

FUNERAL CHOICE

Alternative Ways of Celebrating Funerals

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A Dignified Choice

INTRODUCTION

Because of a lack of proper understanding of the importance of grieving, Pakeha (Western) culture, dominated by the values of capitalism and expediency, is experiencing a huge ritual gap in its funeral grieving process. Traditional family knowledge of the old ways of knowing and doing around dying and death have been lost. This has resulted in an ignorance among even the most sophisticated and knowledgeable people. The vacuum resulting leaves many unprepared in the event of a death within the family. It is often left to undertakers to fill this gap in ritual. While many funeral directors are caring and

sensitive, sadly, too often efficiency and profit coupled with a minimum of fuss seem to provide the primary motivation behind a their approach.

Usually these days when someone dies, the first thing the family does is call the undertaker. The body is whisked away from the home and the bereaved to reappear a day or two later nicely laid out in a coffin, usually in the director's chapel. Relatives are invited to 'view the remains' at certain times. Notices are published, a service is arranged (often to be led by a complete stranger), and more often than not we read in the paper that

'the entire funeral' – a hideous expression – will take place in the chapel of the funeral director. That is a euphemism which means that once a service is completed the family, relatives and friends go home to refreshments while somebody else takes the dead person off alone to the cemetery or crematorium. This type of scenario epitomises the direction in which the user pays syndrome has pointed the funeral business.

Grieving

A team of inventors working together could not have dreamed up a better or more complete method of preventing people from grieving appropriately. The whole process is often a denial of reality, with composure the key value to be aimed at and kept paramount. How often do we hear people say 'I hope I bear up', or 'I'm glad I didn't crack up'. The end result is repressed grief that we carry sometimes for a lifetime.

'Cracking up' and 'breaking down' in grief are a large part of what funerals are about. The bereaved gather in the close company and support of their friends and family to weep openly and come to terms with the death of a person they love. The process of grief is normal and natural - tears, sobbing, words, cries, howls of anguish, mild hysterical, periods of peace, tranquillity. Men, women, children, young and old, join in bonds of unity and deeply experienced humanity. This should be what the funeral offers. Sadly it all too rarely occurs. Yet alternatives are possible.

The Tangi

It is necessary to draw a distinction between Maori tangi and what might be called, for want of a better name, Pakeha funerals. Pakeha can do no more than sit humbly and learn from Maori about matters related to death and burial. The tangihanga (or uhangā, as it is understood

by older Maori) deals with the four dimensions of Maori daily living and culture: health of the mind (hinengaro), health of body (tinana), health of soul or spirit (wairua) and health of the extended family (whanau). As Martin Tuhakaraina of *Te Runanga o Te Hahi Katorika ki Aoteroa* explains:

When a person dies those left behind go through a combination of many experiences – love, joy, pain, anger, relief, sorrow, loss, laughter, understanding, caring, humility, dignity – and the joy and pain of being able to release one's tears unashamedly in public. It is time when one hears the most beautiful Maori language spoken by manu – korero, the orators and songbirds of Maoridom, who embrace the poetry, classics, genealogy, history, visions of the future, dreams, prayers (both ancient and Christian), humour, pain and arohanui for the bereaved whanau and iwi. The parekawakawa of the actual tangi forces the Maori language to come out on its own regardless of any other cultures present, for te reo Maori is a gift from God that is the plume of Maori identity, the jewel in one's prestige, and the soul of one's every dignity. In the tangi we are able to weep together, share hospitality, and sleep bound together in peace in the bosom of the Whare-Tupuna (the house of the ancestors).

Maori are not the only people to have a rich funeral tradition. Migrant groups like Samoans, Chileans, Fijians, Indians, Vietnamese, Chinese, Tongans, Scots and the Irish evolved in their countries of origin elaborate and effective rituals for death and burial. These rituals helped countless generations face the loss of a family member or friend. Sadly, for too many, in modern times too many have lost knowledge of and access to these rituals.

