

# THE BUSINESS OF DEATH

DEATH CARE IS  
MAKING A KILLING

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Craig Silverman



**A**t the heart of the serene, sprawling National Military Cemetery in Ottawa is a 24-metric-ton block of Light Barre granite. Placing this monument to the men and women of Canada's forces required the use of the largest crane in all of Eastern Ontario and Western Quebec. The lettering was done in Saint-Léonard, Quebec, by one company; a different Quebec company quarried it. This 2.59-metre-wide, 84-centimetre-thick and 2.26-metre-high memorial portrays a simple, dignified and imposing image.

As our procession flows past its polished facade, some reach out to touch it, while others linger by the gravesites of the soldiers, each planted with a different perennial flower in front. The details that go into the concept and care of this immaculate burial ground, situated on part of the 65-hectare Beechwood Cemetery in central Ottawa, could scarcely find a more attentive or appreciative audience than the one padding its way through on this beautiful June day.

Members of all branches of the armed forces, a military band, an RCMP escort and a horse-drawn carriage have all been marshalled for this long-standing, yet completely unique, annual memorial service held by the Funeral Service Association of Canada.

This year's service, which is held to commemorate all the families served by members of the association, has taken on extra significance because it falls so close to the D-Day ceremonies. Yet every year, wherever this group of funeral directors, funeral home owners and managers meets, they take a moment to remember the dead they have embalmed, buried or cremated, and the families who turned to them in their time of grief—and opened their wallets.

It's a tradition that highlights the difficult line that the funeral industry must walk: to serve the dead and the families they have left behind with a caring, dignified touch and also to serve the balance sheet with a decidedly businesslike approach.

They have mastered the latter: The funeral industry in Canada is a burgeoning \$1.3 billion business, according to the latest figures from Statistics Canada. As aging baby boomers move close to the sunset of their lives, it is only likely to grow. After all, as James Cardinal, owner of Cardinal Funeral Homes in Toronto, says, "The death rate is 100 per cent."

The average funeral in Canada costs \$5,000, making one's death among the biggest purchases many of us will make in our lives. Yet it's a purchase that the vast majority of us not only don't think about, but even actively avoid. And this is where the challenge of providing dignified services to grieving families grows even greater for funeral directors. Many customers arrive only when a death has happened. Racked with grief, they must make a big-ticket purchase in a painfully short amount of time. The funeral director must serve both the grieving customer and their business. If they sell too hard, the customer is put off and may regret the purchase; if they sell too soft, it could hurt their business and possibly not give the customer what they really want.

This delicate balance, and the failure of some to effectively maintain it, has made the funeral industry a frequent target of consumer groups and the recipient of much bad press.

Many funeral directors are therefore wary of any reporter who shows up at their annual national convention. They have been burned before in books and articles that paint them as opportunists who capitalize on the stricken state of their customers through unholy markups on products and services. They have had photographers snap pictures at their trade show of people happily milling around caskets or urns, snacking away on hors d'oeuvres.

Ask most of them why they bear the brunt of such negative imagery, and they will tell you it is because people simply don't

want to think about—let alone plan or pay for—death. Turning funeral folks into morbid shysters helps satiate our fear of dealing with the inevitable end, and gives us reason to stay away.

"These are great people who want to serve their customers and be with people," says Suzanne Scott, executive director of the association, which represents 350 of the estimated 1,500 funeral homes in Canada.

Scott, whose background is in communications and marketing, is married to a funeral director. Her father-in-law and brother-in-law are also both funeral directors. She is overseeing the annual convention that has come to Ottawa, bringing funeral folks from all across Canada together for a few days of committee meetings, professional development and, yes, even a bit of golf and nightlife. Scott says her predecessor at the association preferred not to deal with the media, but she has willingly let me come spend the day. All she asks, as she escorts me into lunch, is that I "be nice." Funeral directors have feelings, too.

At lunch in the hotel banquet hall, after we have sung *O Canada* and said grace (funeral folks really are quite good at ceremony and tradition), I meet her and several other funeral industry people: a man who owns a small funeral home, cemetery and crematorium in Alberta; a travelling casket salesman; and a gentleman who is a bill collector for funeral homes. That's right: If you don't cough up what you owe for grandma's funeral, you are likely to get a visit from someone like him. That funeral homes need accounts receivable agents is not a surprise; but, like many things associated with this industry, an otherwise mundane job can seem a bit strange when associated with death. But, as they will tell you, that likely has more to do with the public's hang-ups.

