



TOBIN BROTHERS
FUNERALS

Celebrating Lives



Celebrating a Life
CELEBRATING a LIFE
*A practical guide to
funeral services, options & prices.*

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THE TOBIN BROTHER DIFFERENCE

These days, funerals are often a celebration of life and can be tailored to include special and personal touches, such as photographs, readings, music and memorabilia that reflect the deceased's life and interests.

We've been assisting families to celebrate the lives of their loved ones since 1934. Today, together with our team of caring, experienced and professionally trained staff, 12 members of the Tobin family work in the business in a variety of roles. This ensures that members of our family are always available to care for yours.

At Tobin Brothers, six distinguishing qualities shine through in all that we do:

- *Our genuine **Care** for those we serve.*
- *Our professional **Competency** guidance and expertise.*
- *Our **Creativity** and openness to change.*
- *Our desire to be innovative and **Contemporary**.*
- *Our active involvement in the **Community**.*
- *Our belief that a funeral can be a **Celebration** of life.*

These qualities are reflected throughout this booklet, which provides clear and practical information about our services, options and prices.

All information contained in this booklet can be downloaded from our website:

www.tobinbrothers.com.au. Alternatively, feel free to contact one of our Funeral Advice Line Consultants on: **(03) 9373 7000**.



Michael Tobin
Chairman



Care
CARE

Our genuine care for those we serve.

Caring Comes Naturally

When we lose someone we love, we need people around us to listen, understand and care. These things come naturally at Tobin Brothers and are reflected by:

- *Our caring, professional staff, who guide your family through your time of need.*
- *Our range of innovative service initiatives.*
- *Our contemporary and conveniently located branch facilities.*
- *Our genuine concern for the environment and the wider community.*

A Trusted Family Business

Tobin Brothers is proudly owned and operated by the second and third generation descendants of our founders Leo, Thomas, Phonse and Kevin Tobin.

In recognition of our commitment to family business best practice, Tobin Brothers was the proud recipient of the Family Business of the Year Award (third generation category) in both 1999 and 2004, from the national peak body, Family Business Australia.

As a trusted family business, we also care for our client families by offering the following services.

Specialist Care to Ethnic Communities

Tobin Brothers is proud to be able to provide specialist service and care to a wide range of ethnic and religious communities, including Italian, Greek, Asian, Polish, Spanish, Sri Lankan, Macedonian and Eastern Orthodox communities. Our bi-lingual ethnic Funeral Planners support our client families through all stages of the funeral experience in accordance with their unique cultural and religious requirements.

Frances Tobin Funerals by Women

Whilst women have been involved in funeral service for many years, Frances Tobin Funerals by Women offers a funeral service provided exclusively by women. Many families choose Frances Tobin Funerals by Women for our high level of personalised care and understanding, and our attention to every detail.

Others do so because they simply feel more comfortable talking to a woman about their individual needs.

The services of Frances Tobin Funerals by Women are available throughout the network of Tobin Brothers branches and chapels. To find out more about Frances Tobin Funerals by Women, please phone:

(03) 9596 8144.

After Care Services

At Tobin Brothers, we understand that life often changes, and can be very difficult after we lose someone we love. That's why we provide our client families with a range of optional support services in the months following the day of the funeral. Families can choose to participate in:

- *Our unique Tribute Trees Program, through which a living memorial is planted to help regenerate our native forests (see page 13).*
- *One of our Christmas Remembrance Services, which assists individuals and families who are bereaved and wish to reflect on the person they have lost.*
- *All Souls Day Masses held in November (primarily for Roman Catholic families).*
- *Our Remembering our Angels Services, held in November each year, which provide families who have lost a baby or young child with support and an opportunity to reflect.*

Shortly after the funeral, we also provide families with our Sunrise Journey compact disc, as a special way to reflect on their loved one.





Competency
COMPETENCY

*Our professional competency,
guidance & expertise.*

Experience, Reliability & Trust

A funeral is an important family event, and should only be entrusted to a funeral director who understands the unique personal and cultural needs of your family.

Assisting your family with arranging and conducting a funeral requires the involvement of a team of trained professionals, and often involves up to four days of preparation and planning.

As one of Australia's most respected funeral companies, Tobin Brothers has been serving families with experience, reliability and trust since 1934.

This reputation has been essentially gained through our commitment to the ongoing professional development of our caring and competent staff, many of whom have worked with us for well over 10 years.

