

All you need to know about funerals



**TURNBULL
FUNERALS**

Arranging a funeral can be overwhelming, especially if you don't know what to expect. We have put together this guide to help you understand all you need to know about funerals.

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THE ROLE OF A FUNERAL DIRECTOR

Choosing a funeral director

A funeral director is no different to any other professional person whom you may need to call on for a specialised service, such as a doctor, solicitor or accountant. You should carefully consider their training, facilities and ability to service your needs.

There are few services you will need that are as sensitive or as personal as those provided by your funeral director. We don't claim to be grief experts, but we do know the death of a family member or friend is very distressing.

If no prior arrangements regarding the funeral have been made and the deceased's wishes are unknown, there are some major decisions that need to be made. Our job is to help you make them.

We have been providing our specialised service for many years and we understand everyone is unique, so no two funerals will be the same.

Our professional staff can be of great help at such a difficult time.

All denominations are respected and every financial circumstance is catered for. At every instance the wishes of the family are paramount.

Our role is to provide a style of service that individual families ask for.

How a funeral director can assist you

From the very first call, our staff are here to help with all aspects of arranging a funeral. If the wishes of the deceased are known, some of the decision making for the family is easier. Your funeral director will guide, advise and assist you in putting together a funeral service you feel is most appropriate.

Few people realise the extent of a funeral director's role. It begins when we are first called, and ends only when we are satisfied the ceremony is as perfect and complete as we can make it, and the wishes of the family are met.

Approximately forty hours of time is taken in order to professionally arrange and conduct every funeral.

The following is a general list of services we are able to provide:

- Prompt and personal attention at any time, 24 hours a day, every day of the year
- Transfer of the deceased from the place of death into our care at any time of the day
- Personal consultation with the family about funeral arrangements and details for the service
- Liaising with cemeteries or crematoria of your choice
- All necessary arrangements with the church, chapel or venue of your choice
- Registration of death with the Registrar of Births, Deaths and Marriages
- Consulting with clergy or celebrant
- Advice on wording and placement of press notices
- Collection of medical certificates and their dispatch to appropriate authorities
- Provision of after funeral refreshments/catering if requested
- Where available, use of our chapels
- Use of our private family viewing facilities
- Supply of a hearse and other funeral vehicles
- Supply of cars to transport the family (if requested)
- Liaising with florists
- Collection and return of floral tribute cards
- Organisation of music and/or musician of your choice
- Memorial attendance books for family and friends to sign
- Preparation of deceased for viewing
- Embalming by qualified personnel (if required)
- Mourning stationery - e.g orders of service, bookmarks, etc
- Recording of services (if required)
- Referral to grief support (if required)
- Repatriation into and outside Australia

WHAT TO EXPECT AFTER THE FIRST CALL

What needs to be done?

'Expected' or natural cause of death

By law, a doctor must sign a certificate called the "Medical Certificate of Cause of Death" to confirm the death. Alternatively if there is a delay with the issuing, a "Life Extinct Form" may be signed by a medical practitioner or registered nurse.

Until this occurs, the funeral director cannot transfer the deceased to their care at the funeral home.

If the death has occurred at home you will need to call their family doctor and certificates will normally be issued¹. If a death has occurred in a nursing home or private hospital, the nursing staff will usually notify the doctor for you.

When someone dies in a public hospital it is normal for the attending doctor at the hospital to issue the certificate.

If you have any uncertainty, all you need to do is call us and we will advise you.

¹Some states require the deceased to have seen a doctor within the last 3 or 6 months before the doctor can issue a certificate. In some states a coroner will become involved if the deceased has not seen a doctor in the last 3 or 6 months.

Unexpected, accidental or death resulting from 'foul play'

In cases where a doctor is unable to determine the cause of death, the coroner is to be notified. The police prepare a report for the coroner who then seeks to determine the cause of death by contacting the doctor of the deceased or requesting a pathologist to inspect the body and carry out an autopsy.

The coroner usually becomes involved with the following deaths:

- If a doctor is not available to complete the paperwork
- Unexpected deaths in hospital
- Deaths due to suicide, homicide, poisoning or drug overdose
- Deaths due to fire or accident
- Deaths that occur at the person's place of employment
- Deaths of persons accommodated or retained in government institutions
- Deaths caused by road accident
- Death in a public place
- SIDS (Cot Death) and any other unexpected death that cannot be explained without a post mortem examination

Your funeral director will liaise with the coroner's department on your behalf.

Embalming, viewing and death abroad

What is embalming?

