

Hobart's only Tasmanian
family owned funeral directors.



Being prepared

A guide to arranging a funeral.



www.grahamfamilyfunerals.com.au

We celebrate life.



Celebrate life the way you want.

For over a century, Graham Family Funerals, Hobart's only Tasmanian family owned funeral directors, has provided Tasmanian families with caring, practical advice on arranging funerals. We offer support from your first contact up to, during and after the funeral.

We also help you find the best way of celebrating the life of your loved one with a range of individual ideas for the funeral ceremony.

Every life is unique, and the way people respond to the loss of a loved one is unique too. They may experience a range of feelings from sadness to shock, from disbelief to despair. One thing is certain; no two people react the same way.

However, they do have to deal with the same practicalities. There are things to be done when someone dies; decisions that need to be made and that is what this booklet is about.

In this booklet, you will find clear, precise information on what needs to be done when arranging a funeral.

You will also find some advice on coping with grief and bereavement.

We trust that you find it useful.

Sincerely

Paul Graham

Managing Director | Graham Family Funerals

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What do I do now?

First steps to arranging a funeral

The first thing to do is to find someone who can help take care of the necessary responsibilities. You can have complete trust and confidence in Graham Family Funerals, a long-established, Tasmanian family owned funeral company. Our practical knowledge, expertise and understanding will relieve you of many concerns.

We will arrange a personal discussion with the family or Executor, either in our office or at the family home.

At this meeting, the wishes of the family will be discussed, including the various statutory documents and forms which need to be completed and signed to complete the funeral arrangements.

What information needs to be made available to funeral directors?

State Law requires all deaths to be registered. The funeral director will take care of this for you. The following information should be provided to the funeral director:

- Deceased's full name and address
- Occupation (former occupation, if retired)
- Sex and age
- Date and place of death
- Date and place of birth
- Period of residence in Australia, if not born in Australia
- Aboriginal or Torres Strait Islander origins
- Name of father (in full) and occupation
- Name of mother (in full) with maiden surname and occupation
- Deceased's marital status at time of death
- Where married
- To whom (full name at time of marriage including maiden if applicable)
- Age of deceased at marriage
- When the deceased has been married more than once, the particulars of each marriage are required
- Names and dates of birth of children and those legally adopted, living and deceased

What happens when a death occurs overseas?

Graham Family Funerals can arrange repatriation of your loved one to or from anywhere in the world. Our company is a member of the Australian Funeral Directors Association and the Australian Institute of Embalming. Our qualified staff will liaise with the relevant state and federal authorities, including a country's consulate representative to allow for the seamless repatriation of a loved one in or out of Tasmania from or to any interstate or overseas destination.

How are funeral expenses made up?

PROFESSIONAL SERVICES FEE

- 24 hour availability for transfer of the deceased from place of death into our care at Graham Family.
- Professional mortuary care with experienced and qualified staff.
- Provision of a church, chapel and/or advice on other suitable venues.

Graham Family Funerals own and operate two locations both with full catering facilities:

- The Graham Family Funeral Home in New Town, Hobart, licenced catering for a small intimate service of ten people up to large services of 300 people or more.
- The Finney Funeral Centre in Launceston has two locations, Kings Meadows or Youngtown.
- The Finney Funeral Chapel at Kings Meadows caters for 300 people or more, or at Finney's private Crematorium, Franklin Grove caters for an intimate service of up to 30 people and at the same location, the new Franklin Grove Centre offers licenced catering for up to 600.
- A fleet of suitable mourning cars.
- Arranging the lodgement of newspaper notices.
- Attending to registration of the death.
- Making cemetery or crematorium arrangements.
- All necessary staff, vehicles and equipment prior to, and on the day of the funeral.
- Liaising with florists, caterers, musicians, Celebrant, Minister and having them deliver services required by the family.
- Provision of our facilities for all funeral arrangements and follow-up aftercare.

THE COFFIN OR CASKET

Proudly, Graham Family Funerals manufacture right here in Tasmania. All coffins and caskets provide quality design and craftsmanship. The cost depends on the construction quality, finish and style. Our range extends from a basic care coffin and custom wood coffins through to highly finished solid timber caskets. As a coffin manufacturer we have the added advantage of being able to arrange coffin painting and PVC wrapping, eco-friendly funeral options i.e., wicker coffins and peace pods.