The Wake

The Celtic tradition of the wake, still popular and widely used in Ireland, had many features similar to a tangi. At the time of death the whole local community went into action. The deceased was laid

out at home. The clan gathered along with local residents and friends. The women raised their voices keening in lament for the departed. Prayers were said, stories told and retold, songs sung, legends recalled, food and drink prepared and shared, a coffin built, a grave dug. Many fine words were spoken of the deceased. Virtues were extolled, vices somewhat glossed over. For three days and nights the family was immersed in grief, safe in the arms of each other surrounded by the prayers, love and support of neighbours, family and friends.

Eventually the body was taken on the shoulders of the men to the church where the ancient prayers were prayed, prayers that link the dead person with all who had gone before – the communion of saints. Finally, the coffin was carried to the graveside; the grave was blessed; the coffin lowered; and the women keened their lament a final time. The

thudding clods pronounced the ritual's end.

Then it was home for food, drink, thanks and celebration for the life now gone to God and the bonds of human love that united them to one another. Such wakes, brought by the Irish settlers to Aotearoa, were established in their new country. Regrettably, they are now seen less often.

The need to reclaim the best parts of the rich and helpful traditions of death and funerals is an imperative for our times, and a huge aid to the grieving process.

The processes are not elaborate nor too complicated for ordinary people to understand. They simply involved rediscovering some knowledge of what is required, what is possible, what is needed – and the belief that such knowledge and practice enriches both the individuals involved and families.

RECLAIMING OUR FUNERALS

Some years ago a priest friend had a row with a funeral director. The funeral director had given the family of the deceased as a quote a 'ballpark' figure of \$4,500 for a simple funeral. In the previous ten days the priest had been involved as the funeral celebrant in no fewer than six similar funerals which had cost between \$1,900 - \$3,000. (The costs have since gone much higher.)

With the agreement of the family, the priest rang the director and suggested that the cost was exorbitant. He was not amused. When pressed him for details as to how the money was to be spent, he gave what he said was a more accurate figure of \$4,100. This seemed still far too high. Like many other ministers, he knew of too many people who have been saddled with funeral costs that have kept them poor for years.

The priest left the discussion there. The family did not. After further argument, they sacked the firm and arranged for another to complete their father's funeral.

This was the third bad experience the priest had had with funeral directors in a short time. In one instance, \$300 extra was added to the account because of a short spontaneous prayer service held in the funeral parlour. This was construed to be an official service. In another, funeral directors kept turning up at parts of the wake and service long after their service had been terminated. They then sent in a huge account.

There is still something of a mystery about funeral costs that has never been satisfactorily explained. Part of it surrounds the service fee, which in this instance was \$1,400. It's like a flat tax or a cover charge. In the US, it is called a 'non-declinable' fee.

Families should shop around for a good price. They should ask for itemised quotes. That is not being mean spirited. It simply recognises that money is at the heart of the funeral business as it is at the heart of every other industry.

Let's be clear about a few things. Funerals are conducted in order that the family might grieve properly and honour the dead. They are not the sole prerogative of the deceased, whose wishes should of course always be considered. **The funeral is the community ritual of the living.** Family and friends have a right to grieve for a deceased person. Pasteurised funerals, with soft lights and aspirin music, do not help the grieving process. Neither do exorbitant accounts.

What does help is a hands-on approach by family and friends. The time-honoured keys to good grieving include bringing the deceased home to familiar surroundings one last time, helping to wash and lay out the body, building or helping to build the casket, carrying the deceased to and from home, church, graveyard, crematorium, wherever, providing transport, writing the funeral notices, helping prepare a service of farewell, and where appropriate, helping to dig and fill in the grave.

Funeral directors should be treated as in any other business transaction. In some instances they may not be needed at all. All the law demands is that the deceased be treated with dignity and that a death certificate and a 'notification of death' form needs to be supplied to the registrar of Births, Deaths and Marriages.

For some, funeral directors need only be contacted to perform certain tasks which the family can't manage or don't wish to

manage. On the other hand, there are many who are happy for the professionals directors to do all or part of the funeral. This is fine. Most funeral directors are very professional and caring. For some, it is even a vocation. They walk the extra mile.

