

Arranging a Funeral *& Coping with Grief in Adult Life*





Garden Chapel



Erina Chapel

Today at Creightons we strive to
guide you every step of the way,
as we have done
for almost two centuries.

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 their 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 consider, determine and record your options, as a step towards 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.

Your funeral director can only bring a deceased into their care after the death has been verified by a medical professional. Depending on the circumstances, verification can be completed by a doctor, registered nurse or paramedic. They will provide the necessary documentation required prior to transportation. These documents can be a Medical Certificate Cause of Death, a Life Extinct Certificate, a Verification of Death or an Expected Home Death Certificate.

Should the death become a coronial matter, your funeral director will require documentation from the appropriate court house, prior to your loved one being released in to their care.

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.

24hr careline 1300 130 955 Hunter (02) 4991 5556
Central Coast (02) 4324 1533 Sydney (02) 9488 9265

www.creightonsfuneralservice.com.au

[facebook](#)



The Garden Chapel

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 of your questions and make arrangements for the funeral service, burial or cremation. We can make suggestions about how to personalise the funeral, and we will attend to all of the official details regarding the funeral service, 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.



Palmdale

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, religious or civil, it should aim to reflect the life of the deceased and hold special meaning for family and 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 with deciding on the many practical and celebratory aspects of the funeral, including:

- Will it be a burial or cremation
- 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
- Coffin choice
- Placement/carrying the coffin
- Floral tribute choices
- Wording and placement of any press notices or Facebook posts
- Are mourning cars required
- Music choices
- Who will prepare and deliver a eulogy
- Will the service be recorded/livestreamed
- Special requests to personalise the ceremony (eg. photo presentation; photos or memorabilia for display; service club guard of honour)
- Will an after-service function be appropriate



East Maitland



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 an Executor is not 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 officer. If specific wishes have been left by the deceased these should be raised in discussions with the Executor of the will. If there isn't a will, these decisions need to be made by senior next of kin.

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.

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?" Please refer to our website for pricing guide www.creightonsfuneralservice.com.au

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, medical and legal professionals)
- Managing the audio and visual requirements and memorial book
- Online condolence messaging exclusive to Creightons Funeral Service families
- Livestreaming
- Recording of service (where available)

Coffin

This depends entirely on the construction type; quality, finish and style chosen. Please visit our website for a complete guide to available styles and pricing.

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
- Mourning stationery
- Medical certificates and registered death certificate

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 in a few days or up to weeks, 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 goodbyes. 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:

- Repatriation of a deceased overseas
- Burial above ground in a crypt or vault
- A longer than usual delay between death and the funeral
- Cultural requirements eg. deceased is taken to the family home

Generally, embalming is not carried out, however, if required your 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 selection and make all necessary arrangements.

Samples of flower displays/coffin covers size and pricing can be viewed on our website.

Complimentary Condolence Book

The guests at the service will have the opportunity to record their attendance in the complimentary condolence book provided. This will be presented to you at the conclusion of the service, along with the personal items, photos, and memorabilia that you have provided for the service, and have instructed be returned to you. You may instruct if some items are to remain with the coffin. Discuss these options with your Funeral representative.

A certified copy of the Medical Certificate is provided and placed in the condolence book when available. We will submit the application for the official Death Certificate to Births Deaths and Marriages on your behalf. When available, this will be mailed via registered post, direct to the Executor or in their absence, the senior next of kin.



St Patrick's Nulkaba

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?

With over 180 years of operation, Creightons have developed experience and expertise incorporating the rituals and funeral customs of numerous faiths and cultures.

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.

Must there be a 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 the identity of the deceased throughout the process.