CEMETERY, CREMATION AND MEMORIALISATION

All cemeteries within Tasmania are owned and operated independently under the Burials and Cremation Act (Cemetery), 2005.

Graham Family Funerals have operated our own Crematorium at Huntingfield, Kingston, since 2008. Finney Funeral Services also operate our own private Crematorium, at Franklin Grove, Hobart Road, Youngtown.

Our Northern Funeral Home, Finney Funeral Services is located in Nunamina Avenue, Kings Meadows right next door to the Carr Villa Cemetery, Launceston's oldest and most established Cemetery. Finney Funerals staff can make the necessary arrangements for interment in any of Northern Tasmania's cemeteries. Both companies provide full statewide care for Tasmanian families.

Graham Family Funerals and Finney Funeral Services are able to assist with supply and installation of monuments and memorials in all Tasmanian cemeteries. We will work to ensure a quality product is delivered within a shorter completion time.

We can provide assistance in relation to memorials, lawn memorial, mausoleums, ashes blocks, majolica ware and inscriptions and will work with you to ensure your needs are met at the most competitive prices.

THIRD PARTY DISBURSEMENTS

Dependent upon arrangements made for the funeral there may be a number of third-party disbursements.

Typically, some of these would be:

- Newspaper notices • Floral arrangements
- Celebrant & Minister fees • Church fees
- Musician fees • Catering charges

Graham Family Funeral Services can provide:

- 24 hour service every day of the year.
- Transfer of the deceased to our premises or mortuary.
- A private and confidential discussion of funeral arrangements with the family.
- Arrangements with Celebrant or Minister, cemetery and crematorium regarding time, place and type of service in funeral chapel, church or other venue.
- Arrangements in compliance with every religious denomination or arrangements for a civil funeral service.
- Preparation of text and insertion of press notices in local, city, country, or interstate publications.
- Collating of medical certificates for handing over to relevant authorities.
- Procuring of necessary medical certificates for cremation, and payment of prescribed fees on your behalf.
- Complete set of forms required for the registration of death, ensuring certified copies are available on request.
- Preparation of the deceased.
- Ordering of floral tributes, their display at the church and/or funeral chapel, collection and return of all cards to the family.

- Transport of the deceased and family to funeral services.
- Photographic montage, preparation of a personalised attendance register, Livestream broadcast of funeral service, licenced catering facilities, ample off-street parking, full wheelchair accessibility.
- Courteous, experienced and efficient staff.
- Staff specialised in the arrangement of a monument or headstone following a burial, a choice of complimentary scattering urns or assistance with the placement of ashes to a wall or rose bed following a cremation.
- Follow up bereavement support, if requested.

The funeral is arranged in full cooperation with you, in accordance with your budget and requirements. We do not force charges that are unnecessary or unwanted.

Payment of funeral account

Payment is normally made on receipt of the account, and within the agreed period. The funeral account may be presented to a bank or building society holding funds in the name of the deceased for payment.

Rebate and allowance claims

Veterans' Affairs – If the deceased was an ex-service person, his or her family may be entitled to claim a funeral allowance from the Department of Veteran Affairs.

Pension – The Australian Government may make an allowance for funeral expenses dependent on your financial circumstances.

Unions, Lodges, Medical Benefit Funds – Some of these organisations offer members mortality benefits.

Victim Support Unit – Offers assistance to those in need.

MAIB – Offers assistance in the case of a motor vehicle death In Tasmania.

Funeral Insurance and Investments – Families should check if there is any pre-arranged funeral bond/contract or funeral insurance in place.


Do I need a copy of the Registered Death Certificate?

Most institutions (for example, banks, solicitors, and insurance companies) require a Registered Death Certificate to finalise the estate of the deceased.

You will receive an application form from us to obtain the original from the Registrar of Births, Deaths and Marriages should you require one.

What happens after the funeral?

As soon as you feel able, thank you cards and notes may be sent to those who gave you personal assistance, or sent flowers, letters or cards, or a Notice of Thanks in your local newspaper.



