

INTEGRITY FUNERALS



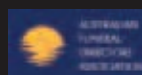
Choices

Personal Choices
PROGRAM

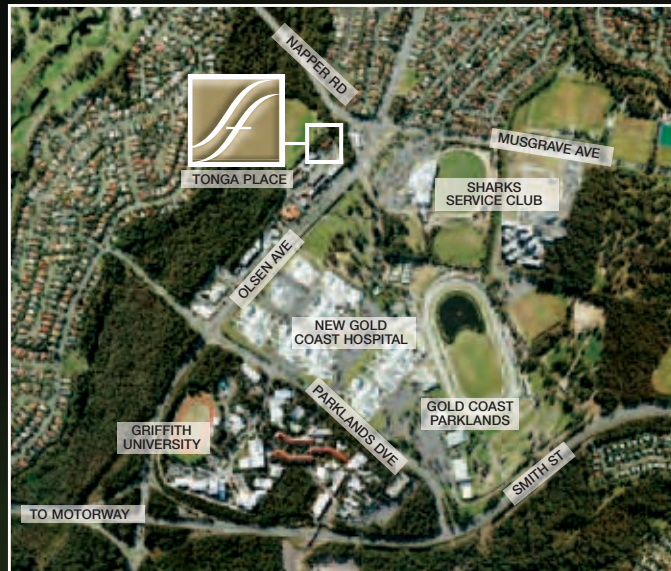
— Russell Firth —

Integrity  Funerals

INCORPORATING
INTEGRITY FUNERAL PLAN OF AUSTRALIA
& GOLD LADY INTEGRITY FUNERALS



CHAPEL AND OFFICE LOCATIONS



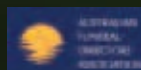
Head Office and Chapel
18 Tonga Place, Parkwood, Gold Coast, Qld 4214
PO Box 708, Labrador 4215
Tel 1800 995 352 Fax (07) 5571 7459
service@integrityfunerals.com.au

Integrity Funerals (Gold Coast)	1800 995 352
Integrity Funerals (Brisbane)	1800 671 310
Russell Firth Integrity Funerals	(07) 5576 4545
Integrity Funeral Plan of Australia	1800 446 834
Gold Lady Integrity Funerals	(07) 5574 4722
Funeral Advisory Service	1800 674 741
Australian International Funeral Transfers	1300 138 091

integrityfunerals.com.au
arrangeyourownfuneral.com.au
integrityfuneralplan.com.au

Integrity Funerals is a fully Australian owned and operated company

Member in good standing of Australian Funeral Directors Association



CONTENTS

Section 1. About Us	4
The People Behind Integrity Funerals	4
What Is This Book All About?	5
Why Should You Choose Us?	6
Section 2. Funeral Information	8
Arranging A Funeral	8
What guides your choice of funeral directors?	
Knowledge is empowerment	
Your First Contact With Us	
When Someone Dies Naturally	9
Unexpected, Sudden Or Accidental Death	
What Paperwork Will I Have To Sign?	10
When Burial Is Intended	
When Cremation Is Intended	11
What Costs Are Involved In A Funeral?	
The Funeral Director's Charges	
Disbursements	12
The Casket Or Coffin	
Should I See The Person That Has Died?	13
Care And Preparation Of The Person That Has Died	
Embalming	
What Do I Do About Gravestones, Memorial Plaques And The Placement Of Ashes?	14
Section 3. Preplanning, Prearranging And Prepaying A Funeral	15
Some Advantages Of Arranging A Prepaid Funeral Service	16
Your Alternatives In Prearranging A Funeral	
Funeral Instructions	17
Section 4. Gold Lady Integrity Funerals	19
Gold Lady Integrity Funerals	19
Section 5. Helpful Documents	22
Planning The Eulogy	22
Brief History	23
Registration Of Death – Family History Details	24
Notifications Checklist	25
Things to do	26
Section 6. Repatriation	27
Repatriation – Returning Someone Home	27
Registration of a persons death prior to departure	28
Family particulars for the registration of death in Australia	
What are a Consignee and an OK to forward?	
Consulates, Travel Insurance and Securing and Sealing the Casket	29
What happens when someone dies overseas and needs to be returned to Australia?	
Our Pledge	30
Our People	31



About us

THE PEOPLE BEHIND INTEGRITY FUNERALS

Rowan has been involved in the funeral industry for nearly three decades. Starting on a yard broom with one of Brisbane's oldest and most prestigious funeral homes, he progressed rapidly through the ranks and at 26 was appointed Manager. When a major company bought the business he continued for some years in management roles with them.

Rowan reached a major turning point in his professional journey when, in partnership, he acquired Russell Firth Integrity Funerals in 2002. Released from corporate constraints, he was now free to realise the value of the true heart of the funeral profession. Now he could do for families suffering loss what he would want someone to do for him. He believes that the first step in celebrating a lifetime's journey is talking to someone you can trust who will do as you ask. His dual focus is on the professional service the company provides and on the joy of being involved in the more tender moments of life.

Over his professional life, Rowan has been involved in a wide range of funerals, from major traumatic public events, State funerals, kings and paupers (literally) and normal everyday people like you and me who face the loss that death brings.

He is recognised nationally and internationally as an expert in the repatriation of someone who has died, returning them home to their country of origin. There are few places in the world where his experience does not extend.

Rowan is a past President of the Queensland Division of the Australian Funeral Directors Association and is a Councillor with the National Executive of this peak industry body. This honorary role seeks to enhance the professionalism and integrity of the funeral industry in Australia and, in particular, Queensland.

Rowan wants the service he provides you to allow you to look back, although sometimes painfully, on the funeral as a marked and cherished experience, an important day that brings respect and honour to your loved one.

Our company heritage.

From very humble beginnings in a small office at Miami on the Gold Coast, Russell and Onni Firth opened their own funeral home, solely owned and managed by their family. This business grew over a period of time to become one of the largest and most successful privately owned funeral homes on the Gold Coast.



Rowan Steer

Owner and General Manager.

Contact 0417 738 501

In 2002 Russell and Onni decided to retire and started on a quest to find new owners who would continue the values and tradition of care for the families they had served for so many years, people who would maintain the business that they had invested so much of their lives towards. In October of that year they found the people that they were looking for, sold their group of companies and moved on to enjoy their retirement.

The new owners decided to intertwine the heritage and traditions of the Russell Firth name with their chosen new name, Integrity Funerals, thus the current name of our firm – Russell Firth integrity Funerals. We believe that the name Integrity represents the true heart of how a funeral should be conducted and the ethos in which we operate.