These identification plates remain with the ashes after placement 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 you and advise 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 excerpt from Australian Government Dept of Human Resources

Pre-Paid Funeral # _____

Pre-Paid Memorial Site # _____

Executor of the Will _____

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		132 861	
Services NSW		132 300	
Department of Veterans Affairs		1800 555 254	
Banks			
Child Support Services		131 272	
Clubs: RSL etc.			
Australian Electoral Commission		132 326	
Executor of the Will			
Foreign Pension Authority (if unknown, contact Centrelink International Services)		131 673	
Health Benefits Fund			
Health professionals			
Insurance Companies			
Landlord, Tenants			
Local Council			
Services NSW		132 011	

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
Local Post Office			
Pre-Paid Funeral		Yes / No	
Professional Bodies eg. Solicitor, Accountant			
Public Trustee			
Religious Advisor			
Utilities			
Superannuation Fund			
Telecommunications eg. Phone/Internet			

Grief support services:



beyondblue.org.au
1300 224 6 6



feelthemagic.org.au
1300 602 465



rednose.org.au
1300 308 307



lifeline.org.au
13 11 14



blackdoginstitute.org.au



cancer.org.au
13 11 20



kidshelpline.com.au
1800 551 800



thecompassionatefriendsnsw.org.au
1300 064 068

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 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 understand the unnecessary delay, expense, possible hardship and distress our loved ones are caused by not leaving a will or leaving an improperly drafted will.

Should 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 109 290. Once made it is advisable to review the contents periodically to ensure that it is kept up to date should circumstances change.



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 your service.

Rising costs are avoided when pre paying for a service in the future, at today's prices. Full payment can be made when the agreement is signed or you may wish to make instalments over 1 to 3 years. Our experienced staff will help personalise a plan for you.

Once you have paid in full, there are no further costs unless additional products are requested at the time of your passing.

Your pre-paid funeral plan can be tailored to meet your needs, your way, and 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 pre-paid 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 Services Australia website: <https://www.servicesaustralia.gov.au>



Understanding Adult Grief

The death of a loved one whether anticipated or not, is one of the most stressful experiences that we will encounter during our life. Grief is our response to this loss. It is the thoughts, feelings and reactions we experience when someone we love dies. Grief is painful and it affects every part of us, our mind, body and spirit. It is also varied and different for different people.

Our grief is impacted by our relationship to the person who has died and how they gave meaning to our life. While these experiences may be unfamiliar to you, grief is a normal, natural and healthy response to the loss of someone you loved and valued.

The purpose of this brochure is to answer some of the questions you might have about grief and to offer some insights into what you might be experiencing at this time. Suggestions have also been included which may provide some added guidance and support during this period in your life.

How long will my grief last?

It is important to understand that grief is something we experience as opposed to something we must overcome. Every individual reacts to grief and loss differently and in the same way, the length of the healing process is unique to each of us. The grieving process does not fit into a precise timetable or follow a set pattern however over time the pain and distress may decrease.

With support from family, friends and (if necessary) professional counsellors, we can gradually learn to adjust, recover from our loss and find new ways to live. Grief is by nature unpredictable and may resurface at any stage of your life triggered by an experience that sparks a memory of the person who has died. This too is normal and natural. With time, support and healing, most people find that they become more in control of their grief rather than their grief being in control of them.

What can happen during the grieving process?

The changes that are associated with the death of someone we love can leave us confused, fearful and uncertain. Our initial response to such a loss is often shock, numbness, denial and disbelief.

This is nature's way of temporarily protecting us from the full reality of what we have lost. Feeling childlike, helpless and vulnerable on the inside is another common response to the crisis that accompanies loss.

Although your experience of grief is unique, there are some responses to loss that we all share. Some of these you may experience, while others you will not.

Emotional responses you may experience:

- Sadness, pain
- Feelings of helplessness, panic, despair
- Depression
- Anxiety, fear
- Anger, frustration, resentment
- Loneliness, yearning
- Self-blame, guilt
- Relief, hope, acceptance
- Fatigue

Physical responses you may experience:

- Loss of appetite, lack of energy
- Headaches, dizziness, nausea
- Tightness in the chest, heart palpitations, breathlessness
- Muscle aches and pains
- Constipation or diarrhoea
- Weight gain or loss

Thoughts you might have:

- You may think you will never get over your loss
- You may experience disbelief
- You may have a preoccupation with images of the deceased
- Loss of memory, confusion, difficulty concentrating
- Obsessive or compulsive thoughts
- Visual or auditory hallucinations



Behaviours you might notice:

- Crying
- Difficulty sleeping
- Change in appetite
- Social withdrawal
- Disorganisation or restlessness
- Searching for the deceased
- Treasuring objects belonging to the deceased
- Avoiding reminders of the deceased
- Dreams or nightmares



What can I do to help and support myself?

