

General FAQ's

How much does a funeral service cost in?

Funeral Service prices can vary a great deal. A typical burial or cremation can cost somewhere between \$7000 and \$10000.

Is cremation cheaper than a burial funeral?

Yes, a cremation is usually cheaper than a burial.

Do I have to sign anything?

Yes. You will need to sign the Application for Burial that will be submitted to the Metropolitan Cemeteries Board.

We have never been a religious family - do we need to have a priest to take the ceremony?

No, there is no requirement to hold a religious funeral service and there are a number of alternatives. You could use a celebrant or perhaps a relative or trusted friend could lead the service if they feel able to do so. Other attendees on the day can speak or read verses or poems if you want. Ask Morleys for more information on what your options are.

Who should I notify?

After the Doctor and Funeral Director, there are always the family and friends of the deceased to notify. There are others who also need to know, though not necessarily straight away. This list might be of help in taking care of this important detail:

- The Executor nominated by the deceased
- Centrelink
- Department of Veteran's Affairs
- Superannuation companies
- Solicitor and/or public trustee
- Accountant
- Banks, building societies, credit unions, financial institutions, credit card providers and loan companies
- Employer/former employer
- Trade unions or professional associations
- Australian Tax Office, Australian Electoral Office, Medicare
- Insurance companies including life, accident, home and contents, vehicle
- Friendly Societies

- Doctor, dentist, specialists, hospitals, chemist, health benefits fund
- Main roads - car registration
- Clubs, organisations and associations
- Church or religious organisation
- Household help, gardening services or Meals on Wheels
- Home nursing service
- Home delivery services - e.g. newspapers and milk
- Home appliance rental, medical aids rental company
- Post Office for mail delivery
- Local Government for Rates, fire levy, etc.
- Ambulance Service
- Telephone company, electricity company
- School or college
- Companies - e.g. for directorships
- Chamber of Commerce
- Service organisations - e.g. Rotary, Lions, Apex, Red Cross
- Blood bank.

Do I have to register the death before arranging a funeral?

No. Your Morleys Funerals arranger will coordinate the registration of the death for you. Once you've called Morleys you will be given all the information and advice you need to make the funeral a fitting farewell for the deceased as well as matching the service to your cultural, emotional and financial needs.

How do I get a Death Certificate?

These are issued by the Registry of Births, Deaths and Marriages in your state. Usually a funeral director such as Morleys is responsible for registering the death with this Registry within 7 days of the burial or cremation.

Once the death is registered, Births, Deaths and Marriages provide a formal Death Certificate, which is often a necessary document for any legal and estate issues that need to be attended to. Applications for additional copies of a Death Certificate can only be made at the Registry of Births, Deaths and Marriages and must be accompanied by at least three forms of identification to ensure your privacy and that information is only released to those who are entitled to it.

What is the difference between a coffin and a casket?

In Australia, coffin usually means a container for the deceased that is similar in body shape to human dimensions: it will be broader at the shoulders and narrower at the feet. Coffins normally have a removable lid and are made of solid wood or wood products.

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What to do first? FAQ's

What is the first thing you need to do after the death of a loved one?

Phone Morleys Funerals on (07) 47794744 and we can take care of everything. You shouldn't worry about what time you call, because Morleys Funerals is available 24 hours, 7 days a week. Also you should call the deceased's doctor and your closest family and friends who can support you at this time. If the death has happened at a hospital or nursing home, the staff there will usually notify the doctor for you. Morleys Funerals will arrange the transfer of the deceased into their care. This can be delayed for a little while if you would like some private time. Morleys can advise you on all aspects of the funeral.

What happens when someone dies at a hospital?

The hospital administration will complete most of the formalities required for the Death and other certificates however it will be up to the family of the deceased to contact a funeral home like Morleys Funerals directly.

What happens when someone dies at a nursing home or private hospital?

If death occurs at a nursing home or private hospital and you are not already there then the staff will usually contact the next of kin once death has been confirmed.

At many private hospitals and nursing homes it is common for Morleys Funerals to be nominated in advance to be contacted in the event of death. In this case, Morleys will be contacted. Transfer of the deceased to the care of the funeral home will usually take place straight away because most nursing homes and some private hospitals don't have their own mortuary facilities.

As most public hospitals have a mortuary, Morleys will usually transfer the deceased from the hospital and into our care during weekday business hours once the hospital has released the patient (normally after two working days).

Cremation FAQ's

What is a cremation?

A cremation is where the deceased along with their coffin, casket or other covering are placed in a cremator. The cremator acts like a furnace and renders the contents to ash which are then individually collected, gathered and kept for collection.

