

"Coping with death and planning a funeral is one of the most difficult things we will ever be asked to do. Yet, we are generally unaware of our funeral rights and don't know how we can have genuine and meaningful involvement in the whole funeral experience."

What kind of Funeral?

A SELF-HELP GUIDE TO PLANNING A MEANINGFUL FUNERAL



PETER ERCEG

**To purchase the paperback edition, please visit:
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“This guide is a great resource for people who are in need of help and support throughout the funeral process. When someone you love passes away, it can be extremely difficult to come to terms with. The next thing you know, funeral arrangements have to be made. In my role as Celebrant, I find that the additional stress on families of arranging the funeral of their loved one can be emotionally overwhelming and may all feel just too hard. By following the pages of this book, it will all be made easier. Thank you EziFunerals for having the vision.”

J.Rees, Celebrant

“Having read this book I now feel that I am able to prepare in advance for something that we often don’t think about or talk about – ‘planning your funeral’. Due to living many miles away from all of my family and some of my friends, this book has enabled me to put in place a plan for my funeral, that encompasses how I would like it to be. I probably would not have thought much about planning my funeral before reading this book. I now realise that a huge burden will most likely be taken away from my family, by having some fore thought to put a plan in place. This in turn also gives me piece of mind - a huge thank you to EziFunerals.”

Lynsey, Singleton

“My role as a business advisor changed to that of consumer, as I became aware of just what this book had on offer.

I was living interstate at the time of passing of my father, and later, my mother. This book has opened my eyes as to how poorly equipped I was to make decisions and contribute to a dignified farewell for each of my parents. I congratulate EziFunerals for this important resource and highly recommend it.”

Tony, Business Advisor

About eziFunerals

eziFunerals is Australia's Largest Funeral Marketplace that supports individuals and families plan a funeral and compare funeral homes online. Founded by consumers frustrated by how difficult it was to get independent information, eziFunerals supports consumers to plan a funeral, compare funeral homes on service and price and select the right funeral director anywhere, anytime.

We are an independent, Australian-owned and operated company, and are not a subsidiary of any other corporation. We are not part of any other funeral company.

www.ezifunerals.com.au support@ezifunerals.com.au

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Introduction

“Death is not the opposite of life, but a part of it.”

Japanese novelist Haruki Murakami.

THE DEATH OF A LOVED ONE is a difficult time for everyone. For most of us, coping with death and planning a funeral is one of the most difficult things we will ever be asked to do. It can be a very emotional and difficult time.

What makes it even harder is that we are generally unaware of our funeral rights; that is, we don't know how we can have genuine and meaningful involvement; we are often unprepared and don't know what to do when someone close to us dies.

The purpose of this book, therefore, is to inform and empower you so that you understand your funeral rights and can have meaningful involvement in the whole experience.

Whilst preparing this book, we reviewed numerous state and territory government inquiries into the funeral

What Kind of Funeral?

industry as well as reports from consumer advocacy organisations. These inquiries reflected ongoing concerns at a perceived lack of transparency, the high cost of funerals, a lack of competitiveness and the need for increased regulation across the industry.

After meeting and talking to many people, it was clear to us that the whole funeral experience can too often be dissatisfying — we can be left with a sense of regret and unnecessary grief.

People often said to us things like: “If only we had had more information.” “It all happened so fast.” “We had no previous experience to help us.” “We felt quite vulnerable when the funeral director came.”

We understood what people were going through, and the challenges they faced in planning and organising a funeral. It became clear that there was a need to establish “EziFunerals”, a fully-integrated service to give people the information they need, to offer advice and provide access to funeral planning services.

Your starting point is our website (www.ezifunerals.com) and this Book. Both have been designed to make it easy for you to find what you need.

Our mission is to provide independent, transparent and trustworthy information and advice, so families and communities (many deaths affect more than immediate relatives) can make informed decisions about all funeral-related matters.

Introduction

We can provide support during the traumatic time of a death and funeral.

- » We can help you understand your funeral rights.
- » We make it easy to plan a personal and meaningful funeral.
- » We show how you can take that plan to funeral services and products Australia-wide.
- » We can save you time, money and unnecessary grief.
- » We also have some thoughts about planning ahead; to make funerals, including eulogies, more comforting and satisfying.

Whatever your reason for reading this book, whether it be to simply understand your funeral rights or plan a meaningful funeral, we've packed it with practical information and advice. The book will take you on a learning journey and help guide you through the funeral process so that you are empowered to be more involved in all the decisions.

What Kind of Funeral?

"I wish I had this book when Dad died before having to deal with the funeral. I guess the majority of people battle through with very limited knowledge like me and in their time of grief rely on what is told to them by the funeral companies. It all happened so quickly. There was so much to be organized and arranged in a very limited time. Family members had conflicting ideas and opinions when we should have all been trying to support one another. It was just a whirlwind of emotions, phone calls, information searches and snap decisions that no one was really prepared for. I still don't feel as if I had the chance to grieve properly, nor as I had wanted to." - Lea, Rockingham

Planning ahead

“One lives in the hope of becoming a memory.”

Argentine poet Antonio Porchia

IN AUSTRALIA our culture is somewhat death-denying. It is not a subject that we like to talk about; yet for all of us death and funerals are inevitable.

There is a temptation to put it off, but you can save your family and friends a lot of trouble if you spend a little time preparing for your death *while you are still alive and well*. In this section we explore how you can:

- » Plan your funeral wishes
- » Record important information and contacts
- » Pre-pay your funeral
- » Appoint a funeral guardian
- » Record your life story

What Kind of Funeral?

Planning your funeral wishes

Planning your funeral in advance can reduce the stress your family and friends face at a time of intense grief. By specifying your wishes, you will get the sort of funeral that you would wish to have. It also means that your loved ones will not have to face making decisions at a difficult time.

Once your funeral wishes have been discussed and set down, you can rest assured that your family will be empowered to make informed decisions about all your funeral-related issues and will be able to put your wishes into action. Your funeral wishes can also be used by your family to compare prices and obtain quotes from funeral companies in your area before they sign any funeral contract.

NOTE: You should review your advanced funeral plan regularly so that your wishes and personal details are always up to date.

Although people often include a paragraph about their funeral in their will, it may not be a good place to specify how you would like your funeral to be conducted. Another problem of specifying your funeral in a will is that too often, it is not reviewed until after the funeral service takes place, resulting in the deceased's funeral wishes never being taken into account.

Recording important information and contacts

Often it is left to loved ones to carry out the stressful (and sometimes distressing) task of sorting through documents and using other means to find out how finances were managed and who were the key people and organizations we had business and personal links with.

As part of planning for your funeral wishes in advance, you should make lists of your important contacts and information. We suggest that you print the next four pages of this booklet and either write in — or make a separate document — with the information that will help your family to sort out and manage your affairs in an orderly manner. Then keep it in a safe place, *known to your family*.

In the last part of this section, we also suggest you record information or anecdotes which will help the person who delivers the eulogy at your funeral to make it interesting, even at times amusing (there is no law that says funerals have to be completely serious and gloomy).

1. Make a list of your **family and friends**, each with the relationship (e.g. daughter, workmate, friend at bowls) and a telephone number.

What Kind of Funeral?

2. **Important contacts.** These are the people we all rely on to make our lives work. Make a list of what they do for you, their names and telephone numbers.

- » Executor/Administrator
- » Lawyer
- » Funeral Advisor
- » Accountant
- » Financial Advisor
- » Insurance Agent
- » Stockbroker
- » Bank Manager
- » Employer
- » Landlord
- » Doctor (general)
- » Doctor (specialist)
- » Dentist
- » Minister of Religion
- » Celebrant
- » Veterinarian
- » Other

3. Your relatives will have to sort out your affairs with a number of **service providers**. If you can, list for each a name, your Customer Reference Number, and a telephone number.
 - » Water
 - » Electricity
 - » Gas
 - » Public Trustee
 - » Medicare
 - » Centrelink
 - » Local government
 - » Veterans' Affairs
 - » Post Office
 - » Taxation Office
 - » Bank
 - » Nursing Home
 - » Home Help
 - » Other

What Kind of Funeral?

4. Insurance

Even though you may have told your family about details like your health insurance company, chances are they don't remember. Help simplify matters by providing the details they may need to submit claims or ask about survivor benefits. List the type of insurance, policy number, the insurance company and contact information.

- » Health
- » Life
- » House & Contents
- » Mortgage
- » Annuity
- » Car
- » Car
- » Dental
- » Disability
- » Pet
- » Boat
- » Caravan/Trailer
- » Funeral
- » Business
- » Other

5. Other Important Information

Your Executor/Administrator or family will need to gather a variety of documents following your death in order to settle your affairs. Making a list of these key documents and their location can simplify this process and make it less stressful.

- » Will
- » Birth Certificate
- » Passport
- » Citizenship Certificate
- » Military Discharge
- » Driver's Licence
- » Insurance Policies
- » Marriage Certificate
- » Divorce Papers
- » Trust Documents
- » Property Deed(s)
- » Vehicle Ownership
- » Social Security Cards
- » Safe Deposit Box Key
- » Adoption Papers

What Kind of Funeral?

6. Financial Information

Your family or your Executor/Administrator will need information about your assets after your death. Simplify the process by compiling information about your assets, investments and pensions:

Account type	Account number	Bank name
Safe Deposit Box		
Savings		
Term Deposit		
ATM/Debit Card		
Investment		
Business		
Other		

Planning Ahead

INVESTMENT		
Account Type	Account Number	Institution Name
Brokerage Account		
Funeral Bond		
Superannuation		
Investment Fund		
Shares		
Other		

PENSION(S)		
Type	Account number	Organisation
Aged		
Disability		
Veteran Affairs		
Family Tax Assistance		
Spouse		
Health Care Card		
Family Support		
Rental Assistance		
Single Parent		
Other		

What Kind of Funeral?

PROPERTY		
Type	Description	Location
Real Estate		
Car		
Boat		
Caravan/Trailer		
Motorcycle		
Art Work		
Jewellery		
Collections		
Other		

7. Your Executor/Administrator or family will also need information about any **outstanding debts** that you have. List the type of debt, account numbers and the name of the lender company.

- » 1st Mortgage
- » 2nd Mortgage
- » Home Equity Line of Credit
- » Reverse Mortgage
- » Car
- » Boat
- » Personal
- » Caravan/Trailer
- » Business
- » Motorcycle
- » Investment

You should also list any credit or debit cards you have, with the issuing company.

What Kind of Funeral?

8. And finally, list any **property** you possess, with the best description you can manage (e.g. with artwork, the name of artist/s).
- » Real Estate
 - » Car
 - » Boat
 - » Caravan/Trailer
 - » Motorcycle
 - » Art Work
 - » Jewellery
 - » Collections (e.g. stamps, coins)
 - » Other

Pre-paying your funeral

You can pay for your funeral ahead of time and have peace of mind knowing that the money needed for your funeral has been set aside and that your family will not have to worry about how to pay the bill.

However, there are many products in the market place. The Australian Securities & Investments Commission (ASIC) recently commissioned a study to explore consumer awareness and understanding of common products used to pre-pay funerals. The study found that:

- » Many people did not understand the overall cost of funerals.
- » They were not aware of the alternative ways to meet funeral costs, such as prepaying by instalments or buying funeral bonds.
- » The term 'funeral plan' was used to describe different funeral products in advertising material, making it difficult for consumers to differentiate between them.
- » Many people did not understand some of the key features of funeral insurance: increasing premiums, total cost when compared to the real cost of a funeral, and what will happen if they miss payments.

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- » People struggled to find clear information about the different types of funeral products and the features of each type.

Things you should consider when paying for a funeral in advance

- » Relative costs
- » Whether you have a choice of funeral director
- » Which items are covered by the scheme and which are not - in particular whether all disbursements — for example doctor's fees, minister's fees, cremation service fee and cost of a burial plot — are included in the price and if not, what is the likely cost of excluded disbursements
- » Whether the funds are held in trust with independent trustees and where the trust deeds and names of trustees are published

There are a number of other options to cover the cost of your funeral in advance:

Save for your funeral: You can save for your funeral by setting up a term deposit or online savings account and saving until you reach an amount that will cover the type of funeral you want. This could be all you need to do. You may find that you can save enough money to pay for your funeral this way.

Prepaid funeral plans: You choose the type of funeral you like and pay for it in full or make a deposit and pay instalments over a fixed period. Only some plans offer a refund if you cancel – always check this before committing.

Advantages

- » Costs are fixed in today's prices even if your funeral is not for many years
- » You can control funeral arrangements if you want to (such as casket, flowers etc)
- » You can pay in instalments over time
- » Can be a lot cheaper than a funeral bond or funeral insurance if you live for another 5-10 years

Disadvantages

- » Can be inflexible if you move interstate to live with family. Some pre-paid plans are transferable to different providers
- » If you change your mind about a pre-paid funeral you may not be able to get your money back. Check the terms and conditions.

Funeral bonds are usually offered by friendly societies or life insurance companies, and require you to make a lump sum payment or pay by instalments.

What Kind of Funeral?

The money is invested and can only be used to cover your funeral – it cannot be accessed earlier or for any other reason. The funeral bond can be in your name or joint names; in the case of the latter, the benefit is normally paid on the death of the first joint owner.

Advantages

- » Exempt from the asset and income test (the test used to assess eligibility for the Aged Pension)
- » Keeps funeral money separate from other accounts and investments
- » Good for people who want to pay in advance but may not want to think about all the details
- » As an investment, your savings will generally grow over time – check out investment returns and information about fees in the product disclosure statement (PDS)
- » You are not locked in to using a specific funeral director
- » You can buy your bond upfront or you can pay in regular monthly payments until you reach the chosen value of your bond. For example, for a \$6,000 bond, you may need to pay a deposit of around \$500 followed by monthly instalments of around \$40 to \$50 per month.

Disadvantages

- » If you pay in instalments and die before the bond is fully paid for, you will only receive what you have paid into the bond and any money earned on the investment
- » Investment returns on your bond may not keep up with inflation. (For example, if you invest in a \$6,000 bond and die in 10 years and your funeral is \$8,000, your family or estate may need to top up your bond to meet your funeral costs)
- » Will not lock in the funeral costs in today's dollars
- » You may not be able to get your money back if you decide to discontinue the bond. Check the Product Disclosure Statement.