## A CHANGING FACE

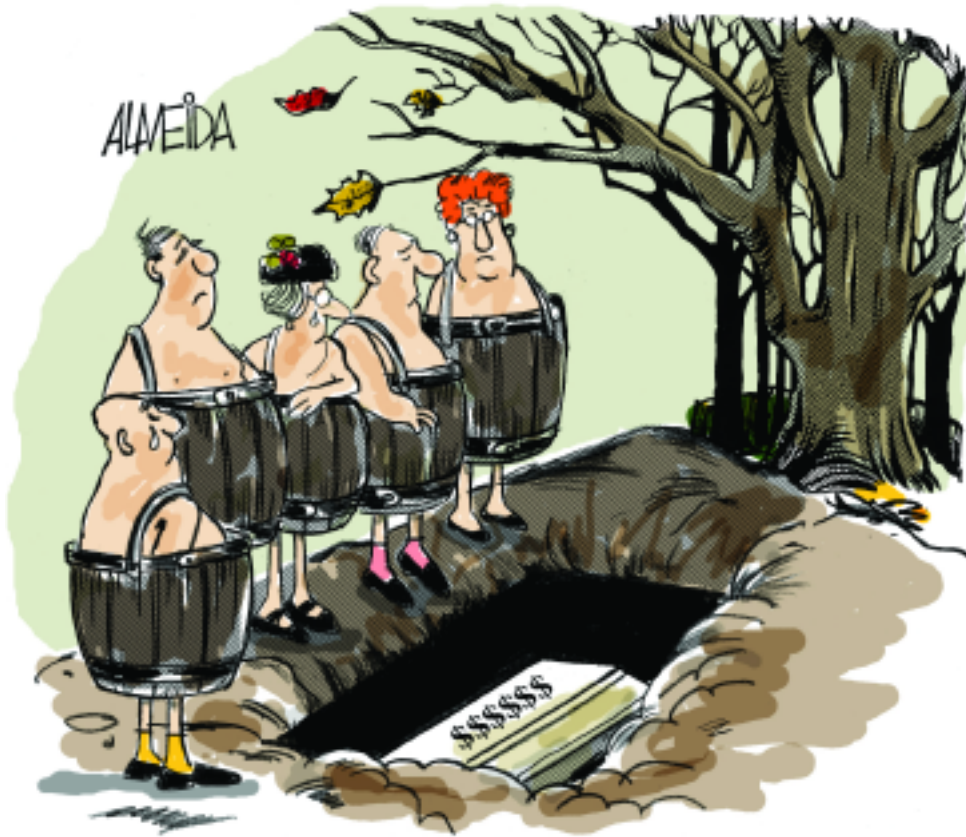
The image of the older male funeral director is a stereotype quickly being laid to rest. The new face of funerals is much like Karie Draper's: young and female. Draper, a short, dark-haired 30-year-old with a pale complexion, has already been in the business for 11 years. She received her funeral service diploma from Humber College, one of six institutions to offer the course in Canada.

"There is not a lot of room for advancement in the industry," she says later, as we ride the bus to the National Military Cemetery for the memorial service. "You either own a home, manage one or work for the owner. The rest of us are working stiffs, if you'll pardon the pun."

Jeff Caldwell, coordinator of the funeral service program at Humber College, says that 10 years ago, less than half the class was female. Last year's class was 65 per cent women. "In our society, women are seen as more compassionate caregivers, and that is the role of a funeral director: to be there for the family and help them through a difficult time," he says. "We have had enough negative press saying that we are greedy and trying to take advantage of people, and the perception is that women are not like that and have a true sense of compassion."

Draper is also representative of the new generation of funeral directors in that she went into the program right out of high school. "Of our students each year, about half of them come straight from high school," says Caldwell. "Of those, a number of them decided this is what they wanted to do when they were pre-teen or pre-high school."

