



In Loving Memory...

ESTD  1853

Mulqueen family

F U N E R A L D I R E C T O R S

Funerals: A Complete Guide



Peter Fizelle
1840-1901



Catherine Lynch Nee. Mulqueen
?-?



Andrew
?-?



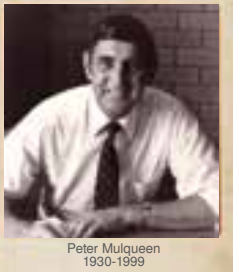
Elizabeth (Fizelle) Mulqueen
Born 18?



John Mulqueen
1899-1950



Irene
?-?



Peter Mulqueen
1930-1999



Micheal John Fizelle Mulqueen
?-?



Grandfather Mick (front), Grandfather Jack, driving, New hearse



Corner Building February 2011

The Mulqueen Family History

From its earliest beginnings, the Mulqueen Family funeral business has been a part of the Bendigo community and has grown with the region.

The company started with Mr Thomas Abell who established the business in 1853. He sold the business in 1854 to Mr Thomas J. Oakley who managed it until his death in 1885. His son William H. Oakley and Peter Fizelle operated the business in partnership from 1886 – 1895.

Peter Fizelle became the sole proprietor on 1 March 1895, and ran the business under his own name. This was the beginning of continuous ownership by the Fizelle/Mulqueen family.

Michael Mulqueen was an Irish immigrant who arrived in Australia in 1891 and he subsequently married Peter Fizelle's daughter Elizabeth. On the 5th of February 1900, the business became known as FIZELLE & MULQUEEN.

In 1934 the name changed to MULQUEEN & SONS and was managed by Michael's son John until his death in 1950.

The business was then managed by John's son Peter with his mother Irene (Gerdson) on behalf of the family until 1965 when Peter and his brother John (4th generation) took over the business together with their wives Adele and Ruth respectively.

Peter died in 1999, and although Adele still has a keen interest in the business she is no longer involved in the day to day operations. Four of her sons Peter Jnr (Director and Accountant), Paul (Media), Daniel (Director) and Corey (Prepaid Funerals) have taken over responsibility for the business interests. Each use their specialised skills and experience contributing to the ongoing operations and continued development of Mulqueen Family Funeral Directors.

Although John retired in 2000, he and Ruth still have a strong affinity with the business. They have four children all of whom also have various levels of involvement. Mark is General Manager, David, graphic artist and funeral assistant, Lyn's husband John is also a Director and Jan assists from a financial perspective.

Today the MULQUEEN FAMILY offer a Funeral Home which is centrally located with a modern funeral chapel, off street car parking, up to date facilities and caring staff, together with uncompromising service.

As a fifth generation family owned funeral business, they take great pride in providing exceptional values of family care and service to the Bendigo and District communities while embracing the modern trends of celebrating a life. They are very proud of the trust that has been placed in them by so many families over such a long period of time.



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The Reasons Why We Have a Funeral

For thousands of years, in addition to offering a way to respectfully farewell someone we love, funerals have been a means of expressing our beliefs, thoughts and feelings about life and death.

TRANSCENDENCE

Funerals have a way of getting us to wake up – to think about what we truly care about and how we want to spend our precious remaining days. Ultimately, funerals help us embrace the wonder of life and death and remind us of the preciousness of life.

A meaningful funeral ceremony is a tapestry. Made up of various elements, it creates a transformative experience that is much greater than the sum of its part. While each family's ceremony will and should be a unique tapestry, it can only create a tapestry if it draws on the full repertoire of possible elements.

It is only through combining the pieces of the ceremony – the viewing, music, readings, eulogy, symbols, actions, the gathering and the wake that the complete picture emerges. While each element may seem random or superfluous when considered separately, they are essential to the final experience.

MEANING

Did the person I love have a good life? What is life, anyway? Why do we die? There are no simple explanations to these questions, but the funeral gives us a time and place to hold the questions in our hearts and begin to find our way to answers that give us peace.

EXPRESSION

When we grieve but don't mourn, our sadness can feel unbearable and our many other emotions can fester inside of us. Mourning helps us heal, and the funeral is an essential rite of initiation for mourning. It helps us get off to a good start and sets our mourning in motion.

SUPPORT

Funerals are social gatherings that bring together people who cared about the person who died, **but they are for the living**. The funeral is a special time and place to support one another in grief.

RECALL

Funerals help us begin to convert our relationship with the person who died from one of presence to one of memory. When we come together to share our memories, we learn things we didn't know and see how the person's life touched others as well.

REALITY

It's hard to truly accept the finality of death, but the funeral helps us begin to do so. At first, we accept it with our heads, and only over time do we come to accept it with our hearts.



Welcome

Perhaps you are reading this book out of interest or maybe you are considering planning your own funeral ahead of time.

When faced with having to make the funeral arrangements for a loved one, most people have no prior experience in organizing such an event and have little idea where to begin.

Whatever your situation, we sincerely hope you find the help you are seeking from this booklet.

If you have any questions or would like further assistance with planning or pre planning a funeral, please don't hesitate to contact us on 03 5443 4455 or visit our website at www.mulqueen.com.au.

We are available to assist you 24 hours a day, every day of the year.

Mulqueen Family Funeral Directors

Mulqueen Family Funeral Directors are committed to first class funeral care. We pride ourselves on a tradition of affordable quality, with a wide range of choices to suit your needs.

We continually strive for uncompromised care and service excellence.

For over 160 years we have been dedicated to giving exceptional service to the people of Bendigo and surrounding areas.

We are committed to the Australian Funeral Directors Association code of ethics and conduct and would be honoured to assist you through this difficult time, as we have done with so many families over so many years.

IN THE EVENT OF A DEATH

1: The First Call

It is natural that you may be unsure of what to do when a death occurs in your family. We understand that the last thing that you want to think about is arranging a funeral however we do recommend that you contact us as soon as possible, so that we can assist you through all stages of the procedure.

When someone dies, a doctor must sign a certificate that confirms the death. Funeral arrangements cannot be completed until the doctor has signed and issued this certificate (generally called a death certificate). It is extremely important that when a death occurs in a hospital or aged care facility that the person who contacts the Funeral Director on behalf of the family is confident that they are clear about the correct contact details for The Mulqueen Family at Bridge Street.

In most cases, a medical certificate stating cause of death will be issued by the attending or family doctor. Occasionally, when a sudden or unexpected death occurs, a medical certificate cannot be issued immediately and the coroner needs to be notified. It does not necessarily mean that untoward circumstances are suspected, it is simply a procedure that must be followed to prepare a report for the coroner to establish the cause of death. Under these conditions, we are able to advise you of procedures and further timing once we are authorised to proceed with funeral arrangements.

After assessing the situation, and obtaining the required clearances and releases, we are able to transfer your loved one to our Funeral Home for appropriate care.

Please remember we are available to answer your call for assistance at any time of the day or night, every day of the year on our 24/7 phone line 03 5443 4455.

2: Making Funeral Arrangements

At a time suitable to you, we can arrange the funeral details either at our funeral home or at your own residence. There is no set timeframe between death and the funeral service, however, our experience suggests that you allow more time than less.

Normally this is at least four to five days. When the funeral is over you will be thankful that you allowed yourself enough time to create a fitting farewell for your loved one.

Our modern, fully accredited facilities and our extensive resources, together with our team of experienced staff, ensure that we are always able to plan and conduct the funeral in accordance with a family's wishes. We start by seeking your indulgence to explain the reasons why we have funerals and we talk about what funerals need to achieve. We are committed to guiding and assisting you through the entire funeral process.

We offer many options to assist in arranging an appropriate farewell, and it is our responsibility to guide you make choices that you are comfortable with and are right for you and your family.

When arranging the funeral, don't be afraid to ask questions if there is anything you don't fully understand. We are here to help and guide you through every step of the process. Most importantly, on the day of the funeral, you can feel secure in the knowledge that everything has been handled professionally, with dignity and respect... it is for this reason that we provide an experience not just service.

