



FUNERAL PLANNING INFORMATION GUIDE



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ABOUT US

We are a family owned and operated funeral service provider and we are well known for our professional service. With each family we encounter it is our intention to do the very best we can in all we do. It is important for families to feel as peaceful as possible during the Funeral process as this is often an emotional and stressful time, where people may find it difficult to think. It is our intention to provide a peaceful environment for families to gather around where they are safe to share their family stories and to create together a Service that honors the life once lived.

As a team we collectively value others, we respect that each person is an individual and that as individuals we have varying beliefs, needs and expectations. Our team is trained to listen to the needs of those around them, to respect your wishes and to assist in all ways to ensure your Funeral Service is fitting.

We understand that people need closure, and that this can be arrived at in many and varied ways. Some people seek closure through a Church Service with Hymns and Scripture or a more personal Chapel Service, whilst others seek closure during a wake by gathering with family and friends and sharing stories.

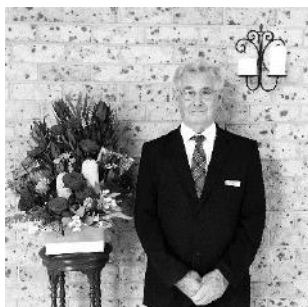
There is no right or wrong way to say farewell to another. We are able to share with you our experience, to assist you to create the type of farewell you need.

Hope Bennett, Managing Director



Hope Bennett is our Senior Funeral Director, with a background in Teaching, Clinical Pastoral Education, a Degree in Theology and is a retired Anglican Priest having served in the Diocese of Grafton, after being ordained in Grafton's Christchurch Cathedral.

Our Family



RIVERVIEW FUNERALS



ABOUT THIS BOOKLET

This Booklet has been carefully prepared by the Directors at Riverview Funerals to answer some of your questions and give further information on a variety of different aspects of Funeral preparation and Funeral proceedings at the time of a loved one's passing. From our vast experience in working alongside and caring for many families in the Clarence Valley we have formed this booklet to cover the areas we find to be the 'grey areas' of Funeral arranging, which includes;

- Common Questions and Answers
- Pre-arranging and Pre-Paying Funeral benefits
- Personal Circumstances
- Basic legalities surrounding death
- Which type of Service is best fitting
- What options are available
- Guides for Funeral Service preparation
- An outline of the services our Funeral Directors provide

WHAT DO I DO WITH THIS BOOKLET?

This booklet is yours to keep and if you have received it while considering Funeral arrangements for yourself, you may wish to keep it in a handy location for your next of kin or executor.

If you have found this booklet useful and have received it in conjunction with one of our 'fillable' pre-arrangement documents, you are free to complete the form and return it to the office which is closest to you (postal details are found on the front of this booklet).

If you would like us to document your notes over the phone or in person or you are considering a prepaid Funeral Bond, please feel free to call us to make an appointment.

We hope you find this booklet is helpful.

PRE-ARRANGING YOUR FUNERAL SERVICE

WHAT IS PRE-ARRANGING AND PRE-PAYING A FUNERAL

- **Pre-arranging** a Funeral is to simply take notes on what your personal wishes are for your time of passing. A Next of Kin can do the same for a loved one. This can be done in person or over the phone with one of our Funeral Directors or alternatively by completing one of our pre-arrangement forms which enables you to make notes of any wishes you may have.
- **Pre-paying** a Funeral refers to arranging and paying your own Funeral in advance or a loved one providing you are a POA. A secured Funeral Bond can be taken out and will cover the cost of the Funeral arrangements you have made for the time of death subject to your requirements.

WHY PRE-ARRANGING OR PRE-PAYING CAN BE HELPFUL

Many people love planning for their life events but no one likes to talk about death or plan for their Funeral. In many families, discussing one's mortality is an extremely uncomfortable topic. However, by pre-arranging your Funeral, you relieve the burden from your loved ones during an emotional time. Moreover, when you pass away, the information you record in your Funeral Pre-Arrangement Booklet will benefit your family. Not only will they know exactly what your wishes are, but they will draw great comfort in the knowledge that they are in a position to carry out those wishes for you. Pre-arranging your Funeral is one the most thoughtful gifts you can give to your family.

HOW DOES IT WORK?

You should give us a call to make an appointment with one of our Funeral Directors. You can choose to meet at our offices or your home and we encourage you to bring a close family member or friend with you. Alternatively, we can arrange to have a phone conversation documenting the same. After pre-arrangements are made, we can arrange to have your specific details formed up and sent to you for safekeeping with your personal documents. Usual topics of discussion will include;

- Listening to your plans for Funeral arrangements
- Offering some advice that can be useful based on our experiences
- Documenting your wishes and providing accurate costing

THE INVESTMENT

Funds which are invested for the use of paying Funeral expenses at a later date are held securely in a trust fund. If placed in a Funeral Bond, the funds will be secured by a capital guaranteed financial institution. Your investment can be paid in a lump sum using personal or bank cheque, at the time of pre-arranging, or electronically deducted from your bank account in monthly instalments. It is important to note that once your money is invested in a Funeral Bond it cannot be withdrawn until the funds are needed. After assessing many of the Australian Friendly Society Trust funds available for investing prepaid Funeral Funds, we have found Life Plan Funds Management to be the most suitable offering all the benefits of other 'Friendly Societies' as well as the option for your Funeral Director to review investment details at any given time so as to keep you well informed of your investment should you have any queries at a later stage. Please ask us for a copy of the latest 'Life plan Funeral Bond Disclosure Document' if you would like to read how the investment works in more detail.

