



Funeral Planning

Frequently Asked Questions

What purpose does a funeral serve?

It is the customary way to recognize death and its finality. Funerals are recognized rituals for the living to show respect for the dead and to help survivors begin the grief process.

What do funeral directors do?

Funeral directors are caregivers and administrators. They make the arrangements for transportation of the body, complete all necessary paperwork, and implement the choices made by the family regarding the funeral and final disposition of the body.

Funeral directors are listeners, advisors and supporters. They have experience assisting the bereaved in coping with death. Funeral directors are trained to answer questions about grief, recognize when a person is having difficulty coping, and recommend sources of professional help. Funeral directors also link survivors with support groups at the funeral home or in the community.

Do you have to have a funeral director to bury the dead?

In most provinces, family members may bury their own dead although regulations vary. However, most people find it very trying to be solely responsible for arranging the details and legal matters surrounding a death.

Why have a public viewing?

Viewing is part of many cultural and ethnic traditions. Many grief specialists believe that viewing aids the grief process by helping the bereaved recognize the reality of death. Viewing is encouraged for children, as long as the process is explained and the activity voluntary.

What is the purpose of embalming?

Embalming sanitizes and preserves the body, retards the decomposition process, and enhances the appearance of a body disfigured by traumatic death or illness.

Embalming makes it possible to lengthen the time between death and the final disposition, thus allowing family members time to arrange and participate in the type of service most comforting to them.

Does a dead body have to be embalmed, according to law?

No. Most provinces, however, require embalming when death was caused by a reportable contagious disease or when remains are to be transported from one state to another by common carrier or if final disposition is not to be made within a prescribed number of hours.

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Is cremation a substitute for a funeral?

No, cremation is an alternative to earth burial or entombment for the body's final disposition and often follows a traditional funeral service. In fact, according to FTC figures for 1987, direct cremation occurred in only 3% of deaths.

Is it possible to have a traditional funeral if someone dies of AIDS?

Yes, A person who dies of an AIDS-related illness is entitled to the same service options afforded to anyone else. If public viewing is consistent with local or personal customs, that option is encouraged. Touching the deceased's face or hands is perfectly safe. Because the grief experienced by survivors may include a variety of feelings, survivors may need even more support than survivors of non-AIDS-related deaths

Why are funerals so expensive?

When compared to other major life cycle events, like births and weddings, funerals are not expensive. A wedding costs at least three times as much; but because it is a happy event, wedding costs are rarely criticized.

A funeral home is a 24-hour, labor-intensive business, with extensive facilities (viewing rooms, chapels, limousines, hearses, etc.), these expenses must be factored into the cost of a funeral. Moreover, the cost of a funeral includes not only merchandise, like caskets, but the services of a funeral director in making arrangements; filing appropriate forms; dealing with doctors, ministers, florists, newspapers and others; and seeing to all the necessary details.

Contrary to popular belief, funeral homes are largely family-owned with a modest profit margin.

What should I do if the death occurs in the middle of the night or on the weekend?

Most Funeral Directors are available 24 hours a day, seven days a week.

Will someone come right away?

If you request immediate assistance, yes. If the family wishes to spend a short time with the deceased to say good bye, it's acceptable. They will come when your time is right.

If a loved one dies out of Province, can the local Funeral Home still help?

Yes, they can assist you with out-of-Province arrangements, either to transfer the remains to another state or from another state.

So, I've decided on cremation. Can I still have a funeral or a viewing?

Yes, quite often some sort of viewing precedes the actual cremation. Your Funeral Home can assist you with the necessary information for a funeral with a cremation following or a memorial service.

What government agencies help defray final expenses?

Usually, Funeral Directors will help gather the necessary information to apply for financial assistance from Social Services, Veteran's, retirements and any others.

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When A Death Occurs

If the death occurs unexpectedly, you must call 911 and notify your local police department. They will then contact the coroners office. If the death was expected, and the deceased was under the care of a physician or health care nurse, then calling 911 is not required. A call to a local funeral home should be made as soon as possible. If the death occurred at a hospital or nursing home, the nursing staff should be informed of which funeral home you intend to use. Your funeral director will make all the necessary arrangements to have the deceased transported to the funeral home

Selecting A Funeral Home

The best approach to selecting a funeral home is to make inquiries before a death occurs or by getting a referral from a trusted friend or family member. As with most services, there is a great variety of funeral services available to you. Having an idea of what services you require before will ease the decision making process for you as well as assist you in finding a funeral home which can accommodate your requests.

Some things to consider are:

- How long has the funeral home been in business?
- Do they have a good reputation for meeting family requests?
- Are they capable of providing all services from their location?
- Have they performed special services for ethnic cultures?
- Do they have a large enough chapel or reception facility?
- Are they involved in the local community?

