

*A Practical Guide  
to Funerals*



## *Welcome to the Fry Bros family*

This *Practical Guide to Funerals* has been written to help guide you through the steps that need to be taken when a death occurs.

At Fry Bros, we believe that each life lived is unique and should be valued, and that the funeral should be a reflection of this. It is an opportunity for family and friends to support one another and express their love and respect for the deceased. At Fry Bros, we support and guide families through this significant time and provide a service that is both meaningful and positive.

With best wishes,

*Tony, Margaret, Campbell,  
Annabelle, Dominique, Genevieve  
and the Fry Bros Team*





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*Tony Fry with his wife Margaret, and his father Lindsay (dec)*



# Our History

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Fry Bros, established in 1889, is the oldest established funeral company in the Newcastle and Hunter Region that is still owned and managed by direct descendants of the original family—a six generation involvement! Fry Bros continues to be the trusted name in Funeral Care, helping families plan truly personalised and meaningful farewells.

## Henry Fry 1827 ~ 1894

**Henry Fry** immigrated with his family from Kent,



England in 1862 on the sailing ship Troboolgum. The family settled in Paterson, NSW.

Henry Fry possessed exceptional carpentry skills and supplied horse drawn vehicles to the

developing region. This led to the development of a successful coach business, Fry & Co's Coaches in the late 1860's.

Fry's Coaches conveyed passengers and Her Majesty's Royal Mail throughout the Maitland, Paterson and Dungog areas until the North Coast rail line was completed through Dungog in 1911. Henry's sons, Richard and Harry Fry, established Fry Bros Funerals in 1889.

## Richard Fry 1860 ~ 1944

**Richard**, born in Sussex, England in 1860, was a cabinetmaker of note, serving an apprenticeship to cabinetmaker, Mr WA Norman in Maitland.

Together they helped with the rebuilding and fitting out of the newly named The Centennial Hotel, Maitland opened in 1888 (later known as The Grand Central).

The two brothers complimented the funeral business by producing and supplying fine furniture throughout the Hunter region.

## Harry Fry 1868 ~ 1944

Born at Paterson in 1868, **Harry** was very much involved in local government for many years, including 3 separate terms as Mayor of Maitland. Harry took over sole management of the business in 1924.



MAYOR OF WEST MAITLAND  
ALD. W. H. FRY

## Henry Herbert (Bert) Fry 1901 ~ 1976

**Bert Fry** was the eldest son of Harry & Mary Fry. He took over as CEO of Fry Bros in 1944, upon his father's death.

During Bert's time as manager, the Fry Furniture Factory continued to create and supply quality furniture throughout the Hunter region. Cedar was the timber of choice, with early furniture pieces now keenly sought after by antique collectors.

The furniture showrooms were in High Street, Maitland, with the laneway behind the shop appropriately named "Coffin Lane".



Lindsay Fry  
1931 ~ 2013

Bert's son, **Lindsay Fry**, took over the management of Fry Bros Funerals in the 1960's. Under Lindsay's leadership, with the support of his wife Mary, the company continued to

expand with premises opening in Maitland (Campbells Hill), East Maitland and Raymond Terrace.

Lindsay's brother, Stewart, continued to manage the Fry Furniture Factory on the same premises, off Coffin Lane, Maitland until its closure in the early 1980's.



Antony (Tony) and Margaret Fry

Lindsay's son, **Tony Fry** commenced working in the family business in 1990.

Tony met his wife Margaret at The Maitland

Hospital where they both nursed. They continue to work alongside each other at Fry Bros.

The late Lindsay Fry has been an inspirational role model for his son Tony in the running of Fry Bros.

Tony's brother Campbell is currently working at Fry Bros after many years teaching music in London.

## Annabelle, Dominique and Genevieve Fry

Three of Tony and Margaret's daughters: Annabelle, Dominique and Genevieve are actively involved in the family business and assist Tony & Margaret in the management of Fry Bros.



# Planning a Meaningful Funeral

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## The death of a loved one

Whether the passing of a loved one is expected or not, losing someone close to us can suddenly place us in a space we never imagined.

