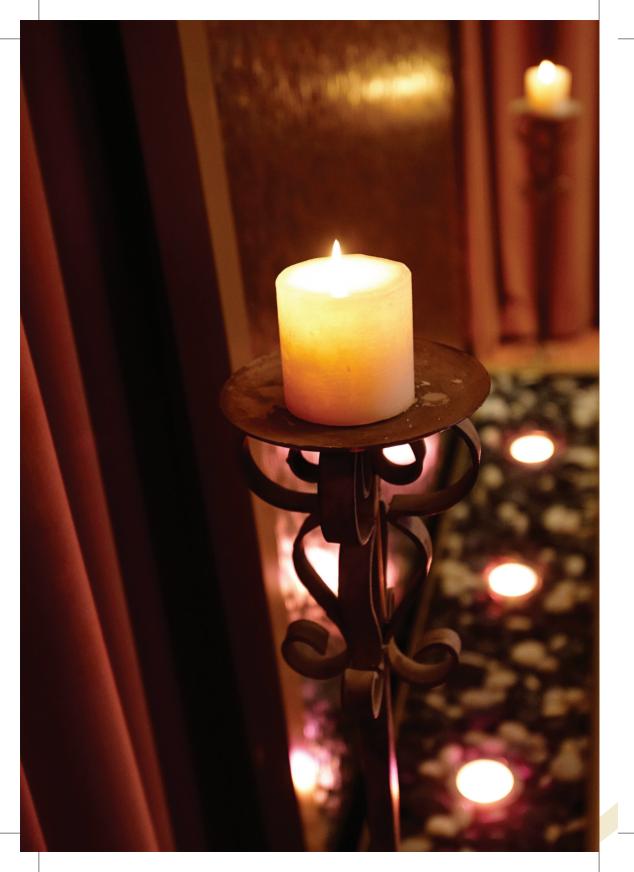


COMPASSIONATE, CARING, COMMUNITY



# RJ SIDNEY CRAIC



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Losing a loved one and organising a funeral is one of life's most difficult times. We understand that what most people want at this time is practical and clear information outlining the steps they need to take.

We have produced this easy-to-read booklet to guide you through the process of funeral arrangements, whether it is organising a pre-paid funeral or the arrangements of a funeral for a loved one who has passed away.

#### FUNERALS - YOUR GUIDE CONTAINS INFORMATION ON:

- The steps to take when someone dies.
- Checklists to follow on how to arrange a funeral.
- Services available from our funeral home
- How to organise a pre-paid funeral.
- Funeral costs.
- · Common signs of grief.
- Useful resources and organisations.

As Australia's longest continually operating funeral home, our pledge is to serve families in their time of need with care and compassion while upholding the highest professional standards and confidentiality. We are long-standing members of industry associations including the Australian Funeral Directors Association, the Funeral Directors Association (NSW), and the Australian Institute of Embalming.

We're always available to answer any questions you may have about funeral arrangements and to provide any further information. Please contact us directly or our caring staff on (02) 4821 2122 or visit us at our premises at 298 Sloane Street Goulburn

John and Belinda Crooks Company Directors



We are Australia's longest continually operating funeral home. R J Sidney Craig was established in Goulburn in 1837. With this proud tradition, we are constantly working to ensure we at the leading edge of best practice within the funeral industry.

At R J Sidney Craig, we are members of the Australian Funeral Directors Association, the Australian Institute of Embalming and the Funeral Directors Association (NSW). You can rest assured when you approach us that we adhere to the strict professional disciplines and standards of ethical conduct laid down by these associations. We also have our own code of conduct which our staff adhere to. The code of conduct is our personal assurance that you will receive the highest standard of service and support.

We are a family business that understands the needs of families during bereavement. Our motto is 'Compassionate, Caring and Community'. We are also proudly involved with many charitable organisations within Goulburn and the region.