Will I always feel
this sad?

Grief and bereavement

Grief is a natural response to loss. Each one of us, however, may experience it quite differently. It is a painful process with thoughts, feelings, and behaviours that may be difficult for us to understand.

Family and friends may experience a range of emotions and behaviours including denial, fear, anger, guilt, lack of sleep and low self-esteem.

Bereavement describes the period after the death of a loved one. It's a time in which we learn to live without them, when we struggle to adjust to a new way of life. There is no time limit to this process but the following may influence the length and complexities of our bereavement:

- Was the death sudden or unexpected?
- Was death preceded by a long illness?
- What was your relationship with the deceased?
- What has been your previous experience with grief?
- How did you cope?
- What support systems are available?
(family, friends, community, church, counselling)

A living grief

When a loved one is placed into nursing care, a sense of guilt or relief may accompany more expected feelings, like sadness.

Over the months and sometimes years in care, we may see many challenging changes in our loved one.

For those whose loved one has dementia, a different grief may arise, that of a living grief. Learning to love the new person, and letting go of what they once were, is an emotionally draining experience.

Grandchildren may find it difficult to visit the person in hospital, especially if they cannot communicate. Try talking about what grandma did when she was your age, and to look at old photographs to piece together the loved one's life.

As life comes to a close, a million thoughts and memories come to us about the life lived and our future without that person.

We tend to go into busy mode - telephoning people, making funeral arrangements, organising food, wondering how we are going to survive the weeks, even years, after the death.

At this time, we encourage you to think about yourself as well as your family and friends. This is a time not to be hurried, but a time to take care of yourself.

Looking after yourself

When there is a death, you may find the following helpful:

- Don't rush into organising everything yourself.
- Accept support and help from family, counsellors and the community (for example, your church group or your local doctor).
- Call your funeral director for their support and direction.
- Talk about the life of the deceased. Share your experiences of them with others. Each person will have a different relationship and different stories to tell.
- Write your thoughts down in a journal.
- Encourage young children to write or draw their memories about the deceased. Give them photographs so they can make their own book.



How can I plan ahead?

Preplanning

Preplanning a funeral is the logical extension to making a Will. It makes both emotional and financial sense. Planning for funeral expenses can be an important part of your estate and financial planning portfolios.

Many people tell us that completing a funeral plan gives them a feeling of emotional relief. It ensures your family knows your wishes, and it saves them from having to make difficult decisions at a stressful time.

You can prearrange your funeral without payment. However, if you do wish to prepay, our funeral bond is a capital guaranteed investment product whose specific purpose is to meet the future funeral expenses. Monies paid into the funeral bond are held in a registered funeral benefit fund.

The fund is a vehicle in which you can invest to provide for all your reasonable funeral expenses, and at the same time may provide social security benefits.

Within Tasmania, funeral directors are regulated by the Prepaid Funerals Act 2004 which contains a number of important provisions. It requires funeral businesses to give consumers certain information before they enter into a prepaid funeral agreement. It also details the type of information that must be given to consumers before entering into prepaid funeral agreements. The Act requires

any money paid to a funeral business to be paid into a registered Funeral Benefit Fund and specifies how money paid in advance for a prepaid funeral is to be managed by funeral businesses.

The key features of our funeral plan are:

- Your investment is capital guaranteed.
- There are no medical restrictions.
- You can invest into the product in joint names.
- It can help maximise social security entitlements.

It provides investors with competitive returns whilst protecting the security of your investment.

Payments into the product can be in one lump sum or by way of regular instalments.

For a small, once-only charge, arrangements can also be made to include a travel protection plan within your product which will allow for repatriation of the deceased from anywhere in Australia should this be necessary.

To prepare a funeral plan is simple. Our consultants can meet with you at your home or at any of our offices. We'll discuss your funeral arrangements and the options that best suit you and your family.

For further information, please call Graham Family Funerals on (03) 6278 2722 or visit our website www.grahamfamilyfunerals.com.au

Power of Attorney

A Power of Attorney is a document in which you authorise a person to act on your behalf when you are unable to do so yourself. There are three types of Power of Attorney: General, Enduring and Medical Treatment.

