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Arranging a Funeral



None of us like to think about arranging a funeral

In fact it's a matter we'd all rather avoid. When that time does come, however, you need compassion and the help and advice of someone you can trust – Creightons Funeral Service.

Creightons Funeral Service was founded over 170 years ago, the company has developed experience, expertise in the funeral customs of numerous faiths and cultures, today providing service for a broad spectrum of the community.

As part of the Palmdale Group, we are committed to maintaining the most modern facilities and equipment.

You can rely on us to take the very best of care and give you the flexibility of choice to reflect your individual needs.

Locally owned and proudly Australian, our operations remain focused on the families we support with 24-hour support, 7 days a week.

24hr Careline
Central Coast (02) 4324 1533
Hunter (02) 4991 5556
Sydney (02) 9488 9265
visit www.creightonsfuneralservice.com.au



Introduction

Nothing prepares you for the emotional shock of losing someone close, even when that passing may be expected. Most of us are oblivious as to what to do and the legal requirements involved.

At the same time, there are a lot of decisions to be made – often at a time when grieving family and friends, already distressed, are least capable of making them. Further, they may not be fully aware of that loved one's final personal wishes.

While we strongly recommend a Creightons Pre-Paid Funeral Plan to avoid these difficulties, we also realise that such pre-arrangements will not always be in place.

We trust that the information provided in the following pages helps clarify the process of arranging a funeral. In doing so, it allows you to both consider, determine and record your options, as a step towards at least reducing some of the stress associated with the death of a loved one.



The Initial Steps

At Creightons we understand that when a loved one passes away, whether it is expected or not, it can be difficult to know what you need to do.

To help you at this difficult time our guide may assist.

Cause of death and transfer of the body into care:

A funeral director can only bring a deceased into our care when a medical practitioner has signed off on the medical cause of death. Depending on the circumstances certification can be completed by:

The family doctor or one at the nursing home, aged care centre, hospital or the coroner.

These forms may be called:

Medical Certificate Cause of Death

Certificate of Life Extinct

Record of Life Extinct, or

Doctors Certificate of Cause of Death

Make contact with a funeral home.

We're available for calls 24 hours a day, 7 days a week and we can arrange to bring your loved one into care.

Call Central Coast (02) 4324 1533

Hunter (02) 4991 5556

Sydney (02) 9488 9265

Meet with your Creightons Representative

We will find a time that is convenient for you to either come in and see us, or for us to meet you somewhere you feel comfortable.

We will answer all your questions.

Make arrangements for the funeral service, a burial or cremation.

Make suggestions about how to personalise the funeral, and we will attend to all of the official details for the funeral, the burial or cremation.

Day of the funeral

On the day of the service we will take care of everything. Our staff will look after you, your family and friends in a genuine and respectful way. We will conduct the funeral according to the choices you have made.



The Importance of a Funeral Service

There is no 'normal' funeral service, only that which is appropriate to you, your family and friends. From the very first call, Creightons staff are here to help. Our representative will guide, advise and assist you with all of the details and once determined, ensure that the arrangements you have chosen are carried out in accordance with your wishes. No request is considered 'too difficult' or 'too unusual'.

Properly arranged, the funeral will:

- Ensure the suitable and legal burial or cremation of the deceased with due reverence and decorum
- Reflect the individuality of the deceased. Whether the service is elaborate or simple, public or private, it should aim to reflect the life of the deceased and hold special meaning for family & friends
- If appropriate, reflect one's spiritual beliefs as a reaffirmation of faith in a greater life beyond this world
- Help the bereaved face the reality of death, enabling them to take the first steps towards working through their grief



Arranging the Funeral

The initial meeting with your Creightons representative will take around 1-2 hours in duration. During this meeting, they will assist you to decide on the many practical and celebratory aspects of the funeral, including:

- Will it be a Burial or Cremation
- What is the preferred day, time and venue of the service
- Who is to lead the service: a member of the clergy; a celebrant; a family member or friend
- Will there be a viewing and who should attend
- Who will carry the casket
- What kind of casket
- What floral tribute is required
- What will be the wording and placement of any press notices
- Are mourning cars required
- What kind of music is required
- Who will prepare and give a eulogy
- Will the service be recorded
- What special things can be done to personalise the ceremony
(eg. photo presentation on computer;
photos on the coffin;
Service club guard of honour)
- Will any after-service function be appropriate

A number of legal forms also need to be completed. The information required for these is detailed in the following pages.