PENSION ENTITLEMENTS

Pension entitlements are protected. The money invested through your Life plan Funeral Bond is not subject to the Australian Government's income and assets test, provided you do not invest a larger amount than allowed under the means test exemption threshold for Funeral Bonds. Our Directors can help you with the current exemption threshold amount.

CAN MY PLAN BE CHANGED?

The unique flexibility of the Life plan Funeral Bond gives you a wide choice of options so you can tailor your plan to suit your own individual requirements. It also allows you to alter any details of the Funeral Service at any time in the future.

WHAT SHOULD I DO?

If you are considering a Funeral Bond, we suggest you read the 'Life Plan Bond Disclosure Document' and complete the sections of the Riverview Funerals 'fillable' Pre-arrangement Booklet' you deem necessary. Then contact us to arrange a time to meet with one of our Directors, either at our office or in the privacy of your home, so we may answer any questions you have and assist you with the final details.

Please Phone 6645 2699 (Maclean) or 6646 9335 (Yamba) or 6642 4406 (Grafton)

When a death occurs...

When a death occurs, we would recommend that you contact us as soon as you feel able as we will guide you through all that needs to be done. What happens differs slightly depending on where and how a death occurs.

A death from Natural Causes



AT HOME

If it is likely that a death of a loved one will occur at home, it can be a good idea to let us know in advance that this may be the case and we are able to make provisions with your loved one's Doctor so as a transfer can be made directly from the place of death into our care. Even if prior arrangements have not been made, there is a possibility we may be able to make the required transfer upon the Doctor's approval, at the time of death.



AT NURSING HOME

If a person dies at a Nursing Home, a member of the Nursing staff will contact the Doctor's surgery to notify the Doctor. We will then attend and transfer the deceased person to our Mortuary. After this, we will contact you to guide you through the next steps to make the Funeral Arrangements.



AT HOSPITAL

If a person dies at hospital, a member of the Nursing staff will speak to you and arrange for a Hospital Doctor to issue what is referred to as the 'Medical Certificate of Cause of Death'. This is later issued to the Funeral Director. At this stage, we may ask whether the Funeral is to be a Burial or a Cremation. This information is important so we can order the necessary paperwork from the Doctor attending.

A death from unnatural causes



If a person dies unexpectedly, their death must be reported to the police who will then refer the matter to the Coroner. A person who suffers an unnatural death will be taken by a Government Contractor from the place of death to the nearest Hospital with a holding Mortuary. After the Coroner's examination, they will then make a decision as to whether a post-mortem is

to be carried out. Most post-mortems in our area are carried out at the John Hunter Hospital in Newcastle. It is with care and consideration that our Funeral Directors will liaise with the Police, Coroner, and the Forensic Medicine team to relay the stages of each part of the post mortem process with the deceased's Family.

Questions and Answers

- **Can a deceased body be taken directly from a Nursing Home, Residence and Hospital to the Cemetery or Crematorium?** A. No, it is a requirement by NSW Health, that any deceased body be 'coffined' and that the appropriate permission and certification be obtained in full, which often leads to the deceased being visually and medically examined by a registered referring Doctor, usually at a Funeral Home Mortuary. In NSW it is not permissible to dress and coffin a body at a Hospital holding Mortuary, Nursing Home or outside a registered and equipped Mortuary.
- **How long after some-one dies should the Funeral be held?** A. There is no set time limit as to when a Funeral must be held after death and it is quite important in some cases to set a time that will suit family and friends who have to apply for leave from work and travel. Funeral Services are typically held between 4 – 10 days after a loved one dies, but it would also be acceptable to put arrangements on hold if needed.
- **Is it compulsory to pre-arrange a Funeral?** A. No, however to have some pre-arrangements in place can be of benefit and relief to family members. Please refer to the section in this booklet regarding some of the benefits.
- **What is the Death Certificate?** A. There are 2 documents which can quite often be confused when it comes to what is often referred to as 'The Death Certificate'. The first document is called the 'Medical Certificate of Cause of Death' which is completed by the attending Doctor who last treated a person prior to their death. The equivalent of this for deaths which do not occur from natural causes and where a post-mortem

or autopsy was carried out is referred to as the 'Coroner's Order'. Both of these documents focus mainly on the contributing factors which caused the death and these documents more often than not, cannot be used as proof of death when notifying government or public agencies. The other document also known as 'The Death Certificate' is a document which looks very similar to a Birth or Marriage Certificate and is known as the 'Official Death Certificate', used for accessing and closing accounts as well as notification of death. This certificate is ordered by the Funeral Director from the Registry of Births Deaths and Marriages, in the state where the death occurred and usually takes up to 3 weeks to arrive after burial or cremation.

