



#### **BEREAVEMENT SERVICES**

Sacred Heart Palliative Care Service continues to care for families after there has been a death by supporting people who are bereaved. We will continue our contact with you in the following ways:

- \* Within the next couple of months we will contact you to see how you are getting on and to let you know more about the services we offer
- \* You will receive information about bereavement counselling which is available
- \* You will receive an invitation to attend a memorial service at Sacred Heart

The Bereavement Service provides counselling and support. Whatever your feelings it is important to remember that it is normal and healthy to express them and it is often helpful to talk them over with someone who understands.

If you would like to talk to a bereavement counsellor you can contact the Bereavement Service on **(02) 8382 9594**.

Sacred Heart Palliative Care staff would like to express their sincere sympathy to you at this time.

We are still available to you, your family and friends, should you need us for support. This includes assistance from staff you have already met, as well as others who are specifically trained in supporting people who are bereaved.

We hope that this information will be useful to you. It may give you some further insight into grief and assist you in practical matters that may arise.

There may be some issues or questions which are not answered in this booklet. You may find it helpful to talk to the staff who will assist you as much as possible.

If you have any questions or just need someone to listen, please feel free to contact any of the nursing staff you have met, the social workers or the pastoral care workers.

The Sacred Heart telephone number is (02) 8382 9444.

#### GRIEF

The death of someone close to us is a significant experience. Grief is a natural response to this loss. Grief takes many forms and you may feel extremes in emotions, or you may feel little at all.

#### Grief is normal, natural, painful

Because all relationships are different, people will experience different things after the death of someone. Initially you may feel shock, disbelief and numbness. You may also feel despair, anger, loneliness and confusion. At times you may be tired with no energy at all. Or perhaps you will suddenly experience a surge of energy. All of these feelings are normal and may come and go in waves. You may also feel relief because the pain and struggle is over and then feel guilt because you "shouldn't think that way". It's OK to feel relieved – it is understandable that we don't want someone close to us to suffer.

Sometimes reminders such as smells, photographs, music or dreams may make the person seem very close. Sometimes you may have difficulty recalling the person's face or voice.

About four to six weeks after the death, you may feel you are getting worse. Usually this is when other people's lives are returning to normal and yours may feel like it will never be normal again. It is sometimes tempting to think that life would be better if you moved house, or quickly disposed of possessions, or refused to see people. This is a natural urge to avoid painful things. However, such quick changes may make things worse. Decisions like these require careful thought and may be best made at least a year after the death.

Special occasions like birthdays, anniversaries and cultural celebrations such as Christmas or Hanukkah, can be difficult especially in the first year. It is natural that grief is more intense at these times.

Grief is a very individual process. We all react differently and begin to recover in our own time. There is no right or wrong way. Allow yourself to grieve in whatever way is comfortable for you.

You may be able to talk about how you feel or share stories and memories with friends or family members. Sometimes it's easier not to talk but just to have company. Or it may be helpful to speak with someone outside your usual network of support. The Sacred Heart Bereavement Service offers individual counselling and groups that you are able to attend. Further information about this service can be found in this booklet.



### FUNERAL ARRANGEMENTS

#### Why a funeral is important

There is no other experience in life which can compare with the finality of losing someone through death. At some time during our lives, death will touch and affect us all. It will come to a family member or a close friend and cause much pain and grief. A funeral ceremony gives us an opportunity to reflect on and celebrate the life of that person.

It is important that everyone who has been touched by the life of the deceased person, including children, has the opportunity to share in that celebration.

Making meaning of the death of a person is part of our grief process as is learning to go on with a life that no longer contains the physical presence of that person.

#### Making funeral arrangements

Making arrangements for a funeral may initially seem to be difficult or a burden, but it often gives a person who is bereaved something to focus on and it can be an important and special way to make meaning of the death of someone close.

In the normal course of events, the Medical Certificate of Death is signed by a doctor at Sacred Heart or by your local doctor if the death has occurred at home. A Cremation Certificate is also signed by the Medical Officer, if this is the preferred option of the family.