As the experience of grief is unique to each individual, the strategies that may help during this time will also differ. Thinking back to any past periods of stress and emotional upheaval in your life and the things that helped you at those times can give you an idea of the strategies that work best for you.

The following is a list of suggestions that others have found useful

- Allow yourself to cry
- Look after yourself – get plenty of rest and try to eat small, easily digestible meals
- Limit alcohol, tranquillisers, analgesics, sleeping tablets and other mood altering drugs
- Participate in regular gentle exercise
- Ask for help and support from others who care about you
- Share stories, thoughts and feelings about your loved one with family and friends
- Express your grief outwardly. Using a diary or journal to write, draw, paint or scrapbook also helps to express your feelings and tell the story of your loss

- Create a memorial to honour your loved one
- Use rituals and customs that are meaningful to you – for example visit your loved ones resting place, continue to celebrate special days such as anniversaries and birthdays
- Draw on religious and spiritual beliefs if this is helpful to you
- Take time out to do the things you would normally enjoy and things that are relaxing and soothing

What do I do if I feel I am not coping?

Don't expect too much from yourself too soon. However, if you or anyone close to you is concerned about any of the responses that you are experiencing, it is a good idea to seek medical advice from your GP. Grief shares many of the same symptoms as depression. Talk to your GP if you are unsure whether you are experiencing normal grief or depression.

Usually painful feelings diminish with time however professional help may be required if your feelings remain at an intense level for a prolonged period. Talking to a trained counsellor can provide support and comfort and help you to find other ways to manage, especially if you are having trouble resolving the thoughts, feelings or behaviours connected with your loss.

Most of us learn to live with our loss with the support of family, friends and our own resources. If your life or your grief seems particularly complicated and difficult, it is a good idea to seek professional help.



Where else can I go for support?

National Association for Loss & Grief (NALAG)

Central Coast

☎ 02 4369 1431

➤ www.nalag.org.au

SIDS and Kids (NSW)

24/7 bereavement support

☎ 1300 308 307

➤ www.sidsandkids.org.au

Beyond Blue - depression and anxiety

☎ 1300 224 636

➤ www.beyondblue.org.au

Kids Helpline

☎ 1800 551 800

➤ www.kidshelpline.org.au

The Compassionate Friends (NSW)

Support for bereaved families after the death of a child

☎ 1800 671 621

➤ www.thecompassionatefriends.org.au

Solace Australia

For widows and widowers

☎ 24/7 support - 02 9519 2820

➤ www.solace.org.au

Bereavement Care Centre Sydney

 1300 654 556

 www.bereavementcare.com.au

Lifeline

For widows and widowers

 24/7 support - 13 11 14

 www.lifeline.org.au

Local Community Health Centres

 www.health.nsw.gov.au/services/pages

Hospital Social Work Departments

Refer to your local directory

Homicide Victims Support Group Aust (HSVSG) Parramatta

 1800 191 777

 www.hvsgnsw.org.au

Australian Centre for Grief and Bereavement

 www.grief.org.au

Seasons for Growth

 02 8912 2700

 www.goodgrief.org.au/seasons-for-growth

Mensline

 1300 78 99 78

 www.mensline.org.au

Feel the Magic

Feel the Magic is an Australian Charity providing early intervention grief education programs for children aged 7 to 17 years who are experiencing pain and isolation due to the death of a parent, guardian or sibling.

 1300 602 465

 www.feelthemagic.org.au

Personal Information

Information required by the NSW Department of Births, Deaths and 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:_____

_____ Postcode:_____

Father’s Surname:_____

Given Names:_____

Father’s Occupation: _____

Mother’s Maiden Name:_____

Given Names:_____

Mother’s Occupation:_____

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



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

1300 130 955

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