

PREPARING FOR MY FUNERAL

Some thoughts to help you prepare for death and your funeral

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Jesus said, "I am the resurrection and the life. Those who believe in me, even though they die, will live, and everyone who lives and believes in me will never die. Do you believe this?"

John 11:25-26.

1. *Personal preparation*

John 14:1–7 (NIV) says:

"Do not let your hearts be troubled. Believe in God, believe also in me. In my Father's house there are many dwelling places. If it were not so, would I have told you that I go to prepare a place for you? And if I go and prepare a place for you, I will come again and will take you to myself, so that where I am, there you may be also. And you know the way to the place where I am going." Thomas said to him, "Lord, we do not know where you are going. How can we know the way?" Jesus said to him, "I am the way, and the truth, and the life. No one comes to the Father except through me. If you know me, you will know my Father also. From now on you do know him and have seen him."

It may be part of human nature to give varying degrees of thought to the inevitability of our own death. Some people plan for their death in detail, and others in a more general way. And when the event does occur, in the midst of their grieving, those surviving are grateful for their thoughtfulness and feel relieved just to gather and relive precious memories of their loved one.

Before going further, it is important to acknowledge that while many people have family members who are close to them, many others do not. If you are in the latter group, you may choose to select one or two close friends who are like family to you. For ease of writing, we have used the term 'family' to also refer to those who are 'like family'.

For those who do not prepare for their death, there may be chaos, confusion and untold stress as close family members sort things out and make decisions on the run and often at very short notice. This may lead to some regret later. And, of course, we don't know when Jesus will call us home.

It is helpful to plan and make some decisions, especially while in good health. And why not? This allows time for discussion, and it may help you, your family and your friends share some of the things that are close to your hearts and may well be an important legacy for them. A bonus can be that those close to you will want to do the same, and you can share with them as well.

This planning can include not only funeral and burial issues but also wills, estate planning, medical and financial powers of attorney. It is an ideal time to review and ensure you have everything arranged to your liking.

There are so many benefits and blessings that flow from this. We would like you to discover them for yourself.

You will see that this document implies that you want a Christian burial. We encourage you to use this guide, even if you will not require church-related activities.

Alternatively, you may wish for a Christian funeral, but your family may not support that. Be assured that entry into heaven is not reliant on what happens at your funeral. You have been welcomed into God's family in baptism, and that cannot be taken away from you. If a Christian rite is not acceptable, the reading of a prayer or two (including the Lord's Prayer) could be considered.

Some explanations about the following pages:

Funeral planning sheet (see separate document): You can discuss and include things that are important to you, noting that some parts may only be filled in later.

1.1 Documenting your personal history: You may like to gather together your photos and other important family memorabilia. Label important photos with names, dates and places (even if it is only the approximate year and/or the event at which they were taken).

1.2 Engaging with children: It is important that even young children are kept informed about what is happening. They will know that their parents are sad, and they deserve an explanation. They will need to grieve too.

1.3 and 1.4 Suggested hymns/songs and Bible readings: Of course, there are many more that you may know and love. Please also write as much detail as possible, such as why a particular hymn or Bible reading is special for you. This will assist your pastor in preparing their address. If there is a Bible passage that is important to you, and it could be your confirmation or wedding text, your pastor may wish to know this and use it as the basis for the meditation. Don't be afraid to share your thoughts at length in writing.

1.5 Important things to do now: These prompts may assist you in identifying any actions you may wish to complete.

2. Family and friends: Some suggestions for family and friends following the death of a loved one.

3. Worship service coordination: Information about the sorts of things that the pastor or celebrant will consider as the funeral is planned.

4. Legal responsibilities: Basic information for executors.

5. Action plan and timeline for your executor: A list of things that are helpful for your executor to know in advance of your death.

SOME WORDS OF ENCOURAGEMENT

It is important to give thought to what could happen as you approach the end of your life and what decisions may be required as you age and become frailer. There are many important documents that you can prepare to ensure that your wishes are followed: your will, power of attorney and advance care directive.

