663-3051 or visit icbc.com.

LAST POST FUND/VETERANS AFFAIRS CANADA

The Last Post Fund delivers the Veterans Affairs Canada Funeral and Burial Program which offers assistance with funeral, burial and grave marking for veterans who meet the financial and service criteria. All veterans who served in the Canadian military are now service eligible. To qualify financially for assistance, a means test or evaluation of net assets of the estate must be declared.

Recently introduced as part of the Last Post Fund, the Indigenous Veterans Initiative aims to advance reconciliation and renew relationships with indigenous peoples based on the recognition of rights, respect, co-operation and partnership. The initiative includes providing grave markers for indigenous veterans who have been deceased over five years and lie in unmarked graves, and adding traditional names of indigenous veterans to existing military grave markers. Contact Last Post Fund for more information regarding eligibility or with questions. Call toll free 1-800-465-7113 (opt 1) or visit lastpostfund.ca. Email: General inquiries may be sent to info@lastpost.ca.

SURVIVOR AND OTHER DEATH BENEFITS

CANADA PENSION PLAN

Canada Pension Plan survivor benefits may be paid to a deceased contributor's estate, surviving spouse or common law partner and dependent children.

There are four types of benefits:

- **The death benefit** is a one-time payment to, or on behalf of, the estate of a Canada Pension Plan contributor.
- **The survivor's pension** is a monthly pension paid to the surviving spouse or common law partner of a deceased contributor.
- **The children's benefit** is a monthly benefit for dependent children of a deceased contributor.
- **Old Age Security survivor allowance** may provide assistance for low-income seniors who meet the criteria.

You must complete an application. Application kits are available from Service Canada and from many funeral homes. The kit contains information and instructions as well as a list of documents you will need to apply. For more information or to obtain a kit, contact Service Canada by calling 800-277-9914. If you have a hearing or speech impairment and you use a TDD/TTY device, please call 800-255-4786.

COMPANY AND UNION BENEFITS

If the deceased was working, check for benefits available from a union or employer.

INSURANCE

Canadian life insurance companies and their local representatives are to be commended for the manner in which they serve the public and work swiftly to see policy benefits are paid at the time of death. Check to see if there is any documentation or records indicating the deceased held a life insurance policy.



Grief is not tidy. It does not travel neatly along smooth straight roads but rather is similar to an emotional roller-coaster ride of bumpy ups and downs. No two people grieve the same. Some are able to display feelings quite openly and freely while others check their emotions. Some may be able to articulate their grief and readily talk and share, while others express themselves in activity and work. Grief is also a time of turning inwards. We must take the time necessary to understand our various feelings. We need to make sense of our changed reality. Although we would wish the deceased to come back, we know we must deal with this most ultimate of separations if life is to go on.

Important: One of the most universal experiences in life is death and with that death the grief that accompanies it.

For a complimentary copy of the book, *Understanding Grief, A New Beginning*, please call the BCFA office at 1-800-665-3899.

CHILDREN AND THE SUBJECT OF DEATH

The funeral is an important rite of passage in the life of the family. It confirms a beloved person will no longer be part of the familiar environment. Children should be invited to express their love and devotion through the ceremonies of death.

When an adult believes a child cannot experience the realities of loss and emotional pain, they risk a misunderstanding and may encourage misconception about the facts of death. This may result in severe emotional problems throughout the child's life.

Children growing up today are more aware of death than most adults realize. Death education begins soon after life begins. A pet is killed; a funeral procession passes; a grandparent dies; and images of death are available on the Internet in living colour every day. But children may not understand what they see because of adult secrecy.

Important: What children do not know may hurt them. Talk to your children about the death of someone they know or love.

Children should be allowed to express themselves and to vent their grief. They need to be encouraged to ask questions and get straight, truthful responses. Some of their questions may be unanswerable. In those cases, a simple "I don't know" may suffice.

