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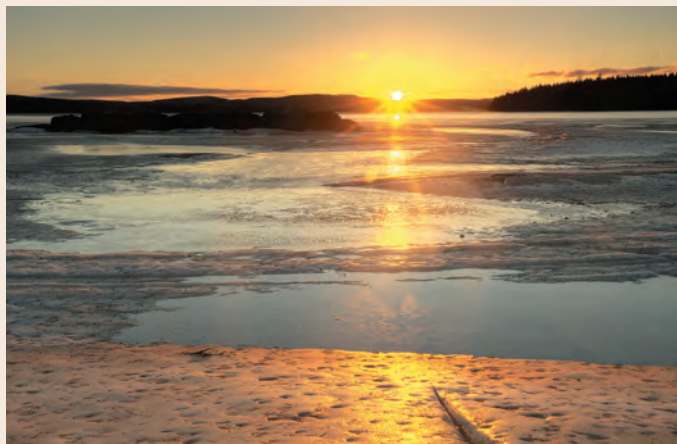
THE ESSENTIAL GUIDE TO FUNERAL PLANNING

WELCOME to the 2017 edition of The Essential Guide to Funeral Planning.

This guide has brought together information that we hope will be both interesting and of practical use at a very sensitive time.

It offers a handy reference to local businesses whose services you might require and it also aims to offer advice and pointers on where to go for help and how to deal with the difficult issues we will all be faced with sooner or later – the loss of loved ones and how to cope with it.

There is information on what to do in the first few days, as well help on how to go about organising and catering for a funeral, selecting a memorial and



what to do about flowers.

Areas such as clearing the house and donating goods and leaving money to charity are also included, as are the

emotional aspects of bereavement.

A full contact list of all the organisations and agencies that can help in these difficult days is also included.

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FIRST THINGS FIRST

A GUIDE ON WHAT TO DO IN THE EARLY DAYS

IN WHAT is no doubt one of the most stressful periods of your life, there are many decisions and arrangements that need taking and making.

Often it is so hard to focus on these in such a difficult time of grief, and drafting in the help of close friends and relatives can relieve some of the burden.

Other matters will need to be looked at by the executor or administrator of the estate.

To help guide you over this tricky ground, we have provided a checklist of the areas that need to be dealt with first.

Documents needed

It can be very helpful to have to hand the following information about the deceased, which will make things simpler when dealing with the necessary documents.

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Child benefit number
- Tax reference number

The first tasks

- Notify the family doctor
- Register the death at the register office
- Find the will, as this may have specific requests about the funeral. The deceased's solicitor may have a copy if you cannot find the original
- If the deceased was receiving benefits or tax credits, advise the offices making the payments.

The will

If there is a will, contact the executor (if this isn't you) to enable them to start the process of obtaining probate.

If there is no will, decide who will sort out the deceased's affairs and contact the Probate Registry to apply for letters of administration



Who to inform

You will need to inform people who are close to the deceased and, in many cases, to close down accounts, cancel or change insurance details, subscriptions, agreements, payments or direct debits.

The list below should help you to keep track, just cross through the ones that don't apply.

- Relatives and friends
- Employer
- School
- Solicitor/accountant
- Relevant tax office
- National Insurance contributions office if the deceased was self-employed (to cancel payments)
- Child benefit office (at latest within eight weeks)
- Local authority, if they paid council tax, had a parking permit, were issued with a Blue Badge for disabled parking, received social services help, attended day care or similar
- UK Identity and Passport Service to return and cancel a passport
- DVLA to return any driving licence, cancel car tax or return car registration documents/change ownership
- General insurance companies – house, contents, car, travel, medical, etc. If the deceased was the first named on an insurance policy, make contact as early as possible to check that others named are still insured
- Any company with which the deceased may have had rental, hire purchase or loan agreements
- Pension providers and life insurance companies
- Banks and building societies
- Mortgage provider
- Credit cards and store cards
- Landlord or local authority if they rented a property
- Any private organisation/authority providing home help
- Utility companies if accounts were in the deceased's name
- Royal Mail, if mail needs redirecting
- TV/internet companies with which the deceased had subscriptions
- Bereavement Register and Deceased Preference Service to remove the deceased's name from mailing lists and databases
- Clubs, trade unions, associations with seasonal membership for cancellation and refunds
- Church/regular place of worship
- Social groups to which the deceased belonged
- Dentist
- Creditors – anyone to whom the deceased owed money
- Debtors – anyone who owed the deceased money

This does not claim to cover every possible contact, but can be a helpful place to start.

More detailed information and advice about how to make contact with some of the agencies mentioned can be found at www.gov.uk/browse/births-deaths-marriages/death

THE IMPORTANCE OF HAVING A WILL

HERITAGE ESTATE PLANNING

THE majority of the UK population do not have a will, yet having a properly drawn up will in place is one of the most effective steps you can take to protect your family's future.

Having a will in place is not only vital to ensure that your money, property and possessions are distributed exactly how you wish after your death – and that your children are properly cared for by friends or family carefully chosen by you – but can also make the lives of those you leave behind a little less daunting.

The effect of dying without a properly drawn up will in place (referred to as dying 'intestate') means that your estate will be distributed according to the laws of intestacy, which may not reflect your

personal wishes, and a guardian for your children may be appointed by a judge rather than being somebody that has been carefully chosen by you to fulfil the role of guardian.

Another equally important form of forward planning that could make life a little easier for you and your loved ones is to ensure that you have Lasting Powers of Attorney in place so that, in the event that you become unable to make decisions with regards to your finances or health yourself, due to a decline in your mental health, carefully chosen 'attorneys', can step in and make these decisions on your behalf.

Sadly, most people do not have Lasting Powers of Attorney in place as they

leave it too late, taking the view that it is something that need only been done by the elderly or infirm. Crucially, it is only while you *still have* sufficient mental capacity to make these decisions that you can put Lasting Powers of Attorneys in place.