In terms of preparing your funeral, we recommend that you plan as much as you are able, which may include the arrangement of and payment for your cemetery plot.

You may wish to visit the funeral director and select and pay for your coffin and visit the mason and decide on the plaque and inscription (allowing room for further inscriptions if others will be placed with you).

You may choose to write your own obituary. This may be a very brief summary based on your personal history, or you may choose to write a longer story of your life and illustrate it with some of your favourite photos.

You could invite your family and friends to a thank-you farewell to share with them the joys of your life and say publicly what their friendship has meant to you. You may wish to host a meal with them if you know your life is drawing to its close, but your health is such that you are still up to it.

Invite your family and friends to attend a viewing of you, as painful as this may be. This may help them down the track with their personal grieving.

Encourage those closest to you to worship together on the Sunday following your funeral, and ask the pastor to include a memorial hymn or song for them in the service. This is a most precious God-time for family members and friends who may have drifted away from their Christian faith and/or relationship with each other.

May God richly bless you in every way as you prepare for your funeral.

1.1 Documenting your personal history

You may want to record some of the important family stories or anecdotes about significant events in your life, especially the ones that only you know about. Remember, this is the legacy you will be passing on, and you may choose to include aspects of your faith journey to encourage future generations to walk with God. You could involve grandchildren in this – particularly if you need technical support!

As well as writing the stories, you can put together a memory box and include important documents and small artefacts with the stories. You may want to provide a memory box for important people in your life and include significant photos as well as memorabilia.

Part of your legacy to your family is the story of where they came from. Some families have numerous family history books; others may have relied more on an oral tradition for passing on the family stories. One way of connecting with family histories has been by visiting cemeteries and the graves of forebears. With more people opting out of having their remains interred, you may choose to write down or electronically store some of the information you wish to pass on. Even if you don't have

children of your own, there may well be people either more distantly related or within your friendship circle who are important to you. Documenting your personal history is a thoughtful legacy for others.

Some of the topics could be:

- Beginnings: information about where you were born, where your family lived, significant events, family celebrations, earliest memories
- School days: where you went to school, how you got there, teachers, friends, games you played, routines
- After school: why you left, what you did, what were your hopes and dreams, details about your first jobs and working conditions, getting your drivers' licence and first car
- Significant relationships: marriage, partners, friendships, pets
- Leisure and entertainment: sporting involvement, recreation and music you have enjoyed and/or played
- Your faith through your lifetime: baptism, confirmation, involvement in Sunday school, youth group; what your faith means, what gives you hope and what gives you comfort.

There may be some important or tough conversations that you need to have with people – some unfinished business that you would like to complete. It is not unusual for this need to be shared. All it takes is some courage to start the conversation. You may choose to have someone you trust to be present during the discussion to help you through it.

You may like to stop, look and listen.

- Stop: Sometimes if you are anxious, one thing that you may do is to talk. If you stop and sit silently, it is surprising how this can open up a conversation.
- Look: You may find that a person who is ready to talk will look at you. If they don't want to talk, they may distract you and themselves by engaging in some other activity.
- Listen: If someone is speaking, take the time to listen. Give them your attention, and acknowledge that you have heard and understood what they have said. Their perspective may be different to yours.

Don't underestimate the healing that praying together can provide.

Your possessions are an important part of your personal history. You may want to give certain things – jewellery, artefacts, books – to specific people. You can prepare a list of such things, or you may wish to give them to this person yourself.

1.2 Engaging with children when death is imminent

Children often see more than we realise! If there are children in your life who are important to you, you can ask to see them. Of course, their parents may realise the importance of this and bring them to see you without your asking. You do not need to fear this or to try to hide from them the fact that you are ill or dying.

Children know if their parents are sad, and they, too, need to grieve. They may have questions to ask, and their honest questions deserve honest answers. Such answers need to be framed in language and concepts that they understand.

If they are old enough and want to be involved in the funeral, encourage them to read your favourite Bible passage or a verse from your favourite hymn. This could well be something that they treasure as they remember you in years to come.