Integrity Funerals have the ability to perform funerals all over South East Queensland, in particular, the Gold Coast and Brisbane, but where ever your need is in Australia, we will provide assistance to you. We are here to help.



WHAT THIS BOOK IS ALL ABOUT

If you have received this book you are most likely being faced with the death of someone important to you or the prospect of losing someone important to you very soon. We would like to encourage you and give you information at this time that empowers you. There is only ever one chance to celebrate and honour the life of the person you love and we want you, as the people we serve, to be able to look back, although sometimes painfully, and remember that experience with the assurance and confidence that you have done all that you could to make the funeral a unique, personal and cherished day for your family.

Because death is very difficult to think about and a very hard subject to discuss, most families do not talk about it before the event. As a result, we often find ourselves making difficult decisions at the worst time of our lives when we are very tired, emotional, hurting and often surprised.

We offer this Personal Choices Program as a working tool that promotes discussion, transparency and instruction about the wishes of your family in terms of how a funeral should be.

If you are planning to prearrange your own funeral, we would encourage you to complete the forms at the back of this book and place them with your other personal and important papers. By doing that you are leaving your own clear instructions and personal wishes that give insight, assistance and clarity to those you love who will care for you at that time. You may also wish to go to our website, www.arrangeyourownfuneral.com.au, to fill in your details online.

WHY SHOULD YOU CHOOSE US?

Our passion to provide excellent service.

The best we can offer... From your first enquiry to our last handshake, we want you to receive the best service that we can offer. When someone you love dies you look for someone you can trust to help you. The many decisions to be made at this difficult time can be burdensome.

We lift the burden.

We are here to lift the burden from your shoulders. The Integrity Funerals team have their hearts set towards the compassionate care of the people and families who seek our help. Each member of the team values compassion, excellence, respect for your wishes, attention to detail and support for you, our client, throughout the entire funeral process.

Compassionate professionalism.

Compassionate professionalism is the hallmark of all that we do – taking your loved one into our care, interviewing you to arrange the funeral, administering the many details on your behalf, preparing for and taking care of the funeral itself. We continually strive to meet and exceed your expectations in the quality of care given to you and your loved one.

We understand respect.

One of the old phrases that we still sometimes associate with funerals is "... to pay our last respects". As a society we still link funerals and respect. At various times through life we pay our respects with some ceremony to those around us on special days. Some of the occasions that we mark with ceremony are birthdays, baptism, graduation, marriage, key wedding anniversaries, citizenship, and awards for community service or bravery... the list goes on. So it is appropriate to express our respect for our loved ones at their death by means of the funeral ceremony.

Whether it is as simple as a family gathering at the graveside with no-one else present or as grand as a State funeral televised across the nation from a great cathedral is not what's most important to us. What matters is that, for a moment, we have put everything else aside to say "This person was important to us in life and deserves dignity and respect in death".

A personalised funeral.

We are driven by providing you with a personalised funeral tailored to your wishes to help you move forward from the day with the knowledge that you have done the very best to honour and farewell your loved one.

We understand the importance of memories.

Having a funeral service is helpful because it provides an opportunity to bring old memories together and the opportunity to make new ones.

Often a momentous time during the funeral ceremony is the compilation and sharing of stories that give insight into the life of the person who has died. Apart from the summary of where they were born, lived, went to school, worked and the like, this life story (sometimes called a 'eulogy') will often include stories that give insights into their character. Sharing this information provides us as family and loved ones some "memory pegs" on which to hang our reminiscences of the privilege of knowing them. It is also our chance to say to others who did not know them well, "See, he (or she) was one of the best!" After all, everybody is somebody's hero. In addition, a funeral is a time to create new memories. The warmth and dignity of a meaningful funeral with loving and honest tributes is a powerful medicine to help heal the real pain of bereavement.

This has even greater significance when death has come suddenly or unexpectedly, or we have not seen our loved one for a long time. Simply getting together with family and friends, experiencing the funeral, seeing the chapel, the casket, the flowers, hearing the words, thinking our thoughts and feeling the emotions can create a special "final moments" movie in our minds.

integrity

by definition:

(integrity n.) entirety (in its integrity)
soundness, honesty, truthfulness, reliability,
wholeness, veracity, uprightness, honour



We understand your need for closure.

Closure is about accepting the sad reality of what has happened and beginning to prepare ourselves to live in this new phase of life without the physical presence of the person who has until now always been there. The creating of new memories that we have just referred to is an important part of closure.

Another important part of closure is being able to say with assurance and conviction, "This really happened". Experiencing the funeral ceremony will underline that reality. If our loved one died in pain, or we had to identify them to the police after an accidental death, we are often left with vivid and unhappy memories.

The funeral, with its music, memories, symbolism and expression of faith or hope, can often set those memories in the context of a good life well lived and help us reach the starting point of resolving our grief.

We'll give you the time you need.

There is a great perception in Australia that a funeral must happen within three days: the person dies, we organise the funeral, place a funeral notice in the newspaper the next day, attend the funeral, and then go back to work to give the appearance all is well.

The biggest thing we would encourage you as a family to think about, if you take nothing else from this book, is that it takes a significant amount of time to effectively celebrate someone's life. To take the time to put those special touches into the funeral service, including the things that are significant to your loved one and to your family – what is the rush, who makes the rules?

It is our society that gives us the boundaries for all situations in life and these rules are built on others' opinions, thoughts and feelings; rather than on your family's needs. We would encourage you to take the time you need and with our assistance, achieve a day that you can reflect on, although sometimes with painful memories, but with the understanding that you had the time, information and the power to decide what was best for the one you love and for your family.



Funeral Information

ARRANGING A FUNERAL

On average, most people will arrange only two funerals in their lifetime. This limited experience often leaves a family feeling inadequate, not knowing what to do or what it costs. "Help! I've never done this before."

The question most people ask is "What does everyone else do?" The human quest for normality seems to drive our search for what is usual or average for others. When faced with the unfamiliar feelings and the emotions that the death of a loved one brings, families have a greater need for such security and normality.

Each person is unique in personality, likes and dislikes. Consequently, no two funerals will be the same. They neither can nor should be. Good funeral directors are able to hear the needs, provide some options and perform a service based on the uniquely personal decisions you make.

Very few people ever give much thought to what funeral directors do and how much time it takes to organise a funeral. On average, it takes between 24 and 36 hours. Thankfully, the funeral director does most of the work, leaving you time to gather as a family and support each other in your early grieving.