Family, parents, friends and counsellors can play a powerful role in helping children resolve their losses. Helping children learn and understand what to expect of funerals and their grief gives them the ability to cope with crisis.

Change occurs in our life whether we choose it or not. Loss or death will impact our children's lives. It may be a best friend moving away or being rejected by others at school. Every day we have the opportunity to help our children deal with their fear and cope with their feelings.

GRIEF SUPPORT AND OTHER RESOURCES

Most communities have societies and grief care groups that are available to assist during times of need. Reach out to your local hospice, hospital or church groups for further contact information.

BC BEREAVEMENT HELPLINE – PROVINCIAL BEREAVEMENT SUPPORT SERVICES

The BCBH is committed to increasing public understanding of bereavement as a normal life process through education, advocacy, networking and dissemination of information.

WHY CALL THE HELPLINE?

When you call the helpline, your call will be answered by a caring, compassionate volunteer who is familiar with over 250 non-profit grief support groups in the province. Your call is treated with care in helping you find the most appropriate support for your specific type of loss. Help is available Monday to Friday, 9 a.m. to 5 p.m. Call 604-738-9950 or 1-877-779-2223.

FREQUENTLY ASKED QUESTIONS

WHAT IS AN AUTOPSY AND IS IT ALWAYS REQUIRED?

An autopsy (or post-mortem examination) is the medical examination of the body after death has occurred. The autopsy can be ordered by the coroner if required to determine the cause and manner of death. It may also be used to continue the clinical study of the case or to investigate problems of physical, chemical, bacteriological, pathological and anatomical conditions. The coroner has the authority to order an autopsy without the consent of the next of kin. There are times when the attending physician or the family members themselves may request an autopsy; however, an autopsy is not necessarily required.

WHAT DOES THE AVERAGE FUNERAL COST?

Like other professional services (legal, dental, medical), the costs depend on the services, merchandise and final disposition method the family chooses. Each service planned is as unique as the family who makes the arrangements. There are many variables and options the family can choose from. Only when all options are presented, can a cost be determined. By provincial law, all funeral providers must supply an itemized copy of their price list to the consumer.

WHAT IS THE REASON FOR EMBALMING?

Embalming is a surgical technique used to disinfect, preserve and restore the human body. The foremost reason for embalming is the protection of public health. Contrary to the old belief that “the germ dies with the host,” human remains begin to decompose almost immediately, therefore offering an ideal environment for microbial growth. Untreated remains can pose serious public health concerns. Additionally, embalming restores the body to an acceptable physical appearance. Restoration is not intended to make the deceased look like the person did during life but rather to enhance the appearance of the deceased and allow for viewing. Many experts on bereavement agree that viewing the deceased confirms the reality of death and helps survivors take an important step toward recovering from their loss. Under provincial regulation, embalming can only be performed if by written acknowledgment on the funeral services contract. Please note that embalming may be required if the deceased is being transported or viewing is to take place more than 72 hours after death.

SHOULD THE DECEASED BE VIEWED OR IDENTIFIED?

Family members may wish to view the body of the deceased. This can be done in a private or public visitation. Viewing the deceased can be a healthy step toward the resolution of grief. It can be helpful in accepting the fact that death has occurred, especially to the immediate family. Each family member’s viewpoint on visitation or viewing may be different. Leaving the option of visitation open to each individual’s emotional needs is in most cases the most favourable response to viewing the deceased. Prior to or shortly after death, some people may be adamant that they do not wish to view the deceased but then change their mind a short time later.

By presenting the option of visitation, all family members can have their individual emotional needs met.

Positive identification of the deceased at the funeral home can also provide assurances prior to burial or cremation. If cremation is to take place, a funeral provider or operator of a crematorium, by provincial law, may require visual identification of the human remains by the person providing the written authorization for the cremation, or by some other person who is qualified to establish the identity of the deceased. Bringing in a recent photograph of the deceased may also be an acceptable means of positive identification.

