



*Shone & Shirley*  
FUNERAL DIRECTORS  
EST 1862  
FAMILY OWNED & OPERATED

Pre-Planning & Bereavement Guide  
*Our family caring for yours*



*Shone & Shirley*  
FUNERAL DIRECTORS  
EST 1862  
FAMILY OWNED & OPERATED

“Welcome to Shone & Shirley Funeral Directors

*We would like to take this opportunity to thank you for visiting our home and considering us for your future plans and service requirements.*

*We understand that pre-planning or planning a funeral can be an overwhelming and emotional time. We have created this booklet to guide you through the choices ahead, hopefully giving you direction, help, and support to take some of the stress away and make you feel at ease.*

*Our team here at Shone & Shirley Funeral Directors is always on hand to assist you every step of the way...”*

Alastair Hebbard  
Owner/Director

03 546 5700  
0800 546 570  
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www.shoneandshirley.com

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# Welcome

A beautiful funeral captures the essence of your loved one and a celebration of their life. At Shone & Shirley, we will help you design a farewell that is a fitting and meaningful memorial. Our staff will do everything they can to help a sad day be a meaningful and positive experience.

Being Nelson's longest established funeral home (established in 1862), we pride ourselves on old-fashioned values and attention to detail. We will listen and transform your ideas into reality to create a unique service appropriate for your loved one. We offer a complete bereavement service from funeral planning, chapel facilities, catering lounge, to monument services.

You can contact us to seek support from our bereavement support, including after care/grief or Bereavement services.



# About Us

Purchasing Shone & Shirley Funeral Home in 2019 Alastair and Emma are proud to be the seventh owners of Nelsons first funeral home. With beautiful purpose built, modern, and up-to-date facilities that cater for all types of services, they are proud to offer all the support they can to families in a time of grief.

Emma coordinates SANDS for Nelson/Tasman and Shone & Shirley offer care of babies and stillborn at no charge, (one of our supports to the community).

Alastair is a 4th generation Nelsonian who grew up around a funeral home. At a young age he found his calling in the funeral industry, leaving Nelson Boys College to work full-time at the funeral home and pursue his true calling.

Alastair is passionate about supporting families to plan and direct funerals for their loved ones. He takes great care in making sure everything is organised and ready to run smoothly on the day and will go the extra mile to make sure each service is personalised to reflect the life of a loved one. He was the first person in New Zealand to receive the CARE award within the previous company he worked for.

Alastair gained his diploma in embalming and graduated with an award in 2009. He furthered his career by completing the Diploma in Funeral Directing.

Emma grew up in Richmond attending Waimea College. She then undertook a Bachelor of Teaching and Learning degree before teaching at a local school in Blenheim for many years. After becoming a Mum to Charlotte she went back to teaching part time. She now finds it a privilege to be

involved in Shone & Shirley and has many complementary skills to bring to the team.

Both Alastair and Emma believe strongly in the value of community and family. They are both involved in local groups and organisations, giving their time and skills back to our community.

Alastair, Emma, and the team at Shone and Shirley believe it is a true privilege to care for families who have a death in their family.

*He aha te mea nui o te ao? He tangata, he tangata, he tangata. What is the most important thing in the world? It is the people, the people, the people. It's about the whānau family.*



# Our Staff



## **KELLY BROUGH**

Funeral Director  
Embalmer & Mortuary Care

Kelly has been fortunate to have had careers in various professions over the years. These professions have provided Kelly with invaluable transferable skills, which enables Kelly to help guide you and your family in the final goodbye for your loved on.

As Kelly says, "It is the ultimate privilege to help families in the transitional process when someone they love dies." And "An even bigger privilege to care for the one who has died."



## **HELEN HEBBERD**

Florist

After owning Woodlea Floral Studio for over 25 years and with over 50 years' experience, Helen now works with her son, daughter in-law and the team to create something special, such as floral tributes reflecting the wishes of your loved one and their family.







## ABIGAIL NISBETT

Abigail grew up in Richmond and attended Waimea College. She got her Level 3 Certificate in Business Administration in 2019 whilst working at Tasman District Council. She has a strong

background in volunteering and leading in youth groups and kids' camps. Having spent the past few years looking for a new career path, she knew she wanted a career in which she could give back to the local region. What better way to give back than helping with some of the toughest parts of peoples' life, loss.

Abigail has developed a strong sense of empathy over the years and is most rewarded when she gets to put that to use and assist those who need it most. Her history in Administration and sales gives her a sharp mindset to help keep everything moving smoothly, and when she isn't assisting in the workplace there is nothing, she enjoys more than a good book at home with a cuppa tea (Dilmah of course).



## HELEN FA'AULI

E ai ki nga korero a nga tupuna, Ko te mea nui, Ko te aroha. From the words of our ancestors.. The greatest gift is love. E nga reo, E nga mana, E nga iwi katoa..Tena koutou katoa. To the strength and

language of all people, Greetings to all. Ko Helen Fa'auli toku ingoa, He uri ahau Mai..Te Whare Tapu o Ngapuhi. Helen is my name, and I descend from the Far North of New Zealand in the Bay of Islands. Helen is married to Pele Fa'auli who sadly passed away in 2020, they are parents to 5 tamariki and Grandparents to 11 mokopuna and 1 great moko. Helen understands the importance of whanau in a time of grief, Helen loves her whanau dearly and implements this value in her work as she firmly believes in the whakatauki(proverb) above, "Ko te mea nui Ko te aroha" Helen enjoys her mahi(work) and supporting Shone and Shirley with her quiet gentle way and is a valued member and also works alongside our Maori whanau. When Helen isn't working she enjoys spending time with her whanau and friends, working on her whakapapa (Geneology) and ministering to those in need. No reira Tena koutou Tena koutou Tena koutou katoa.