Here is some helpful information about arranging a funeral and the laws governing funeral arrangements.

At Integrity Funerals, we believe that knowledge is empowerment.

Before choosing a funeral director we encourage you to ask the following questions of the company:

- Who owns the company?
- Are they members of the Australian Funeral Directors Association?
- What funeral experience does the company have?
- What professional facilities do they provide? (chapel, private viewing facilities, vehicle fleet, etc)
- What service do they provide me before, during and after the funeral?
- Will they supply a detailed breakdown and written quotation?
- What are their terms of payment?
- Most importantly, who are the people who are looking after you, their training, professionalism and experience.

What guides your choice of funeral director?

Is it ownership? The size of the company? The recommendation of a friend or professional person? The company's reputation, standards or industry accreditation?

Your first contact with us.

The first contact you have with a funeral director is usually on the telephone. At this point, the funeral director is going to need the following information:

- The full name of the deceased.
- Normal residential address.
- Dates of birth and death.
- The location of the deceased.
- If a medical certificate for the cause of death has been signed by the medical practitioner.
- The full name, address and phone number of the next of kin who will be in charge of the funeral arrangements.
- An insight as to whether a burial or cremation is intended.

The first important step is to ensure that the person who has died is transferred into the care of the funeral director. Next, an arrangement interview time is scheduled. Most funeral directors will attend your home to make arrangements, as this is often a time where families need to be together.

The option of visiting the funeral director's office may also be helpful as it takes the principal decision-makers away from the phone calls and visitors. This provides a calmer environment in which to make decisions and give instructions to the funeral director. This alternative is also helpful in allowing you to see the funeral director's premises, and to select from the range of coffins and caskets they provide.

WHEN SOMEONE DIES NATURALLY

The determination that someone has died naturally is made solely by their normal medical practitioner's ability and willingness to sign a medical certificate detailing the cause of death. The following general rules apply for the medical practitioner to do this:

- The doctor must have seen and treated the person while they were alive; and
- The doctor must understand the cause and condition leading to the person's death. This must meet the criteria and guidelines of the Coroners Act and the doctor must indicate his or her willingness to sign a certificate of death.

All professional funeral directors operate a 24-hour service and are available to bring the person who has died into their care immediately, if required.

Once the doctor has been advised and has indicated his or her willingness to write the death certificate your next call should be to the funeral director for help with this.

The general requirement of private nursing or aged care facilities, private hospitals and/or your own private residence is the immediate transfer of the deceased into the funeral director's care.

Public hospitals generally have specific facilities to care for your loved one until the next morning or the next working day.

UNEXPECTED, SUDDEN OR ACCIDENTAL DEATH

When death is accidental, sudden or unexpected, a different process must be followed. The first and obvious step is to contact the police. Their task is to investigate the circumstances, gather information, determine a positive identification and ensure the careful transfer of the person who has died to the coroner's facility.

These details are then presented to the coroner responsible for the jurisdiction in which the death has occurred.

The coroner orders a medical examination of the person who has died. Although families often find the prospect of this upsetting, it is a matter governed by law and must be carried out.

Once the coroner has all the evidence and information from the police and the medical examiner, he or she can make an informed decision as to the cause of the person's death.

Laws are designed to protect all of us. The coroner's work is not just about the establishment of reasons behind the death of the person, but about protecting our society. It is concerned with advancing health and safety in the workplace and the general community by recommending actions to minimise the recurrence of the causes of death.



WHAT PAPERWORK WILL I HAVE TO SIGN?

The Funeral Contract.

A key part of the funeral arrangement interview is completing and signing a contract of service and costing between you and the funeral director. This form acts as an agreement between you and the funeral director, and provides the funeral director with authority to prepare and provide the funeral service in accordance with your requests. It also specifies costs and terms of payment.

Death Registration Application.

One of the first requirements of the person in charge of the funeral arrangements is to register the death. This process, although not the same, is similar to the registration of a birth or marriage. The funeral director will complete the registration and request a certified death certificate, but you as a family will have to provide the information. An outline of the information required can be found at the back of this book.

The registration of death has a twofold purpose:

- To provide to the government statistical information for administrative and genealogical purposes; and
- To provide to the family and the estate an instrument that acts as legal proof of death.

* Please go to the Helpful Documents section of our website to see the family history information required.

Authority to Release a Deceased Person.

As a protection to you and your family, governments in all States have a form of authority for the release of deceased persons from public hospitals. This means that without the prior written consent of the person requesting the funeral, a funeral director cannot transfer the person that has died into their care. You will need to bring information: Please go to the Helpful Documents section of our website to see the family history information required.

WHEN BURIAL IS INTENDED

Application for Purchase of a Grave and Burial or Reopening of a Grave.

The person requesting the funeral signs an application for the desired cemetery to allocate a grave site or the reopening of a previously occupied grave where allowance has been made for a second or third burial. The cemetery authority uses information in this application to establish ownership and authority for the grave site and its possible future use.

WHEN CREMATION IS INTENDED

When a cremation service is requested, the person requesting the funeral must complete two forms in place of the one for burial.



Authorisation for Dealing with Ashes.

This form is a simple form of authority for the crematorium involved advising them of your instructions regarding the cremated remains at the conclusion of the cremation.

Form 1 Request for Permission to Cremate.

This form requests a doctor (usually the government medical officer) for permission and a certificate to cremate. This medical practitioner acts as a referee, ensuring that every detail of the cause of death and intended cremation is correct and lawful, and of your lawful authority as the next of kin or similarly qualified person to arrange the cremation.

WHAT COSTS ARE INVOLVED IN A FUNERAL?

Most family members only ever see the end price of a funeral. There is a perception that the entire cost of the funeral originates with the funeral director. That is not the case. Many of the costs that arise come from your personal choices and from services provided by other parties. We trust that you will find the following breakdown of costs helpful.

The best way to understand funeral costs is to consider them in two distinct categories:

- The funeral director's costs, or the items and services provided directly by the company; and
- Disbursements, or the items and services administered by the funeral director, but provided and charged for by others.