- ***Who do I have to notify of a death?*** A. Every person's circumstances will vary. Please refer to the back of this booklet for a common checklist as found on the Australian Governments website.
- ***Myself or my loved one must be transferred interstate at the time of death what do I do?*** A. Riverview Funerals is fully equipped to make transfers interstate and even international repatriations. This includes both to and from the Clarence Valley. For further information regarding Mortuary Transfers and Repatriation please call our Office.
- ***Who do I call when my loved one dies?*** A. Further on in this booklet there is some specific details as to who is best to call in certain situations. We suggest you call our Office and we will lead you through the process which is specific to the circumstances surrounding the death. Every Funeral Director at Riverview Funerals is trained in being able to assist and care for you in every circumstance possible regardless of the time or nature of the enquiry. All correspondence with our Funeral Directors is treated as private and confidential.

Please REMEMBER

One of the first calls should be to the office of Riverview Funerals. Our experience and assistance will take much of the burden from you at a time when you feel least like attending to details that must be taken care of.

Before you meet with one of the Riverview Funerals' Directors, we encourage you to read this Funeral Planning Guide together with your family so that each of you may share your thoughts and ideas for the preparation of a Funeral. By inviting everyone - including children - to help plan or take part in the service you allow them to understand that their feelings matter. If there has already been a death, this is a time to be understanding of each other's needs. You will be experiencing grief and loss in your own way - be gentle with each other. Accept each other's thoughts and use this opportunity to share with them. You may face the challenge of balancing your loved one's wishes with your own needs as mourners. Talk together and come to a comfortable decision that allows for the essence of the person to be upheld.

ALLOW YOURSELF TIME

It's a common belief that the Funeral must be held within a specific amount of time after a death occurs. This is not the case; you may take your time and proceed at a pace you feel comfortable with. Some families have a desire to put the Funeral behind them as quickly as possible. They see it as a painful experience and simply want it to be over. Grief will not disappear once the Funeral is over. We encourage such people to carefully consider this option. The Funeral is a very important part of your grieving. It is a time when you can come together as a group to remember and honor a special life. It is better to plan well and make sure the arrangements meet your family's needs. In deciding on a day and time for the ceremony be sure you have allowed sufficient time to consider and implement all your preferred options.

When choosing a day for the Funeral service you may like to consider:

- the coincidence of timing; i.e. the Funeral day doesn't occur on a direct family member's birthday or anniversary
- time for a viewing if required
- preparation of eulogy
- relatives needing to travel
- preparing an order of service
- gathering photographs for an audio visual presentation
- preparation of memory displays

WHO CAN ARRANGE A FUNERAL?

Funeral arrangements for a loved one are usually carried out by the Next of Kin but they can be carried out by any family member or representative so long as the executor of the deceased's estate has no objection to this if there is an executor.

ENDURING POWER OF ATTORNEY

When people get older they may appoint an Enduring Power of Attorney to help look after their affairs. This person has the legal power to act on a person's behalf in all matters while they are still living. Some believe their nominated Enduring Power of Attorney is the lawful person who has the final say when it comes to ensuring their Funeral directions are carried out. They are not aware that this "Enduring Power of Attorney" ceases at the time of death though this person can still carry out the Funeral arrangements on their behalf. However, it is now the person appointed executor of the estate who has the responsibility for organizing the Funeral.

IMPORTANCE OF A WILL

It is a good idea to have a Will regardless of the value of your estate. It is the only legal way to make sure that those you care about will benefit from any property or other assets you leave behind. If you do not have a legal Will then your property and assets will be disposed of under the rules of intestacy and it's possible the distribution of your property may not be as you would have wished. A Will is also important because it names the executors that are responsible for administering your estate and in the event of any dispute, have the final say in your Funeral arrangements. Funeral directions left in a Will create a moral obligation and should be carried out if possible. It is a duty of care of all Funeral Directors at Riverview Funerals, to ensure that the Next of Kin or Executor arranging a deceased's Funeral are aware of the deceased's requests if pre-arrangements have been left with us, or otherwise documented in a Will.



INFORMATION REQUIRED BY LAW

Under section 41 of the *Births, Deaths and Marriages Registration Act, 1995*, it is compulsory that all deaths occurred in NSW must be registered within seven days of the burial or cremation. The information needed for this purpose includes:

- a Medical Certificate Cause of Death (issued by a Doctor) or Coroner's Order.
- Personal information of the deceased person and burial or cremation details which is supplied by the next of kin, family member, representative or Funeral Director.

Riverview Funerals will assist you with completing the form requiring the personal information and then lodge it with the Registrar of Births, Deaths and Marriages on your behalf.

You will find the information required by the Registrar-General for registration located in the separate Funeral Pre-arrangement booklet at the back of this guide. If you are unable to answer a question, please write "not known" in the allocated space.

CERTIFIED COPY OF THE DEATH CERTIFICATE

Once the Funeral has been conducted we will lodge all the required documentation with the Registrar of Births, Deaths and Marriages. The Registrar then records the particulars from the documentation into a register kept with the General Registry in Sydney. Once the death has been registered a certified copy of the death certificate can be obtained by applying and paying the prescribed fee. This process normally takes between 3 and 6 weeks from the time of death. A certified copy of the death certificate is often needed when dealing with the various institutions involved with the administration of the estate of a deceased person. By default, Riverview Funerals will apply for the certified copy of the death certificate on your behalf, unless specified not to.

