

# Bereavement



Guidance, support and reassurance







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PUBLISHER PS Publications Ltd, 3rd Floor, 207 Regent Street, London, W1B 3HH PHONE 0203 538 4215 FAX 0844 248 5364 EMAIL info@pspublications.co.uk

www.pspublications.co.uk

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# How can Nottinghamshire Registration service help you?



This guide aims to be of help to you at this difficult time by providing you with information about our funeral and memorial services, and how our teams based throughout Nottinghamshire can help.

The following pages explain what you need to know about registering a death and our services in more detail.

Nottinghamshire County Council's Registration Service can help families to create personal funerals which reflect their own beliefs and wishes. From the venue, design of the service and readings to music and personal tributes, every ceremony is a unique send off which honours the person who has passed away and allows family and friends to grieve their loss and celebrate their life.

Today more and more people want to say farewell to their loved ones in their own way. They want a funeral service filled with warmth and respect for the person who has died; finding comfort and healing in this last act of love – creating and participating in a special service for them.

A funeral marks a significant event for everyone close to the deceased – the end of a unique life, the loss of a loved one, the crossing of a threshold.

Our staff will be with you every step of the way. They can visit you at home to talk through your wishes for the service, share ideas and help to provide a beautiful service.

Our aim is simply to create a special ceremony which those left behind will always remember.

www.dolbyfuneralservices.co.uk

PRIVATE CHAPEL OF REPOSE

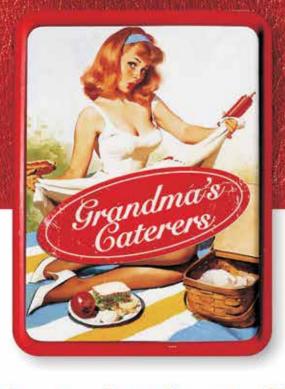
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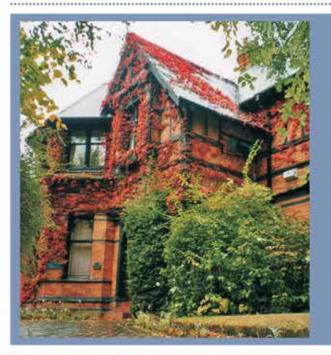
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0115 9411475; 07973 221155 clawson\_lodge@hotmail.com

Clawson Lodge, 403 Mansfield Road Carrington, NG5 2DP Nottingham

# First steps

When someone dies, there are a number of things you need to do. You might not be able to do everything straight away, but in the first few days you should:

- inform the family doctor
- obtain a medical certificate of cause of death signed by a doctor or, if the Coroner is involved, take instructions from the Coroner's Officers with regards to the registration of the death
- contact your registration service to register the death and discuss the funeral ceremony, if you wish to have a civil funeral
- contact a funeral director, if you wish to use their services
- contact the Minister of Religion, if appropriate
- find out if there is a Will and, if so, where it is and who should be dealing with it.

Our registration team are here to help you throughout this process if you need guidance and support.



# Registering a death

After someone has died it is necessary to register their death. In Nottinghamshire this can be done by making an appointment to see one of our Registrars. We have offices in many locations across the county.

Please ring 0300 500 80 80 to speak to an advisor who can book an appointment for you and advise you of what you will need to register a death. Information is also available on the following pages of this booklet or on our website, www. nottinghamshire.gov.uk/registrars

A death in England, Wales and Northern Ireland must be registered within five days of its occurrence and in the registration district where it took place. If this is not possible because it would be considerably difficult for a close relative to attend the registration office, information regarding the death may be given at any other registration office in England and Wales. This is in the form of a 'declaration', which will then be forwarded to the Registrar where the death occurred. This, however, may delay funeral arrangements, as the appropriate paperwork and death certificates will be issued by post. Further information on this can be obtained from any register office or by contacting the County Council on 0300 500 80 80

For the death to be registered, you need to present the Medical Certificate of Cause of Death (MCCD) from a doctor. However, if the death has been referred to the Coroner, it cannot be registered until the Registrar has received confirmation from the Coroner to proceed with the registration. The Coroner's Office will inform you of the process.

#### Who can register a death?

Normally, a death should be registered by:

- a close relative, wherever possible this should be the next of kin
- a person present at the death
- the occupier of premises where the death occurred

• the person responsible for the funeral (but not the undertaker).

# How do I make an appointment to register a death?

Please make an appointment by phoning Nottinghamshire County Council on 0300 500 80 80. You can find details of your nearest registration office by visiting:

www.nottinghamshire.gov.uk/registeroffices

## What documents do I need to register a death?

- medical cause of death certificate (unless the Coroner is involved)
- the birth certificate of the person who has died
- date and place of the person's birth
- the marriage certificate (if applicable)

These documents will provide information on where the person who has died was born and details of their spouse. You will also be asked about the occupation of the person who has died.

# What information do I need to provide about myself when registering the death?

- your relationship to the deceased
- your full name

Continued on page 10





Prioritising service over profit

#### **Selecting your Funeral Director**

I appreciate that you are receiving this booklet at a very sad time and I would, initially, offer my sympathy to you and your family.

Some of you reading this will already have decided which funeral director you are going to use but I know that many of you will not have made that difficult decision yet and will not know where to begin. I would therefore like to introduce our family firm to you.

We were established by Arthur William Lymn in 1907 and remain today in the same family ownership. I am his great grandson and I am assisted in the business by his great granddaughter and three of his great-great grandchildren. Through the generations we have striven to maintain his family values. We are known for our high standards of service, our unique Rolls-Royce and Bentley vehicles and our attention to detail whilst still maintaining that "family feel". We appreciate that some people assume that because of our high standards we will be prohibitively expensive but they are wrong. In fact we provide our high quality service at very competitive prices and are happy to give quotations without obligation by telephone or personally at any of our offices or indeed in your home. If you prefer you can view our prices in private by clicking on "Full Services Brochure" icon on the homepage of our website at www.lymn.co.uk and whilst there you may want to see what the clients we have recently served have said about our services by clicking on the "monthly comments" icon on the same page.

