

INTRODUCTION

THIS BOOK IS NOT ABOUT DEATH AND DYING. It sidesteps all the big moral, philosophical, cultural and emotional questions that arise from the fact that nobody gets out of here alive. It is not even about how to arrange a funeral that will ease the grieving process and help bring about closure. In the face of death's powers, it is silent.

My goals are much more modest. The first is to outline the range of options that are available when it comes to planning our own funerals or arranging the funeral of someone else. The second goal is to provide some consumer information about how to avoid over-paying for a funeral. Finally, the book attempts to survey of the development of the deathcare industry in Canada, albeit from a regional perspective.

If you believe that cost is no object when it comes to a funeral for you or your loved ones, then read no further. There is a whole industry out there that is ready to help you plan your funeral. It is slick, aggressive and all encompassing. It is so skilled that when it is through with you, you will have paid in advance for products and services that will not be delivered in your lifetime, in the process reaping a tidy profit off your fear and guilt. If you do not leave any funeral plan, there is a good chance that your family members may find themselves manipulated into buying fairly expensive goods and services that may well leave them feeling violated. For example, a friend of mine is still shaking his head over the fact that crowd control was among the items listed in the invoice for the funeral of his father — a pleasant enough man, but one who lived a life of quiet anonymity and drew no crowd, either boisterous or well-behaved, to his funeral.

However, if you and your family would like to maintain some control over one of the most important stretches of rough passage in a family's history, and meanwhile control expenses, then it would not hurt to know something about the structure of the deathcare industry, to know something about your options and, on the basis of this information, to prepare a funeral plan.

This is a longish book, but, I hope an interesting and useful one. The story I will tell you is not complicated. The funeral business has been largely taken over by funeral corporations, and funerals more and more resemble just another commodity to be purchased. But there are a few simple guidelines to avoiding the distressing implications to this trend:

- Pre-planning is useful. It makes you aware of options and also helps you identify what you do not want to see done. It is most effective if you share your plan with the family members who will have to put it into

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effect. Filling out the funeral plan form found at the back of this book will allow you to identify and address most of the key issues.

- Prepaying is, in most cases, a bad investment.
- Corporate funeral homes are usually more expensive than independent funeral homes. But one should also be wary of discount funeral homes that offer deals that are too good to be true, since their advertised prices may not include certain necessary expenses.
- Corporate cemeteries are usually more expensive than municipal and other non-profit cemeteries.
- Funeral directors are not the enemy; they can provide many important services on your behalf.
- Simplicity and dignity are closely related.

I would also note that while this book makes some critical comments about the practices of the funeral industry and corporate funeral homes, these practices are usually quite legal. Finally, I would add that most of the criticisms in this book focus on the urban, as opposed to the rural, funeral industry.

None of this, of course, will make death and dying less tragic or painful.

ONE THING THIS BOOK WON'T TELL YOU

Much of this book is about money and funerals, but it will not tell you much about funeral costs. It is one of the first questions people asked when I mentioned I was researching a book on funerals and funeral planning. Numerous books and articles quote the figure of \$10,000 as the average price for a North American funeral, but I have yet to see a citation for the figure (or an explanation of what the price does and does not include). The real answer, unfortunately, is that it all depends.

First of all, it depends on what you mean by a funeral. When most people ask that question they usually are thinking of the total cost of all the services and goods that must be paid for when someone dies. But the deathcare industry has traditionally distinguished between the services provided by a funeral home, a crematory and a cemetery. So when someone says that the average price of a funeral in Canada these days is \$5000 (as some people do) they are likely referring to the cost of embalming, a casket, a viewing and a funeral service, but they are not including the cost of a burial plot, digging the grave or buying and installing the marker. Put together, these latter items could cost as much as the funeral.

The cost of a funeral also depends on how you are disposing of the body. For seven or eight hundred dollars one can simply pay to have a body cremated and then scatter the ashes in the backyard, while for \$10,000 you might be able to buy a niche in a columbarium where the ashes will sup-

posedly be stored permanently. (Don't feel bad if you do not know what a columbarium is — it is essentially any storage space that is reserved specifically for holding cremated remains.) In short, the cost of a funeral all depends on what you are buying.

But if the idea of an average cost of a funeral is fairly meaningless (and as a call to Statistics Canada confirmed, currently unavailable), there is no disputing the fact that funerals can be pricey. For many years it was said that, after a car and a house, a funeral was the third-most expensive purchase a person would make. Today the price of some computers and home-entertainment systems might outstrip the cost of many funerals, but there is no doubt that they can still be big-ticket items.

WHY DO MOST OF US KNOW SO LITTLE ABOUT THE DEATHCARE INDUSTRY?

There are a number of very good reasons why death is a stranger to most Canadian households. Canadian life expectancy is continuing to increase, in 2003 reaching an all-time high of 79.9 years. Women continue to outlive men, with a life expectancy of 82.4 years compared with 77.4 for men. However, men have slowly closed the gap, which was 7.4 years in 1979. Statistics Canada also indicates that the number of years that a person can expect to live past the age of 65 increased to 17.4 years for men and 20.8 years for women.

