

non-WAFDA directors from competing for the supply of funeral services to fund members and do not adversely affect those directors with respect to that competition. The APL maintains its previous policy of ensuring that members and next-of-kin are not encouraged to use or not use any particular funeral director, whether or not that funeral director is a member of the WAFDA, save for the fact that the concessional rates charged by those funeral funds who have agreements with the WAFDA are identified. The extent to which non-WAFDA funeral directors are able to compete with members of the WAFDA with respect to the APL funeral fund is now further ensured by the fact that the APL is entering into fixed concessional rate agreements with non-WAFDA members.

59. It should also be noted that the next-of-kin of the funeral fund members are entitled to choose whichever funeral director they wish to perform the funeral of the fund member concerned. As set out in section 2 of these submissions, a designated procedure exists to pay funeral fees to funeral directors from the fund even if the funeral director used has not entered into any fixed concessional rate with the APL.
60. Indeed, the right of members of the funeral fund and their personal representatives to choose non-WAFDA funeral directors and the fact that the APL will not take any steps or engage in any conduct that might limit the ability of members and their personal representatives to choose the funeral director they see fit or to negotiate fees and charges is specifically provided for in clause 15(b) of the proposed contract between the APL and the WAFDA (annexure "A").
61. The APL also submits that the finding by the Commission in 1990 that the agreements do not prevent competition between WAFDA members in that WAFDA members would not otherwise offer better terms or prices to fund members is a finding of fact that still applies. The APL believes that the cost of funeral services it has negotiated with funeral directors is as low as is possible in the circumstances and this belief is supported by the fact that

membership of the funeral fund exceeds 6,300 persons with total fund holdings held in trust exceeding \$9 million.

62. Funeral fund members have a freedom of choice, both as to the selection of a funeral director and, indeed, as to whether or not they remain in the funeral fund. Persons are entitled to leave the funeral fund and receive a reimbursement of all contributions that they have made to the fund, excluding allowed bonuses.
63. In considering the "future with-and-without test" in this case, it is submitted by the APL that any cessation of the system of having set concessional funeral fees charged by competing funeral directors would result in a loss of the public benefit identified in section 5 of these submissions that flows from that system. Without the agreeing of a set fee, any agreement by competing funeral directors to provide a minimum stipulated funeral service would become largely meaningless. The attractiveness of the funeral fund to members and the ability of the APL to manage the fund would be so detrimentally effected that it is highly likely that the fund would not be able to continue. The significant public benefit that has been identified would subsequently be lost.

7. APPLICATION FOR INTERIM AUTHORISATION

64. It is submitted by the APL that it is appropriate in this case for interim authorisation to be provided.
65. It is reiterated that the APL believes that it is likely that the APL funeral fund will be unable to continue if the system of having agreements with the WAFDA and non-WAFDA funeral directors of having fixed concessional rate funerals is ended. As is evident by the fact that similar arrangements have

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been the subject of applications for authorisation by the WAFDA in 1986 and 1990, the agreement with the WAFDA whereby a fixed concessional rate funeral fee is agreed with the APL is a long-standing arrangement.

66. It should be noted that if any breach of the TPA exists in this case by virtue of there being price fixing, the APL is not a principal offender in that it is not a funeral director and is not in competition with any of the other relevant parties. The unusual situation exists in this case where the APL is making application for authorisation, rather than the principal parties to any price fixing agreement. This is due to the fact that it is the APL and the members of its funeral fund that stand to be severely detrimentally affected if the process of having fixed concessional rate funerals was entered.
67. It is submitted that in cases such as this where the existing position has been in place for a considerable period of time and produces the significant public benefit that has been identified in section 5 of these submissions, it is appropriate for interim authorisation to be granted pending the final determination by the ACCC of this application for authorisation.

8. CONCLUSION

68. For the reasons set out in these submission, the APL submits that authorisation of the proposed agreements between the APL and the WAFDA and between the APL and certain non-WAFDA members to provide a concessional rate for funeral services is warranted. In particular any anti-competitive effect of these agreements is outweighed considerably by the resulting public benefit.
69. Should the ACCC wish to discuss any of the provisions of the agreements the subject of this application for authorisation or should the ACCC require any further information, the ACCC is invited to contact the APL's legal advisers, McCallum Donovan Sweeney.

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This Funeral Agreement

is made on the day of between the following parties:

1. **Western Australian Funeral Directors Association (Incorporated)**
180 Hay Street, East Perth, Western Australia
(WAFDA)
2. **Australian Pensioners League of WA (Incorporated)**
of 159 Adelaide Terrace, Perth, Western Australia
(The League)

Recitals

- A. The League is desirous of making arrangements for the conduct of funerals for such of its members who are at the time of their respective deaths belonging to the Funeral Fund conducted by the League.
- B. The members of the WAFDA have severally agreed to conduct such funerals on the terms and conditions hereinafter set out.
- C. The WAFDA, in accordance with clauses 5 and 9 of its Rules enters into this agreement on behalf of the Contractors.

The parties agree

In consideration of, amongst other things, the mutual promises contained in this agreement

1. (a) The WAFDA agrees (for and on behalf of each of the Contractors) with the League (for and on behalf of Members) that on reasonable notice being given to one of the Contractors and on receipt of the authorities hereinafter set out that any such Contractor will provide a funeral to leave the Contractor's chapel for any Member who dies during the term of this agreement or any extension thereof and to whose funeral this agreement applies as hereinafter provided.
- (b) A Contractor in the country is deemed to be located outside the area subject to Clause 9 (a).
- (c) Except by negotiation with the Contractor:
 - (i) Funerals will not be carried out on Saturdays, Sundays or Public Holidays.
 - (ii) Burials will be confined to existing Metropolitan cemeteries.
 - (iii) Burials will be confined to the public cemetery or cemeteries within ten (10) kilometres from the premises of a contractor in the country
2. For each such funeral the Contractor shall supply as a minimum specification, a coffin of good material and workmanship with veneer finish mounted with four handles and inscribed nameplate, and internally trimmed with basic drapery. The Contractor shall also supply a hearse for the proper conveyance of the Member's remains to the cemetery and one mourning coach to accommodate four (4) passengers for the conveyance of the mourners from the funeral parlour to the cemetery.

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3. The League shall pay to the Contractor for each such funeral (whither a burial or cremation) during the period of operation of this agreement (*an amount*) specified in Schedule 1 to this agreement (the "period") such fee as the Contractor shall agree with the person authorised to arrange the funeral, Such fees shall not include nor cover the Minister's offering for the funeral service nor cemetery charges nor the cost of obtaining the permit to cremate nor the cost of the disposal of the ashes nor the cost of press notices and floral tributes, or any other disbursement requested by the person authorised to arrange the funeral. The said charges shall be payable by the personal representatives of the deceased Member to the Contractor.
4. (a) In all cases the Contractor shall in addition to the charges referred to in Clause 3, be entitled to receive the following further and additional charges if the services to which such charges relate are requested in writing by the personal representatives or the person arranging the funeral of the deceased Member, such charges to be agreed with and paid by the person making the request, but in no event shall such charges be more than as follows:
 - (i) an amount equal to the total of the fees (if any) paid by the Contractor in respect of a private grave, the removal and replacements or provision of a head stone or other monumental works, the disposal or preservation of ashes or the provision of cremation memorials.
 - (ii) where the funeral is to leave from some place other than the Contractor's funeral parlour, for the increase in kilometres travelled over and above the kilometres from the Contractor's funeral parlour to the cemetery, at the rate not more than the amount specified in item 3 of the Schedule.
 - (iii) where the funeral service is to be held at a church in lieu of the Contractor's chapel, an amount not more than the amount specified in item 4 of the Schedule.
 - (iv) where any extra mourning coaches are required an extra fee of not more than the amount specified in item 5 of the Schedule.
 - (v) where the remains of the deceased member are required to be removed from the place of death outside the Contractor's normal working hours a fee of not more than the amount specified in item 6 of the Schedule.
 - (vi) where a funeral is arranged outside the Contractor's normal working hours a fee of not more than the amount specified in item 7 of the Schedule.
 - (vii) use of chapel outside of normal working hours a fee of not more than the amount specified in item 8 of the Schedule.
 - (viii) for funerals held in conjunction with another funeral director, a fee of not more than the amount specified in item 9 of the Schedule.
 - (ix) for choice of a superior coffin an allowance of not more than the amount specified in item 10 of the Schedule.