Some information is required by the funeral director for the registration of death:
Full name of the deceased
Age
Date of Birth
Occupation
Father's Full Name
Mother's Full Name and Maiden Surname
Place of birth
Years in Australia
Wife's/Husband's Full Name and Maiden Surname
Age at Marriage
Place of Marriage
Details if married more than once

### The cost of a funeral

Costs vary considerably and can be determined by the type of service required, the cost of the coffin or casket selected, flowers and funeral notices. The funeral director's account is usually broken into three distinct sections:

- 1. The funeral director/celebrant's charge for services
- 2. The cost of the casket
- 3. Costs incurred in the arrangements: flowers, notices, cemetery or cremation fees, medical fees for cremation certificate, clergy fees and church or organist fees

It may be beneficial for the family to discuss their expectations and then phone a number of funeral director/celebrant and discuss costs. If you have not had dealings with funeral directors, they can be found listed under Funeral Directors in the telephone directory.

You are then in a position to select a funeral director/celebrant of choice. When this decision is made, you will find the funeral directors are helpful and will guide you through arrangements. It is important to give time to making the funeral arrangements. It may take time to contact people to inform them of the funeral arrangements. This can be a very stressful time and taking the time you need to do it will take some pressure off all concerned.

The funeral director/celebrant will advise on what needs to be done and will co-ordinate arrangements for the funeral service according to your wishes.

The following are usually arranged by the funeral director:

- \* Transfer of the body from Sacred Heart or home to their own premises
- \* Provision of the coffin of your choice
- \* Completion of necessary legal papers
- \* Arrangement of the time and place of funeral services, according to the family wishes
- \* Co-ordinating the celebrant, place of funeral service, place of cremation or burial
- \* Dressing the deceased as requested
- \* A viewing at the funeral director's chapel, if requested
- \* Arranging for a Rosary, Vigil or other service if the family wishes
- \* Arranging for death and funeral notices to be placed in newspapers
- \* Providing a hearse for transport of the coffin on the day of the funeral, as well as a mourning car if required

- \* Attending to floral tributes and a memorial book if desired
- \* Paying crematorium or cemetery fees as well as other costs, which are later debited to the account
- \* Arranging for a copy of the death certificate to be sent to the next of kin

## Options for the place of the funeral service

If the deceased has not indicated a preference for a service and is not an active member of a church or spiritual community, one of the following options may be appropriate:

- \* Local parish church, with local clergy
- \* Church of choice, and clergy of choice e.g. a family friend
- \* A service at the funeral directors' chapel they can arrange a minister if required
- \* A service at the crematorium chapel, with minister of choice, or one arranged by the funeral director
- \* A grave-side service
- \* A service of your choice with a friend or family member co-ordinating the service

A pastoral care worker at Sacred Heart may be able to help you with these arrangements.

If you are concerned about the cost of the funeral, feel free to discuss this with the social workers.

### The content of the funeral service

A service that is relevant to the deceased and an expression of their life, could take many forms and could include:

- \* A traditional service with hymns and readings of your choice
- \* Poems or songs with special meaning
- \* Symbols, personal to the deceased, placed on the coffin or close by
- \* Flowers, of any variety and colour, according to personal choice
- \* A Eulogy delivered by someone well known to the deceased
- \* An invitation for guests to share personal stories and memories
- \* A photo of the deceased on the coffin
- \* Classical or contemporary music
- \* Meditations or reflections
- \* The use of candles and incense
- A funeral gives the opportunity to fulfil four basic needs:
  - (a) **Physical** burial or cremation of the body. This is regulated by State laws.
  - (b) Emotional a funeral allows us to express our emotions and face the reality of death. It allows family and friends to share memories, to laugh and cry together and to give support to each other in their grief.
  - (c) **Social** A funeral is a social event that emphasises and acknowledges life and connection. It is also an historical event to be shared with friends and family.
  - (d) **Spiritual** A funeral helps us to give expression to love and spirituality.

# PRACTICAL MATTERS

After the immediate matters such as the funeral have been attended to, there are some other matters that you may need to address or people you may need to notify. These are outlined below.

# 1. The Will

**What is a Will?** Wills are legal documents that give instructions as to how a person wishes their belongings to be distributed, and to whom, after his or her death. In every will someone is named executor of the will. This person is responsible for the distribution of the deceased's belongings and assets to those who are named in the will as beneficiaries.

It is important to locate the will and the executor fairly soon after the death, as it may contain instructions for the funeral. With legal advice, the executor will take care of any settlements.

*What if there is no Will?* If no will exists, you may need to seek advice on what to do next. The NSW Trustee and Guardian, Legal Aid or a private solicitor can help you in this matter. The social worker at Sacred Heart can guide you if there is no will.

**Do I have to pay for any carried over debts?** You do not have to pay for any debts accrued by the person who has died unless the debt is in a joint name. Debts can be paid out of the estate. The executor of the will should take care of this.