*At Fry Bros, we are here to help and guide you through the initial steps that occur following the loss of a loved one.*

Once it has been established that a death has occurred, a doctor will need to verify the death. They will issue a certificate known as a Medical Certificate Cause of Death.

After a doctor has issued this certificate, it is important to make contact with your Funeral Director. A nurse, family doctor, relative or family friend may contact Fry Bros to notify us of the death. We will then arrange to bring your loved one into our care.

A funeral is an opportunity for family and friends to express their love and respect for the deceased and to offer support to one another.

It is important that the funeral is an appropriate tribute to your loved one. At Fry Bros, we are here to help you through the many aspects of arranging a funeral. We will listen to you, offer suggestions, organise and plan the service as per your wishes.

*Together, we will create a beautiful tribute that is meaningful to your loved one and brings comfort to grieving family and friends.*



## Before you meet with your Funeral Director

Whilst it is important to notify the Funeral Director as soon as possible that the death has occurred, there is no need to rush to meet with your Funeral Director to discuss funeral arrangements. It is important to take this time to absorb the enormity of your loved one's passing, and to be with and support one another in your loss.

*Fry Bros—here to help you  
every step of the way*

Before you meet with your Funeral Director we encourage you to read through the following chapters of this book with your family and consider aspects that are important to you and your loved one.

This is also a time to establish if your loved one had a funeral plan or prepaid plan that documents their thoughts and wishes.

*Involving family members, including children, in the  
planning of a loved one's funeral can help them to feel  
a valued part of the Funeral Service and can also aid in  
their grieving process.*

## During the initial meeting

The initial meeting with your Funeral Arranger usually takes 1 to 2 hours. We will ask personal details about your loved one such as their date of birth, details of any marriages, their occupation and details of any children. This information is legally required for the Registry of Births, Deaths & Marriages.

Your Funeral Arranger will also ask about the type of service you wish to have, along with any personal tributes you wish to include.

It is important to understand that each person experiences grief differently and to be respectful to each others needs and wishes. You may find yourself needing to balance the wishes of your loved one with those of the family. It is okay to put the needs of your family first. Look towards fulfilling the essence of your loved ones wishes, rather than each specific detail.



## Allow Yourself Time...

It is helpful to understand that the loss of our loved one has caused the pain we are feeling and the funeral service symbolises the start of our healing.

When deciding on a day and time for the service, be sure to consider the aspects that are important to you. Allow sufficient time to carry out all of your preferred requests:

- Do relatives or friends need to travel?
- Is the venue for the service available?
- Would you like some quiet-time, or to view your loved one?
- Clothing: How would you like your loved one to be dressed?
- Do you need a notice in the newspaper?
- Allow time for preparation of the Order of Service Booklets and/or Photo Slideshow
- Do you need to organise a Memorial Display?
- Allow time to write a Eulogy
- Are you having refreshments after the service?



# Burial or Cremation?

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The decision of a burial or cremation is a personal one with certain factors that may influence your decision such as the cost, religious or cultural traditions, and family beliefs. In either case, the wishes of the deceased should always be followed, if they are known.

## Considerations when choosing a burial

- The funeral or memorial service may be held in a church, chapel, graveside, or other suitable venue of your choice.
- Burial is generally more expensive due to the cost of purchasing the plot, headstone and other monumental stonemason work.
- Most cemeteries have options of a lawn section, or monumental section.
- A burial plot may be pre-purchased. You may wish to take this opportunity to purchase additional adjoining plots, so that family members may be buried along-side one another in the future.

## Considerations when choosing a cremation

- The funeral or memorial service may be held in a church, chapel, or other suitable venue of your choice.
- The ashes may be placed in an urn and kept, scattered at a location with special significance, buried or placed in a columbarium at a Memorial Park or Cemetery.
- Cremation is generally a more economical option
- A cremation cannot take place if the deceased has left written directions to the contrary.



# Choosing an Appropriate Venue

Fry Bros can assist in all styles of funeral and memorial services; from traditional church and chapel services, to modern celebrations of life held in a location with special family significance such as a favourite park, private garden, home or venue of your choosing.

## When considering the venue:

- How many people are you expecting to attend the Service? Is the venue large enough to accommodate everyone, or is it too large?
- Is there adequate seating?
- Do you require special facilities, for example audio or audio visual projection?
- Do you need disabled access?
- Are there any time restrictions at the venue?