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- (b) This agreement will not be invalidated by the written request of the representative of the deceased Member for the supply of services or goods other than those stipulated in clauses 1, 2 and 3 of this agreement PROVIDED HOWEVER that payment for such additional expenses (if any) are to be the responsibility of the person making the request. Such written request to be obtained by the Contractor.
5. The League when authorising the conduct of a funeral pursuant to this agreement shall do so by an Officer of the League duly authorised on its behalf and the League shall also procure the authorisation of the funeral and the conduct thereof by a relative or other person entitled to do so who shall be the person liable to pay the cost thereof under the provisions of Clause 3 thereof.
6. In any case where by operation of the law the estate of the deceased Member is entitled to recover the amount of funeral expenses from some other person or persons the Contractor may at its option make such charges in lieu of those under this agreement as may properly and usually be made for the conduct of the funeral of a person other than a member of the League's Funeral Fund.
7. All charges properly payable by the League shall be paid within fourteen (14) days of the receipt of the League of the appropriate account from the Contractor.
8. This agreement (subject to clauses 9, 10, and 11 below) effective, and shall apply to the funeral of any deceased Member held during the Period.
9. This agreement shall apply only to funerals of those members of the League's Funeral Fund who died within the region delineated as follows:
- (a) Fifty kilometres north and south of Perth CBD, West of the Brand and South Western Highways and the foothills of the Darling Range. Northern point is Yanchep. Southern point is just south of Port Kennedy (Rockingham).
- (b) Ten kilometres from the premises of a Contractor who is located in the country PROVIDED THAT in the case of a Member who dies outside the above region the terms and conditions of this agreement shall apply if the personal representatives of the deceased Member agree to be responsible for all costs incurred in the transfer of the remains of the deceased Member to the Contractor's Funeral Parlour such costs to be calculated at the rate specified in item 11 of the Schedule.
10. For any funeral carried out at a cemetery outside a twenty-kilometre radius of the Contractor's parlour an additional charge of not more than the amount specified in item 12 of the Schedule.
11. In consideration of the agreements on the part of the Contractors hereinbefore contained, the League agrees that it will not during the term of this agreement enrol as members of the Funeral Fund persons other than aged, invalid or widowed pensioners who are in receipt of fringe benefits within the meaning of The Social Services Consolidation Act 1947 and its amendments and Repatriation Act 1920/61 and amendments for the time being in force; or superannuants who at the time of enrolment have been receiving superannuation payments for at least one year; nor shall any member of the Funeral Fund be entitled to the benefits under this agreement until the qualifying period of THREE (3) months has been met.
12. In case any question or difficulty shall arise touching this agreement or anything to be done or performed hereunder then the same shall be referred to a single arbitrator in case the parties can agree upon one otherwise to two arbitrators one to be appointed by each party to the differences under and in accordance with the provisions of the Arbitration Act 1895 of any statutory modification thereof for the time being in force.

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13. The League undertakes to provide the Contractors with statistics as at the last day of February in each year, of superannuants admitted to the Fund in the previous year.
14. WAFDA, the Contractors and the League confirm and agree that this agreement is for the behalf of, and enforceable by, the League, Members and the personal representative of any Member whose funeral is held during the Period.
15. WAFDA, the Contractors and the League confirm and agree that:
 - (a) the fees and charges provided in this Agreement are fixed price charges for the duration of this Agreement.
 - (b) Members and their personal representatives are free to choose, for the conduct of the funeral, a funeral director who is not a member of the WAFDA and that the League will not take any steps or engage in any conduct that might limit the ability of Members and/or their personal representatives to negotiate such fees and charges, and choose such funeral director as they see fit.

Signed for
The Western Australian Funeral
Directors Association (Incorporated)
by its representative
in the presence of

Witness

WAFDA Representative/s

Name (please print)

Name/s (please print)

Date

Date

Signed for
The Australian Pensioners' League
of WA (Incorporated)
by its representative
in the presence of:

Witness

APL Representative/s

Name (please print)

Name/s (please print)

Date

Date

SCHEDULE (Inclusive of GST)

- Item 1 1st day of __ (Date) ____ to the ____ day of __ (Date) ____
- Item 2 (AN AMOUNT)
- Item 3 (AN AMOUNT) per kilometre for the hearse and for the mourning coach.
- Item 4 (AN AMOUNT) for waiting time plus the offering to the minister for the conduct of the service.
- Item 5 (AN AMOUNT) for each additional 4 passenger sedan mourning coach and an hourly rate of (AN AMOUNT) per hour for each additional limousine mourning coach.
- Item 6 (AN AMOUNT)
- Item 7 (AN AMOUNT)
- Item 8 (AN AMOUNT)
- Item 9 (AN AMOUNT)
- Item 10 (AN AMOUNT)
- Item 11 (AN AMOUNT) per kilometre for every kilometre travelled outside of such radii.
- Item 12 (AN AMOUNT) per kilometre for a hearse and for a mourning coach shall apply.

Initial for APL

Initial for WAFDA

PENSION No. MEMBERSHIP No. BRANCH

AUSTRALIAN PENSIONERS' LEAGUE OF WESTERN AUSTRALIA (INC)

FUNERAL FUND CONTRACT



OFFICE HOURS:
9.00am to 4.30pm
Monday to Friday

**RELATING TO COSTS ASSOCIATED ONLY WITH
FUNERAL DIRECTORS PROFESSIONAL SERVICE FEES
AS REQUIRED FOR EITHER BURIAL OR CREMATION**

**THIS IS A LEGAL CONTRACT.
PLEASE READ CAREFULLY BEFORE SIGNING AND PLEASE ENSURE
YOU READ AND FULLY UNDERSTAND THE PUBLICATION TITLED
"THE FUNERAL FUND SCHEME" THE TERMS OF WHICH ARE
EXPRESSLY INCORPORATED INTO, AND FORM PART OF THIS
CONTRACT. PLEASE REFER TO "FUNERAL FUND INFORMATION
SHEETS" FOR ADDITIONAL INFORMATION.**

HEAD OFFICE
159 Adelaide Terrace,
Perth 6000
POSTAL ADDRESS:
PO Box 6180
East Perth WA 6892
TEL: (08) 9325 2988
FAX: (08) 9221 1329
COUNTRY
MEMBERS
(FREE CALL)
1800 198 489

Date of Application

I (the Applicant)
(NAME IN BLOCK LETTERS PLEASE)

of
(ADDRESS) (POST CODE)

(Date of Birth) (Ph) apply for membership of the Funeral Fund and agree:

1. GENERAL INFORMATION

Subject to variation from time to time by the Finance and General Purposes Committee in the case of a funeral duly authorised in accordance with the Rules and By-Laws of the League and the Funeral Fund Scheme, the benefits provided to contributing members by the Funeral Fund Scheme shall be :-

(i) The benefit of all or any contracts or arrangements with Funeral Directors now or hereafter entered into by the League for providing to the contributing members the necessary services required and associated with the removal of the deceased from the place of death to the arrival of the funeral "to the gate" of the cemetery at a substantially reduced price.

(ii) The payment to the Funeral Director, or where the deceased member's funeral account has already been paid, to the person who has incurred the cost of the funeral, of the contributing member's funds, including bonuses, the sum total which represents the Funeral Directors Professional Service Fee that is current as at the time of death for the Funeral Fund selected at Point 2 below and being for the purpose of partially offsetting the total cost of the funeral.

In no case shall the League be responsible for providing a funeral, or liable to pay more than the current Funeral Directors Professional Service Fee specified at Point 2 below, together with any future increases that may be required by the Western Australian Funeral Directors Association (in the case of Option A in Point 2 below), or the Independent Funeral Directors (in the case of Option B in Point 2 below), up until the time of death.