With **funeral insurance**, you pay a regular contribution until age 90, after which time cover continues for free. The benefit amount is either fixed or increases over time, and you're usually only covered for accidental death for the first couple of years. An age limit of between 18 and 79 years applies for taking out cover – the older you are, the higher the premium. Premiums can be fixed or increase each year, and can vary according to your gender and whether or not you smoke. If premiums are not fixed you won't know how much they increase in subsequent years. If you stop paying your premium, you'll no longer be covered and in

What Kind of Funeral?

most cases won't receive a refund. Premiums for funeral insurance policies vary considerably. In one example, the National Information Centre on Retirement Investments calculated in November last year that monthly premiums between providers ranged from \$72 to \$120 for a cover amount of \$15,000 for a 65-year-old non-smoking male.

Advantages

- » You can get cover from day one but most policies only cover accidental death in the first year or two
- » Insurance may seem familiar and affordable when you take it out and may suit you if you aren't sure if you can save for funeral costs

Disadvantages

- » Premiums generally go up over time. This means what started out as a cheap way to pay funeral costs can become very expensive, especially if you are living on a fixed income
- » If you can't afford to keep up the premiums or want to cancel your policy you are not likely to get back the premiums that you have paid
- » If you live another 5 to 10 years you may end up paying more in premiums than the cost of the funeral.

- » As most insurers only cover accidental death in the first two years, if you die from a terminal illness in this time you may not be covered. Check the policy's terms and conditions.

Source: Australian Securities & Investments Commission (ASIC); www.moneysmart.gov.au

Other funeral investment products

Life insurance can be taken out as a standalone policy or through your super fund. The cover amount is usually more than \$100,000 and covers your dependents as well as your funeral costs.

Financial institutions such as banks, building societies, life offices and superannuation funds also offer a range of investment products that may be associated with prepaid funeral contracts. Use our checklist to help you make a good choice.

- » How much will your family receive when you die?
- » How much will you be paying in total?
- » How much will each payment be?
- » How often do you need to make the payments?
- » Can you afford the payments?
- » If you miss payments will the policy be cancelled?
- » Should you cover your children? Does this increase the cost so much that you can't afford it?

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- » How long will you make payments for? For example, do you make payments for a set period, such as 4 years, or do you make ongoing payments until your death?
- » Talk to your local funeral directors to find out what different funeral packages cost.
- » What happens if your needs change?
- » Can you get a refund if you decide to cancel?

Prepaid Funeral Legislation in Your State

For further information and advice on pre-paid funerals, contact the Managing Authority in your state.

State	Applicable Legislation	Managing Authority
NSW	Funeral Funds Act 1979 Funeral Funds Regulations 2011	NSW Office of Fair Trading Tel: 13 32 20 www.fairtrading.nsw.gov.au
QLD	Funeral Benefit Business Act 1982 Funeral Benefit Business Regulations 2010	QLD Office of Fair Trading Tel: 13 13 04 www.fairtrading.qld.gov.au
SA	Fair Trading (Pre-Paid Funerals Code of Practice) Regulations 2011	SA Office of Consumer & Business Affairs Tel: 08 8204 9777 www.ocba.sa.gov.au

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TAS	Prepaid Funerals Act 2004	TAS Office of Consumer Affairs & Fair Trading Tel: 1300 654 499 www.consumer.tas.gov.au
VIC	Funerals Act 2006	VIC Consumer Affairs Tel: 1300 558 181 www.consumer.vic.gov.au
WA NT ACT	In WA and the territories there is no specific legislation relating to Pre-Paid Funerals – individual pre-paid contracts stipulate the manner in which the funds are to be invested on behalf of the client.	

Appointing a funeral guardian

Funeral Guardians are people you designate to be notified upon your death and execute your advanced funeral planning wishes.

Whereas a will sets out how you want your property and possessions to be divided after your death a funeral plan sets how you want your funeral to be conducted.

There are a number of companies that have set up on-line advanced funeral plans for people who want to plan their funeral before they die.

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For example, www.ezifunerals.com.au has developed an innovative funeral planning website that links your personal funeral plans with your nominated Funeral Guardian. Once you choose your Funeral Guardian, they are notified by email and can accept or decline your nomination. If they accept, arrangements are put in place so they can only access your funeral plan upon your death. Your Funeral Guardian can then obtain a copy of your plan and ensure that your funeral wishes are acted on and you get the funeral that you wanted.

Recording your life story

As we travel along the life course, we experience many different stages and events. Our life may be long and fulfilling or it may be tragically cut short — but we all live a life that should be remembered and celebrated by our family and friends who are left behind.

In days gone past, we often relied on older generations to pass down stories by word of mouth or record their own life experiences and events in a diary or journal. Unfortunately, for many of us, these stories and records were not kept and our parents' and grandparents' lives are often an untold story with many missing pieces. It is often left to family and friends to try to put the jigsaw puzzle together, so that a person's life picture is complete and their story can be told. This is particularly important when

a eulogy is delivered at a funeral; whether by a relative, clergy or celebrant, there is quite often disappointment if it does not do justice to the person whose funeral it is.

By recording details (important dates, relationships, homes), anecdotes (some can be funny), even pictures, from your life story, you can ensure that your family and friends will have a deeper understanding of you and the life you lived and how you would like to be remembered.

Doing this has got easier with today's technology. Your life story can now be written on a computer, tablet or smartphone and either printed or stored on a digital device like a memory stick or CD.

The following prompts will guide you as you look back on your life.

Things I want you to remember about me

In the beginning

My parents' names, where they met and married

Where I was born

What Kind of Funeral?

.....
When I was born

.....
My nickname and the reason for it

.....
My brothers and sisters

.....
Where I was raised

.....
My early interests

.....
My primary school

.....
My special achievements

Planning Ahead

My childhood memories

Early adulthood

Key friendships

Love life

Working life

Trade/jobs/career

When retired

What I have enjoyed about retirement

What Kind of Funeral?

Family life

.....
Marriage/divorce – any other significant relationships

.....
Children

.....
Grandchildren/great-grandchildren

Other

.....
Travel

.....
Hobbies/crafts

.....
Interests

Planning Ahead

Favourite music/singer/songs

Special pets

Health

A favourite memory

What Kind of Funeral?

Some issues you may face

“See, as much as you want to hold on to the bitter sore memory that someone has left this world, you are still in it. And the very act of living is a tide: at first it seems to make no difference at all, and then one day you look down and see how much pain has eroded.”

Jodi Picoult, *My Sister's Keeper*

THIS SECTION deals with some issues you may face in dealing with death, bereavement and organising a funeral. You will find information on:

- » When someone dies
- » Sharing your feelings
- » Organ donation and research
- » Religious and cultural customs

What Kind of Funeral?

When someone dies

At home

Your loved one can stay at home for quite a while. If you have talked about this beforehand, you may have a plan in place, which can really help at this time. You may also have religious or cultural customs that you are required to observe.

The doctor who has been caring for your loved one will need to come to the house to sign a Medical Certificate of Cause of Death before a funeral director gets notified. If they pass away overnight then they may stay in bed until the next morning, when the doctor can be called.

The Medical Certificate of Cause of Death (the 'death certificate') is an important legal document. The completion of a death certificate by a medical practitioner is a vital part of the notification process of a death to the Registrar of Births, Deaths and Marriages in the relevant state or territory. It enables an authority to be provided to the funeral director to arrange disposal of the body.

It is the funeral director who will transfer the body to the funeral home. Your friend or loved one will be in good care and in many cases you will be able to see them again at the funeral home.

Some issues you may face

In a hospital or nursing home

The nurse will disconnect any machines and remove medical and other equipment.

Staff can help you with the arrangements and will often contact your chosen funeral director on your behalf. Make use of the rooms they have available for you and other loved ones to gather in.

Don't feel rushed and do accept support offered by the hospital's health professionals. They are experienced in situations like this and can often be some of the best people to turn to. When you and your family feel ready, your friend or loved one will be taken from the hospital bed to the mortuary. They will then usually be transferred to the premises of a funeral director. This may not happen immediately; it might happen the next day.

If someone passes away suddenly or traumatically

An autopsy may be required to find out why the person died. If the coroner is involved in the case of an unexplained death, coronial staff will transfer the deceased from the place of death to the coroner's premises.

If someone dies overseas

You may wish to bring the body back to Australia for burial or cremation. However, transport and health restrictions apply. The Australian Quarantine and Inspection Service

What Kind of Funeral?

(AQIS) will need to be notified prior to transporting the deceased.

You will need to obtain an overseas death certificate and complete importation papers. For health reasons, the body will need to be embalmed overseas and returned to Australia in an outer coffin or crate suitably prepared for transportation. You may also need to check that the container meets any specific airline requirements. Non-embalmed bodies will only be accepted in exceptional circumstances.

The situation is similar when transporting a body overseas for burial or cremation. Particular care must be taken with the documentation; certain documents must be lodged here and others must accompany the body. Health regulations concerning the transport container will vary from country to country, but are generally as strict as those associated with bringing a person's body back to Australia.

Can I arrange transportation myself?

It is possible to do some of the transportation organising yourself, but it requires extensive planning. Given the time constraints involved, it is more common for arrangements to be carried out by funeral directors liaising between Australia and the overseas country involved.

The transportation of cremated remains is generally

Some issues you may face

the easiest and least expensive option. However, the container used to hold the ashes must be free from contaminants such as soil. If the container is made from wood, it must be also declared upon arrival so AQIS can inspect the container.

What happens next?

The funeral director in charge of the funeral arrangements will collect all the information required for registering the death and send it to the relevant state or territory government office. In most States and territories, this office is called the Registry of Births, Deaths and Marriages.

A copy of the Death Certificate is usually arranged for the next of kin by the funeral director. If a funeral director is not involved with funeral arrangements, the person who manages the final arrangements for the deceased is responsible for registering the death.

It is also advisable to:

- » Make sure everyone who needs to know is told
- » Try to find out whether a will has been made
- » Arrange to see the deceased's solicitor and read the will as soon as possible
- » Seek help and support if you need it.

What Kind of Funeral?

Sharing your feelings

If someone close to you has passed away you may need immediate support. You may have a sense that your life is in a state of suspension and that the life you are living does not feel real. You may be in a state of shock and experience feelings of numbness, anger, guilt, confusion and loneliness.

Many people describe the hours and days immediately following their loved one's death as "being in a dream" or in a movie. It is a very difficult and emotional time, and one of the biggest things that will ever happen to you in your lifetime, so don't feel like you have to act in a certain way, or say particular things. *There is no right or wrong way to feel.* Let your feelings come when they come and don't be afraid to share your feelings with your family and those that are very close to you.

Do you need someone to talk to now?

If you are in need of urgent grief assistance please contact your local GP or if you need to talk to someone straight away call:

- » **Lifeline** - 13 11 14 (Australia local call)
- » **Kids Helpline** - 1800 55 1800 (Australia free call)
- » **Australian Centre for Grief and Bereavement** - 1800 642 066 (Australia free call)

Some issues you may face

Organ Donation and Research

Over the last 10 years organ donation rates in Australia have fluctuated, but the average is around 200 donors per year.

Australian surgeons are internationally recognised for a strong record of successful organ transplantations, but we also have one of the world's lowest rates of organ donation; the consequence is that many people die while waiting for suitable donated organs to become available.

More than 30,000 Australians have received transplants in the last 60 years. Improved survival rates now mean that most recipients of organs or tissue can look forward to a better quality of life.

Donating your organs after your death is a very personal decision but you should discuss it with your family and friends so they are aware of your wishes. You can then register on an Australian organ donor registry.

National Australian Organ and Tissue Authority

Phone: 02 61989800

www.donatelife.gov.au

Kidney Health Australia

Kidney Health Australia in your capital city

Phone: 1800 4543 639

www.kidney.org.au

What Kind of Funeral?

Australian Bone Marrow Donor Registry

Phone: 02 9234 2405

www.abmdr.org.au

Religious and Cultural Customs

There are many different religious and cultural beliefs in Australia's multicultural society today. This information is intended as a general guide — but Ezifunerals is aware that there are many differences in interpretation and understanding within a given culture.

Aboriginal

The belief held by many Aboriginal people that they come from the land is of great importance when discussing ceremonies about death. It is believed that when a person dies, if the correct rituals are conducted, their spirit goes back to the land

Beliefs associated with death are different from language group to language group. Ceremonies last days, weeks and even months depending upon the language group. Often after a person has died the use of their name is forbidden. If there are members in the language group with the same name it may be changed.

Buddhist

Buddhists believe that when they die they will be born again.

Buddhists believe the spirit leaves the body immediately but may linger in an in-between state near the body. In this case it is important the body is treated with respect so that the spirit can continue its journey to a happy state. The time it is believed to take for the spirit to be reborn can vary depending on the type of Buddhism practised. Funerals will usually consist of a simple service held at the crematorium chapel.

Catholic

Catholics believe that there is an afterlife and that once a person dies they will see God face to face. If a person has committed a grave offence and has not repented at the time of death then that person would not enter into the full glory of heaven.

The Catholic funeral rite is called the Order of Christian Funerals. Family and friends pray for the soul of the deceased person and ask God to receive their soul into His eternal glory. The Vigil of the Deceased (a prayer service) is held the night before the funeral. On the day of the funeral a Requiem Mass for the deceased person is celebrated. This includes scripture, prayers and hymns. Family and friends are invited to take part in the service.

What Kind of Funeral?

Protestant

Protestant Christians trust they will go to heaven to be with God once they have passed away and so in some respects a funeral is a time of joy, although also sadness, as the person will be missed by friends and loved ones.

The church minister will offer any comfort or assistance the family needs to help them cope with the death and to organise the funeral. Friends will often send their sympathies in the form of cards and/or flowers to the deceased's family.

Church of Jesus Christ of Latter-Day Saints (Mormon)

People of the Church of Jesus Christ of Latter Day Saints believe that at death the body and the spirit separate. The spirit goes to the spirit world before being reunited with the body. The judgment will then occur and after that the person will live in Heaven with God.

Funeral services are generally conducted by a bishop in a ward chapel or in a mortuary. Although people mourn the loss of a loved one, the funeral service is viewed as a celebration of the life of the deceased. The service will consist of a eulogy, doctrinal messages, music and prayer.

Greek Orthodox

Followers of the Greek Orthodox religion believe in eternal life. Thus the church strongly emphasises a

Some issues you may face

positive outcome in death — that the deceased is alive with God. While death is the separation of the soul (the spiritual dimension of each person) from the body (the physical dimension), the physical body will be reunited with the soul at the Last Judgment.