## Some options include:

- A church or other place of worship
- A chapel
- Graveside service
- A garden setting or family property
- Parkland
- A function centre or community hall



# Fry Bros Chapels

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Fry Bros has three chapels conveniently located in East Maitland, Maitland and Raymond Terrace. Each chapel has been individually styled to create a comfortable and inviting space for families to gather.

Our main office and chapel is located at East Maitland, which together with our offices and chapels at Maitland and Raymond Terrace, ensure we can deliver exceptional standards of care to families across the greater Newcastle area, Hunter Valley and Port Stephens region.

## East Maitland

- Located at 48 Banks St, East Maitland
- Non-denominational, air-conditioned chapel with seating for approx. 60 people
- Includes 2 LCD screens for photo slideshow presentations and reflection music





## Maitland

- Located at 97 New England Hwy, Maitland (Rutherford)
- Non-denominational, modern-styled chapel with air-conditioning and seating for approx. 120 people
- Includes 2 LCD screens for photo slideshow presentations and reflection music
- Welcoming reception foyer suitable for pre-service fellowship and chapel overflow
- On-site parking





## Raymond Terrace

- Located at 61 Port Stephens St, Raymond Terrace
- Non-denominational, air-conditioned chapel with seating for approx. 40 people
- Warm and inviting reception foyer for pre-service fellowship and chapel overflow
- Function room available for after service refreshments



# Funeral Service Options

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The style of funeral service should be a reflection of the person who died and their family and friends. There are a variety of funeral service options, with no one 'correct' way of farewelling a loved one.

To help with your planning, here are a few options to consider:

- A service held in a church, chapel or venue of your choice, followed by a full cortege to the crematorium or place of burial, where the committal will take place.
- A service held in a church, chapel or venue of your choice, followed by a private cortege to the crematorium or place of burial, where only the immediate family is present to witness the committal.
- The entire service, including the committal, is held in a church, chapel or venue of your choice. At the conclusion of the service, the coffin or casket is farewelled from the church or chapel, and Fry Bros will privately convey your loved one to the cemetery or crematorium.
- The entire service, including the committal, is held at the graveside.
- A memorial or thanksgiving service is held in a church, chapel or venue of your choice. No coffin or casket is present at the service. This style of service usually occurs after a private burial or cremation. A memorial or thanksgiving service can be incorporated with the scattering of ashes.



*“Grief, I’ve learned, is really love.*

*It’s all the love you want to give but cannot give.*

*The more you loved someone, the more you grieve.*

*All of that unspent love gathers up in the corners of your eyes  
and in the part of your chest that gets empty and hollow feeling.*

*The happiness of love turns to sadness when unspent.*

*Grief is just love with no place to go”*

*Jamie Anderson*



# A Guide to Writing A Eulogy

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The Eulogy, or Life Story, commemorates and celebrates the life of your loved one.

Anyone can deliver the Eulogy: a family member, friend, celebrant or clergy, however it is more personal when it is delivered by someone who has known and loved the deceased. The Eulogy may even be shared, with several people contributing words of remembrance.

It can include details such as when and where your loved one was born, where they grew up, funny or interesting stories from their childhood, as well as any hobbies or passions they had. It can include a recollection of personal memories, or precise details covering areas such as their childhood, adulthood, occupation, sporting or academic achievements, memorable holidays, nicknames, or military service.

When preparing the Eulogy, the most important thing is to write from your heart and express what means most to you about your loved one. It doesn't need to be lengthy; a Eulogy of 3 - 5 minutes duration is usually ample.

Be sure to tell your audience who you are and your relationship to the deceased. Rehearse the Eulogy before the Service, and have a stand-by reader ready in case you're not emotionally able to read it on the day.

Try to relax! Everyone at the Service is there to support you and will admire your efforts for having written and presented the Eulogy.