3: Funeral Services

We believe that the role of the funeral director is to guide and assist families in order to provide a funeral experience that meets the needs and desires of the bereaved family, and we will do our utmost to achieve this.

A funeral is a very special event, the ceremony needs to be a fitting farewell and a celebration that centres around the life of the deceased to create a meaningful and memorable experiences for family and friends.

This "In loving memory" experience may include:

- A church service
- A service in our Chapel
- A crematorium chapel service
- A graveside service
- An RSL Service
- A Memorial service
- A service or informal gathering at a range of venues such as the family home, parks/gardens, sports grounds, golf links or other approved locations

All of the above options may be public or private services as decided by the family. Each funeral is individual and we give our utmost attention to every detail in the planning of the experience.

As you would expect, all funeral details are kept strictly confidential in accordance with our Privacy Policy.

4: Why the Body Should be Present

"For the first time in history, the actual presence of the dead at their own funerals has become optional, even undesirable, lest the body break the illusion of a cloudless celebration, spoil the meditative mood and reveal the truths about grief, life and death that our thinned-out ceremonies cannot bear."

- Thomas G. Long

In times gone by the body was the focal part of the entire funeral process, from the procession into the church to the procession out of the church to the procession to the cemetery through to the committal. The body never left the family's sight – or heart.

Yet in recent decades, the trend has been toward body-absent ceremonies, which can seem more like parties than authentic funeral experiences. While historically we understood the essential, universal need to honour and affirm the life of the person who died with the body present throughout the entire funeral process, now the guest of honour is often missing in action.

How often have you heard it said "Oh, we'll just remember her the way she was when she was alive..." Or "seeing the body is just barbaric and unnecessary"? Yet we submit that there is nothing barbaric about facing the death of someone loved openly and honestly.

Specific to the body, we often hear people say, "well, it's just a shell." Of course, this is an attempt to render the body irrelevant and make it disposable. Regardless of your faith (or lack thereof) in the soul and the afterlife, the body of the person who died is

still precious. This body still represents the person you love. This is the body that animated life! Doesn't this person deserve to be accompanied or seen through to the end of his or her days on earth, which includes the disposition of his/her body?

Bereavement originates from the word "reave" meaning "to be deprived of" or "to be forcibly robbed of something." When we experience the death of someone loved, we are indeed forcibly robbed of something very precious to us. "So, not only is the dead body "proof" for our logic mind, it is a means of transition for our searching heart, which so much yearns to still be with the person. It can feel uncomfortable and painful in the moment but is ultimately helpful and healing.

The body definitely invites us to accept the reality of the death, first with our heads and over time with our hearts. The body also prompts us to recall how this unique person embodied his life in the world – how those hands did so many things, how that face brought us joy. When we spend time with the body in the company of other family members and friends, the body activates support. It also facilitates expression of our inner thoughts and feelings. Spending time with the body also helps us consider the meaning of our loved one's life and death and, in giving us these final memories of seeing the person we loved through to the grave, sets us on a course for transcendence through grief.

5: Services Offered

We offer a professional and dignified experience in a warm, welcoming and comfortable environment that helps families to cope with the grief and mourning process. Mulqueen Family Funeral Directors are recognised for dedication to excellence, genuine compassion, understanding and dignified experiential service.

Some of our features and options include*:

- 24 hour service, every day of the year
- Trained funeral consultants who can organise funerals locally, interstate and overseas
- Liaising with Clergy or Celebrants with the ability to co-ordinate requirements for all denominations, faiths and traditions, including civil ceremonies
- Facilities to transfer your loved one into our care 24 hours a day, 7 days a week
- Peace of mind that your loved one will be cared for in a safe, secure and fully accredited facility.
- Private arrangement consultation rooms, viewing room and a modern air-conditioned Chapel with seating for up to 200 people
- Private carpark, street parking and up to 150 council parks with a convenient stairway down to our facility
- Obtaining and completing all necessary documentation for funerals including the on-line registration of deaths with the State Registrar
- Submissions to HeavenAddress, Australia's leading on-line memorial website
- Preparation and publication of funeral/death notices in local, interstate and overseas newspapers
- Preparation and printing of quality Orders of Service
- Ordering of floral tributes for immediate family
- Assistance to co-ordinate travel and accommodation arrangements for family attendees
- Evening, twilight or weekend funeral services at our chapel
- Provision of national flag, poppies and appropriate protocol for deceased war veterans
- Provision of photo/memorabilia board at service
- Multi-media production and screening, including internet web-stream facility

- Selections of music from our extensive library for use at the funeral
- Interstate and overseas repatriations
- Video or still photography of ceremonies
- A wide selection of coffins and caskets including the Expressions range as well as urns and various other tributes
- Free loss and grief literature and access to associated resources
- Provision of the very popular book "Memento" by Michael McQueen

* Some items and options listed may incur additional costs.

6: Care of Your Loved One

We pride ourselves on providing a meaningful and quality service experience. Of course this encompasses the dignified and respectful treatment of your loved one in our funeral home.

We take great pride in our mortuary care and facilities, and are able to perform important procedures such as dressing of the deceased, presentation for viewing if required, and the placement of sentimental items with your loved one. Photos, letters, poems, a favourite blanket or rug are all popular items of remembrance that often accompany the deceased and give comfort to families.

It is customary for us to ask you to supply clothing for dressing the deceased or you may choose a burial garment from our selection. A family's choice of clothing can vary from a formal tuxedo or wedding dress to comfortable pajamas and slippers. There are really no "rights" or "wrongs" when choosing clothing.

"Show me the manner in which a nation or a community cares for its dead, and I will measure exactly the sympathies of its people, their respect for the laws of the land and their loyalty to high ideals".

- William Gladstone

7: The Viewing

One of the first funeral elements is that of the "viewing". In days gone by, it was customary for the family and primary mourners to keep an around-the-clock vigil over the body of their loved one. The body was kept in the home, often on display in an open casket in the parlour. Twenty-four hours a day, mourners took turns sitting at the loved one's side to safeguard the body, offer prayers, pay their respects, receive friends and comfort one another.

Today, of course, the body is almost safeguarded in the locked funeral home from the time of the removal of the body from its place of death until the time of the funeral. No longer does the family stay present with the body during this time prior to the funeral. Yet the viewing remains a common element, one that continues to be essential regardless of the plans for disposition.

The viewing is an important funeral element even when the family chooses to immediately cremate, keep a closed casket or simply never have the body present anywhere in any form. And what of the common objection, "I don't want to remember her that way"?

Experience suggests that the image of the person in death does not become the last image in the mind of the survivor. While the sight and presence of the of the dead body meets the cognitive need to verify the death, that very image usually fades and it is the living memories that are everlasting.

The viewing helps the family acknowledge the reality of the death, encourages the sharing of memories(recall), gives them an opportunity for the expression of their inner thoughts and feelings, helps them begin to consider the meaning of their loved one's life and death and sets them on a course for transcendence through grief.

The viewing is the funeral element that sets everything in motion. It opens the door to support and healing. We respectfully recommend that this door is not left closed.

At Mulqueen Family Funeral Directors, we have a special Viewing room and Chapel facilities where families can spend time with their loved one in private and comfortable surroundings. Viewings can be just for some one on one private time or you can attend as a family group. If viewing an open coffin feels confronting then a quiet moment with the coffin closed may give the same finality and acceptance of death.

Unlike the a public funeral service, a viewing is private and gives you the opportunity to see and spend some final time with your loved one in the Funeral Home.

The deceased is presented in the coffin or casket, usually a day or two prior to the funeral, but it can be the day of the funeral if that timing is more convenient. There are no set times allocated to a viewing, they are simply varied to suit personal family requirements.