Effective estate planning need not be a daunting, nor expensive process, and can bring you peace of mind knowing that your family will be taken care of in accordance with your wishes after your death.

We are all aware of famous cases in the media where celebrities have died intestate – with catastrophic consequences – and, yet, situations such as these can very easily be avoided.



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I have been a Monumental Mason for over 40 years, living locally in Newbury. Leaving Park House School in 1976, I started a five year apprenticeship to be a Monumental Mason at Alan G. Wright working there for over 30 years, but sorry seeing it closed in 2006. He was the local Monumental Mason at Shaw Hill next to main Newbury Shaw Cemetery for many years.

Now being P.G.H. Memorials I hope I can give you all of my experience and complete service. So if you require some help in selecting an appropriate New Memorial for Burial and Cremation Memorials, Tablets, Renovation Work, I would gladly advise you with a visit to a Churchyard or Cemetery as well as in the comfort of your own home.

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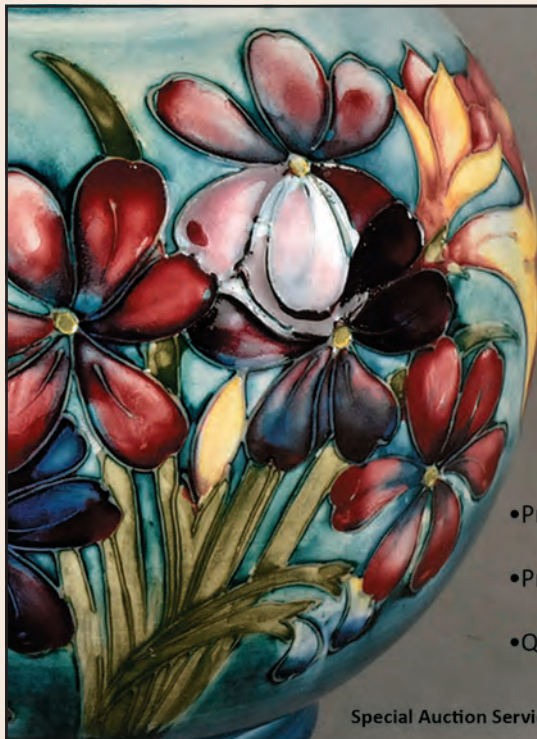
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“ The price of funerals, like everything else, keeps rising. That's why it is more important than ever to be planning ahead and preparing for our future. More than a million people in the UK have taken out a funeral plan; however, do you really know who is going to be carrying out your funeral when the time comes? ”

A funeral plan from your local independent funeral director makes perfect sense. **R.C. Smallbone** is a truly independent, family run business which has served West Berkshire for over fifty years. Many independents have sold out to national chains who continue to trade under the former name. With so many independent firms being purchased and run by these large conglomerates, it's reassuring to know that you'll be cared for by a family run firm.

Local funeral directors are proud that decisions are made locally, within the communities they serve, making it easier for them to offer suitable services and prices while maintaining choice and personal service.

R.C. Smallbone is committed to upholding professional standards and providing both traditional and contemporary services. They are not distracted or bound by corporate rules meaning that they can concentrate on providing the personal service that you and your family can count on.

If you would like to find out more about funeral planning with a local independent funeral director, visit us today at **R.C. Smallbone, Starwood House, 37 Pound Street, Newbury RG14 6AE** or call us on **01635 40536**.

A funeral plan from your **local independent** funeral director from £3,300

We at **R.C. Smallbone** have a wealth of knowledge and experience in funeral planning.

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Peter Cox has nearly 40 years of experience caring for families and looking after their needs during the difficult time of arranging a funeral, choosing a **prepaid funeral plan** and designing memorials for a lasting tribute

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Web: www.wbfd.co.uk

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Peter Cox has nearly 40 years' experience as a funeral director.

He is passionate about caring for families and looking after their needs during the difficult time of arranging a funeral, and also designs memorials for a lasting tribute.

At West Berkshire Funeral Directors we appreciate that each and every funeral is different, and that each and every family we care for is unique.

This is why we will go the extra mile to help guide you through all the arrangements, step-by-step, offering you clear straightforward and informative advice, and complete freedom of choice.

We will help you choose a funeral style

to reflect your loved one.

Whether you would prefer a veneer wood coffin, wicker, bamboo, or a personal colour or picture coffin or casket, we can help you to choose.

We can also provide vintage or horse-drawn vehicles, cremations, woodland burials local or afar; nothing is too much trouble for us because we recognise that we are here primarily to help you.

We won the Golden Charter Region Funeral Planner of the year award for 2015 and again in 2016 .

This is because we provide bespoke funeral plans at today's prices, tailored exactly to your requirements, taking in all of your wishes for the funeral of your design.

People are realising that this provides not only peace of mind, as all their funeral arrangements have been recorded, but it is also paid for.

And with low interest rates on savings and costs still rising, this proves to be an

economic and sound investment choice.

Please call Peter on (01635) 43355 for personal service, or a confidential chat without obligation.

West Berkshire Funeral Directors are available 24 hours a day, seven days a week.



THE SYMBOLIC MEANING OF FUNERAL FLOWERS

THE type of flowers you choose can express specific sentiments. The traditional language of flowers provides a way to convey your feelings and send a meaningful message. The gift of a plant is often an ideal choice, as they provide a long-lasting tribute to the loved one lost, as well as a constant reminder of the friendship and affection you wish to support the bereaved through the grieving process.

Lilies

The lily is the flower most commonly associated with funeral services as they symbolise the innocence that has been restored to the soul of the departed. The white lily expresses majesty and purity, whereas white stargazer lilies specifically symbolise sympathy.



Gladioli

Gladioli have a tall flower stem composed of multiple flowers that can measure up to four feet tall. They are typically used in fan sprays, which are classic and elegant arrangements for traditional funeral services. The gladiolus embodies strength of character, sincerity, and moral integrity. They are available in a wide range of colours, including white, pink, red, purple, yellow, orange, salmon, and green.