After death, the priest says the first prayer and a candle is lit. This is repeated for 40 days, because it is believed that the soul roams on earth for 40 days, as did Christ. In the Orthodox religion, cremation is not permitted because it is believed that we are made from earth and that we shall return to the earth.

Hindu

Hinduism embraces a pantheon of gods and goddesses, with individual Hindus worshipping one or more of these.

Hindus believe in reincarnation. When a person dies their soul merely moves from one body to the next on its path to reach Nirvana (Heaven). So, while it is a sad time when someone dies, it is also a time of celebration. Hindus are cremated as they believe burning the body releases the spirit.

Jehovah's Witness

Jehovah's Witnesses believe that when they die they go into a kind of sleep until God resurrects them from the dead. Those who gain entrance to Heaven will live with

What Kind of Funeral?

God but the vast majority of mankind will be resurrected to a restored paradise on earth.

No rituals are performed at time of death but an elder will give comfort to friends and family of the deceased. The funeral is usually held at the Kingdom Hall that the deceased attended or at the funeral home.

Judaism

Beliefs may vary depending on whether the Jewish person is Orthodox, Reform or Conservative. Jews believe that when they die they will go to Heaven to be with God.

Jews may not be cremated or embalmed. In Israel a coffin might not always be used but outside of Israel a coffin is almost always used. The body is wrapped in a white shroud. Mourners have the opportunity to express anguish.

Maori

Traditional Maori believe that the spirit continues to exist after death and that the deceased will always be a part of the marae (traditional meeting place). Once someone has died, they will go to the spirit world.

The deceased's hair may be traditionally oiled, combed and decorated with feathers. The person will be dressed in fine clothes, perhaps traditional Maori garments if that is their wish. The body will not be left alone at any time until it is buried.

Muslim (Islamic)

There are two main types of Muslims – Shi'ite and Sunni, so beliefs and customs may be slightly different for each. Muslims believe that the soul continues to exist after death.

Following a death the eyes of the deceased will be closed and the body is laid out with the arms across their chest and head facing Mecca. The body will be washed by family or friends. It will be wrapped in a white shroud and prayers will be said.

The body will be buried within 24 hours as Muslims believe the soul leaves the body at the moment of death. The funeral will take place either at the graveside and involve prayer and readings from the Koran.

Seventh Day Adventist

Seventh Day Adventists believe that when Christ returns to the earth he will awaken all those who believe in him and they will all go to be with God in Heaven.

Seventh Day Adventists can be buried or cremated. There will be a committal ceremony at the graveside or crematorium. The minister or lay group leader will pray and read scripture as they commit the body to the earth.

What Kind of Funeral?

Sikh

Sikhs believe in reincarnation but also that if a person lives their life according to God's plan then they can end the cycle of rebirth in this life. They believe in an afterlife where the soul meets God

After death the deceased will be washed and dressed in clean clothes. If the deceased has fulfilled the Sikh baptismal ritual then the five symbols of Sikh membership will also be placed in the coffin. Non-Sikhs may attend the body at death.

Decisions to make

*“Mostly it is loss which teaches us
about the worth of things.”*

German philosopher Arthur Schopenhauer.

FUNERAL ARRANGEMENTS ARE HIGHLY PERSONAL. Some choose a basic funeral whilst others prefer a more elaborate service. There is no right or wrong way and you should not feel pressured in the choice you make.

Whatever you choose, arranging the funeral provides an opportunity to create a unique commemoration of the deceased. This section of the Guide covers:

- » Funeral arrangement decisions
- » Funeral costs and payments
- » Funeral price comparisons

What Kind of Funeral?

What kind of funeral?

When can I arrange the funeral?

A funeral can be arranged for any time after a Medical Certificate of Death has been issued by a medical practitioner. If the death has been reported to the coroner, the date when the funeral can be held will be affected.

When arranging a funeral, it is important that the person making the arrangements can give instructions and make decisions regarding the funeral details. This person will also be responsible for arranging payment for the funeral.

You may make funeral arrangements at your home, at the funeral home or another location, such as a solicitor's office or friend's home.

Decisions you will need to make

- » Costs and the types of services to be provided
- » Whether it will be a burial or cremation
- » Whether you want a basic funeral or more elaborate service
- » The choice of service (private or public and single or double service)
- » Whether the funeral will be a religious or non-religious ceremony
- » The choice of clergy or celebrant

Decisions to make

- » Where the funeral will take place (church, cremation chapel, cemetery chapel, graveside, elsewhere)
- » Convenient day, date and time for the service
- » The choice of coffin or casket
- » Writing and placing an obituary
- » Preparing a eulogy
- » Viewing the deceased
- » Who will act as pallbearers
- » The choice of music or poetry for the service
- » Organising flowers or donations
- » Service stationery
- » Catering

Can I arrange the funeral myself?

It is possible for you to arrange the funeral yourself; this can be a complex undertaking, but also rewarding. The next section in this guide contains information on “Do-it-yourself” funerals should you wish to choose this option.

Who can make the arrangements?

If you are the executor of a deceased person’s will, you have the legal authority to make the funeral arrangements. However, you may give this responsibility to a family member or friend.

What Kind of Funeral?

Make sure you check to see if the deceased person left any instructions in their will or elsewhere about their preferences for the funeral. The will or personal papers of the person who has passed away will often indicate if they belonged to a funeral fund or pre-paid funeral plan which may have details of funeral arrangements.

The administration of the estate could be more difficult and expensive if there isn't a will. If there is no will, the next of kin or other family members or friends can arrange the funeral as it may be some time before the court appoints an administrator of the estate. The State Trustee, Public Trustee or a solicitor can give you advice on what to do in these circumstances.

Your choice of funeral will depend on a range of factors such as your financial situation or the wishes of the deceased person.

Basic funeral

A basic funeral (also called an 'economy' or 'budget' funeral) is the lowest-cost funeral including a service, which the funeral director can provide. A basic funeral (cremation) can cost between \$3600 and \$6000. It would generally occur on a weekday between 8am and 5pm and consist of:

- » transporting the body to the funeral director's premises, mortuary and burial or cremation site,

Decisions to make

where each individual journey is usually less than 30km

- » storing the body in a mortuary or holding room
- » preparing the body for burial or cremation (not including preparation for viewing or embalming)
- » the least expensive coffin available
- » obtaining compulsory medical certificates or permits
- » burial or cremation of the body.

Direct Committal

A direct committal is a cheaper option than a basic funeral. It is offered by most funeral directors and is a cremation or burial without a service. Bereaved families and friends can still arrange a memorial service at another venue.

Additional services and products

You can choose to use extra services offered by your funeral director or delegate any additional services you want to a trusted family member or friend. Some of the additional products and services you might require include:

- » embalming
- » viewing or rosary

What Kind of Funeral?

- » more expensive coffin or casket
- » flower arrangements
- » music or musicians
- » limousine and mourners' vehicles
- » a memorial headstone or plaque
- » death, funeral and obituary notices
- » catering
- » venue hire for a wake, viewing or church service
- » celebrant or clergy
- » mourning stationery
- » video recording services

Remember that you will be charged for each and every service you agree to use. More expensive funerals involve all the elements of a basic funeral (as described above) plus additional services and products.

Shop around for the best funeral at the best price

After a death, it may be emotionally difficult for you to 'shop around' for funeral services, but it makes sense that you should use the same techniques you use with any other major purchase. Consumer surveys show that most people don't shop around for a funeral — they pick the funeral company closest to them, or the one their family has always used. Neither of these criteria tells you whether you're getting a good value.

Our research shows that when customers do decide to shop around for a funeral business, they are not in a position to compare prices and are not aware that several funeral operators may be associated with the one parent company. As a consequence, customers are often soliciting quotes from branches of the same company without their knowledge.

For example, InvoCare, a publicly listed company on the Australian stock exchange, owns and operates up to 230 funeral homes, cemeteries and crematoria in Australia and Singapore. A number of other funeral companies also offer funeral services under multiple brands.

In the past, seeking assistance and selecting a funeral director involved calling local funeral homes, perhaps found in the Yellow Pages, and making an appointment. However, today more and more people are using the internet to search funeral business web sites.

There are now a number of different options available to you when planning and arranging a funeral. Each option has its advantages and disadvantages and you should choose carefully the best option that meets your individual needs and circumstances.

These checklists summarise the advantages and disadvantages of different approaches.

What Kind of Funeral?

Option 1 – EziFunerals planning service (www.ezifunerals.com.au)

Advantages	Disadvantages
experienced staff more control more transparent no hidden fees and costs save time and money dealing with an independent company	small fee for service

Option 2 – Deal directly with funeral businesses

Advantages	Disadvantages
experienced staff save time less stress low risk	less control possible hidden fees and costs pressure sales environment may pay for things you don't need possibly dealing with businesses from the same company

Option 3 – Do it yourself

Advantages	Disadvantages
more control no hidden fees and costs save money more transparent	dealing with a complex industry high risk if things go wrong

Funeral Costs and Payments

Who is responsible for the costs of a funeral?

The person arranging the funeral is financially responsible for it unless otherwise specified, and is the only person who can make arrangements with the crematorium or cemetery, including signing burial or cremation permits.

In some circumstances, the government may be able to arrange and pay for the funeral on your behalf. This might occur if, for example, the deceased has no money or assets available to pay for a funeral and/or there is no one else who is capable of arranging or claiming benefits for the funeral.

Understanding Funeral Costs

Most funeral directors don't provide an itemised quote for the cost of a funeral. So it pays to do your homework.

The cost of a funeral in Australia can range from \$4,000 to \$15,000. This does not include the additional cost of a memorial and stonemason.

Quotations from funeral directors are often presented in three parts:

Professional fees

Coffin or casket

Disbursements

What Kind of Funeral?

Professional fees: Professional fees are usually not itemised in the quote from the funeral director. These fees cover the things the funeral directors do using their own resources.

Generally these tasks include collecting, transporting, and preparing the body, and providing chapel or viewing facilities as well as staff, a hearse and mourners' cars. This cost also includes the 'organising' they do on your behalf, such as speaking with clergy, organising the cemetery or crematorium, arranging for medical or death certificates and ordering flowers and placing obituaries.

The fees will vary according to which funeral director you use and the level of service you choose. Remember that you will be charged for every service you agree to use. It is useful to do your research.

Our research has found that funeral directors' professional service fees fluctuate wildly, and vary from State to State. For example, Choice (2011) found that professional fees can cost anything from \$450 to \$2,750. Transport of the body can vary between \$129 and \$1,995. Storage of the body can cost between \$165 and \$352, body preparation from \$200 to \$480 and collection of certificates between \$75 and \$134.

Decisions to make

Coffins and caskets: Coffins are usually less expensive than caskets. Coffins and caskets with more elaborate fittings, linings and timbers are more expensive. For example, Choice (2011) found that prices for basic particleboard or wood coffins start at \$700, but the ones you'll most likely be introduced to will cost between about \$4000 and \$9000. Metal caskets can range between \$7000 and \$28000.

Disbursements: A disbursement is a fee charged by a third party which the funeral director pays on your behalf. Necessary disbursements include the fees charged by a doctor for medical certificates and permits or fees charged by a cemetery or crematorium.

Other disbursements or “add-ons” may include newspaper notices, flowers or refreshments you have requested. The funeral director should only pass the actual cost on to you. Make sure you confirm the actual costs of disbursements to avoid being overcharged.

Be clear about how much you are prepared to pay. If a funeral director can't meet your price, shop elsewhere.

What Kind of Funeral?

Funeral Payments

Before you sign a contract with a funeral director, find out what money is available to help you pay the costs. Money to pay for a funeral may come from:

- » A funeral fund the deceased person has paid into
- » The estate (assets of the deceased person, including any money). Check with the bank to see if they will allow money in the deceased person's bank account to be used to pay for funeral expenses before probate is granted, when the rest of the estate can be accessed.
- » A pre-paid benefit or investment scheme, superannuation fund or life insurance.
- » The Commonwealth Department of Veterans' Affairs for some returned service people (who may also be eligible for an official war grave). Call 133 254.
- » A health fund, trade union, pensioner association or other type of club that the deceased person belonged to.
- » Centrelink — contact them on 132 300 to check your eligibility for bereavement assistance.

Funeral Price Comparisons

In the past, information about planning and organising a funeral was difficult to find, leaving people frustrated, helpless and alone.

However, more and more people are now using the internet to search individual business web sites. Yet individual company websites may not provide consumers with independent, trustworthy and objective information. They only tell potential customers what they want them to know so they can retain control over their funeral arrangements and “up sell” funeral services and products customers do not need.

Why shop around for the cost of funerals?

Most funeral companies don't provide an itemised invoice for the cost of a funeral. This makes it hard for you to compare quotes and avoid being over charged for things you never asked for, don't want or need.

The important questions are:

- » Have you obtained at least three quotes?
- » Have you received an itemised quote from the funeral company?
- » Have you considered a Do It Yourself funeral?

What Kind of Funeral?

Use this **Ezifunerals Sheet** to compare quotes.

Funeral Service Burial <input type="checkbox"/> Cremation <input type="checkbox"/>	Company 1 *	Company 2 *	Company 3 *
	\$	\$	\$
PROFESSIONAL FEES			
Direct committal (No funeral service or mourners present)			
Single Funeral Service (Funeral service at one location only - chapel/church/ cemetery/ crematorium)			
Dual Service (Funeral service at two locations - chapel/church followed by service at cemetery or crematorium)			
Embalming - full			
Embalming – partial for viewing only			
After hours arrangement			
After hours transfer			
After hours rosary, vigil prayers or viewing			
Weekend or public holiday fees			
Travel outside km radius			
Additional vehicles			
DVD photo tribute (provided by the funeral company)			

Decisions to make

Catering (provided by the funeral company)			
Courier fee			
Administration fee			
COFFIN OR CASKET			
Basic Coffin (Chipboard/Enviroboard)			
Basic Timber Coffin			
Basic Timber Casket			
Basic Metal Casket			
DISBURSEMENTS			
Medical certificate of death (only if charged by GP)			
Funeral Notice			
Cemetery/Burial/Cremation Fees			
Cremation Permit (if applicable)			
Celebrant			
Clergy (Donation)			
Floral arrangements/Funeral stationary/ Funeral releases/Musician/ Venue hire/ Catering/Urns	At cost	At cost	At cost
ESTIMATED TOTAL COST			

Funeral choices

“It is love, not reason, that is stronger than death.”

