

# It's your funeral: make the most of it

**H**aving to arrange a funeral is something all of us will probably have to do at some time or another and although we may be reluctant to think about it, information prior to the event may help us decide in a more rational way what we do or do not want and how much we want to pay. Funerals vary in price according to the cost of the coffin/casket and the services provided.

**Coffin/casket:** they range in price from \$300-3,000, but \$415 would be average (if you want the \$300 coffin you will need to ask for it as it is not usually on display in the viewing room.) Some funeral directors are prepared to sell a coffin on its own if you want to arrange the funeral yourself.

You can however make your own if you wish (subject to size and materials used if it is to be cremated. The Lismore Crematorium will supply this

## Local social worker Faith Duffy looks at the cost of dying

information, phone 251221).

Or you can get a coffin made to order (one person who does this lives in the Nimbin area, contact Nimbin Neighbourhood Centre on 891692).

**Burial costs:** for adults at the Byron Shire Cemetery or Mullumbimby, enquiries to Anne Harland on 856500. Single funeral plots cost \$890 (which includes perpetual care). All funeral plots allow for double burial depth except the Seventh Day Adventist area where an adjoining plot can be reserved for \$240.

Headstones can be ordered through Monumental Masons in the telephone book (they have the information on size regulations but you can contact either Cliff Jones or Bill Arthur who are the Council Cemetery Overseers for further information on 856500). Application fee to erect head or foot stone is \$13 (extra fees apply for slab or monument).

**Burial elsewhere:** you can apply to Byron Shire Council to inter a coffin on private land. There are certain regulations regarding the size of the land, depth of the grave and proximity to water courses but it can be processed very quickly if necessary with the only cost being an \$80 inspection fee. (Contact Anne Harland on 856500).

**Cremation:** of adults at the Lismore Crematorium Rous Road, Goonellabah, phone 251221. Cremation fee is \$340 (between 9-3 Monday to Friday,

going up to \$425 at 4pm and \$480 if held on a Saturday 9-11 or certain Public Holidays). Using the Chapel for a service is an extra \$40. Wall niche or single urn \$210, double niche from \$335. Garden sites, including plaque, cost from \$180-240 (dual and family sites cost from \$530-645). Scattering of ashes by the Crematorium staff costs \$16 (or you can do this yourself).

Interment of ashes in Lismore Lawn Cemetery \$110. Interment of ashes in Columbarium wall at Mullumbimby Cemetery \$150 (this includes supply and fixing of engraved bronze plaque).

**Medical fees:** Death Certificates are free for burials but for cremation an extra certificate is required which costs \$110.

The above fees together with transportation costs and completion of the necessary paper work make up the main part of the funeral costs. The following costs are extras: Obituary in the paper, allow at least \$100. Flowers (if desired) cost at least \$60, or you can provide your own.

Officiating clergy \$70-\$100 (although ministers in some denominations do not charge). Organist, \$30 usually. Extra transportation costs, (the fee of \$75 to transport the body to the Funeral Directors is included in the Service Charge but this only applies to the local area. Longer distances are charged at the rate of \$1 a km one way). Embalming, only performed when the body is to be transported overseas or needing to be held for some time.

**Minimising costs:** If you pay for the funeral within 10 days

you get a reduction on the cost, usually around \$200. If you wish you can make the coffin yourself, transport it to the Crematorium or burial site yourself and conduct your own service if you wish.

The main area where expert help is needed is in the filling in of all the forms which take hours to complete. However if you wish you could also do this and then the only costs would be the crematorium or burial fees (unless buried elsewhere). Not all funeral directors will be prepared to negotiate on services and price, but others will, ask.

## No frills

Every funeral director has a No Frills funeral at a basic price of about \$1200-1400. This is only for cremations and does not allow for transportation to a church, although many funeral directors have a Chapel of Rest which can be used for a service at no extra cost.

**Pre-paid funerals:** you can decide what type of funeral you want, pay for it now and then provided you die within 50 years there will be no extra charge. Although this sounds a bit morbid in fact it makes financial sense as a \$1,800 funeral today will cost a lot more in years to come.

There appear to be two main insurance companies that offer this service, and every funeral director offers either one or both of these schemes.

Funerals in this area usually average around \$2,500 but as you can see they can be a lot more or a lot less. I think that we are fortunate to have in this area funeral directors who are prepared to be flexible and negotiate, and I would like to thank those I contacted for their time and the information they shared.