

Funeral Services

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Introduction:

This document is intended to provide a check list of tasks that have to be done when a death occurs. It may also be considered as a checklist for preparing for our final destination, so that managing the trauma would be easy for our loved ones that we leave behind.

While specifically intended for person(s) with Hindu background, non-religious sections/aspects of this document can be of use to members of any community.

This document provides information regarding:

1. Religious/Traditional requirements for a Hindu funeral service
 - Location of body and removal
 - Communication
 - Prayers, chanting, hymns
 - Preparation
 - Visitation
2. Legal requirements to be fulfilled
3. Funeral Home arrangements
4. Cremation services arrangements
5. Services available from the Hindu Temple of Ottawa-Carleton Inc.
6. Procedural requirements (Things to do) following the funeral

Appendix A List of Expenses

Appendix B Quotations from Funeral Homes

Appendix C Check List

1. Religious/Traditional requirements for a Hindu funeral service

1.1 Location of body and removal: Our Shastras recommend for the body to be cremated the same day if death occurs before dusk. The body may be kept overnight if death occurs after dusk. This, however, is not practical in North America due to relatives not living in the same town, as well as the lack of availability of funeral services, and the time required to make arrangements.

While in India the body is left at home for relatives and friends to bereave, in Canada the body is removed as soon as possible if death occurs at home, to a morgue or funeral home if no autopsy is required; if an autopsy is required, then it is moved to a hospital. The hospital will advise when the autopsy will be completed and the body made available for cremation. An autopsy is required if the reason for occurrence of death are not clear.

If death occurs in a hospital, then the body is removed to a Funeral Home or morgue.

If it is intended to perform the cremation after a few days, the body may have to be embalmed. This is the process of injecting the body with a chemical that prevents it from decomposing. The Funeral Home will advise if this is necessary, depending on when the cremation is to take place. There is a charge for embalming the body. The requirement to embalm also depends on the weather, given that cooler weather preserves the body longer.

There are specific charges to store the body in a morgue. The cost of storing the body at a Funeral Home are usually included in the cost of cremation.

1.2 Communication: Provide a close friend or relative with a list of phone numbers to contact so that they can inform all the relatives and friends. Two calls may be required, one for the news and the other to inform of the date, time and place of the funeral.

1.3 Prayers, Chantings, Hymns: It is customary for those gathered to chant hymns or bhajans such as

Raghupati Raghava Raja Ram

Ram-Ram-Ram-Ram-Ram-Ram-Ram, Ram-Ram-Ram-Ram-Ram-Sita-Ram

Ram Nam satya hai (pal bearers)

Ram bolo bhai Ram (pal bearers)

Chidananda roopah Sivoham Sivoham

One may also read from Chapter 2 or Chapter 15 of Bhagvat Gita

1.4 Preparation

1.4.1 Bathing: The body is bathed by the eldest son (or the closest relative) and anointed with *chandana* (sandalwood paste). Some devotees may prefer to place vibhuti (holy ash) on the forehead.

1.4.2 Clothing: The body is dressed in as little as "langoth" and a white sheet to cover the body for males (depicting that we came with nothing and leave with nothing), or clean white clothes. A married woman is dressed in colorful sari and decked with jewelry, while a widow is dressed in a white sari. Any other dress can be used depending on the wishes of the deceased or close relative who is intimate with what the deceased person would have preferred.

Casket: Although there is no requirement for a casket in Hindu religion, a casket is required by law in North America to contain the body. In India, the body is laid on a frame made out of two long pieces and several short pieces of wood (such as bamboo), tied together with a rope at the joints to make a sturdy frame. For ease, an ordinary casket can be used depending on ones preferences.

Disposal of remains: Some people prefer to take the ashes to India for disposal. In such a case, the Funeral home will keep the ashes for a few months. The remains are never brought home.

In Canada it is unlawful to disperse the ashes in a public place or river without permission of the authorities. They can be dispersed on private property with permission of the owner. **The temple has an agreement with the City of Ottawa to disperse the ashes at xxx**

Food or Catering Services: It is not customary to provide any food for visitors who come to offer condolences on the day of the funeral or before the funeral. Prasad is, however, offered on the 13th day to those attending Shanti Paath/Havan/Prayers or such ceremony, which, may be held at the house or at the temple.

1.5 Visitation

Arrangements can be made for the body to be viewed a day before the cremation. This involves additional charges depending on the size of the hall required and the time.

2. Legal requirements

Ontario Law now allows for immediate cremation (within 24 hours) of a deceased person provided no autopsy is required. If death occurs at a hospital, then the hospital authorities will advise the responsible family member regarding the need/merits of an autopsy.

