



## LISMORE CITY COUNCIL

*Devis's  
Collection*

### APPLICATION FOR BURIAL ON PRIVATE RURAL LAND

I, ..... of .....  
(Name of Applicant) (Address)

..... hereby make application to the Lismore City Council

for burial at .....  
(Address, Lot, DP)

Name of Property (if applicable) .....

of the late .....  
(Full Name of Deceased)

of .....  
(Address of Deceased)

Occupation ..... Age ..... Sex ..... Marital Status .....

Date of Death ..... Place of Death .....

Proposed Date and Time of Interment .....

Medical/Coroner's Certificate issued by .....

Remittance for sum of \$ ..... is attached.

*(Applicant to initial in margin) In making this application I hereby accept personal responsibility for payment of the account and the receipt of correspondence (if any) in connection with this application.*

Signature of Applicant ..... Relationship to Deceased .....

Witness .....

Date .....

#### FOR OFFICE USE ONLY

Property No. .... Permit No. ....

Receipt No. .... Amount ..... Date .....

Date and Time of Interment ..... Date of Inspection of Site .....

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2. No interment shall take place unless approval for establishment of a cemetery on private land is issued by Council.
3. No interments in the cemetery can take place until the excavated grave has been inspected by Council's authorised person.
4. Establishment of a cemetery on private land may be made by submission to Council of an application in writing from the owner/s of the land and including the following information:
  - a) Proof of ownership of land.
  - b) Written approval of the Body Corporate Neighbourhood Association or other similar owner governing body where the property is held in such ownership. Such approval must refer to the resolution of the governing body granting its approval to the application and must include approval of the proposed cemetery location, number of proposed allotments and the like.
  - c) Accurate details to an approved scale showing the precise location of the cemetery as related to permanent existing observable landmarks. Council reserves the right to require that the location of the cemetery be set out and be verified by a registered surveyor.
  - d) Accurate details to an approved scale showing the layout of the cemetery including each grave site and proposed dimensions of same. The layout of the cemetery must also take into account the need for future maintenance.
5. A maximum of ten (10) burial allotments shall be provided in the cemetery. Any proposal for a cemetery exceeding ten (10) allotments will require the submission of a Development Application.
6. The land on which the cemetery is to be located must have a minimum area of five (5) hectares and such land must not be contained within a drinking or domestic water supply catchment area.
7. The proposed cemetery must be sited a minimum of 100 metres from the boundary of the land and any habitable buildings (other than the applicant's dwelling) on the land.
8. The boundaries of the cemetery must be permanently marked with posts, fencing or other approved method.
9. The operation of the cemetery and the interment of deceased persons in same are carried out in accordance with the provisions of the Public Health "Funeral Industries" Regulation.
10. The application fee for establishment of a private cemetery on rural land is payable by the applicant. This fee is not refundable.



# Caring

by Alia Kazan

I was invited to write an article on 'caring' for AHS from the perspective of a client or one needing care. My journey with cancer has spanned 12 years. It seemed at times that I had only weeks to live, also I have been privileged to sit at the bedside of many friends who have died not long after their prognosis. So, obviously, I have given much thought to this matter.

'Caring', 'How to care?' - the Collins Gem Dictionary defines caring as to 'have regard or liking for'. This does not tell me much. The Thesaurus offers a little more - 'attendance', 'ministration', 'thoughtfulness' and 'to care for' is defined as 'keeping an eye on', 'looking after', 'raising', 'to make a fuss of and even, Oh dear, 'to wait on hand and foot'.

To me, true caring is far more than these or any other definitions. To care for another or to 'be' a carer, I feel, asks more of me than learning any formula or studying some techniques or believing in a particular philosophy or theory. Caring, ultimately, is surely a heartfelt presence beyond even emotional attachment, for emotions can, in fact, prevent us from truly and simply just being present with each other.

For example, sympathy for another person can actually be a way of separating us from them in their time of need. That is, to be pitied or felt sorry for somehow diminishes the one who is suffering. They become

the 'poor sick one' to be 'fixed' or 'changed' by the carer. There can even be a subtle ego attachment to being the 'noble care giver' in a sort of spiritual superiority, after all, working with the dying, in this society anyway, is held in some sort of lofty esteem and many people may well be afraid of confronting this area which is almost a taboo topic. Understandably, being with someone at this most precious time of transition is not always an easy task. It challenges each one of us to consider our own mortality. So many feelings can arise, both in the ill person, as well as in family, friends and care givers. Confusion, pain, anguish, regret, bargaining for time, unspoken emotions, unfinished business and, of course, fear, can all be surfacing at this time. Everyone concerned is busy trying to 'get it right'. Yet somehow in the stillness of the centre of what can seem like chaos can be found a simple trust in the process. As I reach for words to describe this feeling I sense the spaciousness of what I call 'I don't know' of life. Sometimes just to admit not knowing is an honest beginning. It makes room for the mystery of life and death.

How does a mother learn to care for her children?

How does a lover care for the beloved?

How does a master care for his or her disciples?

I believe that caring is the most natural and heartfelt emanation of a feeling which arises when we are simply breathing the presence of the moment and responding authentically with our whole being. This involves true listening - listening deeply, sensing with the whole body, to our own feelings and thoughts, as well as to those of the other and being true to ourselves in the immediacy of the moment.

Well, this may be easy enough to say, but it is not necessarily easy to 'do' for I believe real care stems from absolute intimacy and intimacy is about 'being' not 'doing'. Intimacy (Into-me-see) begins with a courageous self-disclosure and an awareness of any personal agenda we may be carrying. For instance, if I approach a dying person thinking I already know what they need, or what I should do for them, or if I am afraid of their pain, or their smell, or angry that they are leaving me, or worried that I am not 'good enough' and on and on, then I am off into my mental projections of the past or future and not really with the other person. Further, in the role of caregiver, if I am feeling self-righteous or proud or wanting this person to share my particular religious beliefs or to die in a particular way, then these are my conditions, which once again, put them out of my heart. Empathy, unlike sympathy, is a quality of the



# Caring

heart. It is about resonating with the other and meeting the place in me that feels or has felt what they are feeling.

Many times I have been at the bedside of a dying friend and often those around them are chatting about plans for the future or trying to be cheerful as an outright avoidance of confronting the difficulty of just being with the pain of the moment. In fact, the word compassion comes from the Latin root 'to be with the pain'.

Some of you will remember the workshops we did together where we explored some of the ways we 'avoid relationship' or, in other words, avoid being intimate - with ourselves, with each other. In my own life, examples which come to mind are being 'busy', chit-chatting unconsciously changing the subject, avoiding eye-contact, escaping into T.V. or books, and, in the past, getting out of it (literally).

If you had only weeks to live, what would be important to you and what are you doing now that you would cease doing? These are fundamental questions, not easily answered. How would you like to be cared for, not just on your death bed or when you are not well or strong - but right now, today? Would it be important for you to feel heard and met and accepted as you are? Would you want to be given space to experience and express whatever it is you are going through without being judged as



wrong or foolish, or invalidated? I think it is a basic human need to care and to feel cared for. I need to feel safe to be vulnerable with those around me and to express whatever is in me, trusting it will be met with openness and acceptance, knowing it may not be understood but acknowledging that here is another human being, in all of their complexities of joys and sufferings and that they are simply willing to be there for me, unconditionally, silently or even verbally saying 'I'm here, I'm with you, it's okay to be going through whatever it is that you are - I don't know what to do, I don't know how to take your burden from you or to make things different, but I'm beside you'. So much can be communicated in just a touch or the meeting of eyes or holding hands.

We are far greater than our thoughts or ideas or anxieties. So much more than just the physical boundary of our bodies and the energy of our being together is enhanced when we share what I call 'sacred space'.

This can be as simple as just breathing together in the silence of the moment. There is a tremendous healing force in the company, of one who is not lost in a head full of ideas or theories or plans, but is just energetically available to us in the moment.

Here is the opportunity for magic. Here we heal each other as one gives the gift of receiving and the other receives the gift of giving - no separation. For healing means wholeness and this implies unity with each other. A persons passing is as precious a moment as their birth. There is the presence of mystery at this time, and I feel we need to acknowledge the fact that we cannot fully understand every event - then we are open to possibility, not frozen into some belief structure that is inevitably smaller than who we really are at the deepest level. For at the deepest level, I feel we are all of the same essence. And it is only when we are stripped naked of our beliefs, our emotions, our preferences, our personal agendas and our identification with all of the roles we play in life, that we are then simply human beings, expressing our true nature, or life-force, and it is from this basic essence of being that I believe true care arises.

*Alia is currently in the Palliative Care Unit of Greenwich Hospital - River Road Greenwich NSW 2065 We hope Alia is back up here soon*



SECOND OPINION  
Dr. Carolyn DeMarco

FRIENDS WHO HAVE SUFFERED A LOSS NEED LOVING SUPPORT

Anthropologist Margaret Mead once said, "When a person is born we celebrate, when they marry, we jubilate, but when they die, we act as if nothing has happened."

A public poll once asked how long it should take to mourn the death of a loved one. Most thought 48 hours to two weeks. According to grief experts it takes at least two to three years.

Grief is a normal and natural reaction to the death of a loved one or to a major loss in your life. Grief is also experienced with divorce, miscarriage, moving from your home, the loss of a major breadwinner, the loss of a limb, the loss of your health and the loss of a beloved pet.

When a loved one dies, most people are unprepared for the flood of emotions that sweeps over them and alters their life irrevocably. They feel devastated, crushed, flattened, disorientated, and confused. They have great difficulty even getting through the ordinary tasks of daily living.

People who have not experienced a major loss simply cannot imagine how overwhelming this loss can feel.

Friends and relatives sincerely want to help, but they often don't know what to say. They may try to comfort you with empty platitudes and dumb clichés that only make you feel worse.

Loving, patient and non-judgmental support is the greatest gift you can give people experiencing a major loss in their lives.

On a physical level, the most common symptom you are likely to experience after a major loss is profound fatigue, especially in the first year. Forgetfulness and sleep problems are also very common after a death. Other symptoms include headaches, joint pains, back pain and recurrent infections. You may develop a mysterious ailment for which your doctor can find no answers.

Between three and six months after the loss, when all your friends think you should be over this now, the full and devastating emotional impact of the loss hits you in full force like a tidal wave. It feels as if you had been numb before that time.

Commonly a whole year goes by in which you walk about like a zombie, barely able to keep up the pretence of functioning. One day you wake up and know you will recover. But then it will still take another one or two years before you have fully accepted the loss and made it a part of your life.

One of the most important things to remember is that you don't get over your loss, you learn to accept it, work through it, and make peace with it.

If necessary there are grief support groups available as well as experienced counselors, physicians, ministers and other spiritual advisers. Psychiatrist Edward Pakes, director of the Bereavement clinic at Mount Sinai Hospital in Toronto, believes that the guidance and support of families through the grieving process is good preventative medicine.



It is not surprising that most of us don't know how to comfort others or handle our own loss. "Simple first aid gets more attention in our world than death and loss", says John James and Frank Cheery, authors of 'The Grief Recover Handbook (Harper and Row, 1988): "We're taught how to acquire things, not how to lose them , , , the process of losing something feels wrong, unnatural or broken."

A major pitfall to recovering from grief is feeling pressured to pretend we have recovered. James and Cherry call this the Academy award recover. In the end it is much kinder to ourselves to allow ourselves our grief instead of avoiding it.

Bob Deits, author of Life After Loss, maintains that grief is an honourable emotion, not something to hide and be embarrassed about. He says that grief is both a testament and a tribute to the one who has died or left.

Diets adds that the only healthy way out of grief is through it, because there is no way around it. Grief pushes you to greater depths, understanding and compassion. It gives you a higher level of "bullshit" detector. It makes you aware of what is important in life. It is a thorny gift whose treasures we only discover with the passage of time.

Dr. Carolyn DeMarco is a general practitioner with a special interest in women's health and complementary medicine.



## **MANAGEMENT POLICY - LISMORE CITY CREMATORIUM**

### **MINIMUM STANDARD FOR CASKETS ACCEPTED AT LISMORE CREMATORIUM**

**OBJECTIVE:** To provide a minimum standard for the construction of caskets. Only those caskets meeting or exceeding the standard will be accepted for cremation.

- POLICY:**
1. No larger than 600mm wide, 400mm high and 2100mm long.
  2. Total weight of casket, including deceased, should not exceed 200kg.
  3. Casket must be constructed of a readily combustible material of timber origin with sufficient strength to allow unsupported handling.
  4. Casket must be lined with a waterproof or >4cm thick absorbent liner i.e. PVA film or cotton wadding.
  5. Casket lids must be able to be securely fixed in place, preferably with nails, screws, clips etc.
  6. Casket must have a smooth base with no projections.
  7. Casket must be supplied with multiple handholds (4X or 6X). These are to be readily removable if constructed of non combustible materials.
  8. Casket must include a fixed but readily removable name plate, placed at the head end of the casket. This will be retained by the crematorium for identification of remains.

**Caskets failing to meet this standard will be refused**



# Lismore Memorial Gardens

Skyline Road, GOONELLABAH 2480  
**FEE AND CHARGES FOR 2001-2002**  
 FEES SUBJECT TO CHANGE WITH COUNCIL APPROVAL

Ph.66 251221  
 Fax 66 245097  
 e-mail crem@liscity.nsw.gov.au

ADULT INTERMENT - GOONELLABAH LAWN CEMETERY	FEE	GST	TOTAL
NEW GRAVE 8.30am - 2.30pm	\$1,381.82	\$138.18	\$1,520.00
RE-OPEN 8.30am-2.30pm	\$1,068.18	\$106.82	\$1,175.00
BURIALS ARE ALLOWED AFTER 2.30pm AT THE OVERTIME RATE (SEE BELOW)			

CHILDREN'S INTERMENT - GOONELLABAH LAWN CEMETERY	FEE	GST	TOTAL
BRONZE PORTION 8.30am-2.30pm	\$200.00	\$20.00	\$220.00
GRANITE PORTION 8.30am-2.30pm	\$318.18	\$31.82	\$350.00

OVERTIME FEE - SATURDAY-P/HOLIDAYS	\$172.73	\$17.27	\$190.00
OVERTIME FEE - WEEKDAY LATE SERVICE, ARRIVAL AFTER 2.30pm \$/hr	\$95.45	\$9.55	\$105.00

EAST LISMORE AND RURAL CEMETERIES	FEE	GST	TOTAL
EAST LISMORE - Reserved Grave or Re-Open	\$632.73	\$63.27	\$696.00
DUNOON LAWN - NEW GRAVE	\$767.27	\$76.73	\$844.00
DUNOON LAWN - RE/OPEN	\$474.55	\$47.45	\$522.00
RURAL CEMETERIES - NEW GRAVE	\$719.09	\$71.91	\$791.00
RURAL CEMETERIES - RE/OPEN	\$508.18	\$50.82	\$559.00



CREMATION FEES - SERVICE IN CHAPEL OR GARDENS	FEE	GST	TOTAL
ADULT MONDAY -FRIDAY 8.00am-3.00pm	\$585.45	\$58.55	\$644.00
CHILD 4 WEEKS TO 12 YEARS 8.00am-3.00pm	\$243.64	\$24.36	\$268.00
STILLBORN TO 4 WEEKS FROM BIRTH 8.00am - 3.00pm	\$88.18	\$8.82	\$97.00
CREMATION FEES - NO SERVICE			
ADULT MONDAY -FRIDAY 8.00am-3.00pm	\$536.36	\$53.64	\$590.00
CHILD 4 WEEKS TO 12 YEARS 8.00am-3.00pm	\$185.45	\$18.55	\$204.00
STILLBORN TO 4 WEEKS FROM BIRTH 8.00am - 3.00pm	\$49.09	\$4.91	\$54.00

OVERTIME FEE SATURDAY-P/HOLIDAYS	\$196.36	\$19.64	\$216.00
OVERTIME FEE - WEEKDAY , ARRIVAL AFTER 3.00pm \$/hr	\$52.73	\$5.27	\$58.00
FEE TO SECURE AN ADDITIONAL HOUR FOR SERVICE	\$62.73	\$6.27	\$69.00



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The music can be recorded, or performed live. If the service is held in a Church, you may wish to discuss with the clergyman which hymns you think would be suitable.

