

CALLIDE DAWSON
FUNERALS



BOYNE TANNUM
FUNERALS

A Time to Plan

*A guide to
pre-planning a funeral*



Code of Ethics and Practice

Callide Dawson Funerals and Boyne Tannum Funerals subscribes to the following code of ethics.

1. To maintain the confidentiality of clients at all times.
2. To make fair and reasonable charges for goods supplied and for services rendered.
3. To provide clients and the general public with all relevant information and options about goods and services available.
4. To always behave in such a manner as to not bring the funeral service profession into disrepute.
5. To ensure that all advertising is in good taste and is not of such nature as to bring the funeral service profession into disrepute.
6. To ensure that no member, staff or agent of a member solicits for funerals or offers reward for any recommendation.
7. To ensure that all staff are properly trained and are competent in the funeral service profession.
8. To show proper respect and regard for all cultures and religious beliefs.
9. To always provide the client with a written estimation of charges and a copy of funeral details at the conclusion of the funeral arrangement.
10. To provide clients with an itemized account for all goods supplied and for services rendered.
11. To address complaints from clients in the shortest practical time.

CALLIDE DAWSON

FUNERALS

07 4992 2332

To everything there is a season,
and a time to every purpose under the heaven;
a time to be born, a time to die;
...a time to weep, and a time to laugh;
and a time to mourn, and a time to dance.

-Ecclesiastes 3:1-4

BOYNE TANNUM

FUNERALS

07 4972 5115

Contents

1. What preparations can be made to ease the burden on your family?	5
2. Preparing your will	6
3. Enduring power of attorney can help when mental health deteriorates	7
4. Planning your funeral in advance	8
5. Planning ahead with Callide Dawson Funerals and Boyne Tannum Funerals.....	9
6. A family's guide – what to do when someone dies.....	10
7. Preparation for the funeral service	11
8. A family's guide in preparing for the Funeral and afterwards.....	12
9. Who family may need to notify in due course.....	13
10. The duties of an Executor	14
12. My funeral arrangements.....	15

1. What preparations can be made to ease the burden on your family?

Pre-planning or pre-paying for your funeral can assist to relieve the burden on your loved ones both financially and emotionally during what is a difficult time.

2. Preparing your will

The importance of preparing a Will cannot be overstated. If you are over the age of 18, you should have one prepared. The legal implication for not leaving a Will when you die can be expensive and prolonged, often causing unnecessary upset to family members in the process.

When an individual dies intestate (without a Will), there is no guarantee that the estate will be distributed in line with his or her wishes.

Many people falsely assume assets and property will pass automatically to their spouse upon their death. This is not necessarily the case, however, as the rights of the spouse or a person who dies intestate will vary according to whether the intestate person was also survived by other relatives.

In Queensland, there are very specific laws that apply to the distribution of an estate in the event that a person should die intestate.

Closer examination of these provisions will highlight the importance of drafting a Will. They will also provide an indication of the problems that can arise if a person fails to do so.

A Will that is well planned and clearly thought out in advance tells all concerned very quickly and very simply who is to benefit, when they are to benefit and to what extent. Professional advice is a necessity. Leaving hard-earned resources to loved ones should be a source of personal satisfaction to a Will-maker. Don't make it a source of personal anguish for your beneficiaries.

3. Enduring power of attorney can help when mental health deteriorates

In September 1990, the Legislative Assembly of Queensland made changes to the Property Law Act which introduced the Enduring Power of Attorney.

The changes did not create news headlines and passed relatively unnoticed by the majority of the community but the ramifications for anyone who considers it important to protect his or her family and assets in the event of illness or serious injury are quite significant.

Prior to the amending legislation, a Power of Attorney could only allow a person to empower someone else to act on his or her behalf until such time as the person giving the power became mentally incapable. This meant that, in the event of illness or an accident rendering one mentally incapable; the attorney was unable to act on their behalf at a time when their assistance was needed most. In these cases the Public Trustee would assume responsibility for the person's affairs.