# Our History

## NELSON'S FIRST FUNERAL HOME

<b>1862</b>	Shone & Shirley was Nelson's first funeral home, established in 1862. Thomas Shone Senior began his business in 1862 as a cabinetmaker, upholsterer and undertaker in Bridge Street. At the time it was common for cabinetmakers - who were the main suppliers of coffins - to branch into other funeral related business.
<b>1890 - 1900</b>	On his death in 1890 his two sons, both cabinetmakers, carried on the family business. About 1900 Alfred relocated the business to a site in Collingwood Street.
<b>1922 - 1969</b>	The business was sold in 1922 to John Bredbury and then to P S Campen in 1936. Shone & Co., as it was known, then bought out the Richmond based funeral operations of W E Wilkes Ltd.
<b>1970 - 2005</b>	Ted Shirley acquired Shone & Co in 1970, adding his family name to the business. Ted's sons then operated Shone & Shirley Ltd as a family business until 2000, when the MacDonald family purchased the business.
<b>1970 - 2011</b>	In May 2005 the business was sold to Craig and Tracey Hames and Ian and Suzanne Bell of Christchurch Bell, Lamb & Trotter Funeral directors Limited.
<b>2011 - Nov19</b>	In July 2011 the business was relocated to a new purpose-built funeral home in Tahunanui, which was developed by Bev and Gary Boucher who later in 2012 also purchased the business of Shone & Shirley funeral directors.
<b>Nov 2019</b>	In Nov 2019 Shone & Shirley was purchased by Alastair & Emma Heberd. Alastair is an experienced funeral director and he and Emma are passionate about honouring the long tradition of Nelson's oldest funeral home while bringing warmth and empathy to the families they serve.



# Our Facilities

Shone & Shirley has a modern private reception room where you and your family can meet our staff.

The comfortable, modern chapel, has seating for 160 people. There is plenty of parking on site.

Adjacent is a relaxed catering lounge where refreshments can be served if required.

You may have a special place where you would like to hold your loved one's ceremony, be it at home, in a garden, at the graveside or some other venue of your choice.

We are here to listen to your ideas and assist you in every way we can to make this happen.

## CUSTOM MADE TRAILER HEARSE

- Towed by 3 wheeled trike/motorbike
- Can be towed behind truck, tractor, vintage care, any vehicle with a tow bar
- Made from recycled Rimu
- Construction at Waimea Menzshed
- Used for families in our care

## CASKETS AND URNS

Choices can depend on cost, what appeals and what you regard as a fitting tribute to the deceased. The team at Shone and Shirley can guide you through the various styles and assist in selecting the most fitting option.

We can show you caskets in our brochures, we are also one of the few funeral homes in the area that hold a selection at our premises.





The team at the Beachcomber Hotel are thoughtful and understanding and would value the opportunity to help you with your accommodation needs at this time.

Please mention Shone and Shirley when ringing or booking at [www.beachcomber.co.nz](http://www.beachcomber.co.nz) using promo code **ShoneShirley** for 15% discount and early/late check-ins' and checkout's.

*The*  
**Beachcomber**  
HOTEL ▲ NELSON ▲ NEW ZEALAND

23 Beach Road, Nelson, New Zealand  
Phone: (03) 548 5985  
Email: [stay@beachcomber.co.nz](mailto:stay@beachcomber.co.nz)  
[www.beachcomber.co.nz](http://www.beachcomber.co.nz)

- Large hotel within 1km of Shone and Shirley with 68 rooms allowing for a variety of accommodation needs
- Very flexible with last minute bookings and changes and early/late check-in's and checkouts
- Very close to Tahunanui Beach and a variety of eating options
- On site Breakfast Service (offers Express tea and toast and buffet continental breakfast)
- Guest lounges and meetings rooms (if available) for family get togethers
- Easy on site parking, Sky TV, free wifi, swimming pool (in summer months)

*Sandra Johnson SJ*  
**BOUTIQUE PHOTOGRAPHY**



SMALL WEDDINGS - FAMILY PHOTOS - COMMERCIAL - EVENTS - PHOTOGRAPHY TUTORING



*Capturing Magical Memories*

In a world where photos-shares disappear as quickly as a mysterious algorithm can bury them, I strive to create and capture memories that announce: "this moment stays!" Together we'll make something special, that people will hold 50 years from now.

From formal to playful, I'll provide a comprehensive set of digital images for you to keep. They'll capture the essence of your family, while creating precious memories in the process.



**Let's talk:** Phone: 03 544 9479 Cell: 027 766 0347 Email: [sandra@boutiquephotography.co.nz](mailto:sandra@boutiquephotography.co.nz)  
or message me on Facebook: [www.facebook.com/SandraJohnsonBoutiquePhotography](https://www.facebook.com/SandraJohnsonBoutiquePhotography)

My home-based studio facilities at: **Richmond, Nelson.**

**[www.boutiquephotography.co.nz](http://www.boutiquephotography.co.nz)**





## Home Healthcare Equipment and Mobility Products

### Rental Equipment

Ensure that care can be managed at home as easily as possible with our large range of rental equipment including hi/lo hospital beds, hoists and lift recliner chairs.



