

Pre-Planning Guide for End of Life



What KORU Offers

We are focused on supporting client families through the myriad after death choices around cremation, burial and ceremony. We specialize in natural and green funeral practices and encourage full participation from families in the caring for and mourning of their dead.



A different kind of funeral home.



**Locally Owned
Eco Conscious
Led by Women**



How do I start end of life planning for myself or someone else?

As the famous line written by Benjamin Franklin goes, ***“nothing is certain but death and taxes”***, and yet many of us find ways to avoid planning for either. With our combined years of experience in deathcare practice, we can assure you that, despite being a difficult topic to broach, **preplanning for one’s end of days just makes sense.**

We have created this guide to help you start planning. Not only will your survivors and , beneficiaries be relieved to follow wishes that you have thoughtfully chosen, but you will be so glad to have been able to gift these directions to those you will leave behind, while also ensuring that your values and voice will be heard after death.

Once your plans have been made, you can choose:

- Whether you’d like to share your deathcare plans with KORU.
- Whether you’d also like to prepay for your deathcare plans with KORU.

At the very least, sharing your plans with your survivors and beneficiaries ahead of time will be one of the most relieving tasks you can take care of.

Getting Started

Ask yourself,

- 1.If you were to die in two days, would you know what you would want to have happen with your body and the other related deathcare practices? Buried? Cremated? Embalmed? Natural body care only? Viewing (private or for anyone to attend)? Church service? Home Vigil? Celebration of Life? Eco-friendly funeral services? Conventional funeral services? Scatter your ashes? Inter your ashes in a cemetery? Repatriate your body to your homeland?
- 2.Would your immediate family and / or close friends know what to do?
- 3.Who will be responsible for looking after your end of life wishes? Do you know that there are laws that govern who that person is allowed to be?

Determining who would be responsible for representing the deceased.

If the person who died has written a Will, there will be an appointed executor. If there isn't a Will, follow the BC gov't guidelines of persons who have the right to control disposition. You can view this list on page 10 of the End of Life Essentials: A Guide at Death brochure.

Six Steps to follow for End of Life Planning

1. Know what you want and what you value.
2. Do some research.
3. Inform the decision maker(s) in your life of your wishes and plans.
4. Plan for the financial cost.
5. Pay for the plan.
6. Record your wishes.

When you have made decisions and are ready to move forward, feel free to contact KORU to discuss your choices. We can set up a meeting to talk about next steps for cremation, burial and ceremony.

Phone: 604-324-8285 or 604-770-1471

The Six Steps Explained

1. Know what you want and what you value.

Think about your life values and how they could be respected once you've died. For example, KORU's client, DD, values leaving a lighter footprint on earth. She follows the three Rs religiously (reduce, reuse, recycle), eats whole and organic foods and is generally mindful of how her actions impact the environment and those around her. DD's deathcare plans include:

- Only natural physical care of her body is to occur (no embalming).
- She prefers cremation over burial but if green cremation (aquamation) is not available then she would prefer natural organic reduction or green burial, whichever is possible.
- To reduce the environmental footprint of the mourning rituals and ceremonies, she has requested that; the main, formal ceremony should blend both virtual and in-person to reduce excess travel for folks who don't live locally; that live plants be present instead of cut flowers and the refreshments for the wake be locally sourced and where possible, organic.



If your deathcare plans include purchasing cemetery property, you will need to pay for the burial plot or cremation site directly with the cemetery of your choice. Not all cemeteries have prepaid options which may affect which cemetery you choose.

2. Do some research.

It's not uncommon for people to start out with a specific idea and then make changes once they start finding out about all of the available options. For instance, did you know that you can choose to have your cremated ashes solidified into a collection of small river rock shaped stones? These stones are much more inviting for people to hold and consider how they will release or keep them. For some, this option becomes an alternative to the familiar, but sometimes awkward, scattering of loose ash into water or on land.


There's another saying, "We don't know what we don't know". It wouldn't be surprising if, after starting step #1, you think, "are my wishes / choices even allowed?" Chances are they are allowed, but take time to read up on things and / or talk to the wide variety of professionals who work in the deathcare sector. Those people could be: a Deathcare Guide / Funeral Director, an End of Life Planning Educator, a Death Doula, a Life-Cycle Celebrant, a Religious Leader or a Cemetery Representative.