THE FUNERAL DIRECTOR'S CHARGES

All funeral directors charge a professional fee. At Russell Firth Integrity Funerals our professional fees cover the following matters:

- Availability of professionally trained staff 24 hours a day, 365 days of the year, to care for your family's needs;
- Safe, secure and gentle care of your loved one in properly secured premises;
- Washing, dressing and preparation of your loved one for viewing;
- Private facilities for viewing your loved one within business hours;
- The choice of our fleet of hearses in either burgundy, black or white;
- Conducting, managing and attending to your loved one's funeral at the place of your family's choice;
- Liaising with clergy, celebrants, cemetery and crematoria facilities, florists, newspaper publications, musicians and caterers;
- Attending to registration of the death and adhering to local government regulatory bodies and their statutory requirements;
- Secure and professional transportation of your loved one during business hours from the place of death into our care
- Ongoing care and support for you and your family, as the need arises in the future, including introduction to qualified grief counsellors, the provision of grief-recovery literature, and information for relevant support networks in your local area.

In addition to the professional fees, the other major item in the funeral director's charges is the coffin or casket.



DISBURSEMENTS

As previously mentioned, disbursements are costs that are paid on your behalf by the funeral director. Most mainstream funeral directors accept these charges as part of the total account simply to assist you as a family to concentrate on each other and the day, rather than administering many small details. Disbursements may include the following:

- The cost of cremation;
- Purchasing and preparing a gravesite;
- Certificates (registration and/or cremation);
- Clergy or celebrant fee or offering;
- Church costs;
- Musician's costs;
- Newspaper notices;
- Floral tributes;
- Funeral stationery;
- Video or photography of the funeral;
- Mourning cars;
- Embalming;
- Air freight;
- Road transport;
- Goods and Services Tax.

We trust that we have given you a helpful guide to costing the funeral. Our commitment to you is to help you clearly understand the costs of a funeral personalised to your needs and wishes. At no cost or obligation, we will meet with you, gain an understanding of your personal choices, and provide a written quotation giving you accurate costs based on the current prices for your consideration.

THE CASKET OR COFFIN

The choice of the type of coffin or casket is a very personal matter. In fact, the law does not talk about a casket or coffin. It states that a suitable container that is both airtight and watertight must be used. The use of a casket or coffin is in reality a very practical act. It provides for the ease of movement of the deceased person and their care and housing in a hygienic way. So, what is it all about? At Integrity Funerals, we believe that it is about four different but related issues:

- What is the casket made from?
- What is its colour or stain?
- What does it cost?
- Personal Choice – what would you like to see your loved one presented in for the funeral?

Coffins and caskets are made from a number of different materials – particle board, cardboard (environmentally friendly), craftwood, solid timber or metal. When explaining the range of coffins and caskets available, your funeral director should explain the differences between these materials and their respective values.

Particleboard and craftwood coffins and caskets are usually veneered and then stained to represent different timbers. The veneer may be timber or a synthetic material that looks like timber. Solid timber coffins and caskets can be similarly stained or simply finished to present their natural colour and beauty.

The cost of the casket or coffin usually represents the materials used, the level of craftsmanship employed in its manufacture, and the fittings such as handles, drapery and religious or other ornaments affixed.

What is appropriate for some people may not be appropriate for others. What is simple to some might look and feel complex to others. We encourage you to ask the defining questions and help us to help you make an informed decision that best suits your personal or family needs. After all, this is a deeply personal decision and one of the last gifts that you as a family can give to your loved one.

SHOULD I SEE THE PERSON THAT HAS DIED?

Many families are quite daunted at the thought of seeing their loved one after they have died. This is usually when a person has had no experience seeing someone who has died, let alone coping with the emotion of losing someone they love dearly.

The decision to see the person again after they have died is a deeply personal one and is built upon so many different things, including opinions and feelings. The questions arise such as: What will they look like? Will this last memory be the best one for me to have personally, or should I remember them as they are pictured in my mind? Will they look the same? Will they look okay? Should we let the children come? Most of these questions are based upon a lack of experience and often a lack of information supplied to you by the people who are helping you through this. There should be very clear communication from us as your funeral director to help you understand what seeing your loved one involves.



We believe the decision is yours and a very personal one. We believe it is often a very helpful experience for you as a family to see, touch and spend time with the person you love. Although painful, this experience should not be any different to when they were alive; we believe strongly that this process brings a sense of normality, understanding, and healing to the journey of grief. The decision is best based on what you may or may not regret doing in the future. As hard as it is sometimes to go through the process, it may just help you to move on to new and positive things. Some people are content with the memories of the beautiful and good things they have shared with their loved one and it cannot be understated.

CARE & PREPARATION OF THE PERSON THAT HAS DIED

Within the boundaries of the funeral directors' professional fee, funeral directors who are professional and competently trained will carefully prepare the deceased. Our company makes the commitment that regardless of whether the family have requested to see the person who has died again or not, we will perform our duties in a gentle, professional and ethical way by preparing and dressing the person in the clothing that has been provided by the family.

What is meant by "preparing the person" is that we will place them in the coffin/casket selected by the family and

give them the appearance of resting, as though they are asleep.

On some occasions where the death of the person has been unnatural or traumatic, we will attempt to restore and repair any change made to their usual appearance. This process can take a significant amount of time and careful consideration. Discussion between you as a family and the funeral director must also take place to ensure that your expectations and understanding of the outcome is what can actually be done to restore and repair any injuries that may have been sustained.

EMBALMING

Embalming of the person who has died in Australia is more a specific requirement due to circumstances, rather than a part of the usual process. The following circumstances govern the necessity for the embalming and preservation of the deceased.

- Air travel within Australia and overseas (this is a requirement by law);
- Where a significant amount of time will elapse before the funeral can take place;
- Where the entombment above ground in a mausoleum or vault is intended; and
- Where a family elects, because of cultural or religious beliefs, to have their loved one at home for a period of more than one day.



WHAT DO I DO ABOUT GRAVESTONES, MEMORIAL PLAQUES AND THE PLACEMENT OF ASHES?

When the funeral is over and you have concluded your dealings with the funeral director, the next step is memorialisation. This is the process of marking the final resting place of your loved one's body with an appropriate memorial plaque or stone. In the case of cremation, it will also include choosing somewhere to place the ashes. Alternatively, you may elect to scatter the ashes in a place significant to your loved one's memory, perhaps at sea, or over a sporting field, or at another site that has personal significance to you and your family.

For this step of memorialisation you communicate directly with the cemetery or crematorium. The funeral director is not involved.

At a Cemetery:

In the process of arranging the funeral you will have established who is responsible for the cemetery of your choice, either the local council or a private company or trust. You will now need to talk to them about the options available to you and the regulations that govern your choices. If you have chosen a site in the monumental section, you will be able to erect a gravestone and choose the inscription. If you have chosen a site in a lawn section of the cemetery, you may still choose the inscriptions, but

generally will be limited to a plaque on a base set into the ground. The cemetery authority will be able to answer your questions about the nature and size of your memorial, and the costs involved.

