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Integrity  Funerals

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PRE-PLANNING & BEREAVEMENT GUIDE



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# Integrity Funerals

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*Welcome to Integrity Funerals.*

*“We would like to take this opportunity to thank you for your visiting our home and considering us for your future plans and service requirements.*

*We understand that pre-planning or planning a funeral can be an overwhelming and emotional time. We have created this booklet to guide you through the choices ahead, hopefully giving you direction, help, and support to take some of the stress away and make you feel at ease.*

*Our team here at Integrity Funerals is always on hand to assist you every step of the way....”*

*Rowan Steer*

**General Manager**

18 Tonga Place, Parkwood,  
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# *Content*

- 03.** Welcome
- 04.** About Us
- 05.** Our Staff
- 06.** Why Should You Choose Us?
- 09.** Funeral Information
- 14.** The Casket or Coffin
- 15.** Disbursements
- 20.** Pre-Planning / Planning Ahead
- 22.** Your Future Planning
- 24.** Information For Your Executor
- 26.** Funeral Bonds vs Funeral Insurance
- 27.** What Are Funeral Bonds?
- 28.** Why Have A Funeral
- 29.** What To Do First: A Checklist
- 31.** Burial Or Cremation
- 32.** About You / Planning Questionnaire
- 33.** Funeral Instructions
- 35.** Brief History
- 36.** Family History
- 37.** Notifications Checklist
- 38.** What Is Grief?
- 41.** Helping A Friend Or Neighbour Cope With Loss
- 42.** Important Notes



## *Welcome*

If you have received this book you are most likely being faced with the death of someone important to you or the prospect of losing someone important to you very soon.

We would like to encourage you and give you information at this time that empowers you. There is only ever one chance to celebrate and honour the life of the person you love and we want you, as the people we serve, to be able to look back, and remember that experience with the assurance and confidence that you have done all that you could to make the funeral a unique, personal and cherished day for your family.

Because death is very difficult to think about and a very hard subject to discuss, most families do not talk about it before the event.

As a result, we often find ourselves making difficult decisions at the worst time of our lives when we are very tired, emotional, hurting and often surprised. We offer this book as a working tool that promotes discussion, transparency and instruction about the wishes of your family in terms of how a funeral should be.

If you are planning to prearrange your own funeral, we would encourage you to complete the forms at the back of this book and place them with your other personal and important papers. By doing that you are leaving your own clear instructions and personal wishes that give insight, assistance and clarity to those you love who will care for you at that time.

# *About Us*

## **THE PEOPLE BEHIND INTEGRITY FUNERALS**

Rowan has been involved in the funeral industry for over three decades. Starting on a yard broom with one of Brisbane's oldest and most prestigious funeral homes, he progressed rapidly through the ranks and at 26 was appointed Manager. When a major company bought the business he continued for some years in management roles with them.

Rowan believes that the first step in celebrating a lifetime's journey is talking to someone you can trust who will do as you ask. His dual focus is on the professional service the company provides and on the joy of being involved in the more tender moments of life.

Over his professional life, Rowan has been involved in a wide range of funerals, from major traumatic public events, State funerals, kings and paupers (literally) and normal everyday people like you and me who face the loss that death brings.

He is recognised nationally and internationally as an expert in the repatriation of someone who has died, returning them home to their country of origin. There are few places in the world where his experience does not extend. Rowan is the President of the Queensland Division of the Australian Funeral Directors Association and is a Councillor with the National Executive of this peak industry body. This honorary role seeks to enhance the professionalism and integrity of the funeral industry in Australia and, in particular, Queensland.

Rowan wants the service he provides you to allow you to look back, although sometimes painfully, on the funeral as a marked and cherished experience, an important day that brings respect and honour to your loved one.



### **ROWAN STEER**

Owner and General Manager.

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[rowan@exhumations.com.au](mailto:rowan@exhumations.com.au)

# Our Staff



**TRACEY ROSEN** - Tracey has been with Integrity Funerals for over ten years, starting as the bookkeeper in 2009, but quickly discovered her passion for helping families as they

travel through their grief and trying to ease the burden as much as possible. Tracey has arranged funerals and repatriations from many different cultures, religions and backgrounds and loves all the little things that make everyone different and special. In her spare time, Tracey continues a life-long obsession with reading and writing. She volunteers with her writers' association, and at her childrens' school. While not an avid TV watcher, she has all seasons of the original Charmed, and is waiting for the next season of Stranger Things with bated breath. She is a keen social field hockey player and enjoys baking when she can squeeze it in.

[tracey@integrityfunerals.com.au](mailto:tracey@integrityfunerals.com.au)



**BLAIR INNES** - Blair has been an integral part of Integrity Funerals for over 15 years, as both one of our most experienced funeral directors, and our main mortuary manager. His previous

experience as a manager of a workplace for intellectually challenged people developed his innate blend of compassion and practicality in dealing with grieving people from all backgrounds. Blair wants to make sure that your last farewell of your loved one is the best it can be and gets great satisfaction in preparing those in our care to look their best for a final farewell or viewing. Blair likes to relax on the weekends, visiting his extended family, and riding his motorbike or dirt-biking. He enjoys kicking back to watch a movie, and if he flicks the channel and catches a classic John Wayne, he couldn't be happier.

[blair@integrityfunerals.com.au](mailto:blair@integrityfunerals.com.au)



**NICOLE MAZEY** - Nicole is our friendly accounts lady and has been with us since 2016. You might see her when you come into the office, she's always happy to help, and even though

she's not a funeral director, she has a great understanding of the industry and will help you with any enquiry. Nicole is very family oriented, and with two young daughters seems to spend her weekends running from one thing to another with them.

[accounts@integrityfunerals.com.au](mailto:accounts@integrityfunerals.com.au)



**ANDREW RAMSAY** - Andrew came to Integrity Funerals from a background in the service and events industry. He has been interested in the funeral industry for a long time, and is passionate about learning everything he can

to help our families.

Andrew is happy to give anything a go in an effort to help a family. No task is too small, and he willingly goes the extra mile to get information for families.

Andrew and his partner relocated to the Gold Coast from northern Queensland with their two dogs, who he calls his babies. He also can't wait to get a house of their own so that he can get his own bee hive.

[andrew@integrityfunerals.com.au](mailto:andrew@integrityfunerals.com.au)

# *Why Should You Choose Us?*

## **OUR PASSION TO PROVIDE EXCELLENT SERVICE**

The best we can offer... From your first enquiry to our last handshake, we want you to receive the best service that we can offer. When someone you love dies you look for someone you can trust to help you. The many decisions to be made at this difficult time can be burdensome.

## **WE LIFT THE BURDEN**

We are here to lift the burden from your shoulders. The Integrity Funerals team have their hearts set towards the compassionate care of the people and families who seek our help. Each member of the team values compassion, excellence, respect for your wishes, attention to detail and support for you, our client, throughout the entire funeral process.

## **COMPASSIONATE PROFESSIONALISM**

Compassionate professionalism is the hallmark of all that we do – taking your loved one into our care, meeting you to arrange the funeral, administering the many details on your behalf, preparing for and taking care of the funeral itself. We continually strive to meet and exceed your expectations in the quality of care given to you and your loved one.