Services, Options & Prices

Death can occur under many different circumstances; at home, abroad, unexpectedly or in a hospital or nursing home, and there are so many considerations.

That's why we established our Funeral Advice Line, where our specialist Consultants have the time to listen, and provide obligation-free guidance and advice in relation to the many decisions and choices that need to be made.

Today, some people prefer to obtain a detailed fee proposal before formally engaging a funeral director.

The cost of a funeral will invariably reflect the level of service, the quality and availability of facilities, and the range of options the funeral director in question is able to provide. For example, some funeral directors advertise their ability to provide service on a 24-hour basis, but in fact only operate from a single shop-front location. They may out source many of their services, including mortuary care, and as such do not have the facilities or resources to serve your family in the manner you may require.

Our Funeral Advice Line Consultants will provide an itemised fee proposal, outlining all of the services and costs involved with the funeral, so as to reflect the life of your loved one and your family's needs.

There are generally five main components associated with the cost of a funeral:

1. OUR PROFESSIONAL SERVICE FEE

At Tobin Brothers, we recognise that a funeral is an important way for families and communities to celebrate the life, culture and interests of those we have loved. Assisting your family with arranging a funeral requires the input of a team of caring, creative and professional staff, and often involves many days of preparation and planning, as well as several hours of involvement from a number of staff on the day of the funeral itself.

Our Professional Service Fee incorporates the various tasks and services typically involved in arranging, planning and conducting a funeral, including:

- *Guidance, expertise and care from a team of experienced, professionally trained staff (available 24 hours a day, 365 days a year).*
- *Transfer of the deceased from the place of death into our care.*
- *Provision of mortuary care by experienced and qualified embalming staff at one of our accredited mortuary facilities.*
- *Availability of our chapels/offices (in 20/22 locations) for the initial arrangement meeting, the viewing and or vigil and for the service and refreshments.*
- *Placement of death and funeral notices in the newspaper(s) and on our website.*
- *Registration of death with the office of Births, Deaths and Marriages.*

- *Making arrangements with the cemetery or crematorium.*
- *Liaising with the celebrant/clergy.*
- *Liaising with the florist, caterer, musician and other service providers.*
- *Provision of all necessary staff and vehicles on the day of the funeral.*
- *Provision of advice and support following the funeral, including our Tribute Trees program.*

Additional products and services are also available, such as:

- *Our range of contemporary Memorial Books.*
- *Our Memories and Tributes offerings, which celebrate lives using printed stationery items, DVD presentations and on-line memorialisation. To gain more information on these products and services see Pages 11, 18 and 19 or visit: **www.memoriesandtributes.com.au**.*
- *Our unique Family Funeral Coach, a custom-built funeral vehicle, which allows up to 12 family members (and/or friends) to travel together. For more details see page 17.*

2. COFFIN OR CASKET

Choosing a coffin or casket is an important aspect of arranging a funeral. At Tobin Brothers, we recognise that your choice will depend on many things, including:

- *The wishes or personality of the person who has died.*
- *The shape, design or colour of the coffin/casket.*
- *Religious or cultural backgrounds.*
- *Whether the funeral is a burial or cremation.*
- *Budgetary or environmental considerations.*
- *A preference for either a contemporary or more traditional style.*

THE DIFFERENCE BETWEEN A COFFIN AND A CASKET



Casket

A casket is rectangular in shape and has a hinged lid.



Coffin

A coffin is tapered at the shoulder and has a removable lid.



We therefore offer a wide range of coffins and caskets, which vary in many ways, including their shape, construction, design, workmanship, colour and other components, such as the handles and drapery. To assist you with making this important decision we have developed a coffin and casket brochure that details our wide range of coffins and caskets.

3. CEMETERY AND CREMATORIA CHARGES

These charges are set by the individual cemeteries and crematoria and do not vary between funeral companies.

4. OPTIONS TO CELEBRATE A LIFE

At Tobin Brothers, we have introduced a number of initiatives that allow families to celebrate the life of their loved one in new and creative ways. For more information, please see page 16, or visit the Memories and Tributes website on:

www.memoriesandtributes.com.au

5. DISBURSEMENTS (OUT OF POCKET EXPENSES)

Often, a range of additional services and fees are involved with a funeral. We would generally pay for these on your behalf and itemise them on our account as disbursements. Typical disbursements include:

- *Cemetery/Crematoria fees.*
- *Death Certificate.*
- *Cremation Certificate (if required).*
- *Newspaper notices.*
- *Floral tributes.*
- *Clergy or Celebrant fees.*
- *Vocalist/Musician fees.*
- *Catering.*



Community
COMMUNITY

Our active involvement in the community.