It has long been said by experts and industry whistle-blowers that the North American way of death is one of the most peculiar traits of our continent. We pump our deceased full of embalming chemicals to stay their natural decomposition; we spend thousands of dollars on caskets and flowers and memorials only to have much of it buried six feet deep, where it



will eventually decompose far beyond recognition. While the ancient Egyptians practiced embalming and provided their dead with all the great amenities of life, they believed that their departed could, as the saying goes, take it with them. We don't.

"North America is just about the only place that does the huge ceremony and makes such a ritual out of death," says Darryl Roberts. Roberts was the happy owner of 27 cemeteries and five funeral homes in the United States. Then, after 30 years in the business, he sat down and wrote the scathing tell-all book *Profits of Death*. He was welcomed on *60 Minutes* and countless other media programs to tell the dirty little secrets that funeral industry didn't want you to know. Speaking out caused him to be sued by Service Corporation International, a death care conglomerate that owns more than 3,000 funeral homes, cemeteries, and crematoria in North America, France and South America. (The suit was later dropped.)

In Canada, SCI operates more than 100 funeral homes. The other large Canadian funeral chains are Alderwoods Group and Arbor Memorial Services. Together, the big three own roughly one-third of all funeral homes in Canada, though their appetite for new acquisitions has largely abated. Their large market presence goes unnoticed by most consumers, however, since they keep the name of the previous owner above the door.

Roberts says that our death care providers largely drive our peculiar death practices. "In most other societies, the bodies are buried the next day, but here we do a whole ritual," he says. "That's because the industry has decided to do it that way. The consumer walks in the door overcome with grief and doesn't want to be there. So, they follow whatever the funeral director tells them to do."

In Canada, the funeral industry is regulated provincially, which gives rise to many regional differences. In Ontario, for

example, the owner of a funeral home is not allowed to also own a cemetery, while this practice is permitted in many other provinces. (Due to some effective lobbying, this is likely to change soon.)

Many of the regulations focus on setting out the guidelines that the industry must abide by. Funeral homes must provide consumers with a printed price list, for example, and consumers are not required to purchase a casket from the funeral home handling the body or service. The litany of consumer protection measures adopted by the industry has led to a decrease in complaints, but most Canadians remain unaware of exactly how to go about purchasing funeral services.

"The first thing I would do is take somebody with me to the funeral home who is not in mourning and can keep a reasonably focused state of mind to help advise you," says Roberts, adding that people should always be certain to fully read the contract put in front of them.

The second piece of advice he gives consumers is to avoid purchasing any items that have so-called "protective" values, which are said to help protect the body. "It means nothing because there's nothing a funeral home can do, and no container, that will keep a body from normal and natural deterioration," he says.

Another situation to beware of, says Roberts, are all the extras that are offered. From cards to flowers, photos and clothes, it is often less expensive to purchase these items outside of the funeral home. The same can be true for caskets and other products. "You can often buy a vault [the structure the casket is placed inside in the ground] for less at the cemetery," he says.

Finally, he says, you should always know that the funeral director is a salesman and it is their job to sell as much as possible. Your job is to be a responsible buyer and buy what you and the deceased really need, says Roberts.

## PREPARING FOR THE INEVITABLE

One practice that both the funeral industry and Roberts agree on is preplanning. Rather than having your loved ones guess at what you want for your funeral and be stuck with an unexpected bill, the best practice for any consumer is to preplan your own funeral. This entails doing what most consumers are loath to do for funeral services: shop around and plan ahead. After much convincing, say preplanning experts, people are finally starting to come around.

"More consumers are becoming aware that, just as you do financial planning for the future, you should also do funeral preplanning," says Lisa Marrier, executive director of Guaranteed Funeral Deposits of Canada. GFD acts as a trusted intermediary between those who choose to prepay for their funeral and the funeral home they purchase their services from.

The consumer decides on the service and products, and pays upfront. The money is then held in trust and invested by GFD. When the customer dies, the money is released to the funeral home (the funds are covered by the Canadian Deposit Insurance Corporation). The home receives any interest accrued on the money, but by preplanning you are protected from the rising costs of funeral services, which tend to significantly outpace inflation. GFD currently manages over \$1 billion in prepaid funds, and they are merely one of many companies and major banks offering this service.