## **WE UNDERSTAND RESPECT**

One of the old phrases that we still sometimes associate with funerals is “... to pay our last respects”. As a society we still link funerals and respect. At various times through life we

pay our respects with some ceremony to those around us on special days. Some of the occasions that we mark with ceremony are birthdays, baptism, graduation, marriage, key wedding anniversaries, citizenship, and awards for community service or bravery... the list goes on. So it is appropriate to express our respect for our loved ones at their death by means of the funeral ceremony.

Whether it is as simple as a family gathering at the graveside with no-one else present or as grand as a State funeral televised across the nation from a great cathedral is not what's most important to us. What matters is that, for a moment, we have put everything else aside to say “This person was important to us in life and deserves dignity and respect in death”.

## **A PERSONALISED FUNERAL**

We are driven by providing you with a personalised funeral tailored to your wishes to help you move forward from the day with the knowledge that you have done the very best to honour and farewell your loved one.

## **HELPING CELEBRATE A LIFETIME JOURNEY**

Having a funeral service is helpful because it provides an opportunity to bring old memories together and the opportunity to make new ones.

Often a momentous time during the funeral ceremony is the compilation and sharing of stories that give insight into the life of the person who has died. Apart from the summary of where they were born, lived, went to school,



worked and the like, this life story (sometimes called a 'eulogy') will often include stories that give insights into their character. Sharing this information provides us as family and loved ones some "memory pegs" on which to hang our reminiscences of the privilege of knowing them. It is also our chance to say to others who did not know them well, "See, he (or she) was one of the best!" After all, everybody is somebody's hero. Everyone has a story that deserves to be told. In addition, a funeral is a time to create new memories. The warmth and dignity of a meaningful funeral with loving and honest tributes is a powerful medicine to help heal the real pain of bereavement.

This has even greater significance when death has come suddenly or unexpectedly, or we have not seen our loved one for a long time. Simply getting together with family and friends, experiencing the funeral, seeing the chapel, the casket, the flowers, hearing the words, thinking our thoughts and feeling the emotions can create a special "final moments" movie in our minds.

## INTEGRITY

*by definition:*

*soundness, honesty,  
truthfulness, reliability,  
wholeness, veracity,  
uprightness, honour.*



## WE UNDERSTAND YOUR NEED FOR CLOSURE

Closure is about accepting the sad reality of what has happened and beginning to prepare ourselves to live in this new phase of life without the physical presence of the person who has until now always been there. The creating of new memories that we have just referred to is an important part of closure.

Another important part of closure is being able to say with assurance and conviction, "This really happened". Experiencing the funeral ceremony will underline that reality. If our loved one died in pain, or we had to identify them to the police after an accidental death, we are often left with vivid and unhappy memories.

The funeral, with its music, memories, symbolism and expression of faith or hope, can often set those memories in the context of a good life well lived and help us reach the starting point of resolving our grief.

## WE'LL GIVE YOU THE TIME YOU NEED

The biggest thing we would encourage you as a family to think about, if you take nothing else from this book, is that it takes a significant amount of time to effectively celebrate someone's life. To take the time to put those special touches into the funeral service, including the things that are significant to your loved one and to your family – what is the rush, who makes the rules?

It is our society that gives us the boundaries for all situations in life and these rules are built on others' opinions, thoughts and feelings; rather than on your family's needs. We would encourage you to take the time you need and with our assistance, achieve a day that you can reflect on, although sometimes with painful memories, but with the understanding that you had the time, information and the power to decide what was best for the one you love and for your family.

# *Funeral Information*

## **ARRANGING A FUNERAL**

On average, most people will arrange only two funerals in their lifetime. This limited experience often leaves a family feeling inadequate, not knowing what to do or what it costs. “Help! I’ve never done this before.”

The question most people ask is “What does everyone else do?” The human quest for normality seems to drive our search for what is usual or average for others. When faced with the unfamiliar feelings and the emotions that the death of a loved one brings, families have a greater need for such security and normality.

Each person is unique in personality, likes and dislikes. Consequently, no two funerals will be the same. They neither can nor should be. Good funeral directors are able to hear the needs, provide some options and perform a service based on the uniquely personal decisions you make.

Very few people ever give much thought to what funeral directors do and how much time it takes to organise a funeral. On average, it takes between 24 and 36 hours. Thankfully, the funeral director does most of the work, leaving you time to gather as a family and support each other in your early grieving.

At Integrity Funerals, we believe that knowledge is empowerment.

Before choosing a funeral director we encourage you to ask the following questions of the company:

- Who owns or manages the company?
- Are they members of the Australian Funeral Directors Association?
- What funeral experience does the company have?
- What professional facilities do they provide? (chapel, private viewing facilities, vehicle fleet, etc)
- What service do they provide me before, during and after the funeral?
- Will they supply a detailed breakdown and written quotation?
- What are their terms of payment?
- Most importantly, who are the people who are looking after you, their training, professionalism and experience.

## WHAT GUIDES YOUR CHOICE OF FUNERAL DIRECTOR?

The first contact you have with a funeral director is usually on the telephone. At this point, the funeral director may need the following information:

- The full name of the deceased.
- Normal residential address.
- Dates of birth and death.
- The location of the deceased.
- If a medical certificate for the cause of death has been signed by the medical practitioner.
- The full name, address and phone number of the next of kin who will be in charge of the funeral arrangements.
- An insight as to whether a burial or cremation is intended.

The first important step is to ensure that the person who has died is transferred into the care of the funeral director. Next, an arrangement time is scheduled. At Integrity Funerals, we are happy to attend your home to make arrangements, as this is often a time where families need to be together.

If it is easier for you, we can meet in our offices, which may also be helpful as it takes the principal decision-makers away from the phone calls and visitors. This provides a calmer environment in which to make decisions and give instructions to the funeral director. This alternative is also helpful in allowing you to see premises, and to select from the range of coffins and caskets available.

## WHEN SOMEONE DIES NATURALLY

The determination that someone has died naturally is made solely by their normal medical practitioner's ability and willingness to sign a medical certificate detailing the cause of death. The following general rules apply for the medical practitioner to do this:

- The doctor must have seen and treated the person while they were alive
- The doctor must understand the cause and condition leading to the person's death. This must meet the criteria and guidelines of the Coroners Act and the doctor must indicate his or her willingness to sign a certificate of death.

All professional funeral directors operate a 24-hour service and are available to bring the person who has died into their care immediately, if required.

Once the doctor has been advised and has indicated his or her willingness to write the death certificate your next call should be to the funeral director for help with this.

The general requirement of private nursing or aged care facilities, private hospitals and/or your own private residence is the immediate transfer of the deceased into the funeral director's care.

Public hospitals generally have specific facilities to care for your loved one until the next morning or the next working day.

## UNEXPECTED, SUDDEN OR ACCIDENTAL DEATH

When death is accidental, sudden or unexpected, a different process must be followed. The first and obvious step is to contact the police. Their task is to investigate the circumstances, gather information, determine a positive identification and ensure the careful transfer of the person who has died to the coroner's facility.

These details are then presented to the coroner responsible for the jurisdiction in which the death has occurred.

The coroner orders a medical examination of the person who has died. Although families often find the prospect of this upsetting, it is a matter governed by law and must be carried out.