It is important to check whether the deceased left any specific instructions with their Will as to their wishes.

Where no executor is named the Next of Kin is responsible for arranging the funeral of the deceased, for example spouse, child, parent, legal partner or sibling. If there is an Executor they may in his/her discretion appoint a person to make necessary arrangements with a Funeral Director. In some cases authorities in institutions where a person may not have any known relatives may need to make necessary arrangements.

This is usually done by the Social Worker or another authorised office. If specific wishes have been left by the deceased these should be raised in discussions with the executor of the Will. If there is no Will, these decisions need to be made by the closest surviving relatives.

Costs and Charges

As a commemoration of a loved one's life, the funeral service will reflect the personal, cultural and financial needs of your family.

There are no set fees. With so many variables involved in a funeral arrangement it is difficult to provide a satisfactory response to the question – "How much will it cost?"

At Creightons, we encourage our representatives to meet directly with you at your convenience, so we can be as specific as possible.

Cost Breakdown

Generally, there are three main cost areas associated with a funeral:

Professional Service Fee

This covers all of the tasks involved in arranging, planning and conducting the funeral, including:

- Transfer to our mortuary
- Provision of mortuary care
- Use of funeral and transfer vehicles
- Liaison and co-ordination with third parties (chapels; clergy; statutory authorities; cemetery/crematorium; newspapers; florists; caterers)
- Managing the order of service; music requirements and memorial book

Coffin

This depends entirely on the construction type; quality, finish and style chosen

Other Disbursements

These vary by the facility or service provider chosen but are the same for all funeral directors.

- Cemetery/crematorium charges
- Newspaper notices/flowers
- Clergy/celebrant fee
- Catering

Frequently Asked Questions

How soon can a funeral be held?

If there are no concerns surrounding a sudden or accidental death, the funeral can usually be held within a few days – again, depending on the wishes of the family.

Should we have 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 also allows for quiet times of reflection and good-byes. Most viewings are held in our purpose built private rooms with staff available for support.

What about clothing?

Your loved one can be dressed as you wish, whether or not you are planning a viewing. Our representatives will discuss options with you.



Is embalming necessary?

Embalming is only necessary in the following circumstances:

- Transferring a body overseas
- Burial above ground in a crypt or vault
- A longer than usual delay between death and the funeral

Generally, embalming is not carried out, however if required our representative can make the necessary arrangement with our qualified embalmer.

Is cremation less expensive than burial?

A service involving a burial includes the cost of the grave, opening/closing fees for the site and ongoing maintenance. The cost will vary depending on the cemetery chosen. This will often appear more expensive than a cremation, primarily because the cost of the final resting place (the gravesite) is included. After cremation, the family will need to decide whether to have a memorial site as a tangible recognition of their loved one's life in order to preserve their memory. Memorials also serve to provide the 'peace of mind' that comes from knowing that a loved one is resting quietly in a tranquil environment.

What about Flowers?

Flowers are also a matter of personal choice. From a single rose to large floral tributes, flowers can be an important and symbolic part of a funeral. Our representatives can show you a broad selection and make all necessary arrangements.

Our Conductors will collect the cards and return them to you, so they can be acknowledged at a later date.



Can Creightons arrange a minister/celebrant?

We will consult and co-ordinate with your chosen clergy or celebrant or introduce you to one who can assist and support with the service.

Can we cater for different cultures and traditions?

Through our 170 years of operations, Creightons are well aware of the need to take into consideration the various personal requests of the families we are assisting – including and incorporating the rituals of relevant cultures and religions.

What religious ceremony can I have with cremation?

Services for cremation are the same as those for a burial. The service may take place in one's own church or in a chapel within a cemetery.



Must there be any religious ceremony with cremation or burial?

No, a civil ceremony can be conducted or there may be none at all.

Is more than one coffin cremated at one time?