Embalming is the process of chemically treating a human body in order to disinfect and preserve the body. A trained embalmer carries out this procedure when it is required. Circumstances where embalming may be needed include:

- A longer than average delay between death and the funeral
- Above ground burials in a crypt or vault
- Transfer of deceased overseas or even interstate
- Improving the appearance of the deceased for a viewing

If you have any questions about embalming or other mortuary procedures our qualified embalmers are always willing to discuss these matters with you.

Should there be a viewing

Viewing the deceased is a very personal decision. This can be a very emotional time; however, in our experience we have seen many benefits. A viewing not only helps the bereaved to face the reality of death but it also allows for quiet times of reflection and goodbyes. Most viewings are held at our funeral homes with staff to offer support.

Death or burial away from home

With more and more people travelling these days it is important to know what to do if death occurs outside your local area. Should you encounter this situation you only need to call us. We are an Australian company with associated funeral homes around the country. We also have relationships around the world to make repatriation easier. This is an area our funeral home specialises in. Similarly, many members of our community from other countries send their loved ones back to their homeland for burial. This entails many hours of preparation, liaison with various Australian Government Departments as well as liaison with the Consulate General of their native homeland. All of this is administered by the funeral director, who will convey all documentation in accordance with the governments concerned.

Who to notify when someone dies

As a helpful guide, you may need to notify some or all of the following people and organisations:

- Service of Australia
- Department of social security
- Department of veterans affairs
- Superannuation company
- Solicitor and/or public trustee
- Accountant
- Banks
- Building societies
- Credit union
- Financial institutions and loan companies
- Employer/former employer
- Trade unions or professional associations
- Australian tax office
- Insurance companies
 - Life
 - Accident
 - Home and contents
 - Vehicle
- Friendly society
- Doctor, specialist or dentist
- Chemist
- Main roads - car registration
- Electoral office
- Medicare
- Health benefits fund
- Clubs, organisations and associations
- Church or religious organisation
- Household help, gardening services or meals on wheels
- Home nursing service
- Home delivery services - e.g. newspapers and milk
- Home appliance rental
- Post office for mail delivery
- Local government for rates, fire levy, etc
- Ambulance service
- Credit card providers
- Telephone company
- Electricity company
- School or college
- Companies - e.g. for directorships chamber of commerce
- Home medical aids rental company
- Service organisations - e.g. rotary, lions, apex, zonta, red cross and blood bank

ARRANGING A FUNERAL

The matter of cost

We offer a wide range of services and facilities.

Your funeral director can explain to you the services and facilities you will be provided with in agreement with your decisions.

Professional service fees

We have professionally trained staff who respond to funeral inquiries 24 hours a day, 7 days a week.

Our staff will:

- Arrange and co-ordinate the funeral service
- Attend to relevant administrative and legal documents such as death certificates, doctors certificates, burial and cremation orders
- Assist with the organisation of music, singers, organist etc
- Refer family and friends to counseling agencies and support groups if requested
- Preparation and care of the deceased
- Attend and conduct the funeral service during the funeral homes operating hours
- Liaise with clergy/celebrant, cemeteries /crematoria, florists, newspapers
- Notify and liaise with organisations and clubs (e.g RSL, service clubs) and provide items such as flags and insignia for the ceremony.

Facilities and equipment²

Availability and use of equipment including:

- Mortuary
- Chapel
- Offices and funeral arrangement room services
- Viewing rooms
- Refreshment facilities
- Provision of grief literature, funeral preplanning information, support information

Transportation

Provision and maintenance of specialised funeral fleet:

- Transfer of the deceased from place of death, within a 70km radius³
- Hearse on day of the funeral if required
- Mourning car available

The person responsible for paying the funeral account is the one who signs the authorisation for the funeral to be conducted. A prepaid funeral plan will eliminate or reduce costs at the time of arranging a funeral, depending on the type of contract.

If you wish to discuss funeral costs in more specific detail, please feel free to contact us. We are always available for advice and there is never any obligation on your part.

²Availability of facilities and equipment varies by location. ³Deceased can be transferred to any location within Australia from the place of death. Additional fees apply if the location is over a 70km radius from the place of death. Transportation is available after business hours for an additional fee. Speak to your funeral director to find out more.

Allowances

Widows allowance

If a woman born on or before 1 July 1955 with no recent workforce experience becomes widowed, she may be entitled to Australian Government financial assistance through Centrelink. Eligibility criteria must be met, including an income and assets test as well as residency requirements.