1.3 *Suggested hymns and songs for funerals*

While many hymns are in the public domain (meaning they may be used freely), some hymns and most songs are covered by copyright. You should still pick the music that you prefer, as most congregations and funeral directors have their own copyright licences. If you have secular songs and other contemporary Christian music selected, it might be wise to include a couple of backup preferences in case copyright permission cannot be arranged.

This list is not exhaustive. It is intended to give you a starting point in making your choices. It is completely acceptable to choose your favourite hymn even if it is not on this list.

Lutheran Hymnal with Supplement

103 I know that my redeemer lives	479 Jesus, my Redeemer, lives
164 Love divine	490 O Son of God, we wait for you
171 In the cross of Christ I glory	494 Jerusalem the golden
301 Take thou my hand	543 Abide with me
306 I heard the voice of Jesus say	549 The day thou gavest, Lord
330 Rock of ages	609 Jesus loves me this I know
335 Just as I am	793 To God be the glory
386 In thee is gladness	802 One family
387 The Lord's my shepherd, I'll not want	851 Amazing grace
391 The king of love my shepherd is	854 Be still, my soul
426 What a friend we have in Jesus	862 As we step from the edge of morning
429 All creatures of our God and King	863 Blessed assurance
437 Now thank we all our God	870 Lord of all hopefulness (also All Together 405/TIS 613)
442 Praise to the Lord the Almighty	872 Nearer my God, to thee
458 Praise the Lord, ye heavens adore him	883 How great thou art
465 Praise my soul, the King of Heaven	888 Christmas blessing (May the feet of God)
471 Lord Jesus Christ, my life, my light	

Other hymns

Great is thy faithfulness

Be thou my vision

All Together songs

25 Comfort, comfort

38 One by one you call us

101 As we step from the edge of morning
(Jesus, please, watch over us)

276 Into your death

320 I was there to hear your booming cry

339 In you, O Lord, I found refuge

349 There is a redeemer

387 Jesus, remember me

404 Let nothing trouble you or frighten you

438 It's gonna be alright

463 Goodness is stronger than evil

489 Turn our sadness upside down

494 For you deep stillness

615 In Christ alone

Other songs

10,000 reasons (Bless the Lord, oh my soul)
(Redman)

10,000 reasons (Bless the Lord, oh my soul)
(Tomlin)

Amazing grace (My chains are gone) (Tomlin)

Christ our hope in life and death (Kauflin, Getty,
Boswell, Papa, Merker)

Cornerstone (Morgan)

Grace – city alight

How deep the Father's love for us (Townend)

Jesus, strong and kind (Daigle, Buchanan)

My redeemer lives (Hillsong)

This I believe (the creed) (Hillsong)

1.4 Suggested Bible readings and psalms for funerals

READINGS	1 Peter 1:3–9	Isaiah 40:27–31	27:1,7–11,13–14
Mortality	Resurrection and heaven	Ecclesiastes 12:1–8	31:1–5,7–8,14–16
Numbers 21:6–9	Matthew 28:1–10	1 Thessalonians 4:13–18	39:4–13
Job 14:1–14	John 5:19–29	Mark 5:35–43	42:1–6
Isaiah 40:6–11	John 11:17–27	Luke 7:11–17	71:1–2,5,9,12, 20–21,23
John 3:14–17	John 14:1–6	The death of an aged person	73:1–2,23–28
James 4:13–15	1 Corinthians 15:12–22	Job 5:17–26	77:1–2,7–13
Exhortation	2 Corinthians 4:7–18	Isaiah 46:3–4	84:1–4,10–12
Matthew 25:1–13	Philippians 3:8–11	Luke 2:25–32	90:1–12
Matthew 25:31–46	Colossians 3:1–4	Philippians 3:20–21	102:1–2,4,11–12,23–28
Mark 13:32–37	Revelation 7:9–17	2 Timothy 4:6–8	103:1–13
Luke 12:35–48	The death of a child	Revelation 14:13	103:13–18
Ephesians 5:15–20	Isaiah 40:11	Revelation 21:1–5	112:6
Ephesians 6:10–18a	1 Kings 17:17–24	Ecclesiastes 3	116:1–5,9–10,15–19
1 Thessalonians 5:1–11	2 Kings 4:18–37	PSALMS	118:14–23
2 Peter 3:8–14	Jeremiah 31:15–17	13	121
Comfort and hope	Mark 10:13–16	16:1–2,5–6,9–11	126
Lamentations 3:19–33	The death of a young person	23	130
John 10:7–16		25:1–5,15–20	139:1–3,7–18,23–24
Romans 8:15–25,31–39			143:1–2,5–7,10–11
			146

READERS: Consult the pastor about which version of the Bible to use.