The new Enduring Power of Attorney amendments provide for an individual's wishes to be carried out by their appointed attorney at a time when they are no longer able to conduct their own affairs. The incapacity may be temporary or permanent, but in either situation the Enduring Power of Attorney remains legally valid for the period of the incapacity. It "endures" until it is revoked following an individual's recovery or by their death. It thereby ensures that the Attorney or Attorneys appointed can act on an individual's behalf to fulfill their wishes. It can also alleviate the bureaucratic complications which can otherwise create unnecessary financial burdens for their family.

Professional advice should be sought in relation to the legal implications of the preparation and execution of an Enduring Power of Attorney.

4. Planning your funeral in advance

Your funeral is an important and entirely personal event. For this reason you may prefer to plan the arrangements in advance.

If so, you will join a growing number of people who are choosing to pre-plan their funerals in order to help protect their loved ones from painful decisions at a difficult time.

At Callide Dawson Funerals and Boyne Tannum Funerals we encourage you to arrange your funeral in advance. Preplanning represents your best opportunity to retain control over your funeral arrangements and to ensure that they are carried out in line with your wishes.

If you decide to pre-plan your funeral, it is important to consider the arrangements carefully. Because you will not be there to witness the benefits of all the services provided, it may be tempting to organize a basic, limited service.

Whilst this may be the most appropriate service under some circumstances, it could also undermine some of the important benefits for surviving family and friends associated with a funeral with full service options.

5. Planning ahead with Callide Dawson Funerals and Boyne Tannum Funerals

At Callide Dawson Funerals and Boyne Tannum Funerals, we remind our pre-plan clients that the funeral service takes place for the benefit of the survivors. Providing comfort to these survivors through a dignified service is an important consideration.

Beyond this consideration, we encourage you to plan exactly the type of service that you would like. If you would appreciate a traditional service with floral tributes, hymns and prayers, you are free to plan just such a ceremony. If you prefer popular songs and poetry, or simply a silent commemoration, the service can be arranged accordingly.

Because the cost of funeral services is constantly rising, there are worthwhile financial incentives attached to pre-planning a funeral. Simply by organising and paying in advance for your funeral, you can guarantee that you will pay contemporary prices regardless of when death will occur.

At Callide Dawson Funerals and Boyne Tannum Funerals, our experienced staff will be happy to discuss options for pre-planned pre-paid funerals with you. Appointments can be made at either home or at our office if that is more convenient.

6. A family's guide – what to do when someone dies

At the hospital

- The hospital staff will notify the doctor for a certificate of death.
- Notify family members who live close by (Discourage family from rushing distances to see the deceased, as a viewing is available before the funeral.)
- Ring your Funeral Director as soon as possible – for initial advice and planning.
- If applicable, sign the hospital transfer release form nominating your Funeral Director.

(If possible, allow a half day or overnight to absorb what you have just experienced, before the funeral arrangement) Do not rush the Funeral, you will benefit by allowing a couple of days in between the arrangements and the funeral.

Please do not advise family and friends of a Funeral time until you have confirmed it with the Funeral Director.

Who you may need to notify initially

- Executor of the will.
- Neighbours, close friends of the deceased.
- Relative on both sides of the family.
- Home care nursing service, community care, and palliative care.
- Meals on wheels.
- Nursing home personnel re account and personal affects.
- Solicitor or Public Trustee (Check if special funeral requests).
- Funeral benefits fund, superannuation fund.
- Banks and financial institutions bankcard etc.
- Landlord.
- Employer(s).

7. Preparation for the funeral service

- Family members might contribute to the wording of the Eulogy
- Who will deliver the Eulogy – family, relatives, friend
- Select music, readings or poetry for the service
- Invite family and friends to be pallbearers (4 to 6)
- Give all family members young and old a choice of attending the viewing
- Discuss an order of service with the minister – a photo for the front cover?
- Consider the placement of notes, cards, mementos in the coffin at the viewing
- Where to gather for refreshments and fellowship after the service
- Immediate family should enquire about compassionate airfare with airlines (then contact Funeral Director)
- Allow yourself some quiet time to reflect and be still, others will want to care for you.

