

# Arranging the Funeral You Want

## Introduction

At a time when your life is in emotional upheaval after a death, a funeral often seems a difficult and stressful task to tackle. But organising a funeral can serve not only to distract your mind from the death, but can give you a sense of being able to do something at a time when you're feeling particularly powerless. And a funeral can be an immensely satisfying event, a feeling that you have done the right thing by the person who has died, that you have given him or her a good 'send-off' and that you have marked the end of their lives in the best possible way.

But if you have never had to organise a funeral before, and most of us will happily not have to organise more than two or three during our lifetimes, it is important, in order to get it right, that you know there is help available, if you want it, to make the occasion as successful as possible. Once a funeral is over, there is nothing you can do to change it.

This information is to explain exactly what to expect when planning a funeral, and how to organise it so that it's as perfect as possible. It outlines all the questions you need to ask yourself and it explains how your local funeral director, who, as a professional, can not only help you with anything you don't understand, but can also shoulder as many of the burdens of arranging the funeral as you wish. Since a funeral director has experience of every kind of funeral imaginable - and no two funerals are ever alike - he or she has enormous experience, and will be pleased to answer any questions you have.

## Registering a death

When someone dies, his or her death must be registered by law in the county or borough in which the death happened. It can be registered in another area but only by arrangement. Your funeral director will give you the address of the relevant office of the Registration of Births, Marriages and Deaths and the times it is open. The funeral director can also help with transport to the office if necessary.

Under normal circumstances the Certificate of Cause of Death, which will have been issued by a GP or a hospital doctor, should be taken to the office of Registration of Births, Marriages and Deaths. If the Coroner is involved there will be no Certificate of Cause of Death, and he or she will let you know when you can register the death.

The following can register the death:

- Any relative of the deceased.
- Any person present at the death.
- The occupier of the house where the death occurred.

- The person arranging the funeral, but not the funeral director.

Registering a death involves a simple interview at the Register Office with the Registrar, who will need to know:

- The date and place of birth and death.
- The full name of the deceased.
- The home address of the deceased.
- The occupation (if any) of the deceased.
- If the deceased is female and married, her maiden name and her husband's full name and his occupation.

The Registrar will then issue a green certificate, which you should give to your funeral director as soon as possible. You will also be given a white certificate which should be completed and sent to the Department of Social Security Office local to where the death occurred.

Copies of the Entry of Death (often known as Death Certificate) may be bought from the Registrar and will be needed for insurance purposes, probate, bank accounts, private pension schemes, National Savings Certificates, Premium Bonds etc.

### **Contacting a funeral director**

You can consult a funeral director either in his or her offices or he or she will be very happy to visit you at home, or wherever you feel most comfortable. There are a number of questions to be answered in order to arrange a funeral. It is helpful to think about some of these questions before meeting the funeral director.

### **Is the Coroner Involved?**

A coroner might need to be involved if the death was unusual or not obviously due to natural causes. As a result your plans for the funeral might be delayed. Your funeral director or attending doctor will be able to explain the procedures should this be the case.

### **Have you registered the death?**

All deaths need to be registered. The doctor, hospital or funeral director will advise you on where to register a death and what documents need to be taken to the local Registrar of Births, Deaths and Marriages.

### **When does a funeral take place?**

Usually a funeral takes place within a few days to a fortnight after the death. But if you would prefer to have a longer time to plan a funeral, never feel rushed.

## **Did the person who died leave any wishes about his or her funeral?**

You may already know these from having talked to the person who died, or found some relevant papers. You could contact their solicitor to see if there is a will with any instructions. Perhaps they have organised a pre-paid funeral plan, in which case you'll know some of their wishes. Usually the person who has died will have told you whether they'd prefer cremation or burial, but if not you must make the decision yourself.

### **Cremation**

Cremation is often much cheaper than burial. After a cremation you will be given the ashes of the person who has died if you wish - or they can be held for you by the funeral director or crematorium for a while until you decide what you would like to do - and then you can bury or scatter them.

It might be best to wait a while after the cremation before deciding how you want to scatter or bury the ashes, and what kind of memorial you want, so you can do it at a time when you feel less fraught and emotional.

### **Burial**

If you choose burial, it is necessary to find out if there is room at the churchyard or cemetery where you want the person who died to be buried. The funeral director will do this for you. At the same time, you might think about reserving other plots or a larger grave-plot if you or your family want to be buried close by.

Remember that many local church graveyards are now full, and they are often covered by strict local rules that mean your choice of memorial may be restricted. The funeral director can advise you of all local rules and regulations and can organise burial sites on your behalf.