- **Thomas Mann**, *The Magic Mountain*

MANY CHOICES are available to you in arranging a funeral. This section of the Guide discusses some of them in detail. They include:

- Burial or cremation?
- Coffins and caskets
- Eco funerals
- Funeral celebrants and clergy
- Cremation urns
- Floral tributes or donations
- Funeral and obituary notices
- Funeral caterers
- Funeral directors
- Funeral poems
- Funeral songs
- Funeral media tributes

Funeral choices

Doves, butterflies, balloons
Funeral stationery
Funeral transport
Private or public
Funeral wakes and venues
Gifts and jewellery
Monuments and memorials
Pallbearers
Preparing a eulogy
Single or double service
Viewing the deceased

Burial or Cremation?

The decision to bury or cremate is a very personal one, often influenced by costs and the practices of a person's culture or religion.

Burials

A burial is the process of placing the deceased person in a coffin and then into the ground (a grave) and covering it over with soil. Deceased people can be buried either in a lawn section of a cemetery (where a small plaque or monument may be erected at the head of the grave) or in a monumental section (where a monument completely covers the grave).

Burials are much more expensive than cremations.

What Kind of Funeral?

Cremation

Cremation is the reduction of a body to ashes by fire conducted in a purpose-built crematorium. One of the advantages of cremation is that it is less expensive than burial, saving you a lot of money.

Cremation also does not take up land space and for this reason many people consider cremation more environmentally-friendly. Cremation offers families a range of opportunities to commemorate the deceased in an appropriate manner following the actual cremation — such as scattering the ashes in a place with special significance.

Which is more popular – burial or cremation?

The number of people in Australia choosing to be cremated is steadily increasing. Whilst there is some variance between states and territories, cremations now generally outnumber burials. Cremation funerals are much more common in city areas where crematory facilities are available. Burials predominate in rural and remote regions.

If you decide to bury, look at your options and compare prices between cemeteries.

In some cultures, entombment in a mausoleum is the preferred resting place for the deceased. The mausoleum is constructed above ground and allows the coffin to be

placed in a crypt which is then sealed. A mausoleum is a unique type of interment, with a courtyard-style area being beautifully finished in granite and marble.

Celebrants and Clergy

A growing number of individuals consider themselves non-religious and don't mix in a faith community. Also, many people consider themselves spiritual but not necessarily religious. If you fit into either category, you might feel unclear about how to design a tribute that is fitting when someone you love dies.

Our research shows that friends and family often want to participate in a personalised gathering, but may be uncomfortable or unable to speak publicly about the loss of a loved one.

A Funeral Celebrant is trained and certified to provide a funeral, memorial or celebration of life service that is highly personalised to reflect the character, lifestyle and beliefs of the person who passed away. Celebrants encourage participation by family and friends in helping to create a meaningful ceremony. The Celebrant then writes and facilitates the ceremony for you.

Funeral Celebrants support the individual or family decision to present a spiritual and/or non-religious gathering.

What Kind of Funeral?

Clergy are generally cheaper than a celebrant. Fees vary from one celebrant to another.

Don't forget to shop around and get quotes.

Coffins and Caskets

What's the difference between a coffin and casket?

Coffins and caskets are one of the most expensive items for any funeral.

A coffin has a familiar shape and widens out from the top and narrows toward the feet. The lid also comes off with a coffin.

A casket is shaped with straight sides and has a hinged lid.

There is a wide range available. Coffins and caskets vary in materials and costs.

- » Solid timber
- » Craft wood/timber combination
- » Particle board
- » Plain craft wood or chipboard
- » Cardboard ("Lifeart" coffins)

What about re-useable coffins? Some companies can rent a coffin for the funeral. This comprises a normal looking coffin shell with a chipboard box inside. Only the chipboard box is cremated or buried. The outer coffin shell can be kept and hired for re-use.

Things you should know

Burials or cremations are not permitted without a sealed coffin or casket (except where some religious institutions have obtained exemptions).

A family carpenter can make the coffin — but it will have to comply with government regulations, the funeral director's handling and strength requirements and any crematory requirements such as coffin dimensions.

Metal liners, metal inserts, PVC or latex-based rubber materials are not permitted in or on coffins or caskets used for cremation because unacceptable emissions or residues can result.

Depending on the size of the funeral director's business, you will be able to choose the coffin or casket from floor stock or from a catalogue. You may notice that different funeral directors ask higher or lower prices for exactly the same product.

With burials, some people like to place religious or sentimental items inside the coffin or on its lid. In most cases this will not be a problem. However, problems can arise with items placed on top of the gravesite itself. For aesthetic or safety reasons the cemetery may not allow this. It is always wise to get advice from the funeral director or cemetery beforehand.

There are also a number of items that cannot be placed inside coffins during cremation as these can cause

What Kind of Funeral?

explosions. The Australian Cemeteries and Crematoria Association publish a document relating to contents of coffins.

Useful tips

Don't be rushed into selecting a coffin or casket. Take your time and ask lots of questions.

Choose a coffin or casket within your price and budget.

Ask the funeral director to see the entire range of coffins and caskets on offer.

Don't be swayed by the funeral director to upsize. Stand your ground.

Don't feel shamed if you choose a coffin or casket at the lower price range. You are among friends.

Purchase your own coffin or casket from a private supplier

Eco funerals

Eco funerals are a statement of personal values for some people seeking to leave a legacy of care and respect for the environment.

Eco funerals promote the use of biodegradable burial products such as simple wooden caskets, handmade caskets including wicker caskets or burial shrouds. Eco burial offers an environmentally-sensitive burial alternative to conventional funeral products.

Cremation Urns

Cremation urns are used to hold the cremated remains (ashes) of a loved one. Cremation urns are often referred to as memorial urns or burial urns and come in many different types and sizes.

Choosing a cremation urn is a very personal choice which takes time. Finding and deciding upon an urn which best suits both the personality of the deceased and the tastes of the family is an important decision.

Floral Tributes or Donations

Sending flowers to a funeral or sending sympathy flowers to the bereaved are popular ways to convey compassion and condolences. Beautiful blooms, elegant bouquets and decorative wreaths at a funeral can offer the bereaved family comfort when having to deal with the loss of a loved one.

The two most commonly used flowers for funerals are roses and carnations but these can be mixed with lilies, asters, delphiniums and gerbera daisies. These types of flowers are popular at funeral services because they add colour, set the tone and lighten the mood.

What Kind of Funeral?

What are the different types of funeral flower arrangements?

- Funeral wreath:** a floral presentation in circular shape symbolizes eternal life.
- Floral spray:** a 'spray' means flowers designed for viewing from one side only. Sprays can be placed on an easel.
- Floral arrangement:** this is a mix of fresh flowers displayed in a vase, basket or other container.
- Casket sprays:** this is a floral spray designed for the top of the casket and is usually ordered by the family.

Can I make donations instead of flowers

Many bereaved families wish to restrict the sending of floral tributes to immediate family members only and request that, as an alternative, donations are made to a charity or other organisation. Donations in legacy are increasingly popular and can help raise important funds for a charity or good cause of your choice or that of the deceased.

Suggested Organisations

Australian Kidney Foundation

(03) 9866 3300 www.kidney.org.au

Beyondblue

(03) 9810 6100 www.beyondblue.org.au

Bowel Cancer Australia

(02) 9926 5014 www.bowelcanceraustralia.org

Breast Cancer Australia

1300 850 551 www.breastcanceraustralia.org

Cancer Council Australia

(02) 80634100 www.cancer.org.au

Diabetes Australia

1300 136 588 www.diabetes.org.au

Heart Foundation

1300 55 02 82 www.heartfoundation.com.au

Prostate Cancer Foundation of Australia

(03) 9948 2070 www.prostate.org.au

SIDS Research Foundation

1300 308 307 www.sidsandkids.org

What Kind of Funeral?

Music and pictures

Funeral music

A funeral can be a wonderful celebration of someone's life and often people like to incorporate special and unique music and multi-media into the service. There are no rules about the type of music that is best.

A particular funeral song can remind us of the person who has passed away and provide moments of precious memories. You might choose a funeral song for the lyrics, to summarise how you're feeling as an alternative to saying it yourself. When we are dealing with overwhelming grief, music has the ability to soothe and comfort us.

Funeral songs that have meaning to you and your loved one are a perfect choice — his or her favourite song, the song that was playing when you met, the songs you liked to sing together.

Funeral songs that reflect the personality of your loved one are also a good choice. Beautiful hymns, classical music, or gentle Celtic airs also provide soothing background music and are often played while people are gathering in the chapel or funeral home.

Live music is very powerful – it can express love, joy, sadness, celebration, humour and solemnity. It can provide comfort and has been used for centuries to mark life's special occasions.

The following music and songs are provided as suggestions.

Funeral choices

Title	Composer
<i>Ave Maria</i>	Schubert
<i>Bist du bei mir</i>	Bach
<i>The Lord is my shepherd</i>	Various arrangements
<i>Panis angelicus</i>	Cesar Franck
<i>Somewhere (West Side Story)</i>	Bernstein
<i>You'll never walk alone (Carousel)</i>	Rodgers & Hammerstein
<i>Time to say goodbye</i>	F. Sartori & L. Quarantotto
<i>Vissi d'arte (Tosca)</i>	Puccini
<i>The Flower Duet (Lakme)</i>	Delibes
<i>Parigi o cara (La Traviata)</i>	Verdi
<i>Nessun dorma (Turandot)</i>	Puccini
<i>Soave sia il vento (Cosi fan tutte)</i>	Mozart
<i>Adagio (Clarinet Concerto A major)</i>	Mozart
<i>Adagio (Toccata, Adagio and Fugue BWV 564)</i>	Bach
<i>The last post</i>	Traditional
<i>Adagio for strings</i>	Barber

Tributes with pictures

Funeral media tributes such as DVD productions or photography of the funeral or memorial service itself provide a lasting memory for those left behind.

What Kind of Funeral?

Compilation DVD or slideshow

Memorial DVD slide shows can be a great reminder of how someone lived their life, for both old and young family and friends. You can choose to show such a presentation at the funeral or memorial service, or just keep it or distribute it to guests for personal viewing.

It can incorporate photos of the person's childhood, family, talents, hobbies and achievements; it can be funny or serious; set to music, or played in silence.

There are now many companies that can create these tributes using various computer software programs. Many funeral homes now have large screen TVs and projectors in their chapels.

Photography / DVD Production

Some people may think that taking pictures or filming a Church Funeral, Cremation Ceremony or Memorial Service is a bit macabre, but for a lot of people it means a great deal to be able to look back on what is a very emotional day.

It's also a day when people might share their personal memories of the deceased, often saying wonderful things or telling old stories, some of which you had forgotten or even never knew. These new memories will become very special, but understandably, you may be overcome with emotion on the day and unable to take it all in at the time.

Funeral choices

This is where a professional can discreetly record the day and you can watch the event at a later date and in your own time.

Also, if there are relatives living abroad and unable to attend the funeral or cremation service, you can send them a recorded copy of the day so that they can feel included in the memorial service.

Funeral Caterers

One aspect of a funeral that family members often undertake themselves is the after-funeral gathering or wake.

Providing refreshments after the funeral is a caring gesture towards those who have attended. It offers another reason for people to stay together, reminisce and provide support for each other rather than rushing off straight after the service.

Funeral caterers can allow families to concentrate on the funeral, knowing that the wake is taken care of and they can participate fully in the gathering. Caterers can simply deliver the food and then return to clean up, or you can book a complete service including preparing the venue, providing linen and utensils, supplying bar staff and servers and basically removing any fuss and bother for the family.

Funeral Directors

The following information will help you find and select a funeral director you are comfortable with and who offers services at a reasonable price.

Before selecting a funeral director, you should try to understand exactly what it is they do. Here are the main services offered by funeral directors:

- » Registering the death after the issue of the Medical Certificate of Cause of Death (including a Cremation Certificate if required).
- » Transferring the body from the place of death to the funeral director's premises in accordance with strict health rules concerning handling, transport and storage.
- » Meeting you at your home or in their office to discuss your preferences and options. Depending on what you decide, a meeting like this may be less than 30 minutes or up to two or three hours.
- » Coordinating between your clergy (or a funeral celebrant if you wish) and the cemetery or crematorium to decide when, where, and what type of service will be needed. In most cases cemeteries and crematoriums will not deal directly with anyone other than a funeral director.

Funeral choices

- » Preparing and placing death, funeral and obituary notices in newspapers of your choice and organising flowers.
- » Preparing the body for burial or cremation.
- » Supplying a coffin or a casket.
- » Providing a place for a viewing of the body by friends and relatives if desired.
- » Transporting the body by hearse to the ceremony and then to the cemetery or crematorium.
- » Providing special cars for mourners.
- » Paying fees for such things as the cemetery, crematorium and flowers on your behalf.
- » Advising and helping you with paperwork involved in accessing any financial reimbursement associated with the funeral (such as a funeral fund).

Choosing the right funeral director

EziFunerals suggests that if you have time, visit and inspect the funeral directors' premises to ensure that it meets your needs and expectations. We recommend that you ask yourself the following key questions before making your choice:

- » Have you met or heard about the funeral director in your community?

What Kind of Funeral?

- » Do you know their personal and professional reputation?
- » How long have they been serving their community?
- » What has been the experience of relatives, friends and neighbours?
- » Does the funeral director provide a full service facility and are they able to handle all of your needs (chapel, viewing room, reception and catering facilities, parking, etc.)?
- » Is the funeral director a member in good standing with the peak funeral directors associations?

What should I do after I have chosen a funeral director?

Different funeral directors can charge different amounts for the same service. So try and get more than one quote and compare costs. Ask for a detailed and itemised price list of all fees and charges before making a decision.

Once you have chosen a funeral director, make sure you: Get a written quote giving details of all costs you will be charged.

Get a detailed list of all fees paid by the funeral director to third parties (disbursements).

Check the wording of the contract for any hidden fees or charges. Make sure you read it carefully and ask

the funeral director to explain anything that you do not understand.