### *Hints for writing and delivering the Eulogy*

- Write as though you are talking to a friend, for this is what you will be doing - talking to a loving, supportive group of friends.
- The Eulogy doesn't have to be formal or serious in tone. Humour can be used where appropriate. Remember that the Eulogy is a celebration and reflection of your loved one and the life you've shared.
- Prepare your speech on a computer if possible so that you can edit it as you go.
- You may wish to include a special quote or verse to open or close your speech. Favourite poetry, songs, bible verses or historical speeches can provide inspiration.
- Once you have completed your first draft, ask a trusted friend or family member to read over it and suggest any changes.
- When you are happy with your speech, type or write it out in large print with spaces between the lines. This will make it easier to read on the day.
- Arrange for a backup speaker, perhaps the celebrant, to be on hand just in case you have difficulty delivering the speech on the day. Simply knowing they are there supporting you, may give you the strength you need to get through.
- If you do feel yourself becoming overwhelmed with emotion, pause and take a deep breath. Your audience will understand and admire your efforts.

## Personal Tributes—Enhancing the Service of your loved one

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At Fry Bros, we understand that personalised tributes can compliment and enhance the Funeral Service for your loved one.

Tributes can provide a meaningful component where sometimes words are not enough. They allow families to come together as they grieve and can provide a lasting impression to honour the person they have lost.

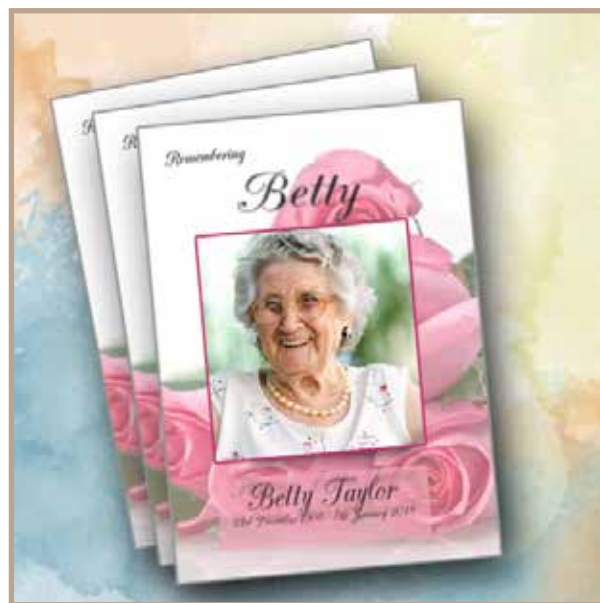


## Order of Service Booklets

A Service Booklet, also known as an Order of Service or Program, is a booklet outlining the proceedings of the Service and often becomes a cherished keepsake, for friends and family members to take home.

The Order of Service Booklet can be very simple, or detailed. The team at Fry Bros personalise each Order of Service Booklet to be a reflection of your loved one. The Service Booklets are custom designed using special themes, colours, hobbies and interests that were important to the deceased.

The Order of Service Booklets are produced in consultation with the family as well as the Celebrant or Minister conducting the Service and provide the opportunity for you to include photos of your loved one, along with any special poems, quotes, thank you messages of support and an invitation to the after service refreshments.



### The Service Booklet can be personalised by including:

- Photos - these could be recent or from younger years, or a combination of both, such as a wedding photo, treasured family photo, or with a much-loved family pet
- The words of songs or hymns to be sung during the Service
- Anecdotes or a quote that your loved one used to say
- A meaningful poem or passage of scripture
- A photograph of a favourite place, the family home or significant image that may be used as a watermark

## Floral Tributes

Floral tributes are a personal and beautiful way to honour your loved one. Your Funeral Arranger can help you select flowers and colours that hold special meaning for your loved one, or flowers that express your love.

*All arrangements are personally  
created and can be individually  
tailored to suit your needs*

As well as full covers or a tie of flowers for the coffin, our florist can arrange pedestal arrangements for the Service venue, as well as single flowers and baskets of flower petals.

Please visit the Fry Bros website to view examples.



## Bookmarks & Thankyou Memorial Cards

You may wish to consider having Bookmarks or Memorial Cards in addition to, or instead of having Order of Service Booklets prepared. The bookmarks could be handed out at the Service, or at the after service refreshments. Thankyou Memorial Cards provide a personalised way to send a thoughtful message to those you wish to thank.