A Recognised Community Leader

Over the years, Tobin Brothers has become recognised as both an industry and community leader.

As well as supporting a range of causes, charities, religious groups and community organisations, Tobin Brothers is a recognised educator in the field of death and bereavement and offers a variety of unique public remembrance events each year. This commitment to the betterment of our wider community is reflected in the following initiatives.

Tribute Trees Program

Perhaps the most lasting legacy we can leave when we die is a gift to our environment.

That's why we created our unique Tribute Trees Program, which provides client families with a living memorial that also helps restore our native forests.

Tribute Trees has been developed in conjunction with Greening Australia and Parks Victoria, and is a truly unique way to remember a loved one.

There is no additional cost to be involved in the program, and families are able to participate in the planting process that we hold each year, or you are welcome to visit the site at any other time.



Community Education

Education programs can be individually designed to suit the needs of any organisation wishing to improve people's confidence in dealing with the difficult issues surrounding death and grief. Some possible topics include:

- *Compassionate communication.*
- *Understanding grief and loss.*
- *What happens next? Funeral and embalming processes.*
- *Loss of infants and children.*
- *Supporting people in grief.*
- *Using grief to grow personally and in a community or organisation.*
- *Multi-cultural and multi-faith issues surrounding loss and grief.*

Tobin Brothers Foundation

Established in 1984 to mark the Company's 50th anniversary, the Tobin Brothers Foundation makes annual grants to organisations and individuals whose work can be shown to have meaningful "community benefit". Since its commencement, the Foundation has awarded over 200 separate monetary awards totalling over \$300,000 to an array of worthy community groups.

Grants are made annually and applications can be obtained by contacting our North Melbourne branch on: **(03) 9328 3999**.





LOVE

loved unconditional

MEMORIES

recalled treasured

CONVERSATION

beliefs

vibrant memorable

INSPIRATION

values

SMILES

unexpected free infectious

FAMILY

bonds

TRUTH

testimony

TOUCH

tends

Creativity
CREATIVITY

Our creativity & willingness to change.

Responding to Changing Needs

As a recognised innovator within the funeral industry, Tobin Brothers has responded creatively to the changing needs of families, through initiatives such as:

- *Our Fixed Price Funeral Plan, which enables people to arrange and pay for a funeral in advance.*
- *Frances Tobin Funerals by Women, which provides funerals staffed exclusively by women.*
- *Our Tribute Trees Program, which provides families with a living memorial that also helps restore our native forests.*

More recently, we have introduced a number of new services that allow families to celebrate the life of their loved one in new and creative ways.

Family Funeral Coach

For many people, accompanying their loved one to and from the service and cemetery is an important aspect of a funeral. The Tobin Brothers Family Funeral Coach is a custom built funeral vehicle that allows up to 12 family members (and/or friends) to travel together with their loved one's coffin to and from the funeral service and cemetery or crematorium.

Alternatively, families can choose to be together in the Family Funeral Coach, and the coffin can travel separately in a hearse in the traditional way.

Families who choose this unique vehicle experience an unparalleled level of personal care and attention during the journey from an on-board host.

Enviro Rental Casket

This innovative casket comprises a simple particle board inner capsule, encased in a more attractive outer façade, which is removed prior to the cremation. With only the simple inner capsule being cremated, the Enviro Rental Casket allows families who are concerned about the environment to choose a casket with a traditional appearance, but at a more economical price.



Memories & Tributes Products

Today, many families utilise our in-house Memories and Tributes Consultants to prepare and design a variety of highly personalised special keepsakes for those who attend the funeral, such as:

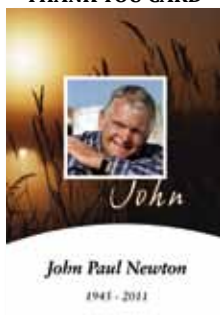
- *Orders of Service.*
- *Thank you cards.*
- *Memento Cards.*
- *Service booklets (for Catholic families, we are able to prepare and design personalised Mass booklets).*
- *Portraits of Life Banners.*

To view our comprehensive range of Memories and Tributes products and designs, please ask your Funeral Planner for one of our Memories and Tributes sales packs.

