

8. The Funeral Arrangements, Ceremony and Disposal

Death and Dying Matters

These information sheets have been created to demystify some beliefs and misconceptions around dying, death and funerals. They are designed to inform and empower individuals as well as communities, by providing practical information to help make better decisions and more considered choices in relation to end of life matters. This is not anything new, rather a return to a traditional approach, where families and friends are involved at every stage. Choices may be influenced by culture, beliefs, community, finances or sustainability issues.

These sheets may assist you to:

- better understand what is involved in the process of dying, death and bereavement
- participate more fully in any of the stages
- complete the relevant and important legal paperwork
- talk to others about your or their wishes and needs
- clarify your or their instructions around dying and after death
- create a more meaningful funeral to honour and celebrate a life
- have an easier and healthier bereavement

This sheet describes the process and elements involved in making the funeral arrangements, the ceremony and then disposal of the body. Depending on your circumstances, you may want to be prepared, assertive, and as empowered as you can be. It is most beneficial to understand what is involved before your need arises. Well considered choices may provide a more satisfying ceremony and experience, meaning no regrets, better memories and a healthier bereavement.

There are costs involved, so you may want to enquire or shop around for a funeral director (FD) before you need one, so the situation is easier to manage, and is not so emotionally charged. Don't be intimidated, make a list of questions. Discuss your plans with them, ask them what costs are likely to be involved. Take notes. Clarify anything you don't understand. Compare the quality of their service, their prices, and whether you like and trust them.

Although most people use a FD, in NSW it is also legal and possible to do it all yourself. You can complete all necessary legal paperwork, care for and transport the body, build a coffin and hold the ceremony, and deliver the body for disposal.

There is a period of time, post-death and pre-ceremony, when funeral arrangements are usually discussed, ceremonies created, plans made, coffins decorated, eulogies and tributes written, photo boards assembled, slide shows compiled and orders of service printed.

This time is precious and can only be experienced once, so don't rush. If in doubt, slow things down, so you can consider and create what is right for everyone.

Most people assume that the funeral must happen immediately, say within three to four days, but legally there is no set time. It can take a week or two, or even up to a month, if personal or legal circumstances demand it. Speak to your FD.

During this in-between time, loved ones may also choose to wash, dress, view, sit, be with or hold a vigil with the body. The body can be taken home, which is often beneficial, especially in the case of sudden death. It is an opportunity to come to terms with the shock, to process some initial emotions and feelings, touch and sense the body, and sometimes to realise that the person is clearly gone, and their body is simply empty.

If a family member or friend has to travel far to attend the funeral, especially from overseas, it is often helpful to offer them the opportunity to be with the body when they arrive. They have likely been alone with the news, have had to make travel arrangements and been in long transit, so they may need time to catch up with other loved ones before the ceremony, to experience their loss and the feelings that go with it.

In the case of a sudden death there will often need to be an autopsy to discover or confirm the cause of death. This can take time – usually between two to five days – and you can inquire to the coroner, or your FD can keep you informed of the process.

In some circumstances when the body has not been found, or is not retrievable, this adds more distress to an already difficult situation. Sometimes in these cases it may be helpful to still hold a ceremony, so those affected can come together in their shock, to support and connect, and to honour and celebrate the person, and their next of kin.

Usually, if there is a Will, the executor(s) has the legal right to the body and to organise a funeral, but usually the next of kin make funeral arrangements. The person who authorises the funeral is liable for the account. When someone dies, the bank usually freezes their accounts. **The funeral account is the only expense paid from the bank account, until probate is granted.** If there is no Will, then the next of kin or a ‘person responsible’ usually takes over. If there is no one, the arrangements fall to the State. A local FD will have the tender for destitute burials. They will take care of the body and disposal, and there will be no input from anyone else.

Funeral director (FD)

It is important to understand the role and purpose of a FD, to feel empowered in the consultation when making arrangements. They should assist, guide and empower you, not control or override your wishes, so you can be with your loss and your loved ones, and have the best possible experience. A good funeral helps you process the loss, at the ceremony itself and it can also mean a healthier bereavement. Remember, the FD are in a service industry, to serve you, and you are paying their account.

If you want, enquire with several FD’s until you find the one that suits you. If possible, speak to them before the need is there, so you already have an existing relationship. Ask them to explain clearly the service they offer, what is involved in the process, what they handle, how much they will allow you to do and the costs involved. Take notes through the process, of questions and answers, as it can be difficult to concentrate or retain small details or conversations. Also tell them what you want. You may want to do all of this together with loved ones.

Some FD’s are small independent or family businesses. Many, including well known names, are owned by much larger corporations. They should all have a professional code of conduct. Most will come to your home to discuss the arrangements at your convenience. You may request being attended to by the same person, or you may be seen by many different people. In the case of large firms, the body may be taken from a small premise you attend, to a large cold storage depot holding many bodies, which may involve transport costs.