If your family already owns a grave site and you have chosen cremation, it may be helpful to ask about the interment (burying) of ashes in that site.

At a Crematorium:

Crematoria usually offer a variety of choices to memorialise your loved one. Garden beds, family estates, memorial walls and scattering within their grounds are likely to be some of your options. Their consultants will outline your options and costs. If you choose to take the ashes away for your personally chosen alternative, they will provide them to you in a sealed receptacle.

Scattering:

Currently, no laws exist in Queensland to restrict your choice of place to scatter cremated ashes. However, before you act, it would be wise to secure the consent of the governing body of any particular site you choose, such as a park, sporting field, racetrack, waterway or other place.



Preplanning, Prearranging and Prepaying a Funeral



Integrity Funeral Plan
of Australia



PREPLANNING, PREARRANGING AND PREPARING A FUNERAL

Mary Lepp is our principal consultant in the preplanning and prepaying of funerals. Her passion to bring people the peace of mind of having funeral plans set in place well in advance of when they will be needed is fed by her professional understanding of the processes involved and her personal experience of being caught without a plan when faced with a sudden death in her family. She does not want you to have to face that and is committed to helping you through the details and leaving your family well prepared for when the time comes.

Either in your own home or at our offices, Mary will help you to complete the personal and funeral details in the pages provided for that purpose in this book. As well, if you choose, she will help you choose in detail and arrange in advance a funeral that meets your wishes and your budget. Then, if you wish to make financial provision in advance, she will introduce you to the Integrity Funeral Plan of Australia* and assist you in completing a guaranteed fixed-price funeral contract.

There are other means of providing in advance for the payment for a funeral, but no other plan will guarantee to fix the price of every last detail in the way that the Integrity Funeral Plan of Australia will.

SOME ADVANTAGES OF ARRANGING A PREPAID FUNERAL SERVICE

Prearranging and prepaying your funeral through the Integrity Funeral Plan of Australia provides some distinct advantages.

- It eases the emotional pressure on loved ones by documenting your wishes and providing peace of mind that your funeral service is conducted according to your personal choices.
- It ensures that there is assistance to your family for the financial obligations.
- You can exercise flexible payment options – either full payment or by instalments.
- It gives you the reassurance that Integrity Funeral Plan of Australia will ensure that the funeral is conducted professionally according to your choices.

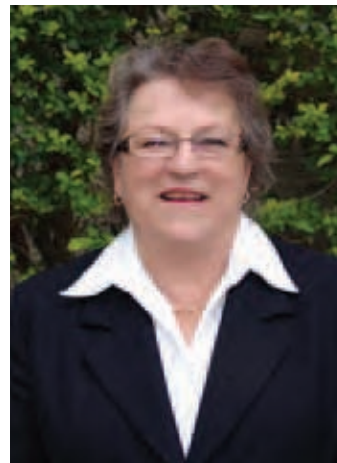
By reading through the information in this book you will have an indication of the many decisions to be made and the personal information required when someone dies.

Whether you require immediate funeral service assistance or would like to arrange for a consultant to guide you through the options

of the preplanning process, we would be pleased to meet with you with no pressure or obligation for you to utilise our services. We are confident that the professional, fully trained consultants will be able to assist you with your requests and enquiries.

The following tear-out section can be:

- Left intact here
- Left with your personal papers
- In safe keeping with the copy of the will and held by a family member, etc
- Sent to Integrity Funerals for safe keeping



Mary Lepp
Funeral Director and
Preneed Manager

YOUR ALTERNATIVES IN PREARRANGING A FUNERAL

You have three options.

- 1. Call Mary on 1800 995 352 and she will visit you to go over your wishes.**
- 2. Fill out the form in this book and fax to us on (07) 5571 7459 or post to PO Box 708, Labrador, Q 4215.**
- 3. Go to our website and visit the section in which you can record your own funeral wishes, fill the secure form in in and despatch to us from there..**

* For the full Terms and Conditions of the Integrity Funeral Plan of Australia go to: www.integrityfuneralplan.com.au.

FUNERAL INSTRUCTIONS

Place of Funeral

Address

Crematorium

After a service elsewhere do you wish to have a committal service at the crematorium? Yes No

Cemetery

New grave Reserved grave Reopen of existing family grave

Name of person already buried there

Date of death

Date of burial

Do you wish to have a further service at the graveside? Yes No

Whom do you wish to lead the service?

Clergyman Civil celebrant Other

Title

Name

Phone Number

Mobile

Do wish the service to be Public Private (Family only)

Do you wish to have a notice in the press? Yes No Death notice Funeral notice

Publication/s

Flowers

Type/description

Colours

Musical Selections

Song Artist

Song Artist

Song Artist

Song Artist

Instructions for Special Clothing and Jewellery Placement

Instructions for Coffin/Casket

Name of coffin/casket

Type of material used to manufacture

Colour/finish

Religious ornaments

Memorial Book/Attendance Book

Name

Colour

POST TO: **PO Box 708, Labrador 4215** OR FAX TO: **07 5571 7459**



FUNERAL INSTRUCTIONS CONTINUED



Military Service

Period of Service Rank Service Number

Type of Service Pension

Membership of Ex-Service Organisation RSL Sub-Branch to Notify:

Military Commemoration

Australian Flag Australian White Ensign RAAF Ensign other (specify)

Last Post Reveille Ode Lament

Or Ship Unit Corps Campaign Association to notify

Service Organisations (Rotary, Lions, CWA, etc.)

Masonic Service

Lodge Contact Phone Number

Pall bearers (usually 4-6 people)

Executor: Full name

Current residential address

Town/Suburb Postcode Country

Phone number Mobile

Location of important Personal and Financial Records

Birth certificate or extract

Children's birth certificates (if necessary)

Marriage certificates

Divorce papers

Naturalisation certificates

Passport

Insurance policies (life, health, superannuation)

Bank book and income tax receipts

Mortgage details (If applicable)

My will

Other Business Details

My solicitor

Company directorships

Has the Funeral been Prearranged? Yes No

Name of company

Address

Phone number Funeral Director

Has money been paid towards the Funeral/the Prearranged Funeral? Yes No

If yes, complete these details: Amount paid Date paid / /

Funeral company's contract of agreement number

The documents regarding these arrangements are located at/in

To record family information go to "Helpful Documents" section

POST TO: **PO Box 708, Labrador 4215** OR FAX TO: **07 5571 7459**



Our Ladies Division

— Gold Lady —
Integrity  Funerals



GOLD LADY INTEGRITY FUNERALS

Our ladies division

Gold Lady Integrity Funerals was established over 15 years ago to provide our clients with an option to be cared for exclusively by Gold Coast ladies.

