



GREGORY
& CARR
FUNERALS

Traditional Funerals

All about funerals





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A Time to Reflect

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A funeral is an important occasion where family and friends can pay tribute to a special person. It is a time to cope with the tremendous grief they experience. It can be so over whelming, you can be unprepared for important decisions and arrangements that need to be made.

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We are dedicated to not only helping you though this sad time but also to making the funeral a memorable occasion and a true celebration of life. Rest assured, we will know what to do in your time of grief.

This booklet outlines information on:

- Decisions you need to make when someone dies
- Services available from our funeral homes
- Preparations you can make now to make it easier in the future.

We suggest you keep this booklet and if you require further information or have any questions, please contact our staff who will be able to assist you.

The purpose of a funeral

The funeral has become an important ceremonial custom to pay tribute to the life of the deceased and provide support for the bereaved. It is an opportunity for family and friends to publicly express their love and to share their grief with others. It is a natural progression in the grieving process.

Why choose us?

Our funeral directors are professional people who provide a service at a very emotional time. We are here for you, to listen and provide suggestions based on our experience. We'll do everything humanly possible to ensure the funeral reflects the family's needs and upholds the wishes of the deceased as we embark on a celebration of their life.

Our credentials

You can be assured of our professional integrity, skills, compassion and service. You can approach us with confidence, knowing we adhere to strict professional disciplines and standards of ethical conduct.

We also have our own code of conduct for all our hand-picked staff who are considerate, confidential and discreet. This is our personal assurance that you will receive the highest standard of service and support.

When a Death Occurs



Understandably, many people don't know who to contact when someone dies. After all, it's not something you want to think about. In most instances, it will depend on where and how the person dies. The following provides a guide as to what your next step should be when a death occurs.



When someone dies in a hospital or nursing home

In this instance, the Director of nursing, sister or nurse in Charge will be able to help you with the formalities and will make arrangements for the Doctor to issue a medical cause of death.

If a person is to be cremated, you should notify the hospital or nursing home immediately, as additional documentation needs to be prepared by the Doctor. Advising them of this decision early will save possible delays.

You should also contact us as soon as possible so we can begin liaising with the nursing home or hospital and make the necessary arrangements.



When someone dies at home

If a relative or friend dies at home, the first person you should contact is their Doctor. If the Doctor can confirm the cause of death, they can issue a medical cause of death. The next step is to contact us. We can arrange for the deceased to be transferred to our funeral home and attend to any other arrangements on your behalf.

When someone dies suddenly

If the death is sudden or accidental, or the cause of death cannot be confirmed, it is the Doctor's responsibility to notify the police. In these cases, it is important the deceased is not moved or disturbed in any way without the authorisation of the Coroner.

The police will contact a government appointed funeral home to transfer the deceased from the place of death to the Coroner's mortuary.

The Coroner will then investigate and determine the cause of death, which may involve a post mortem examination. This procedure may slightly delay the funeral arrangements until the necessary clearance is obtained.

In these circumstances, it is still your right and responsibility to contact the funeral director of your choice so they can attend to the funeral arrangements in line with your wishes.

When someone dies interstate or overseas

As more and more people travel today, it is quite possible that a death may occur away from home. If this happens, you should notify us immediately so that we can make arrangements to transport the deceased home, and attend to any statutory or customs requirements.

It is also common for people who were born overseas to want to return to their homeland for burial. Again, you should contact us immediately, as this can be an extensive process of liaising with the Consulate General of the deceased's homeland and relevant Australian government departments. We can prepare and process the necessary documentation on your behalf.

When should you call us?

Regardless of the circumstances at the time of death, it is important that you contact us as soon as possible. Our experienced staff are available 24 hours a day and we can begin making the funeral arrangements as soon as you call.

Our commitment to providing the highest standard of service ensures the arrangements are made with professionalism, empathy and respect for your wishes and those of the deceased.