The two most prevalent causes of death in Canada over the past twenty-five years have been diseases of the circulatory system (heart disease and vascular diseases, such as hardening of the arteries) and cancer, accounting for 62 percent of deaths in 2003. Circulatory system diseases were responsible for 47.3 percent of the deaths in 1979 and were down to 32.8 percent in 2004. Cancer was up from 22.9 percent in 1979 to 29.2 percent in 2003.¹

While death can come at any time, in Canada it is affected by the seasons, with death more likely to take place in the winter than the summer. And hospitals remain the likely place for death to occur: in 2003, 67.5 percent of deaths took place in hospital.²

One of the reasons we are not dying at home is that we are not dying as infants or being cut down in the prime of life by an epidemic (knock wood). Families turn to professionals to bury their dead for many reasons, the prime one being the fact that almost every service in our society has been commercialized and commodified. But as families have gotten smaller and lives longer, death has ceased to be a regular visitor to most Canadian households. Funeral directors say that most families have to arrange a funeral every fourteen years, but that figure masks the reality of the situation. Since most of us assist in the arrangement of the funerals of parents, whose deaths are likely to be relatively close together, the time between the funerals that we are responsible for is likely to be several decades.³

THE ORIGINS OF THIS BOOK

This book originated in a chance meeting in the Winnipeg airport in the summer of 2005 where I bumped into Norm Larsen, a retired Winnipeg lawyer. He confided that he had been thinking of giving me a call since he had an idea for a book he thought I should write. I had come to know Norm fifteen years earlier when I was writing a biography of Joe Zuken, a long-time Winnipeg politician and Larsen's former law partner. In his retirement from the legal profession (Norm had variously served at the head of Legal Aid Manitoba, taught at the University of Manitoba law school and worked as a legislative drafter), he developed a guide to funeral planning and gave presentations on funeral planning to various community organizations. Through this work he had concluded that there was no Canadian book that dealt with the issues surrounding funeral planning.

Over a subsequent breakfast, Norm told me of how a decision to attend the annual meeting of the Funeral Planning and Memorial Society of Manitoba had morphed into a research project into the funeral industry. Through that project, he interviewed twenty-one Winnipeg funeral directors, made countless visits to funeral homes and cemeteries and wrote a detailed guide to funeral planning. "I always attend a funeral home open house," he told me. "You always learn something new." He wanted me to help turn his research into a book so that he could turn his time to new endeavours.

Through his research, Norm developed a good relationship with Neil Bardal, a third-generation Winnipeg funeral director and, as I was to learn, a maverick in the Winnipeg funeral scene. Neil, he said, had provided him with some valuable insights and would likely be willing to cooperate on a book about the funeral industry.

Bardal was everything Norm said he was: iconoclastic, big-hearted, engaging, garrulous and reflective. He understood the industry's history, was proud of his profession and anxious about the direction that it was headed. He joked about having regularly turned down purchase offers from the giant deathcare corporations that are consolidating their hold over the funeral industry. The corporations, he would say, had no imagination, no taste for innovation, no broad vision. Neil's vision was nothing if not broad. His office was arrayed with memorabilia reflecting his wide range of interests — an organ in one corner, photos of Neil with various Icelandic officials on the walls, an antique globe and books galore. Once in conversation, he casually quoted Shelley's poem "Ozymandias," to prove the point that there is such a thing as permanent memorialization.

I attended one of Norm's funeral-planning sessions, interviewed him on a number of occasions and read the detailed and often comic diary he had kept of his researches into the funeral industry. For several months I also met regularly with Neil and explored the world of the deathcare industry. Neil spoke

about his family's history, giving me a detailed overview of the development of what has come to be known as the "traditional funeral" in Canada and also his own reaction to what he saw as the shortcomings of the traditional approach. I visited a number of other independent funeral homes, and when the corporate funeral homes contacted me through mail or telephone surveys, I responded and was invited out for meetings with their sales representatives. In the latter events, I simply portrayed myself as a potential customer — which, I am afraid to say, I am. I also carried out additional research into the history and structure of the North American deathcare industry, meeting regulators, memorial society representatives, funeral directors past and present and a historian of the Canadian cemetery industry.

The result is this book, which has been conceived in two parts. Part One is a story of the rise of a new profession in North America, that of the undertaker, telling how carpenters, wagonceers and furniture makers eventually became funeral directors. I have used the story of the Bardal family to illustrate this history, showing how the family improvised its way into the profession and became one of its pillars, only to produce one of its staunchest critics. There is another thread to this story: the alternative to what might be called "Big Death" — a handful of transnational corporations that control cemeteries and funeral homes, while usually trying to give the impression that they remain family-owned businesses. This consolidation has taken place over the last decade, all in anticipation of 2016, when the first baby-boomer turns seventy and the golden age of death begins in earnest. But there are alternatives to a big-death funeral on the horizon — green funerals, memorial societies and funeral home cooperatives — that, along with much-needed closer regulation of the industry, mean that funerals can be more than good for business. These chapters are meant to give readers a sense of the risks that they face in the funeral market today and why they and their family might benefit from doing some funeral planning.

Part Two is a survey of the key elements of funeral planning: the role of the funeral director, donating all or part of your body, final disposition of the body, memorialization, funeral services and financing. These chapters are meant to be assistance both in preparing your own funeral plan or in serving as a resource if you have to arrange someone's funeral. Part Two concludes with Norm Larsen's brief form for preparing a funeral plan.

As anyone who reads this book will be able to tell, it owes a tremendous debt to both Norm Larsen and Neil Bardal. They laid the spadework (literally and figuratively), provided valuable assistance and guidance, and read and commented on the manuscript. They proposed corrections, but never tried to interfere. If this book entertains, instructs or assists in anyway, it is a reflection of their efforts and understanding.