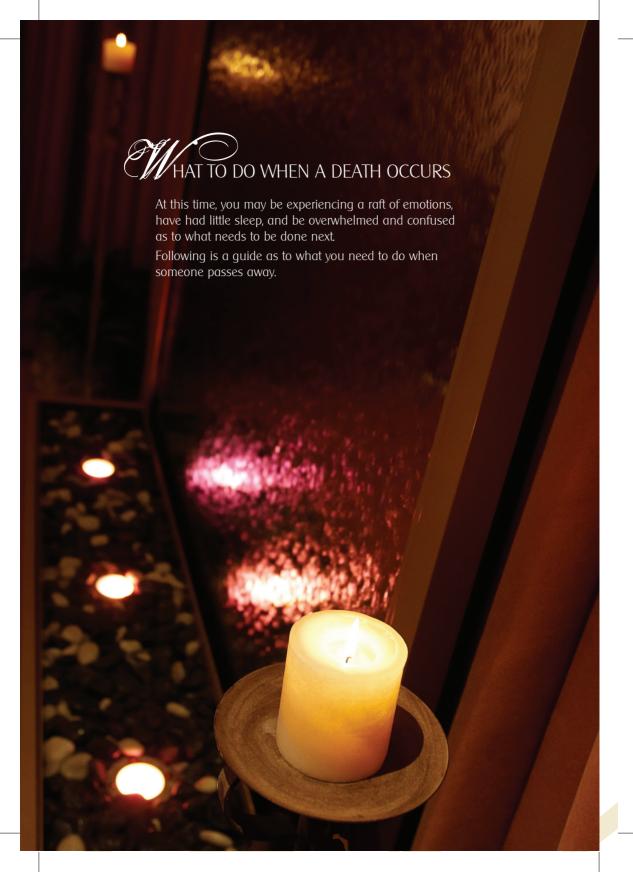


#### Our pledge to you:

- To serve you and your family in your time of need with care and compassion, while providing our total support and discrete advice.
- 2. To uphold the highest professional standards, maintain client confidentiality, and provide excellent service to you at all times.
- 3. To accept that the care of the deceased is a high responsibility entrusted in us by the families we serve.
- 4. To illustrate and fully explain the choices available for procedures, caskets, catering, floral arrangements, memorialisation and other services. However, the final choice will always be made by you.



R J Sidney Craig building, 298 Sloane Street, Goulburn



#### WHEN SOMEONE DIES IN A HOSPITAL OR NURSING HOME

Most people in Australia die either in a hospital or nursing home. When this happens, the director of nursing, sister or nurse in charge will help you with the formalities and will make arrangements for the doctor to issue the death certificate.

If your loved one wished to be cremated, you need to notify the hospital or nursing home sister immediately, as additional certificates will need to be prepared by the doctor. Early advice of this decision will save possible and unnecessary delays. Also, please contact us as soon as possible so we can begin ligising with the nursing home or hospital to make the

liaising with the nursing home or hospital to make the necessary arrangements. We are available 24 hours a day, 7 days a week.

#### WHEN SOMEONE DIES AT HOME

If a relative or friend dies at home, the first person to contact is the doctor of the deceased. If the doctor has treated the deceased in the past three months and the doctor can confirm the cause of death. a death certificate will be issued.

The next step is to contact us. We can arrange for the deceased to be transferred to our funeral home and attend to the other funeral arrangements on your behalf.

#### WHEN SOMEONE DIES INTERSTATE OR OVERSEAS

As a large number of people travel today, it is quite possible that the death of a loved one may occur away from home. If this happens, you should notify us immediately so that we can make arrangements to transport the deceased home, and attend to any statutory or customs requirements.

It is also common for Australians who were born overseas to want to send the deceased back to their homeland for burial. Again, you should contact us immediately, as there can be an extensive process of liaison with the Consulate General of the deceased's homeland and relevant Australian government departments. We can prepare and process the necessary documentation on your behalf.

#### WHEN SOMEONE DIES SUDDENLY

If the death is sudden or accidental, or the cause of death cannot be confirmed, it is the doctor's responsibility to notify the police. In these cases, it is important that the deceased is not moved or disturbed in any way without the authorisation of the coroner. The police will contact a government appointed funeral home to transfer the deceased from the place of death to the coroner's mortuary.

The coroner will then investigate and determine the cause of death, which may involve a post mortem examination. This procedure may slightly delay the funeral arrangements until the necessary clearance is obtained.