3. Inform the decision maker(s) in your life of your wishes and plans.

When DD completed her EOL plans she shared them with her family. This created an opportunity for all of them to have conversations about what DD's plans were and why she had made the choices outlined in her plan. As a result of those conversations, some of DD's plans actually changed a bit because she realized that ultimately her survivors would be the ones who would be enormously impacted by her plans, and not all of the details of her plans were viewed as being doable for her survivors. **The most important values in her plan, however, were still clearly part of the end result:** to leave as light of a footprint as possible in her death as she did in her life.

4. Plan for the financial cost.

By this stage you should have a pretty good plan mapped out for yourself and will want to start getting an idea of how much your choices are going to cost. **Don't be afraid to shop around.** It's much easier to ask detailed questions when you're not in the throes of raw grief. It can be surprising that there are significant fee differences from one firm or provider to another or from one cemetery to another. It's important that you choose what is the best fit for you with regards to prices, services and shared values with any professional you might consider planning with.



Remember, working with a deathcare or funeral service provider when planning in advance should be collaborative and the focus should be on you and your wishes and values, not on the professionals you've hired. This is a guiding principle in KORU's practice.

5. Pay for the plan.

Once DD had her deathcare plans together she asked the staff at KORU how she could pay for the services she would need. We suggested two different avenues for her:

- a. Pre-pay with KORU, her chosen, trusted deathcare / funeral provider, for those services. This would guarantee today's cost for all professional services and merchandise, even if those costs were higher upon her death.
 - b. Put money aside in her own private accounts based on today's prices, knowing that over time, inflation would likely drive up the costs and her estate or survivors would need to pay the difference.
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6. Record your wishes.

Now that your plan is in place, write it out or prepare an audio / video recording of you naming your decisions. When completed, place the recorded plan together with the prepaid paperwork (if applicable) and any other EOL planning material you have (ie: your Will, Advanced Health Care Planning instructions, etc.) in a special binder or folder that is clearly labeled. And lastly, don't forget to let your decision maker(s) know where that binder or folder is.


Prepaying Your Deathcare Choices with KORU

We would value the opportunity to be able to help you secure your deathcare choices. To pre-pay or to share your plans with one of our KORU team, simply:

- Schedule a meeting in the comfort of your home or at KORU's place of practice.
- Share your plans with us and choose a payment option.
- Sign paperwork and provide payment details.
- Keep copies of all documents stored safely.

Phone. 604-324-8285 or 604-770-1471

Email. info@korucremation.com



End of life planning is a process. It's not something you're going to accomplish all in one go. It's also something that may change over time. That's ok! Just update your plans as circumstances change and know that when the time comes, all of your hard work will allow your survivors to be present in their grief without having to make all of the many decisions while in a vulnerable state.

Natural Organic Reduction



BC's neighbours to the south in Washington State made a momentous decision to legislate the ability for natural organic reduction (often referred to as NOR), or the composting / transforming of human remains into soil, to be offered in deathcare services. Since the advent of that legislation, a number of other American states have legislated NOR in their states. At the time of this printing, no province in Canada has followed suit.

KORU has decided to form a working relationship with Return Home, a terramation deathcare business in Auburn, WA, so that KORU's client community can have access to another "green" form of disposition.

KORU and Terramation

Let KORU be your guide to help return your deceased person into life-giving soil.

When a person dies in Metro Vancouver and NOR has been requested, KORU can take care of the logistics so that Return Home's unique terramation process can be delivered.

KORU will arrange for all of the essential services that will need to be taken care of in Vancouver beforehand (transportation needs, initial care of the deceased body, registration of death, required documentation, obituary notice, all required communication and planning with Return Home).

Families are welcome to attend Return Home's place of practice at any time once the deceased is in their care. This includes participating in the laying-in ceremony and visiting your person's terramation vessel during the first 30 days.

Advocacy to bring Aquamation and Natural Organic Reduction to BC

Currently the laws in BC only allow disposition of the deceased to be flame-based cremation or burial (conventional or green). In order for other forms of disposition to be allowed and provided, the provincial government must change the Cremation, Interment and Funeral Services Act and its Regulations. To date, the current gov't hasn't shown any initiative to make the necessary changes.

