

ALL YOU NEED TO KNOW ABOUT FUNERALS



WHITE LADY

FUNERALS

a woman's understanding

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I. 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 qualifications, facilities and ability to service your needs.

2. Arranging A Funeral

The Role of the Funeral Director

There are few services you will need that are as sensitive or as personal as those provided by your funeral director. We understand that the death of a family member or friend can cause distress and even confusion.

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 role is to help make this process as simple as possible.

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

We 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.

What needs to be done?

'Expected' or natural cause of death

By law, a certificate to confirm the death must be signed by a doctor. This is called a "Death Certificate" or "Life Extinct" form. Until this occurs, the funeral director cannot transfer the deceased to their funeral home.

If the death has occurred at home you will need to call your family doctor and providing he/she has seen the deceased in the last three months, certificates will normally be issued. Alternatively, when a death occurs in a nursing home or private hospital, the nursing staff will normally 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.

'Unexpected' and 'accidental' causes of death

In cases where a doctor is unable to determine the cause of death, it is necessary for the coroner to be notified - the police do this. 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: -

- Person who has not seen a doctor in the last three months
- 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

We will liaise with the coroner's department on your behalf.

How a Funeral Director can assist you

From the very first call, we 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. We will guide, advise and assist you in formulating the funeral service you feel is most appropriate.

Some of the major decisions that need to be made include:

- Choice of burial or cremation.
- The day, time and venue of the service.
- Who is to lead the service - a member of the clergy or a celebrant, or a family member or friend?
- Is a viewing appropriate?
- What sort of coffin or casket?
- Who will carry the coffin or casket?

- What kind of music will we have?
- Who will prepare a eulogy?
- What flowers, would be most appropriate?
- Would you like to place a notice in a paper? Which paper?
- Would you like to arrange for people to be able to make donations to a particular charity in honour of the person?
- What special things can be done to personalise the ceremony?

Services Provided by Funeral Directors

Few people realise the extent of a funeral director's role. From when we are first called, through to ensuring the wishes of the family are fully met, we will be there to assist you. We also offer support after the funeral through our memorial events and grief assistance.

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 place of death to the funeral home.
- 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 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.
- Where available, use of our chapels.
- Use of our private family viewing facilities.
- Supply of hearse and other funeral vehicles.
- Supply of cars to transport the family.
- Liaising with florists.
- Collection and return of floral tribute cards.
- Organisation of music and/or musician of your choice.
- Memorial attendance books for friends and family to sign.
- Preparation of deceased for viewing.

- Embalming by qualified personnel (if required).
- Mourning stationery - i.e. cards, etc.
- Recording of services (if required).
- Referral to grief support if required.
- Provision of after funeral refreshments/catering if requested.
- Online Memorial.

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.
- Transfer of deceased overseas or even interstate.
- Above ground burials in a crypt or vault.
- 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 good-byes.

Most viewings are held at our funeral homes and we are available 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 links with funeral homes around the world, these circumstances present no difficulties as we can make arrangements anywhere in the world. This is an area we can assist you with.

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.

The Matter of Cost

The main components in the cost of a funeral are:

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”. Caskets, on the other hand, are rectangular in shape.

We offer a large and varied selection of coffins and caskets so that we can meet the needs of all - from simple veneered particleboard to solid or carved timber to metal caskets, which are air and water-resistant. Prices vary according to quality of materials, design and construction. We also stock LifeArt's range of coffins, which allow you to personalise the coffin.

Funeral Director Fees

Our charges include the following, and are fully itemised at the time of arrangement.

Professional fees:

- Respond to funeral inquiries 24 hours a day, 7 days a week
- Arrange and co-ordinate the Funeral Service
- Attend to relevant administration and legal documents such as death certificates, doctors certificates, burial and cremation orders
- Assist with the organisation of music, singers, organist etc
- Referral to counseling agencies and support groups if requested
- Care for, and preparation of, the deceased
- Attend and conduct the funeral service during normal working hours
- Liaise with clergy, cemeteries / crematoria, florists, newspapers etc
- Notify and liaise with organisations and clubs (RSL, service clubs etc) and provide flags, insignia etc for the funeral ceremony

Facilities and Equipment:

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

Transportation:

- Transfer of the deceased from place of death, within a 70km radius (conditions apply* - see below)
- Hearse on day of funeral
- Mourning Car available

*Note: Variations to this Description, with regard to supply, may occur from state to state and from one funeral home to another. Some Prearranged Funeral Plans may not qualify for some items in Transportation and Facilities and Equipment. Please discuss with your Funeral Director

Flowers are a matter of personal choice. From a single red rose to large floral arrangements, flowers can be an important and symbolic part of a funeral. We can organise floral tributes for you.

They are delivered to their premises, and looked after before being taken to the funeral service. We will collect the cards and return them to you, so they can be acknowledged at a later date. We can also organise the distribution of floral tributes to hospitals or nursing homes after the funeral if you wish.

Burial or Cremation

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.

Cremation: Involves the cost of conducting the cremation, preparing the cremated remains and at most crematoria, a hire fee for the chapel. We make these arrangements for you. The crematorium will contact you to arrange for a memorial or collection of the cremated remains.

Memorials

One of the most important 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 may be 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 of a memorial.