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Carnations

Long-lasting and fragrant, carnations are a popular choice for sympathy arrangements. The red carnation evokes admiration while a pink carnation stands for remembrance. White carnations stand for pure love and innocence.



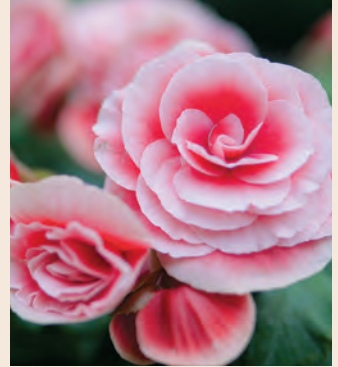
Chrysanthemums

Chrysanthemums are frequently included in arrangements for funeral services. In some European countries, such as France, Italy, Spain, Poland, Hungary and Croatia, chrysanthemums are symbolic of death and are only used for funerals or on graves. In China, Japan and Korea, white chrysanthemums are symbolic of lamentation and grief.



Roses

As one of the most recognisable flowers, roses can be a beautiful part of an arrangement of funeral flowers. White roses evoke reverence, humility, innocence, and youthfulness. Red roses convey respect, love, and courage. Pink roses signify love, grace, appreciation and gentility. Dark crimson roses denote grief and sorrow. Yellow roses are given by friends of the deceased to symbolise their strong ties. When you include a single rose in a bouquet it expresses enduring love for the deceased.



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Funeral costs vary, as can the service provided between funeral directors – we will never turn away a bereaved family, never let you down, we will provide excellent service, transparent itemised fair costs, and will always be there for you.

We are DWP experienced. Should you have a limited budget, with us, this does not mean a limited service. After all, we are in the privileged position of looking after your loved one and our high standards are always maintained

Should you wish to carry out a DIY funeral we will provide comprehensive advice, offer our facilities for the comfort of your loved one, and provide a coffin if required.



Planning for the future with a prepaid funeral plan ensures your specific funeral arrangements are recorded and paid for in advance. The funeral directors' costs

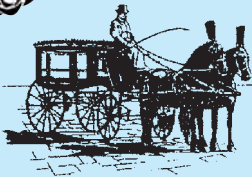
are guaranteed and the plan is portable to most areas of the UK, providing peace of mind.

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Terina in common with other families, has experienced the pain and sadness that comes with the loss of someone who is dearly loved and will be so sadly missed.

We provide a 24 hour service for every day of the year, Terina together with her supportive team, are available at all times to assist you in providing a unique service for your loved one.

Terina understands funerals can be expensive, please do speak to her without obligation to see how she can help, and we are also DWP experienced.



Please call Terina on **01189 821111**
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www.ashbrookfunerals.co.uk



LATERLIFE PLANNING

— WITH AB WALKER



FUNERAL director Julian Walker has spent much of his life helping those who have been bereaved.

"Death is something no-one wants to think about and that's natural," says Julian, director of Berkshire funeral directors AB Walker.

"But for many people pre-planning for later life brings peace of mind and financial security."

AB Walker is one of Berkshire's oldest family businesses and is now run by the fifth generation of the same family. They have seen soaring demand for funeral plans.

"Funeral plans are often bought by people as part of later life planning," says Julian.

"For many people planning their funeral in advance has become an established way of taking care of the future."

Often people have experienced the grief of bereavement and want to spare their families the stress of making funeral arrangements.

Some are eager to ensure financial security by paying in advance to protect against increasing costs. For others, knowing that their personal wishes are documented in their funeral plan brings

satisfaction and peace of mind.

These wishes can range from a simple decision regarding the choice of hymns to specifying clothes they want to be buried in or the subsequent disposal of cremated remains.

"We can advise and assist with all the details," says Julian.

AB Walker offers a wide spectrum of later life planning services in partnership with Golden Charter. These legal services cover all aspects of financial provision including tax and estate planning.

"It can be emotionally and financially draining to cope with arrangements and legal matters following a death," says Julian. "Later life services are designed to give control over the future and protect relatives from financial worry and stress." Services offered by AB Walker are developed to protect assets from a range of different issues that may arise in the future and to ensure that effective plans are in place for legacies.

Having a valid will reduces the chances of family disputes and may result in controlling the amount paid in inheritance tax through the preparation of the estate before death.

Many people falsely assume that

partners and children will automatically inherit property and assets, however without a will or an invalid will due to a change in circumstances may result in relatives not receiving what was intended.

The increasing stress caused by issues involving social care costs, extended families, property values and the increase risk of dementia in later life can be eased by planning ahead and arranging lasting power of attorney.

AB Walker has been part of the community in Berkshire for nearly 200 years. There is a branch in Thatcham as well as branches in Reading, Bracknell, Wokingham, Henley-on-Thames, Caversham and Maidenhead.

"We regularly witness the impact on those left behind where no planning has taken place," says Julian. "In the extreme, it can cause family disputes and conflict, avoidable financial burden or increased complexity and anxiety when trying to make appropriate choices.

"We are here to help and to bring peace of mind."

Anyone who would like to discuss Pre-Paid Funeral Plans and Later Life Planning can contact Anna Rhys-Williams on (01635) 873672.



