

# Way to Go Guide

First edition, March 2019.

Our appreciation to Lara Fraser.

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*DISCLAIMER* The information included in this guide is not complete on its own, nor is it intended to be definitive, but it is hoped to serve as a first step to finding out more. It is also available at no charge by email as a pdf. For requests or suggestions, contact [jbaker@gicable.com](mailto:jbaker@gicable.com)

## **1. Way to Go** by Joyce Baker

Way to Go began when Dale Presley of the former Salish Sea Hospice Society came to Quadra in August 2015 for an introductory talk he called "Conscious Dying". A couple of attenders invited him to come again in November 2016 to give a presentation, and several folks kept the group going. One member was already doing a series called Final Gifts and members of her group joined Way to Go.

Way to Go meetings are held in a members' home on the third Monday of each month from 7:00 to 8:30 pm, with a different chair person and presenter each month, following this approximate format: 30 minutes of sharing, 15 minutes of mini-presentation, 15 minutes of discussion, 30 minutes of business. The mini-presentations are on topics suggested by the group. The secretary keeps an email membership of about 60 members, holds a book lending library, and sends out minutes after meetings.

Some members are working on provision for Natural Burial in the Quadra Island Cemetery, have visited Denman Island Green Burials and Willow Casket Maker, have participated in Threshold Choir rehearsals, and are planning events to help share information with other Quadra Islanders.

## **2. Downsizing** by Joyce Baker

So, how to get started if your house is full, or if you are increasing in age and don't want your family to inherit a big clean-out job?

Collect some cardboard boxes and label them: Family & Friends, Good Cause, Book Sale, Recycling, Garbage, Keep. Plan a schedule for working for a certain amount of time every day. Start with a drawer, box, cupboard, or closet. Empty it, and while doing so, ask yourself, "Do I ever use this? Does it have value for me? Does it fit into a simpler life?" Put it in the appropriate box, clean the empty space, and replace the things you want to keep. When all the cupboards are done, consider the furniture and the things in the open. Continue in the next room.

With family heirlooms, choose a few small things that are very meaningful and remove the remainder. If you are wanting to give family members heirlooms, ask them if they honestly think they will use or treasure the item. If they would like to have it, ask them to take it now.

Take the printed photos out of your albums, keep only the very best ones from each time period, put in order, date, and label. Collect family certificates and other important papers and integrate them into the new photo albums that you will make to pass on to your family in the future. Print the best of your photos from your computer and include them.

When working on your clothes, shoes or linens, be mindful that for each season and each type of item, you really only need one to wash, one to wear or use, and one for spare. Trim down your kitchen and dining room. Do you really use more than one set of dishes, glasses, mugs and pots? Remove all but one set of kitchen tools. Go through your food. Be certain you have supplies of things that keep well for emergencies, and then buy only what you will use in a reasonable time, keeping your food fresh.

Go through your records, tapes, cds, and listen to them all. Then remove the ones you no longer enjoy. Go through your books, and put the ones you like the best together, so that you feel free to give any others away. Consider getting books from the library rather than buying them. Go through your files, eliminating any papers that don't need to be kept.

Trim down your hobby and sporting equipment and supplies. If you have taken up new ones, and haven't engaged in that hobby or sport for a few years, there is little likelihood that you will do so again.

Stand back and look at your wall hangings and decor. Can you remove things that you no longer enjoy, and donate them to a good cause or a silent auction? What do you do about things people have given you? Remind yourself that this is your house, and you are free to decorate it as you wish.

Continue voluntary simplicity as a new attitude for your life. Nickie Polson wrote in *The Conserver*, a part of the *Courier-Islander* many years ago, "Think of what you would need if you were going on a trip for a year. That should be your guide of what to keep. If you won't need it in a year, then you probably won't need it at all." Upon our deaths, our families will thank us for sparing them this work.

Places to take things: St. Peter's Book Sale 250-286-1613, CR Museum 250-287-3103, Van. Maritime Mus. 604-688-1155, Mom's Books 250-286-8856, Food Bank 250-286-3226, Grassroots Kind Hearts 250-923-9892, Lighthouse Kitchen 250-287-2699, Hospital Thrift 250-287-4643, Women's Centre 250-287-3044, Diabetes Red Bins 1-800-505-5525, Gateway Free Store 250-287-8133, Quality Town Thrift 250-914-2503, Radiant Life Church 250-830-0190, Salvation Army Thrift 250-286-3010, Second Chance House 250-830-1103, Second to None Hospice 250-914-1413, Transitions Thrift 250-914-3666, Quadra Children's Centre Garage Sale 250-285-3511, Philippine's Garage Sale 250-285-3035, Quadra Circle 250-285-2255, Recycling Return-it 250-287-4224, ReStore 250-830-1493.

### **3. Tidying Our Affairs: Estate Planning** by M. Frishholz & S. Wilson

An *ESTATE PLANNING LIST* makes it easier for your executor to follow your wishes and meet legal requirements after your death. It helps the executor complete the distribution of your estate.

Provide complete and current information on the following topics, including the location of important documents. Inform your executor where you will store this list, along with other documents.

- a) Personal Information (name, date of birth, marital status, SIN, address, phone, email, other)
- b) Contact Information (partner/spouse, children, parents, siblings, friends)
- c) Professional Contacts (accountant, financial advisor, lawyer, estate planner, insurance agent, doctor, dentist, optometrist)
- d) Assets (real estate, vehicles, inventory, appraised items, items in storage)
- e) Liabilities (debt, loans, maintenance/child support)
- f) Business and Financial Information (occupation, income tax returns, mortgage, safety deposit box, insurance agents for vehicles, home, health, disability, etc)
- g) Investments and Banking (credit/debit cards, accounts, cash)
- h) Other Information (memberships, charities, borrowed items, passport, passwords, online accounts)

*AN ENDURING POWER OF ATTORNEY* (EPoA) is a legal document for advanced financial and legal planning in B.C. A capable adult (called the donor), at least 19 years old, uses the EPoA to appoint another person (called the attorney) to make financial and legal decisions on his or her behalf. It must specifically state that the attorney's power is to continue (is enduring), even if the donor becomes mentally incapable. Reimbursement for reasonable

expenses or other compensation may be included. This document does not cover health and personal decisions.