Once the coroner has all the evidence and information from the police and the medical examiner, he or she can make an informed decision as to the cause of the person's death.

Laws are designed to protect all of us. The coroner's work is not just about the establishment of reasons behind the death of the person, but about protecting our society. It is concerned with advancing health and safety in the workplace and the general community by recommending actions to minimise the recurrence of the causes of death.

## **WHAT PAPERWORK WILL I HAVE TO SIGN?**

A key part of the funeral arrangement interview is completing and signing a contract of service and costing between you and the funeral director. This form acts as an agreement between you and the funeral director, and provides the funeral director with authority to prepare and provide the funeral service in accordance with your requests. It also specifies costs and terms of payment.

## **DEATH REGISTRATION APPLICATION**

One of the first requirements of the person in charge of the funeral arrangements is to register the death. This process, although not the same, is similar to the registration of a birth or marriage. The funeral director will complete the registration and request a certified death certificate, but you as a family will have to provide the information. An outline of the information required can be found on page 37.

The registration of death has a twofold purpose:

- To provide to the government statistical information for administrative and genealogical purposes.
- To provide to the family and the estate an instrument that acts as legal proof of death.

## **AUTHORITY TO RELEASE A DECEASED PERSON**

As a protection to you and your family, governments in all States have a form of authority for the release of deceased persons from public hospitals. This means that without the prior written consent of the person

requesting the funeral, a funeral director cannot transfer the person that has died into their care.

## **WHEN BURIAL IS INTENDED**

The person requesting the funeral signs an application for the desired cemetery to allocate a grave site or the reopening of a previously occupied grave where allowance has been made for a second or third burial. The cemetery authority uses information in this application to establish ownership and authority for the grave site and its possible future use.

## **WHEN CREMATION IS INTENDED**

When a cremation service is requested, the person requesting the funeral must complete two forms in place of the one for burial.

- An application for permission to cremate is a legal requirement that states that cremation is requested, and that it is safe to do.
- The authorisation for dealing with ashes provides you explicit instructions to the crematorium regarding your wishes for the release of the ashes.

## **WHAT COSTS ARE INVOLVED IN A FUNERAL?**

Most family members only ever see the end price of a funeral. There is a perception that the entire cost of the funeral originates with the funeral director. That is not the case. Many of the costs that arise come from your personal choices and from services provided by other parties. We trust that you will find the following breakdown of costs helpful.

The best way to understand funeral costs is to consider them in two distinct categories:

- The funeral director's costs, or the items and services provided directly by the company.
- Disbursements, or the items and services administered by the funeral director, but provided and charged for by others.

## THE FUNERAL DIRECTOR'S CHARGES

All funeral directors charge a professional fee. At Integrity Funerals our professional fees cover the following matters:

- Availability of professionally trained staff 24 hours a day, 365 days of the year, to care for your family's needs.
- Safe, secure and gentle care of your loved one in properly secured premises; Washing, dressing and preparation of your loved one for viewing.
- Private facilities from viewing.
- The choice from our fleet of hearses.
- Conducting, managing and attending to your loved one's funeral at the place of your family's choice.
- Liaising with clergy, celebrants, cemetery and crematoria facilities, florists, newspaper publications, musicians and caterers.

- Attending to registration of the death and adhering to local government regulatory bodies and their statutory requirements.
- Secure and professional transportation of your loved one during business hours from the place of death into our care.
- Ongoing care and support for you and your family, as the need arises in the future, including introduction to qualified grief counsellors, the provision of grief-recovery literature, and information for relevant support networks in your local area.
- Livestreaming of your service using our in house streaming service (external providers are at an additional cost).

In addition to the professional fees, the other major item in the funeral director's charges is the coffin or casket.



# *The Casket or Coffin*

The choice of the type of coffin or casket is a very personal matter. In fact, the law does not talk about a casket or coffin. It states that a suitable container that is both airtight and watertight must be used. The use of a casket or coffin is in reality a very practical act. It provides for the ease of movement of the deceased person and their care and housing in a hygienic way. So, what is it all about? At Integrity Funerals, we believe that it is about four different but related issues:

- What is the casket made from?
- What is its colour or stain?
- What does it cost?
- Personal Choice – what would you like to see your loved one presented in for the funeral?

Coffins and caskets are made from a number of different materials – particle board, cardboard, craftwood, solid timber or metal. When explaining the range of coffins and caskets available, your funeral director should explain the differences between these materials and their respective values.

Particleboard and craftwood coffins and caskets are usually veneered and then stained to represent different timbers. The veneer may be timber or a synthetic material that looks like timber. Solid timber coffins and caskets can be similarly stained or simply finished to present their natural colour and beauty.

The cost of the casket or coffin usually represents the materials used, the level of craftsmanship employed in its manufacture, and the fittings such as handles, drapery and religious or other ornaments affixed.

What is appropriate for some people may not be appropriate for others. What is simple to some might look and feel complex to others. We encourage you to ask questions and help us to help you make an informed decision that best suits your personal or family needs. After all, this is a deeply personal decision and one of the last gifts that you as a family can give to your loved one.



# *Disbursements*

As previously mentioned, disbursements are costs that are paid on your behalf by the funeral director. Most mainstream funeral directors accept these charges as part of the total account simply to assist you as a family to concentrate on each other and the day, rather than administering many small details. Disbursements may include the following:

- The cost of cremation.
- Purchasing and preparing a gravesite.
- Certificates (death registration and/or cremation).
- Clergy or celebrant fee or offering.
- Church or venue costs.
- Musician's costs.
- Newspaper notices.
- Floral tributes.
- Funeral stationery.
- Video or photography of the funeral.
- Catering.
- Mourning cars.
- Embalming.
- Air freight.
- Road transport.
- Goods and Services Tax.

We trust that we have given you a helpful guide to costing the funeral. Our commitment to you is to help you clearly understand the costs of a funeral personalised to your needs and wishes. At no cost or obligation, we will meet with you, gain an understanding of your personal choices, and provide a written quotation giving you accurate costs based on the current prices for your consideration.

## SHOULD I SEE THE PERSON THAT HAS DIED?

Many families are quite daunted at the thought of seeing their loved one after they have died. This is usually when a person has had no experience seeing someone who has died, let alone coping with the emotion of losing someone they love dearly.

The decision to see the person again after they have died is a deeply personal one and is built upon so many different things, including opinions and feelings. The questions arise such as: What will they look like? Will this last memory be the best one for me to have personally, or should I remember them as they are pictured in my mind? Will they look the same? Will they look okay? Should we let the children come? These questions are natural and you should discuss them with your funeral director. There should be very clear communication from us to help you understand what seeing your loved one involves.

We believe the decision is yours and a very personal one. We believe it is often a very helpful experience for you as a family to see, touch and spend time with the person you love. Although painful, this experience should not be any different to when they were alive; we believe strongly that this process brings a sense of normality, understanding, and healing to the journey of grief. The decision is best based on what you may or may not regret doing in the future. As hard as it is sometimes to go through the process, it may just help you to move on to new and positive things. Some people are content with the memories of the beautiful and good things they have shared with their loved one and it cannot be understated.