Please feel free to telephone your local office at any time, the contact details are shown on the adjacent page. Our telephones are answered day and night by fully trained and experienced local funeral directors. You do not need to have the death certificate or to have made your final choice of funeral director before contacting us. We are always happy to give whatever help and advice we can. Unlike most other major firms we do not generally require a deposit, we always include the NAFD basic funeral within our price brochure, we offer easy finance to those with cash flow problems\* and we can help with DWP claims when necessary.

I trust that you would find our staff helpful and accommodating but should you experience any difficulty with any part of our service you are free to contact me personally. The Daily Telegraph said "A W Lymn's success provides comfort that there are still some businesses that prioritise service over profit" and of that I am immensely proud.

Nigel Lymn Rose Managing Director nigel@lymn.co.uk

<sup>\*</sup> simple terms and conditions apply



# The Family Funeral Service

www.lymn.co.uk Head Office: **0115 950 5875** 

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Above are just some examples of the additional services that we offer, and we always endeavour to fulfil any funeral requests no matter how unusual.









#### **Area Offices:**

ARNOLD **0115 967 6777** 

32 High Street, NG5 7DZ

**ASPLEY 0115 919 0011**389 Nuthall Road, NG8 5DB

BEESTON 0115 922 0433 106 Station Road, NG9 2AY

**BINGHAM 01949 837 211**17 Long Acre, NG13 8AF

BULWELL **0115 979 4944** 

130 Main Street, NG6 8ET **CARLTON** 

**0115 961 6180** 9 Church Street, NG4 1BJ

CLIFTON
0115 945 6232
24 Varney Road, NG11 8EX

COTMANHAY
0115 930 1639
113 Cotmanhay Road, DE7 8NG

HUCKNALL
0115 968 0737
53 Portland Road, NG15 7SL

ILKESTON **0115 944 4121** 1 Park Road, DE7 5DA

**LONG EATON 0115 946 3093**33 Lime Grove, NG10 4LD

MANSFIELD **01623 622 116** 

16 Chesterfield Road South, NG19 7AD

M. WOODHOUSE 01623 623 765 2 Welbeck Road, NG19 9JZ

**OLLERTON 01623 860 045**5 Sherwood Drive, NG22 9PP

**RADCLIFFE 0115 933 2257**59 Main Road, NG12 2BJ

**RUDDINGTON 0115 921 1075**45 Easthorpe Street, NG11 6LB

SHIREBROOK **01623 742 813** 

32-34 Patchwork Row, NG20 8AL **STAPLEFORD** 

**0115 949 9211** 25 Church Street, NG9 8GA

WEST BRIDGFORD 0115 969 6006 128 Melton Road, NG2 6EP

WOLLATON
0115 928 4366
107 Arleston Drive, NG8 2GB

• your usual address.

# What documents will I receive from the Registrar?

- Certified copies of the death certificate: you can purchase as many copies of this certificate as you wish. Please discuss with your Registrar how many copies you will require. In the case of an inquest taking place, the death cannot be registered until after the inquest and the Coroner will issue you with an Interim Certificate of the Fact of Death, which may be used instead of certified copies.
- A Certificate of Registration
   Notification of Death: this form is
   referred to as 'the BD8' and is to inform
   the Department of Work and Pensions of
   the death. The Registrar will explain the
   action to be taken.
- Certificate of burial or cremation: this form is referred to as 'the green form' and it serves as authorisation for the funeral director and cemetery or crematorium authorities to go ahead with the funeral arrangements. This form is replaced by another document from the Coroner if an inquest is in hand or a post mortem examination has taken place when a cremation is requested. If there is a post mortem or inquest the Coroner will inform you and possibly issue the necessary paperwork.

#### Tell Us Once Service

When someone has died, there are lots of things that need to be done, at a time when you probably least feel like doing them. One of these is contacting government departments and local services that need to be told.

We can help you to give the information to the Department for Work and Pensions via the Tell Us Once Service and they can pass on this information to a number of other government departments and local council services for you. The service is optional and free of charge.

Once you have registered the death with a Registrar there are a number of ways you can use the service:

- in person during the death registration appointment
- by telephone after you register the death you can ask for a reference number which you will need to use this telephone service. Please call the Department for Work and Pensions on 0800 085 7308. The lines are open Monday to Friday between 8am and 6pm. This number is free to call from a BT landline, but other providers, including mobiles, may charge you. If you don't speak English, call 0800 085 7308 and one of the advisors and an interpreter will call you back and help you. If you are calling from Wales you will have the choice of continuing the call in Welsh.
- online after you register the death you can ask for a reference number which you will need to use this online service which is accessed through the GovUK bereavement website please see www.gov.uk/tell-us-once for information on Nottinghamshires TUO service.

#### What happens to the information?

It is possible to report the death to the following organisations and services if you decide to use Tell Us Once

- Local Councils
  - o Housing Benefit Office
  - o Council Tax
  - o Collection of payment for council services
  - o Libraries
  - o Electoral Services
  - o Blue Badges
  - o Adult services

www.nottinghamshire.gov.uk/registrars Telephone: 0300 500 80 80

- o Children's services
- o Council Housing
- Department of Work and Pensions
  - o Benefits
  - o Overseas Health Team
- HM Revenue & Customs
  - o Child Benefit
  - o Child Tax Credit & Working Tax Credit
  - o Personal Taxation
- Identity and Passport Service
- Driver and Vehicle Licensing Agency
- Ministry of Defence Service Personnel and Veterans' Agency
  - o War Pensions Scheme

This list is subject to change and the most updated list is held on www.gov.uk/tell-us-once or www.gov.uk/bereavement

# How we will treat the information you give us

The information you give will be treated securely and confidentially. The organisations who are contacted will use the information to update records; to end services, benefits and credits as appropriate; and to resolve any outstanding issues. They may use this information in other ways, but only as the law allows.