*A REPRESENTATION AGREEMENT (RA)* is a legal document in B.C. for personal and advance care planning. An RA is the only way to authorize someone, called your representative, to help you, or to act on your behalf for health and personal care matters. There are two sections to the Representation Agreement: section 9 (RA9) and section 7 (RA7). If you are mentally capable of understanding the nature of what is covered in the legal document authorizing someone to act on your behalf for health and personal care matters, you will make an RA9. RA7 is used for those incapable of understanding.

*AN ADVANCE DIRECTIVE* allows you to state your decisions about accepting or refusing health care treatments, including life support or life-prolonging medical interventions, directly to a health care provider. It must be followed when it addresses the health care decision needed at the time. No one will be asked to make a decision for you.

*A MEDICAL ORDER for SCOPE OF TREATMENT (MOST)* form will ensure that your wishes for your health care treatment are followed if you are in an emergency or urgent health situation. This form is completed with your physician in a discussion about your goals for your care. It becomes part of your health care record and is accessible throughout BC. More information: [nidus.ca](http://nidus.ca)

*AN EXECUTOR* is a person named in a will to carry out the instructions in the will. Being an executor takes time, energy and careful attention to detail. Property and possessions form the estate; the executor administers the estate by locating all of the property, paying any debts, the funeral costs and taxes, then distributing the rest of the estate according to the instructions in the will. An executor can get help from friends and family members, and also from professionals such as a lawyer or accountant. However, the executor makes decisions, watches over everything, and needs to keep accurate records; the executor is the person who is legally responsible. Acting as an executor can be relatively straightforward, but it can become challenging for many reasons. Before appointing an executor, and an alternative, be sure to discuss the responsibilities with the person, so he/she can accept or decline.

*A WILL* is a legal document that leaves instructions about what the person making the will wants done with their estate and obligations after they die. If a person dies without a will, the law dictates how the estate will be divided. An Administrator or Public Guardian and Trustee may be appointed by the court to administer the estate. For a will to be valid, it must be in writing (typed, or handwritten). A will can be drawn up by a lawyer or by a notary public for a fee; if your estate is complex or complicated this may be the best choice. However, you can also make your own will, which you must sign in front of two disinterested parties over the age of 19, who must also sign as witnesses. Each page of the will should be initialled and dated by yourself and the witnesses. More information: [peopleslawschool.ca](http://peopleslawschool.ca)

## **Tidying our Digital Affairs**

It is important to consider who will preserve, control or delete your digital accounts after your death, the objective being to prevent identity theft, preserve items you want saved, and stop your family and friends from receiving painful reminders.

Here are a few points taken from excellent articles in the Guardian Weekly, June 2019 & April 2021, and a link that answers questions you may have. <Guardian-digital legacy>

1. download things you want saved like photos, tweets, blogs, videos, songs & store them on a thumb drive,

2. designate a legacy contact with your social media accounts so your executor can decide what to do about them, and so they could be deleted after your death,
3. create a secure document for your executor, digital or hard copy, that lists all your accounts, up-to-date user names and passwords,
4. do not store things on any digital platform that you don't want seen by another person,
5. find out who actually owns the music, movies, and games you have downloaded and what happens to them upon your death, and leave instructions for your executor,
6. regularly delete old messages and files, particularly anything you don't want shared.

## **4. Organ Donation: Gift of Life** by Isabelle Laplante

It is often the wish of many people to pass on the gift of life to someone else after they die. Indeed, one donor can save up to eight lives! Being able to donate organs in BC is actually a rare opportunity because less than 1% of BC residents die in a way that enables them to become donors.

For the organs to be useful, the death needs to be either a brain or cardio-circulatory death, in which, after the breathing tube is removed, the person would not survive. The person also needs to be less than 75 years old. Depending on the person's history, other criteria may need to be satisfied. Cornea donation is a more likely option in the Campbell River area.

All transplants must take place within the hospital setting and need to be orchestrated in advance with BC Transplant, [transplant.bc.ca](http://transplant.bc.ca). Another choice is to donate the body to science. The University of BC in Vancouver has a program for that at [cps.med.ubc.ca](http://cps.med.ubc.ca), email [body.program@ubc.ca](mailto:body.program@ubc.ca), 604-822-2578, but the body must be received within 72 hours of death. After the University completes their studies with the body, they might contact the family to collect it.

## **5. Caregiving Near the End of Life** by Marilyn McPhee

It is going to happen to each one of us - death. Though often a difficult conversation, it is as natural as birth. End of life care is as personal and varied as is each of us. What would you like at the end of your life? It is a good question, and the sooner you think about it and share it with your loved ones, the better. We never know when or how the end will come.

When a person's health is declining, Island Health (VIHA) can be called. A case worker will come and assess the person and their needs. With the goal of keeping them living in their own home for as long as possible, Island Health will supplement, but not replace, the care that is already being provided by the person's family, friends and community. It is advisable for a family member or friend to become an advocate; the person with poor health may have difficulty articulating or pressing for their own needs. Island Health may offer access to community care such as Adult Day programs, Caregiver Support, Assisted Living, Residential Care, or Respite Care. These programs come at a cost; some clients are eligible for subsidization.