## CARE & PREPARATION OF THE PERSON THAT HAS DIED

Within funeral directors' professional fee, funeral directors who are professional and competently trained will carefully prepare the deceased. Our company makes the commitment that regardless of whether the family have requested to see the person who has died again or not, we will perform our duties in a gentle, professional and ethical way by preparing and dressing the person in the clothing that has been provided by the family.

What is meant by "preparing the person" is that we will place them in the coffin/casket selected by the family and give them the appearance of resting, as though they are asleep.

On some occasions where the death of the person has been unnatural or traumatic, we will attempt to restore and repair any change made to their usual appearance. This process can take a significant amount of time and careful consideration. Discussion between you as a family and the funeral director must also take place to ensure that your expectations and understanding of the outcome is what can actually be done to restore and repair any injuries that may have been sustained.



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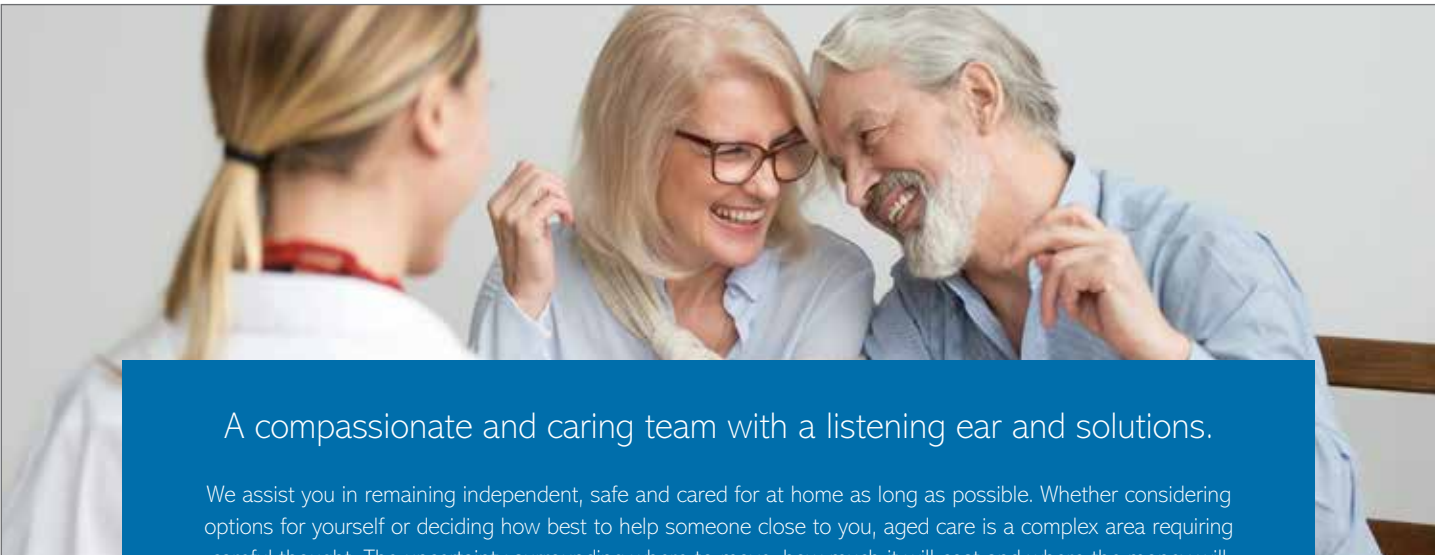


“Our respectful, discreet and professional chauffeurs are here to assist you during this difficult time, taking care of all your funeral transfer services & wake transportation needs. Discuss our range of funeral car hire options today”.



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 Gold Coast





## A compassionate and caring team with a listening ear and solutions.

We assist you in remaining independent, safe and cared for at home as long as possible. Whether considering options for yourself or deciding how best to help someone close to you, aged care is a complex area requiring careful thought. The uncertainty surrounding where to move, how much it will cost and where the money will come from can be overwhelming and stressful.

We help remove the tension involved in making informed decisions about your aged care choices. Accessing care for older Australians can be tricky with baffling jargon and a lot of paperwork. We make it easy for you to understand your options; whether that's staying at home longer with assistance or transitioning into to a residential aged care facility. Our aim is to 'hold your hand' through this journey and take the stress of your shoulders.

07 5610 4909 | [info@trustedagedcare.com.au](mailto:info@trustedagedcare.com.au)



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## Wealth Planning PARTNERS



Wealth Planning Partners are in business to ensure you succeed financially utilising  
“The WPP Way” – to help you Secure, Build, Succeed.

We can help arrange asset protection and wealth creation via appropriate strategies tailored to your individual needs. Whether you are looking for advice on Superannuation, Retirement, Risk Insurance, Financial Advice, Investments, Estate Planning or Socially Responsible Investing, our team will help you Secure, Build and Succeed.

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# Need Help with Estate Planning or Estate Administration?

*These two important legal matters can often feel overwhelming and daunting. At Hiscocks Lawyers we understand this and we are committed to providing services that are efficient, affordable, and supportive.*

**Estate Planning** protects you and your loved ones. Wills and Enduring Powers of Attorney provide peace of mind. Without proper Estate Planning the Estate Administration process is more difficult and costly.

**Estate Administration:** The passing of a loved one is always difficult. Even when expected, nothing can prepare you for the grief you will feel. At the same time, there are many legal and financial matters to be taken care of. Whether you want just a little help or for us to take care of the entire process we are here for you.

**Hiscocks Lawyers** specialise in Estate Planning and Estate Administration. **Alison Hiscocks** has been assisting her clients and their families through these processes for over 30 years. Her extensive experience, expertise and compassion are evident the moment you meet her.

Contact us today to book your complimentary, obligation free 30-minute Estate Planning or Estate Administration consultation.



**Alison Hiscocks** LL.B. | Principal

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Send your condolences with a heartfelt tribute of flowers. We will make your flowers to your specifications or as pictured. We will often use soft greens creams and whites or blues and whites for a more masculine look or we can do pretty pastel colours, lemons and whites, or bright and colourful. Please feel free to call us on 5665 8658 if you would like to discuss your tribute with us.



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# *Pre-Planning / Planning A head*

This is an all-too-common question when families come to plan a funeral. Making your wishes clear ahead of time can prove to be a great comfort to loved ones.

## **WHAT IS PRE-PLANNING?**

Pre-planning is simply the process of drawing up plans for a funeral before it is needed. It involves gathering a variety of family information and making decisions about the type of service you want (e.g. where the funeral itself should take place and who might participate). Working together with a funeral director, you can plan, organise, and record all of your requests.

We can lead you through the process, providing advice and guidance along the way. They will ensure that you have all the information you need regarding our products and services, allowing you to make informed decisions.

## **WHY PRE-PLAN?**

While everyone who makes the decision to pre-plan has their own reasons for doing so, we are often told the greatest motivator is the desire to protect one's family by ensuring they won't face the difficult task of making arrangements at a time of loss. We advocate pre-planning because our experience has shown that not only is planning ahead virtually stress-free, but people have the time and information needed to make carefully considered, pressure-free decisions that are the right choices for themselves and their families.

## **WHAT ABOUT PRE-FUNDING?**

For many people, funeral pre-planning has become an extension of the estate planning process. It is simply one more thing they choose to take care of as they plan for retirement and the next stage in their lives.