I've heard that several people are cremated at the same time, is this true?
No. In Australia this does not occur. Only one coffin is inserted into a cremator at a time.

What is a direct cremation?

A direct cremation is a delivery of your loved one to the crematorium without a service or gathering of people to farewell them. This is a cost effective option but may result in family and friends not having closure and bearing an extended time of grief. Statistics have shown that attending a funeral ceremony greatly assists the family and friends move forward in their grief honours a life well loved.

Closure is very important when a loved one passes. If there has been a life-time of 'hellos' then there should be a proper 'goodbye'.

Direct cremation does not prevent a viewing or memorial service to be held. Morleys would be privileged to advise you of the full benefits and value of having a funeral service.

Are the same services available for a cremation as for a burial?

Whether you decide on a burial or cremation, the same services are available to you.

You can celebrate the person's life or have a more traditional approach to the service. You can still have a viewing, a church funeral or a modern, secular service at a venue that meets your needs. And, of course, afterwards you can still have a family gathering or 'wake'.

Morleys Funerals can advise you on your choices.

What happens to the coffin?

The coffin is cremated too. The adornments on the coffin such as handles are combustible. Any metal that remains is removed magnetically.

The Name Plate is always removed for positive identification throughout the cremation process.

How do we know we are getting the right ashes?

The cremator is completely cleared after every cremation so only the ashes of one person are present at any time. These always have identification details with them.

How long does the cremation take?

Generally the process takes around 70 minutes.

If you have any other questions please don't hesitate to contact Morleys.

Are there differences between the types of cremation memorials?

There are many options to consider including those at the Woongarra Crematorium. Positions such as Recordia Memorials, Pools of reflection, Gardens of remembrance and Rockeries. A columbarium wall is designed to hold an urn containing cremated remains in a niche.

Are special cremation containers and caskets available?

Yes, Morleys Funerals offers a wide variety of coffins and caskets to meet each family's needs.

A cremation casket is specially constructed from materials that are environmentally friendly. It appears very similar to a burial casket and may be used for a viewing and/or a funeral ceremony or gathering.

As with all cremations, the coffin or casket is cremated along with the deceased.

Morleys can advise you on your choices.

Burial FAQ's

Are there differences between earth burial and vaults / mausoleums?

Yes. At an earth burial the deceased, along with their coffin, casket or other covering is buried beneath the ground and a monument or marker is placed at the grave site as a visible sign of identification.

Mausoleums and vaults are above ground structures that contain concrete or stone crypts in which the deceased and their casket is placed. Once the casket is entombed, the crypt is sealed and a granite or marble front is attached.

Whatever your choice, Morleys can help arrange it.

What are the main types of cemeteries, and how do they differ?

Cemeteries, such as the Belgian Gardens Cemetery in Townsville, are usually divided into two categories: Monumental and Lawn.

Typically, a monumental cemetery has both traditional upright and flat monuments, usually made of concrete or marble. Monumental graves require families to be responsible for maintaining them.

Lawn Cemeteries offer a landscaped setting in which monuments are placed at the end of the grave so that they blend in with the landscape. They often feature expansive lawns with a variety of trees and gardens. Lawn graves are maintained by the cemetery staff with no on-going fees.

Grief FAQ's

What are the symptoms of grief?

- A lack of energy and general fatigue
- Headaches and upset stomach
- Excessive sleeping or the drive to overwork or be excessively active
- Memory lapses, distraction, and preoccupation
- Irritability
- Depression or feelings of euphoria
- Extreme anger or a deep resignation to the situation
- Feelings of being closer to their faith or feelings of anger at their faith.

What can I say to a grieving person?

It can be hard to know just what to say when you know someone who's grieving. The first step is not to think you have to cheer them up – it's perfectly normal and natural for grieving people to feel sad, angry, numb, scared, lonely or 'down in the dumps'.

Saying something like, "I'm sorry" is simple but can mean so much to someone who is grieving. They often just need someone to talk to, someone who'll let them share their feelings and their memories.

- **DO** allow the person to cry and show how they feel – grief is for men and women, boys and girls, young and old.
- **DON'T** say "be brave" or "be strong" as it encourages people to bottle up their feelings.
- **DO** talk about the person who's died – say their name and be willing to hear about the circumstances of the death – this all helps the reality of the loss to sink in which is an important part of grieving.
- **DON'T** say, "I know how you feel" – we can never feel another's inner feelings, or fully know all the things that are part of someone else's grief.
- **DO** offer practical help – buy groceries, mind children, mow lawns, do the ironing, cook meals – not just in the days straight after the death but in the months to come when the real effect of the death is often being felt.
- **DON'T** forget special days like birthdays, anniversaries, Christmas – these can be very lonely when someone special has died. A card or phone call on a day like this could be very special.