Residential care can have a long waiting list; it could take from 6 to 12 months before a subsidized bed becomes available. These beds cost 80% of the client's income. Privately funded beds have a much shorter waiting time, and cost \$6-7,000 per month. Although anyone can apply for a subsidized bed, priority is given to the person with the highest need. It is possible to begin in a private bed, and then apply for a subsidized one, later.

A person who falls, or whose health deteriorates to the point that it is unsafe for them to be at home, is sometimes taken to the hospital. Island Health assigns them a case worker, and they wait in the hospital until adequate support can be arranged so they can go home again, or until residential care can be arranged and a bed becomes available. Once again, an advocate who liaisons with the assigned case worker is important, to be sure the person is continually monitored and cared for.

Palliative care benefits are available to BC residents of any age who have reached the end-stage of a life-threatening disease or illness. These benefits are made available whether the person is in their own home, that of family or friends, or in a residential care facility or hospice. The PharmaCare BC Palliative Care Drug Plan covers the cost of palliative medications, while Island Health provides medical equipment and supplies. This is a team effort which seeks to affirm the life of the patient and improve its quality over a period of days, weeks, months or even years. No one has to die alone, or without care.

The Hospice Cottage at Yucalta Lodge in Campbell River is a four-bed, private hospice unit that began receiving patients in March 2017. These beds are managed by Island Health and prioritized by need. The Campbell River Hospice Society is a non-profit organization that provides compassionate support to children and adults experiencing end-of-life or grieving through a variety of services, at no cost. It seeks to ensure everyone in the Campbell River community, including the outer islands, has access to high-quality care through programs services that offer counselling, companionship, and understanding.

Caring for a loved one can be intense, exhausting, and lonely. Quadra Circle provides an opportunity for caregivers to connect with other caregivers in order to share information, strategies and experiences in a confidential setting. Sharing stories around accessing support services, establishing routines for self-care, and creating opportunities for respite characterize the discussions. Through the stories, themes are identified that are explored with guest speakers, outside reading, and other sources of information. The Caregiver Support Group, open to everyone, meets on alternate Mondays at 1:30 pm, QCC, Room 1. Regular attendance is encouraged but not required. For info, contact facilitators, John Frishholz 250-285-3655 or Susan Wilson 250-285-2994. Caregivers are welcome anytime.

While you are able, I invite you to take time to think about and write down or otherwise communicate the following: who will make financial and legal decisions for you if you become unable (POA)? What about health related decisions if you are unable to speak for yourself (Advanced Care Directives/Representation Agreement)? Where would you like to be if your health declines, and at the end of life? Who would you like to be there with you? Is it important to you to have a minister, priest, or spiritual practitioner present? Would you like prayers, poems, music, candles, flowers, photos, or treasured items nearby? Enough medication to take the edge off any pain, or more? What is important to you?

Growing old, dying, and death can be scary. It can also be an amazingly beautiful experience for all involved. Some of my most profound moments have been with someone who is dying, as I witnessed their final breath. Island Health, your physician, myself Marilyn McPhee 250-204-3346 or Margaret Verschuur 250-204-3709 are here to support and assist.

## **6. Threshold Choir** by Heather Simpson and Mary Dennison

Pure Joy Threshold Singers of Campbell River and Quadra Island have been singing together twice a month and learning songs from the Threshold Choir Repertoire since December 2017. Our choir will soon be accepting requests from families, hospice nurses,

and others to sing for persons who are dying. The information below is from the Threshold Choir International website, [thresholdchoir.ca](http://thresholdchoir.ca).

Our goal is to bring ease and comfort to those at the thresholds of living and dying. A calm and focused presence at the bedside, with gentle voices, simple songs, and sincere kindness, can be soothing and reassuring to clients, family, and caregivers alike. When invited, small groups of 2-4 singers visit.

We encourage families and caregivers to join us in song or to participate by listening. We choose songs to respond to the client's musical taste, spiritual direction, and current receptivity. Many of the songs we offer are composed by Threshold Choir members, specifically to communicate ease, comfort, and presence. Because our songs are not religiously oriented, our singing is appropriate for those who are deeply spiritual, whether religious or not.

A bedside session typically lasts about 20 minutes; if there appears to be benefit, we might sing longer. Using soft, lullaby voices, we blend in harmony, or sometimes in unison, if that provides the most comfort. We offer our singing as a gentle blessing, not as entertainment, and we are honoured when a client falls asleep as we are singing. Most of our songs are very short, so their repetition is conducive to rest and comfort. To join the choir, contact Mary Dennison, [singforpurejoy@gmail.com](mailto:singforpurejoy@gmail.com).

## **7. Terminal Dehydration** by Matthew Kelly

The voluntary cessation of eating and drinking is arguably a 'natural' and age-old way to hasten and cooperate with the dying process. It is noted in other animals, that when very old, frail or terminally ill, they refuse food and water, thus hastening death. Often administering nutrition and hydration to a patient is done to appease loved ones' sense of offering loving care, more than really cooperating with the body's natural shutting-down process.

This practice goes by many names: Voluntary Stopping Eating & Drinking (VSED); Voluntary Death by Dehydration (VDD); Voluntary Refusal of Food and Fluid (VRFF); Stopping Eating and Drinking (SED); Voluntary Terminal Dehydration (VTD).

The process of terminal dehydration is often mistaken for fasting-to-death. However, fasting-to-death is a longer process lasting many weeks, whereas stopping all fluids and food usually brings death in 5-10 days. Once the body becomes even mildly dehydrated, the brain releases endorphins which act as natural opioids, causing the patient to feel euphoria, as well as less pain and discomfort.

Death by voluntary stopping eating and drinking brings with it a few discomforts that can be mitigated with some helpful aids. Most among these discomforts is dry mouth. If the purpose is to hasten death, even an ice cube can prolong dying by a day or two. Good oral care includes regular lip moisturizing and administration of mouth lubricants, saliva replacements and oral gel.

