



CREIGHTONS
FUNERAL SERVICE

*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.

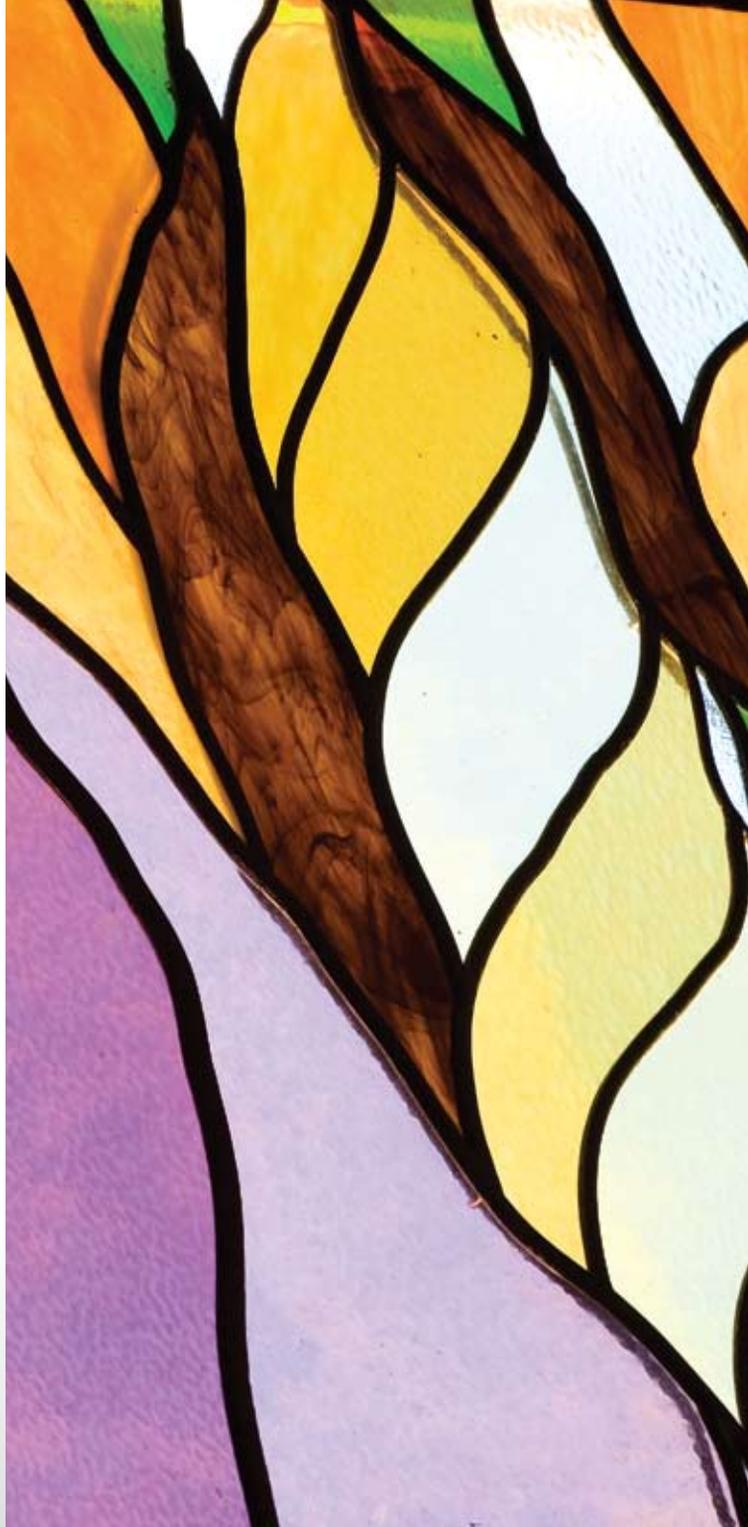
For over 160 years, Creightons has been the Central Coast's own funeral service. Through our personal approach we'll listen, we'll comfort and you can have confidence in our experience to ensure a dignified, distinctive service.