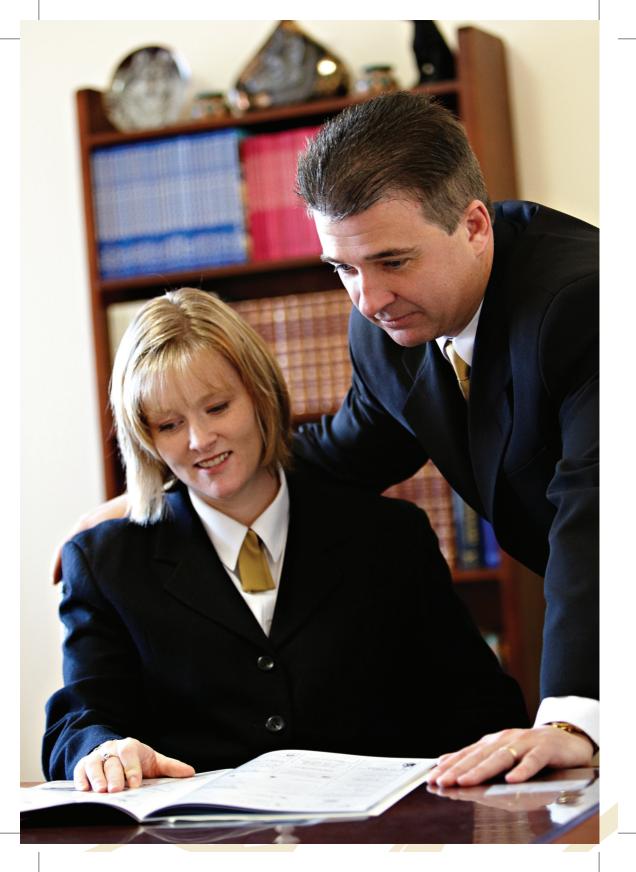
In these circumstances, it is still your right and responsibility to contact the funeral director of your choice so that they can attend to the funeral arrangements in line with your wishes.

#### WHEN SHOULD YOU CALL US?

Regardless of the circumstances at the time of death, it's important that you contact us as soon as possible. Our highly trained staff can organise funerals locally, intrastate, interstate and overseas and are available 24 hours to arrange for the deceased to be placed in our care. We also have female funeral directors available if you would like the arrangements to be conducted by them.

Once the cause of death has been confirmed we can begin making the funeral arrangements. Our commitment to providing the highest standard of service ensures the arrangements are made with professionalism, empathy and respect for your wishes and those of the deceased.







#### WHAT DO I NFFD TO DO?

Following the loss of a loved one, there are many decisions which need to be made. We've put together this easy-to-follow checklist for you to discuss with your family when you're organising the funeral arrangements of your loved one.

At R J Sidney Craig, our highly trained staff can take the worry out of organising funerals for you. We will discuss all details of arranging a funeral with you. While we attend to every detail, we do ask for your input to ensure the funeral reflects both your own and the wishes of the deceased. Please feel free to discuss your ideas with us so that the funeral is a meaningful experience for you and your family.

#### FOLLOWING DEATH

AFTER THE DEATH CERTIFICATE HAS BEEN ISSUED, CONSULT YOUR LOVED ONE'S WILL to ensure that their wishes are followed with respect to burial or cremation and other matters. If the deceased wished to donate their organs we can assist you in contacting the relevant authorities When: As soon as possible following death.	S,
INFORM RELATIVES AND CLOSE FRIENDS of your loved or bereavement. Also inform their solicitor or public truste employer, and family doctor.  When: As soon as possible following death.	

CONTACT RI SIDNEY CRAIG FUNERAL DIRECTORS

When: As soon as possible following death.

so we can begin making the funeral arrangements.

# FUNERAL SERVICE CHECKLIST SELECT A DATE FOR THE BURIAL OR CREMATION: Most funerals take place a few days following death. We will organise a time and place for either a burial or cremation and will contact the necessary authorities. DRAW UP A GUEST LIST: Determine how many people will attend the cremation or burial. The number of people attending will determine the choice of venue such as a church or chapel. CHOOSE THE LOCATION OF THE FUNERAL SERVICE: Fither at a church or chapel or at the graveside or other locations by arrangement. CLERGY OR CELEBRANT TO PRESIDE OVER THE CEREMONY: We can liaise with clergy or a celebrant regarding the type of service you prefer, and the date, time and place. Or you may wish for one of our staff members to act as a civil celebrant and conduct the ceremony CLOTHING: Choose clothing and iewellery for your loved one to wear within the coffin or casket and any other special items. FUNERAL NOTICES: Our staff will prepare and arrange for funeral notices to be inserted in any metropolitan, regional, interstate or overseas newspapers, and provide assistance with any radio requirements. **EULOGIES AND READINGS:** Discuss with family members and even close family friends as to whom may wish to give a eulogy at the funeral service. Discuss with clergy or the celebrant what the content of the reading will be at the funeral service.