In no case shall the League be under any liability whatsoever for, or towards the cost of any funeral unless the same shall first have been duly authorised in accordance with the Rules and By-Laws of the League and the Funeral Fund Scheme.

2. FOR NEW MEMBERS JOINING THE FUND ON OR AFTER:-

- 5 JAN 2001

1st JULY 2000

(PLEASE PRINT DATE)

PERTH

SELECTION OF FUNERAL FUND AND CURRENT FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE**OPTION A: Western Australian Funeral Directors Association**

whose current membership list is attached but is subject to change

Current Price \$.1710.50.. []

Please

OR

OPTION B: Independent Funeral Director

whose current membership list is attached but is subject to change

Current Price \$.1677.50.. []

Fund

Required

THE APPLICANT AGREES TO PAY THE SUM OF THE CURRENT FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE OF \$ FOR THE FUNERAL FUND OPTION SELECTED BY THE APPLICANT IN POINT 2 ABOVE (WHICH REPRESENTS THE COST ASSOCIATED WITH THE PROVISION OF SERVICES AS STATED IN POINT 1 (i) ABOVE AND AS DETAILED ON THE APPLICABLE FUNERAL FUND INFORMATION SHEET) AND A ONCE ONLY ADMINISTRATION FEE OF \$55.00, THE TOTAL SUM BEING:- (IN WORDS)

(\$) EITHER IN A LUMP SUM OR BY A SUBSTANTIAL INITIAL PAYMENT OF NO LESS THAN \$75.00 AND REGULAR INSTALMENTS THEREAFTER.

28th FEBRUARY 2001

The amount of \$ is current to

Thereafter the Funeral Directors Professional Service Fee is subject to annual review by the Western Australian Funeral Directors Association or the Independent Funeral Directors as the case may be. The Applicant agrees to pay any future increases arising from an annual review in addition to the total sum specified above.

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2. FOR NEW MEMBERS JOINING THE FUND (CONTINUED)

THE APPLICANT ACKNOWLEDGES THAT THERE IS A WAITING PERIOD OF 3 MONTHS BEFORE BEING ELIGIBLE TO RECEIVE FUNERAL FUND BENEFITS. SHOULD DEATH OCCUR DURING THE WAITING PERIOD, ONLY THE AMOUNT PAID INTO THE FUND LESS ANY ADMINISTRATION FEE PAID WILL BE REFUNDED TO THE APPLICANT'S LEGAL PERSONAL REPRESENTATIVE.

HOWEVER IF THE FUNERAL DIRECTOR AGREES (IN ITS SOLE DISCRETION) TO OFFER A DISCOUNTED FUNERAL FOR THE BENEFIT OF A DECEASED MEMBER, NOTWITHSTANDING THAT DEATH HAS OCCURRED PRIOR TO THE EXPIRATION OF THE 3 MONTH WAITING PERIOD, THEN, PROVIDED ANY UNPAID CONTRIBUTIONS OF THE DECEASED MEMBER ARE PAID BY THE NEXT OF KIN OR BY ANY OTHER PERSON, THEN FULL FUNERAL FUND BENEFITS SHALL BE PAID BY THE LEAGUE AS IF THE DECEASED MEMBER HAD PAID ALL CONTRIBUTIONS DUE UP TO THE DATE OF DECEASE.

THE APPLICANT FURTHER ACKNOWLEDGES THAT IF AFTER THE THREE MONTH WAITING PERIOD HAS ELAPSED, ANY UNPAID CONTRIBUTIONS OF A DECEASED MEMBER WHICH ARE NOT MORE THAN ONE YEAR OVERDUE ARE PAID BY THE NEXT OF KIN OR BY ANY OTHER PERSON, THEN FULL FUNERAL FUND BENEFITS SHALL BE PAID BY THE LEAGUE AS IF THE DECEASED MEMBER HAD PAID ALL CONTRIBUTIONS DUE UP TO THE DATE OF DECEASE.

3. FUNERAL FUND SCHEME

The Applicant understands that each year the League shall determine the annual membership fees payable by the Applicant. Payment of this membership fee shall entitle the Applicant to participate in any arrangements made with the Funeral Directors for providing the necessary services requested and associated with the arrival of funeral "to the gate" of the cemetery at a substantially reduced price as stated in Point 1 (i) of this contract.

It also entitles the Applicant to any benefit or bonus (which is only payable on death) as determined by the League from time to time. This benefit or bonus will be credited towards offsetting or partially offsetting any increase in Funeral Fund Contract price as requested by the Western Australian Funeral Directors Association or the Independent Funeral Directors (depending upon the option the Applicant has selected in Point 2 of this contract), if and when the necessity arises.

Failure to pay the annual membership fee may result in the League cancelling the Funeral Fund Contract, and refunding all payments made by the Applicant less any outstanding membership fees and administration fee paid. However if this membership fee is not paid by the due date, and to prevent the member's Funeral Fund Contract being cancelled, the League may withdraw from the member's Funeral Fund entitlement, such amount required to pay the outstanding membership fee. The Applicant irrevocably appoints the League as agent and attorney of the Applicant for THIS purpose.

4. DECLARATION

THE APPLICANT DECLARES THAT, HAVING READ AND UNDERSTOOD THIS CONTRACT AND THE PUBLICATION TITLED 'THE FUNERAL FUND SCHEME', THE APPLICANT ENTERS INTO THIS FUNERAL FUND CONTRACT VOLUNTARILY WITH FULL KNOWLEDGE OF THE BENEFITS TO WHICH THE APPLICANT IS ENTITLED AS A MEMBER OF THE FUNERAL FUND SCHEME.

SIGNED BY THE APPLICANT
OR

Signed for and on behalf of
the Applicant by the Applicant's
attorney/administrator

(delete
whichever
is not
applicable)

(If attorney/administrator signing, please print name)

before me :

SIGNATURE OF WITNESS

NAME OF WITNESS (please print)

ADDRESS OF WITNESS

DATE OF SIGNING

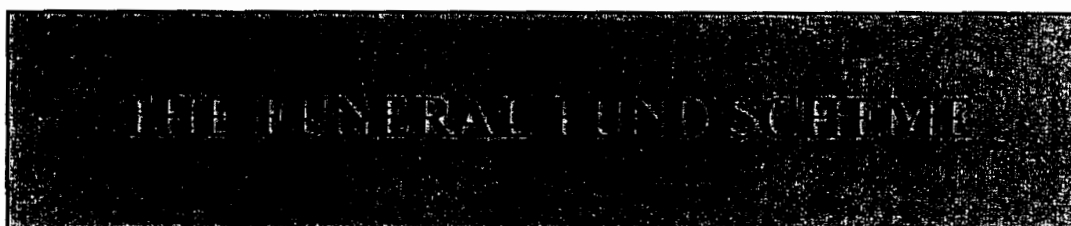
NEXT OF KIN (Not Spouse):

Name

Address

Relationship to member

Telephone No



EFFECTIVE FROM JULY 1, 2000

**AUSTRALIAN PENSIONERS' LEAGUE
OF WA (INC)**

**159 ADELAIDE TERRACE, PERTH WA 6000
TEL (08) 9325 2988 FAX(08) 9221 1329
COUNTRY TOLL FREE 1800 198 489
Email: aplwa@bigpond.com**

ACCC

~ 5 JAN 2001

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THE FUNERAL FUND SCHEME

PURPOSE OF FUND

The Funeral Fund exists to enable members to prepay costs associated with the Funeral Directors' Professional Service Fee relating to either a burial or cremation and this fee consists of the cost of the necessary services required and associated with the removal of the deceased from the place of death to the arrival of the funeral "to the gate" of the cemetery at a substantially reduced price.