Before you meet with the Funeral Director, give thought to

- The wording of a funeral notice and which newspaper to display the notice
- Deceased's details of birth, marriage, parents (marriage certificate is helpful)
- How you would like the deceased dressed – in a shroud or personal clothing – bring clothing to the arrangement
- Any jewellery or other items which you would like to remain with the deceased
- Arrange a time to speak with the Minister about the service
- Allow 1-2 hours with the funeral Director to plan the funeral and complete forms

8. A family's guide in preparing for the Funeral and afterwards

The Funeral Director will arrange the following with your advice

- The most suitable time and day for the Funeral
- Confirm the availability of the minister and Church
- Confirm timing with the cemetery or crematorium
- Transfer the deceased to the Funeral Home
- Complete the lodged registrar of Death Form
- Complete cremation forms (if applicable)
- Type and fax the funeral notice(s)
- Provide envelopes and collection box for Donations to a Charity if required.
- How many pallbearers to carry coffin or have coffin in place
- Contact RSL to arrange a service for ex-service personnel and provide Australia Flag
- Time for a viewing at the Funeral home or Church
- Floral arrangement for the coffin – notify selected florist
- Selection of a coffin
- Family to provide clothing? Or use shroud?
- Jewellery (placement or removal of)
- Order a copy of the death Certificate (if requested) – takes 4-6 weeks to arrive
- Cemetery plaque form (if applicable) choosing inscription
- Provide an estimate of the Funeral cost (the bank may need an invoice for payment)
- Provide a remembrance book for signatures at the Church
- Notify Centrelink or Veteran's Affairs
- Prepare and dress the deceased

What to do after the Funeral

- Complete Cemetery plaque form and return
- Consider options for headstone, photo, vase
- Reply to sympathy and flower cards
- Consider Thanks Notice in the newspaper
- An obituary in the local paper (if desired)

9. Who family may need to notify in due course

- Accountant
- Ambulance
- Australian Taxation Officer
- Centrelink changes of entitlements
- Chemist
- Clubs, organization
- Dentist
- Department Store cards
- Electoral Office
- Electricity and Gas supplier
- Health Funds
- Hire purchase companies
- Home secure and home assist
- Insurers – life, house and contents, car etc
- Library
- Local authorities – Council
- Medical Specialist
- Medicare
- Motor Vehicle registry office – Drivers license
- Newsagent, other home deliveries
- Optometrist
- Passport and visa
- Post Office
- RACQ
- School of TAFE
- Seniors Card
- Solicitor re estate and will
- Stockbroker
- Telephone Company

10. The duties of an Executor

1. Locate and peruse Will
2. Make funeral arrangements
3. Conduct preliminary conference with family, Legal and Business Associates
4. Advise Beneficiaries and ascertain immediate needs of family
5. Protect assets – insure all property; protect business interests; collect valuables and income; keep surplus funds invested.
6. Determine assets and debts – cash; business interest; personal effects; securities; real estate; property out of state; debts due and owing.
7. Issue instructions to Solicitors to obtain Grant of Probate and attend to legal formalities – realize assets to pay liabilities, including income tax to date of death; prepare accounting and tax information for beneficiaries.
8. Distribution estate
9. Pay Legacies and Hand Over Specific Bequests – obtain receipts
10. Transfer cash or assets to beneficiaries – prepare final statements for beneficiaries.
11. Establishment of trusts
12. Continuing administration and asset management.

12. My funeral arrangements

In the event of my death, the following information has been recorded here to help family members organize my funeral. The information collected here will help ensure that the funeral service is carried out in line with my wishes.

I hope that in providing this information, I am able to spare you, my loved ones, from potentially difficult decisions at what I understand may be a troubling time. It may also serve to reassure you that the funeral service that you are arranging is as I would have wanted.