Choosing to pre-fund funeral arrangements is another way in which people can protect their families as it can mean locking in the cost of the arrangements at current prices.

## **THE BENEFITS OF PRE-FUNDING YOUR FUNERAL**

There are many benefits to consider when deciding if you should pre-fund your funeral:

- You have peace of mind that your family will not be left with the emotional and financial burden of your funeral.
- Funeral bonds are administered by secure long standing financial institutions.
- Funeral bonds to a legislated threshold amount are not treated as financial investments and therefore are not included in any Centrelink Assets Test. This could mean the difference between a part and full pension entitlement.
- Once funds are lodged they cannot be redeemed by anyone until the death of the individual named on the policy.

Choosing to pre-fund funeral arrangements is another way in which people can protect their families as it can mean locking in the cost of the arrangements at current prices.

## HOW TO PRE-PLAN YOUR FUNERAL

There are many different ways to begin the planning ahead conversation. You know your family and how they might best respond to the topic. For some families, it might be a casual conversation over dinner or family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is usually much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

When you're ready to make a plan, call or send us an email and we will have one of our funeral directors call you to set up an appointment. Our details are on page 1.

## HERE ARE SOME TIPS THAT MAY HELP YOU START THE ADVANCE PLANNING CONVERSATION WITH YOUR LOVED ONES:

Set a time to have the conversation. Schedule it as an appointment with your loved ones, where you want to share your plans with them. Tell your parent or loved one that you want to ensure their final arrangements are made according to their wishes and you need their help to make that happen.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member, or colleague can give you the opportunity to talk about what you liked or didn't like about the service.

Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements and give them a copy of what they are.

Make it a family affair. Schedule an appointment with Integrity Funerals or cemetery/crematorium provider and invite your children along to participate in the selection of services, funeral merchandise, and cemetery/crematorium positions.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially unpleasant or difficult conversations in the future.



# *Your Future Planning*

There are a lot of myths about preparing for death and future ill-health. Many of these myths can cause unnecessary grief and hardship for the people you care about. But if you put in place clear and effective legal documents that have been properly prepared, you can be confident that your nearest and dearest will be best-positioned to cope. Your future planning should be based on fact, not myths.

There are always legal aspects to future planning. Keeping legal matters simple requires careful and informed planning which is best done when we are healthy and well enough to make informed decisions and plan for certain things like death, and uncertain things such as ill-health or loss of mental capacity.

Planning for future events like death and incapacity is not as confronting as you might think. Solicitors who specialise in this area can give advice about your options, the consequences of your choices, and solutions to difficult planning problems. This can take a huge load off your mind when you are considering getting your affairs in order.

Most people find that once they have seen a solicitor about the options available and they have an informed plan in place, backed up by properly prepared documents like a will, advanced health directive, and enduring power of attorney, a weight of worry is taken off their shoulders.

## **ADVANCE HEALTH DIRECTIVES AND ENDURING POWERS OF ATTORNEY**

Advance Health Directives are documents where you record your directions about your future care. You can be sure that you will only get the treatment you want.

You can also choose in advance the trusted people who will make decisions for you if you are so sick at some time that you are not capable of making decisions about your money matters, and your personal and health matters.



An attorney in Queensland is not a lawyer, but is a trusted person you have selected to make sure your bills are paid, and your money is protected. An attorney can also make decisions about where you live, what health treatment you receive, and make sure you are being properly looked after if you are so unwell that you can no longer make those decisions for yourself.

It is vitally important that your Enduring Powers of Attorney document be drafted especially to meet your individual circumstances. An experienced solicitor can identify risk and advise you about ways those risks can be accounted for. Additionally, a solicitor can ensure that your Power of Attorney is effective to arm your attorney with the powers you want them to have when your attorney is making decisions for you.

The power you give to your attorney ends when you die.

## WILLS AND ESTATE PLANNING

You can choose in advance who will represent you after your death by having a will. Wills are important legal documents. They are the best way of putting in place your wishes, and to ensure that what you want to happen after you die does happen. Every person has different family relationships, and different needs, assets and liabilities. As many as fifty percent of people in Australia die without a will. That means their estate is dealt with by a set of government rules. Those rules work in some situations, but they cannot possibly fit all.

The best way to ensure that what you want with your property after your death actually happens, is to have in place a will that has been prepared just for you.

A will that has been prepared especially for you is more likely to fulfil your intentions than a will-kit or on-line checklist, because it will take into account your unique circumstances.

A will-kit is rarely adequate to properly carry out your intentions, and will-kits are known to cause costly court proceedings for various reasons. How could you be expected to know what consequences your choices may have unless you have legal training and experience? A solicitor can advise you about the pros and cons

associated with your choices so your decision-making can be as informed as possible, and your testamentary intentions are more likely to be given effect.

It is important to choose the right person for the job when you select who will be the executor of your will. The role of an executor is significant because your executor will be your legal representative after your death. Executors should be responsible, capable, diligent, wise, and practical.

If you have not already pre-arranged your funeral, your executor has priority to do this after your death. A person who is calm and confident to deal with the certain sadness and grief that is likely to follow your death can assist all your loved ones to give you an appropriate send-off.

Your executor will also have the job of looking after your assets, and settling your affairs, before distributing your money to the people you want to receive it.

For many people, wills are not enough on their own. That is because of the nature of financial resources like superannuation and insurance, or the way you own property (including bank accounts and household items) when you own it with another person. A good solicitor will work with you to ensure that these financial resources are directed to the beneficiary of your choice.

You should tell your solicitor about any possible risks to your estate, as your solicitor can advise you and assist you to mitigate the risk of costly estate disputes.

# *Information For Your Executor*

Preparing can facilitate the cost-effective administration of your estate by recording important details such as the location of your will, and details of your assets and liabilities. That will be of significant benefit for your executor who might otherwise have to search through your personal papers or, worse, try to find out how to get into your computer to access your email account. Many bills are sent by email, and once your bank account is “frozen” your invoices will go unpaid. That is not helpful for family or friends who live with you.

You can assist your family by leaving information about the type of funeral you desire, including details of the arrangements you would like, such as whether you wish to have a church service or a wake. If you have a strong wish, it is preferable that you tell your solicitor when you are making your will and tell your loved ones in advance. Your solicitor can draft appropriate provisions in your will regarding your funeral, including your preference or choice relating to burial or cremation.

You can help your executor and your family by writing down a list of your assets and liabilities, and your accounts including usernames and passwords. It is also helpful to ensure your executor knows where to find your original will and a copy.

## **AFTER YOUR DEATH**

Your executor does not have to get advice from the same solicitor who helped you with your estate planning, but if you are satisfied with the service you received during that process, there will be benefits as your solicitor can pass on any information you want to give your executor. Alternatively, your executor should seek out a solicitor with the skills and experience to advise them about their important job.

Will readings rarely occur, because these days most people can read. It is necessary that the effect of a will be explained to your executor or your beneficiaries by a solicitor who can also advise about the wills practical application.

Your death must be registered in the same way that our birth is registered. It is important that your funeral director is given correct information for the death registration form that will be sent to Births, Deaths and Marriages. You can help by listing details of your spouse, children and parents’ full legal names and occupations.

Consideration should be given to obtaining independent legal advice regarding the options available to you, and any rights or duties that may apply.