Gold Lady Integrity Funerals offers a comforting and distinctively feminine approach to funeral services. Historically, in the old black and white world where there were no shades of grey, all the funeral directors were men and all the funeral decisions were made by men. This has changed over the years. Gold Lady Integrity Funerals is now the largest privately owned ladies' concept funeral directors in Brisbane and the Gold Coast. We recognise that many varying aspects contribute to each family's requests and we assist families to create a dignified funeral that embraces varying individual requirements. Commencing with the initial consultation, through the transfer of your loved one to our secured premises, and delicate procedure of preparing the deceased, the unprecedented service of Gold Lady Integrity Funerals' staff can make all the difference.

Many families situated on the Gold Coast, and in surrounding areas, have experienced the exceptional service and care that Gold Lady Integrity Funerals provides. From the elegant uniforms through to our distinctive fleet of burgundy, white or black vehicles, Gold Lady Integrity Funerals is renowned for its warm approach, genuine compassion and professional dedication. Over the years, Gold Lady Integrity Funerals has conducted a diverse range of services for men, women and children, providing specialised knowledge and consideration of cultural and religious affiliations.

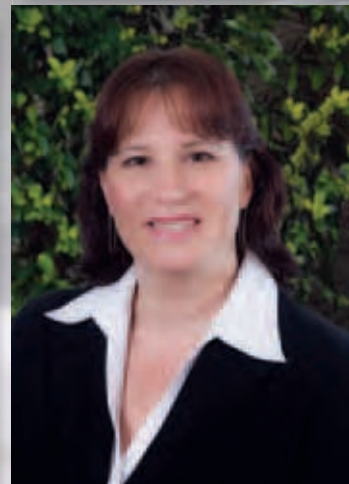
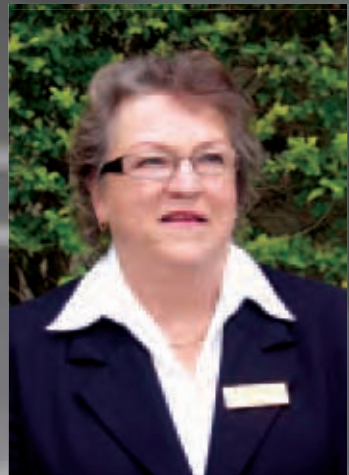
We are able to advise families of the options available to them so that the decisions made regarding the funeral service are well informed. Gold Lady Integrity Funerals encourages families to participate in the funeral arrangements. While most often we use a white coffin or white casket or a pearlised white-gold variation, you will always have the option to choose from our wide range of styles and colours to suit your individual needs. Our ability to create a lifelong memory of the person who has died is unparalleled and assured to exceed the expectations of our clients.

At no obligation, Gold Lady Integrity Funerals also offers you the opportunity to preselect the type of Funeral Director and funeral that you would prefer. Prearranging a funeral means most of the decisions and information are already recorded, taking the emotional burden away from family and friends at such a difficult time.

Gold Lady Integrity Funerals also has its own approved funeral fund, The Integrity Funeral Plan of Australia, which is designed to safely protect your money until it is required to pay for your funeral.

Gold Lady
Integrity  Funerals

Telephone: (07) 5574 4722
www.goldladyfunerals.com.au



Helpful Documents

PLANNING THE EULOGY

As part of most funeral ceremonies, someone (a family member, the priest, minister or celebrant) tells an abbreviated Life Story of the one who has died. This is called The Eulogy, from the Greek words “to speak well of”. Often it is difficult to know what to include and what to leave out. Generally speaking, the main Eulogy should include (i) a brief history and (ii) some personal characteristics. Some families use a video presentation in some form as part of the Eulogy. Sometimes a second eulogy is brought from a grandchild, lifetime friend or working associate. Some people choose to present this as a letter read to their deceased loved one.

Realism

Everybody is somebody’s hero. When we speak of somebody that we love who has died a temptation often arises to exaggerate their good points and eliminate their shortcomings. An old adage says that “the older we are, the better we were”. It is good to be realistic in the Eulogy. Certainly, maximise the good, but even a passing reference to the widely known shortcomings of the person who has died will lend credibility to your story.

Humour

Traces of genuine humour will often ease the hardest of eulogies. Most people have at least one funny story in their past, usually famous among the family if no-one else. Depending on the circumstances, including this can often provide an emotional relief valve to the heaviness of a funeral. Provided you do not set out to be a stand-up comedian or bring into the public an essentially private story, a small, genuine piece of humour will highlight the good story you are telling.

Write it out

For two good reasons. First, it tidies your thoughts and presentation. It is easy to think that you will come across more naturally if you speak “off the cuff”. Even if you are skilled and experienced in public speaking, the emotion of the moment can rob you of a key memory you later may wish you had included. If you have limited experience, it is likely that without preparation you will talk for longer than you had planned and get enmeshed in the details of one part of the story, losing the main point.

Second, the act of telling the stories of someone we love often brings uninvited tears and the inability to continue. This is natural. But the story needs to be told, and if you cannot go on, another family member, a friend, the priest, minister or celebrant can take a written script and continue until you are able. Without a script, your valuable thoughts may not be shared as you wish them to be.

Music

Music has a way of both grasping and soothing the emotions. This is especially true at a funeral. Often a key piece of music will follow immediately after the Eulogy, giving everyone present an opportunity to reflect on the life being celebrated. Choose something loved by the family or the person who has died, or music that sums up his or her character. Gone are the days when this music has to be slow and sombre. Unless the words are socially unacceptable, almost anything goes.

To the right is a guide for your use in gathering and arranging the details for a Eulogy.