These are some important questions to ask when selecting a funeral home. Each funeral home is different and the services they offer is also different. Some perform all services from within their building while others may have private facilities perform some of their services such as: embalming, transfers etc.

It is important to ask as many questions as possible. Most funeral homes will gladly answer these and other questions, provide estimates by phone or mail, without any obligation.

What Are The Costs Involved

The cost of a funeral depends upon the extent of the services provided by the funeral director and upon the options selected. By law, every funeral home must provide lists of the funeral services and merchandise it offers. These lists will include a breakdown of charges for professional services, merchandise, use of facilities and vehicles. However, there are some fees that will be there, no matter what you choose. These include, but are not limited to:

- The basic Professional Service Charge of the funeral home.
- Securing and recording of vital statistics for the death certificates and permits.
- Transfer of the remains to the funeral home.
- The hearse (if applicable).
- A container for the body to be placed in (for cremation or burial).
- Embalming if the body is to be viewed (Not required for direct cremation or a direct burial).

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- A permit for burial or cremation.

When making the funeral arrangements keep in mind that all or part of the funeral expenses may be covered by any forthcoming death benefits when applicable from Canada Pension Plan, Workers' Compensation Board, Last Post Fund and Departments of Veterans Affairs.

As well, you may want to ask your funeral director about how you can reduce the service charge by not using some of the services. For example, by not using the funeral home's limousines, that cost may be eliminated.

Type Of Funeral Service

Funeral services fall into two main categories. They may be held in a church, a funeral chapel or a family home. The two basic types of service are the traditional funeral service with the deceased present or a memorial service where the deceased is not present

The Traditional Service

A traditional funeral service is a ceremony in a church or funeral chapel with the body present, followed by burial or cremation. The traditional funeral usually includes viewing of the deceased. Viewing can be a healthy step towards resolving grief. Funeral homes can provide private, quiet settings for viewing. The committal is the conclusion of the service. It may be conducted at the church, funeral chapel, cemetery or crematorium.

Costs involved:

- professional service charge (check with your funeral director)
- funeral home facilities (chapel, parking lot, reception lounge etc.)
- embalming and cosmetics
- casket or cremation container
- clergy, organist & soloists' honorarium
- cemetery or crematorium charges
- burial vault

The Memorial Service

The memorial service is a ceremony when the body is not present. For example, the deceased may have been cremated or burial had already taken place. Memorial services can be held in the funeral chapel or in a church. If cremation has taken place, the urn may be present. Some churches will not allow cremated remains to be present. It is best to check with your clergy person. The costs involved with a memorial service may be somewhat less than a full traditional. Embalming, casket, viewing and other services may be eliminated, reducing the costs.

Place Of Service

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Funeral services can take place just about anywhere. It is common practice though to have the service in a place which reflects the life of the individual. They can be held at a church, funeral chapel, auditorium, cemetery, families' residence etc.

There are many factors to consider when deciding where the funeral service will be held. These include:

- religious beliefs of the deceased
- casket or urn present
- clergy, soloist, & organist availability
- is there a reception facility
- seating capacity
- distance from cemetery

Selecting A Casket

Caskets selection is quite simple. The important thing to remember is to stay within your budget, buying only that which you can comfortably afford. Casket selections vary from funeral home to funeral home, but fall into one of three categories: cloth covered, wood or metal.

Cloth Caskets are usually the least expensive caskets and can also be used for cremation purposes. They vary in colour of cloth, size, shape etc. They are considered to be an economical choice.

Wood Caskets are slightly more expensive. Their cost is reflected by the type of wood they are made from. Poplar would be a lower end casket while solid mahogany would be more expensive. Wood caskets are not normally sealed. Have your funeral director show you different types of wood caskets and explain to you the type of wood they are made from.

Metal Caskets are not always the most expensive caskets. Some wood caskets can be double the cost of a metal. There are different types of metal caskets just as there are wood caskets. They are steel, copper, bronze and 14 karat gold over-layer. Most are priced according to the gauge of the metal, 16, 18 or 20. They are usually sealed, preventing water from entering the casket. Some even offer lifetime warranties!

Cost plays a very important role in selecting a casket. Always stay within your budget. Caskets can range from \$300 to \$30,000.

Choosing A Burial Vault

Burial vaults are what house the casket when it's in the ground. Burial vaults are mandatory in most cities. In other areas, no vault or a plywood box are acceptable. You will have to check with your funeral director or your city bylaw office.

There are several different outer receptacles from which to choose, the levels of protection offered by each vary dramatically. The bell vault, a lightweight fibreglass or plastic vault, is designed to be stacked and stored above ground for a long period of time before burial. The grave box, an unlined concrete box with holes in the base allows ground water to escape. For the most protection, you'll want to consider a lined concrete burial vault, a long lasting receptacle with its coated exterior and lined interior.

Burial vaults may be purchased at the funeral home or cemetery. They start at \$485 and increase depending on the type of protection you require.

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