



## Planning your Funeral

It may seem macabre to think about one's own death, but many people like to express their wishes about their own funeral. These can range from just making some basic suggestions about readings or music you would like to be included, right up to planning the whole event, if you so desire. Stating your wishes now means that what you want will be undertaken. However, it obviously has another greater benefit in that it will reassure your loved ones that what you wanted is being attended to, as you would have wished. It will also remove the burden and worry from them of choosing what should happen at a time of sadness.

Whatever kind of funeral you would like if you have not expressed your final wishes in your Will, but would like to do so, the team at Chesterton House Legal Services can provide you with full advice and undertake the work on your behalf.

This factsheet should provide you with the information you will need to think about when planning your own funeral or leaving some directions to those left behind. This factsheet is also suitable for use by those who have been left with the task of arranging a funeral when the deceased has not left any directions.

### What kind of funeral do I want?

Most people avoid thinking about their own death let alone their own funeral. However, these days there are many different options available and it really is worth taking the time to consider what you might want.

Things to consider include:

### Do you want to be buried or cremated?

#### ❖ Burial

There are very few regulations involved in burial. You can be buried in almost anything almost anywhere. However, prior to any burial, you will need to get the death certificate signed by a doctor and the certificate of burial form from the Registrar of Deaths. For more information on this please see the factsheet on Registering a Death.



### Where do you want to be buried?

If you decide on burial you need to consider where would you like to be laid to rest? Perhaps you have a plot in a cemetery or a favourite place where you would like to be laid to rest. There are many options, including: churchyards; cemeteries, which are often owned and possibly run by your local council; natural burial grounds, many of which are in woodland; or on private ground.

If you choose to be buried on private ground it is worth thinking about what might happen if the land was sold at a future date. This might mean that family or friends would no longer be able to visit your grave. It may also, if it is land owned within the family, have implications for its future value and further use, as a burial will have taken place on it. It is worth finding out what is allowed in the way

of a memorial stone at each location if this is important to you before making your decision.

Normally at natural burial grounds a tree will be planted to mark the grave. For more information about natural burials contact the Natural Death Centre at [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

### ❖ Cremation

Cremation is nearly always cheaper than burial. However, no one can be cremated until after the cause of death has been ascertained and confirmed. Five forms need to be completed before a cremation can occur. These are:

- Application form signed by the next of kin or the executor of the deceased's will
- Two cremation certificates each signed by a different doctor. These need to be paid for
- A certificate signed by the medical referee at the crematorium
- Certificate for cremation form from the Registrar

### What do you want to happen to your ashes?

If you would prefer cremation, you should consider which crematorium would suit your needs best. Some will allow for ashes to be scattered or buried in a memorial garden there. You could also scatter ashes at a favourite spot for the deceased, or they could be buried in a churchyard or cemetery, or you could choose to keep them in an urn. If you decide to keep the ashes, please do discuss this with family and with someone who is trained in bereavement counselling as it may have an impact on the grieving process. Again if you choose to scatter ashes on private land it is worth considering what would happen if this were sold in the future, as you may not be able to visit the site. Scattering ashes could also prove harrowing for some, as this does not happen until

sometime after the death it can, prolong the farewell and bereavement process.



### How do I ensure everyone who needs to know has been told?

Letting people know of a death can be difficult, as in life we know so many people in so many different capacities. Those close to you will not know all the people you know or whom you would wish to be told. There may be old friends or colleagues who you would wish to be notified whom family and close friends have never met. Traditionally, people place notices in the local and national press to announce a death and to convey funeral arrangements. Your funeral director, if you choose to use one, can place these announcements on your behalf.

### Do you want a funeral service?

It is not a requirement that you have a funeral service. However, funeral services can be used to express what the deceased believed about life and their religious and other beliefs. They can also be used to convey what loved ones felt about the deceased, to share memories and celebrate the deceased's life and achievements. They are important to those left behind, and form an important part of the grieving process in the fact that they provide an opportunity for a formal goodbye.