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YOUR A TO Z OF USEFUL ADDRESSES AND TELEPHONE NUMBERS

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E web@acornridge.co.uk

W www.acornridge.co.uk

Age UK, Tavis House,
1-6 Tavistock Square,
London WC1H 9NA

T tel: 0800 169 80805;

T Berkshire: 01189 594 242

W www.ageuk.org.uk,

E [email contact@ageuk.org.uk](mailto:contact@ageuk.org.uk);

Alzheimer's Society, www.alzheimers.org.uk

West

Berkshire local office,

T tel: (01635) 500869;

Basingstoke local office,

T tel: (01256) 363393;

Reading local office,

T tel: (0118) 957 1183

Bereavement Register,
T tel: 020 7089 6403;

Automated phone

line registration service

T 0800 082 1230;

W www.thebereavementregister.org.uk;

E help@thebereavementregister.org.uk

Bereavement Advice Centre,

T tel: 0800 634 9494; **e**mail

E info@bereavementadvice.org;

W www.bereavementadvice.org

British Heart Foundation

T tel: (020) 7554 0000;

Heart Help Line

T tel: 0300 330 3311;

W www.bhf.org.uk

British Humanist Association,

T tel: (020) 7324 3060;

W www.humanism.org.uk

Care Quality Commission,
Independent regulator of
health and social care,

T tel: 03000 616161;

W www.cqc.org.uk

Cats Protection,

T tel: 03000 12 12 12;

Andover branch:

T 0345 2601501;

Basingstoke branch:

T (01256) 584544;

Newbury branch

T tel: (01635) 200111;

W www.cats.org.uk;

E [email newbury@cats.org.uk](mailto:newbury@cats.org.uk)

Cemeteries and crematoria:

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Stockbridge Road,

Basingstoke, RG25 2BA,

T tel: (01256) 398783

Reading Crematorium, 55 All

Hallows Road, Caversham,

Reading RG4 5LP,

T tel: (0118) 937 2200

West Berkshire

Crematorium, Bath Road,

Thatcham, RG19 4LD,

T tel: (01635) 872577,

E info@westberkshirecrematorium.co.uk

co.uk

Child Death Helpline,

T tel: 0800 282 986,

W www.childdeathhelpline.org

Cinnamon Trust,

T tel: (01736) 757900,

W www.cinnamon.org.uk

Citizens Advice,

W www.advice.org.uk;

Newbury Citizens Advice, 2nd

Floor, Broadway House, 4-8 The

Floor, Broadway House, 4-8 The

Broadway, Northbrook Street,
Newbury, Berkshire, RG14 1BA;
W www.citizensadvicewestberkshire.org.uk;

T tel: 0300 222 5941;

Basingstoke Citizens Advice
Bureau, 19/20 Westminster
House, The Discovery Centre,
Potters Walk, Basingstoke,
Hants, RG21 7LS; Tadley
Citizens Advice Bureau, Franklin
Avenue, Tadley, Hants RG26
4ET;

W www.basingstokeandtadleycab.org.uk;

T advice line: 03444111306

CRUSE – Bereavement Care,

T tel: 0844 477 9400;

W www.cruse.org.uk;

West Berkshire branch,

T tel: (01635) 523573;

Basingstoke branch,

T tel: (01256) 335569;

Andover and District branch,

T tel: (01264) 336006;

Swindon branch,

T tel: (01793) 619 933;

Oxford branch

T 01865) 245398,

E oxfordshire@cruse.org.uk

Deceased Preference Service,

to stop unwanted junk mail

and combat identity fraud,

T tel: 0800 068 44 33,

W www.deceasedpreferenceservice.co.uk

Hospice Information,

T tel: (020) 7520 8200;

W www.hospice.uk.org

Lullaby Trust, providing

specialist support for

bereaved families of babies,

T tel: 0808 802 6868;

W www.lullabytrust.org.uk

Macmillan Cancer Support,

T tel: 0808 808 0000;

W www.macmillan.org.uk

Marie Curie Cancer

Care, support line

T tel: 0800 090 2309 (Monday
to Friday 9am to 5pm);

W www.mariecurie.org.uk

Motor Neurone

Disease Association,

T tel: 0808 8026262;

W www.mndassociation.org

National Animal Welfare Trust,

(NAWT) Berkshire Trindledown
Farm, Wantage Road, Great
Shefford, Berks RG17 7DQ;

T tel. (01488) 638584.

W www.nawt.org.uk

National Association

of Funeral Directors,

T tel: 0121 711 1343 (Monday
to Friday 9am to 5pm);

W www.nafd.org.uk

Widows Group, 1st Friday

of each month from 7.30pm

onwards, Fairclose Day Centre,
Newtown Road, Newbury.

T tel. Jenny Kingston (01635)
871977

NHS non-emergency number,

T tel: 111

Parkinson's Disease

Society helpline,

T tel: 0808 800 0303;

W www.parkinsons.org.uk;

Newbury branch

E newburyparkinsons@gmail.com

Probate & Inheritance

Tax Helpline,

T tel: 0300 123 1072 (Mon to Fri
9am to 5pm)

Registrar of deaths: Andover

Register Office, Beech Hurst,
Weyhill Road, Andover SP10
3AJ; Basingstoke Register

Office, Goldings, London Road,

Basingstoke, RG21 4AN. For
both Andover and Basingstoke

T tel: 0300 555 1392;

Reading Register Office,

Yeomanry House, 131 Castle
Hill, Reading RG1 7TA,

T tel: (0118) 937 3533;

West Berkshire Register

Office, Shaw House, Church

Road, Shaw, Newbury, RG14
2DR (opening hours vary,

T tel: (01635) 279233.

West Berkshire – The Registrar

of Deaths is available by

appointment at Shaw House,

Newbury; once a week at

Hungerford Library and West

Berkshire Council, Calcot office,

T tel: (01635) 279233

Samaritans,

T tel free: 116 123

W www.samaritans.org

Stillbirth and Neonatal

Death Society,

T tel: (020) 7436 5881;

W www.sands.org; email:

helpline@sands.org

Stroke Association, helpline,

T tel: 0303 3033 100;

W www.stroke.org.uk

WAY: Widowed Young offers

support and friendship for the
bereaved whose partners have

died aged under 50.

W www.widowedandyoung.org.uk

Winston's Wish offers practical

support and guidance to

families, professionals and

anyone concerned about a

grieving child, helping them

to rebuild their lives after the

death of a parent or sibling,

T tel: 08088 020021,

W www.winstonswish.org.uk

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MAKING A WILL

TRINITY WILL WRITERS

GIVING your home to your children to avoid inheritance tax or care cost is not a good idea – writes John Davies, of Trinity Will Writers Ltd.

