



M.H. O'ROURKE
Funeral Directors

Funeral Service Information



*We provide the highest quality end-of-life services that make
the journey easier for the families we serve.*

113 Crawford Street Queanbeyan

NSW 2620

(02) 62971052

www.orourkefunerals.com.au



Welcome to M.H.O'Rourke Funeral Directors

M.H.O'Rourke Funeral Directors has been operating in Quenabeyan, NSW since 1929. The O'Rourke family built a business based on excellence in service, compassion, experience, dignity and dedication. They have since passed the business onto the Fitzgerald Family to carry on this proud tradition of service to the families we serve.

We are an integral part of our community. Our professionalism is built on trust, dignity and compassion as we expertly guide and support families during the difficult time of arranging a funeral.

*M.H.O'Rourke Funeral Directors are proudly
"Family Owned and Locally Operated."*

At M.H.O'Rourke Funeral Directors we understand that losing someone can be a difficult and emotionally overwhelming time for family and friends. Provided in an environment of sophistication, quality, comfort and care, our staff will take the time to listen, explain and help you to organise a personalised funeral. We are committed to maintaining the highest quality of standards in everything that we do, and our professionalism is established upon the trust that you place in us. We care about the people we work with and consider every detail in memory of your loved one.

M.H.O'Rourke Funeral Directors are your support in your time of need.



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Our Service Commitment to You

Our Purpose

*Providing the highest quality end-of-life services;
that we hope will make the journey easier for the
families we serve.*

Our Values

Compassion

Respect

Empathy

Professionalism

Excellence



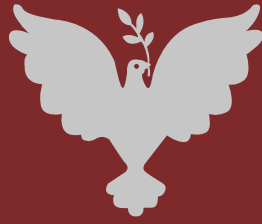
The Importance of Mourning

When we experience the death of someone we love, a funeral service fills several important needs. It provides for the dignified and respectful care of the person and it makes us acknowledge the death, remember the life and activate support during this difficult time.

Equally important, the funeral service helps survivors face the reality of death, which is the first step toward taking grief from the inside allowing us to express it on the outside through mourning. Together, close friends and relatives can lend support and consolation when they're needed the most.

While your grief journey will be unique, all mourners have certain needs that must be met if they are to heal. Through these reconciliations, the needs of mourning are listed below. They are not intended to serve in order as steps to the path of healing, instead, you will find yourself bouncing back and forth, maybe even working with one or two simultaneously.

- Acknowledge the reality of death*
- Move toward the pain of the loss*
- Continue the relationship with the person who died through memory*
- Develop a new self-identity*
- Search for a meaning*
- Continue to receive support from others*



Funeral Homes Role

A funeral home is a business that assists families and friends prepare funeral arrangements for the deceased. The loss of a loved one can be a difficult time and choosing a funeral home that will best accommodate your needs at this time is an important aspect of the grieving process.

A funeral home will take care of administration, permits, details, arrangements with the cemetery / crematorium, and notices in newspapers, including obituaries as well as booking venues. At our funeral home, we would like to take the time to memorialize your loved ones by creating a photo tribute, or by playing music in the background as family and friends gather to pay respects and support you.

Funeral Directors Role

Funeral directors provide families with much-needed support following the loss of a loved one. Funeral directors arrange and direct funeral services. In addition to directing funeral services, our funeral directors file death certificates and other required documents for burial or cremation. Funeral directors remove the deceased from the place of death, prepare the deceased for viewing (if desired by the family), and direct all aspects of the funeral ceremony and final disposition of the deceased. Funeral directors assist families in the early stages of grief. The services that funeral directors provide will assist families in coping with their loss.



The Funeral Arrangement

At M.H.O'Rourke Funeral Directors, we will guide you through and explain all of the steps for the arrangement of a funeral service. To assist you with this journey, our staff encourage you to enjoy complete freedom to make decisions that are appropriate for you and your family. We will listen, suggest, organise, and plan a ceremony that is comforting and full of meaning.

We commit ourselves to be there for you in your time of need and looking after you and your family.