WHERE DO I GET A COPY OF THE OFFICIAL DEATH CERTIFICATE?

In most cases, the funeral director will obtain the death certificate(s) from Vital Statistics. The attending physician does not provide the death certificate but rather a “medical certification of death.” These terms can be used interchangeably and can sometimes cause confusion. The medical certification of death

is required in order to apply for a death certificate. The funeral director will assist you with obtaining the various forms and making an application.

DO I HAVE TO USE A FUNERAL HOME?

There is no law that states you must use a funeral home. There are, however, many details and legal requirements that need to be looked after. In most cases, a trained professional is the best person to handle these matters. Most people are not equipped to deal with the storage or transportation of the deceased from the place of death; construction of a container or casket; obtaining necessary permits; etc.

ARE THERE ANY LAWS ABOUT SCATTERING CREMATED REMAINS?

There are no provincial regulations that prohibit the scattering of cremated remains by land, sea or air; however, some municipal bylaws may prohibit the activity. This decision should be carefully considered. Cremated remains should not be scattered on private property without permission. Although the act of scattering may have some romantic appeal, it is an irreversible decision and leaves no permanent memorial site.

IS A CASKET THE SAME AS A COFFIN?

The term “casket” is a word used to denote a chest or container intended for treasured items. The word is used in the same manner in funeral service to imply a container used for the placement and disposition (burial, entombment or cremation) of the dead. The term “coffin” comes originally from the Greek word “koffinos” meaning “a basket.” The word is used in funeral service to imply a six-sided container that is wider at the shoulders or the elbows of the deceased and tapering toward the head as well as the feet. Coffins are not commonly used in North America; however, they can be made available by special order from your funeral director.

IS IT NECESSARY TO HAVE A CASKET FOR CREMATION?

The deceased need not be presented in a casket for cremation but, in the absence of a casket, a suitable container must be purchased that is sufficient to prevent a health hazard to crematorium personnel. This is provincial law. The container or casket is then placed into the cremation chamber. In the case of rental caskets only the inner container is cremated.

WHAT IS THE COST OF CREMATION?

The crematorium will charge the funeral home a set fee. As crematorium fees vary throughout the province, it is best to contact a funeral home to inquire about crematorium costs in your area. Remember, in addition to the crematorium fee, you will need to also know the costs for the required container or casket as well as the funeral home professional service fees. The cremated remains are usually returned from the crematorium in a small cardboard or temporary urn. Additional costs may include the cost of an urn designed to hold cremated remains permanently and final disposition/ memorialization costs.

WHAT IS THE COST OF A SINGLE BURIAL LOT?

In British Columbia, the costs vary depending on location. Remember, you are not actually purchasing “the land”; you are purchasing the “interment right.” Single burial lots, including the opening and closing of the grave and the grave liner, range in cost, but like crematorium charges and professional service fees charged by the funeral home, all price lists must be itemized and available to the consumer.

I JUST WANT THE DECEASED PICKED UP FROM THE PLACE OF DEATH AND CREMATED. CAN THIS BE DONE?

By law, the deceased cannot be cremated until 48 hours after the death. Vital statistic information must be obtained in order to secure the necessary permits for the cremation. If the deceased had a pacemaker, this must be removed by the funeral home staff. A person can be buried or cremated with simplicity; however, there are administrative duties and physical preparation of the deceased that may need to be performed prior to the cremation taking place.

ARE MOST PEOPLE SELECTING CREMATION BECAUSE WE ARE RUNNING OUT OF BURIAL SPACE?

No. There is more than enough ground space available to bury everyone in Canada. The selection of a permanent memorial in a designated cemetery or other permanent location is not only of value to survivors immediately after death, but a treasure to pass down through the generations as family members come to learn about their heritage.

HOW DO I KNOW THAT THESE ARE THE CREMATED REMAINS OF MY LOVED ONE AND NOT OF SOMEONE ELSE?