Firstly, the local authority is empowered to disregard, without limit of time, any transaction that it considers 'self deprivation'.

Secondly, any change that transfers this ownership of your home, robs you of your security and can result in a disaster.

Giving your home to one or more of your children is often quoted as an ideal solution, but gifting the property, while continuing to live in it, is not a 'true gift' in the law unless you may pay the full market rent. If your child does not live in the property, it will not be the primary residence of the owner and will therefore qualify for capital gains tax on any increase in value.

If your child gets involved in divorce or bankruptcy proceedings, your house will be one of their assets, to be claimed in the legal proceedings.

If your child dies before you, your house will be part of their estate and go to their beneficiaries.

If your relationship with your child breaks down, your ability to remain in your house would be prejudiced.

For those reasons, it is recommended that you seek proper legal advice.

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Golden Charter
Funeral Plans



CHOOSE YOUR FUNERAL

THE majority of people choose to use a funeral director to arrange all the details of a funeral service.

There are many choices of funeral, however, and no legal requirements for the form a funeral service takes.

If you feel strongly about details and style of your own funeral service you can leave instructions for your family or friends detailing your wishes or discuss it with them so they are clear what you would like.

Traditional funeral

The majority of people choose a religious form of ceremony which follows their cultural traditions.

The format is clearly laid out in service books at the crematorium or place of worship.

There are two parts to the funeral, the

service in the place of worship followed by committal at the crematorium or cemetery.

A non-religious funeral

If you want a non-religious funeral, then the British Humanist Association can put you in touch with a local secular officiant. Its website www.humanism.org.uk also has a searchable database of officiants (by postcode) that you might want to use.

A woodland burial

It is possible to choose a woodland burial site rather than a cemetery or crematorium. A wicker or cardboard coffin, or even a shroud is used and the plot is marked by a tree or plant to preserve the natural surroundings.

An independent funeral

It is possible to handle all or some aspects of a funeral without involving a

funeral director.

Hospitals and crematoria can be very helpful and there is plenty of advice on www.naturaldeath.org.uk which publishes a resource list for DIY burials.

Or contact the Cemeteries and Crematorium Department of your local authority for advice and guidance.

Burial at sea

There are only three places where sea burials are permitted: Newhaven, the Needles Spoil Ground, to the West of the Isle of Wight and off Tynemouth, North Tyneside.

When you register the death, you should tell the registrar that you are planning a sea burial and obtain a Coroner's Out of England Form. The free licence must be obtained from the Marine Management Organisation.

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THE FUNERAL YOU WANT

FROM WESTMILL WOODLAND

OVER the last few years we seem to have got a little more comfortable talking about death.

GP Dr Kate Grainger blogged about her cancer so honestly and informatively she attracted thousands of followers and started a change in hospital practise. There have been more than 4,000 Death Cafés since Jon Underwood started them five years ago.

The Citizens Advice Bureau has seen a huge increase in requests for support with funeral expenses.

There are many choices out there – direct burial and cremation, green burial, DIY funerals and much more.

At Westmill we are proud to be a not-for-profit business (a CIC), supporting our local community to get the funeral they want. We run regular events – open days, tree planting and memorial days, always with refreshments knowing that if we feed the body we ease the heart. Grief can be very isolating. It is really comforting to get out in nature and spend time with others who know how you are feeling because they are going through it themselves.

Our funerals can look absolutely traditional or be done entirely by the family.

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From the moment you are in touch with us, throughout the funeral service, and for as long as you need us afterwards, we're here for you. The Church of England is in every community, and has been helping people mark the end of life for generations. Each person is unique - in personality and in life experience. A Church of England funeral allows you to give thanks for the unique person you knew and loved.

Hope for Everyone

Although there is sadness because someone you know and love has died, in every Church of England funeral there will also be a message of hope in life after death.

Always for Everyone

Wherever you live, wherever the funeral takes place, whatever your link to the person who has died, the Church of England is available for you afterwards. Whether the funeral has happened recently or many years ago.

Many think they know what a church funeral involves. We know different, we've been taking services for centuries, and we are still here to do the best for everyone.

For more information visit:

<https://churchofenglandfunerals.org/>

<http://www.achurchnearyou.com/>

ARRANGING THE FUNERAL

A LOOK AT THE WHAT, WHEN AND WHO FOOTS THE BILL

A FUNERAL can take place any time after death. Most funerals are arranged by the nearest relatives, for example, a spouse or civil partner. However, if there are no relatives, anyone close to the person can arrange the funeral instead.

The person may have left instructions (in their will or somewhere else) about the type of funeral they wanted and/or whether they wanted to be buried or cremated. There is no legal obligation for relatives to follow these instructions.

In some cases, relatives may want burial or cremation to take place abroad. The rules about this are very complex and the help of a specialist funeral director will be needed. Permission from a coroner is always needed before a body can be sent abroad.

If there are no relatives or friends to arrange a funeral, in England and Wales, the local authority or health authority will arrange a simple funeral. The public authority that arranges the funeral will then try to recover the cost from any money left by the person who died.

Most funerals are arranged through a funeral director (who used to be known as an undertaker). It is important to find a funeral director who belongs to one of the professional associations, such as the National Association of Funeral Directors (NAFD) or the Society of Allied and Independent Funeral Directors (SAIF), since these associations have codes of practice and complaints procedures.

Some local authorities also run their own funeral services by arrangement with a local firm of funeral directors. If a funeral director is not a member of a professional association or a complaint is not dealt with satisfactorily, you may need to take legal action against the funeral director.



Funeral costs

The person who arranges the funeral is responsible for paying the final bill and it is important to know where the money for the funeral will come from. The person who died may have taken out a pre-paid funeral plan, paying for their funeral in advance. This should cover the whole cost of the funeral.

