

Simply dishy A great dinner set

is like a good friend

Build your dream life Telegraph

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The Fixer

Plan for eternity with personality and pizzazz



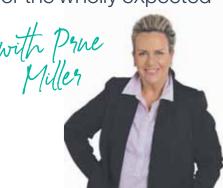
Ali Lowe

The author talks swingers, mad dogs and Englishmen

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Death and taxes come for us all in the end, so it makes sense and saves cents to prepare for the wholly expected

et's talk about the (dead) elephant in the room. There's only one thing in life you can't avoid and that's death. As natural as birth, yet ridiculously treated as a taboo subject, we really have to start talking about it more openly. Besides any emotional and spiritual entanglements, there is considerable expense in selecting your final resting place. So let's break it down (in a manner of speaking).





SHOW ME THE MONEY

The Cost of Death Report, prepared by Core Data for Seniors Living, reveals that 72 per cent of surviving family face financial hardship paying for 'after death' costs. According to Australian Funeral Directors Association (AFDA) director Kelly Scott, delaying discussing options until after someone dies puts those left behind in jeopardy. "You are so vulnerable then." savs Scott, who urges against making quick decisions. "Don't commit to anything in a hurry." Do not be coerced into paying 100 per cent upfront, Scott warns. In fact, the ACCC Funeral Sector Report (2021) lays out how the billing process should unfold, including the service provider issuing written. up to date, itemised quotes as plans are confirmed. The cost of burials differs between each state and each cemetery, making it very hard to determine how much a 'standard' burial or cremation costs. "It might be cheaper to have a burial in a small country graveyard than be placed in a memorial wall in a large metropolitan cemetery," says Scott. Realistically,

though, your least expensive burial

serious money for most of us.

costs between \$6000 and \$10,000

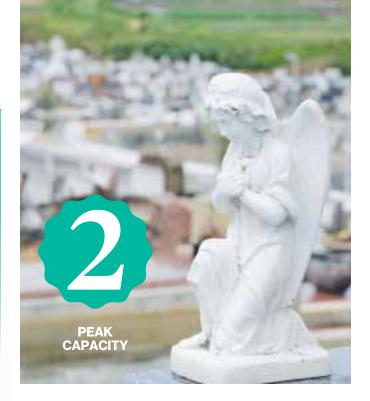
AMONG THE SEA AND STARS

Cremains can be kept indefinitely at home or scattered – with permission and possibly a fee from private land owners and park regulators. You might consider a Scatter Tube (around \$45) for aesthetics. Scattering at sea is another option – but warn the captain. Life Cycle Urns, among others, offer a biodegradable, floating urn (\$120) for just that purpose. Be warned,

though, that handling ashes is very confronting. You may want to ask your funeral director to help you with the transfer itself, whenever that happens. Scott says they are always happy to help bereaved families.

For the surprisingly low figure of \$2900 you can use Stardust Me to send a token of ashes into space – and even track its orbit for five years before the capsule re-enters the atmosphere as a shooting star.

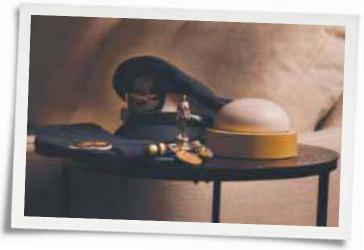




Plots are becoming harder to secure and harder to afford. Cremation is by far the most popular option these days, according to Scott, and costs around half the price of a burial.

Other large savings include holding memorial services at home. The 2021 Census

confirms we are becoming less religious as a society, so skipping a service entirely is also an option. Others may elect to add cremains (cremated remains) to an existing burial plot for a fraction of a fresh burial cost – cremains of up to four people can be placed together this way.



TO HAVE AND TO HOLD

However, many folks prefer something tangible and portable they can keep, drawing comfort from what they hold dear.
One option is retaining a small portion of a loved one's ashes, a teaspoon or less, to create a personal piece of jewellery.

Keepsakes by Nicoleta, for example, offers precious stone jewellery among other touching mementos for men and women, made with ashes.

Opening in Australia in May is the very elegant option of Reterniti Stones for \$1000 per person. This Kiwi company compresses ashes and hand-forms them into smooth.

elliptical stones. Originally conceived to memorialise pets, founder Peter Russell says the company was soon receiving inquiries from people who wanted human family members memorialised this way.

"We send you a shipping kit to your home," says Russell. "It's all prepaid ... and we send the Reterniti Stone back to you. It's seamless." And beautifully presented, as you would hope.

There's more At Home inspiration at dailytelegraph.com.au/athome