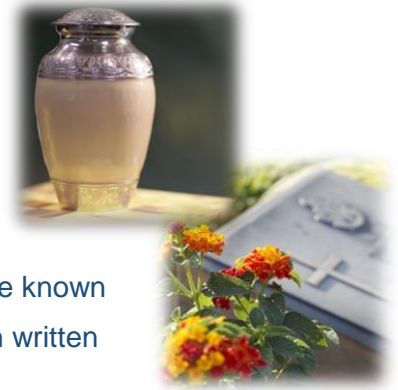
Note: After a person dies, funds held in accounts at financial institutions by the deceased will be frozen. The executor or next of kin will need to contact the institution to find out their particular requirements regarding the administration of the estate.



The Funeral

Burial or Cremation?

How you answer this question will decide what options you have when it comes to choosing a venue or venues for the Funeral service. In most cases the wishes of the deceased are known to the family generally through word of mouth or sometimes in written form, such as a Will or Pre-arranged Funeral.



CREMATION

Today, in Australia's capital cities and the larger metropolitan areas, and most regional towns, cremation has become a more popular choice. Cremation is a respectful, dignified process that is preferred by many of today's families. Riverview Funerals have recently developed a Crematorium on Chatsworth Island, offering a local location for cremations in the Clarence Valley. Should you wish to know more details about the cremation process, Riverview Funerals will provide you with more information.

CREMAINS – GENERALLY REFERRED TO AS ASHES

This is a decision that does not need to be made at the time of the Funeral arrangements. There are many appropriate ways for deciding what to do with your loved one's Ashes after the Funeral. Riverview Funerals can provide you with a range of options or answer any questions you might have. There is a common misconception that you must inter or in-urn Ashes. This is not so. Families may collect their loved one's Ashes and either create their own memorial, such as a special garden or a pond at home or they may wish to scatter them in a park, in the sea or at some other location of special significance. Some families have a Minister or Celebrant perform a small ceremony at the interment or scattering of a loved one's ashes.

DECIDING ON A CEMETERY

If you have chosen burial, then you will need to choose a location for the burial to take place. This may already have been decided if you or your loved one have previously purchased or reserved a grave at a particular cemetery. If you have not chosen a cemetery, we can help you with the locations of the cemeteries in our area. If you wish, you might like to visit each cemetery and discuss with their staff the options available in the various areas that graves are located, and the types of plaques or monuments that can be placed on these graves. Once you have decided on a cemetery, we can at the time of the Funeral arrangements help fill out the appropriate cemetery documents and book the grave and the Funeral service time on your behalf.

When a death has occurred and a grave is purchased for a burial, you may like to consider the reservation of additional graves for family members who wish to be buried alongside at a future time. Some cemeteries also offer a double depth grave, which save in cost at a later time. Please contact us for more information.

The Type of Funeral Service

As people have different ideas and needs, services may be personalized in many ways. Families can choose venue, favorite music of all types as well as include special memorabilia, pictures, art objects, or hobby items as part of the service. There is no right or wrong way to have a Funeral; you choose the way that feels right for you.

YOU MAY WISH TO HAVE:

- A traditional service held in a church, chapel or other venue, with either a private or public cortege to a place of burial or cremation where the committal service will take place.
- The Funeral service and committal service in a church or other venue with no Funeral cortege. The Funeral Directors remove the coffin from the venue usually during the singing of the last song or hymn, most commonly where a cremation follows.
- A memorial or a thanksgiving service where there is no coffin present. You may wish the cremation or burial to take place at the same time as the memorial or thanksgiving service.

WHO WILL OFFICIATE AT THE FUNERAL?



Any person of your choice can officiate at a Funeral service whether they are a minister of religion, civil celebrant or simply a friend or member of your own family. You may like to use a local minister or priest from a church your family has been associated with. You may not have been to church for many years but would still like a minister of religion to officiate at the Funeral service. Riverview Funerals can

arrange this for you. You may prefer a civil celebrant to lead the Funeral service; this also can be arranged by us if you wish. The celebrants at Riverview Funeral will meet with you to discuss all aspects of the service, this will ensure your particular wants and needs are catered for in the ceremony in a personal way.

THE FUNERAL VENUE

There are many places which a Funeral can be conducted. If you or the person who died attended a church or other place of worship, then that particular church may be the place to have the Funeral service.

Family tradition or personal preference may be that you hold the Funeral at another venue such as:

- the funeral director's chapel
- nursing home chapel
- the crematorium chapel
- by the graveside
- rural property
- private residence
- garden setting
- school auditoriums



Or you may consider some of the following points when deciding on a venue:

- how many people you need to accommodate?
- is it easy for the elderly to commute there and back?
- is there adequate parking?
- are there time restrictions when using the facility (e.g. crematoriums)?
- availability of public transport?

The Eulogy

A LOVING TRIBUTE TO CELEBRATE A LIFE

The eulogy is an important part of the service as it celebrates the life of your loved one and the ways in which he/she has touched the lives around them. Writing and delivering the eulogy is a special task as the eulogy helps to begin the healing process for those who are left behind. The eulogy can be delivered by anyone - a family member, friend or clergy. It is best delivered by one who has known the deceased. The eulogy may even be shared with a number of people contributing words of remembrance and poetry.