If death occurs at home or another location, then the body of a deceased or dying person must not be taken off the bed and put on the floor or moved elsewhere. There could be legal implications in moving the body.

Call an ambulance (911) and have the individual moved to the hospital for examination by a doctor. A doctor (coroner) must first sign a medical Certificate of Death, irrespective of where the death occurs.

The hospital authorities will ask the responsible family member to sign the required death papers, and will advise regarding the time and place to contact a Funeral Home or Crematorium or Morgue at the Ottawa General Hospital. The Morgue charges per day for storing the body. Charges for transfer the body to the Morgue from a home are \$250 plus tax (2005).

As soon as possible, pick up the personal belongings of the deceased person from the hospital, nursing home or funeral home.

3. **Funeral Home Arrangements:** If the family does not wish to have a funeral, then there is no need. Hindu Temple of Ottawa-Carleton Inc. has set up a contract with funeral homes (Appendix B) to provide professional and dignified service at a reasonable cost. You must inform the Funeral Home director of your wishes to have a Hindu Funeral and your association with the Hindu Temple of Ottawa-Carleton Inc. to get the contract price. The temple provides religious services at no charge.

Visitation: Because the body is not available for viewing to relatives and friends, a final viewing can be arranged to view the body. This can be done either on a separate day or time, or combined with the time of cremation itself. One must bear in mind the wishes of the deceased on whether or not to have a visitation. A visitation is also sometimes referred to as Wake. Obviously, it costs additional amount to have the body available on a separate day for viewing depending on the number of hours and size of the facility required.

- Which Hymns (e.g. Om Namah Shivaya, Gayatri Mantra, Ram- ram, etc.) Prayers, scripture passage(s) or music selections/chanting will be part of the service. (The words of special hymns ,chants, prayers should be photocopied for those attending)
- Who will give the eulogy (if any) or say a few words during the service?
- Whether the family or the funeral home personnel will arrange for pallbearers.
- Whether the family or the funeral home will bathe the body?
The body is normally cleaned, embalmed and otherwise prepared by the Funeral Home to prevent decay of the flesh, and stored in refrigerated vaults. Hindu custom is to bathe the body (with yogurt, oil, soap?) and dress it in fresh clean (new?) white clothes. (the eldest son is expected to bathe the body) Jewelry may be removed from the body, if the family so wishes.
Please note that as the body swells and stiffens, it is easier if the clothes are of a larger size than normal and are slit at the back.
- To bring clothing for the deceased
- If display boards and stands for pictures, flowers, wreaths, etc. will be required for the Visitation Room?
- To select a casket; whether the casket will be open for family and/or friends?
- To select a Crematorium location and an Urn for the ashes.
- Whether you wish to rent a Funeral Home Limousine to transport family members to the Cremation Grounds.

For the Newspaper announcement, you will need to supply names of the relatives, name of charities to which friends may wish to donate and in which newspaper(s) it will appear. The Funeral Director will assist with the wording.

For flowers, wreaths, etc. visit a Florist shop to choose a casket spray. Inform florist of funeral home & crematorium, and visitation & cremation time. Decide how flowers received will be distributed following the funeral

4. Cremation Services Arrangements

- The Funeral Home will provide the hearse and the driver for transportation of the body to crematorium.
- A contract will need to be signed with the Crematorium , at least 1-2 days prior to the cremation of the body,
- The crematorium provides ashes in the standard black box usually 1-2 days after the cremation. An ornate urn can also be purchased from the Crematorium. Arrangements for keeping the ashes until final disposition can be made with the crematorium.

5. Death related services available from the Hindu Temple of Ottawa

- Priest to perform the service at the crematorium
- Arrangements for Havan and /or a Memorial Service at the temple.

6. Procedural Requirements (i.e. things to do) following the Funeral:

- You will be supplied by the funeral Director with the Proof of Death certificate and a form with which to claim the death benefit from Canada Pension Plan (if the deceased has paid into it)
- ASAP, supply **all** the banks and/or trust companies where the deceased had accounts, with a **certified** copy of the death certificate and a **certified** copy of the Will. They will stop deposit of Old Age Security (OAS), Canada Pension Plan (CPP), Government Sales Tax (GST) rebate and other pension cheques into the bank account of the deceased, in the month following his/her death

PROVIDE A LETTER OF DIRECTION FROM THE EXECUTOR OF THE WILL STATING WHAT IS TO BE DONE WITH THE ASSETS (FOR EXAMPLE, THE BALANCE OF FUNDS IN AN ACCOUNT AND HOW SOON TO CLOSE THE ACCOUNT).