To introduce the reading: 'Hear the word of the Lord as it is written in ...'

After the reading, the reader pauses and says, 'This is the word of the Lord. Thanks be to God'.

1.5 *Important things to do now*

1. Is my will up to date and in accordance with my wishes?
2. Do my executors each have a copy of the following:
 - my will
 - completed 'where is it?' list
 - passwords for my computer, mobile phone and the location of important computer or physical files
 - list of important people to contact, including addresses, emails and phone numbers:
 - financial planner
 - accountant
 - legal advisor
 - bank (account details)
 - family members – ask specific family members to inform (insert name)
 - friends – ask close friends to inform (insert name)
 - investment institutions (account details)
 - church (pastor)
 - funeral director
 - beneficiaries
 - my funeral plans and wishes, including copies of receipts if I have paid up-front or a copy of the policy if I have funeral insurance
 - any issues/disputes I think may be encountered and my wishes regarding those issues/disputes. Consider putting these wishes in writing.

Also consider:

- Do I need to take the initiative towards reconciliation in any relationship?
- Am I generally at peace within myself?
- Am I reasonably comfortable to face my own death, whenever that may be?
- Are there things in my life I still need to attend to and do?
- Is there anything unresolved in my life that I want to act on?
- Is there anything I want to talk over with my spouse, children, friends or pastor?
- Have I considered a bequest/legacy to the church: LCANZ, district, Australian Lutheran College, congregation, LLL, aged-care facility, school, LCANZ department or agency? If you wish to leave a bequest, make sure that the wording in your will is in accordance with the organisation's guidelines. Including the church as a beneficiary in your will can help the church continue or increase its work of spreading the good news about God's saving love.
- Do I wish to donate any of my organs?
- What are my thoughts on burial arrangement (plot, cremation, pre-paid funeral, etc)?
- What are my current thoughts on wording for an inscription on my headstone/plaque?
- Am I aware of how my decisions will impact my family?
- Are there any relationships or family history of which my pastor should be made aware?
- Are there any sensitive issues my pastor should be aware of as he prepares the sermon and checks the obituary?

2. *Family and friends*

Upon being advised of the loss of a loved one, determine who is to coordinate the funeral arrangements. There are many steps to take, but if there is a funeral plan, then follow this. If not, prepare one as soon as is practical with the help of family members and the pastor. See sections 1 and 3 for guidance in this area.

Remember to contact:

1. siblings, children, other family members and close friends
2. the pastor
3. the executor (if known) – see section 4 for more information.

Other important matters for discussion by family members and/or close friends will include:

1. the selection of a funeral director
2. the selection of church or chapel
3. preparation of newspaper death and funeral notices and social media notice
4. the service order
5. arrangements for the wake
6. securing assets in and around the home and then assisting the executor with the disposal of the same
7. other matters as highlighted in section 1 regarding the funeral plan.

It can be a very difficult and emotional time for all those grieving, and it's essential that those capable take the lead in these matters. This will ensure the funeral plans are arranged and executed with respect to everyone's wishes. It is, therefore, desirable that all family members and/or close friends agree with the arrangements. This is not necessarily easy to achieve but should be the goal.

3. Worship service coordination - for my family and friends

The pastor or celebrant will work with designated family and friends to create a funeral service which is warm, honest, pastoral and as stress-free as possible, which honours the preparation you have made. He or she will also take into account the very real situation your family and friends find themselves in which may be a little different than you imagined as you were preparing for your funeral.