### Repairs & Service

Our experienced technicians can come to you providing repairs and services at your home.

### Mobility Aids

It is all about choice at Access Mobility, we are available to demonstrate products instore or in your home to suit your situation.



Come in to see us at our **showrooms** or browse and shop from our online store

#### Access Mobility Richmond

Cnr of McGlashan Ave and Croucher St  
Richmond Nelson

[info@accessmobility.co.nz](mailto:info@accessmobility.co.nz)

**03 5447717**

#### Access Mobility Blenheim

7 Maxwell Road  
Blenheim

[blenheim@accessmobility.co.nz](mailto:blenheim@accessmobility.co.nz)

**03 5788002**

[www.accessmobility.co.nz](http://www.accessmobility.co.nz) |  [accessmobilitynz](https://www.facebook.com/accessmobilitynz)





Think different levels of care  
for whatever life brings.

**Our villages are designed so you can get a little more help, should you ever need it.**

Live independently in a Summerset villa, townhouse or serviced apartment and we can provide cleaning, meals or help with whatever chores you want to outsource. And if things change and you need a little more care, there is no need to move from the village. We can provide rest home and hospital-level care in our care centres. With Summerset you know you have a home for life.

Think that sounds like you or someone you love?

**Summerset Richmond Ranges**

1 Hill Street North, Richmond  
03 744 3432

**Summerset in the Sun**

16 Sargeson Street, Stoke, Nelson  
03 923 2102



**Greenacres Golf Club** is rated one of the top 40 courses in the country, conveniently located on the outskirts of Richmond, just a short drive from Nelson airport.

Set on an island the club offers magnificent parkland scenery, beautiful water views, and tranquil surroundings.

The spacious clubhouse facilities are available for hire, with the beautiful golf course as a backdrop. The Best Island lounge can comfortably seat up to 140 people, and features a licensed bar and a catering servery. The experienced caterer can provide a variety of delicious food options for guests, or there is a self catering option.

**The facilities represents a very cost-effective option, and offers the best of all worlds, with wonderfully picturesque surroundings close to the city.**

Greenacres Golf Club Inc  
4 Barnett Avenue  
Best Island, Richmond  
Nelson 7081

**03 544 8420**  
[admin@greenacresgolfclub.co.nz](mailto:admin@greenacresgolfclub.co.nz)  
[www.greenacresgolfclub.co.nz](http://www.greenacresgolfclub.co.nz)

# Pre-Planning / Planning Ahead

This is an all-too-common question when families come to plan a funeral. Making your wishes clear ahead of time can prove to be a great comfort to loved ones.

## WHAT IS PRE-PLANNING?

Pre-planning is simply the process of drawing up plans for a funeral before it is needed. It involves gathering a variety of family information and making decisions about the type of service you want (e.g. where the funeral itself should take place and who might participate). Working together with a funeral director, you can plan, organise, and record all of your requests.

We can lead you through the process, providing advice and guidance along the way. We will ensure that you have all the information you need regarding our products and services, allowing you to make informed decisions.

## WHY PRE-PLAN?

While everyone who makes the decision to pre-plan has their own reasons for doing so, we are often told the greatest motivator is the desire to protect one's family by ensuring they won't face the difficult task of making arrangements at a time of

loss. We advocate pre-planning because our experience has shown that not only is planning ahead virtually stress-free, but people have the time and information needed to make carefully considered, pressure-free decisions that are the right choices for themselves and their families.

## THE BENEFITS OF PRE-PAYING YOUR FUNERAL

There are many benefits to consider when deciding if you should pre-pay your funeral:

You have peace of mind that your family will not be left with the emotional and financial burden of your funeral.

- Pre-Paid plans are administered by secure long standing financial institutions.
- The Funeral Trust Plan from the Funeral Directors Association of NZ will accrue interest which may offset the inevitable rises in funeral costs.
- Once funds are lodged they cannot be redeemed by anyone until the death of the individual named on the policy or under certain circumstances.



## HOW TO PRE-PLAN YOUR FUNERAL

There are many different ways to begin the planning ahead conversation. You know your family and how they might best respond to the topic. For some families, it might be a casual conversation over dinner or family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is usually much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

When you're ready to make a plan, call or send us an email and we will have one of our funeral directors call you to set up an appointment. Our details are on page 1.

## HERE ARE SOME TIPS THAT MAY HELP YOU START THE ADVANCE PLANNING CONVERSATION WITH YOUR LOVED ONES:

Set a time to have the conversation. Schedule it as an appointment with your loved ones, where you want to share your plans with them. Tell your parent or loved one that you want to ensure their final arrangements are made according to their wishes and you need their help to make that happen.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member, or colleague can give you the opportunity to talk about what you liked or didn't like about the service.

Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements and give them a copy of what they are.

Make it a family affair. Schedule an appointment with Shone & Shirley Funeral Directors and invite your children along to participate in the selection of services, funeral merchandise, and cemetery/crematorium positions.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially unpleasant or difficult conversations in the future.