## **Where will the funeral take place?**

Unlike a wedding, a funeral service can be held pretty much anywhere - in a church, a cemetery chapel, a crematorium chapel, a churchyard, a village hall, a synagogue, temple or mosque, the funeral director's premises, if it's available, or any other suitable building - even at a private residence. The funeral director will advise you if permission is needed.

## **Who will conduct the service?**

The vast majority of funerals are held in a church, and it will be up to the local clergy as what you can or cannot do in their church. Before making any decisions, the clergy will have to be consulted. In theory, anyone can be chosen to conduct a funeral service. It could be a religious minister of any denomination, a non-religious minister, like a humanist, the funeral director, a friend or relative, or the representative of any appropriate organisation connected with the person who

died. However, if the funeral service takes place in a church, it is usual for the clergy of that church to conduct the service unless they give their permission to have someone else. The funeral director can help you find the right person to conduct a funeral.

### **Planning the service**

A funeral service is usually made up of a combination of special prayers or poems or readings, an address from a person who knew well the person who died, tributes, and music - hymns or songs. You don't have to have any of these; a funeral service is rather like a play with you as director. Usually you can do anything you want within reason and don't have to feel bound by what you've experienced at other funerals in the past. However, if you choose a religious service, the clergy will need to be happy with the funeral service you choose.

It's usually helpful for everyone in the close family to be able to make their own suggestions and contributions, or to carry out various different tasks so they all feel involved. One might do the flowers, another might sing a song, one might read a passage from the Bible or say a prayer, one might recite a poem or a passage from a favourite book, or, indeed, there may be two or three short tributes of personal memories from different people.

When thinking about planning the service, two questions can often help you make up your mind if you get stuck on what to decide. Is the service to be a celebration of the life of the person who's died, or is it to mourn his or her death? And is the funeral service for you, the bereaved, or for the deceased? Many people feel they'd like certain readings or hymns or songs, but feel the person who's died would not appreciate them. But remember that the person who has died would probably want what would comfort you most.

### **The address**

Usually someone says a few words about the person who's died. If the person giving the address has never met the person who has died it's important to be sure they know some personal details before they deliver the speech. For instance, they should know what name the person who died liked to be known as, and so on, or they will simply refer to the name on the death certificate, for example "Margaret Anne" rather than "Maggie".

If a friend is giving the address, it's quite common for the family to ask to see a copy of it, or the notes, before the friend delivers it. It can be quite upsetting if they get the smallest detail wrong, or leave out something that the family considers important. No one who cares about you will feel offended by this request.

## **The music**

Almost any music can be played - there can be hymns, taped songs, or anyone can play a piece of music that means something special if the instruments are available, as long as copyright restrictions don't apply.

If you want music on tape, the funeral director can check whether recordings are available, and you should make sure the organist, if there is one, is able to play any particular hymns or songs you want.

Remember that some hymns have two tunes, so it's worth making sure that the organist plays the tune that you want. You may want a choir, and your church or funeral director can arrange this as well. If you are having music in a church you may find the clergy has particular views of their own which may have to be taken into account.

## **Prayers and readings**

If you're unfamiliar with prayers and readings, the clergy of the church or the funeral director will be able to give you guidelines for passages and prayers that people feel particularly comfortable with at funerals. Your library will also have books of comforting prayers and readings. Make sure everyone in the family agrees with your choice.

## **Practical aspects of the service**

If the service is held at a crematorium there maybe a time-limit which should be taken into account.

If you need to print special order of service leaflets you may have a friend or relative with a computer who would like to design these for you and print them off or you may want to get them printed yourself or the funeral director can organise this for you.

## **Do you want flowers at the funeral?**

If so, perhaps a friend would like to organise these for you, or you might like to bring flowers from your own garden or the funeral director can arrange this for you.

## **Transport**

The only essential car normally required for a funeral is a hearse. You may want to have a special hearse with horses, or something extremely simple. Usually one car is asked for, to follow the hearse, which usually seats five to seven people, in which the principal mourners will sit. Your own car can be used to carry the other members of the family to the funeral or extra limousines can be provided by the funeral director, though bear in mind that extra cars will add to the expense.

It might be useful to make copies of maps of where the funeral will take place so that mourners can find it more easily.

If you want the person who died brought home or to some other place before going to the church so that people can pay their respects, you may need extra transport.

### **Do you want to see the body of the person who died?**

Some people find it healing to see the person at rest, and like to bring a little gift, or photograph or piece of jewellery to put in the coffin. This will be buried with the body. Jewellery worn by the person who died will not normally be removed unless there are specific instructions to do so, or they cannot be cremated. When they cannot be cremated, the funeral director will advise you and always return all items to the family.