#### Information you will need to use the service

Please bring the following information about the person who has died with you when you use the service:

- their National Insurance number and date of birth
- details of any benefits or services they were receiving
- their death certificate
- their Driving Licence or Driving Licence

number

- their Passport or Passport number and town/country of birth
- dates of recent stays in hospital.

We may also ask you for the contact details for:

- their next of kin
- a surviving husband, wife or civil partner
- the person dealing with their estate.

You must obtain the permission of the people listed above if you are going to provide information about them.

#### Next of kin

If you are the next of kin (closest relative by blood or marriage to the deceased), your entitlement to benefits may change, so please have your own National Insurance number and / or date of birth with you when you contact us.

If you are not the next of kin, or the person who is dealing with the deceased's estate (the person sorting out their property, belongings and money), you can still use the service as long as you have their permission to provide information about them and act on their behalf.

Please note; You can find the National Insurance (NI) number on any pay slips, letters from The Pension Service, HM Revenue & Customs or the Department for Work and Pensions, P60, P45 or National Insurance card.

#### Privacy

This service is committed to ensuring that the information provided is protected. Our privacy statement tells you how the information you provide when using this service will be used and protected. Ask the Adviser if you wish to see the full privacy statement or you can look it up on the gov.uk website.

Please remember that it is your responsibility to ensure that all organisations that pay you a benefit/credit, or provide a service to you, have correct and up to date information about you.

For more information about Nottinghamshire's Tell Us Once Service, visit www.nottinghamshire.gov.uk/registrars





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Please feel free to call us or visit our website for more details.



# Funeral Teas

At this difficult time, we aim to provide a discreet catering service, giving you the opportunity, together with friends and family, to bid farewell to a special person.

We suggest the following packages, however, should you have something specific in mind, our experienced brugade of chefs will create a menu specifically for you.

Venue Hire
Tea and Coffee
Cake
£4.95 per person

Venue Hire
Tea and Coffee
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Cream Scones
£9.95 per person

Willow Package Venue Hire Hot & Cold Buffet Tea, Coffee and Cake

£15.95 per person

We have several rooms available in which to hold your event. Please do not hesitate to contact our Sales Team if you wish to view our facilities and discuss your requirements first hand.





Anyone leaving an estate of more than £5000 needs to go through a process called probate. We provide a FREE helpline to guide Executors through that process.

Chambers
& M<sup>c</sup>Clay
Legal Services

There is no obligation, just call and get advice. In simple cases you may be able to deal with the estate without any further help. Many people choose to get further help because they find it too daunting, especially at a difficult time when a loved one has passed away.

If you do find you need professional help we can arrange a FREE home visit with no obligation at all. We can make dealing with the estate jargon free and at a fixed fee.





# Chambers and McClay Legal Services

It is often at the most difficult of times we realise how important it is to get our affairs in order. When it comes to planning to protect your future and that of your loved ones you need expert advice. We have written Wills for over 45000 clients and are experts in Wills and Power of Attorney.

Call 01159421414 to arrange a consultation in your own home



www.chambersmcclay.co.uk



## Coroner's involvement

HM Coroner is an independent judicial officer appointed by the Local Council and with responsibility for investigating all sudden, unexplained and/or suspicious deaths in that geographical jurisdiction. HM Coroner's jurisdiction in Nottinghamshire includes both the City and County of Nottinghamshire.

HM Coroner is also obliged to consider investigating the circumstances of deaths of all people whose liberty is restricted by law. This includes people who are imprisoned or whose liberty may be restricted in accordance with other legislation e.g. mental health law.

Many deaths referred to HM Coroner do not require investigation if it is determined that the cause of death is natural. Referrals to HM Coroner are usually made via the police, a doctor (GP or hospital doctor) and occasionally by the Registrar. In some circumstances, the Coroner will allow the doctor to issue a Medical Certificate but will also provide an additional document to the Registrar. Try not to be alarmed as this is a normal procedure and the Coroner's office will be able to answer any questions you may have.

#### What is a post-mortem examination?

A post-mortem examination is an invasive internal and external examination of the body. HM Coroner may commission the same if it is necessary to determine the cause of death.

Every effort is made by the Coroner's service to:

- identify the deceased person
- communicate with the nearest relative and/or the personal representative of the deceased person
- provide an explanation setting out the processes and procedures involved and the likely timescales for achieving a result. Sophisticated testing may result in a delay to the issue of a death certificate





and where this arises, the family will be advised

 ensure that the body of the deceased person is released for a funeral at the earliest possible opportunity with the agreement of the pathologist, even in circumstances where the cause of death has not been confirmed.

When a post mortem examination is required, a qualified pathologist instructed on behalf of HM Coroner always conducts this examination. It is carried out in order that HM Coroner can have an independent report to establish a cause of death. where this is possible. It is not always possible to ascertain a cause of death – particularly if the person has been dead for some time. A coronial post-mortem is never carried out for research purposes, albeit the results may be shared with other agencies where the collation of these statistics is important in the public interest. In certain cases, HM Coroner may approve the instruction of a second post-mortem examination where this is necessary and justified, particularly where this may be required for the purposes of criminal proceedings.

# What happens after the post-mortem examination?

If the cause of death is determined to be natural and there are no other circumstances requiring an inquest, the Coroner's service will issue a document instead of a Medical Certificate of Cause of Death which permits registration of the death. This document will be sent to the Registrar directly. The usual practice is that the funeral director will contact the Coroner's office to find out when the body can be collected to prepare for the funeral.