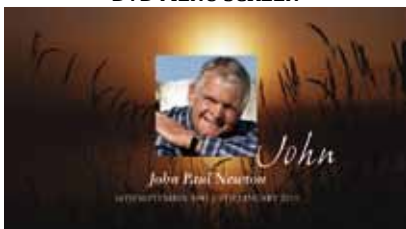
ORDER OF SERVICE



THANK YOU CARD



DVD MENU SCREEN



Celebrated Moments DVD

Our in-house Tributes Consultants help families remember their loved one through a Celebrated Moments DVD. The DVD is a moving montage of treasured photographic moments selected from your family photo archives. Your special family images are brought to the screen against a themed background of music and suitable on-screen text. The DVD capturing the special moments of the deceased's life is shown during the funeral service, and is given to the family as a permanent tribute.

Interactive Website

Our interactive website allows family and friends to post messages of condolence and share with others their emotions and feelings about the loss of a special person. You also have the ability to light an online Tribute Candle.

Online Tribute Sites

Our Funeral Planners can assist you to develop an online Tribute Site devoted to the life of the deceased including photos, eulogies and messages of condolence.

Memorial Books

Our range of contemporary Memorial Books allow mourners attending the funeral service to record their name.

Other Creative Products and Services

Our caring Funeral Planners are trained to encourage families to celebrate the life of their loved one in the ways that best reflect their life. We are therefore able to arrange a variety of creative experiences to help celebrate a life, including:

- *Live or recorded music.*
- *Catered refreshments.*
- *Release of doves, butterflies or helium balloons.*
- *Professional photography.*
- *Candle lighting.*
- *Use of life symbols.*
- *Selection of an appropriate venue for the funeral.*
- *Webcasting.*





Contemporary
CONTEMPORARY

Our desire to be innovative & contemporary.

Contemporary Approach

Recently, Tobin Brothers introduced a new Company logo: a floral symbol reflecting our belief that a funeral can be a celebration of life, and to project a warmer, more contemporary image. This desire to be contemporary is reflected by:

- *Our network of 22 branches across Melbourne and Echuca, the majority of which have contemporary chapel, viewing, DVD/plasma, audio and refreshment facilities.*
- *Our fleet of up-to-date funeral vehicles, including our unique new Family Funeral Coach.*
- *Our range of innovative service initiatives.*
- *Our stylish Company uniform, which highlights the professionalism and competency of our caring staff.*
- *Our interactive website, which provides clear and practical information about our services together with the ability for family/friends to light a Tribute Candle, send flowers or a message of condolence to those we are serving.*





Celebration
CELEBRATION

*Our belief that a funeral can
be a celebration of life.*

Celebrating in a Variety of Ways

The life of a loved one can be celebrated in a variety of ways. Many people have an affiliation or involvement in a Church community, and will choose to have the service there.

Others may prefer to use a funeral director's or a crematorium chapel, or have the service at some other place of significance, such as the family home, a reception venue, a sporting club, a park or a community hall or facility.