In summary, the top tips for choosing a funeral director are:

- » Plan ahead
- » Shop around and compare prices in advance
- » Ask for a price list
- » Resist pressure
- » Understand funeral costs and charges
- » Try to avoid emotional overspending
- » Recognise your rights
- » Read customer ratings and reviews @ ezifunerals.com.au
- » Apply the smart shopping techniques you would use for other major purchases
- » Get an itemised quote of funeral costs from the funeral director

Funeral Poems

Funeral poetry, readings and verse can enhance a funeral service or ceremony whether it is religious or non-religious. You can share how you feel about someone you have lost and pay tribute to the memories that you hold

What Kind of Funeral?

dearest. You can find an extensive selection of funeral poems at this website:

www.lastingpost.com/pa/pa_readings_db.php

Or simply Google “funeral poems”.

Funeral and Obituary Notices

There are several types of notices placed in the classified section of newspapers in Australia. These include:

Funeral Notice: A funeral notice is placed by the family, usually through the funeral director. It is an opportunity to publicly announce the death and funeral details of your loved one, and can also be used to pay tribute to the deceased. Details of where any donations or flowers can be sent may also be included.

Death Notice: Death notices are placed by families and friends as a mark of respect and to offer condolences and sympathy.

Bereavements: Bereavement notices are placed by families to thank hospital staff for their help, or to friends for their flowers and thoughts.

In Memoriam: These notices are placed by families to commemorate the anniversary of the death.

You can ask the funeral director not to include their business logo in your notice; otherwise you will be paying for their advertising.

Doves, butterflies, balloons . . .

A memorial release at a funeral or memorial service can be a meaningful farewell to your lost loved one, giving comfort and sense of peace to family and friends. A memorial release traditionally takes place at the closing of a graveside service or outdoor ceremony. Funeral releases are often timed for after the reading of a Bible verse, poem, or a moment of silence.

Doves

The white dove has long been the symbol of faith, fidelity, peace and love. At a funeral or memorial service, a dove release can be a peaceful and healing tribute, as well as a beautiful way of expressing a final letting go.

The releasing of white doves might bring a feeling of peace and calmness, helping bring a sense of closure to family members of the lost loved one. The doves are trained to return home after their release. You can choose to release a single bird or a flock.

Butterflies

Releasing butterflies adds a unique and memorable touch to a funeral or memorial service. The butterfly is symbolic of freedom, love and new life or the beginning of a new journey.

What Kind of Funeral?

Butterflies flying free can also represent the “setting free of the spirit” and releasing butterflies is a reflective yet uplifting experience.

Balloons

Popular at weddings, releasing balloons is not uncommon at funerals as well. Although some people choose not to release balloons because of perceived environmental damage, latex balloons by themselves are in fact a natural product and 100% biodegradable.

The golden rule if you choose a balloon release is to make sure you only use latex balloons, and do not attach any string or ribbon to the neck.

Fireworks Displays

Many people now wish to make their passing a happier occasion, more of a ‘celebration of life’ where family and friends can remember someone as they were in life. A truly memorable fireworks display can be a wonderful way to commemorate the life of someone special.

The firework display can be large or small, loud and spectacular or subdued and beautiful — whatever suits the person in mind. Keep in mind that restrictions apply and vary from State to State.

Funeral Stationery

Funeral stationery, such as a program or memorial booklet, is an important part of the funeral service. The stationery not only serves as a keepsake for those who attend the service, it also allows the family to honour, celebrate, remember, and tell the life story of their loved one.

Today, because of the ease and low cost of creating and producing printed materials, there is a vast array of stationery options to choose from. Everything needed from memorial folders, prayer cards, attendance cards, bookmarks, signs, DVD packaging, and even candles can be printed to meet individual needs.

Funeral Transport

Transporting a coffin to a funeral can be done in more ways than most people may realise, and can be one of the easiest things to personalise and make memorable if you choose. Most people settle for the hearse and limousine supplied by their funeral director, but there are a multitude of companies offering a wide choice of specialist vehicles for this purpose.

Things to consider when making arrangements for transport to and from the funeral:

Would you prefer a motor or horse-drawn hearse?

What Kind of Funeral?

An additional hearse may also be required to carry the flowers.

What type of hearse would you prefer? Would you like a standard hearse or something more unusual such as a motor-cycle hearse or a horse-drawn hearse?

How many limousines will be needed?

(most can carry 6 people)

Where will the cortege leave from?

Will it take a special route?

Where will you return to?

Will you require wheelchair access?

Funeral Wakes and Venues

There are many places where you can hold a funeral and/or a wake. If you or the person who passed away attended a particular church or other place of worship, then that church may be the fitting place to have the funeral service.

Family tradition or personal preference might lead you to hold the funeral at another venue such as:

- » the funeral director's chapel
- » the nursing home chapel
- » the crematorium chapel
- » the graveside
- » a rural property
- » a private residence
- » a school auditorium

Gifts and Jewellery

When you learn of someone's death, it's common to want to send something to the bereaved to express your condolences. What you decide to give will usually depend upon your closeness with the family of the deceased, their faith and even their needs during their time of loss.

Charity Gifts: Donations

In almost every situation, those in mourning will appreciate donations made to a charity in memory of the deceased. Often, the family will include in the obituary the names of suggested charities. The mourning family may state that donations to a charitable foundation are preferred to floral tributes.

Inspirational Gifts: Memorials and Memories

For many people who have lost loved ones, the whirlwind of activities surrounding the funeral consumes their attention.

It is during the subsequent weeks and months that the feeling of loss really hits. Gifts that commemorate their loved one's memory can serve as a constant and comforting memory that although their loved one may be gone, his family and friends have not forgotten him.

What Kind of Funeral?

Personal Gifts: Memorial Jewellery

Memorial jewellery is something that can be treasured for generations and gives the bereaved a tangible way to keep their loved one's memory close.

There are several types and styles that you can choose from, all customized in special way. You can engrave these pieces with the loved one's name and memorial dates, include her birthstone or her photo.

Memorials and monuments

A stone memorial provides tangible evidence of a life lived, and a sense of focus at which the bereaved can remember and reflect. It plays an important role in the grieving process, forming a link between the past, present and future, helping to unify families and generations. Memorials must be approved before they can be erected at cemeteries.

Memorials at cemeteries are big business and one of the largest purchases consumers make after a funeral. Memorial mason costs can vary between \$7000 and \$10,000 per grave.

A monument can be a traditional stone memorial that is erected in cemeteries or churchyards; a plaque marking where ashes have been laid; a memorial bench or even a more personal sculpture or artwork.

Pall Bearers

Pall bearers are people who carry the coffin during the ceremony.

Some families decide that they would like to carry the coffin themselves and bearers may be friends, family members or colleagues of the person who has passed away.

Alternatively, many funeral companies can arrange to supply bearers.

Preparing a Eulogy

The eulogy is the speech or presentation during the funeral ceremony that talks about the life and character of the person who passed away. The eulogy acknowledges the unique life of the person who passed away and affirms the significance of that life for all who shared in it.

The eulogy typically lasts 15-20 minutes, although longer presentations may also be appropriate. The eulogy can be delivered by clergy, a celebrant, a family member or a friend of the person who passed away. Instead of a traditional eulogy delivered by one person, you may choose to ask several people to speak and share their memories.

There is also a growing trend toward having people at the funeral stand up and share a memory of the person

What Kind of Funeral?

who passed away. This works well, especially at smaller or less formal gatherings.

Your funeral celebrant can write the eulogy for you or they can work with the family or close friend, to craft the eulogy together. When preparing a eulogy, ask yourself, “What stands out to me about this person’s life?” “What are some special memories I’d like to share?” “What were the times I felt particularly close to this person?” “What were some admirable qualities about this person?” Some of these memories can be amusing.

The eulogy doesn’t have to cover every aspect of the person’s life. Often the best eulogies are those that focus on the eulogy-giver’s personal thoughts and memories. Do try to acknowledge those who were closest to the person who passed away as well as important achievements in the person’s life, but don’t feel obligated to create an exhaustive biography.

Single or Double Service?

A **single** service is commonly held entirely at one location. The most common places for a single service are at graveside, crematorium or the funeral home chapel.

A **double** service is the most requested type of funeral. It usually involves a service either in a church or at a chapel and then a funeral procession to the cemetery or

crematorium. This provides the greatest opportunity for tradition and participation of family and friends.

The format of a funeral service can have a considerable effect on costs. It is much simpler if you combine the ceremony and service at the same location.

Keep in mind that a big drawback of a service at a cemetery or crematorium is the time constraints set by cemeteries and bookings of other funerals before and after your own.

The most popular types of services conducted in Australia are:

- » Double services – at church/chapel and at the cemetery (45% of all Australian funerals)
- » Single cemetery/crematorium service (20% of all funerals)
- » Single service chapel funeral (about 10% of all funerals)
- » Single church service (about 6% of all funerals)
- » Direct committal (1% of all funerals)
- » Other combinations of the above (18%)

Source: ServiceSkills Australia, 2012

Viewing the Deceased

The decision of whether to view the deceased is a personal one and may be determined by religious or cultural beliefs. Some people take comfort from seeing the deceased at rest.

A viewing can also afford family members and friends an opportunity to say a personal farewell, while other people prefer to use a closed coffin that is farewelled at the funeral.

The choice of apparel is also an important part of the viewing process. Often the favourite clothing of the deceased is chosen. However, any personal selection is acceptable or the funeral director can provide a burial garment.

A viewing is a matter of choice, but it is advisable to canvas opinion amongst family members.

Private remembrance rooms are available at many funeral homes or some people may wish to have the deceased at home.

Doing it yourself

*“Of all the wonders that I yet have heard,
It seems to me most strange that men should fear;
Seeing death, a necessary end,
Will come when it will come.”*

William Shakespeare, *Julius Caesar*

THIS SECTION has been prepared to support and assist people who may prefer to not use a funeral director and would like to conduct the burial or cremation themselves. It is divided into three simple and easy stages.

- » Before the funeral can take place
- » The day of the funeral
- » After the funeral

In this section you will find information on:

- » How to arrange a funeral yourself
- » DIY burials
- » DIY cremations

What Kind of Funeral?

How to arrange a funeral yourself

It is possible to organise a funeral yourself without using a funeral director providing you obtain a Single Funeral Permit and comply with the relevant State requirements. By obtaining a Single Funeral Permit you become the “Funeral Director” and it is your responsibility to arrange all permits and applications as well as all other matters associated with the funeral.

Although a do it yourself’ funeral can be a complex undertaking, it can also be very rewarding. Some people find it helps them come to terms with the death of a loved one. It can also be significantly cheaper than using a funeral director.

What other arrangements do I need to make?

Other arrangements you will need to make prior to the funeral can be found in the section on Funeral Choices. For example:

- » looking after the body and preparing it for the funeral
- » booking a slot at a church, cemetery or crematorium
- » choosing a coffin
- » arranging someone to deliver the service
- » arranging transport

Doing it yourself

- » choosing music and flowers
- » organising people to carry the coffin

Things to consider

Some of the tasks involved in conducting your own funeral and applying for a Single Funeral Permit may be distressing and it is not advisable to try to do it all yourself. Ask another family member or friend for help or alternatively use the services of a funeral director.

Whilst every effort has been made to provide accurate information, we are aware that the laws and policies for DIY funerals will vary in each State. It is recommended that you contact your preferred cemetery and managing authority in your State for specific requirements and to discuss any issues you may have in person.

DIY Burials

Before The Funeral Can Take Place

It will be necessary for you to follow a number of important steps in order to comply with the relevant State requirements.

Obtain a Medical Certificate of Cause of Death

A Medical Certificate of Cause of Death is required from the doctor who certified the death.

What Kind of Funeral?

This can be done at the time the doctor certifies, or alternatively by arranging to collect it from his surgery. If the death is subject to a Coronial investigation, a Coroner's Certificate is issued by the Coroner's Office.

In the case of a stillborn death, a Medical Certificate of Cause of Stillborn or Neonatal Death replaces the Medical Certificate of Cause of Death (available from the hospital where the death occurred).

Apply for a Single Funeral Permit

The requirements relating to Single Funeral Permits are generally governed by Cemeteries Acts, Cemetery By-laws and other laws in each State. An application for a Single Funeral Permit must be completed and returned to the managing authority together with the relevant fees. Proof of securing Public Liability insurance to the value of \$5,000,000 may also be required.

The application form will outline your responsibilities and the terms and conditions for taking charge of the funeral arrangements as if you were a licensed funeral director.

Your responsibilities will include:

- » Identification and preparation of the deceased
- » Planning the funeral
- » Making adequate transport arrangements
- » Conducting the funeral on the day

Doing it yourself

- » Compliance with the terms and conditions set out in the Single Funeral Permit by the relevant managing authority.

Conditions prescribed by the managing authorities in each State may include the following:

The applicant must be over 18 years of age and provide their full given names and surname on all documentation.

Arrangements that meet the required health regulations are made for the safe holding of the body prior to the burial/cremation.

A suitable coffin or casket is obtained for the deceased person named on the permit.

All necessary forms are completed showing the deceased person's legal surname and given names in full.

Provision of a suitable and respectable vehicle to transport the body and coffin within the cemetery.

Does your application relate to a new grave?

If your application relates to a new grave, you may be required to complete a Digging Requisition form with the details of the deceased and grave details required. It is generally a requirement that the completed, signed and dated form is provided to the cemetery 48 hours prior (or earlier) to the funeral date.

Graves are generally allocated in the current working area of the cemetery unless stated on the Digging Requisition form.

What Kind of Funeral?

If you wish to select a specific grave site, you will need to liaise with the cemetery beforehand. There is an additional cost for your selection.

Does your application relate to the re-opening of an existing grave?

If your application relates to the re-opening of an existing grave, you will need to advise the cemetery, usually on the Digging Requisition form.

A Grant of Right of Burial for the grave to be reopened must be current. If the Grant of Right of Burial has expired, you must contact the relevant cemetery who will be able to advise you of specific requirements to be met.

Book the Funeral

Once your application has been approved, it will then be necessary for you to book the day and time of the funeral with the cemetery.

At the time of the booking you will generally be asked to provide the following information:

- » Your name, phone and fax number or email address
- » Confirmation that you have a current Single Funeral Permit
- » Name of the cemetery where you require the booking

Doing it yourself

- » Date and time you require the funeral to take place (you should have a second choice ready in the event your preferred time may not be available):
- » The deceased's legal surname and first name/s
- » Date of death and age of the deceased;

Obtain a Burial Application Number

A burial application number will then be provided to you by the managing authority. The burial application number is to accompany all paperwork relating to the deceased.

