# Helpful Guide

# Arranging A Funeral





Most people have little experience with funerals and may only be involved in arranging a funeral once or twice during their lifetime and therefore can be uncertain as to what they will be faced with when a death occurs.

We hope this guide provides you with the assistance you need and answers the questions that you may have when making funeral arrangements. It also sets out the role that a Funeral Director plays in coordinating a funeral.

If you have any further questions or wish to seek clarification please don't hesitate to call us on 1800 080 909 or email us at mickandann@bjqpond.com.

Here are some answers to the most common questions we're asked.

#### What does a Funeral Director Do?

Funeral Directors play a vital role in supporting families through arranging and coordinating a funeral. They not only look after the practical aspects of a funeral but also the celebratory elements. We help families to create a memorable funeral.

At McCormack Funerals we look to play a key but unobtrusive role with an eye to making sure the 'little things' are taken care of. Many hours of planning behind the scenes will ensure the funeral is carried out in accordance with your wishes.

At McCormack Funerals we offer the following services:

We operate and are available 24 hours, 365 days of the year. With over 50 years
of experience helping families plan funerals Mick and Ann are well equipped to
offer you all the guidance, care and support that you will need.
 Simply call 1800 080 909.

- As members of the industry body, Australian Funeral Directors, we are bound by a strong a strict Code of Ethics and Practices.
- Availability of professionally trained staff to arrange, coordinate and conduct the funeral, viewing (if required) or rosary (if required).
- Liaise with third parties on your behalf, such as the Cemetery/Crematoria, Celebrants, florists, caterers, vocalists or other service providers.
- Provide assistance and support leading up to the funeral.
- Ability to transfer the deceased in to our care 24 hours a day.
- At a convenient time and place, we can meet with family members to discuss the funeral arrangements.
- Availability of one of our facilities where a family can spend time with the deceased either before or on the day of the funeral.
- A wide selection of coffins, caskets and urns to choose from.
- Availability of one of our Chapel facilities that are equipped with state of the art audio visual equipment. These facilities can cater for the funeral or viewing (if required).
- Have a modern and well-equipped fleet of vehicles including Hearses and Mourning Cars.
- Liaise with the Coroner (when required).
- Our staff can obtain the burial or cremation certificate from the Doctor or Coroner.
- Register the death with Births, Deaths and Marriages. Arrange and pay for certified copies of the death certificate.
- Liaise with the Cemetery or Crematorium.
- Coordinate the priest, clergy or celebrant who will lead the service.
- Prepare and submit Death and Funeral Notices for one or more newspapers.
- Provide an appropriate level of mortuary care.
- We can help you choose a coffin or casket, floral tributes or cremation urn.
- List the funeral details on our website, www.mccormackfunerals.com.au and
  establish an eTribute (online memorial) where family and friends can contribute
  messages of condolence, place a symbol of love, share photographic and
  video stories and offer the family support.
- Have a range of additional offerings including catering, a suite of funeral stationery,
   DVD Tributes, Memorial Books and an extensive music library to choose from.

#### What do you do when someone dies?

Many people don't know whom to contact when someone dies. In most instances, it will depend on where and how the person dies.

When someone dies at home, his or her Doctor is the first person who you should call. The Doctor will prepare a death certificate. Then call the Funeral Director to arrange for the deceased to be transferred into their care. McCormack Funerals 24 hour telephone number is 1800 080 909 and we can attend to any arrangements on your behalf.

When someone dies in a Nursing Home, the staff at the facility will call the Funeral Director nominated by the family at the time the now deceased first moved in. The staff will also make arranges for the Doctor to issue a medical certificate noting the cause of death. If the deceased is to be cremated, you should notify the Nursing Home as additional documentation will need to be prepared.

When someone dies in a hospital, the family calls the Funeral Director of their choice who will make all the necessary arrangements with the hospital, transfer the deceased to the funeral home, confirm arrangements for cremation or burial and attend to all the details involved in arranging the funeral.

When a death is sudden and unexpected, accidental or a suicide, the doctor or the family must notify the police. In these circumstances it is important the deceased is not moved without the authorisation of the Coroner.