What is helpful to know is that most extended families can do all the important things required for a funeral. It's mainly a matter of education, confidence and support. Preparation beforehand is vital. **While sad, a funeral can be a wonderful event if a family has talked openly and freely of their options before a death occurs.** The spin-offs resulting from increased involvement in the funeral can include deeper and more wholesome family relationships, healing of past rifts, growth

in emotional maturity and considerable financial savings.

Friends recently attended the funeral at which the family had done everything except the embalming. This they contracted to a funeral director for an agreed price. The beautiful white casket, embellished with rose paintings and messages from children, took pride of place in the home and later the church as the deceased was carried each step of the way to her burial.

Death brings out the best and the worst in families. And that is the beauty of the hands-on funeral. The grieving often enables the bereaved to deal to unfinished business. That is partly why we need to reclaim our funeral processes. We need to take them back and make them work for us.

A DIGNIFIED CHOICE

Phyllis, a Pakeha woman in her mid 50's, who had been suffering from cancer for several months, died on a quiet Saturday morning in November. Nothing extraordinary about that. Probably about 40 other New Zealanders died that day too. But Phyllis's family and friends did not call for a funeral director.

Married to Stan for 20 years, Phyllis had spent some time in hospital but did not want to die there.

So, within the context of a warm and loving home, Phyllis was nursed by those who cared most for her. Many times the family gathered for prayers and the anointing of the sick by her bedside. The children in the house were her greatest stimulant and source of joy. A family member had

previously built a coffin at a Polytech course and once Phyllis had died, it was painted white, and adapted to her size. Children were invited to decorate the lid and write messages of love and appreciation with felt pens on the side.

Meantime, with the aid of a district nurse, Phyllis was washed and laid out ready for burial. Her casket sat on her bed, and at no time did Phyllis leave the confines of her room. Stan and others prepared a death notice for the following morning's paper. A friend helped make funeral service arrangements, received the medical certificate of death from the doctor, and filled out the required paper for the Registrar of Births, Deaths and Marriages. He arranged with the sextant at the cemetery for her grave to be dug. The family chose not to dig it themselves, but it was an option.

At the funeral vigil on the evening before her burial the family and friends sat around Phyllis in her room and sang, prayed, told stories and wept for the loss of a good friend. On the Monday, they took Phyllis out to the back lawn, where friends gathered for her funeral ritual. It was a very moving service and, at its conclusion, they placed the lid on the coffin and transferred it into the back of the old Toyota Corolla, the family station wagon. About a metre of coffin hung over the back, but firm ropes, tightly secured, made certain that she was safe and secure on her final journey to the cemetery. There, after a short service, she was lowered into the earth from which life springs. Later, all returned home to a thanksgiving meal.

- Daniel's funeral required a different approach. He was only eight years old when he fell through a skylight and was killed. A whole town grieved over this death. His family, desolate, were shocked into numbness - his school friends unable to understand.

His parents brought him home from the funeral parlour and placed him in his bedroom. There, surrounded by his books, toys, posters, his young friends came to visit him. They brought gifts to keep him company: lollies in case he got hungry, dozens of letters, cares, and small toys to play with. His family placed his skateboard and favourite teddy bear beside him in the coffin. For three days the children sat with him, told jokes to him and about him. They spent most of the last night before burial watching TV with him.

On his burial day, for his final farewell, they gathered in the school grounds and surrounded his open coffin. A priest friend presided over the gathering. His mother and a

former teacher read appropriate readings. His brother, sister and granddad spoke. Elton John's 'Daniel' was played. His desk, beside the coffin, was cleared by his teacher: books, felts, pencils, paper, were handed to his family and the desk left open and empty. Finally, his school friends placed their written messages and drawings beside the body. As the lid was replaced by his family, the children released one hundred and twenty helium filled balloons into the skies as they sent Daniel's spirit off to God. Later they trekked up the hill to the cemetery and helped fill the grave.

- Bridie was even younger when she died, just six months old. Nursed and cared for at home she had become the focus of family love. As her mother says:

'We loved Bridie in life and wanted to care for her in death. It was the ultimate act of love. We said goodbye with love and dignity. Her father built her tiny coffin. Her grandfather made the official arrangements and completed the necessary paper work – a death certificate and a facts form from the registrar of births, deaths and marriages. He also prepared newspaper notices and arranged transport. The uncles and aunts dug the grave and everyone helped the priest with the service. She lived, died, and was buried among her family. We felt deep satisfaction that we, who had taken full love and responsibility for her life, should take full love and responsibility for her death. This helped our grieving.'