A FD usually collects the body, completes the legal paperwork required for burial or cremation, drafts

optional death notices, cares for the body and keeps it in cold storage, prepares the body if required, places the body in the coffin, transports the body to and attends the ceremony and then transports the body to the burial or cremation. All of these services are legally possible without the aid of a FD.

A FD will charge a fee for their service. Remember they are a service industry, and are there to give you assistance, good guidance, and the sort of service that you want. They must also give you a written quote of the costs involved. Don't feel pressured or intimidated to sign anything until you understand what you are signing and you are ready.

Funeral Ceremony

Anyone can conduct a ceremony – a religious person, a celebrant, a friend or family member or even you. A ceremony can offer a rite of passage for the person's life, the body and for the people present. It is often the last time that the body is physically present. It is a time of transition, an opportunity to honour and celebrate the person and their life, to acknowledge the circumstances of the death, and to let the body go before cremation or burial.

However, there is no legal requirement to have a funeral or a ceremony of any type. You may choose, on completion of the paperwork, to take the body from the bed or cold room straight to the cemetery or crematorium. This is called direct burial or direct cremation; and it is cheaper and a more useful option for some people. So whether or not you have a funeral is an individual choice.

Consider the choice of venue, it can be outside, graveside, in a beautiful or familiar garden, a public park, beach, sporting arena, or natural bush setting.

Alternatively it can be held indoors, in a house, community hall, sports club, or chapel, for example. The ceremony and disposal can occur in the same location, or there can be a walk or drive from the ceremony to the grave or cremator. If the venue is a public space, seek permission from the relevant authority, but remember it is legally possible.

If it is a religious ceremony then the appropriate person will preside. The popular alternative is a funeral celebrant, who will work with you to create and conduct a ceremony appropriate to the person. Do not just take the first one offered or contacted. Talk to them to make sure you feel they are capable of giving what you want and require.

You can:

- transport the body interstate yourself, or through a FD who organises a body transport service
- select and be charged for only certain parts of the FD's services
- supply or conduct any part of the process yourself, which should reduce cost
- help with washing and dressing the body
- hold a vigil, sit or be with the body for an extended period at the FD premises
- care for the body at home until the funeral. In NSW it is legal to keep the body at home for up to 5 days
- choose not to embalm – a toxic and invasive procedure – and still transport, take home, view and handle the body
- have a ceremony in a house, garden, park, hall, or sports venue
- provide your own transport to the ceremony for the body
- be a pallbearer and carry the coffin
- have a religious, spiritual or non religious ceremony
- create and conduct a ceremony
- supply and use a hand built, eco, cardboard or wicker coffin
- wrap the body in a shroud for burial, with NSW Health Department's permission
- book two time slots at the crematorium or cemetery, so you have plenty of time
- lower the body into the grave or watch it go into the cremator
- use a natural burial ground
- have a direct delivery burial or cremation, with no fuss or ceremony

Recommendations from others may be helpful.

The type of ceremony should keep with any cultural traditions, religious, scientific or spiritual beliefs. The ceremony should attempt to address all the relevant aspects of the individual situation. It can be important for close people to have input and to be involved, in order to create the best possible and most beneficial experience.

Some of the inclusions for the ceremony may be a dress code, colourful or stylised, a eulogy, spoken tributes or memories (serious and humorous), poetry, readings and music. Choosing the music can be a great starting point as it can open up discussion, set the tone, and have a big impact on the emotions of the people attending.

A funeral should assist people in their acceptance of the loss and in saying goodbye to, and letting go of the physical body as it is buried or cremated. A good ceremony can contribute to the feelings of healing for the bereaved. A bad or unsatisfying one can compound sadness or grief, and make the situation for the bereaved even more distressing.

Disposal of the body

In NSW it is only possible to cremate at a crematorium. Burial can take place in a public or private cemetery, or a natural burial ground. It is also possible to bury on private land, and each local council should have a policy that sets out the conditions that must be met. If you are considering this option, check out the policy in advance.

A coffin will need to be made or selected before a funeral, especially if there is an intention to decorate it. It can be decorated inside and out in an appropriate way for the person. Gifts or significant items can be placed in with the body, though there are some restrictions on this with regard to pollution and safety. The coffin lid can be open or closed. Pallbearers can be loved ones, and women can carry just as well as men.

In some circumstances a shroud can be used for burial, requested on religious or community grounds. Written permission needs to be given from the NSW Health Department.

IMPORTANT: While **advance payment funeral plans** often seem like a good option, and there is an enormous amount of marketing pressure to take one out, there are many pitfalls. Most consumer advocate group advise against them. Generally you are much better off putting the money they cost into a savings account.



Natural Death
Care Centre



The Natural Death Care Centre and Tender Funerals are both not-for-profit organisations based in NSW, committed to informing, educating and empowering individuals, communities, and medical and health professionals. We have a natural, holistic and respectful approach to dying, death, disposal, ceremony and bereavement.

This information sheet was prepared by the Natural Death Care Centre and Tender Funerals, with the support of the Trust Company © July 2013