OUR RANGE OF SERVICES

How we can help you



Our staff have many years experience helping families create a memorable funeral. Our professional expertise and knowledge ensures our services meet all your requirements.



As funeral directors we provide a wide range of services to help ease the burden in your time of need. We are not restricted to providing only the services listed below so if you have a special request, please do not hesitate to ask for our assistance. We will know what to do.

- Our highly trained staff can organise funerals locally, intrastate, interstate and overseas.
- At any time of the day, we can arrange for the deceased to be taken into our care.
- At a convenient time and place, we can meet with you to discuss the funeral arrangements.
- The option of using all female, all male or a combination of funeral directors is available, ensuring all the funeral arrangements are handled by the people you feel most comfortable with.
- We can liaise with clergy or a celebrant regarding the type of service you prefer, and the date, time and place.
- We can help you choose a coffin or casket from our large range.
- Our staff can arrange for the burial or cremation certificate from the Doctor or Coroner.
- We will organise a time and place for a burial or cremation.
- On your behalf, we can complete registration details with the Government registrar and, if required, arrange for certified copies of the death certificate.
- If the deceased wished to donate their organs, we can assist you in contacting the relevant authorities.
- Our staff will prepare and arrange for funeral notices to be inserted in any metropolitan, regional, interstate or overseas newspaper, and provide assistance with any radio requirements.
- We can order the floral tributes of your choice and arrange them at the church, chapel or graveside.



- We will ensure all floral tribute cards are collected and returned to you and your family.
- We can help you select music for the funeral service.
- If you wish we can also arrange transportation for you and your family.
- We will provide a memorial booklet, containing the printed personal names of all those who attended the funeral, for you and your family to keep.
- We can arrange for a DVD Memory presentation and Orders of service to be printed.
- If needed, we can put you in contact with support groups and counseling professionals, who can help you cope with your grief.

The Funeral Arrangements

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There are many options to consider when planning a funeral. While we attend to every detail, we ask for your input to ensure the funeral reflects your wishes and those of the deceased. We encourage you to discuss any ideas you may have so the funeral is a meaningful experience for you, your family and friends.

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Some common decisions you will need to make for the funeral include:

Burial or cremation?

Many people express their preference for burial or cremation before they die and if you know their preference we can arrange the funeral accordingly. For burial, we need to know if a new grave is required, or if there is an existing family plot. If your family does not have a cemetery plot we can help you select a burial plot or crypt at your selected cemetery.

For cremation, you need to consider how you would like to lay the cremated remains (commonly referred to as ashes) to rest. You can choose from several options within the crematorium or cemetery.

We are available to discuss these options with you when the time arises.



Type of funeral service?

There are many alternatives to consider when choosing what kind of funeral service you would like.

Below are the most frequent services we are asked to arrange. However, you are not restricted to these options, so if you have any other suggestions, please discuss them with us.

The most common funeral services include:

- A service in a church or our chapel.
- A service held in a church or our chapel followed by a procession to a cemetery.
- A service at a crematorium chapel.
- A service at a graveside.
- A service at an alternative location such as a park, beach, private gardens or family home.

Coffin or casket?

The decision to select a coffin or casket is purely a matter of personal preference.

The basic difference between the two is design. A coffin is tapered at the head and foot and is wider at the shoulders and a casket is rectangular. We have a large range of styles you can choose from.

Viewing?

The decision for a viewing before the funeral service is entirely up to you and your family. In our experience we find many people who are hesitant at first later say how much it helped them with their grief.

We offer private and comfortable viewing facilities for you and your family to say a personal good-bye. As we go through the arrangements with you, we can discuss a suitable time for the viewing to take place.

Embalming?

Embalming is an important custom for many cultures and families and involves preparing the body with special solutions enabling preservation for a long period of time. embalming may be necessary for hygiene purposes and to preserve the natural appearance of the deceased. Also, embalming is often required when the deceased is to be transferred interstate or overseas or if the final resting place is in an above ground mausoleum. If embalming is requested, we have modern facilities and trained practitioners who are experienced in carrying out this procedure.