No. Cremators are designed specifically to take one coffin at a time. Identification plates are placed on each cremator to ensure accuracy throughout the process.

These identification plates remain with the ashes even after placed in the final container. This system guarantees that ashes cannot be mixed up.

What happens with the ashes?

After cremation the ashes are stored securely at the crematorium. We will write to advise you that they are on hand. We can then organise an appointment with one of our customer service representatives who can best explain the options available.

Who else should be contacted?

The following is an exert from Australian Government Dept of Human Resources

Person or Organisation to be contacted	Notified of Death Yes/No	Contact person address & Phone No	Details of person who died. Account No. Medicare No. etc
Australian Taxation Office		132 865	
Banks			
Credit Unions			
Centrelink Payments		132 300	
Child Support Services		131 272	
Clubs			
R.S.L. etc			
Credit Cards			
Hire Purchase			
Department of Veterans Affairs		133 254	
Australian Electoral Commission		132 326	
Executor of the Will			
Dentist			
Doctor			
Foreign Pension Authority (If unknow contact Centrelink International Services		131 673	
Funeral Bond		Yes / No	
Funeral Insurance		Yes / No	
Health Benefits Fund			
Health Professionals (eg physiotherapist, podiatrist optometrist, etc)			

Person or Organisation to be contacted	Notified of Death Yes/No	Contact person address & Phone No	Details of person who died. Account No. Medicare No. etc
Hearing Centre			
Hospital			
Insurance Companies			
Landlord, Tenants			
Local Council			
Medicare Services		132 011	
Local Post Office			
Preferred Funeral Director			
Prepaid Funeral		Yes / No	
Professional Bodies eg Solicitor, Accountant			
Public Services eg Library			
Public Trustee			
Religious Advisor			
Utilities: Electricity			
Superannuation Fund			
Telecommunications eg Phone/Internet			
Utilities: Gas			
Vehicle Registration and Licensing			

The importance of having a Will

A Will is a document that clearly sets out an individual's wishes for the distribution of their assets after they die.

Many people avoid the necessity of making a legal Will for various reasons. Some feel that they do not have enough assets to justify a Will, or they 'just have not got around to it', or in other cases, plain superstition.

However, we should all realise the unnecessary delay, expense, possible hardship and distress to our loved ones caused by not leaving a Will or leaving an improperly drafted Will.

If you die without a Will, your assets or estate will be divided according to a formula set out by government legislation – even to the extent that your estate could pass to the government. It is also important to realise that specific legal requirements need to be followed for a Will to be valid. You can prepare your own Will but it's not advisable because of these requirements.

A Will should be prepared in consultation with your own legal advisor or solicitor.

Another option is to use the services of the NSW Trustee and Guardian whose offices can be contacted by phone on 1300 364 103.

Once made it is advisable to review the contents periodically to ensure that it is kept up to date regarding changed circumstances and needs.



Pre-Paid Funeral Plans

Make planning for the future easy and save money with a pre-paid funeral plan. By taking out a pre-paid funeral plan your family and friends won't be left to deal with the funeral costs or worry about making the right choices for the service.

You pay at today's price and therefore avoiding rising costs.

Once paid in full there is no more to pay unless additional are incurred. Pay in full or elect to pay over time installments. Our experienced staff will help personalise a plan for you.

Your pre-paid funeral plan can be tailored to meet your needs, your way, to suit your budget.

You have peace of mind by relieving your family of the financial responsibility at this time.

Pension and entitlements-no negative effects, in fact a prepaid funeral might help obtain full or part pension.

Money invested in a pre-paid funeral plan is asset test exempt, regardless of the prepaid amount. Unlike a funeral bond, the current threshold limit does not apply to prepaid funeral plans or memorial sites.