GENERAL INFORMATION

1. The Funeral Fund Contract form, which is completed and signed by all members when joining the Funeral Fund, is a legal document and members are asked to read it carefully in conjunction with this Funeral Fund Scheme, before signing.
2. Current membership of the League is essential to enable the member to participate in any reduced price funeral arrangements made with the Western Australian Funeral Directors' Association (WAFDA) or any Independent Funeral Director (IFD). This membership fee is due and payable on 1st March each year. Failure to pay the annual membership fee may result in the League cancelling the member's Funeral Fund Contract and refunding all payments made by the member less any outstanding membership fees and any administration fee paid. However if this fee is not paid by the due date, and to prevent the member's Funeral Fund Contract being cancelled, the League may withdraw from the member's Funeral Fund entitlement, such amount required to pay the outstanding membership fee. The member would irrevocably appoint the League as agent and attorney of the member for THIS purpose.
3. No receipts shall be recognised unless given on forms provided by the League.
4. The Funeral Fund is NOT a savings account.
5. Members can prepay the Funeral Fund Contract price (The Funeral Director's Professional Service Fee) in full or by a substantial initial payment and regular instalments.
6. Superannuants are eligible to join the Funeral Fund twelve (12) months after retirement.

AUTHORISATION

In no case shall the League be under any liability whatsoever for or toward the cost of any funeral unless the same shall first have been duly authorised in accordance with the Rules and By-Laws of the League and Funeral Fund Scheme.

BY-LAWS

The Funeral Fund By-Laws may provide for such matters as the terms and conditions upon which funeral benefits are paid, the items covered and included in the funeral benefit, waiting period upon enrolment, and any other matter the Finance and General Purposes Committee may deem fit.

Notice of all amendments to By-Laws shall be posted to the Secretary of each Branch and a record of such titles shall be kept in an official book for that purpose at the Head Office of the League.

MANAGEMENT OF FUND

The management of the Funeral Fund and matters relating thereto, shall be controlled by the Finance and General Purposes Committee.

Among other things, the amount of the initial Funeral Fund Contract price, the amount of any subsequent increase of the initial Funeral Fund Contract price (as requested by the WAFDA or any IFD), the due dates for payment of any such subsequent increase in Funeral Fund Contract price, the terms governing the relationship between the League and any member who joins the Funeral Fund shall be determined by the Finance and General Purposes Committee and may be reviewed from time to time.

ELIGIBILITY TO JOIN

Any person who is in receipt of an aged, invalid or widowed pension and superannuants are eligible to join the League which in turn makes them eligible to join the Funeral Fund. However, a superannuant must have been retired twelve (12) months from employment prior to joining the Funeral Fund.

FUNERAL BENEFITS

Subject to variation from time to time by the Finance and General Purposes Committee, in the case of a funeral duly authorised in accordance with the Rules and By-Laws of the League and the Funeral Fund Scheme, the benefits provided to contributing members by the Funeral Fund Scheme, shall be:-

- (i) the benefit of all or any contracts or arrangements with Funeral Directors now or hereafter entered into by the League for providing to the contributing members, the necessary services required and associated with the removal of the deceased from the place of death to the arrival of the funeral "to the gate" of the cemetery, at a substantially reduced price;
- (ii) the payment to the Funeral Director or, where the deceased member's funeral account has already been paid, to the person who has incurred the cost of the funeral, of the contributing member's funds, including bonuses, the sum total which represents the Funeral Fund Contract price that is current at the time of death and being for the purpose of partially offsetting the total cost of the funeral.

In no case shall the League be responsible for providing a funeral, or liable to pay more than the original contract price specified on the Funeral Fund Contract signed by the member, together with any future increases that may have been requested by the WAFDA or any IFD (as the case may be), up until the time of death.

WAITING PERIOD

There will be a waiting period of three (3) months before being eligible to receive Funeral Fund benefits. Should death occur during the waiting period, only the amount paid into the Funeral Fund less any administration fee paid, will be refunded to the member's legal personal representative.

However, if the funeral director agrees (in his sole discretion) to offer a discounted funeral for the benefit of a deceased member, notwithstanding that death has occurred prior to the expiration of the three month waiting period, then, provided any unpaid contributions of the deceased member are paid by the next of kin or by any other person, then full funeral fund benefits shall be paid by the League as if the deceased member had paid all contributions due up to the date of decease. If after the three month waiting period has elapsed, any unpaid contributions of a deceased member which are not more than one year overdue, are paid by the next-of-kin or by any other person, then full Funeral Fund benefits shall be paid by the League as if the deceased member had paid all contributions due up to the date of decease.

LIQUIDITY OF ASSETS

The overall assets of the Funeral Fund must at all times be maintained at the level necessary to cover all liability to the Funeral Fund members. Subject to the obligation of the Finance and General Purposes Committee to maintain a prudent level of the Funeral Fund in cash or liquid assets, in accordance with the League's Constitution any money standing to the credit of the Funeral Fund may be invested in accordance with the League's Constitution and income from such investments shall form part of the Funeral Fund income.

In order to meet expenses in managing the Funeral Fund, the Finance and General Purposes Committee may, as and when necessary, deduct and pay into the general funds of the League, such sum from the annual income of the Funeral Fund as the Committee considers appropriate.

GRANTING OF BONUSES

Although the Funeral Fund is NOT a Savings Account, the League may, in its sole discretion, grant bonuses to assist members in paying part of any increase in the Funeral Fund Contract price, as requested by the WAFDA or any IFD (as the case may be), if, and when the necessity arises. Any such bonus must be authorised by the Finance and General Purposes Committee.

RELEASE OF MEMBERS' FUNDS

All benefits from the Funeral Fund to which a contributor is entitled shall be paid either to the Funeral Director concerned or to the person or persons who have borne the cost of the funeral.

Such payment shall discharge the Funeral Fund from any further liability.

WITHDRAWAL OF FUNDS PRIOR TO DEATH

If the contributor wishes to withdraw their funds PRIOR to death, only their CASH contributions less the administration fee paid will be refunded. The contributor will NOT be entitled to any bonuses earned to date on any such cash contributions that have been invested.

REJOINING THE FUNERAL FUND

Any member who wishes to rejoin the League and the Funeral Fund within one year of ceasing to be a member may apply to the Finance and General Purposes Committee for reinstatement and the Committee shall be entitled to reinstate that member on such terms and conditions as it, in its sole discretion, sees fit. Payment of all outstanding membership fees and Funeral Fund amounts must also be paid in full.

DISPUTES

In the event of any dispute concerning matters involving the Funeral Fund, the decision of the Finance and General Purposes Committee shall be final and binding.

AUTHORISED OFFICIALS

Before any person shall be authorised to collect contributions to the Funeral Fund, an Agreement shall be signed between such persons and the State Secretary of the League as representing the League, ensuring the finances and safe working of the Funeral Fund.

WHAT SERVICES AND COSTS ARE COVERED BY THE FUNERAL FUND CONTRACT?

FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE CONSISTING OF:-

1. A private presentable vehicle for removal of deceased from the place of death to the Funeral Director's parlour in normal working hours.
2. Preparation of deceased for burial or cremation.
3. A coffin of good material and good workmanship.
4. Use of Funeral Director's chapel for "viewing".
5. Use of Funeral Director's chapel for funeral service.
6. A hearse to carry the deceased member's remains to the cemetery.
7. A sedan mourning coach to convey four (4) mourners to the cemetery from the Funeral Director's chapel and return them to the chapel after the funeral.
8. Procuration of Death Certificate (but not the cost of the Certificate).

NOTE (1) See respective Funeral Fund Information Sheets for more details.

WHAT SERVICES AND COSTS ARE NOT COVERED BY THE FUNERAL FUND CONTRACT?

ITEM (A) FIXED MAJOR COSTS SUCH AS:-

1. Cremation fees and cremation memorials
2. Grave plots and associated burial fees
3. Disposal of ashes etc.

ITEM (B) OPTIONAL PERSONAL COSTS SUCH AS:-

1. Minister's fees at church and graveside
2. Doctor's Permit to Cremate
3. Certified copy of Death Certificate
4. Wreaths & flowers
5. Church services
6. Press notices
7. Kilometres in excess of limits laid down in the Funeral Fund Contract
8. Waiting time at church
9. Extra mourning coaches
10. Funeral arrangements made outside normal working hours
11. Use of chapel outside normal working hours
12. Removal of remains outside normal working hours
13. Delivery of flowers to hospital etc. after a funeral - WAFDA only
14. In conjunction funeral fee
15. Superior coffin
16. Embalming

NOTE (1) - Some of the previous costs listed under Item (A) can be prepaid by arranging same with the League.