What Will You Need for the Funeral Arrangement:

- Information for lodgment with births, deaths and marriages*
- Details of deceased, full name, date, and place of birth, parent's full names and their occupation*
- Details of any marriages and current relationships status*
- Name and date of birth of any children of the deceased*

You May Also Like To Consider:

- Any clothing that you would like the deceased to be dressed in*
- Jewellery that should remain with them*
- Any treasured items that you would like to be placed inside the coffin (photographs, drawings, soft toys). Where cremation is to follow please check with your funeral director as some items cannot be cremated.*



Funeral Services

Funeral services are formal gatherings, often presided over by a member of a church or celebrant. They can be traditional or modern, a reflection on life, religious, spiritual, or a celebration of life. We specialise in tailoring the funeral service to your spiritual, cultural, and emotional needs and if there is something you would like to discuss with us, we will do our best to make it part of your meaningful farewell to your loved one. This may include your choice of venue, special requests to personalise the funeral service and a range of accessories that will create a service that will be remembered by all who attend.

Aspects of a Funeral Service

A funeral service is made up of various elements, which families combine to make a perfect service that meets all their needs. The following is information on the aspects of a service which can be tailored to your personal needs. Funeral services have changed considerably over the years. Traditional services, including a wake and funeral service, have become more personalised.

A service should reflect the life of the deceased and is a time to look back over the years and celebrate a life that was well lived. Family and friends gather during this time to laugh, share a few tears, and perhaps a special song or collection of photos honouring a special life. A direct service provides the family of the deceased to arrange for direct cremation or burial with no funeral service. Whatever type of service you desire for your loved one, our staff are here to assist.

Types of Services

Below is an outline of some of the types of services available. Please ask your funeral director for further information or to discuss what options are available.

Viewings

A viewing is a special time for family and friends to pay their respect to their loved one who is present, dressed for the service and presented in the coffin or casket. A viewing is a personal choice but can assist with saying goodbye and can be a step towards the acceptance of a passing.

No Service Delivery Only

As the name suggests this type of funeral offers no accompanying memorial service. The deceased are respectfully prepared and placed in a basic coffin and buried or cremated without attendants. This type of service can be the most affordable and allows family and friends to hold a separate memorial if they choose.

Church Service

The most traditional style of funeral is held in a church, generally of a faith followed by the deceased during their life. Next of kin would meet with the minister of that church to arrange an order of service by selecting readings, hymns and passages to best pay a spiritual tribute to the deceased on their final journey into eternal life.

Memorial Services

Generally, are a less structured gathering of family and friends to celebrate and remember, a memorial service can be held at any time following the passing. It can be held at any location - a favourite venue or the comfort of your own home. Some families wait until the cremation has taken place and will use this service as an opportunity to scatter remains.



Graveside Service

Graveside services can be in addition to a funeral service, held at another venue or can be the only service. There are many options available to you, should you wish for a graveside service to honour your loved one, we can help make it perfect; for example, through the release of balloons or doves.

Services at Home

Services at home can be a memorable way to say goodbye to a loved one. There are many reasons a family may wish to conduct a service on private property. It could be to make the service more intimate and personal for family and friends in attendance, or it could be that the deceased was very proud of their farm or gardens and would have liked everyone to be able to visit their home in tribute.

Public vs Private Services

A private service is held for immediate family members and closest friends, generally left unadvertised or advertised after. Public service is advertised and open to the public. The public, therefore, old friends and acquaintances are all welcome to attend to say a final farewell. Unfortunately, funeral directors do not have the power to stop anyone from attending a public service.





Symbols of Remembrance

Symbols say for us what we could not possibly say in words at the time.