# Your Future Planning

Planning for the financial future of yourself and your family is one of life's more important tasks. Proper estate planning and understanding the issues around Wills, Powers of Attorney, Advance Care Directives and estates is good, prudent planning. Once you have clear and effective legal documents in place, you will be confident that both you and the people you care about most will be in the best position going forward.

There are a lot of myths about preparing for possible future ill-health and what happens when you die. Many of these myths can cause unnecessary grief and hardship for the people you care about. Knowledge and good advice allow you to make careful and informed decisions. There are basic legal matters to be dealt with.

Most importantly, this is best done when you are healthy and well enough to make informed decisions and before the possibility of ill-health or loss of mental capacity. It also acknowledges the fact that we all must pass away at some time.

It need not be as confronting as you may think. Solicitors who specialise in this area can give advice about your options, and the consequences of your choices. You can get assistance to find solutions to what may seem like difficult planning problems. Once you put your affairs in order this can take a huge load off your mind. Most people find that once they have seen a solicitor and put a plan in place, a weight is taken off their shoulders.

## WILLS

Your Will may be the most important document that you ever sign. Having a Will ensures your estate can be administered efficiently and reduces emotional stress on your loved ones. Each Will is different and unique to the individual. Some factors to consider are:

**If I Die without a Will** - This is called dying 'intestate'. The Administration Act 1969 sets out a formula for how your estate is distributed if there is no Will - a division between spouse and children or parents, or if there are none of those then other family members.

**Appointing Executors** - The executor's role is to ensure distribution of your assets according to your Will. Most people appoint their spouse and possibly another person, or a successor in the event that the spouse is already deceased. It can be unwieldy to appoint too many executors to act simultaneously - two is usually sufficient.

**Beneficiaries** - It is common for husband and wife to gift their assets to each other. If one has already passed or they die together then it is common for the estate to be left to the surviving children/grandchildren or to a family trust.

**Specific Gifts** - Some people want to leave family treasures or jewellery to someone in particular. These can be included in your Will.

**Challenges to Wills** - If you are in a relationship, that person can challenge the Will under the Property (Relationships) Act 1976. It is also possible for spouse and family members to make a claim under the Family Protection Act 1955. Even parents can make claims in some cases. When preparing a Will it is important to get legal advice that can help minimise the risk of a challenge to a Will. Courts do overturn Wills that are perceived to be 'unfair'.

Your Will executors are normally also your Will trustees. As trustees they have the discretion to use estate assets for the benefit of minor children if any and if you have left instructions in your Will to that effect.



**Executors/Trustees** - Executors sign the paperwork and identify the assets that are in the estate. The assets are then transferred to them to hold as Trustees until they are distributed. Depending on the terms of the Will, this Trust can last for a long time, particularly if the willmaker has directed that assets are held in trust for an underage child or a vulnerable adult.

**Burial/Cremation wishes** - You can put this type of wishes in your Will but it is just that - a wish and it is not binding on your executor. Let your family know of any wishes. Prepayment and planning of your funeral with a funeral director usually means that no-one will change the arrangements you made as otherwise they may have to pay the funeral costs.

**Should I Change my Will?** - It is a good idea to review your Will every few years, or sooner if there is a significant change in your situation. We are happy to work through this review process with you.

## POWERS OF ATTORNEY

An attorney is someone you appoint to act on your behalf. It has nothing to do with the American meaning of attorney. Enduring Powers of Attorney are important for everyone to have - regardless of age. This is because anyone can have an accident at any time and become incapacitated. These allow you to appoint the person or people who will make decisions on your behalf if you are no longer able to do so. If you do not have these in place and you lose the capacity to understand and make decisions for yourself, your family members will have to apply to the Court for authority to make these decisions. This process can be stressful for family and it can take time. People often believe that spouses have the automatic right to do this but that is not the case.

A law change in March 2017 now requires a particular format for EPAs. It was always possible to give very specific instructions in these documents but now the most common options are spelled out in the document. The result is that there are many more pages and more things for you to consider when you are making EPAs. These include appointing people who must be consulted by the attorney, and people who are entitled to information from the attorney. These options are there to protect you. Of course none of us expect our family members to steal from us or neglect us, but there are cases of that happening.

Another option is whether you authorise your attorney to make a Will for you or modify an existing Will. There are a number of other options as well. We can advise you on these.

There is information on the MSD website [www.msd.govt.nz/epa](http://www.msd.govt.nz/epa) and People First has an easy-read resource about EPAs for those who may have difficulty reading or understanding complex language - this can help them prepare to meet with their lawyer to give instructions. Please note that only specific professions can witness EPAs, and only people who understand the content of the document can give power of attorney.

The 2017 change is the third format change for EPAs. The changes have been made to protect people from abuse by their attorneys. It is important to choose the right person or people to be your attorney(s). These people need to put your interests first and not act in their own interests or be pressured by others.

We can advise on the best way to set these up taking into account your family situation.

# Information For Your Executor

You can facilitate the cost-effective administration of your estate by recording important details such as the location of your Will, details of your assets and liabilities, your accounts and a summary of important aspects of your affairs. You should also keep a copy of your Will with your private papers. This will be of significant benefit for your Executor who might otherwise have to go on a hunt through your personal papers and/or have to try to find out how to get into your computer to access information that is needed.