Crematoriums and funeral home personnel must adhere to strict regulations and a code of professional ethics. Only one person is cremated at a time and all of the cremated remains are placed in the urn.

ISN'T IT A WASTE TO SPEND A LOT OF MONEY ON A CASKET WHEN IT IS JUST GOING TO BURN?

There are a number of cremation containers or caskets available that are both inexpensive and functional. You must select what is most appropriate for you. Your selection may also depend upon the type of services that are being held prior to the actual cremation taking place.

CAN WE PERFORM A BURIAL AT SEA?

Federal government law must be adhered to with respect to a burial at sea. Strict regulation and guidelines now make a burial at sea virtually prohibitive. A permit application must be made well in advance of need (at least eight weeks). A notice of intent must be published in a local newspaper. Proof of the notice must be sent to Environment Canada and include an application fee. Other stringent regulations include nautical miles from land for burial site and casket specifications. It is recommended that alternative arrangements be made since burial at sea regulations and costs have become very restrictive, if not impossible.

WHAT ARE THE OPTIONS FOR THE BODY DONATION PROGRAM THROUGH THE UNIVERSITY OF BRITISH COLUMBIA?

Many people decide to leave their bodies to the University of British Columbia for the purposes of anatomical study and medical research, thereby making an incredibly special and valuable contribution to their community. Such people have the unique distinction of rendering service after death to society.

To obtain detailed and essential knowledge of the structure and function of the human body, future doctors, dentists, rehabilitation therapists, and scientists must study actual human remains as part of their training. Students preparing themselves for careers in medicine, dentistry and related professions are fully aware of the special privilege granted to them by law and the obligation that they must conduct themselves in a professional manner during their training.

People donating their bodies to the medical school may be assured that all human remains are accorded the dignity and respect that society customarily grants to the dead.

Upon request (either by email at body.program@ubc.ca or telephone at 604-822-2578), a body donor consent form will be mailed to you. There is no upper age limit for whole body donation. Medical conditions that may prevent acceptance as a donor include human immunodeficiency virus (AIDS), advanced metastatic cancers, hepatitis B, hepatitis C, Creutzfeldt-Jakob disease, amyotrophic lateral sclerosis, multiple sclerosis, tuberculosis and any disease of unknown etiology. Extensive trauma to the body at the time of death, recent surgery, decomposition, suicide, autopsy or obesity may also make the

remains unsuitable for anatomical study. Individuals under the age of 30 are not accepted into the program. Many individuals wish to donate their kidneys, heart or other organs of the body to those in need of such a transplant, but if organs (with the exception of the eyes) are used for transplantation, UBC is unable to accept the body. Please be prepared to make alternate arrangements should the body be found unsuitable for donation after death.

For more details about the donation process, contact the UBC Department of Cellular and Physiological Sciences at body.program@ubc.ca or call 604-822-2578. For detailed legal information about donation, view the B.C. Anatomy Act online.

WHAT HAPPENS WHEN A DEATH OCCURS AWAY FROM HOME?

Should a death occur when you are away from home, it is wise to contact the funeral director in your community. The funeral director will act on your behalf and help co-ordinate all the details required in order to have the deceased transferred back to their hometown. If you are in another country where there may be language or cultural barriers, it is recommended you contact the nearest Canadian Consulate (if possible) to assist you. Global Affairs Canada offers an inquiry service and an excellent brochure called *Bon Voyage, But*. Call 1-800-267-8376 for a free copy of this brochure or visit travel.gc.ca/docs/publications/bvb-eng.pdf.

IS MY HOME SAFE FOLLOWING A DEATH? CRIME STOPPERS ... HELPING TO PROTECT FAMILIES

Even under stressful conditions surrounding the death of a loved one, we should consider the following:

- Ask a trusted friend to be in your home in your absence during the visitation and on the day of the funeral. Not only will your house be secure but guests arriving with food, flowers or other condolences will have someone to greet them.
- Do not put your or the deceased's home address in the obituary notice.
- Remember to leave a radio or television and lights on in the residence to protect from break-ins during your absence.