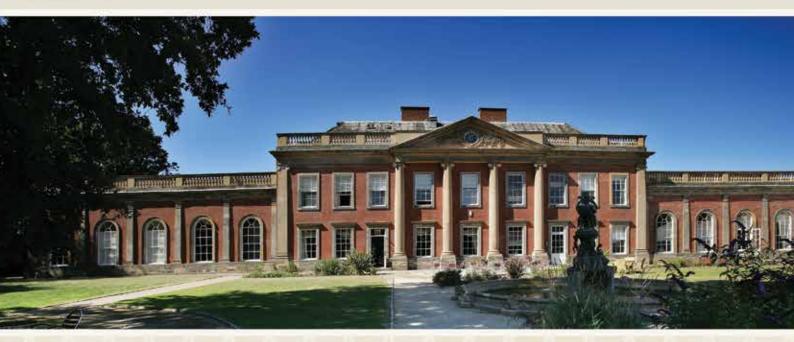
#### What is an inquest?

If the cause of death remains unknown or unnatural, or the person died whilst their liberty was restricted by law, the Coroner is required to hold an inquest. An inquest is an inquiry to determine the facts. It is not a trial - HM Coroner will never determine civil or criminal liability in

Continued on page 20



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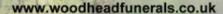
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your free memorial website service





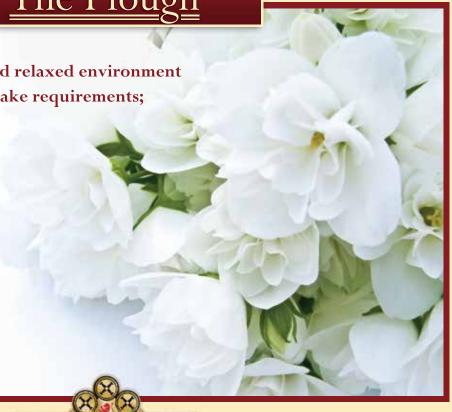


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- Bar tab service available
- Large private car park



respect of any individual. However in the course of the inquiry, HM Coroner will consider whether any changes should be introduced to avoid future deaths.

In all cases, HM Coroner will consider the following questions:

- who was the deceased person
- where and when they died
- how, and in what circumstances they died.

A Coroner hears inquest hearings, occasionally with a jury. The length of the inquest will vary according to the evidence to be considered and the complexity of the case.

If HM Coroner decides to open an inquest, the death cannot be registered in the usual way. HM Coroner will normally issue the necessary documentation to permit a burial or cremation so the funeral can take place. In order to assist with the administration of the estate, an Interim Certificate of Fact of Death is issued. This is usually sufficient for bureaucratic purposes and is accepted by banks and other financial institutions as sufficient evidence that the person has died.

This certificate can also be used to obtain a Form BD8 from the Registrar.

# How will you know about the progress of the inquest?

You will be informed of the progress of the investigation by staff at the Coroner's office. All enquiries should be made by e-mailing or telephoning the office. (Hours of service are 8am to 5pm Monday to Friday.) Tel: 0115 841 5553 coroners@nottinghamcity.gov.uk

At the inquest hearing, HM Coroner will open the proceedings and lead the questioning of witnesses. Families are invited to communicate any concerns they may have or questions they wish to be considered to HM Coroner's office. This invitation is issued in a letter sent to the family after the inquest is opened, along with

other information. It is vitally important that this letter and the information are carefully considered. Families are invited to convey any concerns in writing within 28 days of receipt of the letter. HM Coroner will be made aware of these concerns and will consider them during the course of the investigation and at the inquest hearing if they are considered relevant to the inquiry. All properly interested persons will have an opportunity to ask relevant questions of all witnesses called to give evidence at the inquest hearing. At the conclusion of the inquest hearing, HM Coroner will determine all relevant facts and the death will be registered automatically. Thereafter, death certificates may be purchased from the Registrar.

Properly interested people may choose to be legally represented at the inquest hearing. However Legal Aid funding is only available in exceptional cases.

Family members are not obliged to attend an inquest hearing, unless they have been issued with a summons to attend to give evidence. In many cases, families prefer not to attend an inquest, particularly if they do not have any concerns or questions. In these circumstances, the family may apply for a CD recording of the proceedings and HM Coroner will consider this application in every case. A charge will be required for the production and postage of this CD.



# Funeral options

When planning a funeral, check to see if the person who has died had a pre-paid funeral plan, which will set out some or all of what they wanted to happen. Alternatively, they may have left instructions in their Will. If the person who has died left no instructions, you have the choice of organising the funeral yourself or contacting a funeral director.

Our Registration team are happy to advise you on the types of funeral available.

#### Type of ceremony

 Civil funeral with our Registration Service:

A civil funeral is a dignified and formal ceremony, suitable for both cremations and burials. The ceremony celebrates the person's life and can include religious references. It is personalised to reflect the thoughts of the family and friends of the person who has died and will be unique to that person.

- Religious funeral: If the person who died was religious, you will need to speak to the relevant Minister of Religion to arrange the ceremony.
- Humanist ceremony: this is often considered for those who neither lived according to religious principles, nor accepted religious views of life after death. For more information visit http://humanism.org.uk/ceremonies

#### Burial, cremation and green funerals

If the person who has died has left no specific instructions, you will have to decide whether they will be buried or cremated. There are a number of legal controls over the disposal of a body in the United Kingdom, but the only requirement is that the death is certified and the body is properly taken care of, by either burial or cremation.