CHOOSING PALLBEARERS: Discuss with family members as to whether they would like to be a pallbearer for your loved one's coffin. R J Sidney Craig can also provide this service for you.
MUSIC AND MUSICIANS: Choose some music to be played at the beginning and at the end of the service and/or for musicians to play. Generally the music will reflect your loved one's personality and musical taste.
FLOWERS: We can order the floral tributes of your choice and arrange their delivery to the church, chapel or graveside. We will ensure all floral tribute cards are collected and returned to you and your family.
DECORATIONS: You may wish to consider putting some decorations celebrating your loved one's life within the church or chapel. These may include photographs, medals, sporting or hobby memorabilia, flags, any special interest items, and candles.
☐ TRANSPORT: We have a modern fleet of funeral vehicles which are available to transport family members to the funeral service.
HOLDING A WAKE: Select where you will hold a wake for the deceased. This can be at a venue of your choosing such as a home, restaurant or club.
MEMORIAL BOOKLET: We can organise a memorial booklet, containing the personal signatures of all those who attended the funeral, for you and your family to keep.
CONSIDER DONATING TO A CHARITY: You may wish to make a donation to a charitable organisation

#### **BURIAL OR CREMATION**

Many people express their preference for burial or cremation before they die. If such wishes are known, we can arrange the funeral service accordingly. Otherwise, it is up to you to decide.

For a burial, we need to know if a new grave is needed, or if there is an existing family site. If your family does not already own one, we can assist in selecting a burial site or crypt for your loved one.

For cremation, you need to consider what to do with the ashes. There are many choices available, such as choosing a crematorium space, placing the ashes in a lawn cemetery or an urn and memorialisation of your loved one.

Additionally, we are able to assist you in the selection and ordering of cast-bronze plaques, and can also recommend a suitable monumental mason for the design and erection of headstones and memorials.

We are available to discuss these and other options with you when the time arises.

#### **FUNERAL SERVICES**

There are many alternatives to consider when choosing what kind of funeral service you would like. Often the choice is dependent on whether your loved one is being cremated or buried.

Below are the most frequent services we are asked to arrange. However, you are not restricted to these options, so if you have any other suggestions, please feel free to discuss them with us.

The most common funeral services include:

- A service and committal in a church or our chapel.
- A service held in a church or our chapel followed by a procession to a cemetery.
- A service and committal at a crematorium chapel.
- A service and committal at a graveside.
- A service at an alternative location, such as a park, beach, private gardens, or family home.

#### CHOOSING A COFFIN OR CASKET

The decision to select a coffin or casket is purely a matter of personal preference. The basic difference between the two is in design. A coffin is tapered at the head and foot and is wider at the shoulders, while a casket is rectangular.

We have a wide range of different styles for you to choose from.

#### **VIFWING**

The decision for viewing before the funeral service is entirely up to you and your family. In our experience we find many people who were at first hesitant to view their loved one later say how much it helped them with their grief.