GRIEF AND DEATH

Grieving is a process whereby a person comes to terms emotionally, spiritually, and physically with loss, disappointment, setbacks, death. People grieve over broken relationships, lost pets, examination failures, job redundancies. But the greatest most irretrievable loss is death.

Death is inevitable for all of us. Many are fearful of it because western culture is a death denying culture. We prefer not to know about it. Elizabeth Kübler-Ross describes it as 'the last great taboo of the West'.

From a mental health perspective, the Palestinian men and women we see on our television screens wailing and weeping so openly over their dead are enviable models of good grieving. New Zealand men could take some lessons here.

The principal time and place for grieving over death is during the days preceding the funeral and at the funeral itself. If this time is not entered into openly and freely, encouraging good grieving in the supportive company of family and friends, grief will be repressed, possibly for the rest of our days. A truly healthy mental life demands that we deal with grief when it occurs.

So often in New Zealand little outward grieving is apparent at Pakeha funerals as mourners, particularly men, seek to 'bear up' and wait until after the funeral before allowing themselves private grief. Big boys don't cry – at least in public. To see rows and rows of Kiwi men standing stoically at funerals with hardly a tear shed among them is a mental health

nightmare. Real men do cry, publicly, openly, freely. It is a sign of emotional maturity.

In *Good Grief* (Fortress Press, 1973), Granger Westberg describes ten states of normal grief. Not everyone experiences these stages nor in this order. For some it may take years to complete the process.

- **Shock** - the mind's way of temporarily escaping reality. The death may be denied. One's actions become mechanical.
- **Emotion** - death is accepted and you want to vent your emotions. Crying is the normal way for men and women to respond.
- **Depression and loneliness** – you feel alienated, but need the sympathy and understanding of others.
- **Stress** – symptoms, such as headaches, insomnia, lack of appetite, lack of energy.
- **Panic** – you may feel you are losing control of your life.
- **Guilt** – you wonder if you could have prevented the death by doing things differently. You also regret things you did or did not do with the deceased.
- **Hostility, anger, resentment** - you feel anger against everyone – the doctor, your spouse, God. You feel cheated and resent it.
- **Lethargic** – you feel unable to resume normal activities.
- **Gradual Healing** – you start to recover. The loss and some pain still present.
- **Affirm Reality** – life has changed. Life is good. Life is positive again.

FUNERAL CHOICE

One of the corporal works of mercy outlined in the Christian Gospels is 'to bury the dead'. This is a God-given process people need to reclaim if possible. A funeral can be a wonderful event if a family is educated before the death. The spin-offs resulting from deeper involvement in the funeral (including considerable financial savings) produce deeper and more wholesome family relationships, healing past rifts and growth in emotional maturity.

What we all need to know is that options regarding funerals are available to those who choose them. You do not need to have a traditional funeral. You do not even need a funeral director. **You DO need to talk things through well in advance if you wish to have a partly or totally alternative funeral, so that your family and friends are in tune with the idea.** And you do need to bury or cremate a deceased person in an approved place, observing some very simple but basic rules.

You should know that:

- To choose to die at home is a fitting option for a person.
- Relatives may retain a body at home after death in preparation for the burial, and that process is quite normal and acceptable.
- Family are allowed to build a coffin if they so wish (it should be sturdy) and use their own transport to the cemetery, which must be an approved place. The coffin should be lined with plastic and white calico/linen/cotton, but no chemicals or PBCs.
- The digging of the grave can sometimes be undertaken by the family especially in rural areas, though it is a skilled and often difficult job and obviously gravediggers need to be consulted.