NOTE (2) - Costs mentioned previously under Items (A) and (B) are the personal representatives' private concern over which the Australian Pensioners' League of WA (Inc) has no control, unless prepayment is requested. These are additional expenses over and above those expenses for services and costs already included in the member's Funeral Fund Contract price and must be requested in writing to the Funeral Director and paid for by their personal representative.

ITEM (A) 1,2 & 3 Cemetery fees and require private arrangement (unless prepayment is requested as per Notes (1) and (2) mentioned previously)

ITEM (B) 1,4,5 & 6 Private arrangement

ITEM (B) 2 Doctor's fee

ITEM (B) 3 Registrar General's Office fee

ITEM (B) 7 - 16 Funeral Director's charges

The costs which apply to items 7 to 16 above are those which have been submitted by the WAFDA or any IFD and agreed to by Australian Pensioners' League of WA (Inc).

NOTE (3) - See respective Funeral Fund Information Sheets for more details.

IMPORTANT INFORMATION

(a) Funeral Fund Contract funerals can be conducted on Saturdays at extra cost but not on Sundays or Public Holidays.

(b) The Funeral Fund Contract price only applies to members who deceased within a radius of:-

- (i) 50 kms north and south of Perth Central Business District being west of the Brand and South Western Highways and the foothills of the Darling Range. (Northern point is Yanchep township and southern point is just south of Port Kennedy (Rockingham township).

- (ii) 10 kms from the country Funeral Director's parlour.

Provided that in the case of a member who deceases outside the above radii, the terms and conditions of the Funeral Fund Contract shall apply if the personal representatives of the deceased member agree to be responsible for all costs incurred in the transfer of the remains of the deceased member to the Funeral Director's parlour, such costs to be calculated at the rate as stated on the contract, for every kilometre travelled outside of such radii.

(c) Metropolitan members are covered only for a funeral at a metropolitan cemetery. If a metropolitan member wishes to be interred at a country cemetery, then extra costs will be incurred, such as the extra kilometres travelled to the cemetery in excess of the 20 km limit, in conjunction funeral fee etc.

(d) Country members' total funeral costs are governed, to some extent, by the services and/or facilities which are not available in their town ie. extra kilometre costs relating to a cremation which must be carried out in a different town or extra kilometre costs relating to an interment in a cemetery other than the local cemetery, in conjunction funeral fee etc.

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(d) Continued

NOTE: - IN CONJUNCTION FUNERAL FEE

In the situation where a member deceases in one region of Western Australia and the funeral is to be conducted in a different region, necessitating the involvement of two different funeral companies, the following will apply:-

The originating (or sending) funeral company would be paid the Funeral Fund Contract price, current at the time, which includes the provision of the coffin. The second company responsible for conducting the actual funeral would receive the "In conjunction" funeral fee. In addition to the "In conjunction" funeral fee, the cost of transportation between the two companies will be applicable at the current rate as stated in the Funeral Fund Contract.

- (e) The funeral allowance paid under the Repatriation Act 1920/61 and amendments will be paid by the Department concerned to the person responsible for the funeral and the League is in no way concerned with, or liable in respect of, the same.
- (f) In any case where by operation of the law the estate of the deceased member is entitled to recover the amount of funeral expenses from some other person or persons, the Funeral Director may at his option, make such charges in lieu of those under this Funeral Fund Contract as may properly and usually be made for the conduct of the funeral of a person other than a member of the League's Funeral Fund.

WAFDA FUNERAL FUND SCHEME

The Funeral Fund, administered by the AUSTRALIAN PENSIONERS' LEAGUE is a scheme available to Aged, Invalid and Widowed Pensioners as well as Superannuants. Its purpose is to allow for the prior planning of a dignified and decorous burial or cremation at a substantially reduced cost.

The scheme is administered by THE AUSTRALIAN PENSIONERS' LEAGUE OF WA (Inc) and governed by the WESTERN AUSTRALIAN FUNERAL DIRECTORS' ASSOCIATION.

- a) Offered at a reduced price
- b) Has been operating since 1934
- c) Offers terms on low deposit and regular instalments (**minimum deposit \$75**)
- d) Choice of WAFDA Funeral Director
- e) Benefits the individual
- f) Provides a sensible alternative
- g) Funeral fund benefits are paid regardless of any other benefits to which the deceased or their next of kin may be entitled.

As at 1st July 2000, the reduced WAFDA Funeral Fund Contract price is \$1,710.50 (inclusive of Goods and Services Tax) plus a once-only Administration Fee of \$55.00 (inclusive of Goods and Services Tax) which totals \$1,765.50 and this reflects an initial substantial saving on the Funeral Directors Professional Service Fee. At any time, the reduced WAFDA Funeral Fund Contract price is quoted at a "today's price" figure and not an inflated one and is current for one year.

However, this WAFDA Funeral Fund Contract price of \$1,710.50 is subject to an annual review by the WAFDA. Any increase in the WAFDA contract price will be determined by the movement in the Consumer Price Index figures and in specific costs associated solely with this industry.

Bonuses may be granted from time to time (at the discretion of the Finance and General Purposes Committee of the League) to offset or partly offset any increase in the WAFDA contract price as requested by the WAFDA.

Most funeral costs can be divided into three categories:

1. Funeral Directors' Professional Service Fee
2. Fixed Major Costs
3. Optional Personal Costs

The contract price of \$1,710.50 covers the necessary services required and associated with the removal of the deceased from the place of death to the arrival of the funeral "to the gate" of the cemetery and these are listed hereunder:-

1. A private vehicle for removal of deceased from place of death to Funeral Director's parlour in normal working hours
2. Preparation of deceased for burial or cremation
3. A coffin of good material and good workmanship with veneer finish mounted with four handles and inscribed name plate and internally trimmed with basic drapery (valued at \$544).
4. Use of the Funeral Director's chapel for "viewing".
5. Use of the Funeral Director's chapel for Funeral Service.
6. A hearse to carry the deceased members remains to the cemetery.
7. A sedan mourning coach to convey four (4) mourners to the cemetery from the Funeral Director's chapel and return them to the chapel after the funeral.
8. Procuration of the Death Certificate, but not the cost of the Certificate.

All the services stated above and on the contract will be carried out by the WAFDA Funeral Director and are classed as Professional Service Fees.

YES. Some of the other major costs which would be payable are costs that are required by the various cemeteries (some of which can be prepaid) are listed hereunder:-

- a) Cremation costs
- b) Cremation memorials
- c) Grave plots and associated burial fees
- d) Disposal of ashes, etc.

In most cases these costs are paid in advance by the Funeral Director on behalf of the family and reimbursed to the Funeral Director on receipt of their account.

ARE THERE ANY OF THESE OTHER MAJOR COSTS THAT CAN BE PREPAID?

Following the pre-payment of the \$1,710.50 WAFDA contract funeral price, there are at present, two major costs which can be prepaid:-

- 1) **Cremation fees**
 - a) *This is a fixed price and is not subject to an expiry date.*
- 2) **Purchase of Grant of Right of Burial (ie cost of Grave Plot)**
 - a) *Some conditions apply at Karrakatta*
 - b) *The pre-payment for Purchase of Grant of Right of Burial will be subject to renewal after expiration of a time limit. (In most cases 25 years from date of purchase. Country areas may vary).*

The relevant Cemetery Boards or Shires issue a certificate which advises of these pre-payments.

Other pre-payment costs are at present being considered by the Cemeteries Board.

Please enquire with our staff if further information is required.

ARE THERE ANY OTHER OPTIONAL PERSONAL COSTS WHICH MAY HAVE TO BE PAID BY THE FAMILY?