The Police will contact the government appointed funeral home to transfer the deceased from the place of death to the Coroner's mortuary. The Coroner will always investigate the cause of death, which may involve a post mortem examination. This investigation may delay the funeral arrangements.

When someone dies interstate or overseas, the local procedures must be followed and local authorities will liaise with your Funeral Director while making arrangements for the deceased to be brought home.

Because so many Australians are migrants, there are those who wish to be interred in the lands of origin. Your Funeral Director will attend to this responsibility on behalf of the family.

#### Do we need to use the Government Appointed Funeral Director?

It is important to know that families are not compelled to use the government appointed funeral home to conduct the funeral service. Our advice is to always select a funeral home that is a member of the Australian Funeral Directors Association.

# Who is responsible for arranging a funeral?

Generally speaking it will be the next of kin that is responsible for arranging a funeral (i.e. spouse, child, parent, sibling, accountant or legal advisor).

Often there are multiple family members who attend the Arrangement Conference with us so that they are able to have an influence on the type of service is required.

#### What happens at the Arrangement Conference?

The arrangement conference is the initial meeting that you have with the Funeral Director. This conference is generally held either at a family home or at the Funeral Director's premises 1 – 2 days after the death occurs.

Generally the meeting will take between 1-2 hours and you will discuss both the practical and celebratory aspects of the funeral.

You will need to make a series of decisions and that's why generally speaking a number of family members will be in attendance. The type of decisions you will need to make include:

- What date and time you would like to hold the funeral.
- The location of where the funeral will be held.
- Will you require a Memorial Book to capture the names of those in attendance?
- Will a member of the clergy, civil celebrant or family member lead the service?
- How many vehicles are required to transport family members to the service.
- Will the death and funeral be advertised in the newspaper?
- Will there be a viewing? At what location is the viewing to take place?
- What clothing you would like your loved one to wear.
- Will you require catering to be provided either at the service or the gathering afterwards.
- Will music (taped or live) be a part of the service?

- Will a DVD Tribute be played as a part of the service?
- Will there be any personal items of significance on display at the funeral?
- Will you or the funeral director be providing the pallbearers?
- Will you require any printed materials to be prepared for distribution at the funeral?

#### How can you prepare for the arrangement conference?

There are a number of things that you can do prior to the initial meeting and these include:

- Gather the personal details that are required to complete the Registration of Death form.
- Decide on whether the funeral will be a burial or cremation.
- Draft the wording for your family tributes for newspaper notices and placement on our website
- Start gathering the content for the DVD Tribute. Generally the DVD will need approximately 30 photos and 1 piece of music.
- Choose some photos for the eTribute (online memorial where family and friends can share memories and post tributes).
- Start to bring together the personal items that you might want on display at the funeral.

Don't be concerned if any or all of the above haven't been done its just a helpful list of the things you might like to start and think about.

#### Who should we notify?

In addition to family and friends here is a list of other people or companies you might need to notify:

- The Executor
- Family Doctor
- Centrelink
- Medicare
- Department of Veteran's Affairs
- Australian Electrol Office
- Superannuation companies

- Blood Bank
- Solicitor
- Accountant
- Employer/former employer
- Banks, building societies, credit unions etc
- Australian Tax Office
- Chemist
- Dentist
- Home Nursing Services
- Ambulance Services
- Telecommunications companies
- Service Organisations, ie Rotary, Lions, Apex, Zonta
- Hairdresser

## What happens on the day of the Funeral?

Our staff will ensure that everything is taken care of on your behalf. Those families that have booked vehicles will be collected in time to arrive at the venue just prior to the commencement time. On arrival at the location one of our experienced Funeral Directors will greet you and will look after all aspects associated with the service.

It is our role to ensure that the service runs smoothly and in accordance with your wishes.

#### How much does a funeral cost?

The costs associated with a funeral can vary significantly depending on the choices a family makes. As a guide, an appropriately conducted funeral may cost anywhere between \$5,000 and \$12,000.

Funerals are very personal events and therefore each family will make different decisions on the style of service they wish to have. These choices will reflect the personal, cultural and financial needs of a family and can significantly impact on the overall cost of the funeral.

To obtain an accurate cost we suggest you have a face-to-face meeting with us so that all the options can be explained and all costs can be itemised.