You can help your family by leaving information about the type of funeral you would like to have, including the details of the arrangements you would like, such as whether you wish to have a church service, or a wake. If you have a strong wish, it is preferable that you tell your solicitor when you are making your Will, and tell your loved ones in advance. Your solicitor can draft appropriate provisions in your Will regarding your funeral, including your preference or choice relating to funeral or cremation.

## HOW DOES AN EXECUTOR GET STARTED?

Your Executor does not have to get advice from the same solicitor who helped you with your estate planning, but if you are satisfied with the service you received during that process, there will be benefits as your solicitor can pass on any information you want

to give your Executor. Alternatively, your Executor should seek out a solicitor with the skills and experience to advise them about their important job.

There is one more myth to mention. The Will readings you see in the movies rarely occur - because these days most people can read and there are easier ways of communicating rather than trying to get everyone in the same room. It does remain necessary for the effect of a Will be explained to your Executor or your beneficiaries by a solicitor who can also advise about the Will's practical application.

Deaths must be registered, in the same way that births are registered. It is important that your funeral director is given correct information for the death registration form that will be sent to the Death Registry, so you can help by making a list of details of your spouse, children and parents' full legal names.

There are various time requirements regarding distribution of estates. Generally, an Executor should not distribute an estate until at least six months after death. That includes any items such as jewellery or motor vehicles, even where they are gifts in your Will.

We hope this helps you with a list of matters for you to action, and provides answers to some of the questions that you may have and lets you know that there are professionals available to help you deal with your own personal circumstances.





**BEACHSIDENELSON.CO.NZ**  
**03 545 7857**

**Celebrating the life of somebody close to you is an emotional occasion, but it can still be an uplifting experience.**

At **BEACHSIDE NELSON**, we can transform our versatile spaces so you can host a memorial service that commemorates your dear departed loved ones in a perfectly special way.

Say goodbye and celebrate a life well-lived at our peaceful and spacious venue. We are just a few steps from beautiful Tahunanui, should you or your guests wish to visit the beach for private reflection.

We want to do everything we can to help you at a difficult time. With full catering and a licensed bar, we take care of all the details, leaving you to reflect on cherished memories.

## **gourmet** **BEACHSIDE**



**Carol Shirley of GOURMET CATERING has been helping Nelsonians mark all of life's significant events for over fifteen years.**

Life celebrations hold a special place for Carol, whose grandfather was a partner in Shone & Shirley, Nelson's longest established funeral home. So, when it comes to funerals and memorials, Carol takes extra care to meet with relatives and discover the favourite foods of their loved ones. If that means Pineapple Lumps and Jet Planes, she'll find a way to incorporate them!

**“** *I feel privileged to be able to help people share their memories of loved ones over lunch or afternoon tea and will do everything I can to make this a truly special occasion for your friends and family.*

*Carol x*



**GOURMETCATERING.CO.NZ - 03 545 7857**





# Pre-Paid Funerals vs Funeral Insurance

## FEATURES OF FUNERAL INSURANCE

**Cover:** Cover is immediate with exclusions. You can purchase cover today however most policies only cover accidental death in the first year. Make sure to read and question your policy details if unsure.

**Payment:** Insurance requires ongoing monthly payments or premiums for a fixed value of cover, which is typically between \$5,000 - \$15,000. The money is paid to your beneficiary when you pass away to help cover funeral expenses.

**Premiums:** Premiums may increase with age and grow over time. They can rise steeply for people aged 50+ and can result in people cancelling their policy in a few years.

**Cancelling a Policy:** Some premium payments can become unaffordable over time and result in cancellation. Unfortunately people lose the benefit of the premiums they have already paid once they have cancelled a policy.

**Receiving Funds:** Depending on the details of your policy, it could be paid in as little as 48 hours once completed claims paperwork is received. If there are any questions around the cause of death it may take longer, especially if your policy has any exclusions regarding the cause of death.

It is important to weigh up the benefits and issues surrounding funeral insurance when deciding if it is the right option for you.

## FINAL VALUE

**Prepaid Funeral Plan:** The prepaid funeral plan is a prearrangement and gives peace of mind for the family knowing funeral cost are covered, these funds are held in a secure trust account.

**Payment:** You are able to contribute via a lump sum or by monthly payments up until you reach the selected value of your bond.





# Why Have A Funeral

Whether you're planning for yourself or a loved one, the funeral service is one of the most important elements of a person's final arrangements. It is important to have a service that reflects the wishes of the person who has passed, as well as the ones left behind.

Regardless of whether you or your loved one has requested cremation or burial, the commemoration of their life and journey is an important part of the grieving process. It can: -

- Honour, recognise and celebrate their lifetime journey
- Allow family and friends the chance to say goodbye
- Provide an opportunity for family and friends to share their stories with each other

## SO WHAT IS A FUNERAL?

In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other, and to pay tribute to the life of the loved one. It can involve one or more of the following components:

**The Ceremony:** A formal or informal ceremony or ritual prior to the cremation or burial is generally considered a funeral service. At the funeral service, the coffin or casket is present and you could choose to have it open or closed either prior to or even during the service.

A similar ceremony can be held after the cremation or burial and this is most often called a memorial service.