Personalising the funeral



A funeral is an important occasion where family and friends can farewell a loved one just as they would have wanted. It is a time to remember and, despite the grief, should be a memorable occasion.



It is important the funeral allows family and friends an opportunity to share special memories, as well as acknowledge the life and accomplishments of the deceased.

Suggestions

You might want to consider the following suggestions:

- Take your time; there is no rush.
- Have your loved one's favourite music or flowers at the service (you may want a family member or members to place a rose on the coffin or in the grave).
- Provide the officiating minister or civil celebrant with details about the life of the deceased so that fond memories can be shared.
- Involve family and friends in the eulogy, religious readings or singing.
- Arrange for clubs and associations to attend and pay their last respects.
- If the deceased was an ex-serviceperson, we can arrange for the Australian flag or an army, navy or air force service flag to be placed over the coffin, or for a guard of honour. We can arrange for the last post to be played and an RSL service.
- If the deceased was an ex-serviceperson from another country, we can arrange for a flag from their country to be placed over the coffin.
- Place personal items, that reflect the life of the deceased, such as photographs, on or inside the coffin.
- Put together a collection of photos or home movies that show what a wonderful life they have lived. This could also be supported by their favorite music to create a truly fitting tribute.
- Ask close friends to be pallbearers. Most would be honoured to do so.
- Arrange for the funeral to be recorded on video. relatives and friends who are unable to attend will be most appreciative.
- Hand out memorial cards as a special memento for those attending the funeral.



- Organise for family and friends to gather and share memories after the funeral service.
- Send out thank you cards to show your appreciation to those who attended the funeral and for their support.

We can help

We can help you select from a range of floral tributes and will return all floral tribute cards to you.

These are just a few options and you may have many more. Please talk to us about your ideas to add a personal touch to the service.

The cost of a funeral



The cost of a funeral depends on the choices you make. We will discuss the type of service you would like and complete a written estimate as a guide to the total cost of the funeral. We later confirm these costs which will form the actual statement of account.



Costs include:

1. funeral Director's charges including our service fee, use of our facilities, mortuary care and vehicles and if required embalming and after-hours transfer fees.
2. The coffin or casket depending on your selection. We can help you choose a coffin or casket according to how much you wish to spend and what you consider is appropriate.
3. Disbursements or expenses we pay for the funeral arrangement on your behalf including the death certificate, crematorium or cemetery fees, floral tributes, clergy and funeral notices.

Prior to the day of the service we will confirm the actual cost and a deposit of 50% will need to be paid.

The funeral account will normally be sent directly to you for payment or, if you prefer, we can usually arrange for the account to be provided to you in advance, and you can present the account to the relevant bank or financial institution for payment.

Available allowances

Depending on your personal circumstances, you may be eligible for a government allowance to help with the funeral costs. Talk to us early and we can suggest government departments for you to approach including:



1. Centrelink

Entitlements are often available for the following people:

- Married pensioners
- Single pensioners
- Carer's pensioners
- Sole parent pensioners

2. Department of Veteran Affairs

If the deceased was an ex-serviceperson you are entitled to make a claim for a burial allowance.

We advise you to contact the relevant department for more information and the necessary application forms.

COPING WITH

Death and Grief

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The following guides you through the many stages of grief to help you understand how healing eventually occurs when grieving the loss of a loved one.

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We ask that you read the following not for preparation but rather to understand the grieving process.

The stages of grief

It is a vital part of your recovery process to openly mourn the death of a loved one. You need to allow yourself time to mourn and grieve.

Grief is not a feeling of constant depression but is instead a combination of outbursts of anger, sadness, guilt, depression, denial, fear, panic and loneliness. These, although bewildering, are common and natural ways for you to find relief and release.

