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# When The Need Arises

WITH COMPLIMENTS OF



PROUD MEMBER OF NFDA (National Funeral Director's Association)

“A Tradition Of Care”





This booklet was produced for information purposes in the interest  
of the public.

We trust the information contained within this booklet will assist you  
and your friends.

Should you have any further questions, please contact us:

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Serving families of Tweed, Byron & Ballina Shires,  
Gold Coast, Lismore

McGuinness Funerals accepts no legal responsibility  
for information contained herein.





## Location of the will

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### My solicitor

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### My executor

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### Special notes

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Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_





## Children

(in order of birth, including legally adopted children)

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Date of birth: \_\_\_\_\_



## It can be wise to be prepared

Death is a part of everyday life. The mystery that surrounds the passing of a loved one, a friend or a colleague, is such that many people in today's society avoid thinking about any aspect of death and dying.

Consequently, when a death does occur, many people are unprepared to make the necessary arrangements and those important decisions that must be made.

The main purpose of publishing this booklet is to help acquaint you with the requirements that surround passing of a loved one, to help you with the decisions which need to be made, and to familiarise you with the service a funeral director can provide. A little knowledge gained now can be of great value in the future.

We urge you to retain this booklet (and the information contained within), so you can refer to it should the need arise.





## Choosing your funeral director

There is perhaps no other service rendered to the public which is as intimate and personal as that of the role played by your funeral director.

Therefore it only stands to reason that the funeral director you have chosen to serve your family in the aftermath of a loved one's death be known in advance.

Select a funeral director who is competent and efficient, and who is courteous and understanding.

Look for one who is careful about the appearance of his staff and vehicles; who endeavours to improve the quality of services; and who is able to provide a dignified, fitting service for people of all walks of life and religious persuasions.

Also, look for a funeral director who is a member of an association that has strict standards and a code of ethics.

Choosing a funeral director in advance does not indicate a pessimistic outlook, as someday you will realise the wisdom of your choice. When death occurs, there is little time to investigate or to compare.

A hasty decision made at that time could lead to a decision you may wind up regretting.



## Third marriage

Marital status before the second marriage (please tick the appropriate box):

- Married    Never Married    Divorced    Widow/widower
- De facto    Unknown

Country of marriage: \_\_\_\_\_

Suburb/Town/City: \_\_\_\_\_

State/Territory: \_\_\_\_\_

Age at date of marriage: \_\_\_\_\_

Family name of spouse: \_\_\_\_\_

*(at date of marriage)*

Family name at birth of spouse: \_\_\_\_\_

Given names of spouse: \_\_\_\_\_





## Second marriage

Marital status before the second marriage (please tick the appropriate box):

- Married  
  Never Married  
  Divorced  
  Widow/widower  
 De facto  
  Unknown

Country of marriage: \_\_\_\_\_

Suburb/Town/City: \_\_\_\_\_

State/Territory: \_\_\_\_\_

Age at date of marriage: \_\_\_\_\_

Family name of spouse: \_\_\_\_\_

*(at date of marriage)*

Family name at birth of spouse: \_\_\_\_\_

Given names of spouse: \_\_\_\_\_



## Comprehensive service

A funeral director's service begins with the first call taken, and ends after the burial or cremation, when the death has been registered with the Registry of Births Deaths & Marriages and the original death certificate has been sent to the next of kin.

The following is a list of general services a funeral director will provide for you:

- secure information for the registration of the death
- consult with families about funeral arrangements
- place funeral notices in the newspapers
- consult with clergy or funeral celebrants
- consult with cemeteries or crematoriums
- obtain certificates from the doctors
- obtain the Death certificate from the Registry of Births Deaths & Marriages
- conduct interstate and overseas transfers
- consult with florists
- deliver a memorial book, and/or cards to families.

These are only a few of the services your funeral director can offer. Do not hesitate to contact your selected funeral director for more information.





## At the time of death

When death occurs - whether that be in a personal residence, a hospital or in a nursing home - it is standard practice for the attending doctor to sign a medical certificate of cause of death. This document is required by law for a funeral director to obtain before they can transfer the deceased to their funeral home until the time of the funeral service.

A funeral arrangement can be made at any time prior to or after death.

It is simply a matter of contacting your funeral director who then arranges a suitable time and place to discuss the funeral plan.



## Marriage details

### First marriage

Country of marriage: \_\_\_\_\_

Suburb/Town/City: \_\_\_\_\_

State/Territory: \_\_\_\_\_

Age at date of marriage: \_\_\_\_\_

Family name of spouse: \_\_\_\_\_

*(at date of marriage)*

Family name at birth of spouse: \_\_\_\_\_

Given names of spouse: \_\_\_\_\_







## Mother's details

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Usual occupation during working life: \_\_\_\_\_

## Father's details

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Usual occupation during working life: \_\_\_\_\_



## Accidental or sudden death

In a case where a doctor has not been able to sign a death certificate that provides the cause of death, it is necessary for the police and the coroner to be notified.

The coroner is involved with the following examples of death:

- unexpected or sudden deaths
- deaths due to suicide or homicide
- deaths due to fire or accident
- deaths at a place of employment
- deaths in a public place
- deaths due to road accidents.

The coroner ensures that all deaths are properly investigated. When a death is reported to the coroner, police arrange for the deceased to be transferred to the nearest forensic mortuary, where an autopsy is carried out to determine the cause of death.





## Funeral arrangements

The sooner the funeral director is contacted, the sooner they will have the opportunity to start taking care of all the details. It is to be remembered that funeral directors are on call 24 hours a day. Whether we are required in the middle of the day or in the middle of the night, we will respond at once to assist you.