## Memorial Display

A Memorial Display may be set up to display your loved one's favourite photos and special items that hold significant meaning. You may choose to have these displayed at the viewing, during the funeral service, or afterwards at the after service refreshments.



## 'Life in Pictures' Photo Slideshow

Photos play an important role in modern day life, capturing those special life events, family milestones and happy times. Families often express an interest in creating a Life in Pictures Slideshow to celebrate the life of their loved one. These presentations are welcome at most funeral venues and can be played at the Funeral Service or at the after service refreshment venue.

*Putting together a slideshow can help family members to feel a part of the Service and can also aid in the grieving process.*



If you would like to include a Life in Pictures Slideshow within the Service, please speak with your Funeral Arranger who can assist you with the technical requirements, or visit the Fry Bros website.

Fry Bros are happy to assist in the preparation of the slideshow, with a minimum of two days notice, or families are welcome to prepare the slideshow themselves.

We strongly advise testing the slideshow at least 24 hours before the Service on the equipment that will be used at the Funeral Service. This ensures that the slideshow is in the correct format, ready to be shown on the day.



## Recording the Service

An audio visual recording of your loved one's Service can be organised in some venues.

The digital recording is saved to a leather bound USB and is a beautiful keepsake for your family. The recorded service is invaluable for those unable to attend the Service.

A professional Videographer can also be hired for other locations. Please speak with your Funeral Arranger for further details.

## Memorial Tree

A Memorial Tree can be made available at your loved one's Service. Attendees are invited to share special memories or write messages on cards and then hang them on the Memorial Tree. After the Service, these cards are given to the family as a special keepsake.

## Soloist / Musician

There may be a family member or close friend willing to participate by providing some live music either before or during the Service.

Alternatively Fry Bros can also assist with organising a professional soloist or musician.

## Bagpiper

A bagpiper playing at a funeral service is an especially fitting tribute for a loved one with strong Celtic ties.

If you wish to include a piper within the Service, please speak with your Funeral Arranger who will be happy to organise this on your behalf.

The piper will telephone you to discuss your music choice and requirements for the service. Pipers attend the service in full Scottish regalia.



## Dove Release

Dove releases are available all year round, and can be organised through your Funeral Arranger. Instructions are given by the Dove Handler for families wishing to hand release the doves.

## Balloon Release

Fry Bros can supply markers for attendees to write a special message on the balloons before their release. Please note that in NSW a balloon release allows a maximum of 19 balloons.



## Mourning Car

Families may wish to travel to and from the Service venue together. Please speak with your Funeral Arranger who can organise suitable vehicles of your family.

## After Service Refreshments

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Bringing family and friends together at times of celebration and loss is a natural, and sometimes expected social practice.

After the Funeral Service you may wish to continue with honouring your loved one in a more relaxed atmosphere where stories and memories can be freely shared and expressed. This could be in a public venue, function room, or at a private residence.

There are many options within the local area, such as RSL/Bowling Clubs, Sports & Recreation Clubs, cafes, restaurants and function centres. There are many halls and community centres operated by local councils that can also be hired.

Many Churches also have private facilities where you can gather. Enquiries can be made with the Minister or Bereavement Team.

Some catering companies can also assist for at home catering or within a public space.





*Goodbyes are not forever,  
Goodbyes are not the end.  
They simply mean I'll  
miss you,  
Until we meet again!*



# Coping with Grief

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The death of a loved one evokes emotions that touch the very core of our being. The mystery of death, the fear of the unknown, the sadness of losing a soul mate, close friend or relative often leaves us feeling confused, angry and alone. Perhaps it is a

time when much soul searching and questioning about the purpose of our own being is foremost in our minds.

When people lose someone very close to them or with whom they have shared a lifetime, it is often hard to believe that it has really happened. Often there is a wide range of intense feelings that follow. The sadness and emptiness can be overwhelming; people are often surprised when they feel angry or guilty, but all of these emotions are normal.

At some point, we each experience loss ourselves or are close to someone who is. Grief is not only caused by the death of a loved one, but can also be experienced through events such as retrenchment, separation or divorce, sudden or increasing disability, loss of a pet, or separation from home, family members or friends.