Organise the Coffin

A substantial coffin is required for burial bearing the name of the deceased person stamped in legible characters on a metal plate on the lid of the coffin. A lead strip with the name of the deceased must be placed under the name plate on the coffin/casket.

It is recommended that you contact one of the local coffin suppliers or alternatively a Funeral Director found at www.ezifunerals.com.au to purchase a recommended coffin.

You will need to ensure that you have a suitably enclosed transport vehicle, together with a cover for the coffin. Coffins cannot be transported uncovered, on top of a vehicle, in a trailer or open backed vehicle.

What Kind of Funeral?

On The Day Of The Funeral

On the day of the funeral, you will need to have obtained and prepared the coffin and ensure that you have all the necessary paperwork to meet the relevant State and cemetery requirements.

Identification Form

You will also be required to provide an Identification Form. This form requires you to certify that the body in the coffin is in fact the deceased person named on the Medical Certificate of Cause of Death, and whose name appears on the metal plate on the lid of the coffin.

This identification process is to be done prior to the coffin being sealed.

List of paperwork required at time of funeral

- » Application for Single Funeral Permit
- » Application for Burial Form
- » Medical Certificate of Cause of Death
- » Identification Form
- » Proof of purchase of Public Liability insurance for \$5,000,000
- » Proof of Payment of relevant cemetery fees

Registration Of Death

Under the relevant Births, Deaths Marriages Registration Act in each State, you are required to register the death of the deceased with the relevant Office of the Registry General, Births Deaths and Marriages. The registration of the death is generally required to be completed within seven days of the funeral.

What documentation do I need?

The following documentation needs to be presented to the Registrar of Births, Deaths and Marriages.

- » Death Registration Paper
- » Medical Certificate of Cause of Death, or Medical Certificate of Cause of Stillborn or Neonatal Death or Coroner's Certificate
- » Death Certificate Application (if you require a Certified Death Certificate)
- » In the case of a Stillborn, a Birth Information Paper must also be lodged

How long does it take for the death to be registered?

- » Lodging a death takes approximately two weeks to be registered.
- » Once registered the applicant may lodge a Death Certificate Application form with the relevant

What Kind of Funeral?

Registry for a Certificate of Death Registration (commonly known as a Certified Death Certificate). Death Certificates usually take from 3-7 days to be issued and there is a fee charged for the document by the Registrar.

DIY Cremations

Before the funeral can take place

Before cremation can take place, it will be necessary for you to follow a number of important steps in order to comply with the relevant State requirements.

Obtain a Medical Certificate of Cause of Death

A Medical Certificate of Cause of Death is required from the Doctor who certified the death. This can be done at the time the Doctor certifies, or alternatively by arranging to collect it from his surgery.

If the death is subject to a Coronial investigation, a Coroners Certificate is issued by the Coroner's Office. In the case of a stillborn death, a Medical Certificate of Cause of Stillborn or Neonatal Death replaces the Medical Certificate of Cause of Death (available from the hospital where the death occurred).

Apply for a Single Funeral Permit

The requirements relating to Single Funeral Permits are generally governed by Cemeteries Acts, Cemetery By-laws and other laws in each State.

An application for a Single Funeral Permit must be completed and returned to the managing authority together with the relevant fees. Proof of securing Public Liability insurance to the value of \$5,000,000 may also be required.

The application form will outline your responsibilities and the terms and conditions for taking charge of the funeral arrangements as if you were a licensed funeral director.

Your responsibilities will include:

- » Identification and preparation of the deceased
- » Planning the funeral
- » Making adequate transport arrangements
- » Conducting the funeral on the day
- » Compliance with the terms and conditions set out in the Single Funeral Permit by the relevant managing State authority.

Conditions prescribed by the managing authorities in each State may include the following:

- » The applicant must be over 18 years of age and provide their full given names and surname on all documentation.

What Kind of Funeral?

- » Satisfactory arrangements are made for the safe holding of the body prior to the burial/cremation which meet the required health regulations.
- » A suitable coffin or casket is obtained for the deceased person named on the permit.
- » Secure Public Liability Insurance to a specified value is obtained.
- » All necessary forms are completed showing the deceased person's legal surname and given names in full.
- » Provision of a suitable and respectable vehicle to transport the body and coffin within the cemetery.

Book the funeral

Once your application has been approved, it will then be necessary for you to book the day and time of the cremation with the cemetery.

At the time of the booking you will generally be asked to provide the following information:

- » Your name, phone and fax number or email address.
- » Confirmation that you have a current Single Funeral Permit

Doing it yourself

- » Name of the cemetery you require the booking
- » Date and Chapel time that you require for the cremation (you should have a second choice ready in the event your preferred time may not be available):
- » The deceased's legal surname and given names
- » Date of death and age of the deceased;

Obtain a Certificate of Memorial Attendant

If the deceased person is to be cremated a Certificate of Medical Attendant form is also required in most States. It is important to advise the Doctor/Coroner of your intentions at the same time as ordering the Medical Certificate of Cause of Death (or Medical Certificate of Cause of Stillborn or Neonatal Death).

A Certificate of Medical Attendant form will generally take the Doctor approximately 30-45 minutes to complete.

The Coroner does not need to complete this Certificate; however the Coroner will still need to be made aware that the deceased person is to be cremated so that a Coroner's Certificate to Cremate is issued.

Apply for a Permit to Cremate

An Application for a Permit to Cremate will also need to be completed for the cremation to take place.

What Kind of Funeral?

Obtain Medical Referee Approval

On completion of the Certificate of Medical Attendant form and Application for a Permit to Cremate, you will take both these forms to a Medical Referee. This is a doctor appointed under the Cremations Act. The managing authority in your State may be able to provide you with a list of the Medical Referees within your area. The relevant Department of Health can also provide further names if required.

The Medical Referee will check both the Certificate of Medical Attendant and Application for a Permit to Cremate prior to issuing you with a Permit to Cremate.

You must also ensure that if the deceased had a pacemaker it has been removed.

The Medical Referee keeps both the Certificate of Medical Attendant form and Application for a Permit to Cremate. It is normal for Medical Referees to charge for this service.

Apply for Cremation Approval

An Application for Cremation is then required to be completed and lodged with the relevant crematorium. The legal surname and given names of the deceased must be used in the application as with all other forms.

Your full given names, surname and address as Administrator must also be completed, signed and dated.

Doing it yourself

It is also important to specify in the application what arrangements you have decided with regard to the ashes.

A copy of the Application for Cremation and the Permit to Cremate must be submitted to the crematorium 48 hours prior to the funeral so that if there are any errors they can be rectified and resubmitted in plenty of time before the funeral.

Payment must be made prior to the funeral taking place.

Organise the Coffin

A substantial coffin is required for cremation bearing the name of the deceased person stamped in legible characters on a metal plate on the lid of the coffin. A lead strip with the name of the deceased must be placed under the name plate on the coffin/casket.

Note: When purchasing a coffin, you will need to ensure that you have a suitably enclosed transport vehicle, together with a cover for the coffin.

On The Day Of The Funeral

On the day of the funeral, you will need to have obtained and prepared the coffin and ensure that you have all the necessary paperwork to meet the relevant State and crematorium requirements.

What Kind of Funeral?

Identification Form

On the day of the funeral, you will also be required to provide an Identification Form. This form requires you to certify that the body in the coffin is in fact the deceased person named on the Medical Certificate of Cause of Death, and whose name appears on the metal plate on the lid of the coffin.

This identification process is to be done prior to the coffin being sealed.

List of paperwork required at time of cremation is as follows:

- » Single Funeral Permit
- » Application for Cremation
- » Permit to Cremate
- » Identification Form
- » Proof of purchase of Public Liability insurance for \$5,000,000
- » Proof of Payment of relevant cemetery fees

Ashes

The ashes are generally available for collection from the Crematorium 48 hours after cremation takes place.

You can nominate to collect the ashes by selecting that option on the Application for Cremation or you can

advise the crematorium at a later date should you wish to collect on a certain day and time.

The ashes can be collected in person by the Administrator (i.e. the person whose name is provided on the relevant forms).

In the event that the Administrator is not able to personally collect the ashes, he/she may provide a letter of authority together with acceptable identification (e.g. Driver's Licence) for an agent to collect the ashes.

If you are undecided regarding the placement of the ashes, the crematorium will generally hold the ashes for up to six months free of charge and post out brochures to the Administrator. If the ashes are not placed with a memorial or collected within six months, a storage fee per month may be charged. The crematorium may also dispose of the ashes in accordance with any laws if arrangements have not been made for them to be placed or held beyond the six-month period.

After the funeral

Registration of Death

Under the relevant Births, Deaths Marriages Registration Act in each State, you are required to register the death of the deceased with the relevant Office of the Registry General, Births Deaths and Marriages. The registration

What Kind of Funeral?

of the death is generally required to be completed within seven days of the funeral.

What documentation do I need?

The following documentation needs to be presented to the Registrar of Births, Deaths and Marriages.

- » Medical Certificate of Cause of Death, or Medical Certificate of Cause of Stillborn or Neonatal Death or Coroner's Certificate
- » Death Certificate Application (if you require a Certified Death Certificate)
- » In the case of a Stillborn, a Birth Information Paper must also be lodged

How long does it take for the death to be registered?

Registering a death takes approximately two weeks.

Once registered the applicant may lodge a Death Certificate Application form with the relevant Registry for a Certificate of Death Registration (commonly known as a Certified Death Certificate).

Death Certificates usually take from 3-7 days to be issued and there is a fee charged for the document by the Registrar.

When the funeral is over

*“Seeing death as the end of life
is like seeing the horizon as the end of the ocean.”*

American author David Searls

ALTHOUGH the funeral itself might seem like the end of the process, there are other things that you need to consider.

As was described in “Funeral choices,” acknowledgement of family and community is usually placed in a local or national newspaper after the funeral and is an opportunity for the relatives of the deceased to publicly thank people who have given them support and assistance.

In addition, you will have to deal with:

- » Placement of the ashes
- » Affairs of the deceased

What Kind of Funeral?

- » Wills and estates
- » Coping with grief

Placement of the ashes

When arranging the funeral, you may not have been sure of the final resting place for the deceased's ashes. There are a number of options and choices available.

Scattering ashes

This can be carried out in a number of places including in the grounds of the crematorium, on a family grave, in your garden, at a place with fond memories, in woodland or the bush, at sea, abroad. In some cases, permission may be needed from the appropriate authority.

Burying ashes

People choose to bury ashes for a variety of reasons. For instance, families can then visit the place of burial and put up a memorial at the site, while others place the ashes of more than one family member together.

You may be able to bury ashes within the grounds of the crematorium, in a churchyard, in a grave or in your garden.

In each case, you will need to seek permission from the appropriate authority. When ashes are scattered or buried in a churchyard, cemetery or a different crematorium, the appropriate authority may also require the Certificate of Cremation provided by the crematorium.

Keeping the ashes

Some people prefer to keep the ashes at home in a casket or urn designed for that purpose. In some cases this is so that when a spouse or partner dies, the remains of both can be scattered or buried together. Others place a small amount in a piece of jewellery, for example a specially designed locket.

Affairs of the deceased

There are many legal, tax and administrative matters concerning the deceased's affairs and estate, many of which need to be attended to quickly. You may need to write to inform organisations of the death. Here is a sample letter:

TO WHOM IT MAY CONCERN

I wish to notify you of the death of:

Surname: _____

Given Names: _____

Date of Birth: _____

Street Name and No: _____

Suburb: _____ Postcode: _____

Date of Death: _____

I understand that he/she had dealings with your organization.

The reference number/membership number/client number for your organization was: _____

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Please contact me on tel. _____ or by email _____
should you require further information.

Signed _____

Name and Address: _____

Relationship to the Deceased: _____

Date: _____

The following list will help you put the pieces of your loved one's life together and provide information that will assist in sorting and managing the deceased's affairs in an orderly manner after the funeral. In an ideal situation, the person who died will have looked ahead and provided many of these details.

A. Key Contacts

1. Family and friends

Name	Relationship	Telephone No.

When the funeral is over

2. Important contacts

Advisor	Name	Telephone No.
Executor/Administrator		
Lawyer		
Funeral Advisor		
Accountant		
Financial Advisor		
Insurance Agent		
Stockbroker		
Bank Manager		
Employer		
Landlord		
Doctor (general)		
Doctor (specialist)		
Dentist		
Minister of Religion		
Celebrant		
Veterinarian		
Other		

What Kind of Funeral?

3. Service Providers

Provider	Name	Customer Ref#	Telephone No.
Water			
Electricity			
Gas			
Public Trustee			
Medicare			
Centrelink			
Local government			
Veteran Affairs			
Post Office			
Australian Taxation Office			
Bank			
Nursing Home			
Home Help			
Other			

When the funeral is over

B. Insurance Information

INSURANCE COMPANIES			
INSURANCE TYPE	POLICY NUMBER	INSURANCE COMPANY	CONTACT INFORMATION
Health			
Life			
House & Contents			
Mortgage			
Annuity			
Car			
Car			
Dental			
Disability			
Pet			
Boat			
Caravan/Trailer			
Funeral			
Business			
Other			

What Kind of Funeral?

C. Important documents

An Executor/Administrator or family will need to gather a variety of documents following a death in order to settle the deceased's affairs. Recording the location of them can help.

DOCUMENT	LOCATION
Will	
Birth Certificate	
Citizenship Certificate	
Military Discharge	
Drivers Licence	
Insurance Policies	
Marriage Certificate	
Divorce Papers	
Trust Documents	
Property Deed(s)	
Vehicle Ownership	
Passport	
Social Security Cards	
Safe Deposit Box Key	
Adoption Papers	
Other	

When the funeral is over

A family or Executor/Administrator will need information about the deceased's assets.

a. Assets

BANK		
ACCOUNT TYPE	ACCOUNT #	BANK NAME
Safe Deposit Box		
Savings		
Term Deposit		
ATM/Debit Card		
Investment		
Business		
Other		

INVESTMENT		
ACCOUNT TYPE	ACCOUNT #	INSTITUTION NAME
Brokerage Account		
Funeral Bond		
Superannuation		
Investment Fund		
Shares		
Other		

What Kind of Funeral?

PENSION(S)		
TYPE	ACCOUNT #	ORGANISATION NAME
Aged		
Disability		
Veteran Affairs		
Family Tax Assistance		
Spouse		
Health Care Card		
Family Support		
Rental Assistance		
Single Parent		
Other		

PROPERTY		
TYPE	DESCRIPTION	LOCATION
Real Estate		
Car		
Boat		
Caravan/Trailer		
Motorcycle		
Art Work		

When the funeral is over

Jewellery		
Collections		
Other		

b. Liabilities

An Executor/Administrator or family will need information about any outstanding debts the deceased had.

