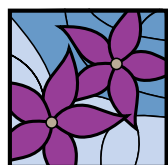


A guide to pre-planning the celebration of your life, your own way



FINNEY
FUNERAL SERVICES

TRUST | CARE | SUPPORT



Celebrate life the way you want.

For over a century, Finney Funeral Services has provided Tasmanian families with caring, practical advice on arranging funerals. We offer support at the time of impending death, up to and during the funeral. We also help a growing number of people who are choosing to preplan their funerals in order to help protect their loved ones from painful decisions at a difficult time.

Every life is unique, and the way people respond to the loss of a loved one is unique too. They experience a range of feelings from sadness to shock, from disbelief to despair. One thing is certain; no two people react the same way.

However, they do have to deal with the same practicalities. There are things to be done when someone dies; decisions that need to be made.

Your funeral is an important and entirely personal event. For this reason you may prefer to plan the arrangements in advance. Many people tell us that completing a funeral plan gives them a feeling of emotional relief. It ensures your family knows your wishes, and it saves them from having to make difficult decisions at a stressful time.

In this booklet, you will find clear, precise information on some options available for pre-arranging a funeral.

We hope that you find it useful.

How can I plan ahead?

First steps to pre-arranging a funeral

The first thing to do is to find someone who can help take care of the necessary responsibilities. You can have complete trust and confidence in Finney Funeral Services, a long-established, Tasmanian family-owned funeral service company. Our practical knowledge, expertise and understanding will relieve you of many concerns.

Preplanning

Preplanning a funeral is the logical extension to making a Will. It makes both emotional and financial sense. Planning for funeral expenses can be an important part of your estate and financial planning portfolios.

Many people tell us that completing a funeral plan gives them a feeling of emotional relief. It ensures your family knows your wishes, and it saves them from having to make difficult decisions at a stressful time. You can pre-arrange your funeral without payment. If you wish to prepay, our funeral bond is a capital guaranteed investment product whose specific purpose is to meet the future funeral expenses. Monies paid into the funeral bond are held in a registered funeral benefit fund.



The fund is a vehicle in which you can invest to provide for all your reasonable funeral expenses, and at the same time may provide social security benefits.

Within Tasmania, funeral directors are regulated by the Prepaid Funerals Act 2004 which contains a number of important provisions. It requires funeral businesses to give consumers certain information before they enter into a prepaid funeral agreement. It also details the type of information that must be given to consumers before entering into prepaid funeral agreements. The Act requires any money paid to a funeral business to be paid into a registered funeral benefit fund and specifies how money paid in advance for a prepaid funeral is to be managed by funeral businesses.

The key features of our funeral plan are:

- Your investment is capital guaranteed.
- There are no medical restrictions.
- You can invest into the product in joint names.
- It can help maximise social security entitlements.
- It provides investors with competitive returns whilst protecting the security of your investment.
- Payments into the product can be in one lump sum or by way of regular instalments.

For a small, once-only charge, arrangements can also be made to include a travel protection plan within your product which will allow for repatriation of the deceased from anywhere in Australia should this be necessary.

To prepare a funeral plan is simple. Our consultant can meet with you at your home or at any of our offices. We'll discuss your funeral arrangements and the options that best suit you and your family.

For further information, please call Finney Funeral Services on (03) 6343 2266 or visit our website www.finneyfunerals.com.au

Finney Funeral Services can provide:

- 24 hour service every day of the year.
- Transfer of the deceased to our premises or mortuary.
- A private and confidential discussion of funeral arrangements with the family.
- Arrangements with clergy, cemetery and crematorium regarding time, place and type of service in funeral chapel, church or other venue.
- Arrangements in compliance with every religious denomination or arrangements for a civil funeral service.
- Preparation of text and insertion of press notices in local, city, country, or interstate publications.
- Collating of medical certificates for handing over to relevant authorities.
- Procuring of necessary medical certificates for cremation, and payment of prescribed fees on your behalf.