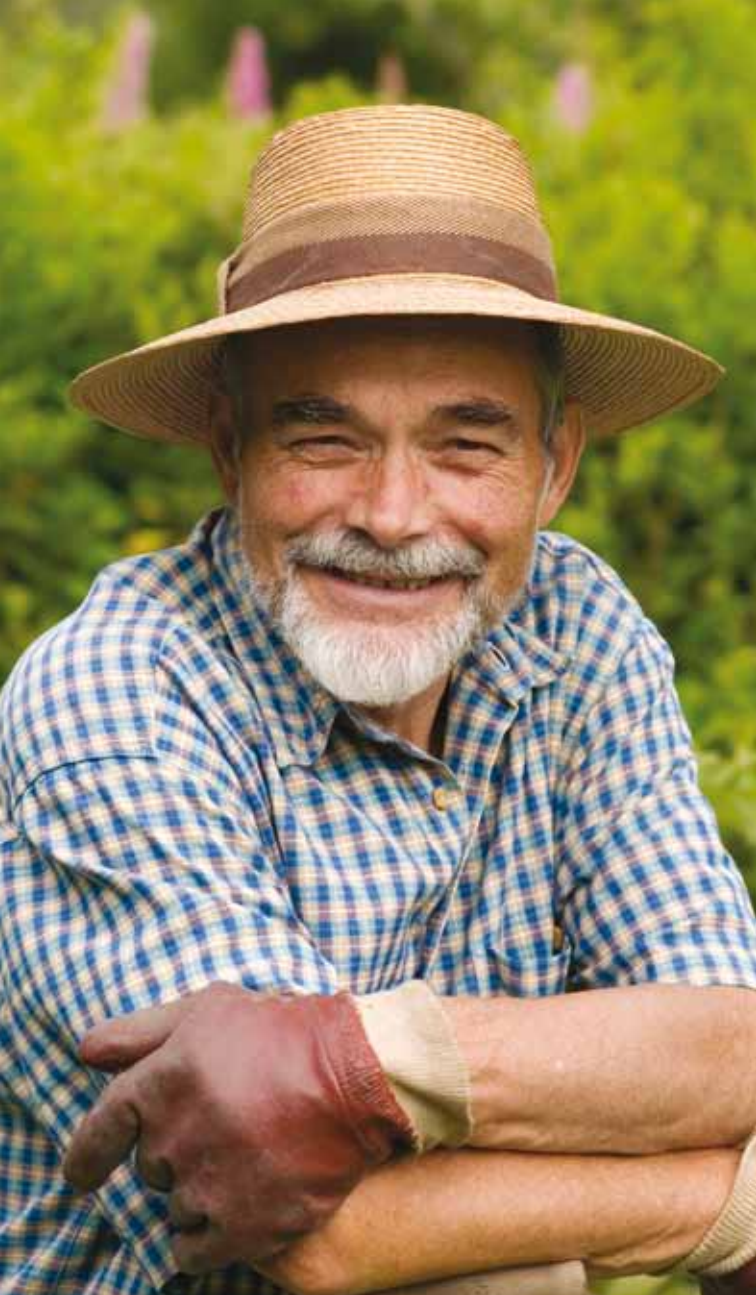
Services can be conducted by clergy, a civil celebrant or even a family member or friend.

A funeral can be a celebration of life, and can be tailored to include personal touches, such as photographs, readings, music and memorabilia, to reflect the deceased's life and interests.

The most common types of funeral services are broadly described below:

- **Dual Service Funeral**
This style of funeral begins with a service at a church, funeral chapel or place of significance, followed by a procession to the cemetery or crematorium for a final committal ceremony.
- **Single Service Funeral**
A single service funeral can take place at one of our funeral chapels, a church, a crematorium chapel, at the graveside, or even at a special place such as a park or community hall. This service incorporates a final committal process, and there is no procession to the cemetery or crematorium.
- **Memorial Service**
A memorial service takes place after a private, non-attended burial or cremation at any of the places referred to above.





Fixed Price Funeral Plan
FIXED PRICE FUNERAL PLAN
How would you like to be remembered?

A Tobin Brothers Fixed Price Funeral Plan... Because the last thing you can do for your family can be done so well.

Perhaps the best time to arrange a funeral is before it's needed, without the emotion and stress that often accompanies a death. Today, arranging your funeral in advance is as much a part of caring for your family as preparing a Will and purchasing insurance. It also helps you decide exactly how you would like to be remembered.

At Tobin Brothers there are two ways to enter into a Fixed Price Funeral Plan; you can either meet with one of our specialist Funeral Plan Consultants or you can make the arrangements yourself via the convenience and anonymity of our website.

Peace of Mind for You and Your Family

“When Dad died, the last thing any of us wanted to do was to make decisions. We were so grateful that he had pre-paid his funeral with Tobin Brothers. Knowing that everything was already planned, the way he wanted it, allowed us to grieve in peace.”

- Tobin Brothers Client

A Tobin Brothers Fixed Price Funeral Plan provides peace of mind for you and your family by:

- *Ensuring that you're not leaving your family with all of the decisions, details and costs.*
- *Enabling you to decide exactly how you would like to be remembered.*
- *Fixing the price of the funeral and securely investing your funds for the future.*

Financial Security

“My financial planner suggested a pre-paid funeral and emphasised that I check to make sure the funeral director invested my money in compliance with current Victorian legislation.”