Consider whether you would like a funeral service and if so what type of service would best suit your requirements. Do you have any particular religious affiliation? If you decide

upon cremation you can use the Chapel of Rest at the crematorium as these offer both religious and non-religious service options. However, if a non-religious funeral is your choice you can conduct the ceremony anywhere. A function room in a hotel, or a village hall, or even your own home if big enough would be suitable. A cremation or burial can follow on from this.

### **Who do you want to conduct the service?**

If you are having a religious service the minister of the church or other religious officiator will conduct the service on your behalf. However, if you are having a non-religious service anyone can officiate.

Perhaps you would like family and friends to play a part in leading the proceedings. This can make the service much more personal and relevant. However, do bear in mind that this can place an extra burden on loved ones at a time of sadness. You can use an officiator from the crematorium to preside over a non-religious service.



Alternatively, the British Humanist Association can provide Funeral Celebrants to undertake the service on your behalf. Such a service could perhaps also include tributes or readings by friends or family if they so desired and felt able to do so. This would have the advantage of removing the burden of leading the whole service, but allow them to contribute in a way they feel comfortable with.

The British Humanist Association can be contacted at:

1 Gower Street  
London  
WC1E 6HD  
Telephone: 020 7079 3580  
Website: [www.humanism.org](http://www.humanism.org)

### **What form would you like the service to take?**

These days funeral services are much more varied. What form of service you choose is entirely up to you, but may be defined to some degree by where you choose to hold it.

Obviously, if you decide to have your funeral in a church or other religious building it will by necessity be more formal in nature and to a large extent follow the tenets of a funeral service of that faith. However, it is possible to have any kind of service you would like, and crematoriums do allow non-religious services.

Sometimes people choose to view the service as a celebration of the life of the dead person rather than something as serious and solemn as a traditional funeral service. This can allow for more involvement of family and friends if this is desired. You could choose to use photos or even film of special memories. Perhaps you would like certain people to say a few words about you or to read a specific piece.

### **Do you want a headstone or other form of remembrance?**

You probably have not considered the issue of headstones and remembrance, but where you decide to be buried or leave your ashes may dictate what form of headstone if any you can have, or what other form of remembrance is possible or appropriate. If a formal headstone is important to you it is something you need to think about when you are planning where you would like to be laid to rest.



### ❖ After burial

If you are buried in a traditional cemetery or burial ground there should be no issue with you having a headstone. There may be regulations however that apply to your particular cemetery and so it is worth checking before making any arrangements. There is a wide choice of headstone styles and variety of types of stone that can be used. Your stonemason will be able to advise you on the most suitable for your needs. There will also be different styles and finishes of lettering for you to choose from. It is worth considering how the stone and lettering are likely to age as some materials will be more lasting than others. Your stonemason will be able to help with this. You should think about the long-term maintenance of the grave. Will family be able to do this or do they live a long way away? Perhaps the cemetery or the stonemason offers a service to maintain stones and lettering? If you are going to be buried on private land or have a natural burial there may be stipulations over whether you can have a headstone and if so what form it will take. Usually with a natural burial there are not headstones. Often a tree is planted to mark the spot. If a headstone is important to you perhaps a natural burial or burial on private land is not the best option.

### ❖ After cremation

After cremation an insertion of your personal details can be made in the Book of Remembrance, which is held at the crematorium you used. It will be left open for display to visitors on the anniversary of the death. If you have your ashes interred at the crematorium or in a cemetery or churchyard you can usually have a stone memorial

plaque or headstone. There are also usually memorial provisions if you choose to have your ashes scattered in the memorial gardens at the crematorium.

## HOW DO I ORGANISE A FUNERAL?

### Funeral Directors

Most people choose to use a Funeral Director. They have the local knowledge and experience of arranging lots of different types of funerals and can help guide you through what is available and would suit your wishes best. They will be able to arrange a religious, non-religious, or semi-religious service on your behalf.

Another added advantage of using a funeral director is that even if you have planned your funeral down to the letter there will still be organisational matters to be attended to after your death. Normally these would become the sole responsibility of the family. However, if you have decided to use a funeral director some of the work can be undertaken by them and they can offer advice to the family at this difficult time.