Often we do not know what to say to the grieving person and this can cause us to shy away from saying or doing anything. When people are helpful and supportive, they enhance the healing process which brings purpose and pleasure back into life.

An understanding pat on the shoulder, a handshake or a hug can say more than words, and will often be remembered as a source of great comfort and strength to those that are grieving.



*Give Permission* ~ If people are allowed to express and show their feelings, then they can start to deal with them. Crying is a natural and healthy process in times of grief. This may be what they need to release their hurt—tears of grief are in fact tears of healing.

*Listen* ~ A bereaved person often needs the support of someone who is willing to listen without judgement or advice; they need someone to listen and let them talk, to know that they will be accepted and loved without any ‘you should...’ or ‘should not’...’.

They may get upset when talking of their loss, but it is important to know that it is not you that is upsetting them—it is the loss that is upsetting.

*Time* ~ Time heals nothing. What time does do however, is allow people to adjust to their new circumstances. Usually the loss can never be replaced and the wound may never be completely healed. Eventually though, people can reach a point when they can finally go for an hour, a day, a week, or longer without the pain that the absence and emptiness brings.

*Be honest and open* ~ If you feel helpless, it is appropriate to say so. Being honest helps others to be honest as well. It is appropriate for you to say that something is sad if that is how you feel. However, be mindful not to dwell on your own feelings or impose your own reactions and feelings onto the grieving person as this is not helpful to them.

*Children* ~ When standing by children and young people in times of grief, understand that their grief is as real as that of adults. Treat their questions and their feelings honestly, seriously and sensitively. Allow them to benefit from the reality of going to the viewing and funeral, participating in the sadness and thanksgiving. Like adults, they feel grief too.

*Dealing with your own Grief* ~ Surround yourself with things that are alive; enjoy your garden, take in a stray kitten, talk to young children; or take up a new sport. You may benefit from reaffirming your faith either in religion, spirituality or other ideals that you may hold close. Remember to pamper yourself with a little treat—this will work wonders for your morale! Grief is a different journey for everyone; there is no right or wrong.



# Planning Ahead

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While many of us may feel a bit overwhelmed at the thought of our own mortality and the idea of arranging our own farewell, by planning ahead now you will be taking some of the logistical and financial stress from your family whilst ensuring that you have the style of funeral that you want.



## Make a Will

A Will is a legal document, which enables you to exercise your right to select those relatives and friends who will inherit the assets you have acquired during your lifetime.

When making a Will the choice of an executor is vital. It is advisable to choose someone who will act independently and without bias in the interests of the beneficiaries.

It is often the case that a relative or friend is nominated as the executor but, due to the complexities of the role in today's legal minefield, many are choosing to appoint a legal representative.

Your Will should be reviewed whenever there is a change in circumstances, or at least every five years to ensure it accords with your current wishes.

Marriage automatically revokes a Will (unless it was prepared in contemplation of marriage). Divorce does not revoke a Will, although some rights of the former spouse under the Will generally lapse.

The following funeral requests and requirements can be specified in the Will: choice of Funeral Director; church or religious affiliation; wishes as to burial or cremation; the venue for the funeral service; details of cemetery plots, whether family owned or yet to be purchased; memorial instructions and niche for placement of ashes.

Your Will should be kept in a safe place of which should be made known to your next of kin or legal representative.





## Choosing between Burial or Cremation?

It's important to let your family know your wishes as to whether you want to be buried or cremated. This can be written in your Will, or in a letter to your family. It's important that they know your intentions to avoid any unnecessary stress at the time of need. In fact this will be one of the first questions that the attending doctor and funeral director will ask at the time of your passing.

If you choose burial, pre-purchase a burial plot in a cemetery, or let your family know where you would like to be buried. It may also be a good time to decide whether you would like to pre-purchase additional plots so other family members may be buried next to you.

If you choose cremation, let your family know what you'd like done with your cremated remains. Options include burial, scattering, or placing in an urn or columbarium.



## Planning with Fry Bros

When you pre-plan your funeral with Fry Bros, we will meet with you to document your wishes and instructions. We will also help you with all arrangements, including the pre-purchase of burial plot(s), choosing a coffin, the style of service you would like and any tributes you would like to include. We can also document details such as who you would like as your pallbearers, and the readings, poems, songs or hymns you'd like.