Aquamation

For the past several years there has been active advocacy from the BC Women's Institute, the Cowichan Aquamation Initiative Group and Aquamation BC. A petition and ways to personally advocate can be found at aquamationbc.ca

Natural Organic Reduction

At the time of this publication, an advocacy group is in the early stages of organizing to begin actively advocating for NOR in BC. As progress is made, we will update this space with their website.

The women behind KORU



Ngaio and Rebecca

Photos by Jessica Jacobson



Ngaio Davis, founder and principal owner of KORU is a deathcare practitioner at heart, inspired by her rich Maori heritage in end of life rituals. She has been practicing for more than 20 years, licensed as both a funeral director and embalmer. She started out in the corporate world of funeral services before being called to create her own practice where she relishes the freedom to spearhead meaningful and courageous conversations in this realm.

Rebecca Peckham joins KORU as a deathcare guide and fully licensed funeral director and decedent care specialist. She is honoured to serve families in her community and the wider community of Metro Vancouver, nurturing creativity and connection through an holistic deathcare approach. Outside of her work in mortuary care, Rebecca is a multimedia artist with a passion for creating art from collage and found objects.

Contacting KORU

We are available 24 / 7 when there has been a death.

The best way to notify us is to call 604-324-8285 or 604-770-1471.

For all other inquires, conversations and advice, please email us info@korucremation.com or call during our regular business hours Monday to Friday 10:00 am to 5:00 pm. If we are unable to speak with you when you call, please leave a message and we will return your call in a timely manner.

Our place of practice is located at **131-618 East Kent Avenue South, Vancouver, BC V5X 0B1**

We invite people to meet with us at our practice and we will gladly make a trip to come to your residence or other place that is comfortable for you.

KORU is New Zealand Maori word that has many meanings.....

REBIRTH NEW BEGINNINGS
SPIRITUAL REJUVENATION PEACE
HARMONY ENDLESS MOTION
RETURNING TO THE POINT OF ORIGIN
AWAKENING GROWTH NURTURING