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Mailing: PO Box 1017, Ashmore City Qld 4214

## THE BLOOMHOUSE COLLECTIVE



SCAN ME

When sadness invades our life, it can be overwhelming for those who are left behind. This is the exact time when the gift of flowers representing fresh life can inspire and encourage. What better way to express your sympathy than exquisite funeral flowers from The Bloomhouse Collective.

Nothing can take away the personal pain of grief, however, these floral gifts can help to brighten the darkest of days.

### FLOWERS ARE A CELEBRATION OF LIFE

As we remember friends and loved ones who have passed on, The Bloomhouse Collective at Nerang will create a special tribute to celebrate the life of the one we have lost. Flowers as living things always celebrate life and hope as we prepare to navigate life without those precious souls.

### A WELL LIVED LIFE

Flowers at a funeral are never for the loved one we have lost, but rather for the friends and family who are present. Beautiful flowers will lift spirits as thoughts are directed to their loved one's achievements and accomplishments, their talents and abilities and their love for their family and friends. These flowers are more than just flowers, they are a recognition of a life well lived.

At the time of a bereavement there are so many thoughts and emotions you can trust the team at the Bloomhouse Collective at Nerang to create something personal and beautiful.

PH: 5596 2699 | 0423 219 566  
[bloomhousecollective.com.au](http://bloomhousecollective.com.au)

# *Funeral Bonds vs Funeral Insurance*

## FEATURES OF FUNERAL INSURANCE

**Cover:** Cover is immediate with exclusions. You can purchase cover today however most policies only cover accidental death in the first year. Make sure to read and question your policy details if unsure.

**Payment:** Insurance requires ongoing monthly payments or premiums for a fixed value of cover, which is typically between \$5,000 - \$15,000. The money is paid to your beneficiary when you pass away to help cover funeral expenses.

**Premiums:** Premiums may increase with age and grow over time. They can rise steeply for people aged 50+ and can result in people cancelling their policy in a few years.

**Cancelling a Policy:** Some premium payments can become unaffordable over time and result in cancellation. Unfortunately people lose the benefit of the premiums they have already paid once they have cancelled a policy.

**Receiving Funds:** Depending on the details of your policy, it could be paid in as little as 48 hours once completed claims paperwork is received. If there are any questions around the cause of death it may take longer, if your policy has any exclusions regarding the cause of death.

It is important to weigh up the benefits and issues surrounding funeral insurance when deciding if it is the right option for you.





# *What Are Funeral Bonds?*

Funeral bonds are managed investments that can help you save for funeral expenses. Funds can only be withdrawn after your death and can only be used to pay for your funeral. There are two main types of bond: -

- Funeral Bond
- Prepaid Funeral Plan

For ease we will refer to these jointly as bonds, expect when outlining the differences.

## **FEATURES OF FUNERAL BONDS**

**Management:** Money within a funeral bond must be held in an independently managed funeral fund.

**Interest:** The interest of funeral bonds must be added (or re-invested) into the capital.

**Access:** The funds can only be accessed after your death to pay for funeral costs.

**Asset Tests:** Money invested in funeral bonds is not subject to asset or income tests for your aged pension.

## **FINAL VALUE**

**Funeral Bonds:** The final value after interest earned on your bond may not be the same as the actual cost of your funeral. Any additional costs would need to be paid at the time of the funeral, however if there are additional funds, these would be returned to the family after the funeral expenses are paid.

**Prepaid Funeral Plan:** The prepaid funeral plan is a guaranteed fixed price funeral prearrangement and as such, the amount paid to the funeral home will fully cover the arranged funeral and there will be no out of pocket expenses for the family, nor is any excess funds returned.

**Payment:** You are able to contribute via a lump sum or by monthly payments up until you reach the selected value of your bond.

# Why Have A Funeral

Whether you're planning for yourself or a loved one, the funeral service is one of the most important elements of a person's final arrangements.

It is important to have a service that reflects the wishes of the person who has passed, as well as the ones left behind.

Regardless of whether you or your loved one has requested cremation or burial, the commemoration of their life, their journey, is an important part of the grieving process. It can: -

- Honour, recognize and celebrate their lifetime journey
- Allow family and friends the chance to say goodbye
- Provide an opportunity for family and friends to share their stories with each other

## SO WHAT IS A FUNERAL?

In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other, and to pay tribute to the life of the deceased. It can involve one or more of the following components:

**The Ceremony:** A formal or informal ceremony or ritual prior to the cremation or burial is generally considered a funeral service. At the funeral service, the coffin or casket is present and you could choose to have it open or closed either prior to or even during the service.

A similar ceremony can be held after the cremation or burial and this is most often called a memorial service.

At the memorial service, you can choose to have the ashes present in an urn or not, and often a symbolic area including a photo, flowers and the urn are on display in place of the coffin.

Any such ceremony provides a specific time and place for family to gather and celebrate the life of their loved one.

While there may be some cultural or faith beliefs that dictate what sort of ceremony is conducted, there are often many ways that you can personalise the ceremony to be most appropriate for you.

**Viewings:** These can be held on the day or days prior to the funeral, or immediately prior to the service. The viewing provides a way for family and friends to pay their respects and offer condolences.

**Graveside Service:** A graveside service provides a simpler ceremony for a burial to be conducted at the side of the grave instead of in an indoor venue and then travelling to the grave for the burial. A graveside service may be also conducted in addition to a traditional indoor service.



# *What To Do First: A Checklist*

When a death occurs there are so many things to consider and decisions to make. These lists can help you navigate through them.

## **WHEN A DEATH OCCURS:**

**At Home:** Should an expected death occur at a private residence, the initial contact should be to the attending doctor or nurse. From there, he/she will officially confirm the death and issue a Life Extinct Certificate or Cause of Death Certificate. Integrity Funerals can then be called to begin arrangements.

**At a Hospital:** Contact Integrity Funerals to begin arrangements.

**Aged Care Facility:** Notify the staff you have selected Integrity Funerals; they will then notify us on your behalf. Contact Integrity Funerals to begin arrangements.

## **UNEXPECTED OR SUDDEN DEATHS**

In some cases, particularly when a death is sudden or unexpected, a doctor may not be able to issue the Cause of Death Certificate and the Coroner needs to be notified. This usually means that the Queensland Police Service will be required to attend. It does not necessarily mean the death is suspicious, it is simply a necessary procedure to be followed in order to prepare a report for the Coroner to establish the cause of death. This Coronial process further applies to all unnatural deaths caused by accident, suicide, murder, or misadventure.

Understandably, this process usually takes a little longer than when a doctor simply issues a Cause of Death Certificate. We will communicate with the Queensland Police Service and the Coroner's Office in an effort to minimize the delay.

## CONTACT THESE PEOPLE AS SOON AS POSSIBLE

- Doctor
- Nursing service
- Integrity Funerals to set an appointment to make further arrangements
- Relatives and friends
- Personal Representative / Executor
- Employers (the employer of the deceased and of relatives who will need time off)
- Insurance agencies (life, health, and accident)
- Religious, fraternal, civic and veteran's organisations and unions (if applicable)
- Lawyer and Accountant

## SECURE VITAL STATISTICS OF THE DECEASED

- Full legal name - other names must be identified by "Also Known As" (AKA)
- Date and place of birth
- Home address
- Father's name and occupation
- Mother's name and occupation, including maiden name
- Marriage details for all marriages including place, age at time of marriage, and full name of spouse(s)
- Full name and date of birth of any children



# Burial or Cremation

## CREMATION VS BURIAL

### THE PROCESS

Most people are familiar with the burial process, where the body is washed, dressed, and sealed in a coffin or casket before being interred, usually below ground in a cemetery or above ground in a vault

However, not everyone is familiar with the cremation process. How does cremation work?