HINTS FOR WRITING AND DELIVERING A EULOGY

Unfortunately, in these circumstances the preparation and reading of the eulogy can appear to be a daunting task. To help with this process we have put together a simple strategy that will help you prepare and deliver the eulogy. The internet can also be a good reference point for information on writing a eulogy and for examples of eulogies others have written.

GATHER YOUR THOUGHTS

Before you begin to write, you may wish to note the memories and feelings you might like to mention in the eulogy. You may wish to flip through photos, look at the deceased's most treasured possessions and talk to family and friends to gather memories and stories.

Below is a list of topics that you may find helpful when compiling your notes:

- Date & Place of birth
- Parent's names & occupations
- Where he/she grew up
- Schools attended
- Sporting or other interests
- Tertiary education
- Work history
- Milestones in life
- Military service
- Service to the community
- Marriage (to whom, when & where)
- Number of children & Names
- Number of grandchildren & Names
- Membership of clubs, lodges...
- Things he/she enjoyed doing
- Treasured Items
- Special relationships
- Humorous events



WRITING THE EULOGY

When you start to write the eulogy don't feel that you need to summarize the person's entire life. Instead you may like to adopt a theme. You may see certain themes emerging as you make your notes. A theme provides a focus for the audience to remember the deceased.

If there are to be a number of people giving the eulogy at the Funeral service, consider suggesting that each speaker adopt a theme, as this avoids the potential for repetition. Examples of themes include: Bert the family man, Bert the community leader, Bert the sportsman and Bert the businessman.

Arrange your notes in an order you feel flows well ensuring you have included an introduction and a conclusion. When you start to write, write as though you are speaking to a friend, making sure you always acknowledge the positive aspects of the deceased person and pay respect to them in an open, honest and caring manner. Don't be afraid to use some humor where you think it may be appropriate.

The writing of the eulogy is best done on a computer as it makes changing and editing a lot easier. It also allows you to be able to print the completed eulogy in a larger font size so it is easier to read at the Funeral service. When you have finished writing, give the completed eulogy to family members so they may read it and suggest any changes.

Eulogies are among the most difficult speeches to make. No one expects you to be a great orator, especially at a difficult time like this. It is your words and the sentiment they convey that are most important. Don't feel that you need to maintain eye contact with the audience; some people find it easier to stay composed by not looking up. It is best to speak to the bereaved as though you were talking to a friend. Don't worry or be embarrassed if you need to pause a moment to compose yourself, people will understand.

USEFUL HINTS FOR SPEAKINGS:

- rehearse your eulogy several times beforehand, imagining your listeners are before you
- speak slowly and clearly so everyone can hear
- arrange for a backup speaker to be on hand with a copy of your speech in case you feel you may not be strong enough to deliver the whole speech. The security of just knowing someone else is there to support you can help you through. If you do feel yourself starting to lose your composure remember to breathe deeply, focus on the words you are reading and try to continue.

PLANNING THE FUNERAL SERVICE

When you meet with the clergy or celebrant, discuss with them the ideas you have for the Funeral service. By adding personal touches, you can create a Funeral that reflects the unique and special qualities of your loved one.

Here are some suggestions:

- place some of your loved one's favorite items on the coffin or nearby.
- create a picture board with a montage of memorable photographs to be displayed.
- choose a particular hymn or piece of music that may be special to you or your loved one.
- The floral tribute on top of the coffin may contain flowers that were favorites of the deceased or may have come from their own garden.
- create order of service sheets containing special photos, poems, quotes etc. to be handed out at the Funeral service.
- during the ceremony project an audio visual tribute (Photo Remembrance) containing images of the person's life.
- involve any relevant organizations such as the R.S.L., Lions, Rotary, Masonic Lodge etc. (They sometimes have their own short ceremony you can include in the service).
- prepare a personalized bookmark for mourners to take home as a keepsake after the Funeral.
- include poetry or scripture that may have special significance for you or the person who is deceased.
- provide a memory book at the gathering/wake for mourners to write down any special memories they wish to share.
- If a burial, provide flowers or petals for family and friends to cast into the grave or release balloons, doves or butterflies at the church or graveside.

NOTE: many of these options can be organized by Riverview Funerals

WRITING THE FUNERAL NOTICE

The Funeral notice helps to inform friends, relatives and the community of the passing of a loved one and to convey to them the details of the Funeral service to follow. You may like to place the Funeral notice in the local newspaper only or you may also publish it in newspapers from towns or cities where the deceased once lived, worked or spent their weekends and holidays. When it comes to writing the Funeral notice you can include any information you feel is appropriate. You may like to refer to the Funeral notice page in the newspaper for ideas and formats or you can use the guidelines on the 'fillable' Funeral Pre-Planning Book in the back of this guide to help you create a Funeral notice.