\* Note: if the will is a joint one and only one partner has died, a new will should be made out.

## 2. Centrelink Payments

You may be eligible for a bereavement payment from Centrelink. Enquiries should be made to Centrelink prior to the funeral by phoning **132 300**.

If the deceased was a single person receiving payments from Centrelink, the next full pension payment after the person's death will be paid into

his or her estate. The Executor of the Will should notify Centrelink of the death as soon as possible so that no extra payments are made into the person's account. Centrelink will recover any additional payments from the estate.

If you are receiving a Carer's Pension for a single person, you are still entitled to this pension for 14 weeks after the death. The payment will be made to you in a lump sum.

## 3. Veterans' Affairs

If your spouse was receiving a payment from the Department of Veterans' Affairs you may be eligible for financial assistance with the funeral. They can also provide an information package titled " Planning Ahead – A Guide to Putting your Affairs in Order". Ring the Department of Veterans' Affairs for more information on **133 254**.

### 4. Further financial assistance

If the person who has died was making payments into a private health insurance fund, life insurance, sickness and accident insurance or a superannuation fund, you may be entitled to payments that will help cover the cost of the funeral. If the person was in a private health fund, you should contact the insurance company to find out if there is assistance available.

## 5. Who to notify

The first people to notify when someone has died are family, friends and the executor of the will. However, there are several other organisations that need to know when a person has died. The following is a list of such organisations:

- \* The Taxation Office sometimes a final tax assessment is made. Phone: **132 861**
- \* The Electoral Office for Federal, State and Local phone: 132 326
- \* Banks and/or Credit Unions
- \* Insurance Companies-these include health insurance companies, ambulance cover, house and contents coverage, superannuation companies, car insurance etc
- \* If the person held a diver's licence, it needs to be returned to the Roads & Maritime Services phone: **132 213**
- \* If the person owned a car, the executor of the will should present a copy of the death certificate and will to Roads & Maritime Services phone: **132 213.** They will then transfer registration of the vehicle or approve disposal of the vehicle.
- \* Medicare (Health Insurance Commission) phone: 132 011
- \* Employers
- \* Landlords, or if the home is mortgaged, contact the company who holds the mortgage. In cases where the home was owned by the person who died, the executor of the will should organise transferring the title to whoever is named in the will.
- \* Centrelink ring general enquiries phone: 132 300
- \* The Department of Veterans' Affairs phone: 133 254
- \* Department of Housing the number for your local office can be found in the phone book.

#### **CHILDREN and GRIEF**

Like adults, children need to express how they are feeling. It is important that they are not left out of what is happening in the family. It is helpful for them to see that we are grieving too. Crying with them or letting them see you are sad allows them to feel that their reactions are normal.

Their questions need to be answered simply and honestly. If there are questions you can't answer, don't make up a story. Some explanations can be confusing and frightening e.g. "Nanna just went to sleep" may make a child afraid to go to bed because they think they may not wake up.

Statements like "Uncle John went on a long journey and won't be coming back" may cause distress. Brief separations may then begin to worry them. Half truths and stories can have adverse emotional effects which are evident later in life.

Children's understanding of death develops as they do. What and how you tell a child depends on their age and level of understanding.

Children up to 6 years don't have a concept of the finality of death. It is useful to talk about the body no longer being able to do normal activities like walking, eating, talking. Animals make a good analogy for living and dying if the child has had a pet die or found a dead bird in the garden. If the person died after a painful illness, it can be helpful to explain there is no more pain.

Small children may need to keep asking the same questions. Your answers need to be consistent. Repetition helps them understand. They also need lots of hugs and reassurance that everything will be OK and that others close to them won't be going away. Children aged between 6 – 10 years have similar reactions to adults such as shock, anger and tears. However, they may not understand their reactions and regress to earlier behaviours like temper tantrums, bed-wetting and thumb sucking. They need reassurance that an emotional reaction is normal and it's OK to feel angry and sad. They are at an inquisitive stage and may be curious about what happens to the body when it dies and after the funeral. Their questions need to be answered simply and honestly. It is a good idea to ask them if what you've said answers their question. Let them know that they can always ask more later.

Older children and teenagers need to be treated as adults. They will usually experience similar emotions to everyone around them. They may not say much about how they feel, but it's important they be included in any plans or family discussions. It may help if family members can talk openly about the person who has died by recalling memories. Sharing stories helps both adults and children with their grief.



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