- Tobin Brothers Fixed Price Funeral Client since 1997



A Tobin Brothers Fixed Price Funeral Plan also provides the following financial benefits:

- *The cost of the funeral is fixed forever, regardless of future price increases.*
- *Your money is securely invested in a Bendigo Fund Bond, which is capital guaranteed by the Australian Friendly Society Ltd ABN 29 087 648 851.*
- *Your pension is protected – your investment is not subject to the income or assets test, and therefore has no effect on your pension entitlement.*
- *Your money is invested in strict accordance with the Funerals (Pre-paid Money) Act 1993 (Vic) and cannot be accessed until the funeral is provided.*

Payment Terms

You can choose to pay for a Fixed Price Funeral Plan in one lump sum, or by instalments through our Tailored Funeral Plan.

Other Important Facts

- **Agreement Flexibility**
If your family requests additional services, these can be selected at the time of the funeral.
- **Dual Coverage**
Your Tobin Brothers Fixed Price Funeral Plan can be purchased in joint names. This allows couples to provide for all the costs associated with one funeral, thereby alleviating any financial burden on the surviving spouse.
- **Moving Interstate or Overseas**
Should you move interstate or overseas, and it is impractical for Tobin Brothers to carry out your funeral, your investment will be assigned back to your estate or arrangements made with another funeral director.



- **Travel Protection Insurance**

If you are more than 70km from home when death occurs, there are additional costs associated with transfer, preparation and transportation. Travel Protection Insurance covers these costs from anywhere in Australia. (Conditions apply)

Statement of Wishes™

Some people do not wish to formalise funeral arrangements through a Fixed Price Funeral Plan, but gain peace of mind by recording their wishes in writing, without financial commitment. Tobin Brothers also provides this service, by enabling families to meet with us to prearrange a Statement of Wishes™, which we retain in our records for future reference.

The Next Step

“I was surprised how easy it was to pre-arrange my funeral. I took my time, and made my decisions when I was ready. The whole process was easy, and a lot less confronting than I expected.”

- Frances Tobin Funerals by Women client since 1995

Arranging a Fixed Price Funeral Plan is simple. One of our caring Consultants can meet with you in your home, or at one of our branches, to guide you through the process.

All decisions and costs are contained in a Funeral Plan Contract, which we suggest you file with your other important papers and advise at least one family member of its existence.

To arrange an obligation-free appointment, or obtain a detailed fee proposal, call our Funeral Advice Line where our specialist Consultants have time to listen, and provide guidance and advice in relation to the many decisions and choices that need to be made.



TOBIN BROTHERS CHAPEL LOCATIONS

ASHBURTON 364 Warrigal Road (03) 9885 5288

(Herbert King Funerals)

BERWICK 21 Lyall Road (03) 9796 2866

BRIGHTON 129 Martin Street (03) 9596 8144

(Office only)

(Frances Tobin Funerals by Women)

CHELTENHAM 147 Park Road (03) 9583 0644

CRANBOURNE 210 Sladen Street (03) 5996 7211

DONCASTER 816 Doncaster Road (03) 9840 1155

EAST BURWOOD 294 Burwood Hwy (03) 9886 1600

ECHUCA 457 High Street (03) 5480 1111

FRANKSTON 232 Cranbourne Road (03) 9775 5022

GLENROY 111 Wheatsheaf Road (03) 9306 7211

MALVERN 1382 High Street (03) 9576 0433

MOONEE PONDS 65 Waverley Street (03) 9337 7477

MOUNT MARTHA 604 Esplanade (03) 5975 2233

NOBLE PARK 505 Princes Hwy (03) 9558 4999

NTH MELBOURNE 189 Boundary Road (03) 9328 3999

RICHMOND 174 Lennox Street (03) 9428 1244

(Herbert King Funerals)

RINGWOOD 331 Maroondah Hwy (03) 9870 8011

ROSEBUD 39A Boneo Road (03) 5986 1200

ST ALBANS 364 Main Road West (03) 9364 0099

SUNBURY 22 Barkly Street (03) 9740 9500

SUNSHINE 330 Hampshire Road (03) 9364 8711

THOMASTOWN 238 Settlement Road (03) 9464 0411

(Abbey Funerals)

WERRIBEE 35 Synnot Street (03) 9741 4544







TOBIN BROTHERS

FUNERALS

Celebrating Lives

Frances Tobin
FUNERALS BY WOMEN



Abbey
FUNERALS

Herbert King
FUNERALS

For 24 Hour Service & Enquiries please telephone
our Funeral Advice Line: **(03) 9373 7000**
www.tobinbrothers.com.au

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