- To lay-out a person after death in preparation for burial is a time honoured sacred task of the family and friends of the deceased.
- If a family wishes to employ a funeral director it is totally acceptable to phone around for quotes. They vary immensely. The funeral director can be employed for the whole funeral, or for some particular service such as supplying a coffin or providing transport.
- The family may or may not wish to use the services of a funeral director. The only obligatory requirements of the state are: that a health hazard be avoided and that two pieces of paper work be completed. They are: (i) the registration of Death Certificate RG 28. (ii) the death certificate signed by a doctor. Both are available from the office of the Registrar of Births, Deaths and Marriages, and should be returned there upon completion.

Bearing in mind that Maori and other Polynesian groupings in New Zealand have retained the best of their funeral traditions, Pakeha also need to assert the grieving heritage that is rightly theirs. The loss of someone loved in life results in deep sadness which needs to be recognised and expressed in the period following the death. Those two or three days leading up to the funeral are a vital and sacred period when family and friends can gather in the presence of the deceased, and with tears, laughter, sorrow, forgiveness and healing, grieve, pray, reminisce, console and celebrate a life which has now entered eternity.

PRACTICAL POINTERS

There is nothing quite like death to bring emotions to the surface. It sometimes evokes the most extra-ordinary range of responses from the most unlikely people. Each response must be treated with sensitivity. It is important for you to know that the family should maintain control over members' funeral arrangements, and you can have a rich, meaningful, respectful funeral at limited cost.

Dying at home

Your choice may well be to die at home surrounded by the people and things you love. For some this is possible, for others, regrettably, it is not.

When someone dies at home a family member can lay the person out on the bed by closing the eyes and mouth and placing some cotton wool in those orifices which may seep body fluids, i.e. ears, nose, mouth, anus, vagina. There is no real urgency about anything. If the death is sudden, the doctor and the police should be notified because an autopsy will be required to determine the cause of death.

You may wish to call a funeral director. It is appropriate for a friend or family member to phone around various undertakers for a price for what you want. Alternatively, you may wish to organise the whole funeral or part of it yourselves. With the help of others, you may not need the services of a funeral director.

Who decides funeral arrangements?

Funerals are conducted in order that the family and community might grieve properly and honour the dead. The

family usually decides what form it will take. Sometimes this occurs in consultation with the deceased prior to death. Occasionally a conflict develops as to what the deceased requested and what is appropriate for the family and community. For example, occasionally the deceased requested to have no funeral at all. That request regrettably presumes that the funeral is solely about the deceased. This is not the case. While obviously the deceased provides the main focus, funerals are also community gatherings. In such instances it is appropriate for the family or community to ignore the request. Family, friends and community have the right to grieve in ways appropriate to them regardless of occasional requests to the contrary by the deceased. The funeral is where this process is best started. *The funeral is the community ritual of the living.*

Emotions

Expect to experience not just deep sadness, but also shock, anger, resentment, and sometimes desolation. This will be mingled with periods of peacefulness, elation, and even mild hysteria. These are all normal reactions. One should expect emotions to run high for a considerable time after the funeral is completed.

Bringing the body home

It is a time honoured tradition growing in popularity in New Zealand to bring the deceased either back home or to a family member's home for the days prior to the funeral service. It is a process that helps grieving immeasurably. Here people can gather freely, unobtrusively and privately to express their grief, share their stories and honour the deceased. Often an

informal vigil service is held in the home on the eve of the funeral. Stories can be told, music played, songs sung, prayers said, honour paid. It creates a great opportunity for adults to grieve openly and children to learn about death and dying in familiar surroundings.

Children

Children need to learn about dying and death in a natural way. This is best occasioned by answering honestly their questions not matter how odd they appear to be. Children should be encouraged to see death as an extension of life. They see butterflies, cats and birds die. Why not people? They should, from a very early age, be taken to funerals, be allowed to view the dead, be present at burials and cremations. One sure way of building of unnatural fear of death and future neuroses is to deny them the opportunity of these experiences at an early age. Children have an initial difficulty with the permanence of death. This is natural. They think Uncle Bert will be back for his birthday. He won't be, but it takes time for children to understand this.

Miscarriage

Katie miscarried at six weeks. For the children, her husband Jules, and her, a warm bond already existed for the unborn child she carried. They felt it was important for them to grieve and ritualise the death. They buried the remains at the end of the garden preceded by a small processions, prayers and song. The immediate family attended.