- Send a **certified** copy of the death certificate to the above mentioned government departments.

If you are the spouse of the deceased:

- Take a Death Certificate and the Will to the Department of Transport to have ownership of any vehicle changed to your name (or a relative), if necessary. (there is no charge for this) Also cancel Driver's License of the deceased. **They will not retain any documents.**

A "clean emission" certificate less than 11 months old allows you to transfer the vehicle with the same number plates. Alternatively, you may pay for new number plates and not obtain a clean emission certificate.

- Inform insurance firms, including those covering life, health, hospitalization, home and vehicle, sending **certified** copies of the Death Certificate, will and **a letter of direction from the executor.**
- Change the beneficiaries for your policies, and your own Will, if necessary.
- Ensure Executor claims Canada Pension death benefit, using the form supplied by the Funeral Director. To make this claim, you will supply verified copies of Birth or High School/University Certificate, Social insurance number card for the deceased as well as yourself and the dependent children, the marriage certificate, death certificate and a copy of the contract or invoice for the funeral. (Your bank manager, lawyer, pharmacist, etc. can certify your photocopies).
- Provide **certified** death certificates and possibly copies of the Will for firm(s) concerning investments, e.g. Registered Retirement Investment Plan (RRSP), Registered Retirement Income Fund (RRIF), Guaranteed Investment Certificates (GICs), Bank deposits etc.
- Tax Return: Prepare or have prepared a (Terminal) T1 Tax Return. If the death occurs between January 1, and October 31, the latest filing date is April 30 of the year following. If between November 1 to December 31, the tax return must be filed within six months following the death. If a person dies after December 31, but before April 30, special rules can apply (in Ontario only) A helpful preparation guide, T1 General Income tax Return form, Schedules and Benefit Guide are available from your local Tax Service Office without charge. Information to be included in the Tax Return (e.g. CPP benefits) will be sent to you during the next three months.
- You may write thank you notes for flowers and charitable donations (& note for sympathy cards). Donor's names and addresses will be mailed to you by the firm(s) receiving them.

Appendix A provides the cost breakdown depending on preferences

Glossary

13th day
Accidental death
Account of deceased
Ambulance
Announcement
Ashes
Assets
Automobile clean emission test
Automobile ownership
Autopsy
Bank
Bathing
Canada Pension Plan
Canada Revenue Agency
Casket
Catering
Certificate of ownership of cemetery lot, crypt or niche
Certified copy
Chaplain
Charities
Check list
Clearance Certificate
Contract
Cost
Cremation
Cremation services
Cremation Services arrangements
Crematorium
Death certificate
Donation
Driver's license
Duration
Embalming
Eulogy

Executor
Executrix
Fee
Flowers
Funeral
Funeral director
Funeral expenses
Funeral home
GST rebate
Hearse
Help
High Commission of India in Ottawa
Insurance
Last rites
Legal implications
Legal requirements
Letter of Direction
List of credit cards
List of Crematoriums
List of Funeral Homes
Living will
Morgue
Newspaper
Non-residents
Notary
Old Age Security
Organ donation
Ornate urn
Pall bearers
Pension cheques
Post mortem
Prayers
Probate
Property deeds
Religious services
RRIF
RRSP
Safety deposit box
Simplified procedure
Storing ashes
T1 (Terminal) Tax Return
Tax returns

Temple
Thank you note
Transporting body to India
Urn
Visitation
Visitor
Voluntary organizations
Volunteers
Wake
Will

Appendix A

TYPE OF SERVICE	DIFFERENCE IN SERVICE FROM PREVIOUS TIER	SERVICE CHARGE
Full visitation & service with embalming & dressing	(not including overnight visitation)	\$2395
Same day visitation with embalming & dressing	Everything is done same done	\$1895
Same day visitation, no embalming, with dressing	Less the embalming	\$1695
No visitation with service and procession to crematorium	No visitation or visual identification in the funeral home, no embalming, bathing and dressing only	\$1485
No visitation, no service, bathing at funeral home, no procession, dressing, etc.	No family involvement, done privately by the funeral home	\$895
HINDU CASKETS FOR YOUR COMMUNITY	Red mahogany finished poplar casket with white satin interior with an omen in the lid panel	\$1195 with omen in the panel \$1150 with no omen in the panel
	Light walnut finished poplar casket with white satin interior with an omen in the lid panel	\$1095 with the omen in the panel \$1050 with no omen in the panel
All other caskets can be selected from our selection room or general price list		

Appendix B
List of Funeral Homes