If there is no funeral plan, the cost of the funeral will normally be met out of any money left by the person who had died and, where money has been left, the funeral bill should be paid before any other bills or debts.

Even if the person's bank account has been frozen following the death, it may be possible to have funds released from a building society or national savings account on showing the death certificate.

The person may also have had an insurance policy that will cover funeral costs. In other cases, relatives may need to borrow money until the person's money and property are sorted out. Some funeral directors will allow payment to be delayed until this has happened.

Some people do not leave enough money to pay for even a simple funeral. If this happens, the person arranging the funeral will have to pay for it, although other relatives or friends may be willing to contribute.

There is no general death grant, but if you are in this situation and you receive

a means-tested social security benefit (such as income support) you may be able to get a payment from the Social Fund (known as a funeral payment) to cover the cost of a simple funeral.

Even where a funeral payment is made, it may not cover the full cost of the funeral and you may still have to pay the difference.

The funeral director should always give a written

estimate of the cost of the funeral, but the final bill may be higher. The bill will cover the costs of burial or cremation, the fees for the funeral service and the professional services of the funeral director. There will also be charges for extras, such as flowers, cars, service sheets and newspaper notices.

Other costs

Anyone who receives a means-tested benefit (such as income support) may be able to receive help from the Department for Work and Pensions towards the cost of travelling to the funeral of a close relative.

If the person who is paying for the funeral is receiving a means-tested benefit, it may be possible to receive help from the Social Fund through a funeral payment towards the cost of travelling to the funeral.

Arranging a funeral without a funeral director

You can arrange a funeral without the help of a funeral director. If you wish to do this, contact the Cemeteries and Crematorium Department of your local authority for advice and guidance.

Burial or cremation

A burial can take place in a churchyard, a local authority cemetery or a private cemetery. Burials can also take place on private land, or in a woodland site.

Anyone living within the parish has the right to be buried in the parish churchyard, if there is space, or in any adjoining burial ground. Some churches may allow others to be buried there as well (for example, former parishioners or those with family graves).

There is no right to be buried in any particular part of a churchyard or burial ground.

Burials inside a church are not allowed in urban areas and are very rarely allowed elsewhere.

Most cemeteries are owned by local authorities or private companies and are non-denominational, although some have space dedicated to particular religious groups.

In the case of a local authority cemetery, anyone living in the authority's area has the right to burial in the cemetery. Others may also be allowed burial, but for a higher burial fee.

In most cemeteries there are various categories of graves. Some graves do not give exclusive rights to burial, while others give the right of exclusive burial for a set period of time.

It is important to check the papers of the person who has died to find out if they have already purchased a grave space in a churchyard, cemetery or woodland burial ground.

Although there is no law preventing burials on private land (including a garden), anyone wishing to do this should contact their local authority, who may issue a certificate confirming that the burial is lawful.

Institute of Cemetery and Crematorium Management

The Institute of Cemetery and Crematorium Management produces a Charter for the Bereaved. This includes a wide range of information about burial and cremation, including information about burial on private land, for example, woodlands, farmland or gardens. It also provides information on funerals without funeral directors, and environmental issues. You can contact the Institute of Cemetery

and Crematorium Management at www.iccm-uk.com Tel: 020 8989 4661.

The Natural Death Centre

The Natural Death Centre can give advice on environmentally friendly burials, as well as on inexpensive funerals that do not need the services of a funeral director. Contact details are: www.naturaldeath.org.uk Tel: (01962) 712690.



Most crematoria are run by local authorities. A number of forms are needed before cremation can take place, including a certificate from a doctor, counter-signed by another doctor and an application form completed by a relative. These forms are available from the funeral director.

The costs of cremation are usually considerably less than the costs of a burial.

Funeral service

The person arranging the service may choose any form. If you do not want any form of religious ceremony, the British Humanist Association can give advice on a non-religious (secular) service. www.humanism.org.uk

If you do not want a service of any kind, the funeral director can arrange for burial or cremation without any form of service. If, for any reason, there is no body,

a memorial service can be arranged instead of a funeral service.

Disposal of ashes

Ashes may be scattered or buried at the crematorium, either by crematorium staff or by relatives and friends.

Ashes can also be buried in a churchyard or cemetery, often with a short service.

Ashes can generally be scattered anywhere, but if you wish to scatter ashes on private land you should get consent from the landowner.

Although UK law allows ashes to be taken abroad, many countries have strict rules on the importation of ashes and it is important to check before travelling.

Memorials

Churchyards and cemeteries have firm rules about the size and type of memorials that are allowed and it is important to check on these rules before ordering anything. Church of England churchyards usually have more rules than local authority cemeteries. Some woodland cemeteries permit wooden plaques but most will only allow the planting of a tree. The design of the memorial may be subject to

approval.

The funeral director will usually apply to the church or cemetery authority for permission to erect a memorial.

The authority will normally charge for giving its permission. Names of local monumental masons can be obtained from the National Association of Memorial Masons, www.namm.org.uk. The person erecting a memorial is responsible for maintaining it.

At a crematorium, there will often be a Book of Remembrance and relatives may pay for an entry. It may also be possible to buy a memorial bush with a plaque.

If those attending a funeral have been asked to make donations to a charity, the funeral director will normally collect these and send them on to the charity.

Relatives will be given a list of donations received.

MAKING A WILL

BY MAKING a will you can decide what happens to your property and possessions after your death.

Although you do not have to make one by law, it is the best way to make sure your estate is passed on to family and friends exactly as you wish. If you die without a will, your assets may be distributed according to the law rather than your wishes.

Why it's important to make a will

A will sets out who is to benefit from your property and possessions (your estate) after your death. There are many good reasons to make a will:

- You can decide how your assets are shared – if you don't have a will, the law says who gets what.
- If you're an unmarried couple (whether or not it's a same-sex relationship), you can make sure your partner is provided for.