Brief History

Name _____ Nickname _____

Born where _____ When _____

Parents' Names _____

Father _____ Mother _____ (nee) _____

Place in family (eldest, youngest, etc) _____

Siblings _____

Family situation in childhood, youth _____

Education history School/s: _____

Further Education (Tech, TAFE, University) _____

Work history _____

Marriage at age _____

To whom _____

Where _____

Children born _____

Recent History _____

Circumstances of Death _____

Characteristics

Personality _____

Character _____

Beliefs/Philosophies _____

Hobbies, interests _____

Personal Memories (Grandma's cooking, Grandpa's boat, etc.) _____

Famous sayings or habits _____

CLOSING OR SUMMARY SENTENCE _____

SPECIAL MUSIC TO BE PLAYED OR SUNG (In order of preference) _____

1. Song _____ Artist _____

2. Song _____ Artist _____

3. Song _____ Artist _____

REGISTRATION OF DEATH (FAMILY HISTORY DETAILS)

Full name

Current residential address		
Town/Suburb	Postcode	Country
Phone number	Mobile	

Next of Kin

(Is this person the Executor? Yes No)

Full name		
Current residential address		
Town/Suburb	Postcode	Country
Phone number	Mobile	

Birth Date

Place

Town	State	Country
------	-------	---------

Australian resident since (year)

Do you have Aboriginal or Torres Strait Islander Descent? Yes No

Marital Details

Status married never married separated divorced widow/widower

1st Marriage	Place	Age when married
Full name of spouse (prior to marriage)		
2nd Marriage	Place	Age when married
Full name of spouse (prior to marriage)		
3rd Marriage	Place	Age when married
Full name of spouse (prior to marriage)		

Children's Details

Given names	DOB	Sex
Given names	DOB	Sex
Given names	DOB	Sex
Given names	DOB	Sex
Given names	DOB	Sex

Parents Details

Father's full name

Usual occupation during working life

Mother's given names

Mother's maiden name

Usual occupation during working life

Employment Details

Usual occupation during working life

Main tasks performed in that occupation



NOTIFICATIONS CHECKLIST



We offer the following checklist as a guide to the people and organisations that you may need to advise if you are responsible for the affairs of someone who has died.

- Solicitor and/or Public Trustee
- Centrelink
- Superannuation funds
- Medicare
- Australian Taxation Office
- Building societies
- Finance companies
- Companies for directorships
- Employee association
- Trade union
- Service club/community organisations
- Ex-service associations
- Dentist
- Hospitals
- Electoral office
- Local government – rates
- Electricity, gas and telephone providers
- Home appliance rental
- Gardening/mowing services
- Domiciliary nursing service
- Accountant
- Department of Veterans' Affairs
- Insurance companies – life and general
- Health benefits fund
- Banks – account and credit card providers
- Credit unions
- Friendly society
- Employer or former employer
- Professional association
- Church
- Social club
- Medical practitioners – GP and specialists
- Pharmacist
- Ambulance service
- Department of Transport – vehicle registration
- Australia Post
- Home delivery services
- Meals on Wheels



THINGS TO DO



1

2

3

4

5

6

7

8

9

10



International Transfers

Australian International Funeral Transfers

Integrity  Funerals
International

REPATRIATION – RETURNING SOMEONE HOME

Families face a very difficult process when someone dies away from home, whether overseas or interstate. Not only are they faced with the tragic loss of someone important to them, they need to arrange a funeral away from their familiar surroundings. They also face the need to transport their loved one home. Our company liaises and partners with many travel assistance organisations that specialise in the protection and care of the traveller. From all over the world.

This can be a very daunting task, dealing with travel insurers, consulates and airlines, not to mention the intricate legal requirements surrounding the process and the fact that on many occasions there are language barriers.

Queensland and Australia are among the world's premier tourist destinations. The beauty of our coastline and climate mean that people are eager to travel, study, work and retire here.

Integrity Funerals International has a special dedication and understanding of the important and sometimes complicated task of the careful shipment of human remains to and from countries all over the world as well as different States within Australia.

Rowan Steer, one of the owners, and his team of specialists have assisted many families during all his nearly

30 years experience in returning loved ones home to most countries of the world.

We have chosen to specialise in this area because we believe we have a unique level of experience and understanding of the processes involved.

What happens first?

As when any person dies, the first priority is to transfer the person to a place of safety and care until the appropriate relatives can be advised, and their specific instructions obtained. Once these instructions are clear (and they may come from the family, the travel insurer, or possibly even the consulate of their country of origin, the following information will first be required by Integrity Funerals International.

- The full name of the Deceased,
- Where they are located
- Passport number and Nationality
- Full name, relationship of next of kin or person responsible for arranging the transfer
- Telephone and email contact and address
- Travel Insurers name and Policy number and contact details
- Whether Cremation or Burial is intended on arrival home



Registration of the person's death prior to departure.

Regardless of the country of destination or origin a person's death must be registered prior to departure in the normal manner with the local registrar of birth, deaths and marriages. The local registrar once advised of the death should also receive notification of the intention to transfer the person from Australia.

In most instances three certified death certificates are required for the repatriation of someone who has died internationally and they are treated in the following manner.

1. One is for the airline and usually accompanies the airline weigh bill. This certificate is often kept by the airline for their records.
2. The second is for the funeral director at the destination to perform the funeral at the cemetery or crematorium.
3. The last is for the family's legal purposes in relation to finalising estates.

It should be noted that for some counties a certified Australian death certificate may need to have a consular endorsed seal or have a complete translation to become legal tender in the country of destination.

It should also be noted that some countries require an international notary republic to witness endorse and sign a photocopy of the certified death certificate for it to become legal tender in the country of destination. Integrity International can advise you of which counties this is a prerequisite for.

Family particulars for the registration of death in Australia.

The following details are required to register a person's death in Australia. Refer to page 24 in this book to complete these details:

- Full name of deceased
- Male/female
- Date of birth and date of death
- Place of death
- Residential address
- Occupation
- Was the deceased retired?
- If overseas, date and/or year of arrival in Australia
- Marital status
- Place of marriage
- Age at marriage
- Christian names of spouse

- Surname of spouse
- Fathers full name
- Father's occupation
- Mother's Christian name
- Mother's maiden name
- Mother's occupation
- Children's Christian names and dates of birth
- Name and address of cemetery or crematorium

What are a CONSIGNEE and an OK to Forward?

In order to facilitate booking and safe arrival of the deceased at their destination, Integrity International Funerals will need details of the consignee, which is the term for the person who is responsible to take the person into their care on arrival in the country of destination. As the consignor Integrity funerals International must have the name, address and international phone and fax numbers of the consignee or funeral director at the receiving end before a booking can be made for air carriage. This is for one reason only and that is the precious nature of the cargo, which needs specific care and attention on arrival at its destination.