Some people find it upsetting to see someone dead who they loved. It's up to you to decide whether you want to see the body or not, though the funeral director will always help you if you want to talk through the pros and cons.

You can ask for the body to be brought to your home so you can pay your respects there, or the body can rest in the funeral director's premises. Some funeral directors would prefer you made an appointment so that the staff will be ready to welcome you.

The funeral director must have your permission if the body is to be embalmed. Embalming is a simple process whereby the body is treated with a special fluid to maintain a natural look for as long as possible. If you would like to see the body, it's useful to give the embalmers a photograph of the deceased, perhaps some article of clothing, glasses, if used, and dentures, if normally worn, and perhaps provide them with the appropriate makeup. Let them know what colour you would like the hair if it was normally dyed, and tell them how it was styled and so on. It may seem strange to see the person who died laid out in a coffin, but the more like themselves they can look, the less strange it will seem.

### **Should children see the body of the person who died?**

If they want to. They should never be forced or persuaded to against their wishes. If they change their mind at the last minute, obviously their wishes should be respected. Explain that you're going to say good-bye to the person for the last time.

### **What time and day were you thinking of for the funeral?**

You need to gauge how many people will come to the funeral if numbers aren't restricted. If you want as many people as possible to come you need to think about transport and how easy it will be for people to get there and back at particular times of day. And it's worth planning it so that it doesn't coincide with other

anniversaries in the family, like birthdays, or the anniversaries of other bereavements.

### **Should children come to the funeral?**

If they want to. Children are important members of the family and can feel extra loss if they're shut out of a family occasion. Some have reported feeling quite damaged much later on if they're not allowed to come when they want to. Although parents often think it's a kindness to shield the child from the funeral, children can often be helped to get over a bereavement quicker if they're allowed to attend and say good-bye like everyone else.

It's important that children are told exactly what's happened. If children behave particularly badly after a death it's usually a sign that they're unhappy rather than they're being deliberately naughty. Children, both boys and girls, should be allowed and encouraged to cry if they want to (Please ask for a copy of our booklet, *A Child's Questions About Death*).

### **Funerals of small children**

Parents of tiny babies who die and parents of stillborn children will often grieve just as much as the relatives of adults. Increasingly there are funerals for stillborn and premature babies. Many hospitals provide funerals in the hospital chapel, and funeral directors can also arrange the funeral of a baby or small child.

### **Announcement of the death**

Perhaps you'd like to put a note in the papers that a loved one has passed away. Your local funeral director will be happy to do this for you, but there will be a separate cost for this service. You might think about what you want to say - you will get help from the funeral director if you want or you can look at other announcements of deaths for some ideas. You may want the announcement to be in for more than a day. You may also want to announce the time and place of the funeral, if you wish friends to attend.

### **What sort of coffin?**

There are different choices of coffins for cremation and burial, and the funeral director will be able to show you a fully priced choice of the coffins available.

### **Flowers at the funeral**

Unless specifically told otherwise, most mourners will send or bring flowers. Unless the funeral is from a home, it is best if they are sent to the funeral director's premises. It is up to you whether you ask for them to be laid outside the place where the funeral is being held or placed on top of the coffin. You may want to ask the funeral director to take the flowers out of their plastic wrappings to create a more natural effect.

The funeral director will collect the cards from the wreaths and bouquets and give them to you later if you wish. And if you'd like a longer-lasting memorial of the flowers, a bunch can be made up of single flowers from each tribute for you to keep at home. Or some funeral directors will take a single flower from each bouquet and press it for you to keep as a memento. This is known as a 'lasting floral tribute'. Please speak to your funeral director about this.

If you'd like the flowers to be sent on to a hospital or nursing home, which would like them afterwards, the funeral director can arrange this.

### **Donations for charity**

Sometimes people specify in the funeral announcement in the papers that they don't want flowers sent but would prefer a donation to be made to a charity. The funeral director can arrange for charitable donations to be collected and passed on to the charities of your choice. It's worth remembering, though, that not everyone will want to support the charity of your choice, and that sending flowers can be a healing gesture for many bereaved people. It might be worth leaving the decision of flowers or money to a charity, or both, up to each individual mourner.

### **Thank you notes**

A personal letter is always the best way of saying thank you for donations and flowers, but if this is too much for you, and it's quite understandable if it is, the funeral director can arrange to have thank-you cards printed for you to send.