In situations where women miscarry before full term, it will be necessary for them and their husbands/partners and other children to express grief. Here self-empowerment is essential. They may wish to name the baby, touch the remains, and conduct a burial service. A life has ended. For some it may be

important to symbolise it by planting a small shrub or flower over the gravesite.

Stillbirth

It is a very poignant time when a birth is also a time of death. The stillbirth of a baby, or death soon after birth, brings both sadness and joy.

There is great joy in the welcome one gives to a new baby: in giving a name, seeing the sex, noting the special characteristics, in fitting baby into the family. But there is great sadness in acknowledging a baby's death and beginning to grieve for the loss. By law any baby born after 28 weeks gestation must be buried or cremated.

When a baby dies it is important to trust in and express your feelings. They are your ultimate guide to what you need to do to celebrate and grieve for your child. Remember that there is no hurry to do anything immediately as this time is all you have as a family with your baby. Make the most of it by creating as many memories as you can.

Cuddle your dead child, take photographs if you wish. Bath and dress your baby. Introduce your baby to your family and friends as they can be your support. Name your child.

Take the time and explore the options available to you so that your farewell to your baby is memorable and satisfying. Expressing your baby's impact on your life in poetry, music or writing is a beautiful tribute to yourself and your child. Be creative, be yourself.

Embalming

Given the temperate weather of Aotearoa/New Zealand, embalming is not always necessary. A body will maintain reasonable condition for three to four days. However, should the weather be really hot or humid,

embalming is an appropriate option. This can be done by a funeral director and should take no longer than two or three hours.

There are also several modern-day reasons why embalming may be appropriate and they relate to hygiene. The threat of Hepatitis B or C and AIDS antibodies are removed upon embalming. Cancer victims often deteriorate quickly and embalming here can be appropriate.

Embalming involves draining eight pints of blood through the jugular vein. The blood is replaced with a preservative. The body organs are drained of liquids and gases and refilled. Eyes and mouth are reset, hair washed and combed, teeth and clothing adjusted.

Accident victims

You should be aware that victims of road, industrial and water accidents are often in a visually distressing condition. They can look awful. In such circumstances, a funeral director can be very helpful in preparing the body. The family may not always wish to see the deceased if the body has deteriorated or has been badly mutilated.

Costs

Funeral costs can be prohibitive for many. Few adequate funerals are available for less than \$3,000 and many cost well over \$6000. Yet funerals need not be so expensive if families have made some preparations to reclaim their traditional rights to bury their dead and not leave it all to the professionals. An all-up funeral could cost as little as the price of the burial plot (\$828 or \$1370 dug) or cremation fee (\$700/800) if the family do the other services required. Depending on location, such funeral costs could be kept as low as \$1200/1500. These prices will differ from

district to district. Remember, all such prices can be negotiated.

Caskets/Coffins

Coffins can be an exorbitant price when purchased from an undertaker. They can range from \$300 to \$5,000, with \$800 the average. It is appropriate to build the coffin yourself. A simple wooden coffin made from customwood or chipboard can be adequate and give family members a chance to use their carpentry skills. It should be lined with plastic and cotton/linen (no PVCs for cremation). But you can order a casket from any funeral director. (Or in Christchurch, you can order a plain one from mikef@yahoo.com, ph 03 332 9192.)

Pre-paid funerals

In an individualistic consumer society, pressure is often felt by older people to pay for their funeral in advance. Funeral directors encourage this practice, and naturally accrue interest from the invested money. It can remove anxiety from some. Generally, we do not encourage this practice. There is no reason why people who wish to cannot set aside sufficient money in their will to cover funeral expenses. This will enable their close families to decide the best way for them to honour their dead. Remember, the funeral is the community ritual of the living.

Should someone who has pre-paid a funeral subsequently change their mind, that person may freely choose to take another funeral option and the firm holding the money is bound to pay the fees and refund any leftover.

Rental coffins

A practice has been developed in certain crematoria whereby an expensive looking casket is placed over a plain unfurnished one for the duration of the service, and,

along with the inner liner, is removed before cremation.

The rental can cost up to \$400 for what is in effect a \$100 plain casket. Be wary of this practice, and always check the price.