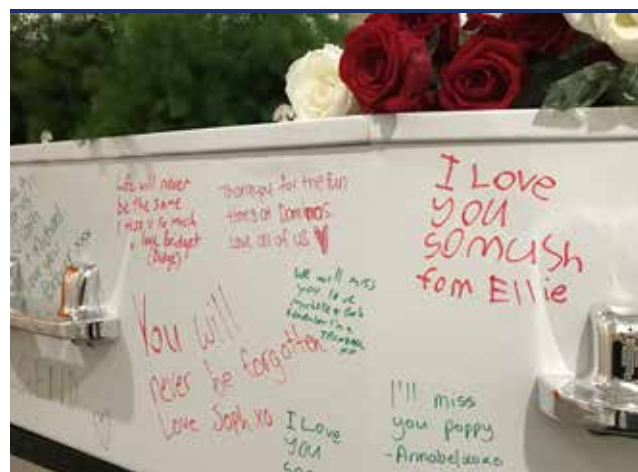
At the memorial service, you can choose to have the ashes present in an urn or not, and often a symbolic area including a photo, flowers and the urn are on display in place of the coffin.

Any such ceremony provides a specific time and place for family to gather and celebrate the life of their loved one.

While there may be some cultural or faith beliefs that dictate what sort of ceremony is conducted, there are often many ways that you can personalise the ceremony to be most appropriate for you.

**Viewings:** These can be held on the day or days prior to the funeral, or immediately prior to the service. The viewing provides a way for family and friends to pay their respects and offer condolences.

**Graveside Service:** A graveside service provides a simpler ceremony for a burial to be conducted at the site of the grave instead of in an indoor venue and then travelling to the grave for the burial. A graveside service may be also conducted in addition to a traditional indoor service.



# KUDOS

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Let Kudos help celebrate the life of your loved one with Delicious food, freshly made on our premises and beautifully presented.

We can create that special menu incorporating the foods your loved one enjoyed the most. Catering at any venue or in the comfort of your home.

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## **Kudos Food Design**

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Established 2004

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**[www.kudosfooddesign.co.nz](http://www.kudosfooddesign.co.nz)**



# What To Do First: A Checklist

When a death occurs there are so many things to consider and decisions to make. These lists can help you navigate through them.

## WHEN A DEATH OCCURS:

**At Home:** Should an expected death occur at a private residence, the initial contact should be to the attending doctor. From there, he/she will officially confirm the death and issue a Life Extinct Certificate or Cause of Death Certificate. Shone & Shirley Funeral Directors can then be called to begin arrangements.

**At a Hospital:** Contact Shone & Shirley Funeral Directors to begin arrangements.

**Aged Care Facility:** Notify the staff you have selected Shone & Shirley Funeral Directors; they will then notify us on your behalf or contact Shone & Shirley Funeral Directors to begin arrangements.

## UNEXPECTED OR SUDDEN DEATHS

In some cases, particularly when a death is sudden or unexpected, a doctor may not be able to issue the Cause of Death Certificate, the Coroner needs to be notified. This usually means that the Police Service will be required to attend. It does not necessarily mean the death is suspicious, it is simply a necessary procedure to be followed in order to prepare a report for the Coroner to establish the cause of death. This Coronial process further applies to all unnatural deaths caused by accident, suicide, murder, or misadventure. Shone & Shirley can be contacted to guide you through the process and available when you have an unexpected loss.

Understandably, this process usually takes a little longer than when a doctor simply issues a Cause of Death Certificate. We will communicate with the Coroner's Office in an effort to minimise the delay.



## CONTACT THESE PEOPLE AS SOON AS POSSIBLE

- Doctor
- Nursing service
- Shone & Shirley Funeral Directors to set an appointment to make further arrangements
- Relatives and friends
- Personal Representative / Executor
- Employers (the employer of the deceased and of relatives who will need time off)
- Insurance agencies (life, health, and accident)
- Religious, fraternal, civic and veteran's organisations and unions (if applicable)
- Lawyer and Accountant

## SECURE VITAL STATISTICS OF THE DECEASED

- Full legal name - other names must be identified by "Also Known As" (AKA)
- Date and place of birth
- Home address
- Father's name and occupation
- Mother's name and occupation, including maiden name
- Marriage details for all marriages including place, age at time of marriage, and full name of spouse(s)
- Full name and date of birth of any children





# Burial or Cremation

## CREMATION VS BURIAL

### THE PROCESS

Most people are familiar with the burial process, where the body is washed, dressed, and placed in a coffin or casket before being interred, in a cemetery in New Zealand.

However, not everyone is familiar with the cremation process. How does cremation work?

During a cremation, the deceased is transferred to a crematorium either in a coffin or casket. The casket is placed in the crematorium for cremation.

The full cremation process can take anywhere between 1-2 hours. After the cremation, any remaining metallic objects (such as coffin nails and prostheses) are removed from the cremated remains which are then transferred to a processor to reduce the bone fragments into a fine, granular consistency. The "ashes" are then placed in a sealed urn and dealt with according to the families instructions. They are usually ready for collection within 48 hours from cremation.

### COST

The cost of burials has been steadily increasing over the past decade as the available space in cemeteries continues to fill up. Currently the average cost of a burial service including the grave plot and headstone can vary depending on selections and options.

In contrast, the average cost of a cremation service can be approximately \$2,000 less than burial fees.

### THE ENVIRONMENT

There have been numerous studies into whether burial or cremation is better for the environment. Most studies show that cremation is more sustainable and eco-friendly, but not always by as much as you might think.