Traditionally Funeral notices include such things as:

- The deceased's name, age, date of death, maiden name, service number (if any) and places they have resided.
- Sometimes, the place of death and manner of death. (E.g. tragically taken, passed away peacefully)
- The names of close relatives and descendants, including spouse, children, grandchildren, parents, siblings and in-laws.
- Details of the Funeral such as the time, date and place.
- Requests for donations to charitable organizations in lieu of flowers.

Riverview Funerals is available to assist you in the writing of the Funeral notice and will attend to the placement of it in the newspaper on your behalf.

Note: there is no requirement of law to publish a Funeral notice or death notice.

PERSONALISED STATIONERY

Riverview Funerals has their own in-house creative studio that can produce full color orders of service, keepsake memorial bookmarks and personalized thank-you cards as well as creating our very popular "Photo Remembrance" audio visual tribute. You may wish to consider using all or some of these options in the planning process to create a Funeral that reflects the unique and special qualities of your loved one.

PREPARING AN ORDER OF SERVICE

The order of service can be as simple or as detailed as you like. It is important that you allow yourself enough time so you can gather the information required and deliver it to us so we can design the layout and have you proof read the final draft before printing. If you wish to design an order of service, the 'fillable' Pre-arrangement book contains a useful template. You may like to include any of the following:

- A photograph
- The songs or hymns to be sung or listened to
- A meaningful poem or passage of scripture
- A message to those attending
- The outline of the ceremony
- The eulogy
- An invitation to the wake
- Keepsake memorial bookmarks

AUDIOVISUAL TRIBUTE "PHOTO REMEMBRANCE"

Riverview Funerals are able to provide an audio visual "Photo Remembrance" DVD of your loved one as part of the Funeral service. We can provide these services at our chapel or a venue of your choosing if it has provisions.

Selected images and motion pictures, newspaper clippings and much more can be displayed on a large screen while your choice of reflective music is played quietly in the background.

Important options for consideration

CHOOSING CLOTHING

You may like to select items of clothing in which to have your loved one dressed. Clothing chosen may reflect the taste and personality of the person who has died. This could be their Sunday best suit or dress, favorite yard/fishing clothes or maybe traditional clothing from their country of origin. We can collect these from you when we meet for the Funeral arrangements. Where clothing is not supplied Riverview Funerals will provide an appropriate shroud.

THE VIEWING

At the time of making Funeral arrangements we will ask if you would like to view the deceased. Choosing to view your loved one is a decision only you as an individual can make. If you are not sure whether to view or not, you may wish to discuss this with your family or friends but you should never feel pressured either way. At the viewing, the body is presented in an open coffin or casket allowing you and others to say your final goodbyes and to place any small mementos with the deceased in the coffin. You may choose to have a private viewing for invited family members only or include other family and friends. The viewing can be held in the Riverview Funeral Home Chapel a day or so before the Funeral or it can be held at the service venue before the Service starts. If the viewing is requested in a church, we need to seek permission from the minister.

REMEMBER THE CHILDREN

It is natural to want to protect children from the pain and sadness of a Funeral however it can be a very confusing time for children if they are not included. The Funeral is a significant ritual for all ages so participation will help children accept the reality of their loss and provide them with an outlet to express their grief within a supportive environment. It allows them to celebrate the life of the loved one and to understand the Funeral process. You can help them by being honest and explaining what will happen before, during and after the ceremony. Depending on the age of the child, they may wish to take part in the service by placing a flower, or a picture or an item of special significance to the person they loved, on the coffin, or they may wish to hand out the order of service sheets.

What is the difference between a coffin and a casket?

The difference is basically one of design.

- Coffins are widest at the shoulders and taper in at the head and foot so the coffin mirrors the form of the human body.
- Caskets are rectangular in shape and are usually constructed of better quality timbers and feature higher standards of workmanship.



OUR COMMITMENT TO PRACTICAL AND AFFORDABLE OPTIONS

It is a common trait of Australians including the many people of our community to look at things from a practical perspective. For this reason, our Funeral homes offer a large range of coffins to suit this trait. When discussing options with any of our Funeral Directors, the full disclosure of coffin/casket material, size, fittings, lining specifics vs. cost will be conveyed. Our coffin/casket range comes under 3 main groups;

1. Paper Veneer – sometimes referred to as ‘cardboard coffins’ constructed of manufactured board, fully lined, available as a transporter coffin, or with a more appealing finish and used as a ‘presentation coffin.’
2. Timber Veneer – comprising of both manufactured and solid timber components.
3. Solid Timber – available in coffin or casket, full solid timbers such as Tasmania Blackwood, Pine, Camphor Laurel, Cedar and more.

Basic Paper Veneer Coffin



PERSONALISING THE COFFIN OR CASKET

If you wish you may personalize the coffin. Here are ideas others have used:

- Color the coffin a favourite color
- Apply significant stickers or adornments
- Choose a special fabric interior
- Invite friends to sign the coffin at the ceremony. Riverview Funerals can show you photographs of the full range of coffins and caskets. However, it is recommended that you view the actual items at our Funeral home.

MEMORIAL URNS

Riverview Funerals supplies a wide variety of ashes urns in different colors, materials and designs to meet the individual needs of families. All of our urns are hand crafted from quality materials and would make a beautiful memorial resting place for your loved one's Ashes. The majority of our urns come in bronze and timber and a wider range can be discussed by contacting the Riverview Funerals office.