An advance care directive can include instructions to withhold any means of hydration and nutrition when death is near. Without tubes to turn off, or administration of a lethal injection, this way of hastening death seems simple and age-old, and may even shift psychological states into further acceptance and peace by intentionally aligning with the inevitability of the dying process.

Terminal dehydration, has been practiced by various cultures and religions, such as Jainism and Buddhism.

## **8. Medical Assistance in Dying** by Island Health (at end of Guide)

## **9. Care of the Body at Home** by Margaret Verschuur

Many people are not aware that in British Columbia it is legal to care for a body at home. Family and friends are allowed to sit with, wash, dress, and otherwise tend to the body. They can build a casket, make funeral arrangements, and provide transportation to the cemetery or crematorium. There is no legal requirement to use the services of a funeral home. But know that there are funeral homes that offer only certain services a family requests.

Some health professionals and funeral directors may inform you that they cannot, or are not even permitted, to accommodate your requests. Not everyone knows care of the body at home is possible.

At the time of need, it may be onerous to make choices that others question. Before a death occurs it is important to know this option exists, and how it can be valuable. If a person dies at home, the body can remain there. If a person dies in hospital, once the doctor or coroner signs off, the body can be brought home. Transportation can be provided by a private vehicle or a funeral home. See 12. in this guide for the paperwork required.

It can be a powerful experience to have the body present and tend to it. Death often comes as a shock, and it is difficult to grasp that the loved one has actually died. Having the body present keeps returning us to reality, painful though it may be. Some families choose to have the body in the family space, while others prefer a bedroom or basement. As often as they feel a need, people can sit with the body, touch it, talk, cry, sing, read, all in the setting of a familiar home. Children can come and go spontaneously.

Death and grief are difficult to navigate, and busywork and strife can cause distractions. With the body present, loss and grief remain central. As a shared task, washing and dressing the body can become a simple ceremony. Building a box, if there are people able to do this, provides another way for grief to express itself tangibly. Others can decorate it. The body makes the space sacred; it helps us slow down and focus on what is important.

Many of us have little or no experience with dead bodies, and are understandably nervous about tending to a body in our home. We can use the same precautions as when the person was sick: open a window to keep the room cool; use ice, if necessary, in summertime. Cindea.ca is a helpful internet site that provides information about the practical aspects of closing the mouth and eyes, washing, dressing, and transporting. Death can overwhelm us; tending a body can be grounding.

There are people, such as myself, who call ourselves Death Doulas. We can come alongside to guide and support families with this choice. In days past, before funeral homes existed, it was common for loved ones to tend to the body, and for people in the community to offer support. This choice is not for everyone and that is fine. After a prolonged illness, it can be a relief to have a body which has suffered leave the home. Not all of us have families or communities to support us in this choice. It is about knowing what is possible, and then choosing what suits your situation.



While we understand, intellectually, that death is a part of life, our usual practices separate us from it. Let us include death in our lives. Let us touch death, and be touched by it.

## **10. Natural Burial** by Margaret Verschuur and Sylvie Loiseau

In a natural burial the body is returned to the earth as gently and simply as possible, where it will decompose and contribute to new life. It is a thoughtful choice that seeks to both honour the person who died, as well as the planet we share.

The definition includes a variety of practices, the key principles being:

- a) The body is not embalmed,
- b) The body is wrapped in a garment or shroud made of biodegradable material such as cotton, wool, or linen,
- c) The casket or other container, if used, is biodegradable,
- d) Concrete vaults are not used to enclose the grave,
- e) Tombstones are discouraged; instead communal memorialization using naturally sourced materials is used,
- f) Landscaping of the burial ground is minimal,
- g) No fertilizers or biocides are used,
- h) Land use is optimized.

In some locations, such as Denman Island, an entire cemetery is dedicated to Natural Burial. Although the details are still being discussed, natural burial is now an option in our Quadra community cemetery, as it is in Campbell River and Cumberland.

In our west coast rain forests, both conventional and natural cemeteries begin with the removal of trees and stumps. The difference between them is that in conventional cemeteries the filled grave space remains cleared. In a natural burial cemetery or section of the cemetery, natural vegetation is encouraged to reclaim the land. The persons interred there nourish the soil, feed new growth, protect the space from development, and become part of a living ecosystem.

In a natural burial cemetery, individual graves do not have tombstones; a communal area is used to commemorate each person buried. This provides loved ones a place to come and remember, without disturbing the natural growth near the grave. As in all cemeteries, the location of each body is mapped and recorded.

The simplicity of a natural burial encourages (but does not require) the involvement of family members and friends who can prepare the body, transport it to the cemetery, lower it into the grave, and fill the grave. This can be a very personal and low cost alternative to other practices. Simple in-ground burial is not a new idea; it is one of the earliest rituals of human civilization. More info at [greenburialcanada.ca](http://greenburialcanada.ca)

## **11. Casket Considerations** by John Wasyliw

Have you chosen your departure method? Whether it is to earth or by fire will influence your choice of exit packaging. Burial in the earth requires only a box, usually wood. Design your simple pine box or ornately carved and painted casket. You can make it part of your everyday life now and use it as a coffee table, bookshelf, storage container, etc. My friend Rob is building his box with a glass top, and will use it as his liquor cabinet until it is needed.

If you want to build your own casket, at a minimum you can expect to pay \$200 for materials and spend at least 8 to 10 hours of labour, depending on the skill level and tools available.

For information on building an inexpensive wooden casket, search online for Homemade caskets. You can also buy a 75 lb. IKEA -type casket which comes in a flat pack for \$750, a funeral home casket at more than \$800, or a willow casket from Denman Island for \$1500.