Approximately 160kg of carbon dioxide is created by a cremation, almost four times more than a burial. However, when you consider that graves in cemeteries need to be maintained, watered, and fertilised in perpetuity, they actually have a larger carbon footprint. Studies estimate cremations to be anywhere between 10-50% better for the environment.

# About You / Planning Questionnaire

*To those I love and leave behind...*

I wish to spare you as much anxiety, doubt, and confusion as possible at the time of my death, so in this booklet, I have suggested some arrangements in advance. This booklet includes vital statistics, funeral service guidelines and cemetery/crematorium requests, which are all important to share with Shone & Shirley Funeral Directors whilst assisting you to plan my service. The booklet also includes more personal

material for eulogies, funeral notices, and other remembrances as well as advice and guidance on other important issues you may come across.

Please accept these arrangements in the spirit they are given: with love, hoping to give you comfort, and helping you to remember the times we shared.

Signature:.....

Date:.....

Witness:.....

Date:.....

*Person to be notified first upon my death:*

Name:.....

Address:.....

Telephone:.....

Relationship:.....

Email:.....

Notes:.....

## Information for a Newspaper Announcement

Place of Death:.....

Date of Death:.....

Spouse: .....

Married for number of years:.....

Children, their spouses and their places of residence:.....

.....

Grandchildren, their spouses and their places of residence:.....

.....

Siblings, their spouses and their places of residence:.....

.....

Education:.....

Clubs and Lodges:.....

Military Service:.....

Special interests, hobbies and pets, etc:.....

Memorial donations:.....

# Vital Information About Me

Full Name (First, Middle, Last):.....

Address:.....

City:.....

Postcode:.....

Length of Time at Current Residence:.....

Date of Birth:..... Gender:.....

Place of Birth (City):.....

Occupation:.....

Employer:.....

Business/Industry:.....

Military Service:.....

Marital Status:.....

Maiden Name:.....

Name of Spouse (incl. Maiden Name):.....

Father's Name:.....

Father's Occupation:.....

Mother's Name (incl. Maiden Name):.....

Mother's Occupation:.....

Highest Level of Education:.....

My preference for the location of the Service or Celebration of Life:.....

Funeral Home ☐ Crematorium Chapel ☐ Place of Worship ☐ Graveside ☐ Other ☐

Address of venue, place of worship, or other location:.....

.....

Notes:.....

.....

.....

.....



# Preferences for my Service and Personal Life Review

Name of Clergy or Celebrant:..... or ☐ Funeral Home to recommend

Contact Information:.....

Notes:.....

Pallbearers' Names (Six are recommended)

1.....

4.....

2.....

5.....

3.....

6.....

Personal Items:.....

Eyeglasses: ☐ Remove ☐ Leave on

Jewellery: ☐ Remove ☐ Leave on

Clothing: ☐ Selected clothing supplied

Music:.....

Favourite Genre or Artist:.....

Soloist:.....

Organist/Pianist:.....

Congregational Hymns:.....

Community Organisations or Clubs that may participate:.....

I would like the following religious beliefs expressed:.....

Favourite poem, verse, or scripture:.....

Some significant accomplishments in my life:.....

One of my fondest memories:.....

One of the greatest inspirations in my life:.....

If I could live my life over again, I would change:.....

Favourite places:.....

Favourite colour, flower, food, etc:.....

I would like my family to remember me for:.....

A message to my family and friends:.....

Other notes:.....

## *Cemetery and/or Crematorium Instructions*

The following are my wishes regarding my final resting place:

Name of Cemetery/Crematorium:.....

Address:.....

Grave ☐ Yes ☐ No

If yes, specify location written on cemetery purchase agreement:.....

Final Resting Place: ☐ Grave ☐ Interment following cremation ☐ Vault

Other:.....

Grave or Position Number:..... Purchased: ☐ Yes ☐ No

Monument Company Name:.....

Inscription Instructions:.....

Service Location: ☐ Funeral Home ☐ Outside Venue ☐ Place of Worship ☐ Other

Details:.....

Notes:.....

# What Is Grief?

*"Grief is reaching out for someone who's always been there, only to find when you need them the most, one last time, they're gone".*

The death of a loved one is life's most painful event. People's reactions to death remain one of society's least understood and most off-limits' topics for discussion. Often griever's are left totally alone in dealing with their pain, loneliness, and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound that must heal. At times it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was. We know, however, that these feelings of being incomplete can fade over time.

Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process.

## THE GRIEVING PROCESS

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share. For example, someone experiencing grief usually moves through a series of emotional stages such as shock, numbness, guilt, anger, and denial. Physical responses are typical also, and can include: sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks, and months go by, the person who is experiencing loss moves through emotional and physical reactions that lead toward acceptance, healing, and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months should consider getting professional assistance.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persist, it is probably time to see a doctor.

## ALLOW YOURSELF TO MOURN

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing.

You are beginning a journey that is often frightening, painful, overwhelming, and sometimes lonely. This section provides practical suggestions to help you move toward healing in your personal grief experience.

## REALISE YOUR GRIEF IS UNIQUE

Your grief is unique. No one will grieve in exactly the same way as you. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system, and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should



last. Consider taking a "one-day-at-a-time" approach that allows you to grieve at your own pace.