- If you're divorced, you can decide whether to leave anything to your former partner.
- You can make sure you don't pay more Inheritance Tax than necessary.

Preparing your will

Although it is possible to write a will by yourself, it is advisable to use a solicitor as there are various legal formalities you need to follow to make sure that your will is valid. You may also need legal advice for more complicated matters.

As well as solicitors, voluntary organisations such as Citizens Advice Bureau and Age UK can also help with your will.

What should be included in your will

Before you write your will or consult a solicitor, it's a good idea to think about what you want included in your will.

You should consider:

- How much money and what property and possessions you have.
- Who you want to benefit from your will.
- Who should look after any children under 18 years of age.
- Who is going to sort out your estate and carry out your wishes after your death – that is your executor.

Where to keep your will safe

Once you've made your will, it is important to keep it in a safe place and tell your executor, close friend or relative where it is. If a solicitor makes your will, they will normally keep the original and send you a copy.

Keeping your will up-to-date

You should review your will every five years and after any major change in your life – such as getting married or divorced,



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KNOWING YOUR BENEFITS

WHO IS ELIGIBLE TO GET HELP TO PAY THE COSTS OF A FUNERAL

IF YOU'RE on a low income and need help to pay for a funeral you're arranging, you may be able to get a funeral payment from the Government Social Fund, although you might have to repay some or all of it from the estate of the person who died.

Who is eligible?

It depends on the benefits you're getting, your relationship with the person who died and any other money, other than your personal savings, that may be available to help with the cost of the funeral.

Benefits and tax credits

You may be eligible for a funeral payment from the Social Fund if you or your partner are getting any of the following benefits or tax credits: income support, income-based jobseeker's allowance, income-related employment and support allowance, pension credit, housing benefit, council tax benefit (or the council taxpayer where you live gets a second adult rebate because you are on a low income), working tax credit which includes a disability or severe disability element, or child tax credit at a rate higher than the family element.

Relationship with the person who has died

To be able to get a funeral payment,

you must also be either: the partner of the deceased when they died; the parent of the deceased child, or have been responsible for the deceased child, and there is no absent parent (unless they are getting one of the above qualifying benefits or were estranged from the child at the date of death); the parent of a stillborn child; a close relative or a close friend of the deceased (and it is reasonable for you to accept responsibility for the funeral costs).

Bereavement payment

You may be able to receive a one-off payment or regular payments if you have been bereaved. A bereavement payment is a one-off lump sum based on your late husband or wife's national insurance (NI) contributions. It used to be called widow's payment.

Bereavement allowance is a regular payment, paid for 52 weeks from the date of the bereavement, and is based on your late husband or wife's National Insurance contributions. It used to be called widow's pension.

Widowed parent's allowance is a regular payment which you may be eligible for if you are a parent whose husband, wife or civil partner has died and you have a dependent child or young person (aged 16 and under 20) for whom you receive child benefit. It used to be called

widowed mother's allowance.

Bereavement payment, bereavement allowance and widowed parent's allowance are available in England, Scotland and Wales only.

Bereavement Service

This telephone service can take details of someone's death. The service also checks if the surviving husband, wife or civil partner can claim help with funeral costs or other benefits. The Bereavement Service is a telephone service that lets you:

- Tell different government departments that someone has died with just one call.
- End a benefit claim for someone who has died.
- Find out if you are eligible for benefits because your husband, wife or civil partner has died.
- Make a claim for bereavement benefits or a claim for help with funeral costs.

The Bereavement Service helpline is run by the Pension Service but deals with calls about people of any age who have died.

Telephone: 0345 606 0265 (Monday to Friday, 8am to 8pm) Details about all the benefits and advice available can be found on www.direct.gov.uk

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HELP WITH DEATH ABROAD

WHO TO TURN TO WHEN SOMEONE DIES AWAY FROM HOME

WHEN someone dies abroad, the death may seem more distressing because of the complications of being away from home and dealing with strangers, but you can get help from the British authorities in the UK and overseas.

If a close relative or friend dies while you're in the UK

If the death has been reported to the British Consulate in the country where the person died, they will ask the UK police to inform the next of kin.

If you hear of the death from anyone else, for example a tour operator, you should contact the Foreign and Commonwealth Office (on the number below).

Consular staff in London will keep in touch with the family and the consulate abroad until burial or cremation overseas or until the deceased has been brought back to the UK. They'll also tell the British Consul of your wishes for the funeral and take details of who'll be responsible for paying the costs involved, such as bringing the body back to the UK.

If the person dies while you're abroad with them

The British Consul will support you by offering practical advice and help with funeral arrangements and other formalities such as inquests. If the person died while on a package holiday, the tour operator will be able to contact funeral directors and British Consular staff for you.

Registering the death where the person died

You will need to register the death according to local regulations and get a death certificate. The local police, British Consul or tour guide can advise you on how to do this.

You can also often register the death at the British Consulate as well. You don't have to do this, but if you do, you can buy a UK-style death certificate, and the record will be sent to the General Register Office within 12 months. You will be able to get a copy of the record later from the General Register Office



or from the British Consul in the country concerned.

If the person who died was a serving member of the British armed forces, their commanding officer can also request the registration.

It's not possible to register the death with the British authorities in a number of countries (phone the number below for details).

If the body is to be brought back to England or Wales, this must be reported to the coroner – usually the coroner for the district where the funeral will take place. The coroner will decide whether further investigation is needed. If the body is to be cremated, you will need a coroner's Certificate for Cremation.

Documents you'll need to register the death

When registering the death, you should take information about yourself and the deceased including:

- Full name
- Date of birth
- Passport number
- Where and when the passport was issued
- Details of the next of kin, if you're not their closest relative

Bringing the body home

If you wish to bring the body back to the UK, British Consular staff will help by putting you in touch with an international funeral director. The body will need to be embalmed and placed in a zinc-lined coffin before it can be removed from the country.