### **On the day of the funeral?**

To many people, a funeral is an ordeal to be over with as quickly as possible. However, the comfort provided by the funeral ritual can often be very healing for those left behind. It brings together the support of friends and family, and is a public declaration of love while facing the reality of death.

Remember that on the day of the funeral, your Funeral Director is there to help make things as easy for you and your family as possible. Your Funeral Director will be there every moment — to answer your questions, provide emotional support, and handle any last minute requests or changes.

### **And after the funeral?**

At such a stressful time, it can be difficult to cope with a large gathering at your home. If you would like to get together with the mourners for light refreshments, your Funeral Director can suggest cost-effective catering so that you can spend this precious time with friends and family, rather than in the kitchen.



## **What will it cost?**

The cost of the funeral will depend on the choices you make. You will receive a written estimate for the complete cost of the funeral. The estimate will give you an idea of the total cost, although there may be some variation in expenses which are beyond your Funeral Director's control, such as the cost of funeral notices in newspapers.

The main components in the cost of a funeral are:

### **1. The coffin or casket**

Your Funeral Director will offer you a wide selection of coffins and caskets. How much or how little you spend is up to you. There is no pressure, and you can take your time making this decision.

### **2. The Funeral Director's service fee**

This covers the services provided to the family — arranging and conducting the funeral, viewings, transfers and the preparation of the body. It also covers the overheads found in any business — rent, vehicles, salaries and wages, staff training, administration costs etc.

### **3. Disbursements**

These are the costs paid on your behalf and with your consent. Your Funeral Director will pay for the death certificate; the grave site and digging fees, or the crematorium costs; the florist; the minister; and any newspaper notices or radio announcements.



With few exceptions, finance is provided by your Funeral Director. They ask only one thing of you when making the arrangements and that is complete frankness in explaining any problems, so that they can advise you, and ease the financial burden as much as possible.

In many cases, they can arrange for funeral expenses to be withdrawn from the deceased's accounts if they are held with major financial institutions. The total funeral cost will be sent to you as a 30 day account.

Of course, if the deceased has prepaid their funeral costs, then you don't have to worry about it. You'll find more information on prepaid funerals towards the end of this booklet.

If you have any questions, or would like to discuss funeral costs in more detail, please call your Funeral Director at any time. You are not under any obligation.



## **What's the difference between a coffin and a casket?**

It is simply a design difference. Coffins are tapered at the head and foot, and are wider at the shoulders. Caskets are rectangular, and are usually constructed with better timber.

The choice is merely one of personal preference. Your Funeral Director will show you a selection to choose from. Your choice, while a tribute to the deceased, should be governed entirely by good judgement. This cost will have an impact on the overall cost of the funeral.

## **What about flowers?**

Again, a matter of personal choice. From a single red rose to large floral arrangements, flowers can be an important and symbolic part of a funeral. Your Funeral Director can arrange floral tributes for you. They are delivered to their premises, and looked after before being taken to the funeral service. Your Funeral Director will collect the cards and return them to you, so they can be acknowledged at a later date. They can also organise the distribution of floral tributes to hospitals or nursing homes after the funeral as you wish.

## **Can we choose the music?**

Of course you can. Music can be one of the most personal elements of a funeral service. It can often express the emotions that we all find so difficult to say aloud — especially at times like these.



## Should the body be viewed?

This is purely optional, and is a personal matter. People should not be prevented from viewing the deceased, nor should they be forced to. In many instances, a viewing can be an important part of the grieving process — particularly if the death was sudden or unexpected. It can help the bereaved face the reality of death, and give them a last chance to say goodbye to their loved one. Viewings are encouraged, but the choice is up to you. Most modern Funeral Director chapels allow for viewings to be held in comfort and privacy.

During viewings, some people like to place a personal item inside the coffin — something important to them, or to the deceased. If a viewing is not held, funeral staff can still arrange for this to be done.

## Burial or cremation?

It is better if each individual decides whether they wish to be buried or cremated before their death. This can lessen the emotional stress on the decision-maker. If the wishes of the deceased are known, they will be followed. In fact, a cremation cannot take place if the deceased has left written instructions to the contrary. However, most of the time, the person arranging the funeral makes this decision after discussion with the family.

If a cremation is chosen, you can be assured that the coffin or casket is always cremated with the body of the deceased. All cremations are controlled by government regulations.

## A checklist of things you need to take care of

There are several important matters that relatives need to attend to after a death. Although we've covered some of these topics before, we've compiled them into a handy list to make things easier for you.

- \* Contact your Funeral Director as soon as possible; when you are ready they will begin making funerals arrangements.
- \* Contact the deceased's solicitor to locate the Will. Find out if the Will contains any special funeral requirements.
- \* Contact the executor of the Will.
- \* Notify the deceased's bank, accountant and insurance agent.
- \* If the deceased was a pensioner, notify the Department of Social Security. You may be eligible for a lump sum payment.
- \* If the deceased was an ex-serviceperson, notify the Department of Veterans' Affairs.
- \* Collect all financial records, bank passbooks or cards, cheque books, property deeds, insurance policies, tax returns, Medicare card, share certificates etc and give them to the executor.
- \* Secure the deceased's home, and cancel regular deliveries of milk, bread, papers etc.



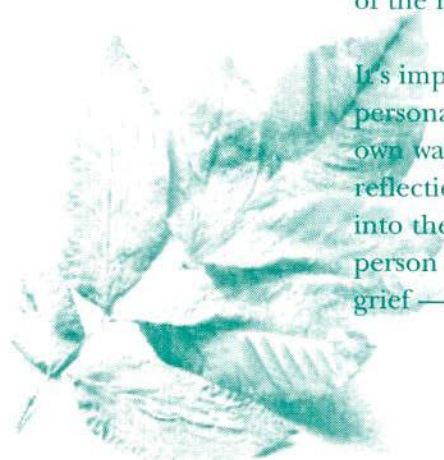
## Coping with grief

When you first learn of the death of someone you love, you can go into shock. Then, you may try to deny it. "No. He can't be dead. I only talked to him yesterday. It must be a mistake." These are natural reactions — in fact, they are the first stage of the grieving process. Understanding your grief won't necessarily lessen the pain, but it can help you survive such a distressing time, and recognise if you need more support than your family or friends can supply.

Unfortunately, we aren't taught how to prepare for the death of someone close to us, although grief is one of the strongest emotions we'll ever have to bear. It can produce feelings of loss, helplessness and sadness that are very difficult to cope with.

It's not a feeling of constant depression — more a roller-coaster ride of emotions. Grieving is a process, a sequence of emotions, not a single state. It's natural to feel anger, sadness, depression, guilt, panic, fear, denial and loneliness. But remember, grieving is part of the recovery process. We need to grieve.

It's important to be aware that grief is a very personal thing, and that each of us grieves in our own way. For some, a short period of quiet reflection will be enough. Others will withdraw into themselves. And some will be angry. Each person needs to find a way of expressing their grief — it shouldn't be denied or repressed.



## How a funeral can be more personal

A little extra effort can make a funeral service much more personal. Here are a few suggestions you may find helpful.

- \* Place personal items inside the coffin — photos, letters, drawings etc.
- \* Organise for the deceased's favourite music to be played — this can be taped or a live performance — from flute to bagpipes.
- \* Place a photo of the deceased on the coffin for the service.
- \* Place personal items on the coffin for the service — from a favourite fishing hat to a much-loved painting, it will add to the atmosphere.
- \* Involve family and friends — they could deliver the eulogy, read religious passages, or perhaps a suitable poem.
- \* Arrange for clubs or organisations to attend, perhaps forming a guard of honour.
- \* Close family members (including children) could place a single flower on the coffin or into the grave as part of the service.
- \* Arrange for family/friends (women can be included) to act as pallbearers.
- \* Meet with your Clergy person to plan the service fully.

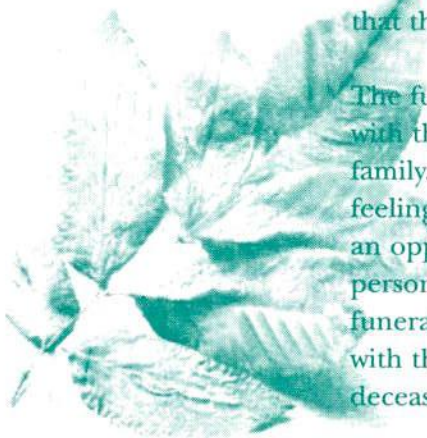


- \* A public or private service and committal at the grave side.
- \* A public or private service at some other venue.
- \* A memorial service where the coffin or casket is not present.
- \* A complete Chapel service, where the entire funeral is conducted at your Funeral Director's premises.

These are the most frequent requests, however, there is no "average" funeral, so feel free to suggest other options which you think may be more suitable.

Whether you choose a Church, chapel or graveside service, it's important that the officiating minister or civil celebrant is given as many details as possible about the deceased person's life. In this way, he'll be able to share these memories with the mourners. It's best if you can provide some written notes, perhaps even favourite hymns and verses to help ensure that the service is meaningful and personal.

The funeral itself is an expression of shared grief with the family, by friends and relatives of the family. It's an acknowledgement that their feelings are common to all of us. And it's also an opportunity to recall happy memories of the person's life. That's why it's important that the funeral allows enough time for the family to meet with their friends, and the friends of the deceased.



The length of time the grieving process takes will vary from person to person, and in a family situation this variation can cause tension. But remember — everyone needs to grieve in their own way.

It is noted in many instances that children are often overlooked at the time of a death in the family. If you like, there are a number of books, brochures and videos which can help you explain the situation to a child.

Your Funeral Director can also recommend counselling for you, and refer you to professionals if you wish. There are specialist counselling and support groups available, and they can also refer you to experts who can help with medical care, financial affairs, legal matters and stress management.

Talking with someone else usually helps, and remember — there is no shame in accepting help from others.



## Helping you through a difficult time

There is no right way or wrong way to grieve. It's a period of individual adjustment. However, there are some things you can do to make that process a little easier.

1. **Keep in touch with your family.** Phone them, visit them, or invite them around for a cuppa. Accepting support from others will help you look after yourself.
2. **Keep a diary.** It may sound like a strange thing to do, but it gives you a way to organise and express your thoughts and feelings. After a while, it can also help you to look back and gauge your healing process.
3. **Eat healthy food.** Your body's natural defence system can drop significantly during bereavement, so you must eat properly. Getting sick is the last thing you need at a time like this.
4. **Change your routine.** Go to lunch. Go to the movies with a friend. The change may seem pointless at the time, but it gives your mind some "time off" for the natural healing process.
5. **Go on holidays.** A change of scenery for a while could do you a lot of good. Think about visiting friends or relatives in another town for a while.



## Arranging the funeral

As you can see, funerals can be a complex thing. But that's why we're here — to handle all those details, and make things as easy as possible for you. However, we do need your input to ensure the funeral is just what you want it to be. Your Funeral Director will meet you at their office or in your home — whatever is the most comfortable for you. Each funeral arrangement is individual, to reflect the personality of the deceased and their family. Please feel free to discuss any ideas you have with your Funeral Director, because the funeral should be meaningful to you and your family.

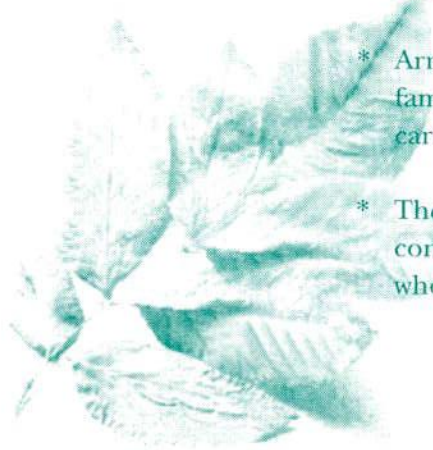
The earliest decisions you'll need to make are where the deceased will be interred, and the time and place of the funeral. Then you need to choose the type of funeral that would suit the situation best. There are several alternatives to choose from:

### What type of funeral service?

- \* A service held in a Church or your Funeral Director's Chapel, followed by a full procession to the cemetery or crematorium.
- \* A service held in a Church or your Funeral Director's Chapel, followed by a private committal at the cemetery or crematorium, attended only by family.
- \* A service and committal in a Church or your Funeral Director's Chapel. The Funeral Director removes the coffin or casket as the service comes to a close.
- \* A public or private service and committal at a Crematorium Chapel.



- \* Completing registration with the government registrar, and arranging for certified copies if required.
- \* Preparing and inserting funeral notices in city, country, interstate and overseas newspapers if required, or radio if requested. Newspapers will only accept funeral notices when they are lodged by a Funeral Director, usually by 5pm the day before publication.
- \* Ordering floral tributes for family and friends if requested.
- \* Receiving and arrangement of floral tributes at their chapel, the Church and the grave side. These can be delivered to an aged home or hospital afterwards if requested.
- \* Collection and return to you of all floral tribute cards.
- \* Advice and assistance with all matters and claims regarding Veterans' Affairs, Societies, Pensions etc.
- \* Arranging for a car or cars to transport the family, and if necessary, arranging a car to carry floral tributes.
- \* The presentation of the Memorial Booklet, containing the personal signatures of those who attended the funeral.



## Helping a friend to grieve

What do you say to them? What don't you say to them? People often find it difficult to deal with a grieving friend or relative. But there are ways you can help them.