How do you want to be carried out? Consider your pall bearers. Handles on the box require more structural engineering. Other options are being carried up on the shoulders, or by straps under your box, neither method common in our culture.

Buying a burial plot off-island is very expensive. However, for resident Quadra Islanders our Quadra Cemetery with its subdivision potential is a real estate bargain: \$200, plus \$50 for supervision (not including excavation, which can be done by hand or with an excavator for approx. \$350).

If you choose fire, then the crematorium will use a standard-sized cardboard box in their oven. A casket must be provided to transfer the body from the place of death to the crematorium, whether death occurs at home or in a hospital. This means your travelling casket must be large enough to accommodate the cardboard box inside. This ceremonial (travelling) casket can be returned to your family and used as a garden planter, toolbox, or storage cabinet. If you decide to use the services of a funeral home, they will rent you a travelling casket for \$1000 or more.

After cremation, an option that has been available in BC since 2017 is burial at sea. Your ashes become part of a living reef in Georgia Strait. Ask Kevin in Ladysmith [evergreencremationcentre.com](http://evergreencremationcentre.com)

Whatever method you choose, be sure to complete your Estate Planning paperwork. This will help the people you leave behind to carry out your wishes and meet the requirements of the law. Death, taxes, and paperwork are the certainties we all face! More information: John Wasyliw 250-285-994, [wasjohn@onquadra.com](mailto:wasjohn@onquadra.com)

## **12. After Death Paperwork** by Margaret Verschuur

A family is able to do the paperwork required to organize the burial or cremation of a body. The person named in the will of the deceased as the executor is obligated to take care of this. Although this responsibility is often given over to a funeral director, it is not onerous and can be done by the executor.

When a death is expected, it is wise to obtain the information and do what you can beforehand. If the death is expected to occur at home, ask the doctor for a Notification of Expected Home Death form. This will expire in 3 months, at which time you can request another. Having this form enables you to bypass calling 911 when the person dies of the expected cause.

After the death occurs you need to complete the following six (6) things in order:

1. Obtain the Medical Certificate of Death, which is filled out by the Physician, Nurse Practitioner, or Coroner. You may need to be pro-active as it normally goes to a funeral home. You want the original. In most cases the doctor is obligated to have this completed within 48 hours after the death. If there is a current Notification of Expected Home Death form, you will need to let the doctor know the date and time of death. If the death is unexpected and a coroner is involved, the body must remain in the hospital until the coroner has signed off. This complicates the paperwork process.

2. Register the death with Vital Statistics. Complete the Registration of Death form which you have requested from Vital Statistics, or use the one at the end of this guide. Vital Statistics operates during regular business hours, so a death cannot be registered on a weekend or holiday. When filling in the form, the person providing the information is the 'Informant'. If you do not know the names and birthplaces of the parents, write "Unknown". In the 'To be Completed by Funeral Director Only' section, fill in the 'Name of Funeral Director or Person in Charge of Remains' with your name (executor in will).

The Date of Disposition refers to the expected cremation or burial date, and can be probable. Fill in the Client No. as '101'. The completed Registration of Death, along with a scanned or photographed copy of the Birth Certificate or Driver's License. As well as the legal name, all other names used must be listed. You can provide this information: in person at the Service BC office in Campbell River, fax 250-712-7598, or email [vsa.kelowna@gov.bc.ca](mailto:vsa.kelowna@gov.bc.ca) You can call their office 250-712-7562 for help. They may require more information or clarification, will record the information, and send it back to you to confirm. Once confirmed, they will register the death and email back a Disposition Permit and Acknowledgement of Registration of Death. This is required for a burial or cremation. At your convenience, mail the original Medical Certificate of Death and Registration of Death form to Vital Statistics Agency, 305-478 Bernard Avenue, Kelowna, BC, V1Y 6N7.

a) After the death has been registered, Death Certificate(s) can be ordered on line at <https://ecos.vs.gov.bc.ca> These may be needed by financial and legal institutions. For most people two is enough; more can easily be ordered.

3. Now that you have the Disposition Permit, you can make definite arrangements for the burial or cremation. Although it may be prudent to begin these arrangements as soon as possible, do not solidify plans until you have this document. A burial or cremation will not take place without it.

a) For Burial, you must contact the cemetery, fill out the paperwork they require, and make arrangements directly with them. Quadra Island Cemetery contacts are in the Quadra Community phone book and on-line. You may request a natural or conventional burial.

b) For Cremation, you must contact the crematorium, fill out their paperwork, and make the arrangements. A cremation cannot take place until 48 hours after the death has occurred. You need to book in advance. They do not operate on weekends. The closest crematoriums that will deal directly with families are H.W. Wallace, Duncan 250-701-0002, and Yates Memorial Services in Parksville 250-248-5859. You can request a witness cremation, in which you accompany the body until it enters the cremation chamber, pressing the buttons to start the process yourself.

4. In order to transport a body, you must have an approved Private Transfer Permit Application from Consumer Protection BC. This can be issued after you have a Disposition Permit. However, if you think the death may occur on a weekend and you'd like to transport the body before there is an opportunity for the death to be registered, you can request a permit in advance. To ensure you follow the proper procedures and obtain the permit, search the web for 'how to privately transfer your loved one following a death'. Once you have completed the Private Transfer Permit Application, email this, as well as a scanned or photographed Disposition Permit to [operations@consumerprotection.bc.ca](mailto:operations@consumerprotection.bc.ca) or fax 250-920-7181. You can call Consumer Protection BC 1-888-564-9963 during regular business hours. The most usual vehicles used for private transport of a body, in a box, are vans with the seats removed, or a pickup truck with a canopy.