The following are generally identifiable stages of grief, but may not be experienced in any particular order. Indeed, some may come and go over time.



1. Shock

When you first learn that someone you love has died, your immediate reaction is one of shock. You are stunned and often disbelieving, especially if the death is sudden or unexpected. This is a natural reaction because you are not ready to accept their death.

2. Emotional Release

Letting go of your emotions and expressing your feelings aids the healing process and is a big step in the right direction towards readjustment. It is normal for you to want to cry, shout, be angry, reminisce and share memories.

3. Depression

In releasing your emotions you can become depressed and experience overwhelming feelings of loneliness. You may even become disinterested in what is happening around you.

4. Isolation

Remembering the past you shared with your loved one is another natural part of your grieving process. It is when all the good times you shared become a constant thought. Although it may seem to hurt more, it can bring you some relief to share your memories and feelings with others.

5. Guilt

You may even blame yourself for their death.

“If only I’d been there” or “If only I hadn’t let him go there” are thoughts that constantly cross your mind.

Although these feelings are normal you shouldn’t feel responsible for something that is out of your control.

6. Hostility

It is normal for you to experience anger and aggression when working through the grieving process. It is important that you do not bottle up your anger, but rather talk to someone you can trust and feel comfortable with in discussing the death.

7. Physical Demands

You may experience certain physical symptoms during the course of your grieving. Your body may ache with tension which could lead to sleeplessness, headaches, low-energy, poor appetite and so on. It is important for your health and wellbeing to take time to look after yourself. Make sure you eat properly, exercise regularly, try to get a normal night’s sleep and visit your doctor for a check-up.



8. Signs of Recovery

It takes time to work through the grieving process but eventually you will start to feel better and ready to get on with your life again. The length of time it takes to work through the grieving process varies from person to person.

Naturally we cannot tell you the right or wrong way to grieve but rather we can help you to understand certain feelings you may experience. Grieving is a highly personal process and one that must be worked through, step-by-step, with the help of family and friends.

If you need help

During your time of grief it is a good idea to seek professional help to assist you with coming to terms with your loss. We can recommend professional counselors and support groups in your local area who are there for this very reason.

Helping you prepare for the future

These are a few practical steps to help you re-adjust to life a little more quickly.

- Keep in contact with your family and friends by letter, phone, visits or inviting them around for tea or coffee.
- Plan your social events ahead of time so you have something to look forward to.
- Go and stay with friends or family who live some distance from you for a change of scenery.
- Go on a relaxing holiday.
- Join social clubs to meet new people.
- Keep a diary to help you understand your path through the grieving process.

Helping a friend in need

Some of us don't know what to say or how to act when a friend is trying to cope with the death of a loved one. Here are a few of our suggestions to help them through this difficult time.

How you can help

You can help in many ways:

- Offer assistance with meals or daily chores even before the funeral.
- Attend the funeral. Just being there shows that you share the family's grief and that you are there as a friend.
- After the funeral. That's when an understanding friend can mean a great deal. That's when they need to know that they are not alone in coping with their grief.

1. Be a good listener

Encourage them to express their feelings and emotions. Listen to them, try to understand their moods and let them say what they want to say. You are not there to judge.

2. You don't have to rely on words

A squeeze of the hand, a touch on the shoulder, or an embrace is sometimes more comforting than words.

3. Don't try to hide your own grief

Chances are you were also a friend of the deceased and that you too feel grief. Do not be afraid to show it. If you feel like crying, do. Your friend will certainly understand, and tears can be a way of sharing your experience.

4. Show that you haven't forgotten

All too often when you ask bereaved friends if there is anything you can do, they will feel they are a burden, or are intruding, and will decline your help even when it would be welcome. So telephone, visit, drop by with food, take children on outings, or invite the family to your home. It is also important to continue this support in the weeks that follow.