1. **Phone the grieving family.** Express your sympathy, and be natural.
2. **Visit as soon as possible, but keep it short.** A hug, and arm around the shoulder, an embrace and a few supportive words are all that is needed.
3. **Help them with day-to-day things.** Does the lawn need mowing? Would a home-cooked cake be nice? Be sensitive to their needs, as there are a lot of little things you can do to help in a practical way.
4. **Put them in touch with support groups.** Professional counselling may be appropriate, and you should encourage it.
5. **Share and care, cry and laugh.** Laughter is our inbuilt survival mechanism, helping us remember the wonderful things about the person who is gone.
6. **Never say "I know how you feel".** You don't — you only know how you feel. It might be similar, but your feelings will never be the same. Listen, understand, and sympathise. Let them talk if they want to, but don't force things.
7. **Make them feel part of life.** Include them in social events and gatherings, so that they can regain their confidence and self-reliance. And remember, you can't put a time limit on grief.



## Preparing for your own death

Perhaps that heading sounds a little morbid to you. But as this booklet has shown, funerals can be a traumatic time for those left behind — both emotionally, and financially. Do you want your family and friends to suffer any more than they need to?

There are ways you can make the process a lot easier on them.

### Make a Will

It's vital that you make a will, to ensure your property and possessions are inherited by the people of your choice. Without a will, there can be significant legal and financial problems for your loved ones to face. Your solicitor or a trustee company can draw up a will for you, and it should be reviewed from time to time — especially in the case of separation or remarriage.

### Prearrange your funeral

As you have learned, arranging a funeral is not a simple matter. The easy way is by planning ahead when you can ensure peace of mind for yourself and those you care for. **The Guardian Plan** enables you to prearrange funeral details and pay for tomorrow's funeral at today's prices. You may choose to pay the full price now or by instalments, secure in the knowledge that **Guardian Plan** will ensure that the funeral is professionally carried out.

You can do it now, and avoid that emotional turmoil. Then you'll have the peace of mind of knowing that whatever happens, everything will be looked after.

## Help from your Funeral Director

Your Funeral Director can offer a myriad of services to cover almost all possible situations. Of course, you may not need to use them all. They include:

- \* Trained staff who can organise funerals locally, intrastate, interstate and overseas.
- \* Arranging for the deceased to be moved from home or hospital to their mortuary, at any time.
- \* Organising a suitable time and place to discuss the funeral arrangements with you.
- \* Liaison with clergy of all denominations or a civil celebrant, and coordinating Church requirements.
- \* Offering a wide selection of coffins and caskets for you to choose from.
- \* Obtaining a burial or cremation certificate from the coroner.
- \* Reserving a grave, or cremation time with the cemetery or crematorium. Cemeteries usually require 24 hours' notice before the funeral.
- \* The use of their chapel for the funeral service or viewing.
- \* Making sure any wishes concerning RSL clubs, Lodges etc are fulfilled.



## If death occurs in a hospital or nursing home

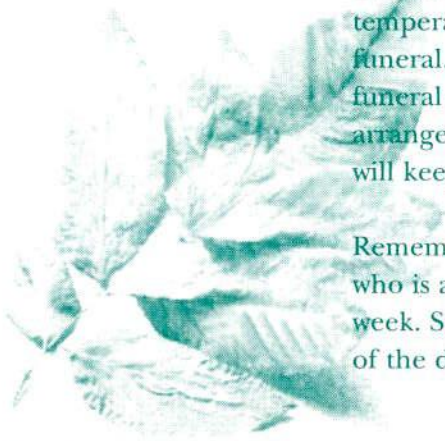
The wide availability of medical assistance in Australia means that deaths at home are less common. Many people die in a hospital or nursing home, and the sister or nurse in charge will help you to handle some of the formalities involved.

If you or the deceased have decided that the funeral will be a cremation *let the hospital know immediately*, as additional documents must be prepared by the doctors. This can avoid delays later on.

When advised by the family, your Funeral Director will then carefully move the body to their mortuary where it will be cleansed, dressed, prepared for viewing (if requested) and placed in a coffin. All this is done with professionalism, dignity and respect for the wishes of the deceased and the family.

The deceased will then be placed in a low-temperature mortuary room until the day of the funeral. This means you don't have to rush the funeral arrangements. They will begin making arrangements as soon as you let them know, and will keep you informed of all details.

Remember, you should call your Funeral Director who is available 24 hours a day, seven days a week. Straight away, they will begin to take care of the details for you.



## Why Should You Prepay Funeral Expenses?

There are many good reasons:

- \* You will feel better knowing that your affairs are in order.
- \* You have peace of mind knowing that once we record in writing your funeral instructions a great deal of uncertainty can be lifted from the shoulders of your family and friends.
- \* It is also a great relief to know that your wishes will be carried out. It allows you to consider the alternatives and make decisions at your leisure, without the pressure of an imminent funeral.
- \* You save by paying for the Funeral Director's charges at today's prices. With **The Guardian Plan** fully prepaid you know that you are protected against inflation and price increases because no further payments are made on the items provided for in your funeral plan contract — ever.
- \* You have the comfort of two guarantees. **Guardian Plan** guarantees that your funeral will be carried out as planned by you. **Over 50's Guardian** guarantees that the money invested cannot be paid out until the funeral has taken place.

If you require further information on prepaying for your funeral please contact your Funeral Director to discuss this.



## Notes

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## Introduction

Death. Even the word has a finality to it. Death is a concept that our society has great difficulty coping with. Deep down, we know that no matter how much we struggle, it's inevitable. Yet we often do our best throughout our lives to ignore it, to pretend it doesn't happen.

But it does. And when the time comes for us to face the death of a loved one, most people find it difficult to deal with. We aren't prepared for the shock and the consequences. We don't know what to do.

That's why we have produced this booklet — to answer the many questions you must have ... to help prepare you for what happens when someone close to you dies ... and to help you make the consequences of your own death easier for your family and friends to deal with.

We trust that this information will help you through any current or future situation. Should you require any clarification please feel free to contact the nominated accredited Funeral Director on page 1 of this book.



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## I would like to receive, without obligation, information on:

- ☐ Pre Paid Funerals
- ☐ Cremation
- ☐ Burial
- ☐ What you need to know about funerals  
(free booklet)
- ☐ Pre Paid Cemetery Memorials
- ☐ Pre Paid Cremation Memorials
- ☐ Personal Information Guide  
(free booklet)

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

**Proudly supplied by:**



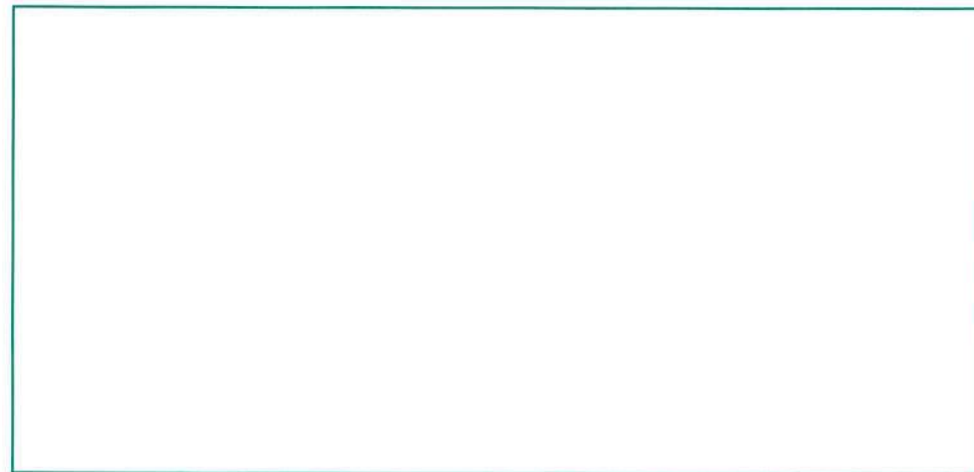


Reply Paid 150  
"The Guardian Plan"  
P.O. Box 293  
Annerley DC  
QLD 4103

## ***WHEN THE NEED ARISES***

This information is presented to help individuals, families and the community when faced with the death of a loved one. The information provided is a guide only and it is suggested that you contact the nominated Funeral Director below to assist you with the actual process.

Proudly supplied by:





A photograph of a pond with lily pads and reeds. A small blue bird is swimming in the water. The text "Things you need to know about Funerals" is written in a white, cursive font in the bottom right corner.

*Things you  
need to know  
about Funerals*



## Children and teenagers 11 years and over

Children from about 11 years and over need to be treated as adults and, like adults, they will have difficulty understanding and handling their emotions.

Many teenagers bottle their feelings up inside and appear to be cutting themselves off from the family.

As well as not being afraid to “break down” in front of them it will help if parents talk openly about the life and death of the deceased. Sharing our grief will help them to share theirs.

It is a good idea to talk around the dinner table, without the distraction of television, but not forcing them to contribute to the conversation.

It may help to draw out their grief by asking them for their suggestions on things like “When should we arrange this?” or “What do you think about...?”

This approach can be especially helpful in the case of teenagers preparing for a loved one to die, perhaps a grandmother who is terminally ill.

If they don't want to contribute, don't worry about it or force them to answer. Even if they don't answer, they will still know you care and will still feel involved.

If they can't express themselves, try asking them to give you a big hug so you don't feel so lonely. Asking for their help with hugs and kisses, or even just holding hands can help everyone to express their grief and start to feel better.



Teenagers may need someone outside of the family to talk to, so it is a good idea to let the school know someone close to them has died. It may also help to let a sports coach or other group leader know of the death if the teenagers are involved in different activities.

Appropriate literature, not specially given to them but just left lying around the house, can also be valuable. Some films or videos will also help – advice on these and any printed material can be sought from any qualified and experienced bereavement counsellor or educator. Above all, we must talk with the teenagers and show them our support.

## How can we help children in their grieving?

Just being there and sharing the grieving with them is probably the most helpful thing we can do.

Like adults, children need to express their feelings, and they need to share the experience with the rest of the family – not feel that they are being left out of an important family occasion.

Children of all ages need to be involved, including being encouraged (though not forced) to attend the viewing of the deceased and to take part in the funeral. Both these events should be explained in simple terms so the children know what to expect.

Giving young people a special job to do like carrying a flower or candle, or writing a letter or poem to place in the coffin, will give them a feeling of really belonging. It will also help them to say goodbye and to understand the finality of death.

Many people believe that death is only the beginning of a new life for the deceased. If religious beliefs can be explained in simple terms to the children, then this may help them in their grief – but don't be surprised if the children are angry at God for the death of the person. It is quite a normal reaction at any age and God won't mind – He's got broad shoulders.

And if we are so overwhelmed by our own grief, we don't feel we have the capacity to help our children with theirs, this is when a close relative or friend should be enlisted to help, so the children don't feel abandoned by their grieving parents.

Children should be encouraged to read suitable books which may help them to understand how they feel. Refer to large book shops, Church book stores etc.



## **“Why do We die?”**

The simplest explanation is that all living things on this earth die – it is part of the life cycle. It can be compared to flowers in the garden – it is part of life. It can be compared to flowers in the garden – they start off as a bud, they grow and blossom into a flower, then the petals fall off and the flower dies when its time for living is over.

Animals also make a good comparison particularly if the child has had a pet which has died or found a dead bird in the garden. It makes us sad when an animal dies and it's okay to feel sad.

It's the same with people. We are born as babies, we grow up into children and adults, then we grow old and die when our time for living is over. It is a normal part of life and it is all right to feel sad about someone dying.

It may help to explain that, although most people don't die until they are quite old, sometimes younger grown-ups and even children might have an accident or illness and die. Even though the doctors and nurses try their very best, they are unable to make them well again.

It is wise to simply and honestly answer children's questions as they ask them and not to go into long explanations. Don't be surprised if small children keep coming back and asking the same questions over and over again. Repetition is essential to help them understand.

## **Young children around 6-10 years old**

Children in this age group react to death in many of the same ways as adults do. They feel shock and anger, they may deny that the death has occurred, they may blame other people for the death or feel guilty for not “being good” to the person who died.

One of the major problems for them is that they don't understand their own moods, and may regress to thumb-sucking or bed-wetting. They may become aggressive with play-mates, destroy their toys or throw tantrums.

Children's grief can manifest itself in many different ways, so it is a good idea to let them see that we are grieving too and share our tears with them.

Let them know they don't “have to be brave” and it's okay to talk about someone who has died.

Children this age can be very curious about the physical aspects of death and funerals and their questions should be answered truthfully so that the fear of the unknown is eliminated.



## **“What happens to the body?”**

They should be told gently what to expect at the viewing and funeral and encouraged to attend so that they can say their goodbyes too.

It may help to explain that the real person (or the soul) of the person they loved has left the body (or the “house” in which it lived while it was here) and gone to the place that God has appointed for him or her.

All that is left is the body “house” which no longer has any life and is cold to touch.

## **“What is the difference between cremation and burial?”**

Out of respect for the real person who was once alive, the body “house” is gently placed in a coffin and either buried or cremated.

With burial the coffin is lowered into the ground and covered and the body “house” gradually wears away until all that is left is bones in the ground.

With cremation, the coffin is carefully burned in a special kiln until all that is left are small pieces of bones which are then placed in an urn. This can be kept by the family or disposed of according to the wishes of the deceased and their family.

Whatever questions the children ask, honesty and simplicity are the keys to helping them with their grief. It is a good idea to ask them if what you have told them answered their question or would they like to know any more. Reassure them that they can always come back later and ask any questions.

And if you don't know the answer to a question, don't be afraid to say so. Parents are human too and don't always have the answers.



# AFDA

When faced with having to make funeral arrangements, most people have no prior experience in organising such an event, and little knowledge of what to do.

Funeral directors can alleviate this burden for you by providing a range of services, allowing you to choose an appropriate funeral that will be conducted professionally, and with dignity.

For your own peace of mind, select a funeral director who is a member of the Australian Funeral Directors Association which requires its members to honour a strict code of ethics and practice.

The AFDA publishes a range of information brochures for the bereaved. These brochures and other help and advice is available through AFDA offices:

National Office	Tel (03) 9859 9966
New South Wales	Tel (02) 9264 2000
South Australia	Tel (08) 8300 0184
Tasmania	Tel (03) 6234 5933
Queensland	Tel (07) 3216 0704
Victoria	Tel (03) 9859 9571
Western Australia	Tel (08) 9365 7682

or your nearest AFDA member:

## What do we tell the children?



A simple guide  
for adults  
to help children  
understand death

Produced by  
The Australian Funeral Directors Association  
A.C.N. 007 331 580



## What do we tell the children?

One of the most difficult situations adults have to face is telling children that someone they love has died.

We worry that they won't understand, or that they will be emotionally devastated, and we automatically try to protect them from hurt.