Other allowances may be payable through the following institutions:

- Department of Veterans Affairs
- Insurance companies
- Transport Accident Commission
(Victoria)
- Some private health funds
- Superannuation
- Unions
- Victims Compensation Tribunal
(New South Wales)
- Victims of Crime Compensation Unit
(Queensland)
- Victims Support Service
(Western Australia)
- Victims Support Service
(South Australia)
- Victims of Crime Assistance Tribunal
(Victoria)
- Victims of Crime
(Australian Capital Territory)

Can provide information on allowances which may be payable if you are a member of the immediate family of a homicide victim

Entitlements can change without notice and we recommend you contact your nearest Centrelink office for further information on **13 23 00**, or visit **[centrelink.gov.au](https://www.centrelink.gov.au)**.

Wills and estates

The Executor named in the last known Will must be notified as soon as possible. If a family member or friend has been named Executor, it is highly likely he or she will need professional advice or assistance, if only to determine his or her rights and responsibilities in the matter.

If a Will cannot be located, the responsibility to administer the estate usually rests with the next of kin, who should seek professional advice before attempting to finalise matters.

What allowances are made for funeral expenses

Centrelink does offer a variety of bereavement payments if you are an Australian resident. A basic description is shown below.

Partner of a pensioner

The surviving partner may be eligible to receive a further 14 weeks of their partner's payments or assistance.

Single pensioners

The estate may be eligible for a bereavement payment in the form of the person's final income support instalment.

Carers pension

A carer may be eligible for a bereavement payment of 14 weeks, equal to the pension entitlements of the person they were caring for following the death.

Sole parent pension

A parent receiving Family Tax Benefit instalments for a child who has died may be eligible to receive a further 14 weeks of the Family Tax Benefit from the date of the child's death.

Personalising a funeral

Coffins and caskets

The difference between coffins and caskets is simply the design. Coffins are tapered at the head and foot and are wider at the “shoulders” and caskets are rectangular in shape.

We offer a large and varied selection of air and water resistant coffins and caskets to meet the wishes of all.

Prices vary according to the quality of materials, size, design and construction.

Burial and cremation

A **burial** involves the purchase of a gravesite or crypt, the right of interment, opening/closing fees and maintenance. This is normally purchased from the cemetery with the assistance of a funeral director. Costs will vary depending upon the cemetery.

A **cremation** involves the cost of conducting the cremation, preparing the cremated remains at most crematoriums. We make these arrangements for you. The crematorium will contact you to arrange for a memorial or collection of the cremated remains.

Memorials

When someone dies various issues can arise. One of the most fundamental decisions is how the deceased should be remembered after the funeral service has been conducted. At such an emotionally charged time, it's a significant decision which should not be made in haste, without due consideration to the significant consequences that may arise. Choosing a place with a permanent memorial where family and friends can visit is something worth considering for a number of very important reasons.

A memorial is a focus for reflection and a permanent marker for a life lived where family and friends and future generations can come to remember and pay their respects to their heritage.

A memorial can showcase the area's peaceful natural beauty and identity. For those who live or have lived locally, the environment is a part of them and can remain so. A memorial is as personal as you desire it to be. There are many options available to help capture the spirit of each individual. A memorial can reflect cultural and religious integrity.

A memorial is a place to commemorate a life. As time passes, the significance of key dates (anniversaries, birthdays, religious days) grows, and so too does the symbolic importance.

Memorials consist of a large variety of choices such as plaques, headstones or monuments and cost will depend upon individual budget, selection of burial, cremation or crypt and any religious considerations. As with funeral arrangements, our staff can organise contact with the cemetery or crematorium to purchase a memorial.

Cultures, traditions and personal touches

Our funeral homes, cemeteries and crematoria are extremely aware of the need to take into consideration the various personal requests of the family. These personal requests include incorporating the rituals of the relevant cultures or religion. They are all capable of servicing such needs directly or indirectly. Each culture and religion have specific rituals, which must be obeyed. Rest assured these requests can be followed.

Similarly people may opt for either a traditional or more modern funeral, or perhaps compromise between the two. All such requests can be arranged within reason. For instance, you may like some modern music played at the service. Requests can include everything from rock bands performing at a service to releasing doves and having a surfboard carried on the hearse. Increasingly people choose to view funerals as a celebration of a life. Most requests can be accommodated by speaking to our staff.