- Complete set of forms required for the registration of death, ensuring certified copies are available on request.
- Preparation of the deceased.
- Ordering of floral tributes, their display at the church and/or funeral chapel, collection and return of all cards to the family.
- Transport of the deceased and family to funeral services.
- Suitable motor vehicles.
- Courteous, experienced and efficient staff.
- No obligation advice on the range of memorials available after cremation.
- Follow up bereavement support, if requested.
- Preparation of a memorial book.

If you decide to preplan 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 organise a basic, limited service. While this may be the most appropriate service under some circumstances, it could also miss some of the important benefits for surviving family and friends that are associated with a funeral with full service options.

The funeral service is held for the benefit of the survivors. Providing comfort to family and loved ones 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.

The funeral is arranged in full cooperation with you, in accordance with your budget and requirements. We do not force charges that are unnecessary or unwanted.

How are funeral expenses made up?

Professional Service Fee

- 24 hour availability transfer of the deceased from place of death into our care at Finney's.
- Professional mortuary care with experienced and qualified staff.
- Provision of a church, chapel and/or advice on other suitable venues.

Finney Funeral Services own and operate two locations both with full catering facilities:

- The Finney Centre catering for 250 people or more (Kings Meadows).
- Franklin Grove Chapel and Franklin Grove Centre (Youngtown).



- A fleet of suitable mourning cars.
- Arranging the lodgement of newspaper notices.
- Attending to registration of the death and necessary paperwork.
- Making cemetery or crematorium arrangements.
- All necessary staff, vehicles and equipment prior to, and on the day of the funeral.
- Liaising with florists, caterers, musicians, clergy or a civil celebrant and having them deliver services required by the family.
- Provision of our facilities for all funeral arrangements and follow-up aftercare.

The Coffin or Casket

Proudly, Finney Funeral Services manufacture right here in Tasmania. All coffins and caskets provide quality design and craftsmanship. The cost depends on the construction quality, finish and style. Our range extends from a basic care coffin and custom wood coffins through to highly finished solid timber caskets. We have a selection of coffins and caskets on display and have the added advantage of being able to personalise coffins to your requirements.

Cemetery, Cremation and Memorialisation

All cemeteries within Tasmania are owned and operated independently under the *Burials and Cremation Act (Cemetery), 2005*.

Conveniently Finney Funeral Services are located right next door to the Carr Villa Cemetery, Launceston's oldest and most established Cemetery. Finney staff can make the necessary arrangements for interment in any of Tasmania's cemeteries, prices will vary based upon this choice.

Finney Funeral Services also operate our own private Crematorium, Franklin Grove.

Finney Funeral Services are able to assist with supply and installation of monuments and memorials in all Tasmanian Cemeteries. We will work to ensure a quality product is delivered within a suitable time frame.

We can provide assistance in relation to memorials, lawn memorial, mausoleums, ashes blocks, majolica ware and inscriptions and will work with you to ensure your needs are met at the most competitive prices.

Third Party Disbursements

Dependant upon arrangements made for the funeral there may be a number of third party disbursements. Typically some of these would be:

- Newspaper notices
- Floral arrangements
- Clergy/Celebrant fees
- Church fees
- Musician fees
- Catering charges



Finney Funeral Services Locations

You have a choice of venues in beautiful locations with seating to accommodate services of all sizes. All our venues are fully licensed and have catering options to suit any requirements.

Finney Centre, 34 Nunamina Avenue, Kings Meadows

A beautifully appointed chapel with modern screens and sound system. A private lounge is convenient for family members to meet prior to the service and an intimate viewing room enables last farewells to be made.

Our reception area is light and airy for guests to mingle and share their thoughts and memories. This area leads onto a tranquil garden for quiet reflection and peace. From the moment you arrive you will be made to feel at ease.

Franklin Grove Centre, 502 Hobart Road, Youngtown

The Franklin Grove Centre is truly beautiful, a newly built contemporary funeral facility. It is located on Hobart Road, in Youngtown on 4 acres with a view of serene countryside and extensive gardens through tall windows.