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, we can organise contact with the Cemetery or Crematorium to purchase a memorial.

Please Note:

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.

What allowances are made for funeral expenses

Centrelink does offer a variety of bereavement payments if you are an Australian resident, a basic description of which 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.

Widows Allowance:

If the surviving wife was born on or before 1 July 1955, has no recent workforce experience, and no dependant children under 16 years of age, she may be entitled to financial assistance.

Other allowances may be payable through the following institutions.

Department of Veterans Affairs

Insurance Companies

Transport Accident Commission (VIC)

Some private health funds

Unions

Victims Compensation Tribunal (NSW)

Victims of Crime Compensation Unit (QLD)

Victims Support Service (WA)

Victims Support Service (SA)

Victims of Crime Assistance Tribunal (VIC)

Victims of Crime (ACT)



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

Please Note: Entitlements can change without notice and we recommend you contact your nearest Centrelink Office for further information on 13 23 00, or visit www.centrelink.gov.au.

Wills & 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.

3. Catering for Different Cultures, Traditional, Modern 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 might include incorporating the rituals of your faith or culture, or might be something more personal. We are experienced in a wide variety of cultures and faiths, as well as in meeting your personal requests, so rest assured that all of your requests can be followed.

When you talk to us, we will be more than happy to accommodate these wishes.

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 us.

Consider further personalising the funeral

- Place personal items inside the coffin – photos, letters, drawings etc.
- Organise for the deceased's favourite music to be played – taped or live performance.
- 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 passage.
- Arrange for clubs or organisations to attend perhaps forming a guard of honour.
- Close family members (including children) could place a flower on the coffin or into the grave as part of the service.
- Arrange for family/friends to act as pallbearers.

4. Guidelines for 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 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, position held
- Details of sporting achievements
- Details of any hobbies or interests, travel, crafts etc.
- Details of historical significance
- Preferences, 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

5. What to say to a grieving person

It's often hard to know just what to say when you know someone who's grieving. The first step is not to think you have to say some words to cheer them up – it's perfectly normal and natural for grieving people to feel sad, angry, numb, scared, lonely or down in the dumps. Saying something like, "I'm sorry" is simple but can mean so much to someone who is grieving. They often just need someone to talk to, someone who'll let them share their feelings and their memories.

DO allow the person to cry and show how they feel – grief is for men and women, boys and girls, young and old.

DO talk about the person who's died – say their name and be willing to hear about the circumstances of the death – this all helps the reality of the loss to sink in which is an important part of grieving.

DO offer practical help – buy groceries, mind children, mow lawns, do the ironing, cook meals – not just in the days straight after the death but in the months to come when the real effect of the death is often being felt.

DON'T say "Be brave" or "Be strong" – this encourages grieving people to bottle up their feelings.

DON'T say, "I know how you feel" – we can never feel another's inner feelings, or fully know all the things that are part of someone else's grief.

DON'T forget special days like birthdays, anniversaries, Christmas – these can be very lonely when someone special has died. A card or phone call on a day like this could be very special.

6. Who you need to notify when someone dies

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

- Department of Social Security
- Department of Veteran's 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 Hospital
- 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
- Service organisations - e.g. Rotary, Lions, Apex, Zonta, Red Cross
- Blood Bank
- Home Medical Aids rental company

7. 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 survive 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. Each of us grieves in our own way over different periods of time.

Grief is also for children. Like adults, children will react to the news of death individually, perhaps with unexpected responses. The child may say, "it's not true" or lash out physically or verbally. Wanting to be left alone or being curious and full of questions may be more common for some children than sadness. Later, as the loss sinks in, some children may show their grief by changed behaviour, like angry outbursts or a lack of interest in their usual activities or schoolwork. 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.

It might seem unbelievable now, but most people learn to readjust to their loss. You can do this too. This doesn't mean that your grief will be 'cured' or that you should forget the person who has died. Even in years to come there might be occasions when you will still feel sad.

What is probably the difference when you have moved through grief, is that the loss is not the total preoccupation of your thoughts. Your energy for living 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).

White Lady Funeral Directors 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.

Furthermore in our local community there are many organisations, which provide support for the bereaved, and we can refer you to them should you wish - it's important for grieving people to know that often they need more help and support than their family or friends can provide.

For more information about grief, you can visit MyGriefAssist.com.au

* This section contains extracts from "Now that the funeral is over - understanding the effects of grief" by Doris Zagdanski copyright 1993. They are reproduced with kind permission of the author.

8. 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 of arranging a prepaid funeral with White Lady Funerals are:

- You will feel better knowing that your affairs are in order.
- It is a great relief to know that your wishes will be carried out. It allows you to consider the alternatives and make decisions at your leisure, without the pressure of an imminent funeral.
- It enables you to arrange your own funeral details and pay for tomorrow's chosen funeral at today's prices.
- Flexibility of payment. You may choose to pay the full price now or by instalments over three years secure in the knowledge that the funeral is professionally carried out.
- Travel Protection Plan available.

If you would like to receive a free "Funeral Organiser" booklet (for you to record various details for the family to use later) or more information on a White Lady Prepaid Funeral, please contact us. We will arrange for a consultant to guide you through the options of the preplanning process – without obligation.

You can contact White Lady Funerals directly on 1300 656 550.



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a woman's understanding

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