- Burial: a burial is virtually free of regulations and people can be buried in almost anything and almost anywhere, providing you have the landowner's permission. You are required to have a death certificate signed by a doctor and a certificate for burial from the Registrar. If you decide not to use a funeral director, then you should contact the Cemeteries and Crematorium Department of your local district or borough council for advice. If there is a will it may detail whether a grave space in a churchyard or cemetery has been secured. If this has been paid for there will be a Deed of Grant.
- cheaper than a burial. Ashes can be kept in an urn, scattered in a garden, or in a place that was special to the person who has died. You will need the landowner's permission to scatter ashes on their land. Please make sure you inform the funeral director about your wishes for the disposal of the ashes. You can arrange a memorial service with our Registration team for when you scatter the ashes, if you wish. Please see page 29 for more information.
  - Green funerals: a green funeral involves conducting final arrangements and disposing of a body in an environmentallyfriendly way. Green funerals generally take place in a meadow or woodland. complemented by the use of a coffin made from biodegradable materials e.g. willow or chipboard. The green funeral option continues to grow in popularity and there are now many woodland burial sites all over the country. Green burial grounds are kept as wild and as natural as possible. Memorials and headstones are generally not permitted, but often memorial trees can be planted to mark the grave. Information on green funeral sites can be found by visiting www.naturaldeath.org.uk

Continued on page 24

The Country Cottage Hotel & Restaurant



We understand how difficult the loss of a loved one or friend can be, and we are here to accommodate you and your family through this trying and uneasy experience. We have created a stress-free environment that reduces the cost and hassle of making arrangements and booking last minute accommodations. Our caring staff are on hand to assist you in any way.

Ideal venue for lunch or a buffet after a funeral. Wilford Hill Cemetery is only 10 minutes away. Restaurant can seat up to 100 people, smaller rooms also available. 22 bedrooms available for overnight stays. The bar area overlooks a pretty courtyard area and there are also beautiful gardens and patio areas.

Tel: 0115 984 6882







Easthorpe Street . Ruddington . Nottingham . NG11 6LA www.thecountrycottagehotel.co.uk





# At this difficult time, you need all the help you can get.

Here at Chadwells we are totally committed to help sell your house, combining the latest technology with good old-fashioned service. Our business is owned and managed locally and is not part of a national estate agency chain. We care more and try harder, whether it's a porbate valuation or full sales marketing that you require.

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Here are just some of the reasons to choose Chadwells:

- No fee, no sale contracts
- No termination of contract charge
- State of the art software
- Accompanied viewings
- Prominent, modern premises
- Excellent local knowledge
- Friendly, professional staff
- Chadwells are here to help

# Internet Marketing

Using internet marketing to our advantage we can reach more people with your property details.

#### How do we do this?

By making sure that our website and your property details can be found by potential buyers. It is also vital that your property details including photography and floorplans appear on the important property websites such as Primelocation, Rightmove, Propertyfinder, Findaproperty and others.





### Contact Us

tel 01623 861861 email sales@chadwells.co.uk web www.chadwells.co.uk

#### Paying for a funeral

Please be aware that funerals can be expensive, so it is highly recommended that you seek quotes from a couple of funeral directors to be able to compare prices before making a decision. Our Registration team will be on hand to support you through this process.

It is common practice for funeral directors to ask for a deposit to secure the funeral arrangements. Be open with the funeral director about what you are able to afford.

If the person who died had a pre-paid funeral arrangement, you may not need to worry about costs. If this is not the case, the costs of the funeral will usually be covered by the estate, as the funeral costs have priority over any other debts. Provided that there is money in the account of the person who has died and that an invoice is presented, a bank will usually send payment to the Funeral Director directly. In some cases, you may need to arrange a short-term loan to pay for the funeral deposit and final invoice, until you can be reimbursed from the estate.

If there is not enough money left in the estate and the nearest relative is in receipt of a meanstested benefit from the Department of Work and Pensions or Local Authority (such as council tax benefit), the person can apply to the Social Fund for a funeral payment. Applications can only be made after the funeral and the Social Fund will make a significant contribution to the cost, but it may not cover all of it. To apply, you will need to fill the form SF200, which can be collected from the register office or a Jobcentre Plus. Please speak to our Registration team for more information.

For information about other benefits you may be entitled to, please visit www.nottinghamshire.gov.uk/benefitsadvice or phone 0300 500 80 80.



# Planning a civil funeral

Nottinghamshire County Council's Registration Service can help you to arrange a civil funeral to celebrate the life of a family member or friend.

#### Why choose a civil funeral?

When someone dies it is an emotional and distressing time. Family or close friends are often faced with difficult decisions about the funeral. Every person is different and your choice may be influenced by many factors such as cultural and religious traditions, personal preferences and the wishes of the person who has died. Whilst the majority of people still have a religious service, many are moving towards a more personal ceremony and find that a civil funeral is a more appropriate choice for them.

#### What is a civil funeral?

A civil funeral is a dignified and formal ceremony, suitable for both cremations and burials. It is personalised to reflect the thoughts of the family and friends of the person who has died and will be unique to that person. Not everyone wants the same type of funeral and a civil funeral ceremony can provide an opportunity to create, with the help and support of one of our trained celebrants, the most appropriate and meaningful ceremony for saying goodbye to a loved one. It can have religious and non-religious elements to suit your wishes.

A civil funeral ceremony can take place at any suitable venue, in agreement with the celebrant, with the exception of a religious building.

Continued on page 28







SET IN 9 ACRES OF LANDSCAPED GROUNDS MIDWAY BETWEEN NEWARK AND SOUTHWELL, KELHAM HOUSE COUNTRY MANOR HOTEL OFFERS A TRANQUIL VENUE PERFECT FOR ALL OCCASIONS.

GROUPS OF BETWEEN 10 AND 120 CAN BE HOSTED IN THE HOTEL WITH VARIOUS PACKAGES ON FOOD AND DRINKS AVAILABLE TO SUIT YOUR REQUIREMENTS.

Please Call our experienced team to discuss your enquiry further.



Kelham House, Main Street, Kelham, Newark, NG23 5QP Tel: 01636 705 266 Email: enquiries@kelhamhouse.co.uk www.kelhamhouse.co.uk



Nottingham Counselling Service (NCS) has been providing counselling services in Nottingham for over 30 years and is one of the most respected and established providers of counselling services and therapy in the East Midlands, UK.