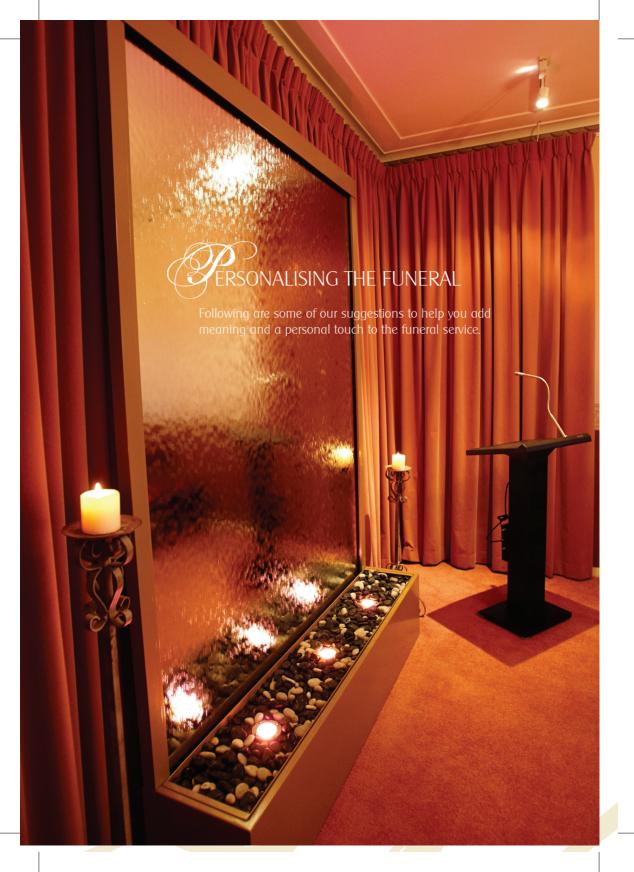
We offer private and comfortable viewing facilities for you and your family to say a personal good-bye to your loved one. As we make the arrangements, we can discuss a suitable time for the viewing to take place.

#### **EMBALMING**

Embalming is an important custom for many cultures and families. In short, embalming involves preparing the body with special solutions enabling preservation for a long period of time.

Sometimes embalming is necessary for hygiene purposes and to preserve the natural appearance of the deceased. Also, embalming is often required when the deceased is to be transferred interstate or overseas, or if the final resting place is in an above-ground mausoleum.

If embalming is requested, we have modern facilities and trained practitioners who are experienced in carrying out this procedure. As members of the Australian Institute of Embalming, we are fully qualified to perform embalming on-site in our approved mortuary.



You may wish to consider these ideas when planing a funeral:

- Incorporate the deceased's favourite music into the funeral service. You may wish to consider a slide show presentation reflecting your loved one's life. R J Sidney Craig has the capacity to put this slide show presentation together – relieving families of this burden.
- Organise for the deceased's favourite flowers to be displayed, or arrange for close family members to participate in the service by placing a flower or personal item on the coffin or in the grave.
- Provide the officiating clergy or civil celebrant with details about the life of the deceased so that fond memories can be shared
- Involve family and friends in the eulogy, religious readings and singing.
- Arrange for clubs and associations to attend so that they can show their support and pay their last respects.
- If the deceased was an ex-serviceperson, we can arrange for an RSL Service, the Australian Flag for Service Ensign to be placed over the coffin, and/or for a guard of honour.
- Place personal items which reflect the life of the deceased on or inside the coffin.
- Arrange for a framed photograph of the deceased to be placed on the coffin during the service.
- Arrange for the funeral to be videotaped. Relatives and friends not able to attend will be extremely appreciative.
- Hand out memorial cards as a special memento for those attending the funeral service.
- Organise for family and friends to gather and share memories after the funeral service.
- Send out thank you notes to show your appreciation to those who attended the funeral service and for their support.

Please feel free to talk with us about your ideas or ask us for advice or assistance

UNERAL COSTS

The cost of a funeral depends on the choices you make. When making funeral arrangements, you are asked to very carefully consider your own financial circumstances and therefore make appropriate selections.

By following this guideline, the final cost of the service we provide will be determined by your selection and decisions, and will not cause you further distress and possible financial disadvantage. We will discuss with you the type of service you would like and provide a written estimate as a guide to the total cost of the funeral. When all arrangements are finalised, we will confirm the actual cost which will form the statement of account

#### COSTS INCLUDE:

- FUNERAL DIRECTORS CHARGES: Includes our service fee, embalming if required, after-hours transfer of the deceased if required and use of our facilities and vehicles.
- 2. THE COST OF THE COFFIN OR CASKET: This depends on your selection, as they do differ in price. We can assist you in choosing a coffin or casket in accordance with how much you wish to spend or what you consider is appropriate.
- 3. DISBURSEMENTS: There are a number of expenses related to the funeral arrangements that we pay on your behalf, including the death certificate, crematorium or cemetery fees, floral tributes, clergy and funeral notices. Some disbursement items may require payment before the service.