Power of Attorney will cease upon your passing.

WILLS

A Will is a legal document stating the manner in which your assets should be distributed upon your death, and who should be the Executor of your Estate.

PROBATE

This is a certificate issued by the Probate Office officially recognising the authority of the Executor to wind up an Estate.

EXECUTOR

The Executor is responsible for:

- Locating the Will
- Attending to funeral arrangements
- The grant of probate
- Location of assets
- Protecting the assets
- Dealing with the assets
- Taxation matters
- Distribution of the estate

You may choose to nominate a solicitor to assist you with the responsibilities of being an Executor. A Will may nominate a trustee company or solicitor as Executor.

Who needs to be advised of a death?

A number of people, government bodies, organisations and service providers need to be advised when a death occurs. You may find the following checklist useful, although it may not be exhaustive.

- The deceased person's doctor
- Family members, relatives and friends
- Funeral director
- Employers
- Executor of the Will
- Solicitor
- Banks and other institutions
- Superannuation funds
- Place of religious affiliation
- Home care nursing services (e.g. Meals on Wheels etc)
- Landlord
- Dentist
- Clubs (e.g. RSL, Masonic, Rotary, Lions, tennis, golf, bowls, etc.)
- Taxation office
- Centrelink and/or Veterans' Affairs
- Insurance companies (e.g. Life, house, car, health, etc.)
- Department of Transport (re: licence and car registration)
- Hire purchase companies
- Electoral office
- Utility providers (e.g. Gas, water, electricity, telephone)
- Medicare
- Local authorities (e.g. Councils, state authorities)
- Public services (e.g. Libraries)
- Post Office

Personal Information





Record of personal details

Graham Family Funerals have been caring for people and helping them with funeral arrangements for more than 100 years. By filling in the following pages, you will alleviate some of the burden your family might experience in providing the information we need to arrange a funeral.

To complete this record, you may need your Will, Birth and Marriage Certificates and documents concerning prearranged or prepaid funerals, burial or cremation deeds.

This document should be filed and kept in a safe place, known to at least two members of your family, friends or your Executor.

It provides important information that will help your family fulfil your wishes after you have gone and has been designed to simply assist your family to avoid confusion or misunderstanding.

PERSONAL DETAILS

Surname _____

Given names _____

Male/female _____

Usual address _____

Place of birth _____ Country _____

Date of birth _____

Year arrived in Australia (if applicable) _____

Occupation (if retired, last occupation) _____

Pension details: Type _____ Number _____

PARENT DETAILS

Father's name _____ occupation _____

Mother's name _____ occupation _____

Mother's maiden surname _____

MARRIAGE AND CHILDREN

Current Legal Marital status _____

First marriage: Where _____

Date _____

At what age _____

To whom _____

Sig Relationship: At what age _____

To whom _____

Children (if deceased, please note (dec'd) next to name)

_____ Date of birth _____

_____ Date of birth _____

_____ Date of birth _____

_____ Date of birth _____

_____ Date of birth _____

*** For subsequent marriages and children, please record as above and attach a separate sheet.**

Next of kin _____

Address _____

Phone _____

Location of Will _____

Solicitor's name _____

Solicitor's address _____

Phone _____

Executor's name _____

Executor's address _____

Phone _____

Your wish list

Funerals are most meaningful when they celebrate the unique life and relationships of the individual. Graham Family Funeral Directors offer a range of options for creating a meaningful funeral ceremony:

Below you may wish to outline your special wishes for your funeral:

People to be notified upon your passing

Name, address and contact details: _____

Clubs and Associations to be notified: _____

FUNERAL INSTRUCTIONS

Private or Public Funeral? _____

Burial or Cremation? _____

Preferred Cemetery? _____

Type of service (please tick)

- Direct cremation (no mourners present/no service).
- Full service held in our chapel or a church followed by interment in a cemetery.
- Full service held in our chapel or a church followed by a cremation.
- Full graveside service.

- Funeral service at another venue, such as the local hall, bowling club, a special garden or at the beach.
- Memorial service where the coffin is not present, followed or preceded by a burial or cremation.
- Burial preceding a funeral service of thanksgiving.