## **TALK ABOUT YOUR GRIEF**

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so doesn't mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those people who will walk "with" not "in front of" or "behind" you in your journey through grief. Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy". While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

## **EXPECT TO FEEL A MULTITUDE OF EMOTIONS**

Experiencing a loss affects your head, heart, and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganisation, fear, guilt, relief, or anger are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times. These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved.

Find someone who understands your feelings and will allow you to talk about them.

## **ALLOW FOR NUMBNESS**

Feeling dazed or numb when someone you loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.

## **BE TOLERANT OF YOUR PHYSICAL AND EMOTIONAL LIMITS**

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your low energy levels may naturally slow you down. Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn't mean feeling sorry for yourself; it means using your survival skills..

## **DEVELOP A SUPPORT SYSTEM**

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

## **MAKE USE OF RITUAL**

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings and cheat everyone who cares a chance to pay tribute to someone who was and always will be loved.

## **EMBRACE YOUR SPIRITUALITY**

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs.

If you are angry with God because of the death of someone you loved, recognise this feeling as a normal part of your grieving process. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore. You may hear someone say, "With faith, you don't need to grieve". Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

## **ALLOW A SEARCH FOR MEANING**

You may find yourself asking, "Why did he die?", "Why this way?", "Why now?". This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

## **TREASURE YOUR MEMORIES**

Memories are one of the best legacies that exist after someone dies. Treasure them. Share them with your family and friends. Recognise that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

## **MOVE TOWARD YOUR GRIEF AND HEAL**

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Reconciling your grief will not happen quickly. Remember that grief is a journey, not an event. Be patient and tolerant with yourself. Never forget that the death of a loved one changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

## **ACCEPTING A LOSS**

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses along with the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in the mental or physical health of someone you love.
- Retiring from a career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favourite pet.

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience. The emotions they create in us are part of living as well.

# Helping A Friend Or Neighbour Cope With Loss



## **BEFORE THE FUNERAL**

1. Offer to notify family and friends about funeral arrangements.
2. Help answer phones and greet visitors.
3. Keep a record of everyone who calls, visits or has been contacted.
4. Help coordinate the food and drink supply.
5. Offer to pick up friends and family at the airport and to arrange accommodation.
6. Offer to provide transportation for out-of-town visitors.
7. Help keep the house clean and the dishes washed.

## **AFTER THE FUNERAL**

1. Prepare or provide dinner on a day that is mutually acceptable.
2. Do Step 1 every week for two or three months if suitable.
3. Offer to help with the garden such as watering, mowing, or pruning.
4. Feed and exercise the pets, if any.
5. Write notes offering encouragement and support.
6. Offer to drive or accompany him/her to the cemetery or crematorium regularly.
7. Offer to house-sit so he/she can get away or visit family out of town.
8. Make a weekly run to the supermarket, laundry, or cleaners.
9. Help with the Thank You notes and/or other correspondence.
10. Anticipate difficult periods such as anniversaries, birthdays, holidays, and the anniversary of death.
11. Always mention the deceased by name and encourage reminiscing.
12. Above all, just listening your concern and presence will help.



# Important Notes

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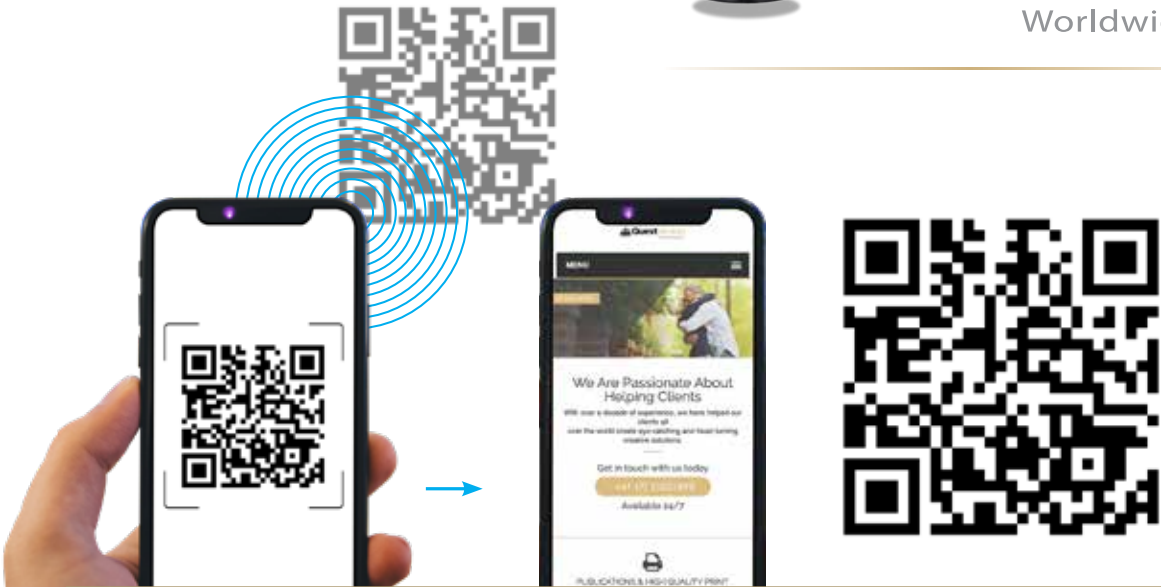
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