Who To Notify



When you are ready there are a number of people and organisations who need to know when someone dies. This helps finalise the deceased's affairs and makes sure you get the help you need.



The following checklist shows you many of the people and organisations you may need to contact.

- The Funeral Director
- Solicitor
- Public Trustee
- Executor of Will
- Social security and/or Veterans' Affairs
- Banks and other financial Institutions
- Employers
- Landlord/real estate Agent
- Home care nursing services or meals on wheels
- Insurance Companies (including life insurers and superannuation funds)
- Hire Purchase Companies
- Australian Taxation Office
- Telephone Companies
- Medicare
- Electoral Office
- Local and state Authorities (e.g. Councils for rates)
- Motor Vehicle registry
- Health funds
- Clubs, Organisations and Professional bodies
- Public service Providers such as libraries
- Local electricity Authority
- Gas supply Company
- Department store Accounts/Credit Card Accounts
- Health Professionals (Doctor, Dentist)
- Post Office



MY FUNERAL WISHES

Planning Ahead



This personal information will help lighten the load of those making arrangements on your behalf.

My Personal Details

Mr /Mrs /Dr /Miss /Ms Surname: _____

Given names: _____

Address: _____

Phone number: _____

Email address: _____

Place of birth: _____ Date of birth: _____

Occupation (If retired former occupation): _____

Marital status: Married Widowed Divorced Separated Single

Name of Wife / Husband / Partner: _____

Contact details:
Names of children and dates of birth:
Father's Name:
Father's Occupation:
Mother's name and Maiden surname:
Mother's Occupation:
Next of Kin / executor:
Contact Details:

My Funeral Requirements

I would like:

- a burial service (please nominate cemetery and grave number if pre-purchased)
 a cremation service (please nominate crematorium)
(a detailed list of crematoriums can be found at our web site)

Wishes for ashes urn placement crematorium site scattering
(please nominate location)

I would like my service at:

- my church a funeral chapel another location (please nominate)
-

with a full funeral procession to cemetery / crematorium

without a funeral procession

(a full list of funeral chapels can be found at our web site)

(please nominate)

I would like the service conducted by

- a minister of religion (please nominate if known or specify religion)
 a civil celebrant (please nominate if known)
 another person (please nominate)
-

My coffin / casket choice is (please nominate)

(a detailed catalogue of products can be viewed at our web site)

In regards to a viewing I would like to have an open coffin for family only all
 I do not want an open coffin or viewing

The songs I would like played at my service are

Pre-recorded Live e.g. bagpiper, Organist, Musician, bugler (last Post, reveille, etc)
(a list of popular choices is available on our web site)

I would like a flag draped over my coffin (please nominate)

- Australian Union Jack lion rampant St Andrews Cross Other

As an officer of public service (fire, police, ambulance, etc) I would like

A colleagues guard of honour at the service A cortege of formal vehicles

In regard to flowers at the service

I would like the following varieties (please nominate)

I would prefer people did not send flowers and request they instead make a similar value donation to the charity shown below.

I would like to be dressed in a favourite outfit club outfit/uniform night wear
 other (please nominate)

I would like my service conducted on a (specify day) if possible:

I would like my funeral notice to appear in the following newspapers

In regard to immediate family transport I would like

- cars to be provided them to use their own vehicles

I would like to have pallbearers at the service

Specific items I would like at the service

- medals trophies musical instrument favourite photos sporting item
 other (please nominate)
-

I would like a special DVD presentation of my life shown at the service

(please nominate best person to contact to gather material)

- I would like a standard Order of service produced for hand-out at the service

(please nominate best person to contact to gather material)

- I would like a Memorial book supplied as a family keepsake
-

My Wake/ After-service Celebrations

I would prefer my family and friends celebrate my life with (please nominate) a private

- catered gathering at the chapel
 a private function at a family member's home
 a private catered function at a club or similar
 other (please nominate)
 I would prefer there was no after-service activity

Other Requests

As a member of the following Clubs /Associations I would specifically like them notified of my service.