Other:

Service location? _____

Celebrant/Minister preferred? _____

Choice of Coffin? _____

Preferred clothing/jewellery? _____

Viewing before my service? _____

Newspaper notices? _____

Flower requests (type, colour etc)? _____

Music (preferred songs and hymns)? _____

Preferred verses/reading requests? _____

Donation requests (in lieu of flowers)? _____

Photographic montage? _____

Refreshments/Catering requests? (including preferred venue) _____

Additional items to consider

- RSL Service Yes No
- Flag Yes No
- Videographer Yes No
- Balloons Yes No
- Special symbols or requests Yes No
- Release of doves Yes No
- Candles Yes No
- Soloist Yes No
- Organist Yes No

Remember to let your family know you have made this list and where it may be found. You may also wish to prearrange your funeral and record these details with us (there is no cost involved in doing this). Please contact us on (03) 6278 2722 if you would like an appointment or more information.

NOTES

Funeral Estimate

To be completed by your funeral director if information and/or prices are required.

Applicant Name: _____

Service at: _____

Burial/Cremation at: _____

PROFESSIONAL FEES

Professional services fees \$ _____

Transfer of Deceased \$ _____

ADMINISTRATION FEE

(deducted if the account is paid within the agreed terms) \$ _____

Total - Professional Fees \$ _____

Preferred Coffin or Casket _____ \$ _____

CEMETERY, CREMATION AND MEMORIALISATION FEES

Cremation \$ _____

Burial Fees including Grave Digging \$ _____

Memorialisation \$ _____

Total - Cemetery, Cremation and Memorialisation Fees \$ _____

THIRD PARTY DISBURSEMENTS

Newspaper Notices	Examiner	Mercury	Advocate	Other	TOTAL
Death notice	\$	\$	\$	\$	\$
Funeral notice	\$	\$	\$	\$	\$

Catering _____ \$ _____

Floral tributes _____ \$ _____

Officiant, Minister/Celebrant _____ \$ _____

Order of Service _____ \$ _____

Organist/Soloist _____ \$ _____

Cremation Certificate _____ \$ _____

Medical Referee _____ \$ _____

Registered Death Certificate _____ \$ _____

Extras _____ \$ _____

_____ \$ _____

_____ \$ _____

Total - Third Party Disbursements \$ _____

TOTAL FUNERAL SERVICE FEE \$ _____

NOTES _____

Frequently asked questions

How is my loved one cared for whilst in the hands of Graham Family Funeral Services?

Graham Family staff will treat every person in their care with great respect. They are treated as if the family were present at all times.

What clothing should I provide for my loved one?

The decision of the type of clothing you may like to see your loved one dressed in can be based on a lot of different ideas. What did they like to wear? Was there something that was a favourite? What were they comfortable in? Should I bring underwear and shoes? Our funeral directors can guide you with this information. At Graham Family, if the family choose not to provide clothing we will use an appropriate shroud.

What is the difference between a coffin and a casket?

The difference is basically one of design. Coffins are tapered at the head and foot and wide at the shoulders. Caskets are rectangular in shape and are usually constructed of high quality timbers and feature a high standard of craftsmanship. The decision to select a coffin or casket is made by the family according to their personal/financial preference. Many people regard the coffin or casket as an important tribute to the deceased and select these with care.

During cremation, what happens to the coffin or casket?

At Graham Family, the only thing removed from the coffin or casket prior to a cremation is the nameplate. This stays with the remains to ensure correct identification whilst at the crematorium. The coffin and its hardware are cremated entirely.

What happens with jewellery?

It is the family's choice whether jewellery items be removed as a keepsake or left on their loved one. If a cremation is chosen and the choice is made to leave jewellery on your loved one, given its soft compound it will disintegrate in the cremation process.

Embalming: is it necessary and who carries this out?

Embalming may be required if the deceased is to be transferred overseas or interstate, placed into an aboveground vault or if there is going to be a considerable delay before a funeral can be held. Your funeral director will advise you of this process.

Our policy at Graham Family Funeral Services is to prepare every person irrespective of a viewing being undertaken by the family or not.