After the funeral directors have met with the family, assuming the funeral director is not the celebrant, the pastor/celebrant will meet with family members before the day to confirm:

- Order of service, and how this is produced
- Whether there is a viewing in the church/chapel before the service
- Any IT requirements such as live-streaming, data projection and amplification and who takes care of this
- Music organised and musicians to be briefed
- Hymns, Bible Readings, poetry, and other creative expressions as appropriate for the people likely to attend
- Flowers and other artistic and cultural/religious expressions
- Pall-bearers, ushers, lectors, readers of the obituary and presenters of eulogies
- Choreography of the service, movement in and out, role of the funeral directors in the service
- What happens at the graveside if it is a burial
- What the family and friends can expect regarding invitations for pastoral care and memorial events after the funeral.

The pastor/celebrant comes with his or her own style, and the better the family and friends know the pastor/celebrant the more confident they will be to ask for what they need on the day. Family and friends need to be able to trust that the pastor will honour their concerns about how 'religious' the service should be; and to ensure that the grace of Jesus Christ is heard clearly in words and action. Family and friends will also have thoughts about how formal or informal they would like the service to be.

4. *Legal responsibilities*

Being an executor means that you will need to make legal, financial, taxation and possibly trust and superannuation decisions. It is important that you get advice from qualified and experienced professionals in these areas.

Executors should consult with a solicitor soon after a death to discuss what is involved in the administration of an estate. The solicitor can be contacted before the funeral and must be contacted within a couple weeks of the death, even if this is only a preliminary contact.

Some basic considerations

- **WHAT ARE THE TYPICAL INITIAL DUTIES OF AN EXECUTOR?** To locate the original will, advise family and friends, then assist with and pay for the funeral and follow up the special wishes/instructions from the deceased.
- **WHAT DOES AN EXECUTOR NEED TO KNOW?** Being an executor can be challenging and time-consuming if you don't have relevant experience in business, finance or law. The best advice is to consult with a solicitor. The solicitor will advise you of the process and your responsibilities.
- **WHAT HAPPENS IF NO WILL CAN BE FOUND?** The estate will be distributed according to the laws of intestacy, which provide a particular order of entitlement.
- **WHO NOTIFIES AND LOCATES THE BENEFICIARIES OF THE WILL?** The executor. All beneficiaries (including those overseas) must be contacted.
- **WHAT HAPPENS IF THE DECEASED HAS DEBTS AND LIABILITIES?** It is the duty of the executor to establish a complete picture of the deceased's finances, including identifying any debtors and creditors. Funeral expenses, income taxes, fees for administering the estate and out-of-pocket expenses must also be paid.
- **IS IT THE ROLE OF THE EXECUTOR TO CARRY OUT EVERYDAY TASKS?** Yes, the executor has the responsibility to arrange for pets to be cared for, redirect mail, cancel services and pay any outstanding bills.
- **DOES ANYTHING HAVE TO BE DONE TO SECURE THE ESTATE IN THE SHORT TERM?** Yes. The executor must identify the estate assets, including any interstate or overseas assets to ascertain their value and have them secured and insured. This would include such things as a home, car, superannuation, jewellery, investments and home contents.
- **CAN THE EXECUTOR BE RESPONSIBLE IF SOMETHING HAPPENS TO THE ASSETS?** Potentially, yes. It is important for the executor to ensure that all assets, including property, collectibles and investments are safe and to arrange insurance protection if needed.
- **CAN THE ESTATE START TO BE ADMINISTERED STRAIGHT AWAY?** An executor typically is required to apply to obtain a grant of probate. If the estate is small in value or the assets are in joint names, however, probate may not be required. There is certain work that can be done before a grant of probate. Assets cannot be dealt with until the probate has been granted or the asset holder (ie bank) has advised the executor how the asset can be dealt with without a grant of probate.