Authorisation

The above arrangements are my wishes at this date.

Signed: _____ Date: _____

Witnessed: _____ Date: _____

IMPORTANT

If you would like a copy of this document held externally for safe-keeping you are welcome to send a photocopy of these pages to us. This PRE-ARRANGED FUNERAL SERVICE is an obligation-free facility.

Other options are available to you that allow you to PRE-PAY for your funeral at today's costs ensuring you and your family the most cost-effective professional service without the concern for inflation. This can be done as a lump sum or paid off over 3 years.

If you would like to discuss these options simply call your nearest branch and a representative will talk you through the options and costs.

Once complete, keep it in a safe place with all of your other personal documents and tell at least two other people where it is located. Alternatively, if you prefer, we can store the information for you. Once again we suggest you tell your family if we are holding the information on your behalf.

Thinking ahead to save confusion and money



You may wish to consider planning and paying for your funeral ahead of time.



Pre-arranging and pre-paying is a simple process you can complete to ease the emotional concerns and financial worries of those left to make the arrangements. It means peace of mind for both you and your family.

Pre-arranging your funeral

Pre-arranging allows you to set out your precise wishes regarding your funeral service.

We can discuss your wishes in detail and make a permanent record for future reference. You can then feel secure knowing you have left clear instructions to ease the burden on those left behind.

Your family and friends will not have the stress of trying to guess what you may have wanted, nor will they have the difficult task of making last minute decisions during an emotional time.