Our reputation for providing professional, high quality counselling and therapy ensures that that we get a high rate of referrals. We are also highly rated for our support by the people that matter most - our clients.

We score an average 93% satisfaction rate and our team of fully-qualified counsellors are all rigorously assessed to ensure that they provide the best possible care and support.



"I felt comfortable with the assessor and the surroundings". He gave me plenty of time to consider and think through things as well as to speak." I came away feeling positive about the course of sessions offered".

Tel: 0115 950 1743
Fax: 0115 988 1611
www.counsellingcentrenottingham.co.uk
info@nottinghamcounsellingcentre.org.uk





# The Elms Hotel

The Elms Hotel is an impressive Grade II listed building set in beautiful grounds in the historical market town of Retford.

Our function room can accommodate up to 250 people in warm and friendly surroundings. Our staff are welcoming and attentive, and We have ample parking for you and your guests.

No matter how large or small your event is, you can relax and enjoy yourself at The Elms Hotel.





Telephone: 01777 708957 Fax: 01777 869058





#### Personalising the ceremony

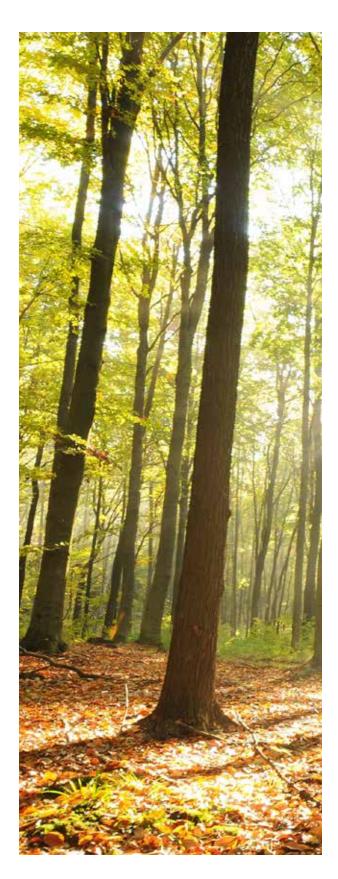
Our celebrants will give any support and guidance needed to ensure that your ceremony reflects the personality of the person who has died and the wishes of the family. Favourite music or readings can be incorporated. You may also like to consider if family members or friends would like to take part in the ceremony. You may wish to include items with religious references such as a prayer or favourite hymn.

You will also be asked to provide as much information as possible about the person who has died, such as what kind of character they were, details about their family life and their hobbies. The celebrant will then create a tribute, which celebrates their life, and which will reflect the express wishes of the family.

Our celebrants can deliver eulogies they have written for you or eulogies, tributes and sentiments you, your family or friends have put together.

Please contact our Registration Service on 0300 500 80 80 to find out how they can help.

A civil funeral celebrant will then arrange an appointment for you to meet with them, usually at your home, local registration office or funeral directors.



## Memorial ceremonies

A memorial ceremony is another opportunity for you to say goodbye to the person who has died. You may wish to arrange this some time after their death, so you have had more time to come to terms with your loss and can reflect more clearly on the person who died and what they meant to you.

Some people choose to arrange a memorial service when they scatter the ashes of a loved one, possibly in a park, woodland or at a sports ground. Others may decide to have a memorial ceremony when they plant a tree or unveil a memorial plaque in memory of the person who has died.

Our Registration team can advise you on a ceremony that will reflect your wishes. They will also speak to you about the person who has died so they can create a personal tribute which is tailored to their character. A civil funeral celebrant will then arrange an appointment for you to meet with them, usually at your home or at a registration office if you prefer.

Please contact us on 0300 500 80 80 to find out how we can help.



# Administering the estate

This section provides a brief guide to a subject that can sometimes be complex. Please seek professional help for further expert advice and guidance.

#### Where can you look for the Will?

It is important to find the Will as soon as possible. This is a legal document or a signed letter left by the person who has died giving instructions on what should happen after his/her death and how the estate should be divided. To start with, look amongst personal papers at home, in the bank, with the person's lawyer/solicitor, or with relatives.

If there is a Will, it should appoint an executor(s), who is the person responsible for paying debts, dealing with money, property and possessions of the deceased. If there is no Will or if the Will does not name an executor, then the next of kin will usually be the person responsible for dealing with the estate. People feel honoured to have been named as an executor, but they can feel daunted by the responsibility that this involves. You can apply for a grant or representation yourself or use a solicitor. Visit https://www.gov.uk/wills-probate-inheritance/if-the-person-left-a-will or phone the Probate and Inheritance Tax helpline on 0845 302 0900 for more information about what to do.

#### What is the estate?

The estate is everything that the person who has died has left behind. These possessions need to be distributed to those who are entitled to receive them. The person to do that is the executor and, to be able to do that, he/she needs to apply for probate. If there is no Will or if the Will does not mention an executor, then an application for legal authority to administer the estate should be made to the Probate Registry.

#### What is Probate and do you need it?

Probate is a document issued by the Probate Registry confirming that an executor has the right to wind up the estate of the person who has died. Depending on the size of the estate, you may not need a probate. If you do need one, it can be obtained by filling in some forms, the most important being the 'Executor's Oath'. As a general rule, the larger the estate, the more complex and lengthy the process can become. If you prefer to get help, you may contact your own solicitor or someone who regularly looked after the affairs of the person who has died.

#### Who inherits?

If there is a Will, inheritance will be determined by its instructions. If there is no Will, the legal rules of intestacy apply, which strictly determine who can inherit.

#### What if there is an inquest?

A grant of probate or letter of administration can usually be obtained using an Interim Certificate from the Coroner, although it will not be possible to distribute the estate until the inquest has been completed.