In fact children handle death very well – often much better than adults do – and in reality, they may be more hurt, more frightened and more resentful if we exclude them from our pain or try to cover it up.

Children need to say goodbye to a loved one too. They also need to be included in the family's grief so they don't feel rejected and left out of a family occasion.

They must be told as soon as possible that a person they care about has died, preferably by a parent or someone who is very close. They need to be told the truth – not half truths or fairy stories which will only confuse them and may have adverse emotional effects later in life.

Many people find comfort in religious beliefs and these may help the children if they are already living in a religious atmosphere within the family.

What and how we tell the children depends entirely on their age and the level of their understanding.

## Small children up to about 6 years old

Very young children have no real concept of the finality of death.

They see cartoon films in which their favourite characters are blown to pieces, crushed, run over or fall off a cliff and then two seconds later, the same characters miraculously re-surface alive and well for some more adventure.

But when it is personal, small children do feel loss and grief and they can still understand sadness. They need to know it's all right to feel sad.

They need lots of hugs and kisses and reassurances that everyone else is still there and that it wasn't their fault the person died.

We need to be very gentle and always honest in answering any questions they may have like:

### **“What does dead mean?”**

Dead means that the life has gone and the body that is left can no longer do all the normal things like walking and talking, eating and sleeping, laughing and crying. The body can no longer think or feel, and in the case of someone who died after a painful illness, there is no more pain.





## What do I do when someone dies?

At some time during our lives, death will touch and affect us all. It will come to a family member or close friend and cause much pain and grief. It will change our lives in many ways.

Despite its inevitability, death is rarely discussed and as a result, death and its consequences are often not understood.

While no-one wants to dwell on the subject, some understanding of death can help us prepare for its eventuality. This includes having a basic knowledge of how to cope with the practicalities associated with death and having a basic knowledge of what to do when someone dies.



## Who do I contact?

Whether a death occurs at home, in hospital or in a public place, the first person who should be contacted is generally a doctor. Legally, a death certificate must be signed by a doctor or the coroner who will be able to explain what steps, if any, are needed to establish the cause of death. If appropriate, you may also call your Priest or Minister.

The next person to contact, besides family members and friends, is the funeral director of your choice who will arrange the transfer of the body and can begin making the desired funeral arrangements.

Funeral directors are there to help and can assist you at any hour of the day or night.

## Choosing a funeral director

The decision as to who you call may depend on a number of factors including the funeral director's experience, reputation or location. Should you call a member of the Australian Funeral Directors Association you can be assured of professional, understanding and caring service.



## Arranging a funeral

When faced with having to make funeral arrangements, most people have no prior experience in organising such an event, and little idea of what to do.

All reputable funeral directors can provide a wide range of services to suit your precise needs. They can help you make the funeral as simple or as elaborate as you want, and the cost will be reflected accordingly.

Initial interviews with the funeral director can be at their offices or in your home, whichever you prefer. At these interviews they will generally ask you what type of funeral arrangements you desire.

While some people may have a fairly clear knowledge of the arrangements they want to make, others may want to consider a myriad of alternatives before making any decisions.

The funeral director is there to guide and advise you on the many matters which need to be considered.

## Funerals of your choice

Funerals today can reflect the life of the deceased person, at the same time assisting the bereaved in the grieving process.

Whilst funerals are usually sad occasions, meaningful funerals can assist people to cope with their loss.

Such funerals can be sources of strength, hope and peace.

Funeral directors have the facilities and expertise to offer you a full range of options.

They will discuss your preferences and assist you to plan an appropriate funeral service.

Decisions to make will include:

- \* when and where you would like the funeral to be held
- \* the type of service you desire
- \* if burial or cremation will follow the service (for many people this is an emotional issue, reflecting religious or ethnic attitudes and family traditions)
- \* which coffin or casket and clothing you want for the deceased
- \* whether you want a viewing which can play an important part in the resolution of grief
- \* who you would like to be involved
- \* what floral arrangements and motor vehicles would be appropriate and any other relevant matters.





## Types of funeral services

There are many different types of funeral services that can be conducted.

Most churches or religious groups have specific services that are relevant to their beliefs and which cater to the needs of their members.

Funeral directors encourage people to discuss the alternatives with them and regardless of the type selected, they will act with care and consideration and will ensure the funeral is as individual as possible.



## Why have a funeral?

A funeral is for those who are living. It is a celebration of the life of the loved one who has died.

Everyone who has been touched by the life of the deceased needs the opportunity to share in that celebration. They need the chance to say goodbye.

While enabling us to say goodbye funerals also fulfil other important needs.

They recognise the life of the deceased person, can strengthen family ties and responsibilities, reinforce beliefs about life and death, express their emotions and encourage them as they prepare for the future.

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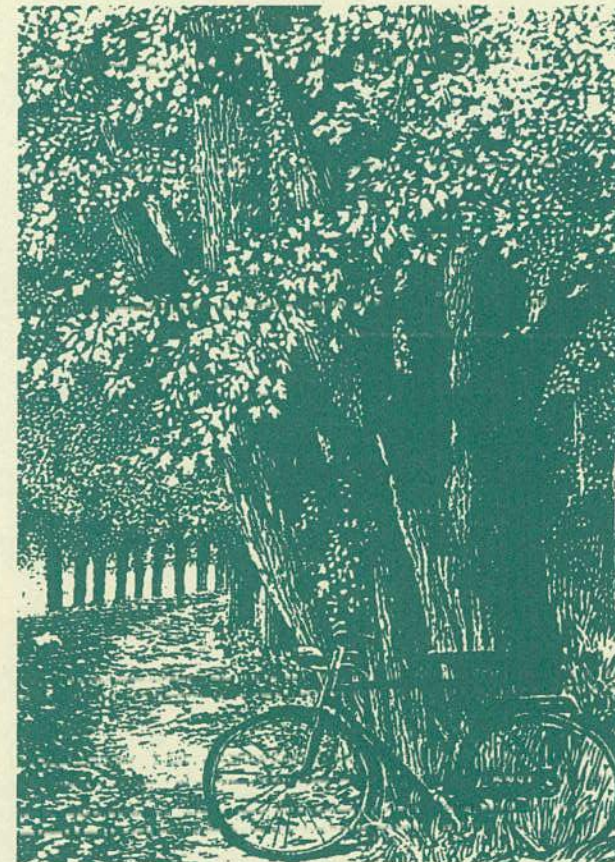
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Western Australia	Tel (08) 9365 7512

**or your nearest AFDA member:**

# What do I do when someone dies?



Produced by  
The Australian Funeral Directors Association

A.C.N. 007 331 580



## TASKS TO BE DONE

Anyone can organise a funeral, but what you need is a team of people with one person coordinating. This person needs to have a logical approach, not be too grief stricken, as everything needs to be completed swiftly and precisely.

This person should be very aware of not taking over, but encouraging the grieving family to make some decisions.

Grief can make people forgetful. All instructions should be in writing.

Have letters from next of kin authorising people to do official tasks.

Listen to what the grieving family wants and then relate this to officials. Be firm, as many people will err in favour of caution.

### SUPPLIES IF THE DEAD PERSON IS BEING KEPT AT HOME.

Plastic bottles to freeze water in.

An air conditioner.

Thermometer to check temperature of room.

Rosemary oil. Large pads.

Heavy-duty large plastic bag.

### COFFIN

Start making or have one made.

Collect materials that will be placed in coffin.

### OTHER TASKS.

Legal paper work to be done.

Transport, heavy-duty plastic to line car.

Newspaper articles, who died and when, where and when service is being held.

"You are welcome to join family on the third day of grieving at....."

Someone to attend the phone. Encourage people to bring photos, etc.

## TASKS

Write out an obituary.

A story of the person's life, highlighting important events.

This can be read out at the service and later placed in the local paper.

### FOR A BURIAL

Contact council.

Arrange for a hole to be dug.

Ropes and planks.

Wooden cross.

Tree for planting.

Gloves for coffin bearers.

Six people to be coffin bearers. Be aware of their heights.

Someone with screwdriver and screws to place lid on coffin.

Shovels for others to help fill in the grave.

### FOR A CREMATION.

Contact funeral director.

Book time.

Have a container for ashes (if you wish)

### MAKE UP A FUNERAL SERVICE PROGRAM

(How the funeral will run)

Have a photocopied photo of dead person on cover.

Who will be speaking?

Words of songs to be sung.

Poems to be read.

How the service will end.



## PLANNING THE SERVICE

A funeral service usually takes about one hour. It has a beginning, middle and end.

Anyone can lead the service, a friend, a Celebrant; there is no law on this. This person does not have to say much just be able to keep the service flowing and to be flexible and allow time for the unexpected.

### WHERE IS THE SERVICE BEING HELD?

In your own garden, in your home.

By the grave side.

If you want to use a public place, you will need to seek permission from the Council.

Who will be the speakers?

Poems, and who will read them?

Someone to be in charge of the music, which may include, tapes, CDs, live music, a choir.

Someone to be in charge of the food and drinks.

A table for flowers, candles, incense, personal things belonging to dead person

A Memorial Book, for people to write in.

Small cards and pens for people to write messages on to place in the coffin or grave.

A corkboard and pins for photos.

Table or trestles to place coffin on.

Someone to take photos, to video.

Can the dead person's pets be at the service?

## IF THE PERSON IS TO BE BURIED ON OWN LAND

Hopefully, the "Application for Private Burial" has been done. Contact Council and tell them what is happening. They may need to send someone from council to check on grave and coffin.

The grave needs to be 90cm wide x 2.3metres long.

Depth: The top of the coffin must be 90cm below ground level.

You can hire a backhoe, as this is a big job.

Place three or four planks across the hole.

When ready for service, lay two or three 6 metre ropes beside the planks. These are used to lower the coffin. It is a nice gesture if they are thrown in the grave rather than retrieving them.

If a tree is to be planted, have one ready.

It is necessary to have a permanent marker to identify the place of burial.

If there is a plan for someone else to be buried in the same plot, the hole may need to be deeper. Check this out.

### IF A PERSON IS TO BE BURIED IN LOCAL CEMETERY

Contact Bellingen Shire Council (presently Warwick Lawrence).

You will need to fill out "Application for Burial" form.

Take with you forms PR315, PR13 and receipt of "Application for Reservation".

For grave digging phone Cliff Schofield, (02)66551090

Ask if they supply planks and ropes.

Wooden crosses can be used for a short-term marker until a more permanent headstone can be provided. Bellingen Council requires headstones to be constructed in accordance with the Australian Standard for Headstones.

Take some flowers to throw in grave.



## IF THE PERSON IS TO BE CREMATED

Before you contact a funeral director, DECIDE,

Do you want to take the dead person in own coffin and in own car to the Crematorium?

The time allotted for each service/cremation is one hour. Do you want longer? If so, book two slots or book the last one.

Do you want a service in the Chapel? or outside?

Do you want to conduct the service yourself, or have a friend or relative conduct it?

You can arrange the chairs. Have no chairs, use cushions instead.

Provide own music

Do you wish to push the coffin into the cremator?

Do you want to provide your own refreshments?

When you contact the funeral director let this person know what you want. Discuss what legal forms are required.

Know that you can phone around to different funeral directors.

This may be difficult for a bereaved person to negotiate. Is there someone else who is clear and firm that can do this job for you?

Both crematoriums will accept homemade coffins built to regulation.

Have removable name tag on coffin.

Plastic, metal or glass must not be put into a coffin.

A cremation takes about one and half-hours to complete. What is left are a few pieces of the larger bones. These will be crushed to a fine powder. It will take 24 hours before you can collect the ashes.

The crematorium will provide a container for the ashes, or you can bring your own.

## SUGGESTIONS FOR A CEREMONY.

Have music playing as people are arriving.

Give a program and one single flower to each person.

Firstly the person leading the service will introduce himself or herself

'We are gathered here today to celebrate the life of (person's name) and your part in his/her life.

Read out the obituary.

Music. Choir.

Invite first speaker up. In the case of someone starting to shake while reading, go and help by putting an arm around the person or by steadying the paper.

Music. A poem.

Second speaker.

After the last speaker. Have music playing softly while informing people of the small cards they can write on to place in the coffin or grave. Invite people to come forward. If coffin is open, to place flower and message in coffin. Encourage people to touch and talk to the dead person. If coffin is closed. Place message and flower on top of coffin.

When people are back in their places. Have a silent time.

A guided meditation of goodbye to the dead person.



## CEREMONY

If at the graveside.

Place lid on coffin.

Lower coffin. Throw flowers, articles and messages on top.

Mention shovels for anyone who wants to help fill in grave.

Have flowers, incense to put on top of grave.

A suggested poem to read. (Written by an unknown poet)

Do not stand at my grave and weep,

I am not there, I do not sleep.

I am a thousand winds that blow.

I am the diamond glints on the snow.

I am the gentle autumn's rain.

When you awaken in the morning's hush,

I am the swift uplifting rush

Of quiet birds in circled flight.

I am the soft stars that shine at night.

Do not stand at my grave and cry,

I am not there. I did not die.

If a cremation.

In the Chapel there is a button you can press to close the curtains on the coffin. The coffin then is rolled through to the cremator.

End the service by doing something uplifting.

Join in a circle, holding hands and have an 'up'

Howl at the sky, chant OM'S, sing together.

Remind people to write in the Memorial Book

## THE GRIEVING PROCESS OF A PERSON WHO IS NEWLY BEREAVED.

The way we respond to excessive stress is incredibly complex and variable. It can depend on many things including a person's conditioning (internal) and circumstances (external), but basically psychic shock will produce the following.

Adrenalin, the fight and flight chemical.

Endorphin's, opiate-like chemicals.

Cortisone, which sustains the stress response.

Generally this chemical reaction will taper off around seven weeks after the death. It is nature's way of protection. Giving time for the body to adapt to a new situation.

This is called a sympathetic response (sym, together; pathos, suffering).

1. The Biophysical Reaction (this is more pronounced in sudden death).

This response is short lived and will come down but still remain elevated/dominant.

Rapid breathing

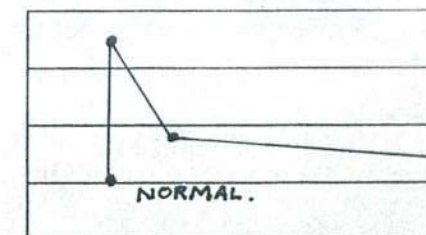
Pale skin

Elevated blood pressure  
and sugar level

Accelerated pulse rate.

Immunological disturbance

Digestive shutdown.



2. Psychophysical Reaction This can produce symptoms that reflect the nature of the death eg. Wife has heart attack, husband has bad chest pains. Also there can be observable signs eg. husband has chest crushed against steering wheel in car accident, extensive bruising appears on wife's chest.

3. Emotional Reaction eg. Anxiety. Depression. Anger.



## **LEGAL REQUIREMENTS CONCERNING A DEATH.**

For burial on own land. "Application for Private Burial" forms available from the Bellingen Shire Council.