Examples of symbols are:

- Flowers*
- Food*
- Candles*
- Photographs to be placed at the entrance of the chapel or close to the coffin*
- Military medals*
- Service hat (for example; Police/Military/Ambulance)*
- Wheat/Wool*
- Guernsey*
- A special poem or verse*



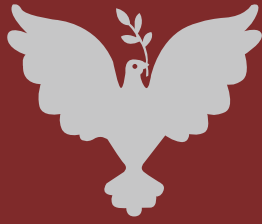


Memories

Memories are the most precious legacy we have after someone we love dies. Your family can choose to provide opportunities for memory-sharing beyond the eulogy. As we all realise, not everyone feels comfortable speaking publicly. Some examples of items used for memory sharing:

- *Memory baskets*
- *Memory books*
- *Memory tables/boards*
- *Memory letters*
- *Recording the service via. livestream*





Music

Music helps us access our feelings. During the funeral ceremony, music helps us think about our loss and embrace our painful feelings of grief. Consider music that was meaningful to your loved one or your family. If you would like to have singers or musicians, your funeral director or clergy can help you contact and schedule them. Most funeral homes and churches will have their own organist or pianist.

Readings

Readings help those attending the funeral to acknowledge the reality of the death and to move toward the pain of the loss. Religious funeral ceremonies typically contain a number of standard readings from the faith's body of literature. Like secular ceremonies, they may also allow time for readings that in some way represent the person who died. Readings can be selected that capture the unique life of the person who died.



The Eulogy

Often the eulogy is the most remembered and meaningful element of a funeral ceremony. Be creative as you discuss ways to share memories of the person who died. Try to avoid having someone who didn't really know the person who passed give the eulogy. While some have learned to give excellent, personalised eulogies, other clergy members may speak a few generic words about the person who passed or resort to sermonising about life and death in lieu of personalising their message. If your family would feel comforted by a religious sermon during the ceremony, by all means, ask the clergy to give one. Just be sure to have someone else (or several people) deliver a personalised eulogy in addition to the sermon. Some points to consider:

- When and where the deceased was born*
- Nicknames and/or how the deceased was known to others*
- Names of parents*
- Names of brothers and sisters, and his/her place in the family*
- Where he./she grew up*
- Early childhood - possibly some funny/interesting experiences of when growing up*
- School attended - awards gained*
- Academic or trade qualifications and achievements*
- Details of any military or war service*
- Details of marriages and/or divorces*
- Details of children and their significant relationships*
- Details of grandchildren and great-grandchildren and so on*
- Details of any community service or club memberships and positions of office held*
- Details of sporting achievements, hobbies, interests, travel, crafts*
- Details of community/historical significance*
- Highlights of their life*
- What did people really like about them?*
- Be conscious of how long you want the eulogy to be*



Coping With Loss

The experience of bereavement following a death can be intense, confusing and often overwhelming. There may be a wide range of feelings and thoughts that are difficult to understand and manage. The following are a range of activities, which may be helpful to you:

- Find ways to look after yourself*
- Find ways to honour the life of the person who has died*
- Spend time alone to think, remember, pray, meditate and mourn*
- Talk to trusted others who will listen with understanding to your thoughts and feelings*
- Develop a resource list; phone numbers of people and places to contact when the going gets tough*
- Find distractions, to provide time out from the pain - Use physical nurture, massage, spa baths, early nights, and get some fresh air by going for short walks*
- Prioritise daily tasks, do only what is essential*

Use an answering machine so that you can choose whom you will talk to

- Keep treasures, a memory box, a journal or photo albums*
- Create or build a special memento for your loved one; a garden, CD or DVD, or photo album*
- Eat a healthy diet of frequent small amounts of nutritious foods*
- Write notes to relatives and friends when you need to tell aspects of your story or express your feelings*
- Keep a journal of your thoughts and feelings, especially if you're unable to sleep*
- Spend time with nature*
- Review pictures and mementoes*
- Visit the burial site or other special places*
- Rearrange and store the persons belonging when you are ready to do so*
- Individual counselling sessions or a support group*



Personal Checklist

When you have experienced the loss of a loved one, this list may help you remember that many people, businesses, organisations and Government departments that need to be advised in the event of a death. Not all of these may be applicable to everyone, so you will need to use your own discretion in order to save yourself unnecessary time and effort.