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 Central Coast where we provide 24-hour support, 7 days a week.

Phone Creightons on **4324 1533** or visit **www.palmdalegroup.com.au**
Palmdale Road, Palmdale NSW 2258



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

By NSW law, a certificate to confirm a death (Death Certificate) must be signed by a doctor.

If a loved one has passed away at home, the first call will need to be to the family doctor. If he/she has seen the deceased in the last three months, certificates will normally be issued.

Next, call the Creightons Care Line (4324 1533). In the first instance, we will oversee the transfer to our mortuary facilities based at Palmdale Lawn Cemetery & Memorial Park. Of course, this can be delayed for a little while if you wish to have some private time with your loved one.

We will also set up an appointment to come and see you to make all the necessary arrangements for the funeral. Generally, we find this to be more convenient in the comfort of your own home. This allows other members of the family to support and participate. It is also, where much of the information is held that is needed to complete the statutory forms - simplifying this process.

If a loved one has passed away in a nursing home or hospital, the nursing staff will notify the doctor for you. They would also contact Creightons directly if they are aware that Creightons is your preferred funeral director or that a Creightons Pre-Paid Funeral Plan is already in place.

For families who have a close association with a church, another call would be made to inform your local minister or priest. Alternatively, this initial contact can be made on your behalf by your Creightons' representative as part of the preliminary funeral service arrangements.

At our mortuary, we will prepare the deceased for the funeral (and viewing, if requested), as well as organising registration of the death.

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. 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. Again, please contact the Creightons Care Line on 4324 1533.

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?

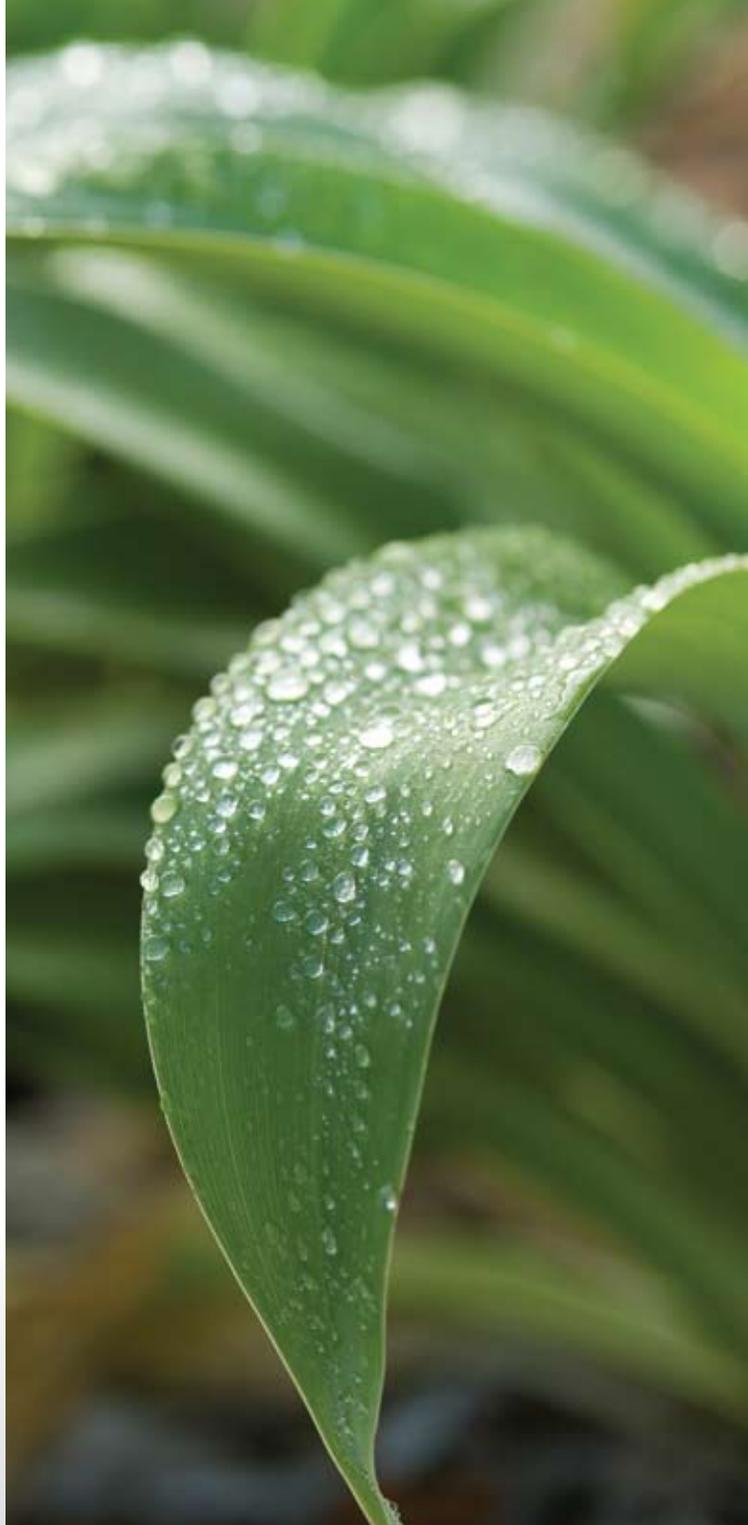
If there are no concerns surrounding a sudden or accidental death, the funeral can usually be held within a few days – again, depending on the wishes of the family.