5. If the deceased collected CPP or OAS, call Service Canada 1-800-277-9914 to stop overpayments.

6. The Canada Pension Plan (CPP) death benefit is a one-time, lump-sum payment to the estate on behalf of an eligible deceased CPP contributor, and could be as much as \$2500. At your convenience, search on-line for and fill out the Application for CPP Death Benefit, and if applicable, Application for a CPP Survivor's Pension and Child(ren)'s Benefits. Take these, with supporting documents noted on the forms, to Service Canada Centre, 950 Alder Street, Campbell River (old post office).

## **13. Selecting a Funeral Home** by Margaret Verschuur

Funeral Homes (Funeral Service Providers) came into existence in the 1860s. As communities became larger and cemeteries more established, they undertook to relieve families from the 'burden' of dealing with the logistics of death.

A funeral home will transfer the deceased from a home or hospital to one of their facilities; store the body in a refrigerated unit; complete the necessary paperwork; sometimes embalm/wash/dress/set features on the body and offer viewing; provide a casket or urn; post obituaries, and transport the body to a graveyard, crematorium, or other funeral home. They can also arrange or help arrange a service, as well as provide emotional support. If a body is present at the service, they will remain with it to ensure public health and safety.

The executor(s) named in the will is responsible for the 'disposition' of the body of the deceased. They can undertake the required tasks themselves, but usually transfer this responsibility to a funeral home, and make decisions in conjunction with a licensed funeral director.

Funeral homes are businesses, and as such, strive to be competitive and profitable. After a death, when stress and emotional levels are often high, it can be difficult to make decisions. Loved ones can be talked into spending more money than they otherwise would. There are many subtle ways to imply that if you truly cared about your loved one and wanted to honour him or her, surely you would ... (spend more money). Unnecessary embalming, expensive caskets, and elaborate funeral services are some of the ways this can happen. If you decide to work with a funeral home, you want to choose one that will provide the level and type of service you need, within your budget.

A funeral director, who compassionately supports and guides a family during a difficult time, is invaluable. Many funeral directors are caring, knowledgeable, practical, and available at anytime. While you are well and able, shop around. Visit the funeral homes in town, talk to the funeral directors, and ask or phone for price lists, in person, or by mail or email. Ask your friends about their experiences.

When you think you know what you might like to happen to your body after you die, ask for complete quotes. Be wary of a funeral home that will list the price for a cremation, but when questioned further, let you know you'll also need a cremation box and transportation to the crematorium. Burials in outlying areas, such as Quadra, cost less than burials in Campbell River. Cost is only one factor to consider; some funeral homes run as impersonally and efficiently as a fast-food drive-through.

Once you have selected a funeral home, sit down with the funeral director. Take the burden of decision making from your family. If you have clearly documented your wishes, your overwhelmed loved ones cannot argue about what you really wanted, or how much you wanted to spend. You can even pre-pay; the money will be held in trust, and while you do specify a funeral home, this can easily be changed. Ensure your executor knows what you have arranged.

Would you like a natural burial, conventional burial or cremation? What are the environmental impacts of each? What costs are associated with each? Where would you be buried, or where would you like your cremated remains to be placed or scattered? What type of casket or urn, if any, would you like and how much money would you like spent on this? Or would you like to build your own, have someone else build, or purchase a casket or urn locally, which the funeral home would use? What type of service would you like? There are those who specifically request no service, but a service can be important to those left behind. A service does not need to be expensive, religious, or well-attended to be meaningful.

A memorial society is not a funeral home. For a membership fee, the society will record your requests, keep these on file, and provide a copy to their contracted funeral service provider. The society will have negotiated a fixed price with a specific provider. It is important that you know and are comfortable with the funeral home that will be honouring your memorial society membership.

Funeral homes provide a valuable service to those in need. They vary in their level of service, approach, and prices. While you are able, and if you wish to involve a funeral home, choose the one that best matches what you value, pre-arrange, and let those close to you know what you've decided. In Campbell River there are three funeral homes to choose from. These are Boyd's 250-287-2240, Island 250-287-3366, and Sutton's 250-287-4812.

## **14. Cost of Burial or Cremation** by Margaret Verschuur and C. Woolsey

*DOING EVERYTHING YOURSELF* If a person died on Quadra Island and wanted to be buried in the Quadra Island Cemetery, the deceased would not need to leave the island. If the person died off-island, the family could take care of transporting the body themselves. For those who choose cremation, the family could make arrangements with a crematorium and transport the body there.

If a family was able to do everything themselves, including building a simple box and having access to a vehicle suitable for transport (van or pickup with canopy most common), they would need to pay for the material for the box (about \$75 for local hemlock boards), vehicle costs (gas and possibly ferries), and either the burial plot (and excavation) or the cremation cost. The family would need to complete the necessary paperwork, tend to the body (ice might be needed in summer), build a box, provide transportation, and make arrangements for burial or cremation. Washing and dressing, as well as viewing the body, could happen in the home.

If a family wanted to take on only some of the tasks, they could request specific services, such as transportation, paperwork, or merchandise, from a funeral home. Not all funeral homes will offer individual services; be specific, and shop around.

*USING A FUNERAL HOME* A funeral home would charge about \$1600 to transport the body to their funeral home, store it in a refrigerated unit, help you make decisions, be there to answer questions at any hour, sometimes wash the body, complete the necessary paperwork, post an obituary on their website, and supply a simple plywood cremation box. Burial boxes would cost more. A viewing, especially after hours, would be a significant additional cost.

*BURIAL COST ON QUADRA* The cost for a burial on Quadra Island for a resident (conventional or natural) would be \$200 for the plot, \$50 for supervision by a Trustee, and

about \$350 to hire a machine and operator to dig the grave (it might be cathartic if dug by hand). Filling the grave by hand is a manageable task. When a funeral home is involved, a funeral director would need to be present. This would add about \$1,000 to the cost of burial; more on a weekend or holiday. The grave marker or tombstone, if purchased (in a natural burial, it would likely be a simple engraved plaque), costs about \$1,000 or more. A cremation plot will cost \$100.