The consignee is generally a funeral director but on some occasions can be the family of the deceased it is the consignee responsibility to commit to be awaiting the arrival of the deceased at the of the airport of destination at the time of arrival to take into his/her care the deceased once customs and quarantine have been checked and cleared by the appropriate documentation

The consignee must also have an adequate vehicle to transfer the deceased to the funeral facility on arrival. The consignee may also be required to pay any import tax or custom terrif on arrival to the country of designation

OK to Forward.

The process of what's called an OK to Forward is built on the above criteria to send what is called in air Cargo terms an N.H.S or natural Human specimen the consignor will contact the Airline generally via a professional freight forwarder to create the freight or flight booking at this point a weigh bill is created which is the international system for the systematic direction and tracking of all items of freight. The departing airline will contact the airline at the arrival destination to seek the commitment of the consignee or receiving funeral director to agree to the above criteria as the consignee. The process is then reversed back to consignor or sending funeral director and the consignment is then endorsed as OK to Forward and the booking is confirmed.



This can often take over a 24-hour period because of time and dateline differences.

Consulates.

Instruction on a number of issues must be sought from the Consul of the particular country –

- Their specific requirements for sealing and shipment to their country.
- Some countries require a permit for the deceased to travel (not unlike a visa); and
- Assistance with translating all relevant documents so that the receiving funeral director and local authorities can understand the documentation when the deceased arrives home.

Please refer to the Consular section of our website for more detailed information

Travel Insurances.

Most travel insurance policies contain a specific clause stating that in the event of someone dying abroad the insurance company will cover the cost of returning their body home. Or the cremation of the person who has died abroad.

Let us help you in the following pages gain an understanding of the process.

Care and preservation of the deceased.

The first rule of air travel is that the deceased must be embalmed. This preservative treatment of the deceased is designed to alleviate the need to keep them in a cooled environment. This procedure preserves and hopefully improves the condition of the deceased until they arrive home. It also ensures the safety of the staff that handles the casket at various stages of the journey. Unless there is a significant religious objection this is normally a mandatory requirement.

Securing and sealing the casket.

On most occasions and to most countries of the world, the deceased person must be placed in either a heat sealed polythene Body bag or an inner metal zinc container within the coffin. A more modern approach is a new material called Bio-seal which is a mixture of both, best described as a metric body bag. Once sealed in the manner described the person who has died is placed in the coffin/casket of choice, which is then wrapped for its protection and safety in an outer Cardboard coffin which is then wrapped in an outer material called sisal craft which is a

waterproof tar paper this is to keep the Coffin protected and dry during transit so it may be used for the funeral at the country of destination. During air carriage the casket must be identified clearly with the name of the consignee and the destination. And the deceased's name see country specific rules from the Tactical Air Cargo (TAC) on our website for specific regulations required for all countries of the world.

Can you travel with a loved one?

The staff of Integrity Funerals International realise that on most occasions it is the desire of the family to travel with their loved one. On every occasion we will seek to book the family on the same flight home as the person who has died. At the very least, we do our best to book the family together on the flight home so they have the comfort of each other's support. This is not always easy at short notice. We offer you our every effort, using our contacts in the travel industry, towards achieving this.

What happens if someone dies overseas and needs to be returned to Australia?

This can be a very upsetting time as most families will receive a notification at their home by the local police. This initial call is often the first news of their loved one's death and you are not sure where your loved one is, what has happened and there are many calls to advise immediate relatives and friends.

In the first instance contacting Integrity Funerals International is a good idea as we have networks, partnerships and friends in business all over the world that can assist with practical assistance and advice.

It is also good practice to involve funeral directors around the world that have accredited membership of funeral associations of the country involved as there are then absurdities that good standards and professionalism is adhered to because of their membership requirements.

Apart from Integrity Funerals International the Australian Government has the Department of Foreign Affairs and Trade Known as DFAT this is our government's help to the traveller abroad not just in the matter of someone's death abroad, but in all matters to assist the traveller.

For the Department of Foreign Affairs and Trade Call 1300 555 135 (24 hour Line).

For further information contact Rowan Steer on 1300 138 091 or (07) 5576 4545 and/or email rowan@integrityinternational.com.au or service@integrityinternational.com.au



INTEGRITY FUNERALS - OUR PLEDGE

The issue of death is one that is at the centre of our spirituality. The whole principle of Christian faith is built upon the surety of eternal life and a place in Heaven with our Father, a place where the pain and loss of death have been left behind.

Jesus in his first sermon spoke of healing the broken-hearted and setting the captives free. Consequently, we have based our service, our ministry, on the love and care of God's people at the saddest time in their lives.

Our body is integrally a part of the "real us". God brought us into being in our body. We live in it, we die in it, and by His transforming power we will be resurrected in a body that has "... put on immortality and ... incorruption". That is why in death we treat the mortal

remains of our loved ones with respect, as did the people of God in the Bible days, even the followers of Jesus at the time of his death.

At Integrity Funerals respect for the body of the one who has died hallmarks all that we do in preparing for and conducting a funeral. Operating from Brisbane and the Gold Coast, we believe that we are one of a very few truly Christian funeral businesses in south-east Queensland. As people of faith we respect and support your understanding of the spiritual, emotional and practical issues surrounding death in your family or among your friends.

We offer ourselves as your servants to bear the burden with you in those matters where our expertise will lighten your load.

____ Russell Firth ____

Integrity  Funerals

A Christian Family Company



While every reasonable care has been taken in the preparation of this brochure and all particulars contained herein are believed to be correct at the time of printing, interested parties must rely upon their own inquiries. These materials do not and will not form any part of any Contract of Sale. Illustrations and photography are for presentation purposes and should be regarded as indicative representations only. All details may be subject to change.



THE PEOPLE OF INTEGRITY FUNERALS



Rowan Steer



Debbie Steer



Max Wheat



Michelle Evesga



Tim Button



Casey Gardner



Tracey Rosen



Graham Crowley



Mary Lepp



Peter Kennedy



Blair Innes



Karen Innes



Afterglow

I'd like the memory of me to be a happy one.

*I'd like to leave an afterglow of smiles when
life is done.*

*I'd like to leave an echo whispering softly down
the ways, of happy times and laughing times
and bright, sunny days.*

*I'd like the tears of those who grieve to dry
before the sun of happy memories that I
leave when life is done.*

Russell Firth

Integrity  Funerals

INCORPORATING

INTEGRITY FUNERAL PLAN OF AUSTRALIA
& GOLD LADY INTEGRITY FUNERALS