Should the circumstances warrant it, we do have the facilities to undertake complete embalming. This is carried out by our qualified staff who are members of the Australian Institute of Embalming. This ensures the highest standards of care for your loved one are strictly maintained.

Should young children attend funerals?

There are no set guidelines. Generally children, in the company of their parents and other family members, are comfortable participating in this family occasion and may even be curious. Use the funeral to help the child learn about the impact of death and the rituals we use to help us respond to bereavement. Children can often contribute creatively to a funeral, perhaps by placing a special flower on the coffin or casket, or reading or writing something that can be incorporated into the service.

How soon after a cremation are the ashes available?

Usually within a day after cremation, however special arrangements can be made for the ashes to be collected on the same day as the cremation if requested.

What is the difference between a public and a private funeral?

A public funeral service is announced in the press and anyone is welcome to attend. A private service is only open to people who are invited by the family. A press announcement is often made after the service.

What is the difference between a traditional and a lawn type grave?

A traditional grave is one that has granite monumental work and kerbing over the top of the grave site. A lawn grave cannot be enclosed with kerbing and is located within a grassed area with a headstone or bronze plaque placed at the head of the grave.

When is the Death Certificate issued?

It may take up to three weeks for the Registrar of Births, Deaths and Marriages to process the information and send the Death Certificate. In some cases, such as coronial inquiries, it can take longer. A certificate is not automatically issued. We can apply on your behalf, or you can apply directly with Service Tasmania. This can take up to three weeks, however, if required, a 'Priority Certificate' can be requested from Service Tasmania. This service will incur a charge but means that the certificate will be provided within 24 hours.

Is money 'frozen' after someone dies?

Bank accounts in joint names should not be affected by the death of one of the owners. Accounts held solely by the deceased may still be able to be accessed, and presentation of a funeral account is often all that is required to release funeral funds to pay for the funeral out of the deceased person's estate.

We are here to help

Please don't hesitate to call us, any time, night or day, if you need assistance.

Also, for more specific practical information, please request a copy of our booklet: "*Guidance and Support*".

NEW TOWN (HOBART)

73 Risdon Road, New Town, Hobart 7008
E: enquiries@grahamfamilyfunerals.com.au
T: (03) 6278 2722
F: (03) 6278 2724

GRAHAM FAMILY IN THE DERWENT VALLEY

37 High Street, New Norfolk 7140
E: enquiries@grahamfamilyfunerals.com.au
T:(03) 6261 3688

GRAHAM FAMILY IN THE HUON VALLEY

35b Main Street, Huonville 7109
E: enquiries@grahamfamilyfunerals.com.au
T: (03) 6266 3001

KINGSTON

48 Channel Highway, Kingston 7050
E: enquiries@grahamfamilyfunerals.com.au
T: (03) 6229 8750

OUR NORTHERN FUNERAL SERVICE PARTNERS

FINNEY FUNERAL SERVICES (LAUNCESTON)

34 Nunamina Avenue, Kings Meadows, Launceston 7249
E: info@finneyfunerals.com.au
T: (03) 6343 2266
F: (03) 6343 2393

GAYES FUNERAL SERVICES

PO Box 11, Bridport 7262
E: info@gayesfunerals.com.au
T: (03) 6356 1542

W. LOCKETT AND SONS FUNERAL SERVICES

T: (03) 6381 1167

The wonderful web

We trust this brochure has been of some help to you.

If you would like to find out more, visit our website **www.grahamfamilyfunerals.com.au** where you will find a great deal more detail and many more questions explained.




Graham Family

F U N E R A L D I R E C T O R S

Hobart's *only* Tasmanian family
owned funeral directors.

Phone 24 hours
(03) 6278 2722

Find us on: 



AUSTRALIAN
FUNERAL
DIRECTORS
ASSOCIATION



australian centre
to grief and
bereavement

Graham Family Funerals is a member of the AFDA, AIE and
The Australian Centre for Grief and Bereavement.

73 Risdon Road, New Town TAS 7008

KINGSTON: (03) 6229 8750

NEW NORFOLK: (03) 6261 3688

HUONVILLE: (03) 6266 3001

Facsimile: (03) 6278 2724

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