All you need to know about dying and funerals in Singapore

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Flying Home

Specialising in repatriation services for departed loved ones

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Death. It's one thing nobody really likes to discuss. Far easier is it to celebrate all that is good about living in Singapore. Yet death and dying is a fact of life, something we all must face. Would you be prepared if somebody in your family or somebody close to you dies in Singapore?

This guide is designed to help answer some more common questions around death. Take a moment to read it now so if you do lose a loved one in the future, you'll already be prepared with the answers.

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The Final Journey Home

Nobody likes to talk about death, to think about the worst, but knowing the process and the options will make everything easier if somebody you love has to take that final journey home.

You're waiting for your husband at a restaurant. He's running late. You try calling him. No answer. More time goes by and he's still not there. You start to worry. Finally, the phone rings and your worst fears have come true. He's been killed in a car accident. What do you do?

What happens to dead people here?

Most expats living in Singapore want to bring their loved one back to their home country and, thankfully, there are companies in Singapore that will handle all the details for you. **Flying Home** is a part of the Ang Chin Moh Group, which has been in the funeral business in Singapore since 1912. It's now one of the largest funeral companies in the country, and it specialises in repatriation. With a Canadian expat as the CEO, Flying Home is well-versed in handling arrangements from all countries and all religions.

First Steps

If you are with somebody when they die, immediately call 995 for an ambulance. If it's an unnatural death such as an accident, the police must also be notified. The deceased is then taken to the hospital where a doctor will certify the death. However, it is the police, not the hospital, that issues the all-important death certificate. The deceased is then released to the funeral home.

Decisions

Families must then decide what they want to do with the loved one. A funeral and local burial can be arranged. However, it's important to know that graves in Singapore are primarily owned by the government and have only a 15-year lease. When the lease runs out, the deceased is then exhumed and cremated.

The least expensive and easiest option is immediate cremation. In fact, 70 percent of locals in Singapore are cremated and placed in a columbarium. Expats can also choose





to place ashes here, release them at sea or fly them home. Ashes can be hand-carried on the plane in a light-weight, egg-

> shaped carrier along with the appropriate paperwork. If the person dies in Singapore without loved ones, a courier can be arranged.

> > However, most expat families want to repatriate their loved one. There are a variety of coffins from which to choose including a wicker coffin that breaks down with time. Some choose to upgrade the coffin when it arrives at its final destination.

An embalmed body can be well preserved for a couple of weeks so families have time to properly prepare for the funeral once the deceased arrives home.

Arrangements

As you can imagine, the paperwork and travel details can be complicated, but not to worry: Flying Home takes care of all the necessary permits for the loved one to repatriate. In rare cases, the embassy will request a family member to appear. The company also handles all the travel arrangements, including coordinating with a funeral home at the destination. A memorial service can also be organised here in Singapore before the loved one returns home.

Cost

A cremation in a government-run crematorium costs \$100 so bringing back ashes is inexpensive. Repatriating a loved one who has passed generally starts at \$6,000 and can go as high as \$20,000 depending on the final destination. If the deceased is going to a hard-to-reach place that takes several connections, the price is obviously higher. α

Visit flyinghome.com for more information.



Keeping Love Alive

Losing somebody we love leaves an empty hole in our lives. And while each loved one forever leaves a footprint on our heart, for many, it's also important to mark a life with a meaningful memorial.

BY MELINDA MURPHY

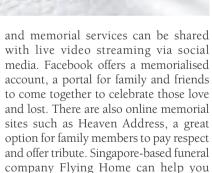
Memorialising a loved one allows us to acknowledge that while those we love are no longer physically with us, their memory lives on. This not only celebrates the life of the person who has passed, but also helps those of us left behind to manage our grief. These memorials usually come on a birthday or anniversary of the death, but, in truth, a memorial can be done at any time. Religions also often have special days to acknowledge death. The Buddhist and Taoist in Singapore, for example, celebrate Qing Ming ("Tomb-sweeping Day") in April, when families visit tombs or niches of their ancestors to pay respect.



Finding the right memorial is an incredibly personal decision. For some, a memorial needs to be an intimate and personal moment; others want a more public display. A memorial can be as simple as planting a favourite flower or tree, making a scrapbook or photobook, or even cooking a favourite meal and letting the aroma remind you of the person you're missing. Music can also be a powerful reminder, so tickets to hear a favourite musician might be just what you need. There is no wrong way to mark a life.

Many choose to have special jewellery created, which can range from a very simple piece to a special case designed to hold ashes. Swiss company Algordanza offers to transform cremated ashes into beautiful and unique memorial diamonds, meaning you can keep those you love with you all the time. The transformation of Algordanza diamonds out of carbon extracted from ashes or hair is done through a highly scientific and technological process without using any additives or mixtures. (The cost is around \$4,500 for a 0.25 carat uncut memorial diamond up to almost \$40,000 for a 1.0 carat cut memorial diamond.)

Of course, when an expat dies, friends and families are likely scattered across the globe. For those far away, funerals



arrange such an account for free.