BRASS URNS



WATER URNS



SCATTERING URNS



TIMBER URNS



KEEPSAKES AND JEWELLERY



THE GATHERING/ WAKE

After the Funeral service, there is usually an informal gathering where friends and family can continue to share memories and express their condolences.

Venues at which you may like to have refreshments can include:

- Your own home
- The Funeral home function room or Church function room
- Your favorite cafe or restaurant
- Local Clubs or Hotels

DIRECT AND PRIVATE SERVICES

It may be yours or a loved ones wish to have a direct service carried out which is what we call 'no service, no attendance.' The costs associated include.

- Transfer of deceased at time of death
- Obtaining of medical certification
- Liaising with cemetery or crematoria
- Cremation or burial fees
- Mortuary care and preparation
- Transporter coffin
- Transfer to cemetery or crematorium
- Registration of death and death certificate

THE FUNERAL ACCOUNT

As part of the service of arranging the Funeral, the Funeral Director arranges payment on your behalf for the purchase of all goods and services associated with the Funeral. These services might typically include cemetery plots, cremation fees, floral tributes, newspaper notices, catering services, flowers, clergy and musician fees. This way all the expenses for the Funeral including the Funeral Director's own charges can be sent to you in one convenient itemized account. A component of the Funeral Director's charges is the estate fee. This can be deducted from the Funeral account providing your payment is received by Riverview Funerals by the due date. Payment can be made by cash/cheque or credit card. If the person who has died held a bank account with sufficient funds to cover Funeral expenses, in most cases the Funeral Director's account can be presented to the bank for direct payment.

Although during a time of sadness it may seem awkward to discuss costs, open and honest discussion is necessary during the planning stages of the Funeral. It is important to balance emotional decisions with practical common sense.

Disbursements

These fees are paid by us on your behalf and include cemetery, crematorium, church, clergy fees, floral tribute, press notice, certified death certificate and Doctors fees associated with cremation certificates. These charges will appear as itemized amounts on your account.

Mortuary Care

This fee covers the expense involved in the mortuary care and preservation of the deceased. If it is necessary to conduct embalming procedures an additional fee to cover this cost will be charged.

After Hours charges

Our service fee is based on providing services and preparation during normal working hours. When we are required to provide service and/or pay penalty and /or overtime rates to our staff in accordance with the award under which they are employed, we must pass these charges on.

Service Fee

This fee is designed to cover numerous professional services and facilities associated with our role as Funeral Directors. These include the provision of trained personnel who liaise with cemeteries, clergy, florists, newspapers and doctors. We must also provide conveyancing vehicles, hearse, mourning car and preservation facilities. It must also proportionally recoup our administrative expenses including salaries, holiday and sickness payments, worker's compensation obligations, rates, motor vehicle expenses, telephone, electricity, insurances, internet, depreciation and repairs and maintenance.

AVAILABLE ENTITLEMENTS

Centre link

The Centrelink bereavement payment is to assist with settling financial affairs associated with expenses incurred by the deceased's family. This may include the extension of existing payments and/or a lump sum paid to a surviving partner, a carer, or a parent of a young child to assist with the changed financial circumstances caused by the death of a person who is a pensioner, a child or care recipient.

Department of Veterans' Affairs

If the deceased was an ex-service person you will need to contact the Department of Veterans' Affairs and ask if they are eligible to claim a veterans' Funeral Benefit. If they are entitled, you will be sent an application form to complete and once returned, payment will be made into the deceased veteran's estate, or to the beneficiary.

People and Organizations to notify

The following table is a list of the usual organizations you may need to contact if someone has died, this list is also available on the Australian Government website.

Person or organization to be contacted	Notified of death (Yes/No)	Contact person, phone number and address (if needed)	Details of a person who died (for example, account number, Medicare number)
Australian Taxation Office		132 865	
Banks, credit unions			
Centre link payments		132 300	
Child Support services		131 272	
Clubs (e.g. the Returned and Services League)			
Credit card/ hire purchase			
Department of Veterans' Affairs		133 254	
Australian Electoral Commission		132 326	
Employers			
Executor of the will			
Family and friends			
Foreign pension authority (if authority's details are unknown contact Centre link's International Services)		131 673	
Funeral Bond		Yes/No	
Funeral insurance		Yes/No	
Health benefits fund			

Person or organization to be contacted	Notified of death (Yes/No)	Contact person, phone number and address (if needed)	Details of a person who died (for example, account number, Medicare number)
Health professionals (e.g. doctor, physiotherapist, dentist, podiatrist, optometrist)			
Hearing Centre			
Hospital			
Insurance companies			
Landlord, tenants			
Local council			
Medical services		132 011	
Local post office			
Prepaid Funeral		Yes/No	
Professional bodies (e.g. solicitor, accountant)			
Public services (e.g. library)			
Public Trustee			
Religious advisor			
Social Worker			
Superannuation fund			
Telecommunication providers (e.g. phones, internet)			
Utilities (e.g. gas, electricity and phone companies)			
Vehicle registration and licensing authorities			

PRE-PLAN FUNERAL FORM

PERSONAL DETAILS – (Required for the Registry Department)