What elements can influence the cost? The following are some of items that impact the cost of a funeral:

- Whether the funeral involves a cremation or a burial. Generally speaking cremation is cheaper than burial, particularly if you need to purchase a new grave.
- Whether the funeral will be held on a Saturday.
- The cost of burial can also be impacted on whether it is below ground or above ground in a vault.
- The choice of coffin or casket. Generally you will have the option to make a selection of coffin or casket, which will vary in cost due to the materials and workmanship.
- The extent of floral tributes or catering.
- The length, style and number of death and funeral notices placed in newspapers.
- Charges made by celebrants and the clergy.
- Facility charges made by operators of crematoria and cemeteries.
- Personalising the funeral with items like printed materials or a DVD Tribute.
- The quality of Funeral Director facilities including hearses, mortuary, chapel and viewing suites.

#### Are all funerals the same?

At McCormack Funerals we are proud to offer a wide range of service options that will reflect the character, life, values and beliefs of the person being remembered. No two funerals are the same. We have flexible pricing, which allows families to choose from a range of services and options to suit their financial needs.

#### Who needs to register the death?

It is a legal requirement that every death that occurs in Victoria must be registered with the office of Births, Deaths & Marriages within 14 days of the death.

We at McCormack Funerals will coordinate this on your behalf.

The registration process can take 2-3 weeks and if the death has been referred to the Coroner it may take longer.

#### Do most people Choose Burial or Cremation?

The burial and cremation rates in Australia are generally the same. The overall cremation rate for Australia is just over 50%.

Why are more people choosing cremation? Factors such as religion or financial circumstances can influence a family's decision as to whether they choose burial or cremation.

Generally speaking cremation will be a cheaper option to burial.

## What happens to the cremated remains?

You have the opportunity to determine what will happen with cremated remains. Some families choose to memorialise within cemetery/crematoria grounds whilst others may wish to purchase an urn. Also some families may wish to place the cremated remains at a place that was significant to the person or scatter them at sea.

#### What is the difference between a coffin and a casket?

A coffin is tapered at the shoulder and has a lid that can be removed. A casket is rectangular and has a hinged lid.

#### When should the funeral take place?

There can be many things that can impact on the timing of the funeral including religious beliefs, whether family members are interstate or overseas, whether a priest or celebrant is available, whether the selected venue is available.

The best piece of advice we can provide you with is to not rush your decisions or setting the date of the funeral. The date of the funeral is entirely up to you. Provide yourself with plenty of time so that all the elements can be planned and coordinated without feeling any pressure. The funeral is the final opportunity for family and friends to honour the life lost.

It is not uncommon now for a funeral to take place between five to seven days after death.

#### When does the Coroner become involved?

Under the Coroners Act of 2003 Coroners are responsible for investigating reportable deaths. A reportable death is where:

- The identity of the deceased is unknown.
- The death was violent or unnatural, ie accidents, falls, suicide or drug overdoses.
- The death happened in suspicious circumstances.
- A 'cause of death' certificate has not been issued and is not likely to be issued.
- The death was a health care related death.
- The death occurred in care or custody.
- The death occurred as a result of police operations.

#### Why are funerals important?

A funeral is important because it allows family and friends to gather and reflect on the life of someone who has died and acknowledges the impact that person has had on others.

Through the funeral, the bereaved take that first step towards emotional adjustment to their loss.

#### What makes a funeral memorable?

Many things can make a funeral memorable but generally it is those where the funeral has been personalised to reflect the life lived.

Choosing the right person/s to speak and deliver eulogies can be very important. Make sure they knew the deceased well so that they can add a mixture of serious and funny stories.

For instance create a Memory Table. For example if they were a painter bring in some of their works, an easel, paints, a smock and paint brushes. Or if they liked gardening gather some of their gardening tools, some plants, herbs or favourite outdoor chair.

Our staff can assist you in making suggestions on how to personalise a service.

#### Is a viewing required by law?

Absolutely not, that decision is entirely yours. A viewing gives family members the opportunity to see and spend time with the deceased prior to the funeral. For some cultures it may also occur during the funeral.

A viewing can be important for those family members who have been absent and feel they haven't had the opportunity to 'say goodbye'.

#### M&A McCormack Funerals

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