The 'Entire' funeral

Many funeral notices now, in the interests of efficiency, boldly proclaim, *The entire funeral service will take place at a church or a hall or a funeral home.* This means that at the end of the service, while everyone adjourns for refreshments, the body of the deceased is taken to the crematorium or cemetery alone. This practice denies family the final privilege of lowering the body into the grave, or farewelling it appropriately at the crematorium. It further denies them one of the most poignant opportunities of the grieving process. It is a practice to be discouraged.

Grave digging

Grave digging can be a skilled and lengthy job. In Christchurch, for example, all the cemeteries with one exception are in sandy areas. Boxing is required to prevent collapse. Some cemeteries have stony ground requiring hours of hard labour. Family members can seek the permission of the gravedigger to help with the task. Certainly there will be no problem about filling the grave in. Shovels are now available at most cemeteries upon request.

Burial plot

This must be purchased from the local body or church authority. Plots vary in price according to location and size. For example, in Christchurch \$828 buys a plot and an additional \$694 pays the gravedigger for a double depth, \$537 for a single depth. (*September 2006*).

Cremation

Cremation is the preferred option of over one half of the people of Aotearoa. This can only be done at a recognised crematorium. A booking can be made by phone or calling personally. Crematorium prices vary, but average out slightly less than burial. About \$600/700 is an average price. Ask for all the ashes back.

Ashes plot

Ashes can be sprinkled anywhere, can be kept at home in a box or taken overseas. A plot to place ashes can be pricey in official memorial gardens. Shop around.

No funeral? Private funerals?

An individual may not wish to have a funeral and may even indicate that intention in their Will. However, since the funeral is the grieving process for the living, it is appropriate to ignore such a direction if the family wish to. Private funerals and funerals conducted before a public death notice is published are not recommended, except in unusual circumstances.

Autopsy

In the case of a sudden or unexplained death, an autopsy is required before cremation or burial is allowed to proceed. The body is removed usually to the local hospital. Upon its release by the coroner the family may take control of funeral arrangements. When an autopsy is not strictly required by law, hospitals may ask permission of the relatives. You are free to accept or refuse.

Blessing the House

Some may wish to bless the house of the deceased after the funeral service. This is common practice among Maori and in some other traditions. This is often performed by a minister/priest or a kaumatua.

Wills

It is important for every adult with disposable property to have a Will. It can get very complicated if you die without one. A simple Will can be made by anyone and property left to whomever named. It should clearly state your intentions. It must be made in writing and witnessed by two people who are not beneficiaries of the Will. You should appoint two trustees to implement the Will.

If you have dependent children but no spouse or partner, you should appoint a testamentary guardian for the children. This means you should name the person or persons you wish to assume legal guardianship of your children. This will give the guardian(s) the same rights with your children that you enjoyed.

Meeting others

Here are a few simple rules we need to know when meeting friends who have had a close relative die. Shy, reserved and embarrassed as we sometimes may feel, remember that they are still hurting. To ignore them or fail to acknowledge that death may give further pain.

Compassion and sensitivity demands:

- That we acknowledge the death, even if months have lapsed.
- That we are careful not to avoid the person. They will still want to have the death remembered.
- Generally speaking we should make no judgements as to the length of time the person should grieve. In one sense there is no time limit on grief. We should listen and accept their grief.
- That we remember that the love of the bereaved for the dead person continues long after death. For some it last a lifetime.

- That we do not hesitate to act on our instincts. There is no right or wrong thing to do. Your presence, your acknowledgement of the death in whatever form is important and meaningful to the bereaved. Where kindness and compassion are shown there is no intrusion.
- That the death becomes part of life. The person who had died should be spoken of by name and spoken without effort. Recall the good times and laugh at the jokes. There must be continuity; out of sight is not out of mind.

Headstones

Traditionally, headstones are placed over the grave. There is no set time to do this. Maori have a wonderful custom of 'unveiling' their headstones usually one year after burial. This can vary with tribes. The family gather again to honour the deceased and renew ties and strengthen the bonding of whanau, hapu and iwi. Pakeha could well adopt and adapt such a service to meet similar needs.