Although a very personal choice, many people who have opted for a viewing speak gratefully and very positively of the opportunity to see their loved one again to better understand the reality of death. Often families have remarked on how peaceful their loved one looked. Their final time with their loved one being a soothing experience, a positive memory kept forever. It may also give the opportunity to place something special in the coffin.

If children wish to view the deceased then that is acceptable and sometimes advisable, however we don't recommend children attend viewings against their will and the final decision is always left with their parents or carer. Talking to children and answering their questions about death is recommended. We have a number of publications and brochures that help family members convey thoughts and ideas to children whose grieving can be so quite different to adults.

There may be occasions when the family wishes to have a viewing at their private residence. Although not always achievable, on occasion this can be arranged. We would be pleased to advise you in more detail if this is something you would prefer.

Prayer vigils can also be arranged as can the traditional Catholic "Rosary".

*"I want to remember him the way he was...
Remembering him the way he was... begins by
acknowledging the way he is".
- Thomas Lynch*

8: Burial or Cremation?

Burial

For many religions and spiritual beliefs, burial is the traditional choice. Some people simply feel that it is the most fitting way to lay a loved one to rest, and there are often long-held rituals and symbols that may accompany a burial.

Generally speaking, burial is usually a more expensive option than cremation. Burials are only permitted in accordance with the regulations in a designated cemetery, although in some cases, burials are permitted on large acreage and rural properties but subject to local authority approval and special conditions. If you don't have access to a pre-purchased family site in a designated cemetery, we can arrange to purchase a new gravesite for you in the cemetery of your choice. Most cemeteries have lawn grave sites, monumental grave sites and locations for vaults, crypts and mausoleums. It is permissible in most cemeteries to have existing family graves re-opened for further interments, and we can advise you of the regulations on request. It is possible to purchase cemetery gravesites in advance of need, guaranteeing a site in a particular section for future burial. Some cemetery sites include future maintenance in the purchase price, in others the maintenance is the responsibility of the gravesite owner.

Some cemeteries also provide options for green burials. This option will need to be discussed at the time with our professional arrangers.

Cremation

Cremation is growing in popularity and in most areas where cremation facilities are readily available, cremation is the preferred choice. Some people feel that cremation may be the better option because of space or land conservation. Others feel that cremation can give much greater opportunity for placing ashes in a location that has personal meaning. Following cremation, usually a week or two later, the ashes will be available for collection by the authorised person from our funeral home.

There are now many creative ideas regarding the placement of ashes or memorialization including various styles of ornamental urns, jewellery, purpose built picture frames, memorabilia cases etc. Ashes can be made into precious stones and are even being launched into the air via fireworks.

Mulqueen Family Funeral Directors have a large range of options for your consideration and staff are available to talk through the choices with you pre or post the funeral service at your convenience.

The Bendigo Crematorium offers a number of types of permanent memorial sites for ashes as do several churches in the area.

When choosing a cremation it is worth noting that once a loved one is cremated there is no option for obtaining or saving DNA. As science advances it may be worthwhile considering saving DNA for future family reference. The funeral home will be the last chance that a family has to preserve this important piece of genetic history.

9: Coffins and Caskets

Choosing a coffin or casket can be a confronting experience. We try to ease that burden by providing one of Central Victoria's largest ranges, giving you an extended choice and the opportunity to choose something individual. We understand that everyone has different needs, preferences and budgets, so we make available a diverse range from simple coffins through to mid-range and the more lavish caskets.

The Difference between Coffins and Caskets

Coffins are tapered in shape, with a screw down top and various types of construction such as cardboard, composite board and natural timber. They can vary from very basic units to highly crafted, and elegant or bold stylish designs. Some coffins such as those in the expressions range have beautiful pictures adorning the coffin. Whilst these pictures are "standard," expression coffins can also be adorned with personalized more meaningful photos. A coffin can be adorned in almost any manner imaginable, within reason. A discussion simply needs to be held with our service professional at the time of arrangement.

Caskets are usually rectangular in shape, with a hinged top, constructed from natural timbers or metal. They are lavish in design and are in the upper price range. Some manufacturers even offer a memorial tree planting program with the purchase of a casket.

You are given all the time and space you require to fully consider all possible options.



10: Memorials

Regardless of whether a burial or cremation is chosen, decisions regarding a memorial do not have to be made immediately. There are many practical decisions to be made in the first few days after a death, and deciding on appropriate wording styles and themes for a memorial is usually best left for a later time. In the days and weeks ahead your thoughts could alter dramatically as perspective returns and you are more able to consider how meaningful a memorial can be.

With cremation or burial, the visitation or gathering at the memorial site in the weeks, months and years after the funeral, can give families an opportunity to reflect on the reality of a loved one's passing and what this means to those that are left behind. It is a thoughtful consideration to take into account the possible desire of future generations to view a memorial to relatives past. A visible memorial will often become even more meaningful and important as time passes, and there may be descendants yet to be born who will want to locate and spend time at a site dedicated to their long-ago ancestors. Having somewhere for future generations to visit is a thoughtful consideration.

There are many types and styles of memorialisation and Mulqueen Family Funeral Directors would be more than happy to explain all possible options.

11: Why We Have Readings at Funerals

"Poetry is when an emotion has found its thought and the thought has found words"
- Robert Frost

The formal words of the readings we use in funeral ceremonies also have the capacity to bear the weight of our most profound thoughts and feelings about

death. They are words "well said." Crafted by master wordsmiths, they capture what we ourselves feel inside but are usually incapable of expressing so eloquently.

Another way to think about readings at funerals is that they are the counterpoint to music. While music appeals deeply and directly to the emotions and the spirit, readings reach the emotions and spirit by way of the mind. Everyone absorbs information differently, but especially for the "word people" in attendance at the funeral, the readings are an effective element.

Religious funeral ceremonies typically contain a number of standard readings or prayers from the faith's body of literature. Since books like the Judeo-Christian Bible are believed to contain God's own words about matters of life and death, it's crystal clear why readings from these books are the centrepiece of many religious funerals.

Yet secular ceremonies can also include readings, such as poems, that do a wonderful job of helping friends and families move forward in their mourning. For starters, readings that specifically mention death help mourners acknowledge the REALITY and finality of death and come to terms with it. What's more, readings that help mourners embrace their pain and move towards its EXPRESSION are so appropriate at funerals. Families may also consider readings that capture the unique life and philosophies of the person who died. Favourite passages, poems and sayings can be used. Each of these personalized readings can be prefaced with a few words about the reading's place in the person's life. This helps funeral attendees remember the person who died – in other words RECALL.

What's more, appropriate readings are one of the most important funeral vehicles for the mourners' search for MEANING. Religious and secular readings alike typically place the death in a larger context of meaning and thus offer comfort to mourners.

Inviting several different people to do readings is a good way to involve a number of primary mourners in the funeral ceremony. Their involvement helps

them as well as others. Responsive or group readings can also demonstrate social bonds and evoke community SUPPORT.

Readings are essential elements that make every funeral tapestry richer and more meaningful.

12: Why We Use Music for Funerals

*"Where words leave off, music begins."
- Heinrich Heine*

Throughout many important moments and settings in life, we turn to music to help set the tone and establish context. Can you imagine the holidays without music? What would a great film be without its soundtrack? And what about birthdays and weddings?

At the funeral, music is one way that we let friends and family know that their normal and necessary emotions of grief, which music tends to draw forth, are welcome. Music is also universal, unifying medium that joins mourners and speaks for them when words are inadequate.

Quiet reflection during musical interludes often stimulates acknowledgment of the REALITY of the death. Music often helps us move from knowing something in our heads to knowing something in our hearts. What's more, music is often very moving to mourners and can provide effective moments in which to think about their loss and embrace and move them toward EXPRESSION of their pain.

Another purpose of the funeral is RECALL. Music can help us with this. Songs that represent or were meaningful to him or her draw forth our memories. Music associated with special times we shared with the person who has died as well as lyrics that seem to capture his or her memories we may not even have known were there.