"I think the only way consumers can make wise decisions is by preplanning," says Roberts. "Then they are not under the stress of grief and having to make a major purchase on an item they know nothing about in an hour or two."

Along with the trend toward preplanning, the funeral industry is adapting to another a change: cremation. Once a rare practice in Canada, it is increasingly becoming a preferred choice. Nearly 45 per cent of all burials in Canada are now cremations, according to the Cremation Association of North America. Leading the way is British Columbia, with a 75 per cent cremation rate.

The rise of cremation, which is typically a much more affordable service than burial, has caused many traditional funeral homes to add crematoria to their facilities. Other, specialized funeral homes offer only cremation and minimal services for those seeking a simplified option.

"A lot of people want cremation and many don't want a typical funeral," says Douglas McCann, president of Aftercare Cremation and Burial Service, which has been in business for nine years. "Some people just want cremation and a memorial service after."

The trends toward cremation and simplified memorial services, rather than large services with traditional viewing hours and a body in a casket, have been gathering steam in North America. It could be that we are beginning to move away from our unique burial traditions to the more simplified death practices found in the rest of the world.

"It's a fad... it's all just blips," says Floyd Childerhouse of the Outlook Funeral Chapel in Saskatchewan. We are standing in the hotel hallway, in between committee meetings at the FSAC convention. After 17 years in the funeral business, he is confident that the traditional North American funeral will remain for a long time. "The trend toward cremation is a symptom of the younger generation that is trying to move on after a death very quickly," he says. "But afterward, they often find themselves saying, 'Gee, I'm really missing Dad and I didn't really get to say goodbye.'"

Childerhouse worked in his first funeral home at the age of 15 and began full-time in the industry right out of school. His father was a pastor, and he sees many parallels between

that calling and his chosen field. In fact, many funeral directors see the same connections.

Ken Riley, a funeral director, spent most of his life in other professions, until his choir sang at a funeral service and he was given a tour of the facilities. "I realized then that this was where I wanted to be," he says. "It's a calling."

While Riley heard the call late in life, most funeral directors of the boomer generation began in the industry early, either because their family knew the local funeral director or because their father was one. You will meet many second- and third-generation funeral directors at a gathering such as this. Some kept the family tradition alive because they found a passion for the work; others realized that owning one or several funeral homes is a nice way to make a living.

James Cardinal, of Cardinal Funeral Homes, is a third-generation funeral home owner. He owns three homes in the Toronto area; the first opened in 1925. By the end of the day in Ottawa, he has been elected the new President of FSAC and sits happily in a director's chair at one of the booths in the trade show, drinking a cocktail. "Growing up, I thought that everyone's dad owned a funeral home," he says.

## ALONG WITH THE TREND TOWARD PREPLANNING, THE FUNERAL INDUSTRY IS ADAPTING TO ANOTHER A CHANGE: CREMATION

After an unsuccessful bid at being a rock drummer, he went back to the family business. He says the new focus of funeral homes is to provide personalized services. "You live life as an individual," he says. "The cookie-cutter funeral is a thing of the past."

Cardinal then makes an observation that is at once so startling and so obvious that I ask him to repeat it twice: "Funerals are for the living."

"It is more about bereavement services for the living than a product emphasis," he says. Funeral directors do in fact go through grief training, and many homes are seeing grief services as an important part of their function.

Of course, it seems logical to hear that the industry must move toward services at a time when more and more Canadians want cremation rather than the \$5,000 Batesville 710 Presidential casket (the ones JFK and Nixon were buried in).

But don't tell that to the companies and entrepreneurs a few feet away on the trade show floor. Along with the typical caskets and hearses, there are artisans selling glass urns that feature the ashes of your loved ones blown inside. There are multimedia memorial kits to put together pictures and videos for your service, and all manner of bronzing and busting companies who will immortalize your loved one. There is also a company that makes a wide array of embalming chemicals and also produces a surprisingly nice hand cream for the living.

But, as morbid as it may all seem, a trade show is a trade show in any industry, though it's hard not to feel sorry for all the people who have come with their supposedly unique urn design, only to see someone with a slightly gaudier version in the booth next to them.

"I feel kind of sorry for them," says Cardinal, "in a few months most of them will be gone."