### **What are the procedures for a funeral?**

There's no laid-down procedure for a funeral, but traditionally the funeral procession starts at the house where the person who died lived, with the coffin and cars travelling to the place where the funeral will take place. Occasionally now the hearse goes straight from the funeral director's premises to the church or crematorium and the mourners meet them there. You might like to ask a friend, or relative, to stay in your house during the funeral to keep your home safe and to welcome you back.

Usually the coffin is carried on the shoulders of four bearers, but sometimes it's wheeled in on a small trolley. You should make it clear, which you would prefer. If you want a member of the family to carry the coffin, this might be possible, but the funeral director would have to give him or her some instruction first as it can be quite a tricky task.

The coffin is taken into the place where the funeral service is to be held and the close members of the family usually follow, and sit at the front. The Funeral Director will ensure that seats are kept vacant for the family's use.

Mourners don't always wear black, though they may. It is best to wear some kind of subdued dress as a mark of respect.



If it's a burial, the coffin will be taken by the bearers, from the hearse to the graveside, and lowered into the grave, while the words of committal are said or a graveside service is held. Then members of the family and friends may drop handfuls of earth, or flowers, into the grave on top of the coffin before the grave is filled in.

If it is a cremation, the coffin will be taken from the place where the funeral is being held to a crematorium, and placed on a stand. When the words of committal are spoken, music will usually play and you may choose that the curtains conceal the coffin as the coffin disappears from view. If you don't want the coffin to disappear until after the mourners have left, make your wishes clear.

What will the mourners do after the funeral?

Family members and friends usually get together, either at their house, a village or church hall or hotel - or the funeral director can arrange a venue. There may be drinks and snacks. Again the funeral director can make arrangements with caterers if you prefer not to do it yourself.

**How much will a funeral cost?**

Remember that the amount you spend on a funeral doesn't reflect how much you loved the person who has died. It's far better that you should make sensible, affordable arrangements than to find yourself in debt after it is all over.

The cost of a funeral will vary according to the number of cars required, the choice of coffin, the cremation or burial costs, the payments for the minister and church, payments for doctors' certificates if the body is to be cremated, and additional costs like catering, printing, flowers or newspaper announcements, if requested.

If you find the expense too much you may be able to get help from the Social Fund, which is part of Social Security. These funds are limited so it is important that you know that the arrangements you make will be reimbursed by the DSS (before the funeral). Your funeral director will provide you with the address of your local OSS office, which will be able to advise you.

**After the funeral**

Your solicitor, funeral director, the Citizen's Advice Bureau or the bank will be able to help you with information about what you have to do after a death, but remember to deal with the deceased's insurance policy, their motor insurance, any premium bonds, national savings certificates, national insurance, standing orders, pension and social security books, and passports.

For more information on what to do and who to tell after a death, read *What to Do After A Death in England and Wales*, D49 from the Department of Social Security. Your library or funeral, director should have a copy.

## **Memorials**

If the person who has died has been buried you may want to think of a memorial gravestone. Different cemeteries have different rules about when a gravestone may be erected. Your funeral director will be able to give advice, and can help you arrange for the gravestone if needed.

If it has been a cremation, there are a range of different methods of remembrance which can be purchased from most crematoria. These include an inscription in their Book of Remembrance in which the name of the deceased is inscribed; other memorials involve small stone wall-plaques, memorial rose bushes or small private gardens dedicated to the person who has died. Family plots are also available. The range of memorials can be different for each crematorium. Your funeral director can advise you on what's available.

You may also have ashes buried in a churchyard or cemetery. Some people scatter or bury their loved one's ashes in a particular spot in the garden, or by a view that they loved, or even on football pitches or at sea. Permission is needed if you want to scatter the ashes on public ground. The funeral director will disperse them for you if you want, or the crematorium will bury or scatter them in their Garden of Remembrance.

It is worth noting that your funeral director can show you a number of different urns or caskets for you to keep the ashes in at home. Do ask if this is something you would like to consider.

## **Getting over a death**

Although some people seem to get over a death fairly quickly, some people take a far longer time. There is no set time for grieving. It can be anything from weeks to years. If you find yourself going to pieces or, after a period of time, that your life is still showing no signs of getting back to normal, you may want additional help. A bereavement counsellor from a local or national specialist organisation (for addresses see the back of this booklet), will be able to help you, either by talking to you on the phone or sending one of their trained counsellors round to see you. Your local clergy will also always be available for support.

## Sample Order of Service

Processional

Prayer

Welcome

Hymn

Scripture Readings

Prayer

Music Item

Tributes

Eulogy

Music Item

Sermon

Hymn

Viewing

The family would like to thank all those who have given their help and support before and during their bereavement.