Though music is very individualistic, and people often bring their own unique meanings to any given piece, certain pieces of music speak to a body of faith or, more generally, to spirituality and often brings mourners meaning. Hymns are an obvious example, but classical music, pop songs, and other musical genres can be just as effective at helping mourners search for MEANING.

Of course, the timeless themes and messages of music can often bring us to places of TRANSCENDENCE during a funeral, even in the midst of our grief.

13: Why We Have Symbols in Funerals

*"Occasionally in life there are those moments of unutterable fulfilment which cannot be completely explained by those symbols we call words. Their meanings can only be articulated by the inaudible language of the heart".
- Martin Luther King, Jr*

Symbols are objects that represent so much more than they appear to.

In the funeral ceremony, symbols provide points of focus for mourners.

Furthermore, symbols such as these provide the comfort of tradition. Their continuity and timelessness ground mourners at a time when all seems chaotic.

Some families like to provide those who attend the funeral with a small symbolic gift reflecting the life of the person who died, e.g., if she was a gardener, a packet of her favourite seeds; a golfer, a golf ball; a car person, a small model car, etc.

Keep in mind that some funeral symbols are primarily social. They represent SUPPORT and love. Even the tradition of wearing black clothes to a funeral is socially symbolic. It says to others: 'I am bereaved ('torn apart'). Please give me your consideration and support.

Flowers and food are symbols of love and support, accepting them from friends is a way of accepting their support.

14: Why We Use Actions in Funerals

"The only cure for grief is action".
- George Henry Lewes

The actions of a funeral provide movement for bereaved friends and family. Mourners often don't know what to do with their grief. Finding that everyday words are inadequate, they turn to the rituals of the funeral ceremony. And funerals are made up of a number of ritualistic physical actions, all of which give mourners a way to literally move through the funeral process (and thus through this difficult time of their grief).

Physical actions during the ceremony – such as receiving friends and standing together, give a form and shape to the event. This helps everyone feel secure and comfortable. It also helps them feel that they've participated in something important and with meaning.

Also, when 'special' mourners are recognised by being invited to play a special role in the funeral service – such as pallbearers, soloists, and readers – they complete actions during the ceremony that can help make the funeral feel very meaningful for them.

The procession (or cortege, which means "to pay honour") from the funeral to the cemetery is a significant action that everyone can participate in. While a number of people argue that the procession is a useless inconvenience, the truth is that it is a profoundly meaningful funeral element.

Often, the last thing we can do for someone we love is accompany him or her to the grave. Also, the procession is intended to activate community SUPPORT.

Final words said at the graveside also help mourners

RECALL the person who died, give EXPRESSION to their grief, and consider the MEANING of this person's unique life. Because they are spoken last, the committal readings, prayers, or messages may also be those that participants carry with them long into the future.

"Closing" music may also be played at the committal, such as "Taps" or bagpipes, lending an air of finality to both the life and the funeral.

Finally, the committal provides a physical conclusion to the formal funeral ceremony. Without it, mourners – whether they're conscious of it or not – may find themselves at a loose end about the person who died. Where is he? What happened to him in the end?

The moment at which attendees are invited to attend the wake or similar also marks the transition to the informal part of the funeral.

15: Funeral Options and Ideas

AT Mulqueen Family Funeral Directors we believe that every life is unique and we will do our very best to ensure the funeral helps tell the story of your loved one's unique life.. At the farewell there is an opportunity to celebrate in special ways and we offer the following options for your thoughtful consideration.:

Ceremonial Dove Releases – *(when available)* White doves are symbolic of peace, and their release at the conclusion of the service can represent the freeing of your loved one's spirit.

Ceremonial Butterfly Releases – *(when available)* Butterflies start their lives as a caterpillar in a cocoon and then emerge in a beautiful state. This has often been said to be reminiscent of a person passing away and entering a new life. The release of these beautiful creatures can be symbolic of the loved one entering a new life and be a particularly poignant moment in the funeral ceremony.

Balloon Releases – Funerals don't need to be mournful and with this in mind, colourful balloons reflect a spirit of happiness, sometimes reflecting the life of the person, particularly for the young or for those who displayed an outgoing cheerful nature. The balloon releases also signify the release of that happy spirit as they lift skywards.

Items of Significance – Families should consider the display of items that portray the things their loved one enjoyed during their lifetime. Some examples may be - the display of art and craftwork [eg paintings embroidery, quilting, mosaics etc], club uniforms, photography, sporting equipment [eg lawn bowls, fishing gear, golf clubs etc] leisure activity items eg a favourite hat, hand tools, awards, musical instruments and the like. All types of memorabilia can be appropriately displayed on or around the coffin and their presence at the funeral reflects the interests and achievements of the deceased, remembering that these items of significance can also be reflected in the expressions coffin range.

Special Vehicles at the Funeral – Just as a traditional Horse-drawn Hearse can be made available for use at the funeral, it may be important for family to have other special vehicles of interest on display outside the Chapel or Church, even participating in the funeral cortege. Vehicles that have been used at funerals include car club vehicles, fire trucks, motor bikes, prime movers and farm utes. We will endeavor to make your vehicle of choice useful in the funeral ceremony as best we can, whilst at the same time satisfying all Occupational Health & Safety requirements.

Keepsakes – We are mindful that it is important for some families to have a keepsake to remember their loved one, and we are able to assist by providing such things as locks of hair or finger prints. In the case of an infant death, hand and footprints or hand and foot casts created by professionals are also available.

In some instances a family might decide that jewellery and or other valuables are to remain with their loved one which can be accommodated.

Memoriam Books – Memoriam books are not mandatory, but we recommend their use as they provide a record of attendees at the service which gives you an opportunity to acknowledge those who took the time to pay their respects if you wish.

Orders of Service, Bookmarks, Thank you cards – It can be of benefit to have Service Sheets printed for the funeral service. We can assist you with the design, layout and production of these and we liaise with the clergy or celebrant to include all items that make up the order of the service. Other pages may be devoted to poems, words of reflection, a copy of the eulogy, and of course the standard advice of the venue, day and time of the funeral, acknowledgement of appropriate people and invitation to attend post service refreshments. It is always wise to order a few more than the number of relatives and friends you expect to attend, as some may be posted later to those who were unable to attend. The Service Sheets may include photographs, verses etc, the content is only limited by your imagination. We also have the expertise and resources to produce a number of other specialty items for you such as bookmarks, thank you cards etc.

Audio Visual Presentations – Mulqueen Family Funeral Directors offer the use of their state of the art audio visual facilities located in the chapel. Most families choose to have a photo presentation of their loved one's life set to music. A family member may have the ability to compose such a presentation or our staff can advise regarding other options if required. We can also advise you about format and production if you wish. All presentations should be tested prior to the service to guarantee compatibility with our systems.

Web Stream – Sometimes distance precludes relatives and friends from attending a funeral service. We are pleased to provide the facilities to stream the funeral service live to other parts of the world via the internet.

Recordings – We have equipment in place to record Funeral Services in our Chapel. If you require DVD recordings of the ceremony, we can provide an

untitled, unedited version using our own equipment. If you require a more professional production, we engage the services of an experienced videographer who can produce an edited version with suitable titles and background music.

Refreshments – After the service, some families choose to provide refreshments (sometimes called a wake). Mulqueen Family Funeral Directors have an after funeral function centre, suitable for gatherings of up to 150 people, located in the original chapel of the “Mulqueen and Sons” corner building. The catering option takes away the worry of having to prepare, serve and clean up, giving you more quality time with family and friends.

Our function centre is comfortably heated and cooled with ample seating and wheelchair access. There is an outdoor area which is enjoyed in warmer weather with the benefits of sunshine and fresh air. Our refreshment staff will serve your family respectfully ensuring a welcoming experience for your guests.