The funeral account will be sent directly to you for payment or, if preferable, we can usually arrange for the account to be sent to the deceased's bank or financial institution for payment.

#### **AVAILABLE ALLOWANCES**

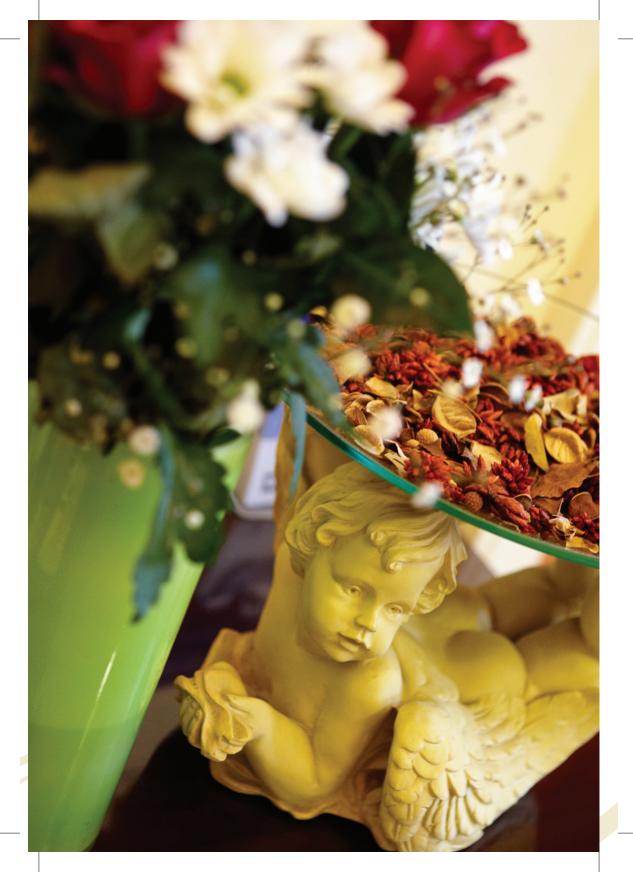
Depending on your personal circumstances, you may be eligible for a government allowance to help with the funeral costs. Talk with us early and we can suggest government departments for you to approach. These departments include:

- 1. DEPARTMENT OF SOCIAL SECURITY: Entitlements are often available for the following people:
  - Married pensioners
  - · Single pensioners
  - · Carers pensioners
  - Sole parent pensioners.
- 2. DEPARTMENT OF VETERAN AFFAIRS: If the deceased was an ex-serviceperson, you may be entitled to make a claim for a burial allowance.

We advise you to contact the relevant department for more information and the necessary application forms.



R J Sidney Craig's chapel





Following the loss of a loved one, there are many stages of grief which you may go through. Grieving is part of the healing process.

#### STAGES OF GRIFF

Grief is not a feeling of constant depression but is instead a combination of outbursts of anger, sadness, guilt, depression, denial, fear, panic and loneliness. These, although bewildering, are common and natural ways for you to find relief and release.

The stages of grief are generally:

- SHOCK: When you first learn that someone you love has died, your immediate reaction is one of shock. You are stunned and often disbelieving, especially if the death is sudden or unexpected. This is a natural reaction because you are not ready to accept their death.
- EMOTIONAL RELEASE: Letting go of your emotions and expressing your feelings aids the healing process and is a big step in the right direction toward readjustment. It is normal for you to want to cry, shout, be angry, reminisce and share memories.
- 3. DEPRESSION: During grieving, you may feel depressed and experience overwhelming feelings of loneliness and/or you may even become disinterested in what is happening around you.
- 4. ISOLATION: Remembering the past you shared with your loved one is another natural part of your grieving process. However, remember to stay in contact with your family and friends and don't isolate yourself during grieving.