Funeral Grants : WINZ & ACC

Assistance from Work and Income NZ may be available to assist toward the cost of a funeral . For an application form or copy of their pamphlets, **free phone 0800 552 002** or visit their website www.workandincome.govt.nz .

This grant may be available to the partner, child, parent or guardian of someone who has died, to help towards the cost of the funeral. The grant of \$1662.58 (as at 1 April 2006) is income and asset tested.

There is no time limit to when an application for a Funeral Grant must be made following a person's death.

Normally the person handling the estate, family or funeral directors lodge the application. At application the funeral

account and details verifying the customer's financial position at the date of death should be produced. Not all expenses on a funeral account are deemed to be an allowable cost in the WINZ assessment.

For single persons, WINZ take into account the total assets at date of death including any realisable asset such as property or a car, life insurance and money in a bank account.

For a married person, WINZ take into account the combined assets at date of death, including any insurance policy held by the deceased. The family home is exempt as a cash asset if the surviving partner continues to live there. Income is also taken into account for a married person. In order to qualify on income grounds for a funeral grant, the surviving partner (as well as meeting the asset test mentioned above) must have been receiving an income tested benefit at the date of their partner's death or have an annual income at a level where they would qualify for an income tested benefit. The income cut out point is currently \$34,487 gross per annum (as at 30 September 2006).

On death of a superannuitant or beneficiary who is married or has a dependant child, WINZ will continue to make payment to their bank account for a total of 28 days after death.

For more information please call free phone **0800 559 009**.

War funeral grants are payable to New Zealand or United Kingdom ex-servicemen or women who served overseas during a war or an emergency. There are three different forms of Funeral Grants and people should be encouraged to make enquiries to the War Pensions Unit free phone **0800 533 003**.

ACC

If ACC has accepted a claim for accidental death, they can help pay for funeral costs:

- Up to a maximum of \$4975 (1 July 2006).

By funeral costs, ACC means burial or cremation and related ceremonies, including specific religious or cultural requirements.

To apply, you need to write to them and request payment. You also need to provide a funeral account and breakdown of the costs with your letter.

Only one person can apply for this grant – normally the executor of the deceased's estate or a family member (this person does not have to live in New Zealand).

This booklet was revised in September 2006. Obviously prices quoted fluctuate from year to year and place to place. To the best of our knowledge, these figures are accurate at time of publication. You are welcome to reprint all or part of this booklet, acknowledging the source.

For further information contact jim.conse@xtra.co.nz or robert@waitangi.co.nz or corcoran@xtra.co.nz

Funeral Choice Checklist

See Funeral Choice Booklet for further details

- Gather immediate family/key friends to discuss plans for funeral
- Appoint someone to be the overall co-ordinator of the process (to replace the role of a funeral director)
- Notify the priest/minister/funeral celebrant
- Decide where/when the funeral will be held and where the deceased will lie meantime
- Book a time slot at the crematorium or a grave at a cemetery
- Make up a list of people needing to be told of the death – and tick them off the list one by one after they have been informed.
- Who pays for what? Do we need a fund?
- Do we wish to have the deceased at home for a period?
- Do we wish to lay-out the deceased in preparation for burial ie wash, clothe, comb etc
- What clothes do we want to dress the deceased in?
- Do we wish to build/have built a casket – or shop around and buy one?
- Organise ritual/liturgy/ceremony ie readings, eulogies, poems, music, prayers. Who will type handout/scan photos if required? Do we need a sound system?
- In some rural areas it may be possible to dig the grave
- When appropriate, can we organise to have shovels at hand to fill in the grave?
- What vehicle will we use to transport the deceased (station-wagon/truck/hire-van)?

- Who will draft and deliver newspaper notices (ID required for this person)?
- Who will gather and deliver to the Registrar of Births, Deaths and Marriages the two documents required by law – a facts sheet on the deceased, and the death certificate signed by the doctor?
- Are there sufficient vehicles for transport to and from the funeral?
- Who will bless the house after the deceased has left? When? Who is present?
- Do we offer hospitality after the funeral? If so, where? Who organizes this? Who pays?