Below are some of the ways Fry Bros can help you plan ahead:

- *Pre-Arranged Funeral*

This is the first step towards formally documenting your funeral wishes and your family details.

There is no financial commitment and it is not a binding contract. Rather it is a guide as to how you want to be remembered and assures those closest to you of your wishes.

We have found this simple step allows peace of mind for your family in the time to come.

A copy of your pre-arranged funeral plan will be kept safe with Fry Bros.

- *Prepaid Funeral Plan*

This is a written contract which details the funeral service you want and fixes the price at today's cost.

In order to pre-pay your funeral, you will need to decide what your wishes are. Fry Bros will then provide you with an estimate and formally document the Prepaid Funeral Contract. This is when monies are exchanged and your Prepaid is complete.

The advantage of a Prepaid Funeral Plan is that it is not affected by inflation.

Prepaid funerals and funeral bonds are not considered an asset with Centrelink.

- *Funeral Bond*

A Funeral Bond allows you to put money aside to help cover the cost of your funeral. It is not an itemised contract, but rather a "lump sum" to be used to cover your funeral costs at the time of need.

You can invest as little as \$25 per month, and stop at any time.

When the time comes to access the Funeral Bond, an invoice for your funeral is written as per your wishes/family instructions and the difference is then reimbursed or invoiced to your estate.

There are limits on the maximum amount that can be invested. Feel free to ask Fry Bros for more details.

## Funeral Costs

The cost of a funeral varies. Generally, the overall price depends on the requests made by the family, and the quality and style of items selected.

An estimate of funeral charges and disbursements will be provided to you by your Funeral Arranger once the family's instructions have been given.

The matter of cost should be discussed openly and honestly with your Funeral Arranger. If you think you may have difficulty paying for the funeral, there are many options that your Funeral Arranger can discuss with you. For example, you may be eligible for benefits from various community services; the deceased may have made provisions in their Will; or you may be eligible to access Superannuation or financial assistance from Government agencies.

Your Funeral Arranger can provide you with the appropriate information and contact the relevant parties regarding your eligibility for assistance.

The Funeral Director's Account is usually in two sections:

- *Fry Bros Charges*

These fees cover professional expertise in assisting families. It includes overheads necessary to serve the public in a professional manner and the provision of infrastructure required to provide these services.

- *Disbursements*

Disbursements represent any payment made by Fry Bros on behalf of the family, such as payments made to the florist, celebrant or minister, organist, newspaper, and the like.

# Your Questions Answered

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Q Why have a funeral?

A Having a funeral service can be very important in the grieving process. A funeral can be exactly what you want it to be: from a few words shared among your closest family and friends, to public gatherings in churches, chapels or other suitable venues.

A funeral allows us time to stop and think about the person who has passed, as they have gone from being a physical presence to a memory. It brings mourners together, to support and encourage one another through the initial grief, and helps us move forward.

Q Is a burial more expensive than cremation?

A Yes, the cost of purchasing a burial plot, the interment fee, gravedigging and a memorial plaque or headstone is more expensive than a cremation. Costs vary for each cemetery or crematorium.

Q Should you have a viewing?

A Viewing a loved one after death may be beneficial for the family. As well as allowing a personal last goodbye, the viewing helps accept the reality of their loss.

A viewing is encouraged for children, for they grieve the same as adults do. Many grief specialists believe that attending a viewing dramatically aids in the long term grief process, particularly when the death is unexpected.

*“ Many grief specialists believe that attending a viewing dramatically aids in the long term grief process, particularly when the death is unexpected. ”*

Q Should our children attend the funeral?

A This is a decision that rests with the parents. Children do experience grief and should be encouraged to express their emotions.

When children are given the opportunity to attend the funeral of someone they loved and cared about, it may assist them with the finality of death in their own minds. If a child expresses a wish to attend the funeral, that wish should be encouraged.