Documents you will need

Before you can bring the body home, you'll need the following documents:

- A certified English translation of the foreign death certificate from the country in which the person died
- Authorisation to remove the deceased's body from the country
- A certificate of embalming

The British Consul can help to arrange the above documentation.

Funeral costs

If the deceased's funeral costs are covered by travel insurance, contact the insurance company promptly. They will be able to contact the funeral directors for you and make the necessary arrangements.

If not, you'll be expected to pay all the costs including hospital bills and repatriation of the body and possessions.

Arranging the funeral in the UK

You'll need to take an authenticated translation of the death certificate to the register office in the area you intend to hold the funeral. The registrar will then issue a 'certificate of no liability to register'.

This certificate is usually given to the funeral director to enable the funeral to go ahead. The certificate is not required if a coroner has issued a Certificate for Cremation or an Order for Burial. If you wish to have the body cremated you will need the coroner's certificate before you start planning the funeral.

Having the funeral abroad

You can arrange for the burial or cremation in the country where the person died. The British Consulate can give you advice about this.

Deaths in disasters abroad

The Foreign and Commonwealth Office for help. They will provide support and advice on this and all other related matters. The main enquiry number is 020 7008 1500. They are open 24 hours a day.

CHOOSING A COFFIN

THERE are now many different types of eco-coffins, which can be obtained via your funeral director or in some cases directly from the manufacturer.

Examples include:

Wicker and woven coffins

These beautifully-crafted coffins are becoming more of a popular choice as funerals become less traditional and people are more aware of the various choices.

Many companies provide these coffins – Somerset Willow for example grows and weaves its own willow, and has been making baskets for generations.

The recent popularity of willow coffins has provided an essential source of business for a craft that is otherwise threatened by cheap foreign imports.

Other materials that can be used are bamboo, pandanus, seagrass, banana leaf and water hyacinth.

Cardboard coffins

A cardboard coffin is a strong, sturdy but lightweight coffin, which has been developed to meet the needs of those who require an environmentally-friendly and biodegradable coffin.

Over the last few years, a demand for 'greener' and less wasteful funerals has increased dramatically.

There are a variety of cardboard coffins available, and they are easily personalised and come in variety of designs and colours.

It is possible to make the coffin personal to the person who has died, maybe with their favourite flower, colour or interests.

You could even decorate it yourself with old birthday cards and photos or write messages to them.

Recycled materials

The Sunset coffin (pulp board) is made from board which is 100 per cent recycled newsprint, using biodegradable pigments and binders.



All offcuts go back for further recycling.

This gives the coffin its unique tactile feel, but it needs to be seen and touched to be fully appreciated.

Because the board is paper-based it can be decorated by family and friends to add that personal touch.

Woolen and cotton coffins

These are made in Yorkshire from a combination of pure new Dorest Horn sheep wool and organic cottons, over a cardboard frame, hemmed with blanket stitch.

They are fully biodegradable and offer a soft and gentle alternative to the more traditional materials available.

Sustainable wooden coffins

Coffins made out of sustainably-sourced timber are also accepted, especially if finished in bees wax or natural oils. These should be available from your local funeral director.

Jute coffins and jute shrouds

J Funerals' coffins are unique in using jute board, made by mixing plant fibres with natural starch and then compressing it to create a strong, biodegradable coffin.

Decorate your coffin

Ideas for decoration...

Paste on photographs, colourful tissue paper, petals, card models, a collection

of Valentine cards, poetry... the only restriction is your imagination.

Shrouds

Bellacouche produces felt shrouds and the most commonly used is the 'Leafcocoon'.

A woollen shroud is safely strapped to a strong wood-framed base, and enfolded in many layers of thick felt, giving the cocoon a smooth outline.

The inbuilt base and handles take all the weight and so the whole Leafcocoon is buried.

Top cover design options can be a native tree of your choice, the most popular being oak, willow, ash, birch and rowan.

...and for cremated remains Sustainable ARKA Acorn Urn

The Acorn Urn is made from recycled paper.

It is a subtle and simple, along with being fully biodegradable so the ashes can be buried.

Ceramic memorial urns

This new concept in urn design provides a lasting memorial or an appropriate vessel until such time that you or your family are ready to let them go.

Tastefully designed to blend in with your home, the urns can also carry an inscription of your choice.

CHARLES S. WINCHCOMBE & SON EST. 1932 THOMAS FREE & SONS EST. 1875

Fourth Generation Independent Family Funeral Directors & Memorial Craftsmen



The Winchcombe Family



Each person is different and so each funeral should be too

Bereavement can be a tremendous shock and organising a funeral may seem daunting. As an independent family business we feel that everyone should have a funeral that reflects and respects individuality. Whether you call in to see us or pick up the telephone, you can be reassured that a family member will answer any queries or assist you.

Pre-Planning a Funeral

All of the family team are able to advise you on any aspects of a funeral, and instead of opting for the traditional funeral; you may prefer to have a funeral with a difference, for example by choosing a colourful coffin or an alternative hearse.

If pre-purchasing a funeral you can be reassured that:

- Each plan is bespoke
- Written at today's prices
- Relieves the burden for both you and your family
- Payments can be made monthly

Simply writing down your likes and dis-likes or discussing your wishes with friends and family helps to ensure you have the funeral you approve of.

"Don't waste your money on flowers!"

"Dad always loved horse-racing"

Memorials

As Members of British Register of Accredited Memorial Masons, (BRAMM) our fixers are licensed to fix headstones and memorials in cemeteries and churchyards across the county. We will help you to choose or design the most suitable headstone, memorial or gravestone or renovate an existing headstone if required.

All our memorials are prepared and supplied from our own workshop and we are experienced at cleaning and renovating existing headstones.

Memorials are not always associated with a grave space and we have many options available for keepsakes.

*"I love the jewellery made from mum's ashes,
it's like she's still with me"*

Contact us today for a no obligation appointment

Thomas Free & Sons

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Marlborough, SN8 1NE

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