Music - Music and songs play an important role in funerals, and whether the music consists of hymns, pop, classical or country, it can enhance the service. We have a large music library from which you may choose appropriate music and we have the required copyright licences to download music from the internet. It may be that you would like to have a vocalist, a musician or even a band to provide live music in which case we will assist you to have this included in the ceremony.

Representative Tributes – It may be that your loved one held membership in a particular group or perhaps may have been a returned serviceperson. We can assist in the inclusion of tributes such as the Services Tribute to veterans by the RSL. Other associated group ceremonies, Lodge services or worthy tributes can also be incorporated. Members of clubs, groups or associations may wish to honor your loved one by offering to be pallbearers or forming a guard of honor at the service. This can always be accommodated but please ensure that your funeral conductor is aware.

Funerals by women – Our team of specialist funeral service consultants can accommodate most individual preferences which includes all funeral arrangements conducted with women. While all of our Funeral Directors are fully trained, we understand that some families prefer women for their natural nurturing nature, understanding and attention to detail. Some families simply feel more comfortable talking to a woman.

More Options – Funeral services are becoming more celebratory, allowing families to use their imagination when designing a fitting funeral service. Some people are comfortable with a more relaxed atmosphere and have used the tops of coffins to write loving messages or even attach “post it notes” to the coffin to send personal messages to the grave with their loved one. Others have erected a photo timeline where mourners are invited to submit photos along the timeline of the departed’s life. Photos with messages thrown into the grave have sometimes replaced traditional flowers. **Using a favoured colour as a theme in clothing, flowers or service books is also popular.** As time goes by people and funeral directors will continue to develop and personalise funeral services making them more individual, meaningful and fitting.

Heaven Address – Whilst our families and friends interact every day of our lives through online social communities, we should probably do the same in our moments of sadness and loss. Not only will it give us a lift when we need support, but it lets someone who cares remind us of the beauty of the life that has been lost. Heaven address is a community that acknowledges the important role that these mediums and people play in our lives. Heaven address is a place for friends to share their grief and honour, celebrate and respect the life of those who have passed. It gives every friend and family member, whether near or far, the chance to share in the celebration of our loved one’s life in a secure, considerate and compassionate location. Heaven address is the premium Australian website for everlasting remembrance of those we have lost.

Note: This list of options is by no means exhaustive. The options are only limited by your imagination. We encourage you to consider including items in the ceremony that have special significance, and while sometimes they initially may seem to be untraditional or a little different, we will give you our professional opinion and advice as we endeavor to assist you in your creativity. Remember the funeral is as much for you as it is a tribute to your loved one, we are simply the facilitators, and we will only have the one opportunity to provide a service that will be the fitting farewell that you need.

16: So You're Waiting for the Celebrant to Arrive

Perhaps you would like a few things to ponder so that the visit can be more satisfying and effective.

You might like to give some thought to the following:

- Are you looking for a simple service or do you have lots of ideas about things that you would like to have included in the service?
- Would you like the service to concentrate on an account of the life of your loved one? ie: eulogy
- Is there anyone in or close to the family whom you expect would like to speak at the service? If so, what kind of things would you like them to refer to?
- What kinds of things would you like the celebrant to speak of? (childhood, education, work, interests, personality, family, achievements, character.....)
- Do you have any ideas about how to make the service suitably reflective and inspirational by having poems or other passages to read and think about?
- Is there any music you would like to hear played during the service? We usually have three pieces of music (entrance, reflections & leaving).
- Would you like a prayer to be said? If so, who would be the most appropriate person to say such a prayer? (not everyone would be

comfortable doing this).

- Is there any organization that should be mentioned or that might play a part in the service such as RSL or sporting clubs?
- Would you like the celebrant to refer to any gathering for refreshments after the service?

17: Why We Have Eulogies at Funerals

*"Praising what is lost makes the remembrance dear."
- Shakespeare*

The eulogy – which comes from the Greek eulogia, meaning "praise; good or fine language"- acknowledges the unique life of the person who died and affirms the significance of that life for all who shared in it. Without a eulogy and/or other personalised means of acknowledging this particular life and death, the funeral often becomes an empty, cookie-cutter formality. What's worse, it implies that this unique and precious person's life story just wasn't worth gathering and sharing.

For mourners, telling the story is central to their healing. In the context of the funeral ceremony, the eulogy is the grand, public telling of the story that unites all the mourners present.

In addition to helping them RECALL the person who died, the eulogy also usually addresses the mourner's search for MEANING. What did this person's life mean? What value did it bring to those who it touched? Through the stories that it tells, the eulogy often suggests possible answers to these kinds of existential questions and can help begin to move those in attendance closer to a sense of peace.

Of course, the very fact that a eulogy is being given doses family members and friends in attendance at the funeral with the REALITY that the person has died. At the gathering after the funeral, the eulogy often fosters conversation among those same family members and friends, giving them a common lifeline

to hold onto as they SUPPORT one another and give EXPRESSION to their thoughts and feelings.

Reviewing the person's unique life history during the eulogy is a special and final – once-in-a-lifetime – way to honour him or her. Done well, the eulogy can be the most memory filled moment in the funeral. Whoever writes the eulogy can be encouraged to gather memories and thoughts from others to include in the remembrance, so the story is as rich and comprehensive as possible.

Families often say that the eulogy was the most meaningful part of the funeral ceremony they held – but only in cases in which it was truly personalised. Keep in mind that the eulogy doesn't have to be delivered by the person leading the service. Only if the clergyperson, officiant, or celebrant knows the family well and can speak personally about the person who died (or does a good and thorough job of gathering life history and memories from others) is this appropriate. If the officiant didn't know the person who died, it's usually much more meaningful to have a family member or friend of the family give the eulogy. If a loved one will be delivering the eulogy, however, make sure that it's typed up and that there's a back-up plan in place so that if the person becomes too emotional to speak, the appointed understudy can seamlessly step in and finish.

The eulogy is the primary means of honouring and looking back, and without it, the funeral is like a book with the best chapter missing.

18: Repatriation

Not all deaths occur in the city or town of residence. Many people travel within Australia and overseas, and sadly sometimes deaths occur far away from home. Mulqueen Family Funeral Directors are fully conversant and experienced in the repatriation of a deceased back home for burial or cremation. There are many laws governing the intrastate and international transport of a deceased person, and we are well placed to advise and guide you through the processes.

Sometimes a death might occur locally, yet a funeral service is required in another location or even interstate. **Mulqueen Family Funeral Directors regularly conduct funerals at distant and interstate locations.**

19: Exhumation

There are occasions when, for various reasons, loved ones need to be relocated from their original burial site to another location. The new burial (or even cremation) site could be within Australia or even overseas, we are well versed in performing this type of specialised service.

There are rigid regulations for this service and we have the professional knowledge, experience and expertise to comply with these requirements.

20: Newspaper Tribute Notices: Composing a Death or Return Thanks notice for the newspaper

This task can be very confronting for many people. Following the format below can help ensure that essential information is included in the death or return thanks notices for publication.

Death Notice:

(Surname) _____ (Given Names) _____
Passed away peacefully/suddenly/after a long illness
at (eg: Bendigo) _____ on (date) _____ aged _____
years. Dearly loved husband/wife/brother/
sister/friend of _____. Loved/devoted mother/
father/aunt/uncle of _____. Mother/Father in
Law of _____. Grandmother/Father/Nana/Ma/
Pop etc of _____.