Further personalising the funeral

- Organise for the deceased's favourite music to be played, whether it be recorded or live
- Place a photo of the deceased on the coffin for the service
- Place personal items on the coffin for the service – from a favourite fishing hat to a much-loved painting, it will add to the atmosphere
- Involve family and friends – to deliver the eulogy, read a poem or religious passages
- Arrange for clubs or organisations to attend perhaps forming a guard of honour
- Close family members (including children) could place a single flower on the coffin or into the grave as part of the service
- Arrange for family/friends to act as pallbearers
- Meet with the person who will be conducting the service to plan the service fully

A guide to writing a eulogy

As a helpful guide, the following may be of assistance in preparing a eulogy:

- When and where was the deceased born
- Nicknames and/or names that are known to others
- Parents names - where they met and married
- Brothers and sisters
- Early childhood - localities and interests
- Schools attended, awards gained
- Academic or trade qualifications and achievements
- Some interesting items about childhood days
- Details of any war or military service
- Details of marriages, divorces, children, significant relationships
- Details of grandchildren/great grandchildren
- Details of any club memberships and/or position held
- Details of sporting achievements
- Details of any hobbies or interests, travel, crafts etc
- Details of historical significance
- Likes and dislikes
- Details of activities e.g. music, theatre etc
- Any special stories, sayings, qualities that are significant to others
- Special readings, music or poetry to be included

ABOUT GRIEF

Coping with grief

When you first learn of the death of someone you love, you can go into shock. Then you may try to deny it. "No. He can't be dead. I only talked to him yesterday. It must be a mistake." These are natural reactions - in fact, they are the first stage of the grieving process. Understanding your grief won't necessarily lessen the pain, but it can help you cope with such a distressing time.

Unfortunately, we aren't taught how to prepare for the death of someone close to us, although grief is one of the strongest emotions we'll ever have to bear. It can produce feelings of loss, helplessness and sadness that are very difficult to cope with.

There is no easy way around grief. It is a natural response to the loss of someone special or something we value. Grief is not well understood in our society and some people try to deny it, postpone it or avoid it - there will be big and small adjustments which have to be made in your life. You will change. Your routine will change. Your moods will change. All of this is called 'grief'. It is really about adapting to the changes in your life, your thoughts, your hopes, your beliefs and your future.

There is no set pattern to follow when you are grieving. Even members of the one family who are mourning the loss of the same person, will show their grief in diverse ways.

This happens because individuals are affected by things like:

- Personality
- How you cope with stress
- Communicating emotions
- The relationship you had with the person
- The circumstances under which the death occurred
- The support you have around you
- Personal issues which may be brought to the surface at this time

Some common grief reactions include:

- Crying (I can't cry or will I ever stop crying)
- Anger (It's not fair)
- Relief (I'm glad the suffering is over)
- Shock (I can't take it in)
- Numbness (My body seems to be on 'auto pilot')
- Guilt (If only I could turn the clock back)
- Frustration (Why don't people understand me)
- Panic (How will I cope)
- Depression (I don't care anymore)
- Fear (What if I can't cope)
- Low energy (I'm too tired)
- Confusion (I can't think straight)
- Rejection (How could they do this to me)
- Emptiness (I feel like something is always missing)

Grief usually does not last forever - even though at first, grieving people may believe "I'll never get over this". The length of time the grieving process takes will vary from person to person, and in a family situation this variation can cause tension. Grief is a very important thing. We all grieve in our own way over different periods of time.

Like adults, children also grieve and will react to the news of a death in their own way, sometimes responding unexpectedly. Children may lash out physically and/or verbally and refuse to believe the news. Some children will want to be left alone and others are curious and full of questions. It is important to remember that siblings will also react differently under the same circumstance as age and their relationship with the deceased play a big role.

Fears may surface - "Who's going to look after us now?" "Will we have to move house?" "I'm afraid to go to sleep." "I don't understand what's going on."

Children are best helped by adults who give them clear and honest explanations about death and who allow tears or other feelings to surface without criticism or rejection.

To say to a young child “We lost Grandma in the night” or “Daddy has gone to heaven” can be vague and confusing. Such explanations equate death with simple going away and can leave the child with the expectation that at some future time the person will return.

Often cuddles, hugs and some quiet time together will satisfy a child who is feeling frightened or unsure about the changes happening in the family.

Teenagers can be particularly vulnerable when a school friend or family member dies because their grief may become complicated by the usual ups and downs associated with adolescence. Their need to appear ‘grown up’ in front of their peers, or their family, could result in isolation and difficulty in asking for help or expressing feelings.