Funeral Bonds and Pre-Paid Funerals FAQ's

What is a Funeral Bond?

A Funeral Bond is like a savings plan where money is set aside for the Funeral. The money accumulates interest and is usually started with an amount between \$1000.00 and \$12,000.00. It is also possible to set up a direct debit from your nominated bank account or simply add to the bond occasionally at Morleys Funeral Home. A Funeral Bond on its own has no Contract associated with it that Guarantees Full Payment has been made; it is simply a Savings Plan. When the bond is needed it is claimed and contributes to the Funeral costs. Any funds not used are refunded to the estate of the deceased in due course.

What is a Pre-Paid Funeral?

Also called a 'Fixed Price Funeral', a 'Pre-Paid Funeral' is a funeral purchased in advance. The type and style of funeral the client wants is documented in a written contract and paid for at today's prices. Subject to any specific terms of a Pre-Paid Funeral contract (e.g. if Government taxes are subsequently imposed or increased), and provided that the original funeral plan is not altered, the client will not have to pay any additional amount for that contracted funeral regardless of when the funeral is required. Payment of a Pre-Paid Funeral with Morleys is invested with an independently managed funeral fund and is only released to the Funeral Director once the contracted funeral service is completed.

What are the Benefits of a Pre-Paid Funeral Plan and who is Eligible to Take One Out?

Anyone can take out a Pre-Paid Funeral Plan regardless of their age or state of health, and in doing so can enjoy the following benefits:

- you can protect your family from the distress of making difficult decisions at an emotional time
your family will be relieved from any financial burden
- it makes good financial sense - by making all of your choices now, you can fix the price of funeral at today's costs (subject to any specific terms of the contract)
- you can ensure that your exact wishes are made known and are carried out pre-paying means real peace of mind for you and your family, and
- you may be able to maximise your pension entitlement. Any money paid into the plan is not subject to the income or assets test or deemed earnings rule (according to current legislation)

What Does a Pre-Paid Funeral Plan Include?

A Pre-Paid Funeral Plan is designed to reflect your wishes and therefore can include whatever you wish, however, some options to consider include:

- the type and style of funeral service
- preparation of the body and viewing arrangements
- burial or cremation
- the specific cemetery or crematorium
- type of coffin or casket
- Minister or Celebrant
- memorial book and memorial cards
- death notices, flowers, mourning vehicles etc., and
- special features you would like to include such as a poem or piece of music.

If I Pay For My Funeral Now, Who Keeps the Money?

With all of Morleys Funerals plans, the money you pay for your Funeral Bond or Pre-Paid Funeral Plan is held secure by an independent entity such as a friendly society and is properly invested and safeguarded until such time as the funeral services are required. Only then will the funds be released to the Funeral Director.

What if I Move my Residence Interstate?

If you move interstate you can rearrange your Pre-Paid Funeral Plan accordingly. Your Funeral Director will be able to assist you with the transferring of your Plan to another Funeral Director. However, prices cannot necessarily be guaranteed on a transfer, as there are price differences between many country and city areas. The funds are required to stay in the secure investment you have arranged and can be accessed by the new Funeral Director at the time of the funeral.

What Happens if Death Occurs Interstate or Overseas?

Morleys should be notified immediately. They should be able to arrange for the transport of the deceased and attend to any statutory or customs requirements. In these circumstances there is usually an additional fee for the transportation of the deceased. Should the death and funeral occur overseas or interstate, the funds in the Pre-Paid Funeral Plan will be paid to the estate.

What Happens if the Funeral Director I Choose Goes Out of Business?

The money you pay for your Pre-Paid Funeral Plan is held by an independent entity and therefore is completely protected. It is invested in a separate fund in your name. It is not accessible by your Funeral Director until your funeral service has been provided. In the unlikely event that your original Funeral Director is no longer in business, you can organise to have the Plan transferred to another Funeral Director.

Can I Get My Money Out of a Pre-Paid Funeral Plan?

No. You cannot withdraw from a Pre-Paid Funeral Plan prior to death, nor can it be used in any way other than to pay for your funeral expenses. If you are not completely satisfied with your Pre-Paid Funeral Plan, your investment can be cancelled and your money refunded in full within 14 days of receipt of your investment confirmation. Otherwise no withdrawal from a Pre-Paid Funeral Plan is permitted.