They will be able to:

- Place a notice of death in suitable newspapers
- Liaise with the cemetery, or crematorium about dates and times
- Organise the church or book another suitable place where the service will take place
- Liaise with whoever is leading the service over dates, times and practicalities
- Organise flowers or donations to charity if requested as an alternative on your behalf
- Make arrangements for any hospitality that is to be offered to fellow mourners
- Arrange for the transport of the body, and of the family and/or guests to the venue.

## How do I choose a funeral director?

Using a funeral director can be of great benefit. However, do be aware that just like anyone else they are providing a business service. It is wise to get a quote from several firms before making a decision and to ensure that they are members of either:

- The National Association of Funeral Directors – [www.nafd.org.uk](http://www.nafd.org.uk) or the
- Society of Allied and Independent Funeral Directors – [www.saif.org.uk](http://www.saif.org.uk)



## How do I arrange my own funeral?

It is possible to arrange a funeral yourself without engaging the services of a funeral director. Some local councils run their own funeral services, which you could use. Alternatively, if you want to arrange the funeral yourself contact the Cemeteries and Crematorium Department of your local council. For information please visit [www.local.direct.gov.uk](http://www.local.direct.gov.uk)

## How do I pay for my funeral?

However you arrange the funeral there will be costs involved. Often these are not insignificant. The average modest funeral in the UK now costs between two and three thousand three hundred pounds. However, many cost much more than this.

Funeral costs can include, but are not limited to:

- Funeral director fees
- 'Disbursements' or things the funeral director pays for on your behalf, such as newspaper announcements
- Local authority burial or cremation fees
- Caskets
- Hiring of any venues
- Any catering requirements
- Transport

Funerals can be paid for in several ways:

- By you or the family at the time
- Through a pre-paid funeral plan or insurance policy
- From the person's estate

There are ways to keep costs contained. All funeral directors will offer what is called 'the simple funeral package'. If this is something you would like to consider make sure you ask your funeral director. Also it is worth asking whether your funeral director operates an instalment plan. Many do and this allows the cost to be spread out over several months.

## COPING WITH BEREAVEMENT

Losing someone close to you is one of the biggest emotional experiences any of us has to deal with in life. While having something to focus on in the immediate aftermath of the death, such as arranging or helping to organise things for the funeral, can be a great help in terms of occupying the bereaved person and the funeral itself is the formal goodbye, it is often after this when there is less activity and others return to their normal lives that the loss and absence of that person really hits home.

Other people may think you should be able to move on as you have said goodbye. People do not always want to talk to family about what they are feeling as they do not want to burden them when they are grieving themselves. Often you can feel angry with the deceased for leaving you and you do not feel able to say this to those close to you.

It can be important to talk to someone who does not know you, who will not judge and will treat what you tell him or her with the strictest confidence. This can be a real release and an important part of the grieving process.

If you would like to talk to someone about your feelings your doctor ought to be able to provide you with a list of bereavement counsellors in your area. If you do not want to go through your doctor, the charity Cruse is expert in this area. They can be contacted at:

Cruse Bereavement Care  
Central Office  
PO Box 800  
Richmond  
Surrey  
TW91RG  
Telephone: 020 8939 9530  
Helpline: 0844 477 9400  
Email: [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)  
Website: [www.cruse.org.uk](http://www.cruse.org.uk)

Planning ahead for your own funeral is not something we all consider, but can be one of the kindest things you do. At times of extreme grief arranging a funeral can be a daunting experience. Pre-planning will ensure that when the time comes your wishes are observed, and you have a plan in place that will ease the burden on family and loved ones.

Do remember, however that there is also a place for allowing family to have some input into arranging the funeral. They will be in shock after your death, and in the initial stages thereafter it can be very useful to be kept busy and to have something concrete to focus on. Planning a funeral or having some input in to it can help here. It is important to remember that the funeral will really be for their benefit and a good funeral will help with the grieving process. So it is a balancing act.

Talk to your family about your wishes and seek their opinion about what input they

might want to have in planning your funeral when the time comes.

Let us know if you think we can help. You can contact us on 01509 610472, or at [www.chestertonhouse.co.uk](http://www.chestertonhouse.co.uk).

**This factsheet is provided for general information only and the contents should not be construed as advice.**

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