To buy a plot in cemetery. "Application for Reservation"  
For the burial in the cemetery. "Application for Burial Permit" both form are available at the Bellingen Shire Council.

"Cause of Death" (form PR315) will be supplied by the dead persons regular doctor.

"Registering a Death in NSW" (form PR13) This form is available from the local Court House. This form needs to be lodged within one month of the death. Making sure you include a signed copy of "Application for Private Burial" form, if a home burial has occurred.

"NSW Death Certificate Application" (form PR189) is available from the local Court House. This certificate may be needed for banks etc. There is a cost involved for this.

### **In the case of cremation**

"Attending Practitioners cremation certificate" (form CL49.1)  
The dead person's regular doctor will have this form and will fill it out. This form is also available from the NSW Health Department. The funeral director will help you with the following required forms,

"Application for Permission for Cremation with Statutory Declaration" (form CL47). This form is also available from the NSW Health Dept. This form requires a JP's signature.

"Medical Referee's Cremation Permit" (form CL50)

## **MATTERS RELATING TO DEATHS/FUNERALS.**

If you are having a service in a church, be aware that some clergy will not allow an open coffin in the church. Arrangements can be made for families to see the dead person before the service.

If you are using the services of a funeral director and would like the dead person to be bought home for awhile. Be aware that funeral directors regulations require a minimum of three persons to transfer the body in a coffin. If the body is transported to the residence and left for two to three hours and then returned to the funeral home, this would result in a minimum of four hours for each employee. Total of 12 hours at award rates, plus overtime (if applicable)

If a person has left written instructions not to be cremated, a permit will not be issued.

Whoever orders the funeral is responsible for the bill, but be aware that this person can be reimbursed from the dead person's estate.

## **SOME OTHER CHOICES**

Leaving your body for medical research. If the body is not damaged or infected and the hospital accepts the body, they will arrange everything, including a funeral after the research period.

Organ Donor. Organs cannot be used if removed later than three minutes after death. The next of kin can over ride what you state on your driving licence.

A Welfare Funeral may be available if the family is unable to meet the costs of a funeral. Contact the Social Worker at the hospital for assistance.



## A LITTLE ABOUT WILLS.

This information is for NSW jurisdiction only.

The executor of the will has the right to the body. This person can override the family.

Have two executors (or sub-executor) to share the load and in case one is not available.

If there is no will, one needs to apply to the Court for Letters of Administration.

It is possible to write a will without a solicitor but if the situation involves a complicated family situation, a complicated business or an estate worth more than a certain amount, see a solicitor.

Joint Tenants in a property, means if one tenant dies the property will automatically go to the other tenant. If both tenants die together the oldest one is deemed to have died first.

Tenants in common, means tenants can leave their share of property to whom they wish.

Update your will every five years.

After a death, a certified copy of the will or probate needs to be taken to the bank etc, to change names on the accounts etc.

For vehicles, take a certified copy of the will to RTA to change name on registration.

Same sex relationships are not recognised under the law. So it is particularly important for people in gay and lesbian relationships to make a Will, otherwise the partner will have no right to the body or to the assets, regardless of how long they may have lived together.

Friends, lovers, carer's and significant others have no right to inherit anything unless it is stated in the will.

If you want to leave some instructions regarding your funeral it's best not to write it in your Will, as usually this is read after the funeral.

## CORONERS INVOLVEMENT FOLLOWING A DEATH

There are many circumstances under which a person may die, that will subsequently require the involvement of the Coroner. In the majority of situations this is simply a requirement because specific conditions exist, and certainly does not suggest fault on any person's part. Such circumstances include:

1. When the person has died suddenly and the cause is unknown.
2. Where a doctor has not given a Medical Certificate as to cause of death.
3. Where the deceased has not attended a doctor within the last three months prior to the death.
4. Where the death has occurred while under anaesthetic or within 24 hours after, administration of an anaesthetic.
5. Where the deceased has met a violent death or unnatural death or has died under suspicious or unusual circumstances.

\*A Government Medical Officer carries out the post mortem usually in the Coffs Harbour Hospital.

\*If you want to have an open coffin, inform the doctor who is doing the post mortem. The job can be done neater.

\*Contact the Coroner, Mark Holdom, inform him that you will be doing the funeral and there will be no funeral director involved. Once the body is available for release the coroner will sign the release form. The coroners certificate replaces forms CL49.1 and C150.

\*An inquest does not necessarily follow in a coroner's case. The coroner will make this decision following an assessment of available reports such as from the police and the post mortem.

\*When a decision is made to waive an inquest, notification is sent approximately six weeks after death, to the family confirming that the cause of death is according to post mortem findings.

\*If an inquest is required, usually it will happen at least six months after the death



## MAKING A COFFIN

### OBJECTIVE.

To provide a minimum standard for the construction of coffins. Only those coffins meeting or exceeding the standard will be accepted for cremation.

### POLICY

1. No larger than 620mm wide, 550mm high and 2100mm long.  
The size of coffin is generally commensurate with size of body.
2. Total weight of coffin, including deceased, should not exceed 130kg.
3. Coffins must be constructed of a readily combustible material of timber origin with sufficient strength to allow unsupported movement.
4. Coffin must be lined with a waterproof of 4cm thick absorbent liner ie. PVA film or cotton wadding.
5. Coffin lids must be able to be securely fixed in place, preferably with nails, screws or clips.
6. Coffin must have a smooth base with no projections.
7. Coffin must have multiple handholds ie. wooden, rope.  
These are to be readily removable if constructed of non-combustible material.
8. Coffin must include a fixed but readily removable name plate, placed at the head end of the coffin. This will be retained by the crematorium for identification of the remains.

### SUGGESTIONS

The coffin does not have to be flute shaped. It can be rectangular.  
The coffin can be painted, can be decorated.  
The coffin can have plastic in the bottom then covered with, Woodchips, or shredded paper, or fresh herbs etc.  
A cloth that will hang over the sides.  
A doona and pillow.

## INFORMATION AND RESOURCES AVAILABLE.

Mid North Coast Area Health Service.

PO Box 126

PORT MACQUARIE 2444

Tel. (02)65830750

Environmental Health Officer, Ms Heather Bell.

Bellingen Shire Council,

Tel. (02)66557300

Administration Manager, Warwick Lawrence.

Direct line (02)66537346

Coroner, Mark Holdom

Bellingen Court House,

Tel. (02)66551033

Mark is available to immediate families for legal advice, access to medical and autopsy reports in a case of death being reported to him by the Police. Also assistance with commencement of legal proceedings.

Registrar of Births, Deaths and Marriages,

GPO Box 30,

SYDNEY 2001

Tel. (02)92438555

### COFFINS

Hand built coffins. Phone Roscoe on (02)66573276

For information on Recycled Cardboard Coffins,

Aust. Eco-coffins,

1425 Forester Road,

SCOTTSDALE 7261

TASMANIA

Tel. (03)63523929



For permission to have a plaque on the cemetery wall. Application form from Council. Cost \$125 1998 price.

To have a plaque made contact,  
Phoenix Foundry P/L,  
PO Box 5, URALLA, 2358  
Tel. (02) 67784803

Trish Abell will assist with a Buddhist Service. Tel. (02) 66551691.

Michelle Bradley-George will assist family with preparing the dead person. Tel. (02) 66551691.

#### CELEBRANTS.

Wendy Haynes Tel. (02)66521427  
Roma Mulder Tel. (02)66556896

#### FUNERAL DIRECTORS.

Victor Rullis  
Lavender Ladies.  
Coffs Harbour Crematorium, Coramba Road  
KARANGI  
Tel. (02)66515007

Keith Logue. Tel.(02) 66521999  
Lady Cameo Tel.(02) 66512363  
Colin Alford Tel.(02) 66512363  
Crematorium, Hogbin Drive,  
COFFS HARBOUR  
Tel.(02) 66522822

For EMBALMING, Grafton and District Funerals,  
Jim Summers,  
Tel. (02)66426444

## TRANSPORTATION

A van, station wagon, utility or truck can be used for transporting the body.

Law requires you to line the back of the vehicle with heavy-duty plastic.

Measure the coffin beforehand to make sure it will fit in the vehicle.

If collecting the body from the Hospital or Mortuary, ring first and explain to someone in charge what your intentions are. Mention there is no funeral director involved. Ask person what they will require from you.

Take the coffin with you.

The body will be in a plastic bag; this is a Health Department requirement. The bag can be removed before the funeral.

Law requires that the duration of travel is eight hours or less.

If travelling a long distance, pack frozen water bottles around body.

Use a car with air conditioning. Temperature approximately 10.C.



## **DEATH OF A BABY.**

A stillborn baby is one of 20 weeks or more gestation or at least 400 grams in weight that has not breathed after delivery.

This birth must be registered in the normal way.

A funeral is a legal requirement.

A baby delivered before 20 weeks or less than 400 grams is regarded as a miscarriage.

There are no legal requirements.

The parents can do a burial if they choose to.

## **DEATHS REQUIRING A CORONIAL INQUEST**

If the child dies within 24 hours of a surgical operation.

If the Doctor cannot certify the cause of death.

If the baby dies suddenly.

The post mortem is carried out in Sydney and then the baby is bought back to the local hospital. There is no fee for this.

When the paperwork is completed the family can collect the baby for the burial or cremation.

## **COUNSELLING (free)**

Bellingen Hospital, Tel. (02) 66551266

Una Maloney, Social Worker.

Mental health Service will provide trauma counselling.

Bellingen Neighbourhood Centre, Tel. (02) 66551239

S.A.N.D.S. Support for families who have experienced miscarriage, stillbirth, neonatal or infant death.

Jeanne Holt, Tel. (02) 66559219

## **PRIVATE COUNSELLING.**

Julie Fuad, Tel.(02) 66552030

Jan Jones, Tel.(02) 66551428

Aishwara Saraswati, Tel. 66552650

The Amaranth Room at Bellingen River Health Service, and the Alcooringa Room at The Dorrigo Multipurpose Service have been set up to provide a caring and informative environment for people who are bereaved and for those who are there to support.

Bereavement meetings are held in the Alcooringa Room on the 1<sup>st</sup> Thursday of each month from 10am. To 12md.

Contact Jan Wilson (02)66572066.

Leah Munro (02)66572648.

And in the Amaranth Room on the 4<sup>th</sup>Monday of each month from 10am. To 12md.

Contact Mary (02)66552040. Colleen (02)66551292

Leah (02)66572648. Irenece(02)66550072



## BOOKS

Members of the Bellingen Shire Bereavement Support Group have written/compiled three books, of which the proceeds of sale go back to the bereavement room fund.

"One Breath Away" \$10.

"The do-it-yourself funeral book" \$5.

"The Grief Process work book" \$3.

All books are available at:

The Myrtle Clinic, Dorrigo. Tel:(02)66572648

Yellow Shed, Bellingen. Tel:(02)66551189

Amaranth Room, Bellingen.

Alcooringa Roon, Dorrigo.

The Outstretched Hand Foundation publisher's family support leaflets on all aspects of Death, Dying, Loss and Grief.

36 Berambing Crescent,  
BERAMBING, 2758, NSW

Three Booklets available are,

"Coping with Grief" By Mal McKissock

From Bereavement CARE Centre, PO Box 327, EPPING, 2121.

"What to do when someone dies"

From The Department of Social Security.

"If, How and When"

from Funeral Directors Association of NSW,

Box 16, ASHFIELD, 2131.

Your local library has a comprehensive list of books on Loss and Grief.

## IF A PERSON DIES IN HOSPITAL.

Stay with the dead person as long as you need to.

If the body is badly damaged, still insist on sitting by the person, if you need to, no matter what others may say.

The dead person will be washed and prepared for the mortuary. You can ask if you can be present or if you can assist.

If you are in the Bellingen Hospital, ask to use the Amaranth Room. If in Dorrigo, The Alcooringa room.

This will give you more privacy.

The dead person and family can stay in the Amaranth Room for up to eight hours. This is the legal time for a body to be out of the cool room at any one time.

The dead person can stay in the hospital mortuary until the funeral arrangements are made. Then they can be picked up in private car. Be aware that the disposal of the body must take place within eight hours of collection, unless you can provide a cool room.



## THINGS TO BE AWARE OF DURING BODY STORAGE

### AT HOME.

Illness and humidity can cause the body to deteriorate quickly and may start to smell.

Any discharge/clean-up materials from the body must be considered contaminated waste and be placed in a heavy-duty plastic bag for disposal.

Rigour mortis will start to set in slowly within four hours of the death. The body will start to soften again within three days and look quite peaceful.

### LEGAL REQUIRMENTS

The dead person needs to be seen by a doctor within 24 hours of the death. When you are ready phone the dead persons doctor. Inform the doctor that you will be doing the funeral yourself. If there is to be a cremation ask the doctor to bring "The attending Practitioners Cremation Certificate"(CL49.)

If the doctor is satisfied he/she will fill out certificate stating the cause of death,( form PR315) and also the cremation certificate if required. Place both certificates in a safe, obvious place.

If this is an unexpected death an autopsy will be required.

The doctor will advise you on this matter.

### NOW DECIDE WHAT YOU WANT TO DO NEXT

Do you want the dead person to remain at home or be taken to the Hospital Mortuary? If you decide on the hospital, ask the doctor to attach an identification tag signed and dated to the dead persons toe. Phone the hospital and explain what is happening. Ask if you can collect a body bag and a stretcher for transporting the person to the hospital.

## LATER, THINGS TO ASSIST WITH.

If the funeral was just for the family, a Memorial Service can be planned for friends.

A gathering in the park, at the beach,  
Play music that the dead person loved.

Throw flowers into the water.

In a circle saying what you will miss about the person.

Thank you letters to be sent out, including programs for people who were unable to attend the Service.

The obituary to go into the newspaper.

Legal matters- Forms need to be sent off within one month of the death: PR315, PR13 and PR189. If person has been buried on own land include a signed copy of "Application for Private Burial" form, including payment to,  
Registrar of Births, Deaths and Marriages,  
GPO Box 30, SYDNEY, 2001.

What counselling is available?

Any household help needed?

A solicitor may not be needed. Most Solicitors will give a 15 minute free consultation so this can be ascertained.



## PREFACE

### A CELEBRATION OF RALF'S LIFE

*Ralf Martin, Chrysalis community elder, died on 22 July, 1998, after some months of illness. His partner Dorin had been nursing him at home in Bellingham, helped by friends and with local medical support. Believing in self sufficiency, armed with their sole reference "The Do it yourself Funeral Book" and their own creativity Dorin, Chrysalis members and other friends took the next bold step.*

*What follows is Dorin's account.*

## WHAT TO DO WHEN SOMEONE DIES AT HOME

Slow down, there is no need to rush. The only legal requirement is that the body needs to be disposed of within five days. If a longer period is required permission from the Health Department must be sought.