During a cremation, the body is delivered to a crematorium either in a coffin or casket. Staff remove the nameplate and any metal parts from the coffin and place the coffin into the cremator.

The full cremation process can take anywhere between 1-2 hours. After the cremation, any remaining metallic objects (such as coffin nails and prostheses) are removed from the cremated remains which are then transferred to a processor to reduce the bone fragments into a fine, granular consistency. The “ashes” are then placed in a sealed urn and dealt with according to the families instructions. They are usually ready for collection within 48 hours from cremation.

### COST

The cost of burials has been steadily increasing over the past decade as the available space in cemeteries continues to fill up. Currently in Australia, the average cost of a burial service including the grave plot and headstone can vary between \$12,000 - \$20,000 depending on selections and options.

In contrast, the average cost of a cremation service is \$7,500 - \$10,000.

### THE ENVIRONMENT

There have been numerous studies into whether burial or cremation is better for the environment. Most studies show that cremation is more sustainable and eco-friendly, but not always by as much as you might think.

Approximately 160kg of carbon dioxide is created by a cremation, almost four times more than a burial. However, when you consider that graves in cemeteries need to be maintained, watered, and fertilised in perpetuity, they actually have a larger carbon footprint. Studies estimate cremations to be anywhere between 10-50% better for the environment.

# *About You / Planning Questionnaire*

## **TO THOSE I LOVE AND LEAVE BEHIND...**

I wish to spare you as much anxiety, doubt, and confusion as possible at the time of my death, so in this booklet, I have suggested some arrangements in advance.

This booklet includes vital statistics, funeral service guidelines and cemetery/crematorium requests, which are all important to share with Integrity Funerals whilst assisting you to plan my service.

The booklet also includes more personal material for eulogies, funeral notices, and other remembrances as well as advice and guidance on other important issues you may come across.

Please accept these arrangements in the spirit they are given: with love, hoping to give you comfort, and helping you to remember the times we shared.

Signature: .....

Date: .....

Witness: .....

Date: .....

## **PERSON TO BE NOTIFIED FIRST UPON MY DEATH:**

Name: .....

Address: .....

Telephone: .....

.....

Relationship: .....

Email: .....

Notes: .....

## *Information for a Newspaper Announcement*

Place of Death: ..... Date of Death: .....

Spouse: ..... Married for number of years: .....

Children, their spouses: .....

.....

Grandchildren, their spouses: .....

.....

Siblings, their spouses: .....

.....

Memorial donations: .....



# FUNERAL INSTRUCTIONS

I would like my funeral to be like...

---

---

---

---

Place of Funeral

Address

---

---

Crematorium

After a service elsewhere do you wish to have a committal service at the crematorium?  Yes  No

---

Cemetery

New grave  Reserved grave  Reopen of existing family grave

Name of person already buried there

Date of death

Date of burial

Do you wish to have a further service at the graveside?  Yes  No

---

Whom do you wish to lead the service?

Clergyman  Civil celebrant  Other

Title

Name

---

Phone Number

Mobile

Do wish the service to be  Public  Private (Family only)

---

Do you wish to have a notice in the press?  Yes  No  Death notice  Funeral notice

Publication/s

---

---

Flowers

Type/description

Colours

---

Musical Selections

Song  Artist

Song  Artist

Song  Artist

Song  Artist

---

Instructions for Special Clothing and Jewellery Placement

---

Instructions for Coffin/Casket

Name of coffin/casket

Type of material used to manufacture

Colour/finish

Religious ornaments

---

Memorial Book/Attendance Book

Name

Colour

Military Service

Period of Service Rank

Service Number

Type of Service Pension

Membership of Ex-Service Organisation

RSL Sub-Branch to Notify:

Military Commemoration

Australian Flag  Australian White Ensign  RAAF Ensign  other (specify)

Last Post  Reveille  Ode  Lament

Or  Ship  Unit  Corps  Campaign Association to notify

Service Organisations (Rotary, Lions, CWA, etc.)

Masonic Service

Lodge

Contact

Phone Number

Pall bearers (usually 4-6 people)

Executor: Full name

Current residential address

Town/Suburb

Postcode

Country

Phone number

Mobile

Location of important Personal and Financial Records

Birth certificate or extract

Children's birth certificates (if necessary)

Marriage certificates

Divorce papers

Naturalisation certificates

Passport

Insurance policies (life, health, superannuation)

Bank book and income tax receipts

Mortgage details (If applicable)

My will

Other Business Details

My solicitor

Company directorships

Has the Funeral been Prearranged?

Yes

No

Name of company

Address

Phone number

Funeral Director

Has money been paid towards the Funeral/the Prearranged Funeral?  Yes

No

If yes, complete these details: Amount paid

Date paid / /

Funeral company's contract of agreement number

The documents regarding these arrangements are located at/in

POST TO: PO BOX 708, LABRADOR 4215 OR FAX TO: 07 5571 7459

# BRIEF HISTORY

Name \_\_\_\_\_ Nickname \_\_\_\_\_

Born where \_\_\_\_\_ When \_\_\_\_\_

Parents' Names \_\_\_\_\_

Father \_\_\_\_\_ Mother \_\_\_\_\_ (nee) \_\_\_\_\_

Place in family (eldest, youngest, etc) \_\_\_\_\_

Siblings \_\_\_\_\_

Family situation in childhood, youth \_\_\_\_\_

Education history School/s: \_\_\_\_\_

Further Education (Tech, TAFE, University) \_\_\_\_\_

Work history \_\_\_\_\_

Marriage at age \_\_\_\_\_

To whom \_\_\_\_\_

Where \_\_\_\_\_

Children born \_\_\_\_\_

Recent History \_\_\_\_\_

Circumstances of Death \_\_\_\_\_

## Characteristics

Personality \_\_\_\_\_

Character \_\_\_\_\_

Beliefs/Philosophies \_\_\_\_\_

Hobbies, interests \_\_\_\_\_

Personal Memories (Grandma's cooking, Grandpa's boat, etc.) \_\_\_\_\_

Famous sayings or habits \_\_\_\_\_

CLOSING OR SUMMARY SENTENCE \_\_\_\_\_

SPECIAL MUSIC TO BE PLAYED OR SUNG (In order of preference)

1. Song \_\_\_\_\_ Artist \_\_\_\_\_

2. Song \_\_\_\_\_ Artist \_\_\_\_\_

3. Song \_\_\_\_\_ Artist \_\_\_\_\_

# FAMILY HISTORY

Full name

Current residential address

Town/Suburb

Postcode

Country

Phone number

Mobile

Gender

Next of Kin

(Is this person the Executor?  Yes  No)

Full name

Current residential address

Town/Suburb

Postcode

Country

Phone number

Mobile

Birth Date

Place

Town

State

Country

Australian resident since (year)

Do you have Aboriginal or Torres Strait Islander Descent?  Yes  No

Marital Details

Status  married  never married  separated  divorced  widow/widower

1st Marriage

Place

Age when married

Full name of spouse (prior to marriage)

2nd Marriage

Place

Age when married

Full name of spouse (prior to marriage)

3rd Marriage

Place

Age when married

Full name of spouse (prior to marriage)

Children's Details

Given names

DOB

Gender

Given names

DOB

Gender

Given names

DOB

Gender

Given names

DOB

Gender

Given names

DOB

Gender

Parents Details

Father's full name

Usual occupation during working life

Mother's given names

Mother's maiden name

Usual occupation during working life

Employment Details

Usual occupation during working life

Main tasks performed in that occupation

POST TO: PO BOX 708, LABRADOR 4215 OR FAX TO: 07 5571 7459

### NOTIFICATIONS CHECKLIST

We offer the following checklist as a guide to the people and organisations that you may need to advise if you are responsible for the affairs of someone who has died.