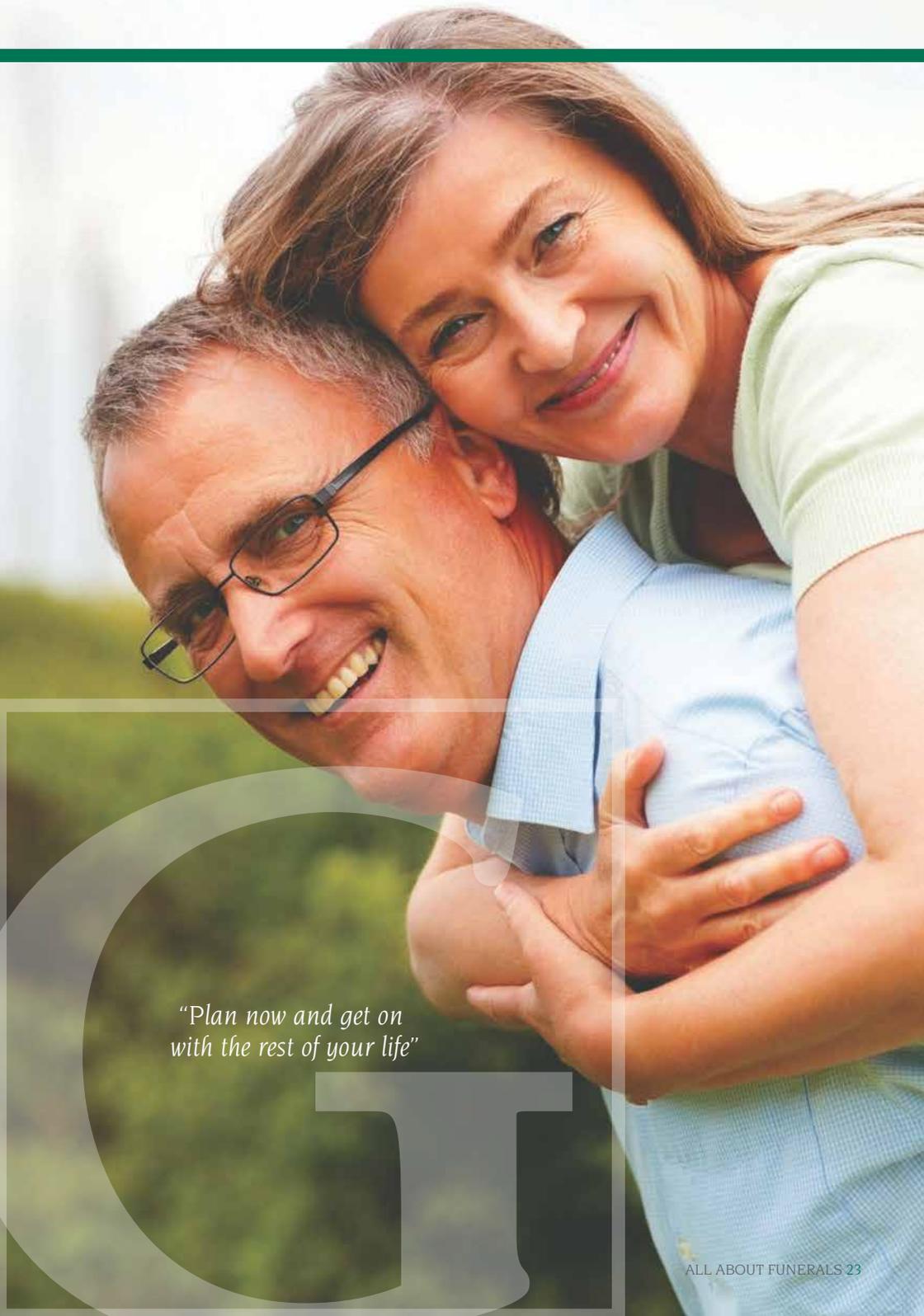
Pre-paying your funeral

While pre-arranging your funeral ensures your wishes can be carried out, pre-payment can relieve the financial burden on your family.

We offer a guaranteed price for pre-paid funerals. This protects your family from any future price increases that may occur on the funeral arrangements you have selected. You can pre-pay for your funeral upfront or in convenient installments over a three year period. Your money is then safeguarded by funeral Plan Management, a wholly owned subsidiary of lifeplan Australia friendly society limited, one of Australia's largest friendly societies.

Also, the money you pay into the plan will not affect your pension as it is not subject to income or assets testing.

If you would like to discuss any of these options simply call your nearest branch and a representative will talk you through the options and costs. There is no obligation.



*“Plan now and get on
with the rest of your life”*

Our pledge to you

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1. To serve you and your family in your time of need with care and consideration, while providing our total support and discreet advice.
2. To uphold the highest professional standards, maintain client confidentiality, and provide excellent service to you at all times.
3. To accept that the care of the deceased is an important responsibility entrusted in us by the families we serve.
4. To illustrate and fully explain the choices available for procedures, caskets, catering, floral, memorialisation and other services, but selection of these will always be made by the family or next of kin.
5. To always carry out the proper wishes of the deceased and/or the family with utmost care, compassion and empathy.



After the funeral

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Adjusting to life after someone close to you has died may be a difficult time. Grief is a natural part of the recovery process and adjusting to your new circumstances may take time. The funeral is just the beginning.

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You are not alone - there are many resources available including community organisations, government departments, counselors, books and self-help groups to provide information, support and advice if required.

Counsellors

The advice and support of a professional counselor may help you come to terms with the death. Counsellors can be contacted through organisations, government departments and professionals such as:

- Salvation Army Care line
- Department of Health - Community Health Centres
- Department of social security
- Department of Veterans' Affairs - they also provide specialised, free and confidential counselling services for veterans and their families through the Veterans' Counseling service (VCs)
- Doctors, hospital social workers or welfare staff
- Lifeline operates a 24-hour crisis counselling line
- Marriage and family counselling centres
- Ministers of religion.

Depending on the organisation they may be volunteers or paid professionals, and provide one-on-one or group counseling sessions. They may also host social outings where you can make new friends and find new interests.

Self-help groups

Sharing experiences and emotions with others is often a helpful way to understand the grieving process.