'Verse to finish' _____ . (see over)

Example:**Elliott, Jaine**

Passed away peacefully at Bendigo on January 1st, 2014 aged 85 years. Dearly loved sister of Peter, Sister-in-law of Marg (Dec). Loved aunt of Mary, Joan, James and Rick. "A patient sufferer at rest"

Return Thanks Notice: *(Thank you notice, usually placed 2-3 weeks after funeral).*

(Deceased Surname) _____ *(Given Names)* _____ . The _____ *(family/families)* wish to sincerely thank relatives, friends and neighbours for all their help, love and support following the recent death of our beloved *(Name)* _____. Your love, floral tributes, telephone calls and cards were very much appreciated and your kindness will never be forgotten. Our special thanks to *(Clergy)* _____, *(Doctors)* _____, *(Hospital / Nursing Home)* _____, *(Funeral Director)* _____, *(People involved in catering if applicable)* _____. Helpful group or organization _____. Please accept this as our personal thanks. *(Individual names of surviving family)* _____.

Example:**Elliott, Jaine**

The Elliott family wishes to sincerely thank relatives, friends and neighbours for their help, love and support, following the recent death of Jaine. Your love, floral tributes, telephone calls, and cards were very much appreciated and your kindness will never be forgotten. Our special thanks to Rev. James, Dr. Brown, Nursing Home staff and Mulqueen Family Funeral Directors for all their special care and attention. Also to the Golf and Bowls Ladies for organising the refreshments afterwards. Please accept this as our personal thanks.

- Jim, Peter, Sam, Louise and families.

Death Notice - Possible Verses:

"It's not what we write It's not what we say It's how we remember you in our own special way"

"In our hearts you will always stay Loved and remembered every day"

"You will be sadly missed by all who were touched by your kindness, warmth and generosity"

"May the winds of love blow softly and whisper for you to hear, That we will love and remember you always and forever keep you near"

"My heart aches with sadness My secret tears flow For what it means to lose you No one will ever know"

"To the world he/she was but one, to us he/she was the world"

Death Notices - Verse to finish:

'Rest in Peace'

'Sweet in the sleep that ends all pain'

'Loving memories are ours to keep'

'Peace after much suffering'

'Love does not end'

'Forever in our hearts'

'Resting where no shadows fall'

'Treasured memories'

'So dearly loved, so sadly missed'

'Peace, perfect peace'

'Always remembered'

'In the arms of the Angel'

For a more comprehensive list of verses and line endings for newspaper notices please visit our website at www.mulqueen.com.au.

21: Why We Have Gatherings After Funerals

"If you really want to make a friend, go to someone's house and eat with him..... the people who give you their food, give you their heart"

- Cesar Chavez

Most funerals formally come to an end when the mourners gather to share a bite to eat, and to talk about the person who died. As you know, these gatherings can take place anywhere, including the funeral home function centre, a church meeting room, a restaurant, or a home of a friend or family member.

Mulqueen Family Funeral Directors has a function centre that caters for up to 120 people which is fully catered for a family's convenience.

At the gathering, a natural "telling of the stories" of the person's life and death takes place. This helps mourners once again acknowledge the REALITY and finality of death and RECALL the person who died.

Giving EXPRESSION to the pain of the loss is another central need of mourning that the gathering helps facilitate. In fact, all thoughts and feelings are welcome at the gathering. People often laugh and hug one another, offering each other SUPPORT. While there are often some tears of sadness, the mood may begin to evolve into a sense of peace and a soothing of souls, imbuing the funeral with MEANING. In fact, you may notice that people look different at the gathering than they did during the other parts of the funeral. They are often more relaxed, less tense. They may even seem joyful and be able to glimpse TRANSCENDENCE.

Memory tables at the gathering also aid RECALL. They help capture the personality of the person who

died and the unique relationships he or she had. Some families enjoy continuing to show PowerPoint slide shows or memory videos. This is another way to personalise the gathering and often inspires reflection on the life of the person who died. Special food items may be served to recognise and share the culture, traditions, or simply the favourite food of the person who died.

Before they leave the gathering, mourners often make plans to see each other again or to reach out in various ways to help the primary mourners. This helps extend the social SUPPORT value of the funeral and reminds people of the need to continue to be present to each other in the weeks, months, and years ahead.

Sometimes families are reticent to have a gathering after the funeral because they are concerned about additional costs or unsure whether anyone will come.

Mulqueen Family Funeral Directors caters to all budgets when families are considering the use of their function facility.

22: Coping with Grief

Coping with the loss of a close friend or family member may be one of the hardest things that many of us face. When we lose a spouse, sibling or parent our grief can be particularly intense. Loss is understood as a natural part of life, but we can still be overcome with shock and confusion, leading to prolonged periods of sadness or depression. The sadness typically diminishes in intensity as time passes, but grieving is an important process in order to overcome these feelings and continue to embrace the time that you had with your loved one.

Everyone reacts differentially to death and employs personal coping mechanisms for grief. Research shows that most people can recover from loss on their own through the passage of time if they have social support and healthy habits. It may take months

or years to come to terms with a loss. There is no "normal" time period for someone to grieve.

Humans are naturally resilient, considering most of us can endure loss and then continue on with our own lives. But some people may struggle with grief for longer periods of time and feel unable to carry out daily activities. These individuals could benefit from professional help that could be provided by one of the organisations below.

Australian Centre for Grief and Bereavement:

Bereavement information and referral services for the general public seeking assistance.
Website: www.grief.org.au Tel: 1800 642 066.

Griefline:

Anonymous counseling service providing support to people who have encountered a significant loss.
Website: www.griefline.org.au Tel: 03 95967799

Lifeline:

Crisis support chat Tel: 131114
Website: www.lifeline.org.au

What to say to someone who is grieving - your guide to the do's and don't.

DO say something to acknowledge the loss. Friends may disappoint and add to the grief when they don't know how to make an approach. Avoidance hurts.

To read the complete set of related articles by Doris Zagdanski please visit www.mulqueen.com.au

23: Funeral Costs

The cost of funerals can vary greatly as it depends on the choices families make through the arrangement process. These choices are made either on a financial basis or personal preference.

Usually the funeral costs are authorised by the executor/s named in the will of the deceased even

though in most cases the funeral is arranged by family members. The funeral account not only covers the funeral directors fees, but also disbursements that are incurred on the family's behalf and paid by the Funeral Director. To simplify the financial aspect of the funeral for the authorising person, all associated charges are incorporated into the one funeral account.

The funeral account consists of three parts:

- **Professional Service Fees:**

The work of a funeral director involves many hours of careful administration, consultation, planning, preparation, co-ordination and implementation to ensure that a funeral service runs as planned and in accordance with a family's wishes. Often this is within a very limited time-frame.

Our professional Service Fee includes all of the important services and tasks we carry out to prepare for, and provide on the day of the service, including the personal care and attention of a funeral consultant and conductor, provision of mortuary care at our specialised facility, organising funeral notices, flowers etc and liaising with various third parties, such as the celebrant and cemetery/crematory.

- **The Coffin or Casket as selected:**

Coffin prices can vary greatly. They begin at a very reasonable level for simple, unadorned composite board units with a matt or polished veneer finish right through to the more expensive timber coffins that have been elegantly crafted. Metal and wooden caskets are priced in the upper levels of our range and can be procured upon request.

- **Disbursements:**

These extra associated charges are paid initially by the funeral director on the family's behalf and then added to the funeral account exactly as incurred by the funeral director.

They may include all or any of the following:

- Cemetery or Crematorium fees
- Newspaper Funeral/Death notices
- Floral tributes
- Church/Clergy, Celebrant's fees
- Musicians fees
- Death Certificate online registration & supply of original certificate
- Cremation permit fees
- Memorials
- Freight/Transportation
- External Catering
- Multi-media productions
- Printing
- Any other costs for items requested and authorized by the family

When it comes to comparing **funeral quotes**, to ensure you actually get what you want and need, you are encouraged to bring any itemised quotation to Mulqueen Family Funeral Directors and we will do better on price and service. That's our guarantee.

Payment:

We may sometimes require a deposit to cover some of these outlays, although many of our clients choose to take advantage of our early payment discount option and elect to pay the whole cost of the funeral either prior to or soon after completion. The financial arrangements associated with the funeral costs are a matter that we can discuss with you and adapt to suit your needs and your budget.