Being with others who are grieving is also a great way to support yourself while marking a life. Why not join in the Remembrance Walk on the morning of 16 September? It's part of a celebration for World United for Life Day celebrated worldwide (flyinghome.com/world-united-for-life-2018). You can commemorate and honour your loved ones, carrying balloons with messages for family, friends or even special pets who have left this world as you walk in remembrance of them. &

Want to learn more about ways to memorialise your love one? Reach out to Flying Home at enquiry@flyinghome.com.



of a Lifetinda Murphy

"Nothing is certain but death and taxes," wrote Daniel Defoe in 1726. People love to whine about taxes, but clam up whenever anybody talks about death ... and that needs to change. Simply put, talking about life's grand finale needs to be on everybody's agenda.

I went to a funeral once for my husband's family friend, Tilly. Her funeral was nothing like I've seen before. She had arranged for the day to be a true celebration of life, with a brass band playing New Orleans jazz tunes as the casket came down the church aisle. The entire day was the way Tilly wanted it; sad, yes, but fun, too – and special, just like Tilly.

That's the key... just the way she wanted it. If the family hadn't talked before she died, you can guarantee nobody would have thought to hire a brass band.

What about your loved ones? Do you have any idea how they envision their grand finale? If your husband keeled over

with a heart attack right now, would you know what he'd want? More so, would you be able to make decisions in the middle of your despair?

Why pre-planning is important

When you're enveloped in your deepest grief, it's almost impossible to make good decisions, nor may you choose what your loved one would want. Planning ahead can keep you in control, give you peace of mind, and ensure you orchestrate a true celebration of life. Pre-planning can also prevent families from making costly and hasty decisions.



Starting the conversation

But talking about death is hard. It's not like you just plop down on the couch and say, "So, how do you want your funeral to be?" Almost everybody avoids talking about death because it is incredibly painful to lose somebody we love and we just plain don't want to think about it. Even harder, in most Asian cultures, talking about death is believed to cause bad luck or even *bring* death, but that needs to change. Death is a fact of life and not talking about it isn't going to make it go away or cause it.

Start out by asking simple questions such as "What's your favourite clothing?" and "What are your greatest life achievements?" These questions go beyond everyday chit-chat and help you know them a bit better. Eventually, you can begin to delve deeper and start the end-of-life conversation.

Then, together, figure out these things:

- What's the preferred religious ritual?
- Is there specific music to be played?
- What should your loved one wear?
- Should you repatriate mortal remains or cremated remains?
- Is there a preferred special theme?
- Should the funeral be here in Singapore or back home?
- If cremated, should the ashes be buried or scattered?
- Has a burial plot been purchased? If not, help find one.

Look, nobody – and I mean nobody – wants to talk about the inevitable. It's painful, but it really is a conversation we all need to have. A hard conversation now means peace of mind for eternity, knowing you did exactly what your loved one wanted and deserved. a

For a free conversation starter kit to help you take the first step, visit flyinghome.com/contact-us.

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One of the joys of living in Singapore is the mix of cultures. But if you lost a friend of a faith different than your own, would you know what to do?

BY MELINDA MURPHY

ingapore is home to a wide variety of cultures, hosting an array of ceremonies and celebrations including special holidays, birth traditions, weddings and, yes, funerals. In all cultures, anybody is invited to the wake to pay respects, but each religion has very different traditions. While there are many variations in the practices, here's what one can expect at each type of funeral.



Buddhism and Taoism

There is some overlap in the funeral rituals of these two religions. Wakes last three, five, seven or nine days. Families generally wear plain white T-shirts, black pants and coloured cloth badges, the different colours representing their relationship to the deceased. At a Buddhist wake and funeral, visitors will

find a bucket of water with fresh flowers so they can "cleanse" themselves from the perceived negative association with the funeral.

Lengths of red thread are often found on the table, alongside refreshments. The threads are tied around the index finger or onto the middle button of the guest's shirt near the chest to ensure safety from evil



spirits. They are untied and thrown away upon leaving the service. If the funeral is held at the void deck of an HDB, red paper will be pasted on the stairways and lift landings to insulate neighbours from the presence of death.

Buddhists arrange a daily sutra chanting by monks from the deceased's temple whereas, in the Taoist faith, priests conduct rituals the night before the funeral, generally lasting two to four hours. Paper effigies and joss paper money will be burnt on the same night. It's believed that the spirits of the loved ones will receive these offerings and be able to put them to use in the netherworld. Paper offerings are not generally part of the Buddhist tradition.

On the day of the funeral, the Buddhist monk or Taoist priest conducts a final prayer and chanting and the final viewing is held at the wake. Attendees hold incense sticks and pay respects at the altar, but this is not mandatory.

Japanese Buddhists do it slightly differently. After cremation, the relatives use giant chopsticks to pick the bones out of the ashes to put into an urn, starting with the feet and ending with the head, the neck's hyoid bone being most important. This is the only time that two people may pick up the same thing with chopsticks in Japanese culture.

Protestantism and Catholicism

Funerals can take place several days after death, allowing for family members to arrive. In the days before the service, close family and friends visit to offer comfort, often bringing food to the family. The ministry will offer remembrances and prayers at worship services. Flowers can be sent to the home of the bereaved or the wake venue.