Remember, my funeral is held principally for your benefit – not my own. Take comfort from the ceremony and allow yourself this precious opportunity to grieve and grow through your loss.

Funeral Arrangements for

Full Name _____ Date _____

Address _____

Date and Place of Birth _____

Religion _____

Local Church _____

Profession / Occupation _____

Are you of Aboriginal or Torres Strait Islander Origin Yes No

Nationality

By Birth _____

By Naturalisation _____

Date of Naturalisation _____

Resident of Australia Since _____

Wife/Husband

Full (Maiden) Name _____

Date of Birth _____ Place of Birth _____

Date of Death _____ Place of Death _____

Date & Place of Marriage _____

Details of Previous Marriage(s)

Full (Maiden) Name Spouse _____

Date and Place of Marriage _____

Date of Death _____

Parents

Father's Name and occupation _____

Mother's First and Maiden Names and Occupation _____

Children

Full Name	Date of Birth	Date of Death

Other relevant contacts

Name and address of Family Doctor _____

Name and address of Solicitor _____

Date and Location of last Will _____

Name and Address(es) of Executor(s) _____

Funeral Wishes

It is my desire that my funeral service be held at (Chapel, Church etc)

Flowers/No Flowers _____

Donations in Lieu of Flowers to _____

Burial/Cremation at _____

Cortege Yes No

Grave Details/Ashes Placement _____

Preferred Minister/Celebrant _____

Hymns, songs or special requests _____

Type of service required _____

Other special instructions _____

In the event of death

Please notify the following person(s) immediately:

Name	Relationship	Address	Telephone

Membership

List of clubs and organisations and significant public offices held

Other information

Home _____

Owned singly/Jointly by _____

Mortgaged to _____

List any insurance policies on the prosperity _____

Bank accounts

Name & Branch of Bank	Account Name	Account No

Superannuation

Name and Address of Fund

Life Assurance

Name and Address of Company _____

Policy No _____ Face amount _____

Life assured _____ Premium _____

Name and Address of Company _____

Policy No _____ Face amount _____

Life assured _____ Premium _____

Name and Address of Company _____

Policy No _____ Face amount _____

Life assured _____ Premium _____

Pension(s) received from _____

Centrelink File No _____

Taxation File No _____

Veterans Pension No. _____

File No. _____

Service No. _____

Hospital Benefits/Friendly Society

Name and address of Association/Society _____

Location of important papers

Birth Certificates(s) _____

Marriage certificates(s) _____

Savings Bank Book & Cheque Book _____

Securities/Share certificates/Bonds etc _____

Personal insurance policies _____

Medical Benefits/Friendly society/Medicare card _____

Superannuation papers _____

The original and any copies of your will _____

Cemetery or cremation deed _____

The deed for each piece of real estate:

To your home _____

On other pieces of real estate _____

The insurance policies on your property:

On your home _____

On other pieces of property _____

Service record and discharge certificate _____

Location of any other documents (specify) _____

Prepayments or funeral investments _____

Funeral assurance _____

Signature _____ Date _____

Signature of witness _____ Date _____



The information given by you in the previous pages should be kept in a safe place known to at least two of your family, or returned to Callide Dawson Funerals or Boyne Tannum Funerals. Acknowledgement shall be forwarded.



Thank You

We do trust this booklet has been of use and service to you. If any questions are left unanswered by this booklet, please feel free to contact us at any time. We would be pleased to discuss any matter arising without cost or obligation.

Jeff Schultz – Funeral Director
Sue Behrendorff – Office Manager

56 Callide St
Biloela QLD 4715

CALLIDE DAWSON FUNERALS

P: 07 4992 2332

F: 07 4992 3344

BOYNE TANNUM FUNERALS

P: 07 4972 5115

F: 07 4992 3344

w: www.callidedawsonfunerals.com.au
e: cdfunerals@bigpond.com