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 can pick clothing up from you or you can drop them in to either of our offices at Palmdale or Green Point.



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. They can also organise the distribution to hospitals or nursing homes after the service, if you wish.



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 160 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 the 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 in our Palmdale facility. 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?

In our experience there are a number of people and organisations that will need to be informed of a death. You may find the following checklist helpful:

- Australian Tax Office
- Doctor/Accountant/Dentist/Chemist
- Banks/Building Societies
- Credit Card Providers
- Insurance Companies
- Superannuation Fund
- Centrelink/Medicare
- Electricity/Gas/Telephone Companies
- Electoral Office
- Solicitor and/or Public Trustee
- RTA (car registration/driver's license)
- Post Office
- Home Nursing Service/Meals on Wheels
- Landlord or Housing Authority
- Clubs/Service Organisations
- Veteran's Affairs

Note: Centrelink does offer a variety of bereavement payments if you are an eligible Australian resident.

For further information, please contact the local Centrelink office - 132 300.

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.

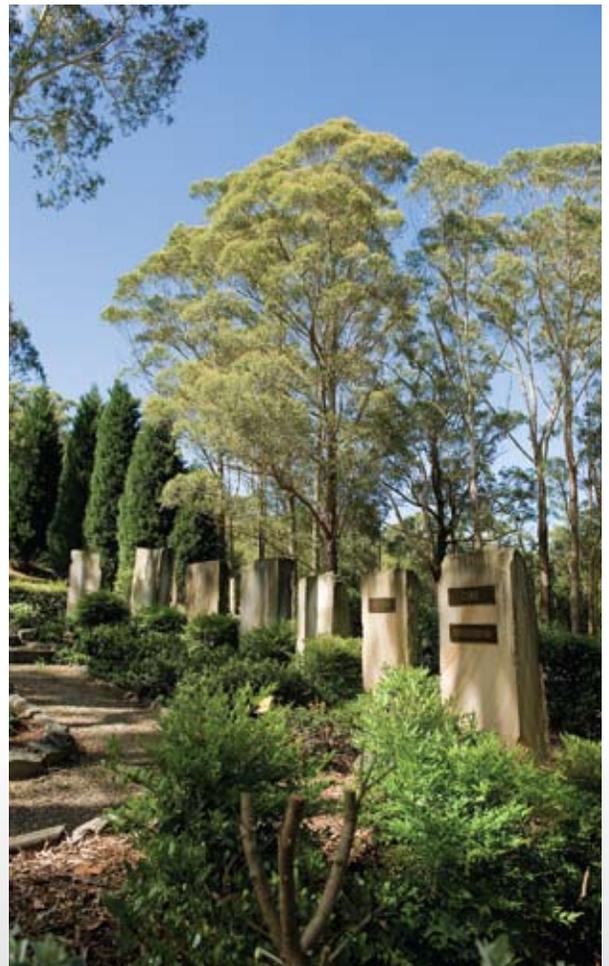
However, we should all realise the unnecessary delay, expense, possible hardship and distress to our loved ones caused by not leaving a Will or leaving an improperly drafted Will.