YES. Other costs, including those of a personal nature, are as stated on the Western Australian Funeral Directors Association Funeral Fund Information Sheet and these costs include press notices, wreaths, flowers, minister's fees, in-conjunction funeral fee, etc. If requested by the family, these costs would be payable by the family as they cannot be prepaid.

The cost of these expenses varies but the amount of the expenses is entirely up to the family and this can be conveyed to the Funeral Director at the time.

In most cases, these expenses are paid in advance by the Funeral Director on behalf of the family and reimbursed to the Funeral Director on receipt of their account.

All funds are invested in authorised trustee investments.

As many years may elapse before the funeral is required, the Australian Pensioners' League will honour payment, to the Funeral Director concerned, of all the funds contributed under this contract (which will include any bonuses granted to members).

A member will, however, still be able to cancel the funeral fund contract and will be refunded all monies paid into the fund by the member less the administration fee paid (inclusive of Goods and Services Tax) and less any bonus credited to the member's account by the League.

YES. Members are eligible for the benefits of the fund three (3) months after completing the fund agreement. Superannuants are eligible to join the fund twelve (12) months after retirement.

Any queries and further information regarding the fund and its operation, its advantages, and any funeral requirements which may not be covered by the fund please contact:

THE AUSTRALIAN PENSIONERS' LEAGUE OF WA (INC)

159 ADELAIDE TERRACE

PERTH WA 6000

PHONE: (08) 9325 2988 FOR COUNTRY CALLERS ONLY - TOLL FREE 1800 198 489

Fax: (08) 9221 1329

E-mail: aplwa@bigpond.com

Website: www.aplwa.asn.au

YOU ARE COVERED FOR:**FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE CONSISTING OF:**

1. A private vehicle for removal of deceased from place of death to Funeral Directors Parlour in normal working hours.
2. Preparation of deceased for burial or cremation.
3. A coffin of good material and good workmanship with veneer finish mounted with four handles; an inscribed name plate and internally trimmed with basic drapery (valued at \$544.00).
4. Use of Funeral Director's chapel for "viewing".
5. Use of Funeral Director's chapel for funeral service.
6. A hearse to carry the deceased member's remains to the cemetery.
7. A sedan mourning coach to convey four (4) mourners to the cemetery from the Funeral Director's chapel and return them to the chapel after the funeral.
8. Procuration of Death Certificate (but not the cost of the Certificate).

THE COST OF THIS SERVICE FEE IS THE CURRENT PRICE AS STATED IN POINT 2 OPTION A OF THE ORIGINAL SIGNED CONTRACT, PLUS ANY FURTHER INCREASES IN THE FUNERAL FUND CONTRACT PRICE AS NOTIFIED TO AND PAID BY MEMBERS FROM TIME TO TIME.

YOU ARE NOT COVERED FOR:**(A) FIXED MAJOR COSTS SUCH AS:**

1. Cremation Fees and Cremation Memorials
2. Grave Plots and associated burial fees
3. Disposal of ashes etc.

(B) OPTIONAL PERSONAL COSTS SUCH AS:

1. Minister's fees at church and graveside
2. Doctor's Permit to Cremate
3. Certified copy of Death Certificate
4. Wreaths and flowers
5. Church services
6. Press notices
7. Kilometres in excess of limits laid down in the Funeral Fund Contract.
8. Waiting time at church
9. Extra mourning coaches
10. Funeral arrangements made outside normal working hours
11. Use of chapel outside normal working hours
12. Removal of remains outside normal working hours
13. Delivery of flowers to hospitals, etc. after a funeral
14. In conjunction funeral fee.

PLEASE NOTE:

- (a) Contract Funerals can be conducted on Saturdays at extra cost but not on Sundays or Public Holidays.
- (b) Metropolitan members are covered only for a funeral in a metropolitan cemetery.

N.B. The funeral allowance paid under the *Repatriation Act 1920/61* and amendments will be paid by the Department concerned to the person responsible for the funeral and the League is in no way concerned with, or liable in respect of the same.

FUNERAL FUND CONTRACT PRICE FOR:

FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE AS ABOVE (INCLUSIVE OF GST)

\$1,710.50

ADMINISTRATION FEE (INCLUSIVE OF GST)

\$55.00**\$1,765.50****COST OF EXTRAS WHICH MAY BE REQUIRED BUT NOT INCLUDED IN CONTRACT PRICE: (INCLUSIVE OF GST)**

- | | |
|--|---|
| 1. In conjunction with funeral fee | \$858.00 |
| 2. Kilometre charges for hearse and coaches | |
| (a) Leaving from parlour for travel to cemetery and exceeding 20 kms | |
| (i) Hearse per km. | \$2.00 |
| (ii) Coach per km. | \$2.00 |
| (b) Leaving from place other than parlour (eg. church/house) for travel to cemetery and exceeding actual kms from parlour to cemetery | |
| (i) Hearse per km. | \$2.00 |
| (ii) Coach per km. | \$2.00 |
| 3. Waiting time at church | \$247.00 |
| 4. Extra sedan mourning coaches each | \$209.00 |
| 5. Extra limousine mourning coaches each per hour | \$110.00 |
| 6. After hours removal of deceased from place of death (means 5.30pm to 7.30am weekdays, weekends and public holidays) | \$242.00 |
| 7. After hours funeral arrangements | \$209.00 |
| 8. Use of Funeral Director's chapel after hours | \$209.00 |
| 9. Member dies outside radius of: | |
| (i) 50km north and south of Perth CBD, west of the Brand and South Western Highways and the foothills of the Darling Range. Northern point is Yanchep township and Southern point is just south of Port Kennedy (Rockingham township). | |
| (ii) 10km from the country Funeral Director's parlour and for transfer of deceased to the Funeral Director's parlour, for every kilometre travelled outside of such radii per km. | \$2.00 |
| 10. Superior coffin | Extra cost over value stated above |
| 11. Body Embalming | As agreed |

NB: THE FUNERAL FUND CONTRACT PRICE IS SUBJECT TO AN ANNUAL REVIEW BY THE WESTERN AUSTRALIAN FUNERAL DIRECTORS' ASSOCIATION AND THEREFORE MAY BE SUBJECT TO CHANGE ON 1ST MARCH 2001.

AUSTRALIAN FUNERAL DIRECTORS' ASSOCIATION**WESTERN AUSTRALIAN DIVISION****As at 5/8/1999**

ALBANY	Albany Funeral Directors, 77-81 Grey St Albany 6330	(08) 9842 3443
	Bethany Funeral Services, 7 Prior St Albany 6330	(08) 9841 7177
ARMADALE	Bowra & O'Dea, 108 Jull Street Armadale 6112	(08) 9497 1166
	Erceg McIntyre, 10 Forrest Road Armadale 6112	(08) 9497 2488
BALGA	Bowra & O'Dea, 502 Wanneroo Road (Cnr Victoria Road) Balga 6061	(08) 9349 0100
BRIDGETOWN	William Barrett and Sons (Representative)	(08) 9761 1959
BUNBURY	William Barrett & Sons, 9 Spencer Street, Bunbury	(08) 9721 4311
BUSSELTON	R. Falkingham & Son, 39 Kent Street Busselton 6280	(08) 9752 1254
	William Barrett & Sons, 17 Albert Street Busselton 6280	(08) 9752 1484
	Busselton Funeral Services, 39 Kent Street Busselton 6280	(08) 9752 1254
CANNINGTON	Bowra and O'Dea, 1307 Albany Highway (Cnr George St) Cannington 6107	(08) 9458 5017
COLLIE	J. Keenan & Co., 18 Harvey Street Collie 6225	(08) 9734 5533
CORRIGIN	A. Channon & Sons, 41 Kirkwood Street Corrigin 6375	(08) 9063 2368
COTTESLOE	Bowra & O'Dea, 571 Stirling Highway (Cnr Jarrard St) Cottesloe 6011	(08) 9384 2226
DIANELLA	Bowra & O'Dea, 231 Grand Promenade 6062	(08) 9271 5885
	Leanne O'Dea Funeral Directors 231 Grand Promenade, Dianella 6062	(08) 9371 1155
DONNYBROOK	William Barrett & Sons, Cnr Collins and Bentley Streets Donnybrook 6239	(08) 9731 1342
ESPERANCE	Esperance Funeral Services, Lot 818 Wood Street Esperance 6450	(08) 9071 2062