Your funeral director will need to obtain information about relatives of the deceased for a number of reasons: the registration of the death (see section at the end of this booklet); making arrangements for either burial or cremation; speaking to clergy or a funeral celebrant; and arranging for other details, including flowers and funeral notices (if so requested). By providing this information, the funeral director can carry out the family's instructions without any further stress to them.

Funeral arrangements are usually carried out at the funeral home, but can be conducted at the family home if so desired. Most arrangements are finalised by the next of kin or the executor of the will.



## Personal profile record

Family name: \_\_\_\_\_

Family name at birth: \_\_\_\_\_

Given names: \_\_\_\_\_

Gender: \_\_\_\_\_

Place of birth: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Date you first arrived in Australia (if applicable): \_\_\_\_\_

Are you of Aboriginal or Torres Strait Islander origin? \_\_\_\_\_

Usual residence: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Usual occupation during working life: \_\_\_\_\_

Pension type: \_\_\_\_\_

Pension number: \_\_\_\_\_

Medicare number: \_\_\_\_\_





## My funeral wishes

Funeral service venue: \_\_\_\_\_

\_\_\_\_\_

Burial or cremation: \_\_\_\_\_

Venue of burial or cremation: \_\_\_\_\_

Existing grave or cremation deeds: \_\_\_\_\_

\_\_\_\_\_

Name of preferred celebrant/ clergy: \_\_\_\_\_

Requested music: \_\_\_\_\_

\_\_\_\_\_

Favourite flowers: \_\_\_\_\_

Requested readings: \_\_\_\_\_

RSL involvement: \_\_\_\_\_

Clubs/societies that should be contacted: \_\_\_\_\_

\_\_\_\_\_

My doctor: \_\_\_\_\_

Special requests: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Types of funeral ceremonies

The most common types of funeral ceremonies chosen by families are:

- a chapel service
- a church service
- a graveside service
- a memorial service.

McGuinness Funerals also offers a simple, low-cost, direct cremation service. We are pleased to discuss in detail which type of service will best suit your needs.





## **Some facts about burials and cremations**

There are no differences between burial and cremation funeral services, apart from what happens with the body after the conclusion of the service. The service can take place in the chapel at a funeral home, in the church, in the chapel at the crematorium, or somewhere else where the family has requested.

For burials, the law states that all burials must be conducted in a recognised burial ground. Burials on private land are allowed only with the approval of local authorities. Among the requirements, the area of landholding must be at least five hectares.

With cremations, the coffin is identified upon arrival to the crematorium by the crematorium staff. Only one coffin goes into the cremator, and the coffin is always cremated with the body. The name plate is removed from the coffin, and remains with the ashes until the ashes are returned to the family.



## **Funeral plans save you money**

A funeral bond is an ideal way to put money aside, in preparation as it is designed solely to accumulate funds that will finance the costs of your funeral. You have the option of individual or joint ownership, and you can assign the ownership of the bond to a funeral director as part of a pre-paid funeral arrangement. Another advantage of a funeral bond is that you are not locked in to using a specific funeral director; in the event your chosen funeral director ceases trading, or you move and you would like to have the funeral service elsewhere, your money would be allocated to another funeral director of your choice.

There are different options available to suit your requirements. Do not hesitate to contact your funeral director for brochures.





## Plan ahead for your peace of mind

Death is an inescapable part of life, and for many people, just thinking about their own mortality can be very upsetting. Even though conversations about death and dying are more often avoided than discussed, there comes a time in our lives when we are forced to face the fact that life is transient and one day we will not be here anymore.

Arranging your own funeral in advance ensures that the service will be carried out according to your wishes, regardless of whether you want a private cremation without a funeral service, a Requiem Mass in the Catholic Church, or a completely different kind of a memorial service somewhere by the ocean. Prearranging a funeral service brings peace of mind and eases the burden your family will face once they are confronted with your passing.



## Funeral costs

The cost of the funeral is an important consideration and it depends on the services required by the family. In general, burials are more expensive than cremations as they involve buying a burial plot.

Funeral costs are made up of three components:

- Cost of a casket or coffin  
All funeral directors have a wide range of caskets and coffins to suit the needs of the families. They range from simple fibreboard and timber veneer caskets to solid carved timber caskets or coffins.
- Funeral home services  
These costs include the use of our facilities, supply of a hearse, liaising with clergy, cemeteries and crematoriums, placing of funeral notices, ordering flowers, transfer services, mortuary work and so forth.
- Disbursements  
Your funeral director and the funeral home you have chosen will make payments on your behalf for burial or cremation fees, doctors' certificates, clergy fees, flowers, funeral notices and so forth.

At McGuiness Funerals, we strive to be able to help people of all walks of life at their time of need. Feel free to contact us anytime if you wish to discuss your preferred funeral arrangement and the costs of a funeral in more details.





## Payment of the funeral account

At the time of the funeral arrangement, the funeral director will supply a written estimate of the cost of the funeral service to be provided.

The person who arranges the funeral (and signs the written estimate) is also the person who is legally responsible for payment of the funeral account.

When the money for the funeral account is drawn from the deceased person's estate, banks (and other financial institutions) usually release funds from the estate of the deceased in order to pay for the funeral expenses.



## Financial assistance

When faced with unexpected death, or when the deceased has no assets there may be funeral benefits and financial assistance available for eligible persons through the following organisations:

- Centrelink
- Department of Veterans' Affairs
- Local Health District
- Lodges, Friendly societies
- Death insurance policies.

It is advised that you notify these organisations as soon as possible for more details regarding eligibility and allowances.

Funeral expenses can also be covered by utilising your Superannuation-fund. SuperCare can assist people to access their Super via the Government operated Early Release of Superannuation (ERS) program. This program is ideal for people who do not have funeral insurance, a prepaid funeral, or lack the financial capacity to pay for a funeral and related services.