Important: Keep your home as secure as possible during this trying time.

WHAT SHOULD I DO IF I HAVE A COMPLAINT ABOUT THE SERVICES I RECEIVED FOR A LOVED-ONE'S FUNERAL?

Try to first resolve the problem with the funeral director or cemetery operator involved. If possible, take along a relative or friend to help you. If the problem is not resolved, ask for advice from us, the British Columbia Funeral Association. If the problem is still not resolved, put it in writing and send it to Consumer Protection BC who will investigate the complaint for you. All funeral providers and cemetery operators must be responsible for the administration and enforcement of the Business Practices and Consumer Protection Act and the Cremation, Interment and Funeral Services Act. Consumer Protection BC, PO Box 9244, Victoria, BC V8W 9J2 Telephone: 604-320-1667 Toll Free: 888-564-9963 Email: info@consumerprotectionbc.ca Website: consumerprotectionbc.ca

EXECUTOR'S CHECKLIST

The following is a general checklist of some of the more common duties that an executor may be required to deal with:

- Complete all funeral arrangements and attend to the burial or cremation of the deceased. Pay the final funeral bill.
- Locate the original will.
- Meet with the lawyer who will represent the estate in all legal matters and instruct them to apply for letters of probate of the deceased.
- Take all necessary steps to preserve and protect the assets of the deceased.
- Locate all of the bank accounts of the deceased.
- Locate all insurance policies, annuities and investments.
- Notify the necessary life insurance companies of the death.
- Notify the applicable pension offices of the death.
- Locate the key and prepare an inventory of the contents of the deceased's safety-deposit box.
- Completely review all personal papers of the deceased in order to locate all assets and debts.
- Collect all real estate documents including mortgages and leases.
- Prepare a detailed estate inventory of all of the deceased's assets and debts. Speak to the lawyer regarding this.

- Arrange for the storage of assets requiring storage and advise insurers of any physical assets of the deceased. Arrange for any insurance coverage required, especially if the residence is vacant.
- Notify the beneficiaries named in the will of the death and advise them of their entitlement under the terms of the will. Your lawyer will assist you with the formal notice of requirements.
- Arrange with the post office for mail to be redirected, if necessary.
- Cancel any subscriptions or charge accounts and return or destroy all charge cards (except when a spouse needs the credit cards and is named as a co-cardholder on the account).
- Contact all service clubs and veteran's clubs for death benefits that may be payable to the estate.
- Obtain all unpaid wages and other benefits from the deceased's former employer.
- Arrange for the filing of an income tax return for the year of death and for any former years that may not have been filed by the deceased. An estate tax return should also be filed.
- Apply for Canada Pension Plan benefits (both death benefit and survivor's benefits) if the deceased qualifies for benefits.
- Apply for civil service, union and veteran's benefits, if applicable.
- Sell any estate assets which must be sold, and those which the personal representative chooses to sell, provided that this power is given under the will (speak to lawyer first).
- Pay any income taxes due for current year, charge cards, personal loans and any other debts of the deceased.
- Obtain an income tax refund, if applicable.
- Transfer or cancel any insurance policies on the house, car, boat, etc.
- Obtain reimbursement for all necessary and reasonable expenses incurred in the administration of the estate (with receipts).
- Pay legal fees and all other outstanding fees relating to the administration of the estate.
- File final income tax of the deceased and the estate and obtain clearance certificates from Canada Revenue Agency (CRA).

Distributed as a service to the citizens
of British Columbia by the funeral
directors in your community.

A list of these funeral providers
is available on the BCFA website.



BRITISH
COLUMBIA
FUNERAL
ASSOCIATION

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