FREMANTLE	Bowra & O'Dea, 85 Market St Fremantle 6160	(08) 9335 9055
	Pensioner Funeral Services, 85 Market St Fremantle 6160	(08) 9336 1660
	Purslowe Funeral Homes, 254 Hampton Rd Sth Fremantle	(08) 9335 4211
	Prosser Scott & Co Pty Ltd, 37 Adelaide Street Fremantle	(08) 9335 2682
GERALDTON	Geraldton Funeral Services, 122 North West Coast Highway Geraldton 6530	(08) 9964 3767
HAMILTON HILL	Chippers, 428 Carrington St Hamilton Hill 6163	(08) 9430 6116
HARVEY	William Barrett & Sons, 59 Uduc Road Harvey 6220	(08) 9729 1115
HIGHGATE	Bowra & O'Dea, 406 Beaufort St Highgate 6003	(08) 9231 5100
KALGOORLIE	Goldfields Funeral Directors, 46 Cassidy St, Kalgoorlie	(08) 9021 2803
KATANNING	B D Coventry & Sons, 21 Richardson St Katanning 6317	(08) 9821 1079
KELMSCOTT	Simplicity Funerals, 138 Third Avenue Kelmscott 6111	(08) 9390 3000
LEEDERVILLE	Chippers, 144 Railway Pde Leederville 6007	(08) 9382 3933 (08) 9272 6133
MANDURAH	Bowra & O'Dea, 2 Leslie Street Mandurah 6210	(08) 9535 4261
	Chippers, 12 Arnold Street, Mandurah 6210	(08) 9535 4166
MARGARET RIVER	William Barrett & Sons, (Representative)	(08) 9757 2844
MAYLANDS	Chapel Funerals, 196 Whatley Cresc Maylands 6051	(08) 9272 6133
	Christian Funeral Company, 302 Whatley Cres Maylands	(08) 9370 5315
MEDINA	McKeig Funeral Services, Cnr Summerton Road & Medina Avenue Medina 6167	(08) 9419 5557
MERREDIN	Peter Jackson Funeral Directors, 10 Fifth Street Merredin 6415 (Formerly Gales Funeral Services)	(08) 9041 1054
MIDLAND	Bowra & O'Dea,	
	131 Great Eastern Highway Midland 6056	(08) 9250 1088
	Purslowe Funeral Homes, 1 Marion Street Midland 6056	(08) 9274 3866

MYAREE	Chippers, 103 Norma Road Myaree 6145	(08) 9330 6344
NORTH PERTH	Purslowe Funeral Homes, 15 Scarborough Bch Rd North Perth 6006	(08) 9444 4835
NORTHAM	Purslowe Funeral Homes, 264 Fitzgerald Street, 6401	(08) 9622 1137
OSBORNE PARK	Simplicity Funerals, 442 Scarborough Beach Rd 6017	(08) 9242 2166
PERTH	Bowra & O'Dea, 68 Stirling Street Perth 6000 Pensioner Funerals, 359 Beaufort St Perth 6000	(08) 9328 7299 (08) 9328 8406
PORT HEDLAND	Hedland Funeral Services, 9 Richardson Street Port Hedland 6721	(08) 9173 1414
ROCKINGHAM	Chippers, 6 Robinson Place, Rockingham 6168	(08) 9528 1244
SOUTH FREMANTLE	Purslowe Funeral Homes, 254 Hampton Road South Fremantle	(08) 9335 4111
SUBIACO	Chippers, 385 Rokeby Road Subiaco 6008 Prosser Scott & Co Pty Ltd, 351-357 Hay Street 6008 Mareena Purslowe & Assoc., 368 Rokeby Rd 6008 Purslowe Funeral Homes, 368 Rokeby Rd 6008	(08) 9381 5888 (08) 9381 6133 (08) 9388 1627 (08) 9388 1623
VICTORIA PARK	Chippers, 190 Albany Highway Vic Park 6100 Purslowe Funeral Homes, 289 Albany Highway 6100	(08) 9361 6191 (08) 9361 1185
WANNEROO	Purslowe Funeral Homes, Wanneroo Rd (Cnr Buckingham Drive) Wangara 6065	(08) 9409 9119
WILLETTON	Erceg McIntyre, 15 Augusta Street Willetton 6155	(08) 9354 8811

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IFD FUNERAL FUND SCHEME

The Funeral Fund, administered by the AUSTRALIAN PENSIONERS' LEAGUE is a scheme available to Aged, Invalid and Widowed Pensioners as well as Superannuants. Its purpose is to allow for the prior planning of a dignified and decorous burial or cremation at a substantially reduced cost.

The scheme is administered by THE AUSTRALIAN PENSIONERS' LEAGUE OF WA (Inc) on behalf of the INDEPENDENT FUNERAL DIRECTORS.

- a) Offered at a reduced price
- b) Offers terms on low deposit and regular instalments (**minimum deposit \$75**)
- c) Choice of independent Funeral Director
- d) Benefits the individual
- e) Provides a sensible alternative
- f) Funeral fund benefits are paid regardless of any other benefits to which the deceased or their next of kin may be entitled.

As at 1st July 2000, the reduced IFD's Funeral Fund Contract price is \$1,677.50 (inclusive of Goods and Services Tax) plus a once-only Administration Fee of \$55.00 (inclusive of Goods and Services Tax) which totals \$1,732.50 and this reflects an initial substantial saving on the Funeral Directors Professional Service Fee. At any time, the reduced IFD's Funeral Fund Contract price is quoted at a "today's price" figure and not an inflated one and is current for one year.

However, this IFD's Funeral Fund Contract price of \$1,677.50 is subject to an annual review by the Independent Funeral Directors. Any increase in the contract price would be based on the annual Consumer Price Index increase assessed and announced as at the end of the December quarter of any year and any out of character increases would have to be fully substantiated..

Bonuses may be granted from time to time (at the discretion of the Finance and General Purposes Committee of the League) to offset or partly offset any increase in the IFD's contract price as requested by the independent Funeral Directors.

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Most funeral costs can be divided into three categories :-

1. Funeral Directors' Professional Service Fee
2. Fixed Major Costs
3. Optional Personal Costs

The contract price of \$1,677.50 covers the necessary services required and associated with the removal of the deceased from the place of death to the arrival of the funeral "to the gate" of the cemetery and these are listed hereunder:-

1. A presentable vehicle for removal of deceased from place of death to Funeral Director's parlour in normal working hours.
2. Preparation of deceased for burial or cremation.
3. A coffin of good material and good workmanship being a Bambra-Higgins "Basic" satin coffin with four handles, an inscribed name plate, the lid screwed on with four thumb screws and with the inside trimmed and cross or crucifix if applicable (valued at \$425.00).
4. Use of the Funeral Director's chapel for "viewing".
5. Use of the Funeral Director's chapel for Funeral Service.
6. A hearse to carry the deceased members remains to the cemetery.
7. A sedan mourning coach to convey four (4) mourners to the cemetery from the Funeral Director's chapel and return them to the chapel after the funeral.
8. Procuration of Death Certificate (but not the cost of the Certificate).

All the services stated above and on the contract will be carried out by the IFD Funeral Director and are classed as Professional Service Fees.

YES. Some of the other major costs which would be payable are costs that are required by the various cemeteries (some of which can be prepaid) are listed hereunder:-

- a) Cremation costs
- b) Cremation memorials
- c) Grave plots and associated burial fees
- d) Disposal of ashes, etc.

In most cases these costs are paid in advance by the Funeral Director on behalf of the family and reimbursed to the Funeral Director on receipt of their account.