Guests will be stunned by the elegance of the new funeral centre as they enter the foyer which leads to the chapel, entertainment and bar area. A new outdoor reflection garden has been built and every design and thought has been carefully planned to give our clients the feeling of privacy in a comfortable and extremely spacious environment.

This venue is the only one of its kind in Northern Tasmania.

Franklin Grove Chapel, 502 Hobart Road, Youngtown

A second, smaller private chapel is also located at Franklin Grove which caters perfectly for small or private funerals and are held in a charming, colonial style building.

You can also take advantage of the liquor license and catering facilities at this venue.

Rebate and allowance claims

Veterans' Affairs – If you were an ex-service person, you may be entitled to claim a funeral allowance from the Department of Veterans' Affairs.

Pension – The Australian Government may make an allowance for funeral expenses dependent on your financial circumstances.

Unions, Lodges, Medical Benefit Funds – Some of these organisations offer members mortality benefits.

Victim Support Unit – Offers assistance to those in need.

MAIB – Offers assistance in the case of a motor vehicle death In Tasmania.

Funeral Insurance and Investments – You should always advise your family and loved ones if there is any pre-arranged funeral bond/contract or funeral insurance in place.



Power of Attorney

A Power of Attorney is a document in which you authorise a person to act on your behalf when you are unable to do so yourself. There are three types of Power of Attorney: General, Enduring and Medical Treatment.

Power of Attorney will cease upon your passing.

Wills

A Will is a legal document stating the manner in which your assets should be distributed upon your death, and who should be the executor of your estate.

Probate

This is a certificate issued by the Probate Office officially recognising the authority of the executor to wind up an estate.

Executor

The Executor is responsible for:

- Locating the Will
- Attending to funeral arrangements
- The grant of probate
- Location of assets
- Protecting the assets
- Dealing with the assets
- Taxation matters
- Distribution of the estate

You may choose to nominate a solicitor to assist you with the responsibilities of being an Executor. A Will may nominate a trustee company or solicitor as Executor.



Useful forms

The following pages contain forms for your use. The forms include:

RECORD OF PERSONAL DETAILS - Refer to page 9

YOUR WISH LIST - Refer to page 11

FUNERAL ESTIMATE - Refer to page 14

Record of personal details

Finney Funeral Services has been caring for people and helping them with funeral arrangements for more than 100 years. By filling in the following pages, you will alleviate some of the burden your family might experience in providing the information we need to arrange a funeral.

To complete this record you may need your Will, birth and marriage certificates and documents concerning prearranged or prepaid funerals, burial or cremation deeds.

This document should be filed and kept in a safe place, known to at least two members of your family, friends or your Executor.

It provides important information that will help your family fulfil your wishes after you have gone and has been designed to simply assist your family avoid confusion or misunderstanding.



Personal details

Surname _____

Given names _____

Male ☐ female ☐

Usual address _____

Place of birth _____ Country _____

Date of birth ____ / ____ / ____

Year arrived in Australia (if applicable) _____

Occupation (if retired, last occupation) _____

Pension details: Type _____ Number _____

Parent Details

Father's name _____

Occupation _____

Mother's name _____

Occupation _____

Mother's maiden surname _____

Marriage and Children

Marital status _____

First marriage: Where _____

Date ____ / ____ / ____

At what age _____

To whom _____

Children (if deceased, please note (dec'd) next to name)

_____ Date of birth ____ / ____ / ____

_____ Date of birth ____ / ____ / ____

_____ Date of birth ____ / ____ / ____

_____ Date of birth ____ / ____ / ____

_____ Date of birth ____ / ____ / ____

For subsequent marriages and children, please record as above and attach a separate sheet.



Next of kin _____

Address _____

Phone _____

Location of Will _____

Solicitor's name _____

Solicitor's address _____

Phone _____

Executor's name _____

Executor's address _____

Phone _____



Your wish list

Funerals are most meaningful when they celebrate the unique life and relationships of the individual. Finney Funeral Services offer a range of options for creating a meaningful funeral ceremony:

Below you may wish to outline your special wishes for your funeral:

People to be notified upon your passing

Name, address and contact details: _____

Clubs and Associations to be notified: _____

Funeral Instructions

Burial or Cremation? _____

Preferred Cemetery or Crematorium? _____

Memorialisation preference - Urn or Headstone? _____

Type of service (please tick)

☐

'Direct committal' cremation (no mourners present/no service).