Our professionally trained staff will talk with you to discuss your requirements and options. Costs are outlined in writing as is legally required. You will be aware of the approximate total costs at the time of the arrangement and all requirements are communicated clearly to the person who authorises the funeral, before obtaining final approval.

If the authorising person has paid the funeral expenses personally, they are normally reimbursed from the deceased's estate providing there are enough funds available. There are times when solicitors, accountants, banks or trustee companies acting for the deceased or executor will pay the full costs of the funeral from the estate proceeds or bank accounts. However, the expectation is that our account will be settled within our normal trading terms .

At Mulqueen Family Funeral Directors we appreciate that the funeral account cannot always be settled immediately, so at times, alternative financial arrangements can be organised. We have credit card facilities, Bpay, bank transfer, and in some cases financing facilities can also be arranged.

It is our responsibility to help you understand our credit policy and your options so that you can make choices that are suitable to your needs and financial circumstances.

Funeral benefits – financial help:

Mulqueen Family Funeral Directors take our community obligations very seriously and have done so for over 160 years. Consequently it will tailor funeral content and costs to EVERY budget. Please discuss with our funeral professional at the time.

There are a range of **funeral benefits** that may be available to you through various organizations such as Lodges, Unions, Friendly Societies, Funeral Funds, Health Care funds, Centrelink, Veterans Affairs, Transport Accident Commission depending on circumstance and State Trustees. All bereavement payments are subject to certain criteria, wherever possible we will assist you to check an eligibility for possible benefits and claims.

If you have any concerns about being able to pay for the funeral either in full or in part please discuss this with us prior to the funeral arrangements and we will advise you of your options for obtaining assistance in this regard.

24: Pre-Paid and Pre-Planned Funerals

You may be reading this booklet whilst considering your own funeral ahead of time. At Mulqueen Family Funeral Directors we are very experienced in assisting people to record their plans and preferences. We can help you with practical information, suggestions, options and other relevant ideas and services.

A Pre-paid funeral.

One of the most thoughtful things one can do for your family is to pre-pay for your funeral. This may provide special financial benefits to pensioners and retirees. Serious consideration should be given to this concept. The procedure can be as simple or detailed as you desire. We will help ensure that, as closely as possible, your wishes are carried out when the time comes. We will then professionally attend to all necessary pre-planned arrangements, with the least possible burden to grieving loved ones.

For peace of mind, many people take the next step and pre-pay for their funeral. In Victoria it is a requirement under The Funerals Act 2006 that your funds are placed in a capital guaranteed manner, ensuring that your investment is protected.

Understandably, this thoughtful consideration takes a great load off the grieving family at the time of passing. Loved ones are given the opportunity to mourn their loss without having the additional stress and burden of not being aware of any of the deceased's funeral wishes. Nor is there a concern regarding payment for the funeral. Some benefits of pre-paying your funeral include-

- **Financial**

Taking away the financial burden for your loved ones plus at the same time taking advantage of any centrelink benefits that might be available.

- **Organisation**

Greatly reducing the amount of time your family will have to spend on difficult administrative matters.

- **Focus on family matters**

Increasing the time that your family will have together supporting each other at a most difficult time.

- **Comfort**

You will be reassuring your family that you were prepared. Your thoughtful planning will assist the family to find a level of peace in the days following your passing.

For anyone considering this thoughtful and worthwhile option, we offer a free copy of Michael McQueen's 'Memento'. This beautifully crafted gift book consists of 130 questions designed to help you record and pass on the stories and experiences of your life to the next generation. This book is a wonderful resource not only for the coming generations but for your family putting together your eulogy and funeral service. Your personality will be captured for posterity in the pages of this journal for generations to come.

What do I need to be aware of?

Funeral companies differ in the way they set up their pre-paid funeral systems and as with many things, some are better than others. You should consider them carefully by asking the following questions.

1. Are your funds lodged in a Friendly Society Funeral Bond or similarly approved investment as prescribed by the Funerals Act 2006?
2. Do you receive a copy of the Bond Certificate, numbered and in your name?
3. Are the funds protected and guaranteed by the institution ensuring that no one (not even the funeral director) can obtain the funds until the time of death?
4. Is the fund tax advantaged under the Income Tax Assessment Act?
5. Is the fund approved by Centrelink as an exempt fund for the purposes of the Assets Test, Income Test and Deeming Provisions?
6. Do you receive a written contract setting out all arrangements and guaranteeing they will be carried out without additional cost to you, your estate, or your family?

7. Is your prospective funeral director **LONG ESTABLISHED**, reputable and highly regarded in your community?
8. Is your funeral director conversant with the laws governing pre-paid funerals?
9. Does your prospective funeral director have an impeccable history of financial stability?

At Mulqueen Family Funeral Directors the answer is 'yes' to all of these questions, giving you peace of mind knowing that everything will be taken care of with the utmost professionalism. This is the response you should expect from a family funeral business with a significant history of looking after a substantial number of prepaid and preplanned funerals.

A pre-planned or pre-arranged funeral

A pre arranged funeral has many of the benefits of a pre-paid funeral excepting the fact that there is no requirement for payment. It does however ensure that your family and loved ones will be comfortable in the knowledge that your funeral wishes have been recorded and placed in the care of Mulqueen Family Funeral Directors.

25: Who to Notify

When someone dies, a number of people and organizations need to be told. After locating personal records and documents, you can use the extensive checklist to be found at www.mulqueen.com.au for the people and organizations you may need to contact.

26: Why choose Mulqueen Family Funeral Directors?

In Victoria there is no current legal requirement for Funeral Directors to be licensed. There is no regulation in place regarding funeral care, nor are there any legislated standards of premises, facilities, equipment or financial security.

So how do you choose a funeral home that will inspire confidence and trust?

Mulqueen Family Funeral Directors is a member of the Australian Funeral Directors Association (AFDA) the peak national body of Funeral Directors in Australia.

Recognised Funeral Industry Associations are the only form of watchdog in the funeral industry, and membership is a sign of a trusted and well-equipped funeral home that has pledged compliance with the association standards.

As a member of the AFDA, we are required to comply with strict codes of ethics and conduct, provide a high standard of facilities, vehicles, equipment, service and training, and complete regular ongoing professional development. To maintain full accreditation, our facilities, vehicles and equipment are inspected on a regular basis. It should not be assumed that all funeral providers are members of the AFDA or compliant with their standards. Their code is a reassurance to the community of sincere care and professional service at a difficult time. AFDA member firms are chosen by 60% of Australian families to provide funeral arrangements for their loved ones.

27: Educational and Community Services

Mulqueen Family Funerals have a strong commitment to involvement in community awareness regarding death, dying, funerals, loss and grief.

Members of our team are available to speak to groups about funerals, our services and general awareness.

We have free literature available that includes useful information on bereavement and coping mechanisms.

We are also available to talk to any groups regarding prepaid funerals and in particular the pitfalls of funeral insurance.

28: Wills, Probate and Duties of an Executor

A person's will sets out how they wish their assets to be dealt with and it appoints an Executor to carry out these wishes.

Probate is represented by a certificate that officially recognizes the Will and the Executor. It is the Executor's authority to deal with the assets of the deceased. You may not need Probate in every instance, it will generally depend on the complexity of the will and type of assets of the deceased.

If there is no will there can be no probate. Instead, the next-of-kin can apply for a similar certificate termed "Letters of Administration". It is almost the same as probate and serves the same purpose.

When a person makes a will they appoint an Executor.

The initial duties of an executor are to locate the will, advise family and friends, then assist and organize payment for the funeral, and follow up the special wishes/instructions, of the deceased. In a nutshell their duty is to manage the entire estate.

An estate could include money, houses, land, cars, shares, clothes, jewellery and any other goods owned by the deceased. It does not include superannuation.