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 Public Trustee whose offices can be contacted by phone on **1300 364 103** or by visiting the website at: **www.pt.nsw.gov.au**

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





ARE YOU: *A grandparent?*
 Retired?
 Pensioner?

If you answered 'yes' to any of these, please take a minute to read this important information.

Chances are you've made smart choices in life and protected your family by having a will and a degree of financial independence, however it's staggering how many Central Coast seniors have neglected to arrange their own Pre-Paid Funeral Plans.

Take the first step towards relieving your partner or your family from this emotional burden, and enquire today about an affordable Creightons Pre-Paid Funeral Plan.

Call us on 4324 1533 for your Free Information Pack, or to arrange a no obligation consultation at your home with one of our friendly Creightons Customer Care Representatives.

Creighton's Services

Below is a list of the services which Creighton's Funeral Service can offer to you. Please contact us for the associated costs:

- Professional Service Fee
- Casket
- Mileage
- Cremation Fee
- Clergy / Celebrant
- Doctors Fees
- Registration Certificate
- Chapel
- Press Notices
- Floral Arrangements
- Hire Car
- Memorial Site / Plaque Provision
- Grave Purchase (Palmdale)
- Grave Purchase (Cemetery)
- Council Cemetery Fee / Permit
- Opening / Closing Fee

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 _____

Aboriginal or Torres Strait Islander descent?

Yes No

Country _____ If born overseas,
year of arrival in Australia: _____

Religion: _____

Married Widow/Widower De Facto

Divorced Never Married Separated

Usual Residence: _____

_____ P'code: _____

Father's Given Names: _____

Father's Surname: _____

Mother's Given Names : _____

Mother's Maiden Name: _____

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. Given Names: _____

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

2. Given Names: _____

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

3. Given Names: _____

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

4. Given Names: _____

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

5. Given Names: _____

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

Funeral Service Preferences

Cremation Burial

Chapel

Rose Hillside Greenway

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



Palmdale Road, Palmdale NSW 2258

PO Box 55, Ourimbah NSW 2258

Phone: (02) 4324 1533 **Fax:** (02) 4324 7108

Email: creightons@palmdalegroup.com.au

Website: palmdalegroup.com.au

THE PALMDALE GROUP



Palmdale Road, Palmdale NSW 2258

PO Box 55, Ourimbah NSW 2258

Phone: (02) 4324 1533 **Fax:** (02) 4324 7108

Email: creightons@palmdalegroup.com.au

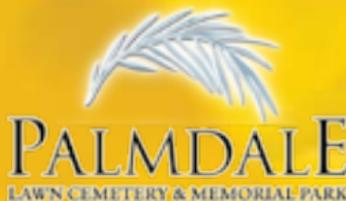


460 Avoca Drive, Green Point NSW 2251

PO Box 6350, Kincumber NSW 2251

Phone: (02) 4369 2013 **Fax:** (02) 4369 8830

Email: greenway@palmdalegroup.com.au



Palmdale Road, Palmdale NSW 2258

PO Box 55, Ourimbah NSW 2258

Phone: (02) 4362 1203 **Fax:** (02) 4362 1163

Email: info@palmdalegroup.com.au