Phone a relative or friend with the understanding that there is no need to panic.

### NOW DECIDE WHAT YOU WANT TO DO

Discuss this with the family. Has the dead person left any instructions?

You can keep the dead person at home while you arrange a funeral if you can achieve the same effect as cold storage, meaning that the temperature is maintained at 1-5C..

#### SUGGESTIONS.

Choose the coolest room in the house.

Pack plastic bottles filled with water and frozen around the body.

Hire or borrow an air conditioner.

Use blocks of ice with a fan blowing over them.

If necessary wash the dead person.

Rub warm oil on the body, as this can make it easier to position person.

Use rosemary in the warm oil as an antiseptic, deodorant and preservative.

Use large pads in case of leakage of the perineal area.

Dress the person.

Place their hands over the heart or on their lap. This encourages people to touch them.



## THINGS THAT CAN BE DONE BEFORE A DEATH OCCURS

IDEALLY YOU WILL MAKE THESE ARRANGEMENTS AND DECISIONS IN ADVANCE IF YOU INTEND TO DO THE FUNERAL YOURSELF.

Have a discussion with your family about death.  
Have each member plan their own funeral.

If you are planning a burial on your own land, you must have at least five hectares.

If this land is communally owned, all owners must give consent.  
Apply to Council for permission to have a gravesite on your land.  
Currently there are no arrangements by which the Land Titles Office will grant approvals for right of way to a burial site. This could lead to lack of access should the land change ownership.

Make a coffin or have one made to crematorium/cemetery specifications.

For a burial in a local cemetery. Apply to Council for purchase of a plot. Cost in 1999 \$250.00

For a cremation. Both Crematoriums are owned by Funeral Directors so you will need to choose and work with one.

Familiarise yourself with funeral procedures and obtain the required forms.

Allocate a special drawer or box in which copies of Birth and Marriage Certificates and your wishes regarding a funeral are kept.  
Let someone in your family know where this is.

As I took my turn shovelling the loose shale into Ralf's grave I felt an immense sense of achievement. We'd done it! Our own home funeral. The first in the shire.

And we had done it *all*. There were no priests no undertakers, no fancy coffin and hearse, no fake grass and hydraulic lifts at the graveside.

We were self sufficiency in action. Two friends had laid out Ralf's body at my home, where he died. Another two made a simple, elegant, plywood coffin. The miraculous 2 litre milk bottles of frozen water provided cooling for a day, allowing us to keep his body with us and hold a vigil. The hospital let us use the morgue for the rest of the time. We had my VW kombi van for transport, then a 4 wheel drive ute for the last section up to our own bush cemetery in the trees.

Chrysalis community members had done the all paper work with council, cleared the lantana away and dug the grave by hand. My 'event co-ordinator' sewed up dozens of stark white pennants and hung them from graceful black bamboo poles to decorate the site. Clumps of the same pennants fluttered at the entrance to the property, the track to the cemetery and my studio, where we laid Ralf with flowers and candle light for the final viewing.

It was a community occasion. 2 BBB FM our community radio spread the word and played a specially produced tribute to Ralf, its former council reporter and technical whiz.

Ralf had always been a political and social activist as well as a loyal friend and many people trudged up the steep dirt road to say their farewells. They were there, waiting for us, on this soft almost-rainy winter afternoon, with the quiet beat of a native American drum and the drone of a didge. The brightly coloured crowd spread along the hillside above the grave, looking out through the trees and across the valley, the Kalang valley that Ralf had come to 20 years ago to start a hippy commune.



As we took our places below the grave looking back at everyone, I felt as if we were on a stage, part of some solemn performance in that bush setting. A friend led the ceremony, - moving tributes and poems. We lowered the coffin into the deep shaley grave and all filed past, throwing in a handful or spadeful of dirt.

Then the real shovelling began, first the men of the community, then others joined in - men, women and children - all working briskly until we had the earth heaped back in its place. After the sadness and emotion of the days before it was a great release to be able to do something physical, to use our bodies and shovel that dirt.

Dusk fell and we walked back down to the nearest house to a roaring bonfire, a bring-a plate-feast, music, and, to the delight of the kids, fireworks.

The whole event just flowed without a hitch. We even took our own videos and photos.

The successful planning and conducting our own funeral, so many friends coming together, all this gave me an energy that helped through the difficult days to come.

As a community too we gained, for facing death together creates strong bonds. And we were so proud of what we had achieved. Even more so when tallied up the costs. We spent about \$800 establishing the cemetery - a capital investment that will serve Chrysalis community for generations. The funeral itself - a mere \$200.....And that would have been *exactly* in keeping with Ralf's own wishes.

In death, as in life, he was still on the leading edge.

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## TO KIM

This information has been compiled by Leah with many thanks to Lyn, Zenith, Rejane, Jackie, Barbara and all the other people who helped make this book a reality.

© Leah Munro 1997  
2<sup>nd</sup> Edition 1999



## **FEARLESS FUNERALS**

The death of someone you love will bring you face to face with their death and your own.

This booklet is about facing death, of not turning away and closing off, but becoming familiar with death. We only fear what we don't know. When we are able to allow our fears to go, the realisation of how precious our time is here can finally emerge.

I encourage others to learn and understand about your rights regarding Hospitals, funeral procedures, Councils, and Health Department regulations concerning death. I believe the more it is in our consciousness the more empowered we will be to make wise decisions in a crisis time, thus enabling us to begin our grieving process and our healing.

Leah Munro, Coordinator of the Bellingen Shire Bereavement Service

THIS BOOK HAS BEEN WRITTEN AS A GUIDELINE FOR DOING A FUNERAL EITHER WITH OR WITHOUT A FUNERAL DIRECTOR.

ALSO YOU NEED TO BE AWARE IT HAS BEEN ESPECIALLY WRITTEN FOR THE RESIDENTS OF THE BELLINGEN SHIRE. IF YOU ARE USING IT IN ANOTHER STATE OR SHIRE YOU MUST CHECK WITH THE LOCAL COUNCIL, HOSPITAL AND ANY OTHER RELEVANT OFFICIAL DEPARTMENT AS THERE MAY BE DIFFERENCES IN REGULATIONS.



P. Hamilton

Please return



THE  
DO-IT-  
YOURSELF  
FUNERAL  
BOOK





SECOND OPINION  
Dr. Carolyn DeMarco

FRIENDS WHO HAVE SUFFERED A LOSS NEED LOVING SUPPORT

Anthropologist Margaret Mead once said, "When a person is born we celebrate, when they marry, we jubilate, but when they die, we act as if nothing has happened."

A public poll once asked how long it should take to mourn the death of a loved one. Most thought 48 hours to two weeks. According to grief experts it takes at least two to three years.

Grief is a normal and natural reaction to the death of a loved one or to a major loss in your life. Grief is also experienced with divorce, miscarriage, moving from your home, the loss of a major breadwinner, the loss of a limb, the loss of your health and the loss of a beloved pet.

When a loved one dies, most people are unprepared for the flood of emotions that sweeps over them and alters their life irrevocably. They feel devastated, crushed, flattened, disorientated, and confused. They have great difficulty even getting through the ordinary tasks of daily living.

People who have not experienced a major loss simply cannot imagine how overwhelming this loss can feel.

Friends and relatives sincerely want to help, but they often don't know what to say. They may try to comfort you with empty platitudes and dumb clichés that only make you feel worse.

Loving, patient and non-judgmental support is the greatest gift you can give people experiencing a major loss in their lives.

On a physical level, the most common symptom you are likely to experience after a major loss is profound fatigue, especially in the first year. Forgetfulness and sleep problems are also very common after a death. Other symptoms include headaches, joint pains, back pain and recurrent infections. You may develop a mysterious ailment for which your doctor can find no answers.

Between three and six months after the loss, when all your friends think you should be over this now, the full and devastating emotional impact of the loss hits you in full force like a tidal wave. It feels as if you had been numb before that time.

Commonly a whole year goes by in which you walk about like a zombie, barely able to keep up the pretence of functioning. One day you wake up and know you will recover. But then it will still take another one or two years before you have fully accepted the loss and made it a part of your life.

One of the most important things to remember is that you don't get over your loss, you learn to accept it, work through it, and make peace with it.

If necessary there are grief support groups available as well as experienced counselors, physicians, ministers and other spiritual advisers. Psychiatrist Edward Pakes, director of the Bereavement clinic at Mount Sinai Hospital in Toronto, believes that the guidance and support of families through the grieving process is good preventative medicine.



It is not surprising that most of us don't know how to comfort others or handle our own loss. "Simple first aid gets more attention in our world than death and loss", says John James and Frank Cheery, authors of 'The Grief Recover Handbook (Harper and Row, 1988): "We're taught how to acquire things, not how to lose them , , , the process of losing something feels wrong, unnatural or broken."

A major pitfall to recovering from grief is feeling pressured to pretend we have recovered. James and Cherry call this the Academy award recover. In the end it is much kinder to ourselves to allow ourselves our grief instead of avoiding it.

Bob Deits, author of Life After Loss, maintains that grief is an honourable emotion, not something to hide and be embarrassed about. He says that grief is both a testament and a tribute to the one who has died or left.

Diets adds that the only healthy way out of grief is through it, because there is no way around it. Grief pushes you to greater depths, understanding and compassion. It gives you a higher level of "bullshit" detector. It makes you aware of what is important in life. It is a thorny gift whose treasures we only discover with the passage of time.

Dr. Carolyn DeMarco is a general practitioner with a special interest in women's health and complementary medicine.



# Caring

by Alia Kazan

I was invited to write an article on 'caring' for AHS from the perspective of a client or one needing care. My journey with cancer has spanned 12 years. It seemed at times that I had only weeks to live, also I have been privileged to sit at the bedside of many friends who have died not long after their prognosis. So, obviously, I have given much thought to this matter.

'Caring', 'How to care?' - the Collins Gem Dictionary defines caring as to 'have regard or liking for'. This does not tell me much. The Thesaurus offers a little more - 'attendance', 'ministration', 'thoughtfulness' and 'to care for' is defined as 'keeping an eye on', 'looking after', 'raising', 'to make a fuss of and even, Oh dear, 'to wait on hand and foot'.

To me, true caring is far more than these or any other definitions. To care for another or to 'be' a carer, I feel, asks more of me than learning any formula or studying some techniques or believing in a particular philosophy or theory. Caring, ultimately, is surely a heartfelt presence beyond even emotional attachment, for emotions can, in fact, prevent us from truly and simply just being present with each other.

For example, sympathy for another person can actually be a way of separating us from them in their time of need. That is, to be pitied or felt sorry for somehow diminishes the one who is suffering. They become

the 'poor sick one' to be 'fixed' or 'changed' by the carer. There can even be a subtle ego attachment to being the 'noble care giver' in a sort of spiritual superiority, after all, working with the dying, in this society anyway, is held in some sort of lofty esteem and many people may well be afraid of confronting this area which is almost a taboo topic. Understandably, being with someone at this most precious time of transition is not always an easy task. It challenges each one of us to consider our own mortality. So many feelings can arise, both in the ill person, as well as in family, friends and care givers. Confusion, pain, anguish, regret, bargaining for time, unspoken emotions, unfinished business and, of course, fear, can all be surfacing at this time. Everyone concerned is busy trying to 'get it right'. Yet somehow in the stillness of the centre of what can seem like chaos can be found a simple trust in the process. As I reach for words to describe this feeling I sense the spaciousness of what I call 'I don't know' of life. Sometimes just to admit not knowing is an honest beginning. It makes room for the mystery of life and death.

How does a mother learn to care for her children?

How does a lover care for the beloved?

How does a master care for his or her disciples?

I believe that caring is the most natural and heartfelt emanation of a feeling which arises when we are simply breathing the presence of the moment and responding authentically with our whole being. This involves true listening - listening deeply, sensing with the whole body, to our own feelings and thoughts, as well as to those of the other and being true to ourselves in the immediacy of the moment.

Well, this may be easy enough to say, but it is not necessarily easy to 'do' for I believe real care stems from absolute intimacy and intimacy is about 'being' not 'doing'. Intimacy (Into-me-see) begins with a courageous self-disclosure and an awareness of any personal agenda we may be carrying. For instance, if I approach a dying person thinking I already know what they need, or what I should do for them, or if I am afraid of their pain, or their smell, or angry that they are leaving me, or worried that I am not 'good enough' and on and on, then I am off into my mental projections of the past or future and not really with the other person. Further, in the role of caregiver, if I am feeling self-righteous or proud or wanting this person to share my particular religious beliefs or to die in a particular way, then these are my conditions, which once again, put them out of my heart. Empathy, unlike sympathy, is a quality of the



# Caring

heart. It is about resonating with the other and meeting the place in me that feels or has felt what they are feeling.

Many times I have been at the bedside of a dying friend and often those around them are chatting about plans for the future or trying to be cheerful as an outright avoidance of confronting the difficulty of just being with the pain of the moment. In fact, the word compassion comes from the Latin root 'to be with the pain'.

Some of you will remember the workshops we did together where we explored some of the ways we 'avoid relationship' or, in other words, avoid being intimate - with ourselves, with each other. In my own life, examples which come to mind are being 'busy', chit-chatting unconsciously changing the subject, avoiding eye-contact, escaping into T.V. or books, and, in the past, getting out of it (literally).

If you had only weeks to live, what would be important to you and what are you doing now that you would cease doing? These are fundamental questions, not easily answered. How would you like to be cared for, not just on your death bed or when you are not well or strong - but right now, today? Would it be important for you to feel heard and met and accepted as you are? Would you want to be given space to experience and express whatever it is you are going through without being judged as



wrong or foolish, or invalidated? I think it is a basic human need to care and to feel cared for. I need to feel safe to be vulnerable with those around me and to express whatever is in me, trusting it will be met with openness and acceptance, knowing it may not be understood but acknowledging that here is another human being, in all of their complexities of joys and sufferings and that they are simply willing to be there for me, unconditionally, silently or even verbally saying 'I'm here, I'm with you, it's okay to be going through whatever it is that you are - I don't know what to do, I don't know how to take your burden from you or to make things different, but I'm beside you'. So much can be communicated in just a touch or the meeting of eyes or holding hands.

We are far greater than our thoughts or ideas or anxieties. So much more than just the physical boundary of our bodies and the energy of our being together is enhanced when we share what I call 'sacred space'.

This can be as simple as just breathing together in the silence of the moment. There is a tremendous healing force in the company,"of one who is not lost in a head full of ideas or theories or plans, but is just energetically available to us in the moment.