- Accountant
- Appointments
- Ambulance cover
- Bank (Re: credit cards)
- Building society
- Centrelink (pensions, family benefits)
- Church or religious organisation
- Club memberships
- Credit Union
- Dentist
- Department of veteran affairs
- Doctor/specialist/hospital
- Electoral office
- Electricity supplier
- Employer
- Executor of the will
- Financial institution
- Friendly society
- Funeral fund
- Gardening service
- Gas supplier
- Home appliance rental company
- Home delivery services
- Home care/nursing
- Insurances
- Landlord/Real estate (if renting)
- Legacy
- Library
- Local council
- Meals on wheels
- Medicare (phone: 13 20 11)
- Optometrist
- Passport (phone 13 12 32)
- Pharmacist
- Post office
- Private health fund
- RMS (formerly RTA)
- RSL sub-branch
- School/university
- Solicitor/public trustee
- Superannuation fund
- Taxation office
- Telephone provider
- Union or professional association



Our Professional Fees

Service Fee

This fee is the primary fee the funeral home charges to cover the overhead costs of running the funeral business. These overheads are significant and include mortgages and bank loans of the business, wages to staff, rent to a landlord, advertising the business, accountancy fees, legal fees, insurance, lease of company vehicles and office equipment, printing and stationery supplies, repairs and maintenance to buildings, equipment, printing and stationery supplies, repairs and maintenance to buildings, equipment and vehicles, telephone, gas and electricity, bank and credit card fees, funeral industry membership fees, waste removal, staff superannuation, uniforms and amenities.

Transfer & Mortuary Fee

This fee covers the transfer of the deceased from the hospital, nursing home or private home into our care to the funeral home. It also provides for our mortician to prepare the deceased in our care for burial or cremation by washing and dressing the deceased in the chosen clothes provided by the family. This is also the time we prepare the body for viewing if the family has wished to do so.



Information For Executors

The aim of this information is to provide basic information on the procedures involved in administering a deceased person's estate. It is not intended to be used as a do-it-yourself kit., as in the majority of cases (with the exception of small estates) it is necessary that legal advice be obtained. This does not mean that a person appointed as an Executor or Administrator should not be aware of the obligations, procedures, expenses and possible difficulties involved.

Powers of the Executor

The Executor has the choice of paying funeral expenses at an early date if funds permit. The executor is allowed to release and pay debts, receive money owing to the deceased and take possession of land (but not sell it) provided in all cases that will eventually be able to satisfy the court of the power.

Guidance to Executors Accessing Deceased Bank Accounts

If the deceased had the money within a banking account, an Executor can have a funeral bill paid for directly from this account once the bank receives an original tax invoice from the funeral director. In some instances, some financial institutions will require an interim death certificate which can be provided by your funeral director. An Executor may also claim for funeral costs already paid for by themselves through the deceased person's financial institution, once an original receipt and tax invoice are received. In such situations, the family members need to engage the deceased person's financial institution in the first instance.

Note: No other related expenses such as the wake, headstones, memorial plaques, or memorial can be paid from, this account.



Problems with The Executor

There are several possible problems that may arise with the administration of an estate. Some of these are discussed below.

No Executor Appointed

When there is no executor appointed under the will of the deceased, the Executor has died before the will-maker or becomes divorced from the will-maker, the court will usually grant the administration of the estate to the beneficiary with the greatest interest in the estate. This administration will then carry out the wishes of the deceased as expressed in the will. The procedure is called "letters of administration with the will annexed".

Executor Does Not Wish to Act

A person appointed by the will-maker as Executor does not have to accept this responsibility. If a person renounces appointment under the will (i.e. refuses to act), another executor named in the will may assume the role if the wording of the will allows this. If there is no Executor named in the will, it will be treated in the same fashion as if there were no Executor appointed.

Executor is a Minor

Where the sole executor is under 18 years of age, the court can appoint the minor's guardian, or such other person as the court sees fit, as executor until the minor reaches 18 years of age.