LOANS		
TYPE	ACCOUNT #	LENDER NAME
1st Mortgage		
2nd Mortgage		
Home Equity Line of Credit		
Reverse Mortgage		
Car		
Boat		
Personal		
Caravan/Trailer		
Business		
Motorcycle		
Investment		
Other		

What Kind of Funeral?

CREDIT CARDS			
COMPANY NAME	CARD #	EXPIRY DATE	PHONE #

Wills and Estates

A will is a written document that sets out how the will-maker wants their property and possessions (their 'estate') divided after their death. Many people first come across the law relating to wills when they have to make a will of their own. For others, it is when they are appointed executors or trustees of an estate and have to manage the affairs of someone who has died.

It is always better to make a will — that way the deceased person decides who will inherit their estate, rather than having intestacy rules apply. This will save the family and loved ones a great deal of administrative work, anxiety and pain, rather than making them go through the process of establishing themselves as eligible relatives.

You can choose to benefit your favourite charity, a friend or a remote relative who may not be included under the intestacy rules.

Coping With Grief

It's generally accepted that grieving is a normal process, but unfortunately we don't all know how to do it.

Many people wrongly assume that the funeral spells the end of the grieving process, when in actuality it's often the beginning. Grief counselling — and occasionally grief therapy — can help people come to terms with their loss and move on with their lives.

Getting the right support is paramount, and not just from other family members and friends, but also from support groups and professionals.

Elisabeth Kübler-Ross defined what became known as the “five stages of grief”, based on the feelings of patients facing terminal illness.

Denial: *“This can't be happening to me.”*

Anger: *“Why is this happening? Who is to blame?”*

Bargaining: *“Make this not happen, and in return I will ____.”*

Depression: *“I'm too sad to do anything.”*

Acceptance: *“I'm at peace with what happened.”*

If you are in need of urgent grief assistance please contact your local GP or if you need to talk to someone straight away call:

Lifeline 13 11 14 (Australia local call)

Kids Helpline 1800 55 1800 (Australia free call)

Australian Centre for Grief and Bereavement

1800 642 066 (Australia free call)

A digital life after death

*“For what is it to die,
But to stand in the sun and melt into the wind?
And when the Earth has claimed our limbs,
Then we shall truly dance.”*

Khalil Gibran

THE ON-LINE LIFE of children today begins the day they are born. Family and friends record a child's early life events on social networking sites. As we travel along the life course, the events, thoughts, and ideas that shape our lives continue to be recorded through social media.

So what happens to someone's on-line life, after we have laid them to rest in real life?

Social media can be a valuable resource to remember and celebrate a life lived. It provides an opportunity for family to discover and capture their loved one's life and to connect with the huge number of friends they had collected from around the world during their on-line life.

In this section you will find information on:

- » Living memorials
- » Tools for managing an online life

Living Memorials

For many who have lost loved ones, attending the funeral or visiting a cemetery is not always possible. They might live too far away, dread showing emotion in public or find the death and funeral experience too difficult.

Online living memorial sites have become very popular in recent years as they allow a grieving community to remember and celebrate a life lost, wherever they are and whenever they wish. They can be private memorial sites, or a way of sharing memories with family, friends and the community.

Living memorial sites consist of tribute pages hosted on special websites. They are set up so that families can remember lost loved ones. They can be simply a one-page HTML webpage document giving the name of the deceased and a few words of tribute, through to a fully functioning website designed to celebrate, commemorate and remember someone's life in its entirety.

Content typically includes multiple photos in a gallery or slideshow plus chosen music and videos uploaded

What Kind of Funeral?

along with memories and stories from friends and family.

A common feature is the acceptance of thoughts or candles, often by visiting strangers to the memorial, offering their condolences and support to the grieving party. There can be a timeline which charts the person's life and a family tree to display their links with ancestors and descendants.

There may even be a blog or journal which provides a record of emotions and feelings felt during the period of bereavement.

What happens to our on-line life after our real life has been laid to rest?

As we spend more and more of our time online it is gradually becoming an integral part of our lives. We may keep treasured memories on photo sites or our deepest thoughts in blogs.

We may have important relationships with people we have only ever met on the web. Although it is not pleasant to contemplate, we should be thinking a little more about what happens to our online life after we die. In 2011, it was estimated that 408,000 U.S. Facebook users would pass away, and internationally that number was likely to be 1.78 million. This worked out to be about one person every three minutes (Entrustnet, 2011).

Ask yourself: What will I need to do to manage the on-line life of a relative or friend who passes away?

Tools for managing an online life

According to Life Insurance Finder.com.au, the following social media and online accounts have policies which outline what will happen to your account when you die:

Twitter allows users to request that an account be deleted or memorialized when a friend or loved one has passed on. Users can get in touch with Twitter to either completely delete the account or obtain a permanent backup of the deceased user's public tweets. Users will need to provide their name and contact details, their relationship to you, your Twitter username and a link to or copy of your obituary.

Facebook also allows users to request that an account be deleted or memorialized when a friend or loved one has passed on. Once the request is approved by Facebook the account's privacy is restricted to friends only and certain sensitive information is removed. The profile and wall remain active for friends to post memories and condolences. Upon request from a close family

member Facebook will remove a deceased user's profile entirely. Users will need to provide their name and contact details and proof of their relationship to you.

MySpace will cancel a deceased user's account if they are sent proof of death.

LinkedIn will also close your account if they receive confirmation of your death.

YouTube allows your heir or power of attorney control of your account and all of the content.

Google+ and Gmail will provide account information to family members at their discretion.

Yahoo and Flickr sites have a strict digital death policy where, upon receiving a copy of

What Kind of Funeral?

your death certificate they will permanently delete all of your accounts and their contents meaning no one but you can ever access them.

Hotmail will send a copy of all email messages and a current contacts list to your family, before closing the account on request. While this can make it easier for your family to notify all of your contacts of your death, keep in mind this also means your family will be able to read all of your private emails, which may not only include revelations about you, but could also reveal personal information about others.

eBay will close an account and delete all customer details from the eBay database after receiving a copy of your death certificate .

PayPal will need to view a death certificate before closing an account, and if there is money in the account a cheque will be issued in the name of the account holder.

Match.com will block the account of a user who has died so that it is no longer visible on the site and your power of attorney will need to contact Match.com to retrieve account information.

An **eHarmony** account will remain open until a family member or power of attorney contacts the site at which point eHarmony will close the account

Source:
www.lifeinsurancefinder.com.au

Record important information about your digital life

Make a list of all your social media accounts (e.g. Twitter, Facebook, Linked In, You Tube) including username and password so that your family can access them in the event of your death.

Pet loss and funerals

“Until one has loved an animal, a part of one’s soul remains unawakened.”

Anatole France

OUR PETS PLAY such an important role in our lives. They offer companionship, unconditional love and help ease stress and other ailments.

Sadly, everyone who cares for a pet will one day face the illness, old age or death of their beloved animal friend. It is as natural and necessary to grieve for the loss of a pet as it is for any loved one who dies.

In this section you will find information on:

- » End-of-life pet care
- » Euthanasia
- » Coping with the loss of a pet
- » Pet funerals

What Kind of Funeral?

End-of-life pet care

Coping with the impending loss of a pet is one of the most difficult experiences a pet owner will face. Whether your pet is simply old or has been diagnosed with a terminal illness, it's important to calmly guide the end-of-life experience and minimise any discomfort or distress.

As your pet's health declines, you may elect to care for your pet at home—with the supervision of a veterinarian—or you may decide to end his suffering with euthanasia.

What exactly happens when an animal is put down?

Your veterinarian has special training to provide your pet with a humane and gentle death. Most often, he or she uses a two-step process. First, the pet is injected with a sedative to make him calm and comfortable. Next, he injects a special medication.

These drugs function in such a fashion that the animal experiences no awareness of the end of life. The process is akin to undergoing general anaesthesia for a surgical procedure. The process takes about 10 to 20 seconds. The veterinarian then checks to make sure that the animal's heart has stopped. With this procedure, there is no suffering.

Is there a “right time” to euthanise an animal? And how will I know when that is?

If your animal has episodes of obvious suffering during the day or night, it may be time to plan euthanasia. It is important to ask your veterinarian for the exact signs of suffering likely to be associated with the condition or disease that your pet has. Sometimes an animal will continue to eat or drink in spite of pain, panting or disorientation. If you are not sure how much your pet is suffering, keep a daily record of the good times versus the bad times.

Then you can decide when the quality of life is so poor that it is time for you to give him the gift of ‘good death.’ Sometimes people are tempted to delay the moment of euthanasia, because we anticipate our own intense grief. Unfortunately, we may regret that we allowed the pet to linger too long.

Coping with the loss of your pet

Learning more ahead of time about options concerning your pet’s death, and what to expect when you lose a pet, can help you and your family cope with this difficult loss. Planning ahead for our pets has many benefits and it’s easier to do when you’re not feeling the grief of your loss.

What Kind of Funeral?

Is it normal for me to feel so angry/sad/confused after my pet has passed away?

Many forms of grief are completely normal. The most distressing are hallucination-type experiences that leave an impression that you are hearing familiar sounds of your pet. Some people even think that they see their pet out of the corner of their eye, especially after just waking up. Often, it is the most responsible owners who feel guilty and confused about the choices they made regarding the end of their pet's life. Occasionally, a person may feel temporarily angry with their veterinarian or others involved in end-of-life issues. These feelings of anger may be our attempts to distract from the ultimate encounter with the sadness of the loss.

What are some things I can do to work through my grief?

The most important thing is to recognise that the loss of a pet is a serious event that society does not always respect. Your first task is to take care of yourself. Grief is a normal process, and time really does heal.

Sometimes it helps to create a special place in your home to which you can go when you want to remember your pet. Although remembering may be painful at first, eventually that pain will turn into sweet memories.

How long should we wait until we get another pet for the family?

Even though your house feels very empty, and your young children may be asking for a replacement right away, it is best to wait at least one month before bringing home a new pet. If you feel attracted to a new pet, don't worry that it is a betrayal of the lost animal. Your ability to give a good home to a new pet is really a compliment to your previous relationship.

Pet Funerals

While the concept of a pet funeral is relatively new, the value of holding a commemorative event can be an important part of the healing process. Whether you choose burial or cremation, the only right approach is the one that helps you and your family say farewell to your pet.

Pet funeral homes are helping families plan meaningful services. These funeral homes are staffed by people who understand that pet loss may be just as painful as losing a human family member. They offer burial and cremation services, and, for a fee, provide caskets, urns and grave markers designed especially for pets.

If you don't want to use a pet funeral home, you can still plan a meaningful event.

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Consider the people who were significant in your pet's life. Invite them to participate. Think about your pet's favourite places. Was the backyard or window seat the spot where you were most likely to find him or her? Hold the event in that spot or bring photos of their special place to the funeral home. Gather additional photos and memorabilia, like pet toys, so guests can recall favourite memories. Was there a favourite food that held your pet's attention?

Activities can include lighting a candle and inviting friends and family to write down their memories and share them. Take a walk along a favourite route your pet enjoyed. Plant a tree or shrub to honour your pet's life. In honour of your pet, encourage donations to an organization that benefits animals.

Record important information about your pets

Your pets are an important part of your life. Make a list of your pets information (e.g. type, name, sex and age) so that they are looked after and cared for in the event of your death.

Funeral Industry in Australia

“People do not die for us immediately, but remain bathed in a sort of aura of life which bears no relation to true immortality but through which they continue to occupy our thoughts in the same way as when they were alive. It is as though they were travelling abroad.”

French novelist Marcel Proust

IN THIS SECTION you can find information on:

- » The funeral service industry
- » Funeral businesses in Australia
- » A career in the funeral industry

The funeral service industry

In the past, death involved active participation from the community, with deaths occurring mostly at home.

However, in today's society, most people die in hospitals and nursing homes and the deceased are transferred directly to the funeral director's mortuary with limited involvement from the bereaved family and community. Since the 1960's, the funeral service industry has shifted from a traditional community base to an industry monopoly. As a consequence, bereaved families or communities are left with the difficult task of planning and organising a funeral with a funeral business they know little about, but who have a loved one in their care.

The funeral industry consists of four broad sectors:

- » Funeral directing
- » Cemetery and crematorium operations
- » Coffin and casket manufacture
- » Monumental stonemasonry

Third party services (separate from those of funeral directors) include advertising, flowers, stationery, death certificates and the services of stonemasons, celebrants and clergy.

Funeral businesses in Australia

As the number of deaths in Australia increases each year, so too does the number of funeral businesses. There are now an estimated 900 funeral businesses in Australia, with the industry employing approximately 7,600 people. This does not include many third-party services.

Although funeral businesses were traditionally structured around family-owned and operated private companies, this has changed since the 1990's. In recent years there has been significant industry consolidation which has seen the emergence of a number of multi-branded companies such as InvoCare Limited.

InvoCare Limited is currently listed on the Australian stock exchange and owns and operates funeral homes, cemeteries and crematoria in Australia and Singapore. It is the largest provider of funeral services and the largest operator of private cemeteries and crematoria in Australia. It operates up to 230 funeral homes trading under different brands and 12 cemeteries and crematoria nationally. InvoCare Limited is also one of Australia's largest suppliers of pre-paid funeral plans.

What Kind of Funeral?

This table gives a summary of InvoCare's operations in Australia.

