We wouldn't wait until our annual break begins and approach a travel agent saying, "I have to go on holiday today, where am I supposed to go?" But that's very much the way we organize and purchase a funeral when the time comes.

Death doesn't get noticed a lot, but it isn't hiding. Our attention has been drawn to it lately by features and articles on funerals. They are interesting or alarming or sensational, and most leave unanswered the question; 'When someone dies, what do we do next?' We're told to hurry up and find an undertaker to remove the person's body and let him take care of everything from there. In our suggestible frame of mind, the trouble with following this advice is that it can take things out of our hands and lead us anywhere.

We don't think fondly of funerals, when we think of them at all. But then, they have mostly been done rather badly, and it's not clear who's responsible for that. Though nearly all of us say we're satisfied with the result, a national survey identified what it called 'secret disappointment', which means the reluctance of at least half of us to admit that we wish things had been done better.

We've been putting a brave face on it, because there's no second chance and we have a vested interest in believing we gave our relative a good send-off. There has been little consumer demand for improvement, and we've passively consented to the same prescribed formula and expressed the same old gratitude. Until lately, that is.

People have always held ceremony around death, in very diverse ways. The traditional funeral as we may think of it hasn't been going long at all, and if we believe it is the only dignified way then perhaps we haven't witnessed anything better. But if we had never seen this theatrical performance, with its dark uniforms and fleets of costly vehicles and rehearsed solemnity so remote from actual grief, would it occur to us to invent it?

If we can organize any other family get-together we can organize a funeral, with limited professional help. Given encouragement, even in mourning, we can take the lead ourselves and produce a communal grieving ritual in our own familiar style. When we're handling the constant surprise of even expected death, this

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grounding in activity puts us more in touch with reality. It helps us engage with real loss, better than letting strangers 'take all the worry and stress of the arrangements' away from us.

Our increasing focus on personal choice opens new opportunities to commemorate our dead with homespun or innovative ideas. But it also makes new demands on our creativity, and any apprehension about getting it wrong can leave us susceptible to suggestions from our experienced funeral providers. Many in the trade make much of the idea that funerals are about choice nowadays, and that we can have anything we want. There are quirky hearses and funky coffins, ashes made into fireworks, a dove release, a woodland burial, online memorials... products and services, to make it seem more individual. But faced with the permanent absence of a person from our lives, our real choice is not to go shopping.

Although these details can be important, they are auxiliary to one, more profound choice that divides funerals into two categories; a choice between delving open-mindedly into this bereavement to create an unprecedented farewell, and going along with the everyday funereality provided by those whose everyday job that is. While either boldness or caution can be valid reactions to loss, the conventional version remains the only choice that's even presented to many of us.

So if we want to take advantage of the trend towards familymotivated funerals that can help us better accommodate death, there's no point in asking anyone what we're supposed to do, especially if they presume to know. We are the hosts at this funeral, not the guests, and we'll want to offer something rewarding for everyone who comes – something we cannot buy by 'personalising' a manufactured product with symbols of the dead person's lifestyle choices.

However, we are unlikely to know at first what it is we do want to offer, or how to offer it. We also want to do right by the person who's calling everyone here, and it's easy to stall. It can be tempting just to fall in with the predictable course of events that at least we know we can rely on.

But this is where the ceremony itself can come into its own and get some current flowing. Even once the other arrangements are in hand it's easy to take ownership of the ceremony, yet still allow an undertaker to hold everything else safely in place around it if we want.

'The ceremony' refers to the things we say and do and listen to and look at, often with the coffin present, the one part of any funeral that everyone sees. It is the climax of the arrangements between family, community, undertaker, celebrant and all concerned, the way to get involved for everyone who comes. It is what makes sense of having a funeral at all, and it's about noticing and being with the after-images of the person who died, which help maintain our lasting bond with them and allow us to let their body go.

Without a ceremony there is no funeral. The funeral stands or falls on its ceremony, and a good ceremony can rescue even a badly managed funeral.

Anyone at all may step in and conduct it. Even the loyalty of a stumbling friend can be as moving as the most eloquent professional celebrant; though we often find that we want somebody to take care of it who's experienced and emotionally uninvolved. Somebody who will pay attention to us and our memories, feelings, photos, expressions, thoughts, tears, laughter, silences, ramblings, insights, absences and anything we offer, and translate them into something that feels and sounds to us like the person we need to remember. Somebody who can turn our main focus from the pain of loss itself towards the emotional legacy of the person we're missing; from the silence of death to the voice of the dead.

That is what frees us to grieve, to be glad of life and willing to love again, much better than a ritual we don't relate to or a belief we don't believe.

So if we're not ready to re-invent the whole funeral, we can certainly claim the ceremony as our own, either unaided or with a celebrant. A funeral can be one of the rare times most or all members of a family are in one place, often a chance to consolidate and hold the weight of a shared loss. Death has a

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powerful draw, and it means a lot to us to be part of this gathering now that one of our own has left a void in our midst. What happens once we get there is important, and what is just starting to change is that now we are learning to hope for something at least as good as we've experienced or heard about elsewhere. At last there's movement happening in funeralworld, and our dismal expectations are beginning to rise. It's our assertive demands that will raise standards, along with the realization that it is the family, not the celebrant or undertaker, who is directing this funeral.

What is it, then, that we do have to do when someone dies? It would be nice to imagine there really are straightforward answers, as the days following a death must be the hardest time of our lives to begin learning the new skill of organizing a funeral. But if we fully grasp the principle that there are no rules apart from registering the death and disposing of the body, and that no-one except a coroner can tell us anything we don't want to hear because the buck stops with us anyway, we'll probably get by.

We certainly don't have to pin down our old folks beforehand and demand to know their funeral wishes, though a chat with them may be welcomed more than we realize. But it is instructive to talk about death in ways we can cope with; for instance about what would be our genuine gut responses, and what we could do to meet them, in the event of an imaginary death if not an imminent one. Then when a real death does happen we can at least be ready with some idea of what we'll need, and how to find it for ourselves rather than be handed a substitute that we're too overwhelmed to refuse.

There are good undertakers and celebrants in most towns, some who will acknowledge and prioritize our altered mental state and support us unhurriedly in working everything out to suit our own best interests, and things are getting better. Yet the funeral's reputation generally is still very poor, and we need to bear that in mind. If we come to it with open eyes we'll stand a chance of putting together a funeral to be remembered and emulated, more so than if we wait until death barges uninvited into our lives with its urgent demands before we turn and face it.