☐

Full service held in a church or our chapel followed by interment in a cemetery.
(Burial) (Public or Private)

☐

Full service held in a church or our chapel. (Cremation) (Public or Private)

☐

Full graveside service (Burial)

☐

Funeral service at another venue, such as the local hall, bowling club, a special garden or at the beach.

☐

Memorial service where the coffin is not present, followed or preceded by a public or private burial or cremation.

☐

Burial preceding a funeral service of thanksgiving.

☐

Other:



Service location? _____

Clergy/Celebrant preferred? _____

Casket or Coffin? _____

Preferred clothing/jewellery? _____

Viewing before my service? _____

Newspaper notices? _____

Flower requests (type, colour etc)? _____

Music (preferred songs and hymns)? _____

Preferred verses/reading requests? _____

Donation requests (in lieu of flowers)? _____

Photographic montage? _____

Refreshments/Catering requests? (including preferred venue) _____

Additional items to consider

RSL Service	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Flag	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Videographer	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Balloons	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Special symbols or requests	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Release of doves	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Candles	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Soloist	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Organist	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Remember to let your family know you have made this list and where it may be found.

You may also wish to prearrange your funeral and record these details with us.

Please contact us on (03) 6343 2266 if you would like an appointment or more information.



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Funeral Estimate

To be completed by your funeral director if information and/or prices are required.

Applicant Name:	<input type="text"/>
Service at:	<input type="text"/>
Burial/Cremation at:	<input type="text"/>

Professional Fees

Professional services fees	\$ <input type="text"/>
Transfer of Deceased	\$ <input type="text"/>
Estate fee (deducted if the account is paid within the agreed terms)	\$ <input type="text"/>
Total - Professional Fees	\$ <input type="text"/>

Preferred Coffin or Casket <input type="text"/>	\$ <input type="text"/>
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Cemetery, Cremation and Memorialisation Fees

Cremation	\$ <input type="text"/>
Burial Fees including Grave Digging	\$ <input type="text"/>
Memorialisation	\$ <input type="text"/>
Total - Cemetery, Cremation and Memorialisation Fees	\$ <input type="text"/>



Third Party Disbursements

Newspaper Notices

	Examiner	Mercury	Advocate	Other	TOTAL
Death notice	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Funeral notice	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Catering	<input type="text"/>	\$ <input type="text"/>
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Floral tributes	<input type="text"/>	\$ <input type="text"/>
-----------------	----------------------	-------------------------

Officiant, Clergy/Celebrant	<input type="text"/>	\$ <input type="text"/>
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Order of Service	<input type="text"/>	\$ <input type="text"/>
------------------	----------------------	-------------------------

Organist/Soloist	<input type="text"/>	\$ <input type="text"/>
------------------	----------------------	-------------------------

Cremation Certificate		\$ <input type="text"/>
-----------------------	--	-------------------------

Medical Referee		\$ <input type="text"/>
-----------------	--	-------------------------

Registered Death Certificate		\$ <input type="text"/>
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Extras	<input type="text"/>	\$ <input type="text"/>
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	<input type="text"/>	\$ <input type="text"/>
--	----------------------	-------------------------

	<input type="text"/>	\$ <input type="text"/>
--	----------------------	-------------------------

(Third Party Disbursements) - Total		\$ <input type="text"/>
--	--	-------------------------

TOTAL FUNERAL SERVICE FEE		\$ <input type="text"/>
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Frequently asked questions

What information needs to be made available to funeral directors following the death of a loved one?