State	Funeral directing brands		Cemeteries and crematoria
NSW	White Lady Funerals Simplicity Funerals Economy Funerals Guardian Funerals W.N. Bull Funerals Ann Wilson Funerals Liberty Funerals Universal Chung Wah Funerals David Lloyd Funerals Kevin Geaghan Funerals	Twin Towns Funeral Service William Riley & Son Allen Drew Funerals Casino Funerals Byron District Funerals Gregory and Carr Boland Funerals	Rookwood Memorial Gardens and Crematorium Northern Suburbs Memorial Gardens & Crematorium Castlebrook Memorial Park Forest Lawn Memorial Park Pinegrove Memorial Park Tweed Heads Memorial Gardens Newcastle Memorial Park Lakeside Memorial Park
QLD	White Lady Funerals Simplicity Funerals George Hartnett Funerals Value Funerals Metropolitan Funerals Beaudesert Funerals Hiram Philip Funerals Sarina Funerals	J & H Reed / O. Bottcher & Son Cannon & Cripps Funerals Drysdale Funerals Sommerville Funerals Gatton Funerals City Funeral Services Mackay Funerals Serenity Funerals	Albany Creek Memorial Park Mt Thompson Memorial Gardens Allambe Memorial Park

Funeral Industry in Australia

VIC	White Lady Funerals Simplicity Funerals Le Pine Funerals WD Rose Funerals	George Richardson Funerals Provinciale Servizio Funebre Giannarelli Funerals Joseph Allison Funerals	Nil
SA	White Lady Funerals Simplicity Funerals	Blackwell Funerals Value Funerals	Nil
WA	Simplicity Funerals Oakwood Funeral Homes Chipper Funerals	Purslowe Funeral Homes Christian Funerals Mareena Purslowe & Associates	Nil
TAS	Turnbull Family Funerals		Nil
ACT	Tobin Brothers Funerals		Nil

Source: Australian Competition & Consumer Commission, 2011

Note: At the time of writing this book, a new company Propel Funeral Partners has been discreetly making strategic acquisitions over the past five years and is now the second largest funeral services provider in Australia and New Zealand with 68 properties.

What Kind of Funeral?

A number of other funeral companies including Tobin Brothers, John Allison and David Walker also offer funeral services under multiple brands.

Cemeteries and crematoria

Cemeteries and crematoria are generally governed by Cemeteries Acts and boards in each state. They may be publicly or privately owned and are becoming more commercially minded and profit focused. Other than cemeteries on church grounds, private cemeteries are owned by companies involved in the funeral industry. Publicly-owned cemeteries are managed by cemetery boards and local governments.

The Cemeteries and Crematoria Association (ACCA) is the peak association in Australia.

www.accaweb.com.au

Regulatory framework

The funeral industry is generally self-regulated. The framework for regulation is provided by other legislation applying to consumer protection, public health, occupational health and safety and births, deaths and marriages. The Fair Trading Act applies to consumer protection issues, whilst council planning, health regulations and infection control also apply.

Funeral industry associations

Most funeral directors are members of an association and are bound by a code of ethics and a minimum set of standards must be maintained at their premises at all times. However, not all funeral directors are members of a Funeral Directors Association and they are under no obligation to adhere to association policy and guidelines. So it pays to do your homework and due diligence.

The peak associations for the funeral industry in Australia are:

- » Australian Funeral Directors Association (AFDA)
- » Independent Funeral Directors Association Australia (IFDAA)
- » National Funeral Directors Association (NFDA)
- » Association of Independent Funeral Directors (AIFD)
- » Funeral Directors Association NSW (FDANSW)
- » Queensland Funeral Directors Association (QFDA)

Careers in the funeral industry

Few of us think of dealing with death and funerals as a career option. Yet working in the funeral industry can be a fulfilling and rewarding career. The staff employed in funeral homes need to have a variety of skills and a genuine desire to help, guide and support grieving people in their time of need.

What Kind of Funeral?

The following is a list of the different jobs in the funeral industry. (Service Skills Australia 2011)

- » Funeral Attendant
- » Crematorium Operator
- » Embalmer
- » Funeral Director
- » Funeral Director's Assistant
- » Gravedigger
- » Mortuary Assistant

What training do I need?

Employees in the funeral industry need a mature and responsible attitude, given the sensitive situations they deal with. They are generally working with clients who are emotionally vulnerable, so they need excellent communication skills and an understanding of how people deal with grief. Physical strength to lift coffins, a good driving record and a well-groomed appearance are also prerequisites.

Do I need formal qualifications?

It is not essential to have formal qualifications in order to work within the industry; however formal training can help build your skills and your career options. There are a number of nationally recognised qualifications available within the industry:

Registered Training Organisations

- » Funeral Industry Development Australia (03) 8327 0055)
www.fida.com.au
- » Mortuary & Funeral Educators (03) 9569 5013

Job Search Facilities

- » Seek www.seek.com.au
- » My Career www.mycareer.com.au
- » Career One www.careerone.com.au
- » Australian Job Search www.jobsearch.gov.au

Other Resources

- » EziFunerals - www.ezifunerals.com.au
- » Australian Apprenticeships 13 38 73 -
www.australianapprenticeships.gov.au
- » Service Industry Skills Council -
www.serviceskills.com.au
- » Fair Work Online 13 13 94 - www.fairwork.gov.au

What happens if I have a dispute with a funeral business?

What happens if I have a dispute with a funeral business?

The first thing to do is to clearly explain your problem to them and to ask what they can do to rectify the matter. Disputes can be the result of misunderstanding so it is important to remain calm but firm. You might also seek assistance from whichever industry association the funeral service provider belongs to — look for the name on any paperwork you have received.

These associations usually have a system for reporting complaints about members.

If you exhaust these avenues you can contact the Office of Fair Trading or you may lodge a formal complaint if approaches to the funeral service provider have been unsuccessful.

The important thing to remember is to keep all your paperwork and receipts, as well as records of dates, who you speak to, and what was discussed.

Funeral Industry Associations

Most funeral directors are members of an association and are bound by a code of ethics and a minimum set of standards must be maintained at all times. The peak associations for the funeral industry in Australia are:

Funeral Industry in Australia

Australian Funeral Directors Association (AFDA)

A national association of funeral directors, with members in every state and territory. It will take your complaint if it is about one of its members.

Level 1, 700 High St Kew East Vic 3102

Phone - (03) 9859 9966 Fax - (03) 9819 7390

Independent Funeral Directors Association Australia (IFDAA)

The Independent Funeral Directors Assoc Australia Incorporated was formed some 10 years ago. The IFDAA says its members work together to ensure that the families they serve receive the best possible standard of service at the most realistic cost. IFDAA has members in most Australian states. Phone: 0407169948

National Funeral Directors Association (NFDA)

The NFDA is a nation-wide network of funeral directors. Member firms must be 100% Australian owned and are all family owned and operated.

Association of Independent Funeral Directors (AIFD)

The AIFD was formed in 2015. The AIFD is a global organisation with resources dedicated to supporting members growth professionally, ethically and operationally. Murrumbena VIC 3163 Phone: (03) 95690534

What Kind of Funeral?

Queensland Funeral Directors Association (QFDA)

The Queensland Funeral Directors Association (QFDA) was originally formed in 1967 and aim to create a superior quality service benchmark for the funeral industry throughout Queensland. Phone: (07) 3807 0533

Funeral Directors Association NSW (FDANSW)

The FDA of NSW is dedicated to protecting the public by representing the funeral industry and enforcing ethical and moral guidelines when it comes to carrying out funeral services. All members of the Association are 100% Australian owned and family operated and are committed to service to the public. Phone: (02) 9746 9366

Find your local Fair Trading Office:

New South Wales

Office of Fair Trading

www.fairtrading.nsw.gov.au 13 32 20

Victoria

Consumer Affairs Victoria

www.consumer.vic.gov.au 1300 55 81 81

Northern Territory

Consumer Affairs

www.consumeraffairs.nt.gov.au 1800 01 93 19

Queensland

Office of Fair Trading

www.fairtrading.qld.gov.au 13 13 04

Tasmania

Consumer Affairs and Fair Trading

www.consumer.tas.gov.au 1300 65 44 99

Western Australia

Department of Consumer and Employment Protection

www.docep.wa.gov.au 1300 30 40 54

South Australia

Consumer and Business Services 131 882

Where next?

*“Life is a great sunrise.
I do not see why death should not
be an even greater one.”*

Vladimir Nabokov

THE WORLD OF FUNERAL SERVICES is changing in response to the new values, preferences and opinions of its consumers. They are thinking differently about how they want to be remembered and how they would like to remember their loved ones. These are some of the trends in the funeral industry:

- » A move towards personalisation
- » Advanced funeral planning
- » More cremation
- » The new funeral consumer
- » Meeting consumer needs through technology
- » The rise of social media

A move towards personalisation

In recent years there has been a continuing trend away from people ascribing to a religion. The 2011 Census of Population and Housing data released by the Australian Bureau of Statistics (ABS) shows more Australians than ever say they have no religious affiliation.

This trend is having a significant impact upon the provision of funeral services with secular funerals increasing in popularity. As baby boomers age and find themselves having to plan funerals for loved ones and themselves, they are making funeral choices based on values that are different than previous generations.

Today, funeral service consumers are planning funeral services that are as unique as the person who died. The concept of personalisation has resulted in an increase of unique services that reflect the life, passions and interests of the person who has died.

Advanced funeral planning

No one likes to think about funerals, but an increasing number of people find that planning for their funeral is a wise decision. It allows individuals to do their homework so that their families will not have to face making decisions at a difficult time.

Planning funerals in advance allows individuals to plan a memorable funeral service that reflects their wishes.

What Kind of Funeral?

With advance planning, families can be involved right from the planning process so that no difficult decisions will be required in their time of emotion and grief.

Planning one's funeral in advance does not mean one must prepay for the funeral. However, those that choose to prepay alleviate the financial burden for their families.

More cremation

The public's interest in cremation continues to rise. Cremations now average 55-60 per cent of all funerals in metropolitan areas in Australia (IBISWorld, 2011). This trend has been due to increasing limits on cemetery space, greater environmental awareness and price-conscious consumers.

As the popularity of cremations has grown, so has its acceptance among various religious faiths. Ultimately, the decision for cremation or burial is a matter of personal choice.

The new funeral consumer

Price-conscious consumers are increasingly using the internet to research information on funeral services and "shop around" for the best funeral at the best price. Many view funeral purchases as being no different to any other consumer transaction. As a result, lower-cost options

Where next?

such as basic funerals and cremations are increasingly in demand.

In response to consumer demand, funeral businesses have increased their presence on the World-Wide Web.

Meeting consumer needs through technology

Because visitation and memorial services usually take place shortly after a person's death, it may be impossible for all family members and friends, especially those living far away, to attend these functions. Cemeteries have begun to provide live online broadcast or "webcasting" of the funeral service. These broadcasts can be archived for viewing at a later date or made into a DVD the family can keep. Other technologies include the introduction of digital "attendance booths" for people attending the funeral service to register their attendance and post their condolences to the family. These booths replace traditional attendance cards.

With the increase in the use of smartphone technology memorial tags and QR Codes have come into use. Memorial tags store words (eulogies) and pictures electronically. Where they have been installed, anyone with an appropriate smartphone who then visits a memorial wall or gravesite can access the information by simply touching their phone to the headstone.

What Kind of Funeral?

QR Codes may also be installed on cemetery monuments and headstones. Scanning the code with a smartphone will bring up a Web obituary so you can learn about the person buried in that plot. QR Codes can also be printed on funeral notices handed out to mourners. They can even be displayed prominently alongside the standard sign-in book and picture of the deceased.

The rise of social media

Australia has one of the highest uptakes of social media in the world. More and more people are regularly using social media sites like Facebook, Twitter, MySpace, and LinkedIn.

Social media sites are now becoming virtual cemeteries and gravesites. They provide a new platform on which people can record their life events for future generations to see, remember and celebrate and for families to discover and capture a loved one's online life after their real life has passed away.

Checklist for my funeral

MY COMMITTAL

Burial ☐ Cremation ☐ Entombment ☐

TYPE OF FUNERAL SERVICE

Direct committal ☐ Basic ☐ More elaborate ☐

Private ☐ Public ☐

Religious ☐

Non-Religious ☐

PLACE OF SERVICE

- ☐ Church
- ☐ Graveside
- ☐ Cemetery Chapel
- ☐ Funeral Directors Chapel

Other

PERSON TO CONDUCT MY FUNERAL SERVICE

Minister ☐ Celebrant ☐

VIEWINGS and ROSARIES

Viewing ☐ Rosary ☐ Neither ☐

What Kind of Funeral?

EMBALMING

Yes ☐ No ☐

MY CHOICE OF COFFIN

- ☐ Standard coffin/casket
- ☐ Pure wood coffin/casket
- ☐ “Eco” or ‘Green’ coffin/casket

Other.....

MY EULOGY.....

Eulogy to be provided at my funeral service by . . .

.....

FUNERAL NOTICES

Funeral notices to be placed in the main newspaper

FUNERAL TRANSPORT

Hearse ☐ Other ☐ (motorbike/horse & carriage).....

Special requests: (colour/special routes, etc)

.....

.....

.....

Checklist for my funeral

FLORAL ARRANGEMENTS

My favourite flower types:

.....

DONATIONS

Donations in lieu of flowers

Name of organisation:.....

MUSIC

Music entering:

(Song/artist).....

Music during:

(Song/artist).....

Music leaving:

Song/artist).....

Hymns:

PALL BEARERS

Names and their relationship to me:

1.

2.

3.

4.

What Kind of Funeral?

5.....

6.....

FUNERAL RELEASES

Doves ☐ Balloons ☐ Butterflies ☐ Other ☐

SPECIAL REQUESTS

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EziFunerals offers comprehensive end-of-life planning services, both at time of need or as an advance planning option. Visit www.ezifunerals.com

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The death of a loved one is a difficult and emotional time for everyone. For most of us, coping with death and planning a funeral is one of the most difficult things we will ever be asked to do. Yet, we are generally unaware of our funeral rights and don't know how we can have genuine and meaningful involvement in the funeral.

In this book, Peter Erceg informs and empowers you so that you can have more involvement in the whole experience. He provides independent and practical advice on how you can make informed decisions about all funeral-related matters. You'll discover:

- » How to plan a personal and meaningful funeral.
- » How to deal with death, bereavement and the funeral process.
- » How to create a unique commemoration of the deceased.
- » How to arrange a funeral without using a funeral director.
- » How to administer the deceased's affairs when the funeral is over.
- » How to manage a digital life after death.
- » How to cope with the loss of a pet.
- » How baby boomers are changing trends in the funeral industry.

ABOUT THE AUTHOR



Peter Erceg is a public health practitioner with 25 years' experience in health promotion and community development. His family has had a long involvement with the funeral industry which has helped him develop a strong understanding of the issues faced by both consumers and funeral service providers.

Peter founded EZIFUNERALS following extensive research into the funeral industry and a strong desire to support a grieving community cope with death and funerals. EZIFUNERALS is Australia's largest independent funeral marketplace and provider of funeral planning services Australia wide.

For more information visit www.ezifunerals.com.au

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