Centrelink Assistance

When the person who passed away is a veteran, there is extra financial help that can be granted. The Department of Veterans Affairs will give up to \$2000 to each veteran who served their country. If a veteran loses their spouse, there can even be benefits for families who are facing challenging financial situations. To gather more information to see if you or your family will qualify, contact the Department of Human Services - Bereavement section on:

www.humanservices.gov.au/customer/services/centrelink/bereavement-payment

Ph: 132 300

Aboriginal Land Council

Members of the Funeral Fund for Aboriginals of NSW and Central Land Council who have memberships are given a certain amount of a grant (up to \$5000) to cover the costs of a funeral. If the person was not part of this membership, which is now closed, may be able to apply for a grant from the organisations each year which can offer \$1000 per person of Aboriginal descent. You can contact the Aboriginal Land Councils in each state for further information.

ACT: www.dhcs.act.gov.au/atsia/communittees/ngunnawal_issues

NSW: www.alc.org.au/

NT: www.nlc.org.au/ or www.clc.org.au/

QLD: www.nglc.com.au/

SA: www.anangu.com.au/

TAS: www.talasc.org.au/

VIC: www.bglc.org.au/

WA: www.noongar.org.au/ and <http://klc.org.au>



Access to Superannuation

If the deceased has any superannuation, the remaining funds plus any life insurance entitlements (also known as benefits) can be used to cover any funeral costs. If you need to claim a death benefit to cover the cost of a funeral, you should contact the deceased superannuation fund as quickly as possible. The fund manager will inform you how to complete a claim. Similarly, there are companies such as Super Care, who can guide you throughout this entire process.

Super Care facilitates the Early release of the Superannuation Application process (via the Department of Human Resources), to pay for the funeral and memorialisation costs.



This payment option is ideal for a family that:

- May not have immediate access to available funds*
- May not have existing Insurance or Pre-Paid arrangements in place*
- Require the fast approval of funds, often in as little as 24 hours*

Phone: 1300 655 440

Now Finance

Is an alternate option for persons who cannot pay for a funeral via the previously mentioned means. NOW Finance provides payment plans for funeral-related expenses from \$4000 - \$25000, within 60 months. Each application is assessed on a case-by-case basis between the client and NOW finance where specific employment conditions and repayment options are assessed. If approved, NOW finance will pay the funeral home for the funeral costs in full.

Ph: 1300 275 669

www.nowfinance.com.au

A Pre-Paid Funeral Plan

The idea of planning and paying for your funeral in advance is not new the concept has been around for a long time.

A pre-paid funeral plan provides financial and emotional benefits and can protect you and your loved ones against rising funeral costs. You pay at today's prices which are then fixed.

A pre-paid funeral plan also enables you to have the funeral that you want and how you want to be remembered. Whether this is a simple cremation, a burial or getting your ashes spread at a location of your choice. A pre-paid funeral plan tells your family what your final wishes were.

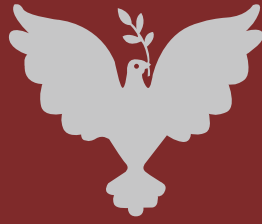
Investing in a pre-paid funeral plan is not only a significant and emotional decision, but it may also prove to be a sizable financial one. So, when you enter into a pre-paid funeral plan you should make sure that you:

- Receive a receipt from your preferred funeral director for your funeral fund investment*
- Receive a copy of your pre-paid contract in writing*
- Ensure your pre-paid contract is supported by terms and conditions that clearly state the responsibilities of all parties. For example, your right to cancel the contract within a specified cooling-off period.*
- Receive confirmation that the price of the contract is fixed and no further charges can be levied on the agreed funeral services.*
- Confirm that your funeral director maintains a register of the pre-paid funerals sold*
- Have been advised on how your money has been invested in your name in a capital-guaranteed fund (secured)*
- Receive an investment certificate from the funeral fund manager so you can add this to your will or other important estate documents*

Although the idea of planning your funeral is not necessarily one to be enjoyed, it can certainly be a lot easier than leaving your family to make hasty decisions within a very limited timeframe and at a very emotional time.

In closing, we hope this information provided has been of help to you and your family in this difficult time.





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