State Law requires all deaths to be registered. The funeral director will take care of this for you. The following information should be provided to the funeral director:

- Deceased's full name and address
- Occupation (former occupation, if retired)
- Sex and age
- Date and place of death
- Date and place of birth
- Period of residence in Australia, if not born in Australia
- Name of father (in full) and occupation
- Name of mother (in full) with maiden surname and occupation
- Deceased's marital status at time of death
- Where married
- To whom
- Age at marriage
- When the deceased has been married more than once, the particulars of each marriage are required
- Names and dates of birth of children, living and deceased

How am I cared for whilst in the hands of Finney Funeral Services?

Finney's staff will treat every person in their care with great respect. They are treated as if the family were present at all times.

What happens when a death occurs interstate or overseas?

As an accredited funeral director, Finney Funeral Services can arrange repatriation to or from anywhere in the world. Our company is a member of the Australian Funeral Directors Association and Australian Institute of Embalming. Our skilled and qualified personnel can also arrange for cremated remains to be repatriated.



What is the difference between a coffin and a casket?

The difference is basically one of design. Coffins are tapered at the head and foot and wide at the shoulders. Caskets are rectangular in shape and are usually constructed of high quality timbers and feature a high standard of craftsmanship. The decision to select a coffin or casket is made according to your personal/financial preference.

During cremation, what happens to the coffin or casket?

At Finney's, the only thing removed from the coffin or casket prior to a cremation is the nameplate. This stays with the remains to ensure correct identification whilst at the crematorium. The coffin and its hardware are cremated entirely.

What happens with jewellery?

It is the family's choice whether jewellery items be removed as a keepsake or left on their loved one. If a cremation is chosen and the choice is made to leave jewellery on your loved one, given its soft compound it will disintegrate in the cremation process.

Embalming: is it necessary and who carries this out?

Embalming may be required if the deceased is to be transferred overseas or interstate, placed into an aboveground vault or if there is going to be a considerable delay before a funeral can be held. Your funeral director will advise you of this process.

Our policy at Finney Funeral Services is to prepare every person irrespective of a viewing being undertaken by the family or not.

Should the circumstances warrant it, we do have the facilities to undertake complete embalming. This is carried out by our qualified staff who are members of the Australian Institute of Embalming. This ensures the highest standards of care for your loved one are strictly maintained.

Should young children attend funerals?

There are no set guidelines. Generally children, in the company of their parents and other family members, are comfortable participating in this family occasion and may even be curious. Use the funeral to help the child learn about the impact of death and the rituals we use to help us respond to bereavement. Children can often contribute creatively to a funeral, perhaps by placing a special flower on the coffin or casket, or reading or writing something that can be incorporated into the service.



How soon after a cremation are the ashes available?

Usually within a day after cremation, however special arrangements can be made for the ashes to be collected on the same day as the cremation if requested.

What is the difference between a public and a private funeral?

A public funeral service is announced in the press and anyone is welcome to attend. A private service is only open to people who are invited by the family. A press announcement is often made after the service.

What is the difference between a traditional and a lawn type grave?

A traditional grave is one that has granite monumental work and kerbing over the top of the grave site. A lawn grave cannot be enclosed with kerbing and is located within a grassed area with a headstone or bronze plaque placed at the head of the grave.

When is the Death Certificate issued?

It may take up to three weeks for the Registrar of Births, Deaths and Marriages to process the information and send the Death Certificate. In some cases, such as coronial inquiries, it can take longer. A certificate is not automatically issued, and your funeral director can apply for this on your behalf. Alternatively, you can apply directly with Service Tasmania.

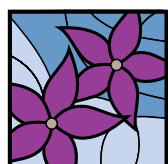
If required, a 'Priority Certificate' can be requested from Service Tasmania. This service will incur a charge but means that the certificate will be provided within 24 hours.

Is money 'frozen' after someone dies?

Bank accounts in joint names should not be affected by the death of one of the owners. Accounts held solely by the deceased may still be able to be accessed, and presentation of a funeral account is often all that is required to release funeral funds to pay for the funeral out of the deceased person's estate.

The wonderful web

We trust this brochure has been of some help to you. If you would like to find out more, visit our website **finneyfunerals.com.au** where you will find a great deal more detail and many more questions explained. Please don't hesitate to call us, any time, night or day, if you need assistance.



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