The day before the service, an official visitation to pay respects to the family is often held at the funeral home. In some cultures, a prayer service is held the night before at the church. On the day of the funeral, a memorial service or mass will



be conducted at the local church before the funeral procession departs for the cemetery or crematorium. These services are simple, solemn affairs, celebrating the belief in the afterlife as promised by Jesus Christ. Attendees usually wear dark business attire.

Filipinos have slightly different beliefs. The beloved is to be kept in the home for nine days up to three weeks. The family provides small snacks such as peanuts while the family and friends sing songs and play games such as mahjong to stay awake. The winners tithe part of their monies to the bereaved families to help cover funeral costs. If your helper has a death in the family, you can offer to pay for her ticket home or pay for a portion of the cost of the funeral.

Judaism

Jews observe a week-long mourning called "shiva". To eliminate any chance of distracting the mourner from concentrating on the deceased, all mirrors in the home are covered (no temptation

to check makeup or preen hair!). Women sit shiva in one room and men in another. Visitors come to pay respects, bringing food such as bread, but not flowers.

The deceased is washed and prepared for burial, which is to be as soon as possible, though may be delayed to allow family members to arrive. Funeral attendees should wear dark colours and family members wear black ribbons (Orthodox Jews make small tears in their clothes). The ribbon is traditionally worn on the outer garment for the period of shiva. Family members have specific roles to perform both in the funeral service and in the days preceding and months following the funeral. There is never an open casket or cremation and the casket is always simple and biodegradable as Jews believe it's important for the body to be able to return to Earth.

Following the internment, mourners return to shiva. In some communities, the congregation form two parallel lines facing each other and the mourners pass between while special words are recited, before all return to the home.

Islam

When somebody dies in the Islamic faith, it's seen as not only a loss to the family, but to the whole Muslim community. Therefore, Muslims are encouraged to attend funerals.

Muslims wash the deceased following a very specific order, shroud the body, and perform funeral prayers before the burial. Embalming and cosmetology are not allowed unless required by law. The deceased is usually buried in the country of death and the burial often takes place within 24 hours after death, preferably before the sun sets. The entire family participates in prayers, known as Salat al-Janazah, and families often offer lamentations. Traditionally, only men are allowed at the burial, but in Singapore all mourners are allowed to be present.

Muslim graves are built at a right angle to the direction of the Kaaba in Mecca, the holiest site in Islam. After the burial, the immediate family receives visitors. It's strongly encouraged for the community to provide food for the family on the day of the funeral.

Hinduism

When possible, Hindus prefer to die at home, surrounded by loved ones. The deceased remains at the home (or is brought home) until cremation, usually within 24 hours after death. An open casket is present there, with a priest presiding over proceedings. Hymns and mantras are recited, and some services include a fire sacrifice. Offerings are made to ancestors and gods. Flowers may be offered, but bringing food is not part of the Hindu culture.

Up until 10 or 15 years ago, only men would go to the cremation site, led by the chief mourner. Today, more women are attending for the final farewell. Attendees can dress casually and should wear white; black is considered inappropriate. Ten days later, a special ceremony is held at the home of the deceased to liberate the soul. Visitors are expected to bring fruit.



Ashes should be scattered over sacred water; some families in Singapore are opting to take their loved ones' ashes to the sacred Ganges River in India. This is the Hindu practice of *antim samskara* or end-of-life purification. It's believed that immersing the ashes in the river Ganges helps the soul attain liberation from material bondage.

Sikhism

In the Sikh religion, the deceased is washed with water, yoghurt and soap before being placed in a casket. While lying in state, prayer recordings (kirtan) are played continually, followed by a short set prayer (ardaas), before the casket is loaded into the hearse and taken to the crematorium. When being placed into the hearse, the feet must go in first.

At the crematorium, the casket is placed in the middle of the hall to allow family members to pay their last respects. Beginning with the ladies, they will place flowers on the deceased and offer their condolences to the immediate family, who may stand in line besides the casket. Attendees should wear white.

The *ardaas* is recited again, before permission is sought from the Almighty to cremate the deceased. Family members gather around the casket one last time.

After the cremation, the family and congregation proceed to the Gurdwara (Sikh temple) where a simple meal of rice, dhal and tea may be served.

What to send

Many people send wreaths, flowers and banners to a funeral wake of a person of ethnic Chinese origin. These banners – large pieces of multi-coloured cloth with laudatory words, and the names of the contributors written on the side – are prominently displayed at the site of the funeral. Hindu families also accept wreaths, but Muslims and Jews do not.

It's also the practice to give condolence money, known as "white gold", as a means to assist with the costs of the funeral. There is no fixed value and it's often seen as a token to the family. It depends very much on the relationship of the guest to the deceased and the family of the deceased. Such a practice is not found in the Muslim, Hindu, Jewish or some Christian communities.

To learn more about funeral rites in Singapore or to arrange a service, reach out to Ang Chin Moh Funeral Directors at angchinmoh.com.sg. α