- 5. GUILT: Some people may blame themselves for the bereaved's death. 'If only I'd been there' or 'If only I hadn't let him/her go there' are thoughts that may cross your mind. Although these feelings are normal, you shouldn't feel responsible for something that is out of your control.
- 6. HOSTILITY: It is normal for you to experience anger and aggression when working through the grieving process. It's important that you do not bottle your anger up, but rather talk to someone you can trust and feel comfortable with discussing death.
- 7. PHYSICAL DEMANDS: You may experience certain physical symptoms during the course of your grieving. Your body may ache with tension, which could lead to sleeplessness, headaches, low-energy, poor appetite and so on. It is important for your health and well-being to take the time to look after yourself. Make sure you eat properly, exercise regularly, try to get a normal night's sleep and visit your doctor for a regular check-up.
- 8. SIGNS OF RECOVERY: It takes time to work through the grieving process but eventually you will start to feel better and be ready to get on with your life again. The length of time it takes to work through the grieving process varies from person to person.

#### IF YOU NEED HELP

During your time of grief it's a good idea to seek professional help to assist you with coming to terms with your loss. We can recommend professional counsellors and support groups in your local area.

The following people and organisations are just some that are available to assist you with any problems you may have and to help you with your grief:

- Our grief and loss counsellor
- Members of the clergy
- Family doctor
- Community health centres
- Lifeline
- Centacare
- Bereaved parents support group
- Stillbirth and Neonatal Death Support Association (SANDS)
- Suicide support groups.

Also see the Community Health – Help and Welfare Services section in your local telephone directory.



# ELPING YOU PREPARE FOR THE FUTURE

Following are a few practical steps to help you re-adjust to life a little more quickly:

- Keep in contact with your family and friends by letter, phone, visits, or by inviting them over for tea or coffee.
- Plan your social events ahead of time so you have something to look forward to.
- Stay with friends or family who live some distance from you for a change of scenery.
- Go on a relaxing holiday.
- Join social clubs to meet new people.
- Keep a diary to help you understand your path through the grieving process.





Some of us don't know what to say or how to act when a friend is trying to cope with the death of a loved one. Here are some suggestions to assist you in helping friends through this difficult time.

#### 1. HOW CAN YOU HELP

You can start to help even before the funeral service by offering assistance with meals or with daily chores.

Attend the funeral service. Just being there shows that you share the bereaved's grief and that you are there as a friend.

After the funeral is when an understanding friend can mean a great deal. That's when the bereaved needs to know that they are not alone in coping with their grief.

#### 2. BF A GOOD LISTENER

Encourage the bereaved to express their feelings and emotions. Listen to them, try to understand their moods and let them say what they want to say. You are not there to judge.

#### 3. YOU DON'T HAVE TO RELY ON WORDS

A squeeze of the hand, a touch on the shoulder, or an embrace is sometimes more comforting than words.

#### 4 DON'T TRY TO HIDE YOUR OWN GRIFE

Chances are you were also a friend of the deceased and that you too feel grief. Do not be afraid to show it. If you feel like crying, do. Your friend will certainly understand, and tears can be a way of sharing your experience.

#### 5. SHOW THAT YOU HAVEN'T FORGOTTEN

All too often when you ask bereaved friends if there is anything you can do, they will feel they are a burden, or are intruding, and will decline your help even when it would be welcome. So telephone, visit, drop by with food, take children on outings, or invite the family to your home.





When you are ready there are a number of people and organisations who need to be informed when someone dies. This helps to finalise the deceased's affairs and makes sure you get the help you need. The following checklist outlines some of the people and organisations you may need to contact.

### **CHECKLIST**

Social Security and/or veteran's Aliairs (ii applicable)
☐ Banks and other financial institutions
Employers
☐ Home care nursing services, Meals on Wheels
☐ Insurers (including life insurers and superannuation funds)
☐ Hire purchase companies
Australian Taxation Office
☐ Telephone companies
☐ Medicare
☐ Electoral Office
Local authorities (councils, state authorities)
☐ Motor vehicle registry
☐ Health funds
Clubs and organisations
☐ Public service such as libraries
Solicitor
☐ Public Trustee
Landlord
☐ Executor of Will
Doctor
☐ Dentist
Post Office.



Funerals can be an emotional time for those who survive you, and sometimes a financial burden. So you may wish to consider planning and paying for your funeral ahead of time.

Pre-arrangement and pre-payment is a simple process you can complete to ease the emotional concerns and financial worries on those left to make the arrangements. It means peace of mind for both you and your family.