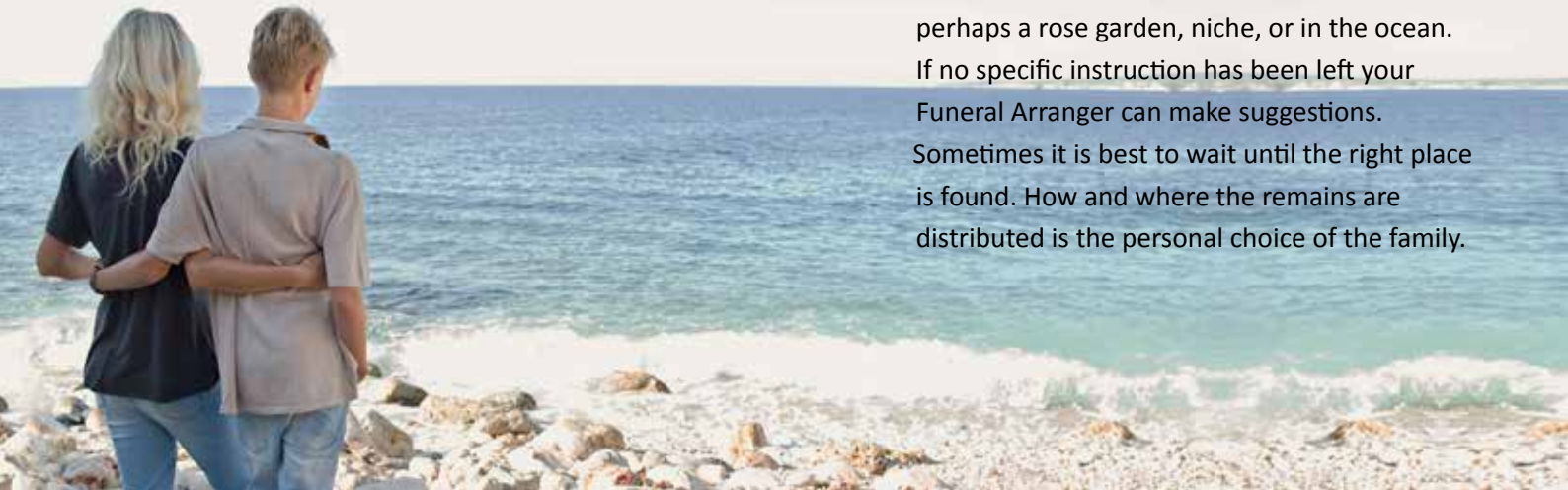
Life education courses are often part of the school curriculum and provide an honest and open forum where death and its processes may be discussed. Some children seem to cope with grief better than many adults – but each individual, child and adult, will react differently.

Q What happens to the coffin after the service when being cremated?

The coffin is taken into the committal room where the nameplate of the coffin is removed and checked with the cremation order to ensure correct identity before the coffin is placed in the cremator. The nameplate remains outside the cremator until the cremation is complete to assist with identification of the cremated remains.

Q What happens to the cremated remains?

A Some people request that their cremated remains be placed or scattered at a location that holds special significance to them – perhaps a rose garden, niche, or in the ocean. If no specific instruction has been left your Funeral Arranger can make suggestions. Sometimes it is best to wait until the right place is found. How and where the remains are distributed is the personal choice of the family.



# Important Documents Checklist

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The following important documents should be stored in a safe place which should be known by your next of kin or trusted friend:

- ☐ Will - It is advisable to keep your Will with your solicitor
- ☐ Birth and Marriage Certificates
- ☐ Property Deeds
- ☐ Lease Agreements
- ☐ Taxation Records – It is advisable to keep copies of the last five years returns and assessments
- ☐ Insurance Policies
- ☐ Life Insurance Policies
- ☐ Superannuation Policies
- ☐ Documents for other Assets (Shares, Debentures etc)
- ☐ Financial Records - These provide information to your Executor about where your money is held
- ☐ Pre-Paid Funeral Contract or Bond
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_



## For more information

If you require more information, or wish to talk to us about arranging a funeral for a loved one, or your own pre-arranged funeral, please contact us:

*Ph: 4933 6155*

*48 Banks Street, East Maitland*

*61 Port Stephens Street, Raymond Terrace*

*97 New England Highway, Maitland*

*[www.frybros.com.au](http://www.frybros.com.au)*

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