*CREMATION COST* A funeral home will charge about \$500-\$600 for a cremation. If you were taking care of the tasks yourself, you would need to transport the body to Parksville or Duncan, as the more local crematoriums will not deal directly with families. The amount paid directly to the crematorium would be around \$550. If the family would like an urn, this could be made or purchased, and prices vary considerably. There is a cost for cremated remains to be buried in a cemetery.

*COST OF BOX OR CASKET* A simple cremation box or burial casket could be built by the family. If purchased, burial caskets start at about \$800. Cremation boxes may be available from the crematorium, but you still need a box to transport the body.

*EMBALMING* There are special circumstances in which a body would need to be embalmed. For example, if the last viewing of a body was traumatic, it can be helpful to see the body at rest. Sometimes there is a long delay before family members can come to view the body.

*OBITUARY* You can deal directly with the newspaper; they set the prices and this can be costly. If you place the obituary through a funeral home, hopefully they would simply pass on the newspaper cost, or have the family pay directly. Funeral homes have their own obituaries on-line, and usually do not charge for this service.

*OTHER COSTS* A funeral service, whether a celebration of life, church service, or graveside service, will have costs, depending on your choices, and the availability, skills, and generosity of family and friends. These could include the rental of a hall or church, hiring a minister or funeral officiant, flowers, music, sound equipment, slide show, paper program, guest book, limousine, hearse, food and drinks.

*ENVIRONMENTAL COSTS* Most experts agree that the most environmentally friendly option would be natural burial, followed by cremation, then conventional burial. It is never quite that simple; the type and quantity of merchandise (ie: local casket or imported) and extras (ie: cedar boughs instead of flowers), the type of conventional burial (Quadra's is relatively eco-friendly), and transportation needs and choices all significantly impact the environmental cost.

*DEATH CERTIFICATE* Whether you do the paperwork yourself or use a funeral home, each Death Certificate is \$27. Most families need two.

*FOR THOSE WITHOUT SUFFICIENT FUNDS* If the estate of the deceased or any responsible person has no immediate resources to meet the costs for the disposition of the body, the government will cover the basic cost of a cremation or burial, and a simple service. A funeral home would help determine eligibility and apply for their costs to be covered. In this case, the estate would not receive a CPP Death Benefit.

*CANADA PENSION PLAN DEATH BENEFIT* If the deceased paid into CPP during the course of his/her life, the estate is eligible for a CPP Death Benefit, which could vary from nothing to \$2500. This does not need to be used specifically to cover funeral costs.

*SPECIAL CIRCUMSTANCES* In some circumstances another party will cover some or all of the funeral costs. Examples include a no-fault ICBC accident, WCB related death, the result

of a crime, or for some veterans. When a young child dies, some funeral homes generously offer their services for free.

## **15. Creating a Meaningful Service** by Juaneva Smith

The purpose of a service after death is the gift of closure for the grieving. It is a hallowing of the life lived, a form of communal goodbye, a willingness to let the deceased go on their way with love and affection. Whether it is called a funeral, a memorial, a celebration of life, or a gathering, it often includes tears, laughter, music, and a deep appreciation of the person remembered. At a funeral service, the body is present, and at a memorial service, not, although an urn of ashes may be present.

Someone is chosen to organize, lead, and present the service as part of, or on behalf of, the family, loved ones or friends. The service leader or officiant meets with the bereaved persons, empathically, carefully and deeply listening to determine what is wanted to honour and celebrate the deceased. The leader is diplomatic, comfortable with tears and silences as decisions and arrangements are made, remains in close, respectful contact, and is available to the family or others.

In planning the service, the leader and other planners establish a date, time and place, hopefully a place of meaning to the deceased, where family and friends can gather in comfort and memory. Based on the primary planning session, the leader drafts an order of service and connects with chosen participants. The leader considers the words to be used, the eulogy, music, songs or hymns, readings or prayers, designated speakers and musicians, so that they integrate into a collective whole.

Although the eulogy is anything said about the deceased, we have come to consider it as a major spoken piece, which usually covers part, or all of, the life of the deceased, and is usually presented before other speakers, excepting the leader, signifying its prominence. Special consideration is given to selecting the person to write and deliver it, one who is able to be concise (5-7 minutes), who has emotional control, and feels free to bring the deceased alive with both seriousness and humour. The leader may ask to hear the eulogy read, as a rehearsal and to ensure there are no conflicting details.

Splashes of colour might be added to the room with flowers, special belongings, photos, or collections of the deceased that might be given away to the attenders at the close. If an electronic presentation is to be included, light, sound, technology, and length (7-10 minutes) should all be considered and tested, so the presentation goes smoothly.

It is important that the service not be longer than 45 to 60 minutes. If there are to be many presentations, the leader might suggest they be part of the reception, wherein, after a break for refreshments, the attenders may be called back to hear more speakers. If food is to be provided, the starting time of the service might be such that the food could be served at a usual eating time.

The leader may also help with an obituary for publication. Considering how costly it could be, the family or others might determine the cost in advance, so that the obituary can be written accordingly. If to be included, the family or others might review pre-deceased family members, so no one is forgotten.

In closing, a fragment from Nelly Sachs' *How long have we forgotten to listen!*

Press...the listening ear to the Earth....

You will hear,  
How in death,  
Life begins.

The following are some helpful resources for words that might be used:

Great Occasions: Reading for the Celebration of Birth, Coming of Age, Marriage and Death, edited by Carl Seaburg, Skinner House-Unitarian Universalist Assoc., Boston, 1998.