It is not necessary for adults to hide their own tears from children of any age - your grief will show them that they need not be ashamed or scared to express their own. By doing this, they will not carry unresolved childhood losses into their adult lives, nor will they learn unhelpful ways of coping with grief such as masking their true feelings or believing that they must bear their hurt, confusion, questions, anger or fear silently.

There is a universal need to express grief, which can be met in different ways, depending on the person and his or her beliefs, circumstances and culture. It is important to understand that grief is not a sign of weakness or poor coping skills. Rather grief is a healthy normal part of the healing process.

Your energy for life will return. There will be no need to put on a happy face to please others - you will be able to smile again because you really want to.

Life will be different, but that doesn't mean you can't appreciate it again.

It is best not to put a time frame on the whole experience of grief. This creates unrealistic expectations and doesn't allow for individual differences. You need to deal with your grief and face any changes in your life. To do that you may need to:

- Talk about it (It will help let it sink in)
- Look after yourself (Eat, drink, sleep, get fresh air and try to avoid alcohol and sedatives)
- Ask for help (Don't think you have to cope on your own)
- Understand your friends (Friends can be impatient so tell them what you feel and share your grief)
- Be aware of advice givers (Don't allow people to entice you into replacing or avoiding your grief - e.g. going on holidays or buying a car)
- Be prepared for ups and downs (memories sparked by birthdays, anniversaries etc can bring you down. You need to find a way to remember the person that brings you comfort - e.g. visiting the cemetery)
- Accept loss as a part of life (If you love someone you must also be willing to let them go when their life ends).



We have a useful website called **MyGriefAssist** that provides a broad range of information on loss and grief. For more information visit **mygriefassist.com.au**

Our staff do not claim to be grief experts, but we do keep updated with what the experts say. We collect resource materials and can provide these free of charge. There are many organisations within our community that can provide support for the bereaved and our funeral directors can give you more information about them if you wish. It is important for a grieving person to know that they often need more assistance than family and friends can provide.

ARRANGING A PREPAID FUNERAL

There are many decisions which need to be made and a lot of information which is required when someone dies. Arranging a prepaid funeral means most of the decisions and information are already recorded, taking both the financial and emotional burden away from family and friends at such a difficult time.

Some of the main benefits to you arranging a prepaid funeral with **Guardian Plan** are:

1. A prepaid funeral plan allows you to create the funeral you want that reflects your personality
2. A prepaid funeral plan documents your wishes which can help relieve your family and friends of emotional and financial burdens
3. No hidden fees or extras to pay at the time of the funeral service unless you or your family add to the plan
4. No ongoing payments. A prepaid funeral plan is a fixed cost therefore once you have paid in full, there are no additional costs unless you or your family add to the plan
5. Locks in a funeral at today's price⁴ even though you may not require a service for some time
6. Your prepaid funeral service can move with you. If you move anywhere throughout Australia your funeral service can be transferred to your closest participating funeral home.⁵
7. Instalment plans are available
8. No payout or claims form required at the time of need.
9. Guardian Plan bears any investment risk – not you. The prepaid services are guaranteed
10. Travel Protection Plan available

⁴ Some individuals may leave decisions to family members to make at the time of the funeral. Any additions to the original agreement will incur extra costs. These will need to be paid at the time of the funeral service. ⁵To find another Guardian Plan provider near you, please visit www.guardianplan.com.au/nominated-funeral-providers.

Each prepaid funeral plan is tailored to meet your wishes. Most plans take into account the following:

- Delivery of the funeral that has been requested and documented with the selected funeral director
- Professional guidance for loved ones, explaining your wishes and providing assistance with any final details, such as newspaper notices and the ordering of flowers
- Transfer of the deceased during business hours into the care of your nominated funeral home, within a maximum radius of 70 kilometres. If you exceed a 70km radius, additional fees may apply
- Mortuary care prior to the funeral, including preparation for viewings
- Provision of the coffin or casket
- Support from experienced funeral directors at the funeral ceremony, viewings, crematorium or graveside
- All necessary documentation for the burial or cremation
- Provision of a hearse and other vehicles

If you would like to prearrange a right of burial or memorialisation (including burial plots, crypts and related monuments work), your consultant can assist you to directly meet with the appropriate cemetery or crematorium. To receive a free “Personal Information Guide” for you to record various details for the family to use later or more information on the Guardian Plan, please contact your funeral director.

The funeral director will arrange for a consultant to guide you through the options of the pre-planning process - without obligation.



GUARDIAN
PLAN

You can contact **Guardian Plan** directly on **1800 773 752**.

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For all locations and contact details
visit turnbullfunerals.com.au
or call **6234 4711**

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