Deathcare Choices for Cremation, Burial & Terramation



Eco Conscious

Locally Owned

Led by Women

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DEATHCARE CHOICES FOR CREMATION, BURIAL OR TERRAMATION						
Selection	Decisions That Need to be Made				Status	
Disposition	<input type="checkbox"/> <u>Cremation</u> Flame-based is currently the only option.	<input type="checkbox"/> <u>Conventional Burial</u> Burial or entombment in a casket and / or burial vault.	<input type="checkbox"/> <u>Green Burial</u> Environmentally conscious burial in a biodegradable shroud or casket. No embalming.	<input type="checkbox"/> <u>Terramation (NOR)</u> Human remains are transformed into soil through a controlled composting process.	<input type="checkbox"/> Decided <input type="checkbox"/> Undecided <input type="checkbox"/> Need More Info	
If Cremation	<input type="checkbox"/> <u>Cemetery Interment</u> The urn is buried or placed in an above-ground structure (columbarium or mausoleum crypt).	<input type="checkbox"/> <u>Solidified Remains</u> The ashes are transformed into a collection of small river stone shaped rocks.	<input type="checkbox"/> <u>Sea Burial</u> When the ashes are formed into an artificial reef and deployed in the ocean.	<input type="checkbox"/> <u>Scattering</u> When the ashes are scattered on land or in the water.	<input type="checkbox"/> <u>Keep Urn Home</u> Consider that at some point the final disposition for the ashes will need to be decided.	<input type="checkbox"/> Decided <input type="checkbox"/> Undecided <input type="checkbox"/> Need More Info
Service Types	<input type="checkbox"/> <u>Witness Cremation:</u> Attending at the crematorium to spend time with the deceased, seeing the casket placed, and watching the start of the cremation. <input type="checkbox"/> <u>Celebration of Life:</u> A contemporary, custom service, before or after one dies with the participation of family and friends, often secular. <input type="checkbox"/> <u>Funeral:</u> Deceased is present in a closed or open casket, at church or other service venue, secular or religious. <input type="checkbox"/> <u>Memorial:</u> A service without the deceased present, ashes may be present, at church or other service venue, secular or religious. <input type="checkbox"/> <u>Graveside:</u> A service at the cemetery graveside for full body burial or interment of ashes, secular or religious. <input type="checkbox"/> <u>Viewing Service:</u> Private or everyone welcome time to be with and pay respects to deceased person in a private home, at funeral home, in church or other service venue. <input type="checkbox"/> <u>Home Vigil / Funeral:</u> When the family gathers in a private space with the deceased body present either for a brief time or multiple days. <input type="checkbox"/> <u>Hybrid or Virtual:</u> Live streaming and/or recording any of the above services or creating an unique digital service to share with others remotely. <input type="checkbox"/> <u>Receptions:</u> Refreshments are served separately from or as a part of a service, private or everyone welcome, in a family home, event venue or restaurant.				<input type="checkbox"/> Decided <input type="checkbox"/> Undecided <input type="checkbox"/> Need More Info	
Physical Body Care	<input type="checkbox"/> <u>Essential</u> Natural, non-invasive <input type="checkbox"/> <u>Embalming</u> Injection of chemicals for sanitation and preservation. Optional and not required for viewing services.	<input type="checkbox"/> <u>Complete Personal Care</u> Natural care with bathing, and dressing	<input type="checkbox"/> <u>By Family</u> By family in a private home setting.	<input type="checkbox"/> <u>Family Assisted</u> With assistance by trained KORU staff, in KORU's facility or in private home.	<input type="checkbox"/> <u>Other Options</u> <input type="checkbox"/> Lock of Hair Cuttings <input type="checkbox"/> Digital Fingerprint <input type="checkbox"/> DNA Memorials	<input type="checkbox"/> Decided <input type="checkbox"/> Undecided <input type="checkbox"/> Need More Info
Additional Service Options	<input type="checkbox"/> Flowers <input type="checkbox"/> Live, potted plants <input type="checkbox"/> Memorial Cards	<input type="checkbox"/> Candles <input type="checkbox"/> Photo(s) <input type="checkbox"/> Memory Board	<input type="checkbox"/> Memorabilia <input type="checkbox"/> Video or Slideshow <input type="checkbox"/> Clergy Person	<input type="checkbox"/> Music, live or recorded <input type="checkbox"/> Celebrant - professional ceremonialist.	<input type="checkbox"/> Newspaper Obituary <input type="checkbox"/> Online Obituary (complimentary) <input type="checkbox"/> Family or Friend as MC	
Merchandise	<input type="checkbox"/> <u>Cremation Casket</u> Purchased or homemade combustible casket or coffin.	<input type="checkbox"/> <u>Burial Casket</u> Purchased or homemade casket or coffin. Made from solid wood, metal, wood composite or biodegradable materials. Carrying handles.	<input type="checkbox"/> <u>Shroud</u> Fabric enclosure made with sewn in carrying handles, if used in place of a burial casket.	<input type="checkbox"/> <u>Casket or Urn Vault</u> Outer container that encloses casket or urn. Made from concrete, fiberglass, metal or plastic. May be required.	<input type="checkbox"/> Cemetery Markers or Headstones Upright Granite Flat Granite Bronze on Granite or Concrete Base	<input type="checkbox"/> Decided <input type="checkbox"/> Undecided <input type="checkbox"/> Need More Info
Cremation Urns	<input type="checkbox"/> Biodegradable <input type="checkbox"/> Jewelry Urns	<input type="checkbox"/> Brass <input type="checkbox"/> Family Provided / Made	<input type="checkbox"/> Bronze <input type="checkbox"/> Scattering	<input type="checkbox"/> Handcrafted <input type="checkbox"/> Wood	<input type="checkbox"/> Urn Vault (may be required)	<input type="checkbox"/> Decided <input type="checkbox"/> Undecided <input type="checkbox"/> Need More Info
Things to Bring	<input type="checkbox"/> Government ID <input type="checkbox"/> Clothing <input type="checkbox"/> Personal Effects <input type="checkbox"/> Vital Statistics Info <input type="checkbox"/> Photograph <input type="checkbox"/> Pre-Pay Documents <input type="checkbox"/> Cemetery Documents					

Our hope is that this document will be a guide to help you with the myriad decisions that need to be made. Our KORU staff are here to work with you at your pace and in a manner that is best for you. We can be flexible in how we communicate with you, whether it is in-person, by phone, by email, video conference call or a combination of these things.

KORU is passionate about sharing our commitment to leaving a lighter footprint in the practice of our work with our clients. We focus on sourcing sustainable or Canadian made products. We contribute to clean energy projects through Bullfrog Power and Tree Canada.



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KORU's
pricing bundles