SURNAME

GIVEN NAMES

DATE OF BIRTHS

USUAL RESIDENCE

PLACE OF BIRTH

Town	State	Country
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DATE OF ARRIVAL IN AUSTRALIA (If born overseas)

OCCUPATION

RETIRED (Y/N)

PENSION (Y/N)

PENSION TYPE

☐ Aged ☐ Invalid ☐ Veterans

ABORIGINAL OR TORRES STRAIT ISLANDER ORIGIN

☐ Aboriginal ☐ Torres Strait Islander ☐ Both ☐ Neither ☐ Unknown

FATHER'S SURNAME

GIVEN NAMES

OCCUPATION

MOTHER'S MAIDEN
SURNAME

GIVEN NAMES

OCCUPATION

MARITAL STATUS

☐ De Facto ☐ Divorced ☐ Married ☐ Never Married ☐ Widowed ☐ Unknown

MARRIAGE DETAILS (First Marriage)	MARRIAGE DETAILS (Second Marriage if applicable)
Place of marriage:	Place of marriage:
Age at Commencement:	Age at Commencement:
Spouse Name:	Spouse Name:

CHILDREN

NAME	DATE OF BIRTH	SEX (Male/Female)	LIFE STATUS (Alive/ Deceased/Unknown)

Note: If you have married or have more children, please write extra details on the additional notes on the next page of this form.

FUNERAL PREFERENCES

Please find below a few preferences for consideration, but please feel free to expand on this on the following pages.

☐ Cremation

☐ Burial

TYPE OF SERVICE

- ☐ Traditional Service in a church, chapel or other venue
- ☐ Funeral Service with no Funeral cortege (cremation or burial prior to service)
- ☐ Funeral Service at a crematorium or graveside
- ☐ Direct cremation (No Service, No Attendance)
- ☐ Direct burial (No Service, No Attendance)
- ☐ Other

FUNERAL SPECIFICS

- ☐ Flowers.....
- ☐ Music (*Name of Songs*)
 - (1)
 - (2)
 - (3)
- ☐ Slideshow (a presentation of photos)
- ☐ Prayers
- ☐ Order of service (*Number of Order of Service.....*)
- ☐ Bookmark (*Number of Bookmark.....*)
- ☐ Memoriam Book (signed by attendees)

ADDITIONAL DETAILS

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NEWSPAPER TEMPLATE

SURNAME, First Second

.....,

Formerly of.....

Late of.....

Dearly loved, Adored, Loving, Much loved, Treasured, Precious, Devoted, Caring.

Husband/Wife of..... (decd – if applicable)

Father/Mother and Father-in-law/Mother-in-law

of.....

.....

.....

.....

Dear Brother/Sister and Brother-in-law/Sister-in-law to

.....

.....

.....

.....

Much loved Uncle/Aunty to

.....

Dear Friend

of.....

Passed away peacefully (date)..... 20.....

(Any wording that may be fitting. E.g. 'Rest in peace', 'Gone fishing', 'In God's Care')

AGED.....YEARS

Relatives and Friends of the late.....are respectfully invited to

attend His/Her Funeral Service to be held at.....

.....

Monday, Tuesday Wednesday, Thursday, Friday Saturday,

1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31 January,

February, March, April, May, June, July, August, September, October, November, December, 20.....,

commencing at 9:00am,10:00am,11:00am,12:00noon,1:00pm,2:00pm,3:00pm,4:00pm

.....

In lieu of flowers donations will be collected on the day to support the work

of.....

FAMILY/EXECUTOR CONTACT DETAILS

NAME OF FRIEND OR RELATIVE TO CONTACT

PHONE NUMBER

ADDRESS

RELATIONSHIP

FAMILY/EXECUTOR CONTACT DETAILS

NAME OF FRIEND OR RELATIVE TO CONTACT

PHONE NUMBER

ADDRESS

RELATIONSHIP

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FAMILY/EXECUTOR CONTACT DETAILS

NAME OF FRIEND OR RELATIVE TO CONTACT

PHONE NUMBER

ADDRESS

RELATIONSHIP

Caring for the Clarence

LOCATIONS

GRAFTON (office & chapel)
3-7 PRINCE STREET
(02) 6642 4406

MACLEAN (office)
59 RIVER STREET
(02) 6645 2699


YAMBA (office & chapel)
62 WOOLI STREET
(02) 6646 9335

SAINT LUKES CHAPEL
15 CHATSWORTH ROAD
CHATSWORTH ISLAND
(02) 6645 2699

**CLARENCE VALLEY
CREMATORIUM**
441 CHATSWORTH ROAD
CHATSWORTH ISLAND
(02) 6645 2699

www.riverviewfunerals.com.au

office@riverviewfunerals.com.au

 find us on Facebook

RIVERVIEW FUNERALS

At Riverview Funerals, we offer support and guidance every step of the way, helping you to celebrate the life of your loved one by creating a personalised service. We are the Clarence Valley's only family owned funeral service provider, offering chapels in Maclean, Yamba and Grafton. Local Crematorium, and affordable 'no fuss' options are available. Our dedicated team is available 24 hours a day, 7 days a week to provide guidance and support.