# Informing individuals and organisations

People tend to find it difficult having to inform complete strangers about the death of a loved one. To help you with that, you may want to inform a few people that you trust and ask them to let their branch of the family, friends or members of their social network know. It also helps to keep the details of the funeral by the phone, so they can be given out by anyone who answers incoming calls. If you are not entirely sure who to inform, social network sites such as Facebook, an address book, contacts on a computer or a mobile phone that belonged to the deceased may be of help.

When you register the death, our Registration team can use the Tell Us Once service to inform some other local authority and government agencies, such as

- Identity & Passport Service
- Tax Office
- Council Housing Office
- Council Tax
- Department of Work and Pensions

However, you may need to contact these organisations yourself if probate is not required:

- Banks
- Building societies
- Life insurance company
- Mortgage provider
- Credit/store cards
- Friendly societies
- Other money, (e.g. National Savings/ Premium Bonds/loans/hire purchase agreement)
- Private Pension providers
- Buildings insurance company
- Home contents insurance company
- Car insurance company

- Travel/holiday insurance company
- Private landlord/housing association
- Electricity provider
- Gas provider
- Telephone line provider
- Water/drainage provider
- Cable/satellite service
- Internet service provider
- Mobile phone company
- Royal Mail redirection
- Mail suppression service
- Dentist
- Doctor
- Hospital (if relevant)

You may also need to return any medical equipment borrowed by the person who has died, cancel travel passes, season tickets, magazine subscriptions and club memberships.



# Coping with your bereavement

The death of someone close can be a devastating experience. Everyone copes with grief differently and how you react can depend on your age, personality, circumstances, cultural background and religious beliefs.

After a death you may initially feel shocked, numb, guilty, angry and afraid. These feelings may change to feelings of sadness, loneliness – even hopelessness and concern about the future.

Every person's experience of grief is different and there is no right or wrong way to grieve.

Many people worry that they will forget the person who has died – what they looked like, what they sounded like, the experiences they shared. There are some things you can do to help keep their memory alive:

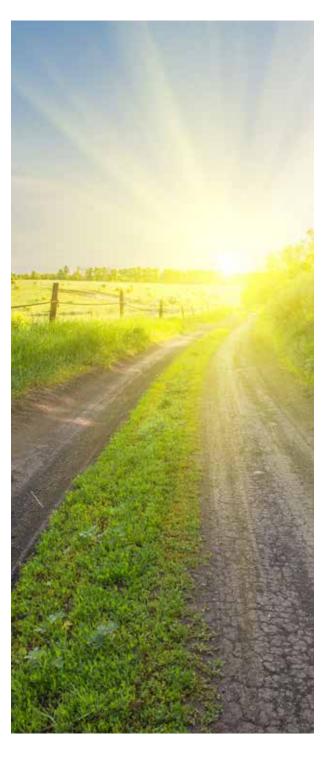
- keep an album of photos
- talk about them and your special memories
- save some of their special possessions
- do something that commemorates them, such as planting a tree, paying for a park bench, or making a donation to a charity.
   See page 29 about memorial ceremonies.

One of the most helpful things is to talk about the person who has died and your relationship with them. You may wish to talk to your family, friends, a faith/spiritual adviser, your GP or a support organisation.

There are a range of organisations that can help. Some contact details are listed on pages 37 and 41. You can also talk to our Registration team about how you can get support.

There are also many organisations available for people who need friendship, who wish to get out and about and keep active and busy. Some organisations are specifically for people who have experienced bereavement, but many are for people who just want to meet people and take part in activities.

There is a list of organisations on www.notts50plus.co.uk This website is aimed at the over 50s, but also includes information about support groups, volunteering opportunities and services available for other adults.







# FACED WITH THE COST OF PAYING FOR CARE?

Help with planning – for older people, their families and friends

Contact PayingForCare by freephone on

0808 208 9994\*

\*Telephone calls may be recorded for training and monitoring purposes.

PayingForCare offers help, information and advice about long term care and enables those that need regulated financial advice to make contact with specialist care fees financial advisers. PayingForCare Limited ("PayingForCare") is registered in England and Wales (Company no. 7866192). The registered office is Regent House, 1-3 Queensway, Redhill, Surrey, RH1 1QT. PayingForCare is part of the Partnership group of companies which includes Partnership Life Assurance Company Limited, an authorised insurer.

# Financial support

It is normal to feel worried after you lose someone you love. Some people will have to start dealing with day-to-day issues that they were not used to and some may feel they need help. A good idea is to check whether you are entitled to any welfare benefits.

Some widows, widowers or surviving civil partners are entitled to special bereavement benefits and, if the death means that your income has decreased, you may be able to claim for Pension Credit or Council Tax benefit. If you would like to check if you are entitled to any benefits, contact the Department of Work and Pensions or organisations such as Age UK.

You can also visit www.nottinghamshire.gov.uk/benefitsadvice for more information.





# Living at home safely

Some people living on their own following a bereavement can be more vulnerable and susceptible to crime.

Obituary columns in newspapers have been used by unscrupulous people to select potential victims. To prevent this from happening, never include the full address of the person who has died when you place a bereavement notice in the newspaper.

#### General security hints and tips

- Don't keep large sums of money at home
- Fit good quality locks to doors and windows
- Fit a door chain
- Consider fitting an entry phone or door viewer with a microphone
- Make sure you know how to use the burglar alarm (if fitted)
- Fit extra security lighting above the front door and rear of the property
- Obtain contact details of a friend or neighbour who lives near by
- Inform trustworthy neighbours (or neighbourhood watch co-ordinator) if the property is to be empty for any period of time and ask that they remove any mail or other items left on view
- Keep up the house and garden maintenance.

#### Handy Persons Adaptations Service (HPAS)

If you are over 60 or disabled and need small practical jobs or minor adaptations making to your home, Nottinghamshire County Council's HPAS scheme can help.

For a fee of £15, we can arrange small jobs, such as putting up shelves or fitting door locks, or minor adaptations, such as fitting a grab rail or half step. These will be carried out by one of the approved traders on our Buy With Confidence scheme. You will need to supply the

materials needed, but can get up to £250 worth of adaptations made in one job.