Following the pre-payment of the \$1,677.50 IFD's contract funeral price, there are at present, two major costs which can be prepaid:-

- 1) Cremation fees
 - a) **This is a fixed price and is not subject to an expiry date.**
- 2) Purchase of Grant of Right of Burial (ie cost of Grave Plot)
 - a) **Some conditions apply at Karrakatta**
 - b) **The pre-payment for Purchase of Grant of Right of Burial will be subject to renewal after expiration of a time limit. (In most cases 25 years from date of purchase. Country areas may vary).**

The relevant Cemetery Boards or Shires issue a certificate which advises of these pre-payments.

Other pre-payment costs are at present being considered by the Cemeteries Board.

Please enquire with our staff if further information is required.

YES. Other costs, including those of a personal nature, are as stated on the Independent Funeral Directors Funeral Fund Information Sheet and these costs include press notices, wreaths, flowers, minister's fees, in-conjunction funeral fee, etc. If requested by the family, these costs would be payable by the family as they cannot be prepaid.

The cost of these expenses varies but the amount of the expenses is entirely up to the family and this can be conveyed to the Funeral Director at the time.

In most cases, these expenses are paid in advance by the Funeral Director on behalf of the family and reimbursed to the Funeral Director on receipt of their account.

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All funds are invested in authorised trustee investments.

As many years may elapse before the funeral is required, the Australian Pensioners' League will honour payment, to the Funeral Director concerned, of all the funds contributed under this contract (which will include any bonuses granted to members).

A member will, however, still be able to cancel the funeral fund contract and will be refunded all monies paid into the fund by the member **less the administration fee paid (inclusive of Goods and Services Tax) and **less** any bonus credited to the member's account by the League.**

YES. Members are eligible for the benefits of the fund three (3) months after completing the fund agreement. Superannuants are eligible to join the fund twelve (12) months after retirement.

Any queries and further information regarding the fund and its operation, its advantages, and any funeral requirements which may not be covered by the fund please contact :-

**THE AUSTRALIAN PENSIONERS' LEAGUE OF WA (INC)
159 ADELAIDE TERRACE
PERTH WA 6000**

PHONE: (08) 9325 2988 FOR COUNTRY CALLERS ONLY - TOLL FREE 1800 198 489

Fax: (08) 9221 1329

E-mail: aplwa@bigpond.com

Website: www.aplwa.asn.au

YOU ARE COVERED FOR:**FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE CONSISTING OF:**

1. A presentable vehicle for removal of deceased from place of death to Funeral Directors Parlour in normal working hours.
2. Preparation of deceased for burial or cremation.
3. A coffin of good material and good workmanship being a Bambri-Higgins "Basic" satin coffin with four handles, an inscribed name plate, the lid screwed on with four thumb screws and with the inside trimmed and cross or crucifix if applicable (valued at \$425.00).
4. Use of Funeral Director's chapel for "viewing".
5. Use of Funeral Director's chapel for funeral service.
6. A hearse to carry the deceased member's remains to the cemetery.
7. A sedan mourning coach to convey four (4) mourners to the cemetery from the Funeral Director's chapel and return them to the chapel after the funeral.
8. Procurement of Death Certificate (but not the cost of the Certificate).

THE COST OF THIS SERVICE FEE IS THE CURRENT PRICE AS STATED IN POINT 2 OPTION B OF THE ORIGINAL SIGNED CONTRACT, PLUS ANY FURTHER INCREASES IN THE FUNERAL FUND CONTRACT PRICE AS NOTIFIED TO AND PAID BY MEMBERS FROM TIME TO TIME.

YOU ARE NOT COVERED FOR:**(A) FIXED MAJOR COSTS SUCH AS:**

1. Cremation Fees and Cremation Memorials
2. Grave Plots and associated burial fees
3. Disposal of ashes etc

(B) OPTIONAL PERSONAL COSTS SUCH AS:

1. Minister's fees at church and graveside
2. Doctor's Permit to Cremate
3. Certified copy of Death Certificate
4. Wreaths and flowers
5. Church services
6. Press notices
7. Kilometres in excess of limits laid down in the Funeral Fund Contract.
8. Waiting time at church
9. Extra mourning coaches
10. Funeral arrangements made outside normal working hours
11. Use of chapel outside normal working hours
12. Removal of remains outside normal working hours
13. In conjunction funeral fee

PLEASE NOTE:

- (a) Contract Funerals can be conducted on Saturdays at extra cost but not on Sundays or Public Holidays.
- (b) Metropolitan members are covered only for a funeral in a metropolitan cemetery.

N.B. The funeral allowance paid under the Repatriation Act 1920/61 and amendments will be paid by the Department concerned to the person responsible for the funeral and the League is in no way concerned with, or liable in respect of the same.

FUNERAL FUND CONTRACT PRICE FOR:**FUNERAL DIRECTORS PROFESSIONAL SERVICE FEE AS ABOVE (INCLUSIVE OF GST)****\$1,677.50****ADMINISTRATION FEE (INCLUSIVE OF GST)****\$ 55.00****\$1,732.50****COST OF EXTRAS WHICH MAY BE REQUIRED BUT NOT INCLUDED IN CONTRACT PRICE:- (INCLUSIVE OF GST)**

- | | |
|--|------------------------------------|
| 1. In conjunction with funeral fee | Subject to Negotiation |
| 2. Kilometre charges for hearse and coaches | |
| (a) Leaving from parlour for travel to cemetery and exceeding 20 kms | |
| (i) Hearse per km. | \$ 1.10 |
| (ii) Coach per km. | \$ 1.10 |
| (b) Leaving from place other than parlour (eg. church/house) for travel to cemetery and exceeding actual kms from parlour to cemetery | |
| (i) Hearse per km. | \$ 1.10 |
| (ii) Coach per km. | \$ 1.10 |
| 3. Cost of hiring church (if applicable) | from \$110.00 |
| 4. Waiting time at church | from \$110.00 |
| 5. Extra sedan mourning coaches each | \$198.00 |
| 6. Extra limousine mourning coaches each | \$198.00 |
| 7. After hours removal of deceased from place of death (means 5.30pm to 7.30am weekdays, weekends and public holidays) | \$110.00 |
| 8. After hours funeral arrangements | \$110.00 |
| 9. Use of Funeral Director's chapel after hours | \$110.00 |
| 10. Member dies outside radius of: | |
| (i) 50km north and south of Perth CBD, west of the Brand and South Western Highways and the foothills of the Darling Range. Northern point is Yanchep township and Southern point is just south of Port Kennedy (Rockingham township). | \$ 1.10 |
| (ii) 10km from the country Funeral Director's parlour and for transfer of deceased to the Funeral Director's parlour, for every kilometre travelled outside of such radii per km. | Extra cost over value stated above |
| 11. Superior coffin | \$275.00 |
| 12. Body Embalming | No Charge |
| 13. Delivery of flowers to hospital etc. after a funeral | \$100.00 |
| 14. Minister's fees | \$32.00 |
| 15. Permit to Cremate | From \$110.00 |
| 16. Floral Tributes | At Cost |
| 17. Press Notices | |

NB: THE FUNERAL FUND CONTRACT PRICE IS SUBJECT TO AN ANNUAL REVIEW BY THE INDEPENDENT FUNERAL DIRECTORS AND THEREFORE MAY BE SUBJECT TO CHANGE ON 1ST MARCH 2001.

- 5 JAN 2001

LIST OF INDEPENDENT FUNERAL DIRECTORS

AS AT 7TH AUGUST 2000

BRIDGETOWN	Archer & Sons Funeral Homes 137 Roe Street, Bridgetown 6255	(08) 9761 2598
BUNBURY	Archer & Sons Funeral Homes 3 Hales Street, Bunbury 6230	(08) 9721 8111
GERALDTON	Guidice & Barndon Funeral Directors 13 Eaton Place, Geraldton 6530	(08) 9921 5788
LEEDERVILLE	Classic Funerals 26 Oxford Close, Leederville WA 6007	(08) 9381 3188
MANJIMUP	Archer & Sons Funeral Homes 50 Rose Street, Manjimup 6258	(08) 9777 1334