Here is the opportunity for magic. Here we heal each other as one gives the gift of receiving and the other receives the gift of giving - no separation. For healing means wholeness and this implies unity with each other. A persons passing is as precious a moment as their birth. There is the presence of mystery at this time, and I feel we need to acknowledge the fact that we cannot fully understand every event - then we are open to possibility, not frozen into some belief structure that is inevitably smaller than who we really are at the deepest level. For at the deepest level, I feel we are all of the same essence. And it is only when we are stripped naked of our beliefs, our emotions, our preferences, our personal agendas and our identification with all of the roles we play in life, that we are then simply human beings, expressing our true nature, or life-force, and it is from this basic essence of being that I believe true care arises.

*Alia is currently in the Palliative Care Unit of Greenwich Hospital - River Road  
Greenwich NSW 2065  
We hope Alia is back up here soon*



## Information for Centrelink customers

Centrelink was established to be the Commonwealth Government's one-stop-shop to link government services. We deliver widespread and socially sensitive services to over six million Australians in the areas of income security, employment, childcare, aged care, disability and a range of other community services.

We are a customer-focused organisation, with an emphasis on providing personalised services and ensuring the privacy and confidentiality of our dealings with customers and their families. Centrelink has a particularly important role in providing services to people in regional, rural and remote regions.

We support individuals to access a range of services in the community, such as respite care and financial information services for carers so that they are supported in both their caring responsibilities and in planning for the future.

If the deceased person was receiving a social security payment through Centrelink or a pension from the Department of Veterans' Affairs, that agency should be notified of the death within 28 days.

This will help establish that the bereavement and other payments surviving dependants may be entitled to, are paid as soon as possible after the death, and avoid possible overpayments.

Customers are obliged to advise Centrelink, of the transfer of assets or income, usually within 14 days of the estate being finalised as the income or assets could affect their payment. This will ensure correct entitlement to ongoing payments and avoid overpayments of pension or benefit.

If you hold assets jointly with your partner and they die, these assets become yours from the date of death. This may affect the rate of payment you are entitled to after the bereavement period (14 weeks) ends.

## Coping with and preparing for bereavement

Adjusting to life after you have lost someone close is never easy. There is a lot of help available to assist you to make the necessary adjustments.

Your Citizens' Advice Bureau or local community information service can put you in touch with support groups. Members of the Australian Funeral Directors' Association also have information which you may find helpful.

You can also contact the Social Worker, Financial Information Service Officer, or the Indigenous Customer Service Officer at your local Centrelink Customer Service Centre. Call **13 1021**\* and ask for an appointment.

### Social Workers

Centrelink has trained Social Workers who can help if you need someone to talk to or have any issues you need to deal with after the death of someone close to you.

If you would like to talk to a Social Worker, call **13 1021**\*. When the person answers, ask for an appointment to see a Social Worker. You can also talk to a Social Worker over the telephone. The Social Work service is free.

Social Workers can help with:

- counselling and support;
- advice about payments and services;
- advice about community services;
- organising referrals to other support services; and
- talking about options for the future, such as employment, training or volunteer activities.

*Calls may be made from anywhere in Australia for the cost of a local call.*

*\*Calls made from mobile phones are charged at mobile rates.*



If you can not go to your local Centrelink Customer Service Centre, Social Workers may be able to visit you at home. They can also arrange for an interpreter to be present if you need one.

### *Indigenous Customer Service Officers*

Centrelink enhances its services for Aboriginal and Torres Strait Islander peoples who live in urban, rural and remote communities by also providing the following:

- a network of Indigenous Customer Service Officers and Remote Visiting Teams who:
  - assist Indigenous groups, communities and individuals to access government programs through Centrelink services and other resources;
  - facilitate, coordinate and/or help Indigenous people to access other agencies' services.
- an Interpreting Service to ensure that Indigenous people are not linguistically disadvantaged in claiming and maintaining their correct entitlements. This involves employing interpreters and/or suitably qualified bilingual staff.

### *Multilingual Service*

The Centrelink Multilingual Service allows people to speak to Centrelink in their own language by calling **13 1202\***. This service is not an interpreter service.

People ringing the service will be able to have their questions answered directly by the staff in their own language.

The Centrelink Multilingual Service is available Monday to Friday, 8 a.m. to 5 p.m. Eastern Standard time.

*Calls may be made from anywhere in Australia for the cost of a local call.*

*\*Calls made from mobile phones are charged at mobile rates.*

### *Insurances and other help*

Sometimes private health insurance, sickness and accident insurance or life insurance may pay funeral and death payments. For example, a few private health insurance companies contribute amounts up to around \$1500 towards the cost of a funeral. The contribution depends upon the level of cover and certain conditions.

Such conditions may include:

- your relationship to the person who has died;
- the length of time he or she had the cover; and
- whether a health condition that contributed to the death had existed before joining.

If you find the person who died had any such insurance, call the insurance company to see if there is any payment available.



### *Organising the funeral*

If you think there was a prepaid funeral or funeral bonds, but cannot find the relevant papers, try ringing your local funeral directors as they each have a separate listing you can check. You will find them listed under Funeral Directors in the yellow pages telephone book.

Funerals are arranged by a funeral director. They will arrange for the body to be removed from the place of death and they will obtain certificates for the burial or cremation service. The funeral director can also arrange other matters such as newspaper notices, flowers and clergy. If you do not know who to contact, the Funeral Directors' Association in your State can help.

Funeral costs can vary considerably. It is important to know what you're getting and how much it will cost. Do not let yourself be persuaded to spend more than you can afford. The funeral director should provide a quote in writing. For more information on funeral costs, prepaid funerals, insurance etc, see page 14.

The person's Will may provide for the cost of funeral arrangements as well as specifying whether cremation or burial is preferred (see page 12).

### *Viewing the body*

You have the option of viewing the body. Some people find this can help them come to terms with the loss. It gives you the chance to say your personal goodbyes. It can also help if you see the person who has died is now at peace, especially if they were suffering before they died.

The Funeral Director can provide assistance if you wish to view the body.

### *Grieving*

Grieving is a natural part of losing someone close to you, so adjusting to your new circumstances may take time. Counsellors can often help people who are grieving. Counsellors can be contacted through organisations such as:

- Community Health Centres;
- National Association for Loss and Grief;
- Solace Association; and
- Lifeline.

Ministers of religion may also be of help in coping with grief. Many funeral directors also offer free or low cost sessions to help with grief.

### *Loneliness*

It may seem difficult at first to fit into social groups and activities. You may or may not want people around you.

With time, however, the company of others may help you develop new interests. The Community Information and Referral Service, your local community health centre or a Centrelink Social Worker can put you in touch with community organisations, like Rotary, Apex and Senior Citizens, which would value your help. These organisations value your help as a volunteer and offer you social and recreational activities.

### *Health*

Taking care with your diet and exercise can help you re-establish a routine. Visits by a community nurse can be arranged if necessary. Many community groups or local councils can arrange services to help care for your house or garden. Not all of these services are free, however, and some may be provided only after your needs have been assessed.



## Rearranging your finances

As the result of the death of a loved one, you may need to understand more about investments which you now own. The Financial Information Service (FIS) provided by Centrelink can assist you to understand:

- how your investments work;
- the types of risk attached to those investments; and
- which type of expert(s) you can talk to about these investments.

FIS Officers can answer your questions over the phone or you can arrange for an interview by calling **13 1021\***. FIS Officers also conduct regular information seminars on investments. To find out about a seminar near you or to make a booking just call **13 6357\***.

The Department of Family and Community Services has two booklets on investments called *Investing Money - Your Choices* and *Understanding Retirement Income Streams*. Copies are available from your Centrelink Financial Information Service Officer.

## Housing

You might want to stay in your family home. However, if this is difficult, consider all the options carefully before you take any action. Moving too quickly may not be the best solution for you in the longer term. It is a good idea to talk over the alternatives first. Centrelink has a free Financial Information Service which can give you information about how your choice will affect any payments you receive. You can contact a Financial Information Service Officer by calling the Centrelink appointments line from anywhere in Australia for the cost of a local call on **13 1021\***.

The Department of Family and Community Service booklets *Moving House: Your Choices* and *Home and Residence Choices for Older People* give you more information on this subject. Copies are available from your nearest Centrelink Customer Service Centre.

*Calls may be made from anywhere in Australia for the cost of a local call.*

*\*Calls made from mobile phones are charged at mobile rates.*

# First 24 hours

## What to do first

Few people die at home in Australia today. This means that most of the time the hospital or other authorities will take care of the medical necessities and formalities.

When someone dies at home, the first step is to call the person's doctor.

The doctor or the hospital authorities will explain what steps are necessary before the death certificate can be completed.

Funeral arrangements cannot be completed until the death certificate has been signed.

## The death certificate

The death certificate is the official registration of death. It is signed by the doctor who pronounces the death and must be lodged with the relevant State Government office. In most States, this office is known as the Registrar of Births, Deaths and Marriages. Your funeral director will usually organise lodgement for you.

A copy of the death certificate for the next of kin is usually arranged by the funeral director—this may take several weeks. In unusual circumstances, for example if an autopsy or coronial inquiry is conducted, it could take eight weeks or longer to issue the death certificate.



## TO WHOM IT MAY CONCERN

I wish to notify you of the death of:

Mr/Mrs/Miss/Ms .....

SURNAME

GIVEN NAMES

DATE OF BIRTH

STREET NAME AND NUMBER

SUBURB

STATE

POSTCODE

DATE OF DEATH

I understand the above had dealings with your organisation.

The reference number/membership/client number for your organisation was ..... Please amend your records.

If you need to contact me for further information,

my name is .....

and my phone number is .....

SIGNATURE

NAME AND ADDRESS

RELATIONSHIP TO THE DECEASED

DATE

### *Complaints or problems*

If you have any concerns or complaints about the companies you have used to organise things, contact your nearest Ombudsman, Consumer Affairs, or the Office of Fair Trading. The telephone numbers and location for these can be found in your White Pages Telephone Directory.



## Financial assistance

If you would like help in working out a budget or managing your financial matters, you can speak to a financial counsellor. The following organisations can put you in touch with a financial counsellor:

- Community Information and Referral Service;
- Welfare Rights Centre; or
- Rural Financial Counselling Services.

Financial counsellors not only help people who are in trouble, but advise them before the situation becomes difficult. They can also talk to creditors on your behalf.

### *Help from Centrelink on behalf of Family and Community Services*

Centrelink provides a number of payments which can help during this difficult time. These payments made on behalf of the Department of Family and Community Services help you to adjust to changed financial circumstances following the death of a child, partner or person for whom you have been caring.

Please check with Centrelink about bereavement payments.

### *Debts*

Relatives and friends do not have to pay the debts of the person who has died unless the debts are in joint names. Any debts can be paid from the estate (see the section on Wills, page 12) or remain unpaid (commonly referred to as 'written off').

You can arrange to speak with your bank manager, or the manager of the bank used by the person who died, if you have any concerns regarding their financial affairs.

It might be easier for you to notify some of these people and organisations in writing. If you like, you can photocopy the letter overleaf, fill in the gaps and send it to the people and organisations you have ticked on the checklist.

Before you start, it might help to have a look around and see if the person who died had a filing cabinet, manila folder or documents case with any records showing contact with any of the organisations on the checklist.

You can use these documents to quote important reference numbers such as a customer reference number, Medicare number or health fund membership number in your letters.

Some important documents to look for:

- Will (see page 12);
- birth and marriage certificates;
- property deeds and mortgage papers;
- home loan details (latest statement of loan account containing details about finance for the deceased person's property);
- lease (setting out legal entitlements for a rented property);
- taxation records (containing details of income and assets);
- insurance policies (e.g. home, contents, car);
- life insurance and superannuation policies;
- savings account details (showing where savings are located);
- any documents about prepaid funeral arrangements or burial plots.



<b>Organisation or Business</b>	<b>Contact person, Telephone Number and Member Number</b>	<b>Notified of Death</b>
Gas Supply Company		
Local Council (Rates/Meals on Wheels)		
Telephone Company		
Taxation Office		
Accountant		
Electoral Office		
Medicare		
Health Benefits Fund		
Professional Bodies (e.g. Solicitors)		
Clubs (e.g. RSL)		
Employers		
Superannuation Fund		
Allied Health Professionals (Physiotherapist, Dentist, Podiatrist etc.)		
Insurance Companies		
Credit Card /Hire Purchase		
Public Services (library etc.)		

#### **Free Service provided by Australian Direct Marketing Association (ADMA)**

You may wish to have the name and telephone number of the person who died removed from marketing lists used by members of the ADMA. If so, you can register their details on the ADMA web site at [www.adma.com.au](http://www.adma.com.au) or by writing to: ADMA, Reply Paid 38  
PO Box 464  
KINGS CROSS NSW 1340

## Planning ahead

Planning for death is not something most people do. People are not always aware of the impact that not planning and taking the necessary actions can have upon their loved ones following their death. For example making a will or pre arranging a funeral can reduce the impact on loved ones substantially.

There are a number of specialists and experts who can provide you with assistance to plan the arrangements you wish to put in place.

The Centrelink Financial Information Service conducts seminars on Estate Planning and Wills. These seminars can cover the following topics:

- the importance of making a Will;
- enduring Power of Attorney;
- administration of a Deceased Estate; and
- making your wishes known.

The seminars may also have guest speakers from law firms, public trustees or funeral directors. These guest speakers are available to provide the information you need to decide what actions you will use to plan ahead.

To find out about a seminar near you, call **13 6357\***.

### *Preparing for death*

You should make sure that:

- you have a current Will which reflects your wishes;
- your family and friends know of any special funeral arrangements you may want;

*Calls may be made from anywhere in Australia for the cost of a local call.  
\*Calls made from mobile phones are charged at mobile rates.*



- your personal papers are in order; and
- someone knows where they are.

Completing the 'personal information' page of this booklet, or preparing a similar list of information, and leaving it and the relevant papers where they will easily be found, will help people to sort out your affairs.

If you no longer wish to manage your financial affairs, you can authorise another person to act on your behalf by signing a Power of Attorney (see page 13).

### *The Will*

A Will is a legal document which sets out how you want your belongings to be distributed after your death.

If you die without leaving a Will your estate is shared out according to a formula set out in government legislation, and possibly not in accordance with your wishes. If you have no close relatives, this could result in your estate being paid to the State Government. Not making a Will makes the administration of your estate more difficult and more costly.

If there is no Will, the State Trustee, Public Trustee or a solicitor can give you advice on what to do.

The executor of the Will is responsible for distributing the person's assets, after payment of debts, to the people named in the Will as beneficiaries. For estates valued at over approximately \$10 000, depending on which State or Territory you live in, a grant of probate may be needed. This process ensures by court order that the Will is the final and valid Will of the person who has died.

### *How to make a Will*

If you need advice on how to write a Will, a solicitor, or a public or private trustee will be able to assist you. The Will must be signed by you and two independent witnesses who are not beneficiaries. Your executor should be made aware of his/her appointment as your executor.