- |   |   |
|---|---|
| <input type="checkbox"/> Solicitor and/or Public Trustee          | <input type="checkbox"/> Domiciliary nursing service                    |
| <input type="checkbox"/> Centrelink                               | <input type="checkbox"/> Accountant                                     |
| <input type="checkbox"/> Superannuation funds                     | <input type="checkbox"/> Department of Veterans' Affairs                |
| <input type="checkbox"/> Medicare                                 | <input type="checkbox"/> Insurance companies – life and general         |
| <input type="checkbox"/> Australian Taxation Office               | <input type="checkbox"/> Health benefits fund                           |
| <input type="checkbox"/> Building societies                       | <input type="checkbox"/> Banks – account and credit card providers      |
| <input type="checkbox"/> Finance companies                        | <input type="checkbox"/> Credit unions                                  |
| <input type="checkbox"/> Companies for directorships              | <input type="checkbox"/> Friendly society                               |
| <input type="checkbox"/> Employee association                     | <input type="checkbox"/> Employer or former employer                    |
| <input type="checkbox"/> Trade union                              | <input type="checkbox"/> Professional association                       |
| <input type="checkbox"/> Service club/community organisations     | <input type="checkbox"/> Church   |
| <input type="checkbox"/> Ex-service associations                  | <input type="checkbox"/> Social club                                    |
| <input type="checkbox"/> Dentist                                  | <input type="checkbox"/> Medical practitioners – GP and specialists     |
| <input type="checkbox"/> Hospitals                                | <input type="checkbox"/> Pharmacist                                     |
| <input type="checkbox"/> Electoral office                         | <input type="checkbox"/> Ambulance service                              |
| <input type="checkbox"/> Local government – rates                 | <input type="checkbox"/> Department of Transport – vehicle registration |
| <input type="checkbox"/> Electricity, gas and telephone providers | <input type="checkbox"/> Australia Post                                 |
| <input type="checkbox"/> Home appliance rental                    | <input type="checkbox"/> Home delivery services                         |
| <input type="checkbox"/> Gardening/mowing services                | <input type="checkbox"/> Meals on Wheels                                |

# *What I s Grief?*

*"Grief is reaching out for someone who's always been there, only to find when you need them the most, one last time, they're gone".*

The death of a loved one is life's most painful event. People's reactions to death remain one of society's least understood and most off-limits' topics for discussion. Often griever's are left totally alone in dealing with their pain, loneliness, and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound that must heal. At times it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was. We know, however, that these feelings of being incomplete can fade over time.

Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process.

## **THE GRIEVING PROCESS**

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share. For example, someone experiencing grief usually moves through a series of emotional stages such as shock, numbness, guilt, anger, and denial. Physical responses are typical also, and can include: sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks, and months go by, the person who is experiencing loss moves through emotional and physical reactions that lead toward acceptance, healing, and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months should consider getting professional assistance.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persist, it is probably time to see a doctor.

## **ALLOW YOURSELF TO MOURN**

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing.

You are beginning a journey that is often frightening, painful, overwhelming, and sometimes lonely. This section provides practical suggestions to help you move toward healing in your personal grief experience.

## **REALIZE YOUR GRIEF IS UNIQUE**

Your grief is unique. No one will grieve in exactly the same way as you. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system, and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one-day-at-a-time" approach that allows you to grieve at your own pace.



## TALK ABOUT YOUR GRIEF

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so doesn't mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those people who will walk "with" not "in front of" or "behind" you in your journey through grief.

Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy". While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

## EXPECT TO FEEL A MULTITUDE OF EMOTIONS

Experiencing a loss affects your head, heart, and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously. As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times.

These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

## ALLOW FOR NUMBNESS

Feeling dazed or numb when someone you loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.

## BE TOLERANT OF YOUR PHYSICAL AND EMOTIONAL LIMITS

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your low energy levels may naturally slow you down. Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn't mean feeling sorry for yourself; it means using your survival skills.

## DEVELOP A SUPPORT SYSTEM

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

## MAKE USE OF RITUAL

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings, cheat everyone who cares a chance to pay tribute to someone who was and always will be loved.

## EMBRACE YOUR SPIRITUALITY

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs.

If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grieving process. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you don't need to grieve". Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

## ALLOW A SEARCH FOR MEANING

You may find yourself asking, "Why did he die?", "Why this way?", "Why now?". This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

## TREASURE YOUR MEMORIES

Memories are one of the best legacies that exist after someone dies. Treasure them. Share them with your family and friends. Recognize that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

## MOVE TOWARD YOUR GRIEF AND HEAL

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Reconciling

your grief will not happen quickly. Remember that grief is a journey, not an event.

Be patient and tolerant with yourself. Never forget that the death of a loved one changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

## ACCEPTING A LOSS

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses along with the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in the mental or physical health of someone you love.
- Retiring from a career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favourite pet.

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience. The emotions they create in us are part of living as well.

# *Helping A Friend Or Neighbour Cope With Loss*



## **BEFORE THE FUNERAL**

1. Offer to notify family and friends about funeral arrangements.
2. House-sit to prevent burglaries during the funeral and viewing.
3. Help answer phones and greet visitors.
4. Keep a record of everyone who calls, visits or has been contacted.
5. Help coordinate the food and drink supply.
6. Offer to pick up friends and family at the airport and to arrange accommodations.
7. Offer to provide transportation for out-of-town visitors.
8. Help keep the house clean and the dishes washed.

## **AFTER THE FUNERAL**

1. Prepare or provide dinner on a day that is mutually acceptable.
2. Do Step 1 every week for two to three months
3. Offer to help with the garden such as watering, mowing, or pruning.
4. Feed and exercise the pets, if any.
5. Write notes offering encouragement and support.
6. Offer to drive or accompany him/her to the cemetery or crematorium regularly.
7. Offer to house-sit so he/she can get away or visit family out of town.
8. Make a weekly run to the supermarket, laundry, or cleaners.
9. Help with the Thank You notes and/or other correspondence.
10. Anticipate difficult periods such as anniversaries, birthdays, holidays, and the anniversary of death.
11. Always mention the deceased by name and encourage reminiscing.
12. Above all, just listening your concern and presence will help.



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