Powers of attorney automatically become invalid on the death of the person who gave the power.

Dr Alan D. Wolfelt PHD.

Alan is a respected author, educator and consultant to funeral service and serves as the Director for Loss and Life Transition in Fort Collins, Colorado. He advocates for the value of meaningful funeral experiences across North America each year. Visit www.centerforloss.com for more information about Dr. Wolfelt, his workshops, and resources on healing and grief.

29: Essential Personal & Family Profile Information

As a service to the community, The Mulqueen Family have put together this booklet to record vital information to have on hand at any time of need. Along with investing in a pre paid Funeral Plan or bond this information will help alleviate both financial and emotional burdens on family members when the time arises.

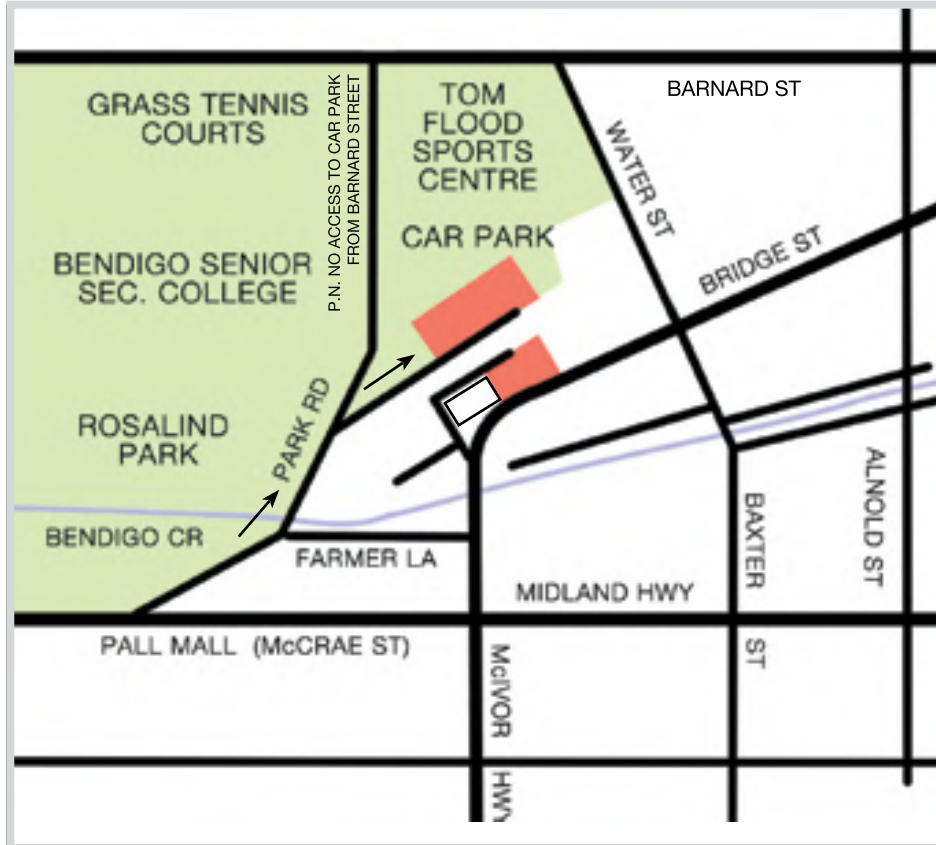
Personal Information Checklist

In a time of need due to the loss of a loved one, a bereaved family will often have little knowledge of information regarding a loved one's funeral preferences and death registration data.

The following pages contain space to record necessary information to meet some statutory requirements, fulfill your funeral wishes and alleviate the burden placed on the family of the deceased if not already recorded through the provision of a preplanned or prepaid funeral.

Although not a legal document, this section provides an opportunity for you to record useful information that will minimize stress on your family. Before completing this record we urge you to ensure that you have a legal Will and that it is up to date.

Please read this section and carefully consider your input and explain your wishes clearly. Help your family now, by giving them guidance in their time of need at your passing.



Best Parking for Mulqueen Family Funerals

There are a number of '1 hour car parks' in Cemetery Street opposite the Mulqueen Family Function Centre and on both sides of Bridge Street.

The Mulqueen family private car park located next door to the funeral home supplies 25 car parks. In addition there are 76 public car park spaces behind our funeral home as part of the Tom Flood Sports Centre.

Access to the funeral home can be gained via a stairway from the Sports Centre that leads to the back of the funeral home.

To access this car park enter Park Road from Pall Mall or Farmer Lane and take the first turn to the right after the Chinese Museum.



Essential Personal & Family Profile Information

PERSONAL DETAILS

Title: _____

Surname: _____

Given Names: _____ Sex: _____

Address: _____

Town/Suburb: _____

State: _____ Postcard: _____

Tel: _____ Mob: _____

Birth Place (include State and/or Country if not Australia): _____

Date of Birth: _____ / _____ / _____

Years in Australia (if born overseas): _____

Occupation(s) (during working life): _____

Pension Details (incl. no.): _____

Doctor's Name: _____

Doctor's Address: _____

Doctor's Phone Number: _____

Organ Donor: Y / N

If you wish to be an organ donor and you have not yet made arrangements you can get further information at www.donatelife.gov.au or telephone **1300 133 050**.

PARENTS

Father's Full Name: _____

Father's Occupation: _____

Mother's Full Name: _____

Mother's Maiden Name: _____

Mother's Occupation: _____

MARITAL STATUS

Marital Status: _____

If Married, Spouse's Full Name: _____

Spouse's Maiden Name: _____

Date of Marriage: _____ / _____ / _____

Place of Marriage: _____

If Widowed, date of Spouse's death: _____ / _____ / _____

Place of Spouse's death: _____

Children's Full Name Dates of Birth:

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

PREVIOUS MARRIAGE DETAILS (if applicable)

Spouse's Full Name: _____

Spouse's Maiden Name: _____

Date of Marriage: _____

Place of Marriage: _____

NEXT OF KIN

Name: _____

Address: _____

Town/Suburb: _____

State: _____ Postcard: _____

Tel: _____ Mob: _____

EXECUTOR

Name: _____

Address: _____

Town/Suburb: _____

State: _____ Postcard: _____

Tel: _____ Mob: _____

FINANCIAL DETAILS

Financial Adviser: _____

Accountant: _____

Bank/Financial Institution Accounts: _____

Investment Accounts: _____

Mortgage: _____

Hire Purchase: _____

Credit Cards: _____

Other Loans: _____

Insurance Policies (i.e. home, car, income protection, funeral): _____

Superannuation: _____

Life Insurance: _____

Health Insurance: _____

Medicare No.: _____

Shares (attach list): _____

Properties: _____

Prepaid Funeral with: _____

Others: _____

SOLICITOR

Name: _____

Address: _____

Town/Suburb: _____

State: _____ Postcard: _____

Tel: _____ Mob: _____

Location of Will: _____

ELECTRONIC MEDIA PASSWORDS

(ie Facebook Password abc123)

1. _____ Password _____

2. _____ Password _____

3. _____ Password _____

4. _____ Password _____

5. _____ Password _____

6. _____ Password _____

PREFERRED FUNERAL DIRECTOR

Mulqueen Family Funerals Bridge Street _____

Preferred Place of Funeral Service: _____

Burial or Cremation: _____

Cemetery/Crematorium Choice: _____

Existing Grave/Memorial details: _____

Pallbearers: _____

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

I wish for my cremated remains (ashes) to be: _____

Religion: _____

Ethnic: _____

Customs: _____

Aboriginal or Torres Strait Islander: Y / N

If Church Service, Name of Church: _____

Celebrant's Name: _____

Clubs/Associations: _____

Professional Memberships: _____

Special Requests: _____



In Loving Memory...



15 - 25 Bridge Street Bendigo

T: 03 5443 4455 **E:** office@mulqueen.com.au www.mulqueen.com.au