## Who to notify

When someone dies a number of people and organisations need to be informed. This helps to finalise the person's affairs and makes sure you can get the help you need. This checklist shows you most of the people and organisations you may need to contact.

<b>Organisation or Business</b>	<b>Contact person, Telephone Number and Member Number</b>	<b>Notified of Death</b>
Doctor		
Minister of religion		
Preferred Funeral Director		
Pre-paid funeral Yes/No		
Funeral Bond Yes/No		
Funeral Insurance Yes/No		
Centrelink		
Department of Veterans' Affairs		
Banks etc		
Post office		
Landlord		
Vehicle Registration and Licence		
Public Trustee		
Local Electricity Authority		



# Useful telephone numbers

Use this page as a quick reference to some telephone numbers you may find useful. Keep the book close to the telephone when you are arranging things and write down the telephone numbers you use. They may come in handy later.

<b>Family and Friends</b>	
<b>Doctor (mine)</b>	
<b>Doctor (of person who died)</b>	
<b>Executor of Will</b>	
<b>Location of Will</b>	
<b>Funeral Director</b>	
<b>Church</b>	
<b>Hospital Social Worker</b>	

## Centrelink

Disability, Sickness and Carers	13 2717*
Appointments	13 1021*
Retirement enquiries	13 2300*
Family payments	13 6150*
Multilingual Telephone Information	13 1202*
Employment Services	13 2850*

TTY Service Freecall™ 1800 810 586\*

A teletypewriter service for the hearing and speech impaired.

This service is via teletypewriter machine only.\*

Financial Information Service .....

Social Worker .....

*Calls may be made from anywhere in Australia for the cost of a local call.*

*\*Calls made from mobile phones are charged at mobile rates.*

The booklet *Caring for the next Generation: the Red Cross Guide to Wills and Legacies* also includes information about this. To get a free copy contact the Australian Red Cross in your nearest capital city. Telephone numbers and addresses are listed in the White Pages of your local telephone book.

The Public Trustee may be able to prepare a Will free of charge to Centrelink customers.

When deciding how you wish to draw up your Will you need to consider the following:

- the likely value of your estate;
- prepaid cemetery plots;
- beneficiaries, special gifts;
- organ donation;
- disposal of the residue; and
- appointing an executor.

If you move or your social circumstances change it may be necessary to make a new Will.

## Power of Attorney

A Power of Attorney is a legal document that allows another person to act on your behalf. This may be a close friend, a relative, the Public Trustee, a solicitor or an accountant. If you choose to appoint the Public Trustee, a solicitor or an accountant to act on your behalf, some costs may be involved. It may be a good idea to check this beforehand.

There are three main types of power of attorney. These are:

- general Power of Attorney, for a person to act generally on your behalf;
- limited Power of Attorney, for a person to act on your behalf in specific circumstances; and
- enduring Power of Attorney.



Enduring Power of Attorney, unlike the other two types, remains valid even if you lose your ability to make decisions due to illness or injury.

The purpose of a power of attorney is to make sure that a trusted person attends to essential matters at the right time. A solicitor should prepare a power of attorney, although this is not a legal requirement. A power of attorney becomes effective as soon as it is signed.

You can get more information about powers of attorney from:

- the Council on the Ageing;
- other senior, pensioner and retiree groups;
- local Community Information and Referral Service; or
- the Public Trustee.

### *Nominee*

Even if a person holds a Power of Attorney (POA) for a Centrelink customer, he or she is still required to complete a separate form from Centrelink called an Authority for a Nominated Person (SS313). This is because a POA ceases to be in force when the customer or their nominee dies. Establishing this direct authority with Centrelink will allow the nominated person to finalise any dealings with Centrelink on the death of a customer.

### *Funeral options*

Funerals can be very expensive. It is important to know what you are getting and how much each part of it will cost.

It is a good idea to get a written quotation. You may be able to pay the amount off in instalments, but you must organise this at the beginning of the contract. The person who arranges the funeral with a funeral director might be held responsible for any outstanding money.

Your Will may provide for funeral costs and specify whether you want to be cremated or buried.

## Introduction

When someone close to you dies, it can be hard to know where to turn for help, advice or money.

This booklet is a guide to the help available when someone dies. It offers practical suggestions on what you need to do immediately after the death, and gives information on a range of situations you may have to deal with.



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## *Funeral plans (prepaid) and funeral bonds*

Some people pay for their funerals in advance.

Funeral plans involve paying in advance for an agreed funeral service. They specify what kind of service you will get, including the type of coffin or casket, flowers, hearse and any other arrangements. If you choose these options, the estate usually will not have to contribute any money to the funeral.

Funeral bonds represent money the person has put aside toward their funeral costs. The money is held in trust and you can only get access to it when a death certificate is produced.

Funeral bonds do not always cover the full cost of the service. They also do not involve a contract to supply a particular service. You may find, if the bond was purchased a long time ago, that the cost of funerals has increased. The estate may have to contribute to the difference in costs.

There is no national listing of people with funeral bonds or plans. If you arrange a pre-paid funeral or have a funeral bond, leave a copy of the funeral contract with someone responsible such as your next of kin, a solicitor, the Public Trustee, a trusted friend or the executor of your Will (see page 12).

## *Income and Assets Test*

For income security purposes, pre-paid funerals and pre-purchased cemetery plots are exempt from the assets test, regardless of their value.

For asset test purposes, an exempt funeral bond is a funeral bond where the amount invested is no more than \$5000. Each member of a couple may have an exempt funeral bond. However, if the funeral bond is in joint names the amount invested cannot exceed \$5000.

No income earned from an exempt funeral bond is taken into account.



## Information for Department of Veterans' Affairs customers

The Department of Veterans' Affairs can provide assistance in times of bereavement. This assistance includes:

- income support;
- special allowances;
- bereavement payments;
- funeral benefits;
- information on continuing financial assistance;
- housing assistance;
- commemorative plaques for deceased eligible veterans.

A brochure describing the services provided is available from the Department of Veterans' Affairs.

An information package called *Planning Ahead - A Guide to Putting Your Affairs in Order* is also available from any office of the Department of Veterans' Affairs; you can request a booklet by phoning Freecall™ **1800 11 3304**\*. The package contains information on various issues including bereavement support groups, arranging a funeral, death certificates, a checklist of who should be notified when a death occurs and other matters that will need attention.

For further information, or assistance, please contact any office of the Department of Veterans' Affairs. The numbers for city offices are in the White Pages of your local telephone book. Callers from non-metropolitan areas can contact the Department on Freecall™ **1800 11 3304**\*.

There are a number of ex-service organisations which also provide help to members and their families.

\*Calls made from mobile phones are charged at mobile rates.

This booklet provides helpful information to those people who have recently lost someone close to them. It also briefly outlines related Centrelink Services.

Centrelink is a government agency that delivers a range of Commonwealth services to the Australian community. Centrelink was set up so people can get more of the help they need in one place.

Centrelink's customers include the retired, families, sole parents, the unemployed, the short-term incapacitated, people with a disability, carers, widows, primary producers, students and young people.



This publication has been prepared by Centrelink with assistance from the Consumer Affairs Division, The Treasury and the Department of Family and Community Services.



**English**

For more information in languages other than English call Centrelink on 13 1202 from anywhere in Australia for the cost of a local call. Mobile phones are charged at mobile rates.

**Arabic**

للحصول على المزيد من المعلومات باللغة العربية ، إتصل ب Centrelink على الرقم الهاتفي 13 1202 من أي مكان في أستراليا بتكلفة مكالمة محلية . أما المكالمات من الهواتف المتنقلة فيتم تحميلها بموجب أسعار الهاتف المتنقل.

**Bosnian**

Za detaljne informacije na bosanskom jeziku, nazovite Centrelink na 13 1202, iz bilo kojeg dijela Australije, po cijeni mjesnog telefonskog poziva. Pozivi s mobitela naplaćuju se po tarifi za mobitel.

**Chinese**

欲想用普通話或廣東話瞭解更詳細的有關情況，請在澳洲任何地方按當地電話付費打13 1202電話向 Centrelink 查詢。手提電話將按手提電話費付費。

**Croatian**

Da biste dobili informacije na hrvatskom jeziku nazovite Centrelink na 13 1202, iz ma kojeg dijela Australije, po cijeni mjesnog telefonskog poziva. Pozivi s mobitela naplaćuju se po tarifi za mobitel.

**Greek**

Για περισσότερες πληροφορίες στα Ελληνικά τηλεφωνήστε στην Centrelink στον αριθμό 13 1202 από οποδήποτε στην Αυστραλία με το κόστος ενός τοπικού τηλεφωνήματος. Τηλεφωνήματα από κινητά τηλέφωνα θα χρεώνονται τέλη κινητής τηλεφωνίας.

**Italian**

Per ulteriori informazioni in italiano, chiamare il Centrelink al 13 1202 da qualunque località in Australia al costo di una telefonata urbana. Le chiamate dai telefonini pagheranno però la relativa tariffa intera.

**Macedonian**

За информации на македонски јавете се во Centrelink на 13 1202 од било каде во Австралија по цена на локален повик. Повиците од мобилните телефони се наплатуваат по стапките за наплата на мобилни телефони.

**Pilipino**

Para sa mga kaalaman sa Pilipino, tumawag sa Centrelink sa 13 1202 kahit saang lugar sa Australia sa halaga ng lokal na tawag. Ang mga tawag na nagmula sa mga teleponong mobile ay sisingilin sa mga singilang pang mobile.

**Portuguese**

Para mais informações em português, ligue para Centrelink o número 13 1202 de qualquer ponto na Austrália, pelo custo duma chamada local. Chamadas de telefones móveis são cobradas segundo as tarifas de telefonemas móveis.

**Russian**

Дополнительную информацию на русском языке можно получить, позвонив в Centrelink по телефону 13 1202. Звонить можно из любого места в Австралии, разговор оплачивается по тарифу местного телефонного звонка. Звонки по сотовому телефону оплачиваются по тарифу для сотовых телефонов.

**Serbian**

За ближа обавештења на српском језику позовите Centrelink на 13 1202 из било ког краја Аустралије по цени локалног позива. Позиви са мобилних телефона наплаћиваће се по ценама за мобилне телефоне.

**Spanish**

Si desea más información en español, llame a Centrelink al 13 1202 desde cualquier punto de Australia por el costo de una llamada local. Las llamadas desde teléfonos celulares se cobran según las tarifas correspondientes.

**Turkish**

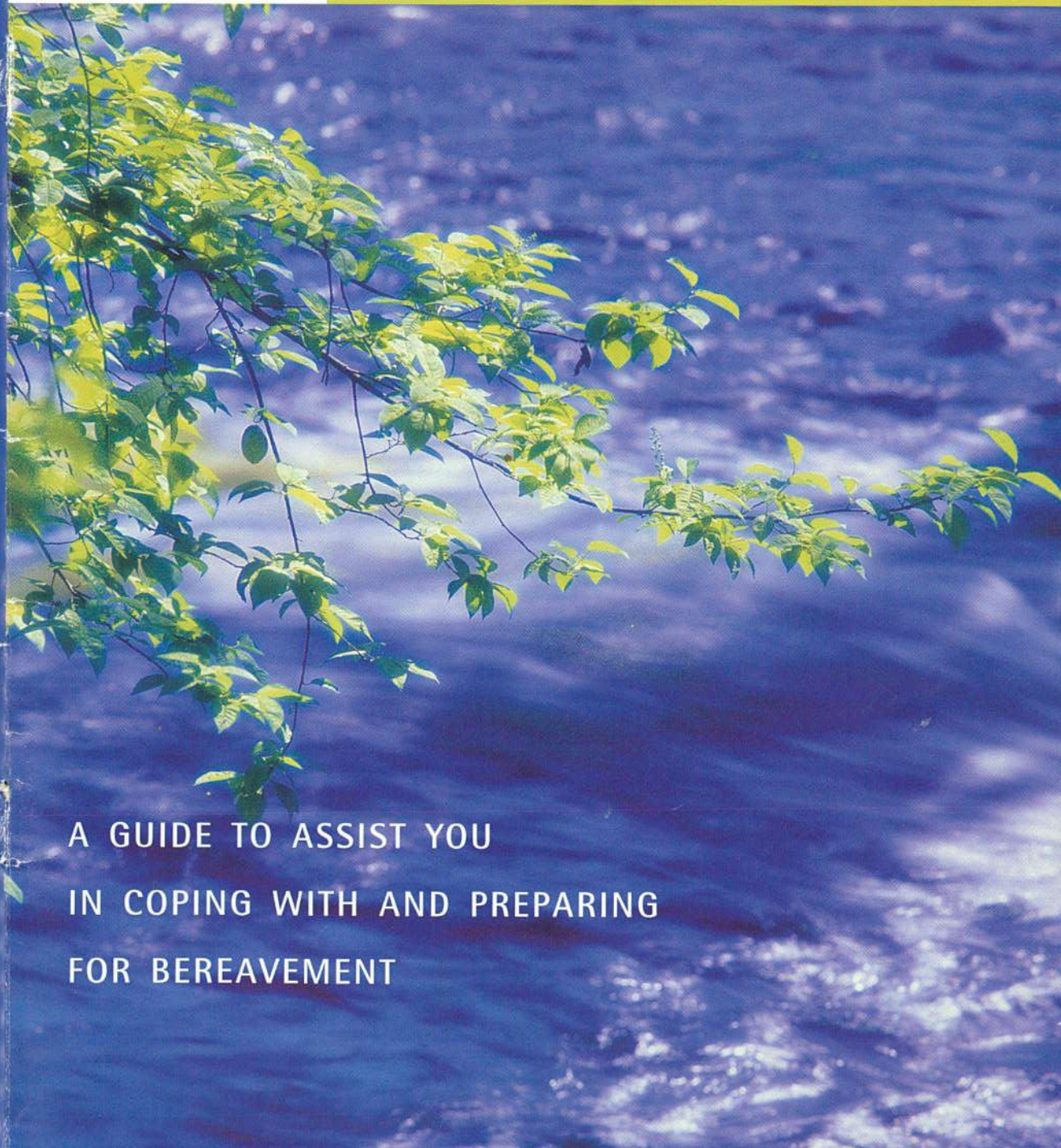
Türkçe bilgi almak için, Centrelink'i Avustralya'nın her yerinden yerel konuşma ücretine 13 1202 numaralı telefondan arayınız. Cep telefonlarından arama ücreti cep telefonu tarifesine göredir.

**Vietnamese**

Muốn biết thêm chi tiết bằng tiếng Việt, điện thoại Centrelink số 13 1202 từ bất cứ nơi nào trên đất Úc mà chỉ phải trả tiền điện thoại địa phương. Gọi điện thoại lưu động sẽ phải trả theo giá tiền điện thoại lưu động.



# What to do when someone dies



A GUIDE TO ASSIST YOU  
IN COPING WITH AND PREPARING  
FOR BEREAVEMENT