There are a number of self-help groups available including:

Solace Association Inc – Solace is a nondenominational support group for those grieving the death of a partner.

Compassionate Friends – A self-help organisation offering friendship and understanding to bereaved parents wishing to meet with others.

SANDS/SIDS - stillbirth and neonatal Death support Group A self-help group of parents who have experienced losing a baby through miscarriage, before 20 weeks gestation, stillbirth, prenatal or neonatal death, sudden infant death syndrome or any death of a child.

Counsellors and Ministers of religion may also be able to advise on self-help groups in your area.

Literature

There are a number of books about dealing with grief. Many of these are written from personal experiences.

Some include:

In My Own Way, The Bereavement Journal Dianne and mal McKissock (ABC Books)

This journal allows a grieving person to express intimate thoughts and feelings. It provides the guidance and comfort to help them survive the early, unfamiliar process of grief.

Coping with Grief Dianne and mal McKissock (ABC Books, third edition)

This simple and easy-to-read booklet helps people understand their experience of bereavement.

Softly My Grief Ann McDonald (penguin)

Diary entries of a woman prior to and after the death of her husband from cancer.

Centrelink

Centrelink has trained social workers who can talk to you about any issues you need to deal with after the death of someone close to you. The Department's social workers can help with:

- Counseling and support
- Advice about social security payments and services
- Advice about community services
- Organise referrals to other support services
- Discuss options for the future, such as employment, training or volunteer activities.

Department of Veterans' Affairs

The support available for clients of the Department of Veterans' Affairs include counseling services, income support, special allowances, bereavement payments, funeral benefits, information on continuing financial assistance, housing assistance and commemorative plaques for deceased eligible veterans. Brochures describing these services are available from the Department of Veterans' Affairs.

Loneliness

It may seem difficult at first to fit into social groups and activities after losing someone close to you. You may or may not want people around you. With time, however, the company of others may help you develop new interests.

The National Seniors Association, Council on the Ageing, your local Community Health Centre, Veterans' Affairs office or a Social Security social worker can put you in touch with community organisations like Rotary, Apex and Senior Citizens, which would value your help as a volunteer.

Ex-service organisations such as Legacy and the War Widows' Guild can also help you seek out these organisations. They often have an interesting program of social activities as well.

Health

Taking care with your diet and exercise is especially important during this time. Your doctor will be able to refer you to organisations or professionals who can provide information and advice about exercise and good nutrition. The dietician at your local Community Health Centre or hospital can also help you.

Housing

You may be considering moving from your family home. It is important to consider all the options carefully before you make a decision.

Moving too quickly may not be the best solution for you in the longer term, so it is advisable to talk over the alternatives first.

Centrelink has financial Information services (FIS) officers who can give you information about how your choice will affect any social security payments you receive.

Assistance around the home

Many community groups or local councils can arrange services to help care for your house or garden. Some of these include Meals on Wheels, Home Help (house cleaning), gardening and shopping.

Not all of these services are free, however, and some may be provided only after your needs have been assessed.

The social worker at your local Community Health Centre or hospital can refer you to services available in your area.

General Information

There are many other organisations in the community that provide assistance, advice and information on legal, financial, housing, bereavement and social matters.

Some of these organisations include:

- Council on the Ageing (for pensioners)
- National Seniors (for people over 50)
- Public or Private Trustee
- Church groups
- Health support groups for medical conditions (for example, the Cancer Society, the Arthritis foundation, the Dementia Society and Diabetes Australia)

These organisations have state and sometimes regional offices. Some may have a membership fee or a small cost attached to the use of their services.



GREGORY
& CARR

FUNERALS

Traditional Funerals

FREECALL 1800 266 588

GORDON, MONA VALE, NORTH RYDE, BROOKVALE

NORTH STRATHFIELD, PARRAMATTA

www.gregoryandcarr.com.au