

FUNERALS – COSTS

It is easy during the sad time of the death of a loved one to make choices where we spend more than we really can afford, so it can be wise to choose in advance.

An average price quoted for a funeral can begin from between \$5,000 to \$7,000. However a no-frills cremation can cost as little as \$2,600; burials are more expensive.

There is now a very informative website that will help you with cost comparisons in the Sydney and surrounding areas: www.funeralcomparisons.com.au

Some ways to reduce cost are:

- ⊕ Avoid weekend funerals – delaying a funeral does not incur any additional costs.
- ⊕ Lavish bouquets of flowers are not necessary; even a small arrangement from your own garden is allowed on top of the coffin.
- ⊕ A CD of the deceased favourite tunes can be played while people arrive and leave the chapel, as an alternative to the requirement of an organist.
- ⊕ A funeral notice can cost considerably more than the cost of advertising other things for a similar number of words. If it is a particularly small funeral – perhaps contacts to the deceased nearest friends and relatives can be made by phone instead of placing a funeral notice in the newspaper.
- ⊕ Death notices are charged by the number of words, and the length of time the announcement runs. Limit the description to only the necessary information.
- ⊕ Ask friends and family to help organise the ‘wake’ rather than employ professional caterers.
- ⊕ It is worth shopping around and getting at least three written quotes. Funeral costs can vary appreciably from one funeral director or cemetery to another. Be aware of the difference between Australian owned Funeral Services, and Australian Companies which may well have foreign ownership, as this could mean that the price will be more to accommodate this.
- ⊕ Ask for an itemised quote, so each charge is clear to you. Don’t feel pressured to purchase the extras, such as large bouquets of flowers, coffin or casket trimmings or extravagant ceremonies. Funeral directors are operating a business just like any other and, while nice, these extras are not mandatory.
- ⊕ Ask to see the complete range of caskets and coffins as some funeral directors show only certain examples.
- ⊕ Ask if the funeral director gives discounts for accounts settled prior to the funeral.
- ⊕ If you already have a family plot in a cemetery, it is not always necessary to buy another one.
- ⊕ If you choose a cremation, you can also choose the container for the ashes.

- ⊕ If you choose to have to have your funeral in other than a church, you may not need to have a minister or priest officiating – make enquiries.
- ⊕ If a ceremony is not required, the funeral director alone can deliver the casketed remains to the crematorium or cemetery. A personal memorial service can be held later. (see direct committal service)

A funeral director provides professional advice and usually takes control of:

- ⊕ All necessary funeral arrangements;
- ⊕ Providing a simple veneered coffin;
- ⊕ Transfer of the deceased from the place of death to the funeral director's premises;
- ⊕ Providing a hearse to the nearest cemetery or crematorium;
- ⊕ Providing the funeral director and all necessary staff; and
- ⊕ Ensuring all necessary disbursements (Payments for the discharge of a debt or an expense).

Payment options:

- ⊕ Usually the costs are payable on the day or the day before the funeral. Payment in instalments is sometimes available—check with individual funeral directors or cemeteries.
- ⊕ If there is sufficient funds deposited, banks and credit unions will usually release funds from the deceased person's account to pay for the funeral. Check with the bank.

Reference List:

Centrelink www.centrelink.gov.au ; 13 23 00

Department Veterans Affairs www.dva.gov.au ; 13 32 54

Department of Fair Trading www.fairtrading.nsw.gov.au ; 13 32 20

Funeral Director's Association of NSW Ltd www.funeralassocnsw.com.au ; (02) 9651 1444.

NSW Register of Births, Deaths & Marriages www.bmd.nsw.gov.au 1300 655 236

Law Society of NSW www.lawsociety.com.au ; (02) 9926 0333 or 1800 422 713 outside Sydney Metro

Website for funeral comparisons in Sydney area: www.funeralcomparisons.com.au

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