In the Midst of Winter: Selections From the Literature of Mourning, edited by Mary Jane Moffat, Vintage-Random House, 1992.

Life Prayers from Around the World, edited by Elizabeth Roberts & Elias Amidon, Harper Collins, 1996.

New and Selected Poems, by Mary Oliver, Beacon Press, Boston, v. 1–1992, vol. 2–2005.

News of the Universe: Poems of Twofold Consciousness, chosen & introduced by Robert Bly, 1980.

## **16. Grief and Loss** by Owen Williams and Catherine O'Rourke

*THE FIVE STAGES OF GRIEF* are Denial, Anger, Bargaining, Depression, Acceptance. Grief isn't a linear process. It isn't as if we experience stage one, followed by stage two, etc. When we're struck by grief, we're all over the map, consumed by one major feeling and cycling through different aspects, moment by moment. Grief upsets our equilibrium and brings us to our knees. Our resistance and internalized judgments cause havoc with us, and we are faced with learning to surrender to the process of grief. One way to look at grief is that it reflects back the depth of our love.

*DENIAL* helps us to survive the impact of the loss. The world becomes meaningless and overwhelming, such that life makes no sense. We're in a state of shock and denial. We go numb. Denial is actually akin to a pressure valve, as it helps us deal with feelings only to the extent we can handle in the moment.

*ANGER* can feel overwhelming and scary in the grieving process. It's important to be willing to feel the fullness of our anger. We will feel anger about our helplessness, and it can seem endless. We could feel anger at the person who died, at our loss of ability to make amends or resolve issues. We could be angry with God. However, anger can propel us into action. Many other emotions beneath the anger need to be acknowledged and dealt with over time.

*BARGAINING* can be present before a loss, when it might seem like you will do anything if only your loved one would be spared. "Please God," you bargain, "I will never be angry at my wife again, if you'll just let her live." After a loss, bargaining may take the form of a temporary truce. "What if I devote the rest of my life to helping others? Then can I wake up and realize this has all been a bad dream?" We become lost in a maze of "If only..." or "What if..." statements. We want life to return to what it was; we want our loved one restored. We want to go back in time: find the tumour sooner, recognize the illness more quickly, stop the accident from happening... if only, if only, if only. Guilt is often bargaining's companion.

*DEPRESSION* often comes onto the scene after bargaining, as our attention moves squarely into the present. Empty feelings present themselves, and grief enters our lives on a deeper level, deeper than we ever imagined. This depressive stage feels as though it will last forever. It's important to understand that this depression is not a sign of mental illness. It is the appropriate response to a great loss. We withdraw from life, left in a fog of intense sadness, even wondering, perhaps, if there is any point in going on alone? Why go on at



all? Depression after a loss is too often seen as unnatural: a state to be fixed, something to snap out of. The loss of a loved one is a very depressing situation, and depression is a normal and appropriate response. To not experience depression after a loved one dies would be unusual. When a loss fully settles in your soul, the realization that your loved one didn't get better this time and is not coming back is understandably depressing. If grief is a process of healing, then depression is one of the many necessary steps along the way.

*ACCEPTANCE* is often confused with the notion of being "all right" or "OK" with what has happened. This is not the case. Most people don't ever feel all right about the loss of a loved one. This stage is about accepting the reality that our loved one is physically gone, and recognizing that this new reality is a permanent one. We may never come to like this reality or make it OK, but eventually we accept it. It is the new norm with which we must learn to live. We must try to live now in a world where our loved one is missing. In resisting this new norm, at first many people want to maintain life as it was before a loved one died. In time, however, through gradual acceptance, we see that we cannot.

You may want to consider [The Wild Edge of Sorrow](#) by Francis Weller. Weller reminds us we must all take an apprenticeship with sorrow, and that grief has a way of ripening and deepening us. In life we will lose everything that we love. We don't deal well with loss in our culture. So many of us have judgments and repressed feelings around grief. The internalized pressure to 'get over it' and 'move on' actually hurts us deeply. Grief takes its own time and actually ripens us to the depths of who we really are.

For support in the grieving process, contact Campbell River Hospice at 250-286-1121.

## **17. On-line Resource Links** by Sherry Peterson

*ALL TOPICS* [cindea.ca](http://cindea.ca) *Canadian Integrative Network for Death Education*

*ASHES AT SEA* [evergreencremationcentre.com](http://evergreencremationcentre.com)

*DOCUMENTARIES* [programsforelderly.com](http://programsforelderly.com)

*GRIEF AND LOSS* [griefincommon.com](http://griefincommon.com)

*HOSPICE* [crhospice.org](http://crhospice.org)

*MEDICAL ASSISTANCE IN DYING* [bridgec14.org](http://bridgec14.org) [dying-canada.ca](http://dying-canada.ca)  
[dyingwithdignity.ca](http://dyingwithdignity.ca) [peacefulpillhandbook.com](http://peacefulpillhandbook.com) [righttodie.ca](http://righttodie.ca)

*MOST FORM* [nidus.ca](http://nidus.ca)

*NATURAL BURIAL* [naturalburialassoc.ca](http://naturalburialassoc.ca) [greenburialcanada.ca](http://greenburialcanada.ca)

*ORGAN DONATION* [transplant.bc.ca](http://transplant.bc.ca)

*THRESHOLD CHOIR* [thresholdchoir.ca](http://thresholdchoir.ca) [singforpurejoy@gmail.com](mailto:singforpurejoy@gmail.com)

*VIDEOS* [soulpancake/mylastdays](http://soulpancake/mylastdays)

*VSED* [voluntarystoppingeatinganddrinking](http://voluntarystoppingeatinganddrinking)

*WILLS* [peopleslawschool.ca](http://peopleslawschool.ca)