- **WHAT HAPPENS IF THE DECEASED HAS A BUSINESS OR A SELF-MANAGED SUPERANNUATION FUND?** If the deceased has a business or self-managed super fund, the business accountant and financial advisor should be contacted promptly.
- **ARE THERE ANY LEGAL ISSUES OR RISKS THE EXECUTOR MIGHT COME UP AGAINST?** Yes. The executor is responsible for resolving estate issues, liabilities and disputes. This may consist of challenges to the will, including claims, entitlement issues and beneficiary disputes.
- **DO TAX RETURNS NEED TO BE LODGED BY THE EXECUTOR?** The executor may have to lodge a tax return(s) before the estate is finalised. Advice will be needed from a solicitor or accountant if this is necessary.
- **IS IT THE RESPONSIBILITY OF THE EXECUTOR TO SELL THE ASSETS?** Potentially. It is the role of the executor to sell or transfer assets to the beneficiaries. This includes all assets, such as house, land, shares and investments. In doing so, they must consider any costs of sale and any capital gains tax.
- **WHAT HAPPENS WHEN ALL DEBTS HAVE BEEN PAID?** Subject to the payment of funeral, testamentary expenses, debts and the management of any claims, the executor can then distribute the remaining assets according to the directions laid out in the will and prepare a statement for all beneficiaries detailing all transactions.
- **IF THE DECEASED HAD REQUESTS FOR TRUSTS TO BE SET UP, WHO IS RESPONSIBLE FOR THIS?** The executor is usually also the trustee for trusts set up in the will, or alternatively, trusts may be required if the beneficiary is under 18 years of age. Such trusts need ongoing administration, often over many years.

Being an executor can be time-consuming and emotionally demanding. You may be personally liable for the decisions you make. So, agreeing to be executor is a decision that should not be taken lightly.

Over time, laws change, so seek legal advice to keep you informed of any changes that may apply in your case.

Luther, on preparing for death throughout life

“A Christian is a person who through faith begins to pass out of this life into heaven as soon as he leaves baptism. For him Christ is already the Way, the Truth, and the Life and does not cease to be these things till his last hour. Indeed, a Christian always proceeds on this way, led by the truth, to the goal of eternal life. He has already caught the vision of the other shore and the haven of rest and is so prepared that whether he dies on the way, this morning or tomorrow morning, or in one, two, or ten years, in spirit he has already crossed over through Christ.”

5. *Action plan and timeline for your executor*

Follow up with the person for whom you are executor, noting that some people prefer their affairs to be private. Please respect that wish for privacy! It is important that the executor knows that they are an executor and have information on, or can locate, the following:

- will
- completed 'where is it?' list
- passwords for computer and mobile phone and the location of files
- list of important people to contact, including addresses, emails and phone numbers:
 - financial planner
 - accountant
 - legal advisor
 - bank (account details)
 - investment institutions (account details)
 - church (pastor)
 - funeral director
 - beneficiaries
 - family members to contact
 - friends to contact
- full copy of funeral plans and wishes
- any issues/disputes they think you may encounter and their wishes regarding those issues/ disputes. Consider asking them to put their wishes in writing.

You may wish to make an audio recording of important parts of your discussion(s) in case there may be future disputes or to ensure you fully understand their wishes.

INITIAL ACTION UPON DEATH

Contact immediate family and relatives (both within Australia and overseas). Refer to the list of contacts provided by the deceased.

Other contacts include close friends, financial planner, accountant, legal advisor, church/pastor, funeral director.

Arrange the funeral with the family. If the funeral has been pre-paid, confirm arrangements with the funeral director.

NEXT STEPS

Contact a solicitor who will provide advice on your duties as an executor.

LUTHER'S EVENING PRAYER

I thank you, my Heavenly Father,
Through Jesus Christ, your dear Son,
That you have graciously kept me this day,
And I pray you forgive me all my sins, where I have done wrong,
And graciously keep me this night.
For into your hands, I commend myself,
My body and soul, and all things.
Let your holy angel be with me,
That the wicked foe may have no power over me.
Amen.

[But] our citizenship is in heaven, and from it we await a Savior, the Lord Jesus Christ, who will transform our lowly body to be like his glorious body, by the power that enables him even to subject all things to himself.

Philippians 3:20-21 ESV

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