We can discuss with you the options available in pre-arranging and pre-paying your funeral.

#### PRE-ARRANGING YOUR FUNERAL

Pre-arranging allows you to set out your wishes regarding your funeral service.

We can discuss your wishes in detail, and make a permanent record for future reference. You can then be secure in the knowledge that you have left clear instructions to ease the burden on those left behind.

Your family and friends will not have the stress of trying to guess what you may have wanted, nor will they have the difficult task of making last minute decisions during an emotional time

#### PRE-PAYING YOUR FUNERAL

Pre-arranging your funeral ensures your wishes can be carried out. Pre-payment of a funeral can relieve the financial burden on your family.

We offer a guaranteed price for pre-paid funerals. This protects your family from any future price increases that may occur on the funeral arrangements that you have selected.

You can pre-pay for your funeral upfront or in instalments over a selected period. Your money is safeguarded by Funeral Plan Management Pty Ltd ABN 30 003 769 640 – a wholly owned subsidiary of Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFS Licence 237989.

Also, the money you pay into the plan will not affect your pension as it is not subject to an income or assets test.

If you would like to meet with us to discuss the benefits of pre-arranging and pre-paying funerals and the options available at no obligation or cost please contact us at:

298 Sloane Street

Goulburn NSW 2580

T: (02) 4821 2122

(24 hours a day)

info@rjsidneycraig.com.au

www.rjsidneycraig.com.au

# OUR PERSONAL INFORMATION RECORD

One of the first steps you can make to prepare for your own death is to take a couple of minutes to fill out the following personal information record. In the event of your death, this information record will be of great assistance to those making arrangements on your behalf.

Once the record is complete, keep it in a safe place with all your other personal documents and be sure to tell at least two other people where it is located. Alternatively, if you prefer we can file the information for you until the time comes when it is required. Once again we suggest you tell your family that we are holding the information on your behalf.

# THE FOLLOWING INFORMATION IS REQUIRED FOR REGISTERING A PERSON'S DEATH:

Surname:
Given names:
Occupation:
Residential address:
Date of birth: Place of birth:
Death of death: Place of death:
Year arrived in Australia: Age when married:
Are you of Aboriginal or Torres Strait Islander origin?
Father's names:
Father's occupation:
Mother's names:
Mother's maiden name:
Mother's occupation:

# rj sidney craig

Name of spouse:		
Maiden name of spouse:		
Place of marriage:		
Place of death of spouse:		
Date of death of spouse:		
(If you have been married more than once additional details on page 36)	e, please fill in	I
Names of children and dates of birth (incl adopted children) and children who are d	0 0 ,	
Name	DOB	Sex



The following details will make the settling of your affairs

a little easier for your family in their time of grief:
My will is lodged with:
My solicitor or trustee company is:
My pension number is:
My bank/building society/credit union accounts are at:
I have a safe deposit box at:
I have shares, deeds, debentures, promissory notes etc at:
My life insurance policies are with:
My jewellery is located at:
My doctor is:
My funeral plan number is:
I wish my funeral to be held at:
I have a burial site in cemetery:
OR I wish to be cremated at:
and my ashes to be placed:
My next of kin/executor is:
Surname:
Given names:
Address:
Phone number:



If you would like any further information, please contact us at: 298 Sloane Street
Goulburn NSW 2580
T: (02) 4821 2122
(24 hours a day)
info@rjsidneycraig.com.au
www.rjsidneycraig.com.au

# RJ SIDNEY CRAIC

# NOTES: Continued from page 33. Name of spouse: Maiden name of spouse: Place of marriage: Place of death of spouse: Date of death of spouse: Name of spouse: Maiden name of spouse: Place of marriage: Place of death of spouse: Date of death of spouse: Name of spouse: Maiden name of spouse: Place of marriage: Place of death of spouse: Date of death of spouse:

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Helping families arrange their funerals since 1837.

RJ Sidney Craig Funeral Directors are available 24 hours a day to assist families in their time of need.

Your family will be treated with dignity and compassion.

298 Sloane Street Goulburn NSW 2580 T: (02) 4821 2122 – 24 hours 7 days a week | F: (02) 4821 9690 john.crooks@rjsidneycraig.com.au | www.rjsidneycraig.com.au

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