More information may be found at <http://www.dva.gov.au/factsheet-is95-funeral-bonds-and-prepaid-funeral-plans>

For more information or to make an appointment to meet our qualified Funeral Representative team call
Central Coast (02) 4324 1533
Hunter (02) 4991 5556
Sydney (02) 9488 9265

Schedule of Creightons fees

Below is a list of the services and costs which Creightons Funeral Service can offer to you:

<input type="checkbox"/>	Professional Service Fee	\$
<input type="checkbox"/>	Casket	\$
<input type="checkbox"/>	Mileage	\$
<input type="checkbox"/>	Viewing Preparation	\$
<input type="checkbox"/>	Clergy / Celebrant	\$
<input type="checkbox"/>	Doctors Fees	\$
<input type="checkbox"/>	Registration Certificate	\$
<input type="checkbox"/>	Chapel	\$
<input type="checkbox"/>	Press Notices	\$
<input type="checkbox"/>	Floral Arrangements	\$
<input type="checkbox"/>	Hire Car	\$
<input type="checkbox"/>	Cremation Fee	\$
<input type="checkbox"/>	Memorial Site / Plaque Provision	\$
<input type="checkbox"/>	Grave Purchase (Palmdale)	\$
<input type="checkbox"/>	Grave Purchase (Cemetery)	\$
<input type="checkbox"/>	Council Cemetery Fee / Permit	\$
<input type="checkbox"/>	Opening / Closing Fee	\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
<input type="checkbox"/>		\$
Total (inc. GST)*		\$

* Prices are subject to change

Quotes are valid for a 14 day period from this date / /

Additional costs will incur for Saturday Services and subject to availability

On behalf of Creightons Funeral Services.

Personal Information

Information required by the NSW Department
of Births, Deaths & Marriages

Surname: _____

Given Names: _____

☐ Male ☐ Female

Usual Occupation

(if retired, state former occupation):

Date of Birth: ____/____/____

Place of Birth:

Town _____ State _____

Country _____

If born Overseas, date of arrival in Australia:

☐ Married ☐ Widow/Widower ☐ De Facto

☐ Divorced ☐ Never Married

Usual Residence: _____

_____ P'code: _____

Father's Surname: _____

Given Names: _____

Mother's Maiden Name: _____

Given Names : _____

First Marriage

Date of Marriage: _____

Place of Marriage: _____

Full Maiden Name of Spouse:

Second Marriage

Date of Marriage: _____

Place of Marriage: _____

Full Maiden Name of Spouse:

Children (Note: If deceased, please indicate after DOB)

1. Names: _____

Date of Birth: ____/____/____ ☐ Dec. M/F

2. Names: _____

Date of Birth: ____/____/____ ☐ Dec. M/F

3. Names: _____

Date of Birth: ____/____/____ ☐ Dec. M/F

4. Names: _____

Date of Birth: ____/____/____ ☐ Dec. M/F

5. Names: _____

Date of Birth: ____/____/____ ☐ Dec. M/F

Funeral Service Preferences

☐ Cremation ☐ Burial

Chapel

☐ Chapel ☐ Graveside ☐ Church

Church: _____

RSL Sub Branch (if applicable):

Flag? ☐ Yes ☐ No

Type: _____

Celebrant / Minister:

Newspaper Notice: ☐ Yes ☐ No

Edition/s:

Music Selection:

1. _____

2. _____

3. _____

Style Coffin / Casket:

Flowers: _____

Donations: _____

Memorial Information

Pre-Owned Site Details

Name and Address of Cemetery:

Site Location / Details :

Name of Grantee (owner / purchaser of site):

If No Pre-Owned Site

Type of Memorial Site Desired:

Burial:

☐ Grave

☐ Crypt

☐ Family Estate

Cremation:

☐ Wall Niche

☐ Garden Niche

☐ Family Estate



24hr Careline

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Email: creightons@palmdalegroup.com.au

Website: www.creightonsfuneralservice.com.au



1300 130 955

Central Coast 24hr Careline **02 4324 1533**

Offices at: Palmdale, Mingara, Toukley, Erina Heights

Hunter Region: 24hr Careline **02 4991 5556**

Offices at: Kurri Kurri, Cessnock, East Maitland

Sydney 24hr Careline **02 9488 9265**

Cnr Pacific Hwy & Telegraph Road, Pymble

Email: creightons@palmdalegroup.com.au

PO Box 55, Ourimbah NSW 2258
visit www.creightonsfuneralservice.com.au

Part of the Palmdale Group