For more information phone Nottinghamshire County Council on 0300 500 80 80.

#### **Buy With Confidence**

If you need to find a reliable electrician, plumber or other tradesperson, Buy With Confidence can help. All traders on the list have been vetted by Nottinghamshire County Council's Trading Standards team. If you would like to use the free scheme, phone the Citizens Advice Consumer Service on 08454 04 05 06 or visit:

www.buywithconfidence.gov.uk

#### Nottinghamshire alert

You may also wish to register for Nottinghamshire Alert. This is a messaging system that allows Nottinghamshire Police, Nottinghamshire County Council's Trading Standards Service, Neighbourhood Watch and other public organisations to send community safety messages to the public via email or text. Trading Standards use the scheme to send messages about doorstep callers, scams and other consumer issues. To register with the service please visit: www.nottinghamshirealert.co.uk

#### Dealing with cold callers on the doorstep

Cold callers are people who knock at the door uninvited, either selling goods or offering to carry out repairs on your property. In doing so they place the householder at a significant disadvantage. Callers are highly trained in delivering a 'hard sell' and may specifically target the recently bereaved.

- If you are not expecting any callers: don't answer the door
- If it's someone important, they will have your contact details and will send you a letter

- If you feel the need to speak to the caller, speak through an opened window. It's easier to shut a window than a door when you have finished the conversation and the trader won't leave
- If you are expecting a caller:
  - o Use a door viewer or window to see who the caller is
  - o Put your chain or bar on before you open the door
  - o Check the identity of the callerany genuine person won't mind you taking their ID card and ringing the phone number from a bill / phone book. Don't call the number on the card as this may be part of the scam. If they refuse to give you their card, be very suspicious.

For consumer advice, or to refer something to Trading Standards, contact the Citizens Advice consumer service on 08454 04 05 06. This provides free, confidential and impartial advice on consumer issues. You can also visit the website www.adviceguide.org.uk or Textphone users can dial 18001 followed by Citizens Advice Consumer Service number 08454 04 05 06. If you feel threatened or in any danger, always dial 999 and request police assistance.

# Dealing with unwanted post and telephone calls

The Telephone Preference Service (TPS) and Mailing Preference Service (MPS) can remove your phone number and address from most mailing and telephone sales lists in the UK. This will stop many of the direct marketing messages you receive but cannot stop them all, particularly if they originate from outside the UK.

The Baby Mailing Preference Service is specifically for parents whose baby has recently died. Signing up to the service can help reduce the amount of unwanted post received by parents.

Registration with these services is free.

You can register yourself and also anyone who has recently died.

Telephone Preference Service: 0845 703 4599 (option 2) www.tpsonline.org.uk

Mailing Preference Service 0845 703 4599 (option 1) www.mpsonline.org.uk

Baby Mailing Preference Service 020 7291 3310 (select option 2 and speak to an adviser)

www.mpsonline.org.uk/bmpsr

Please note: all of these services are automated and there is a time delay between connection and hearing the automated voice.

#### Silent callguard

Silent calls are generated from the use of 'automated diallers'. When these are incorrectly set, more numbers are dialled than there are operators available to take the calls. If the purpose of the call was to sell you a product or service, then registering on TPS will reduce these.

However, companies use automated diallers for things such as debt collection, market research etc. and TPS will not reduce these.

If you want to reduce these types of calls there is a separate service called Silent Callguard. You can register with them by calling 0844 372 2325.



## Useful contacts

# Nottinghamshire County Council's Registration Service

0300 500 80 80

8am – 8pm Monday to Friday 8am – 12 noon Saturdays

#### Samaritans 08457 90 90 90

Available 24 hours every day.

A confidential emotional support service for anyone experiencing feelings of distress or despair for any reason, including those which could lead to suicide.

www.samaritans.org

#### Cruse

#### 0844 477 9400

The largest bereavement support charity in the UK.

www.crusebereavementcare.org.uk

#### ARC – (Ante-natal Results and Choices) 0845 077 2290 or 0207 713 7486 from a mobile phone

ARC offers information and support to parents who are making decisions before, during and after antenatal tests, and dealing with the aftermath of a loss after a diagnosis of fetal anomaly.

Open 10am - 5.30pm Monday to Friday http://www.arc-uk.org/

#### Child Death Helpline 0800 282 986

#### (0808 800 6019 freephone for all mobiles)

Open every evening of the year 7 - 10pm.

A helpline for anyone of any age affected by the death of a child (from pregnancy to adulthood) in any circumstances. All calls are answered by parents who have experienced bereavement.

# The Miscarriage Association 01924 200799

Offers support and information on all aspects of pregnancy loss (miscarriage up to 24 weeks and

ectopic pregnancy). Mon to Fri - 9am - 4pm www.miscarriageassociation.org.uk

# SANDS (Stillbirth And Neonatal Death) 020 74365881

Offers support to parents bereaved through pregnancy loss, stillbirth or neonatal death.

www.uk-sands.org

#### FSID Helpline (formerly Foundation for the Study of Infant Deaths) 0808 802 6868

helpline@fsid.org.uk

10am - 6pm Monday to Friday

6 - 10pm Weekends and Bank Holidays

Support and information for anyone affected by the sudden death of a baby.

#### TCF National UK Helpline

0845 1 23 23 04

Support and information daily from 10am - 4pm and 7 - 10pm

The line is always answered by a bereaved parent.

TCF (formerly The Compassionate Friends) is a charitable organisation of bereaved parents, siblings and grandparents dedicated to the support and care of other bereaved parents, siblings, and grandparents who have suffered the death of a child/children.

# The WAY Foundation 0870 011 3450

Provides help and support for anyone who has lost a life partner aged under 50. www.wayfoundation.org.uk

# National Association of Widows 0845 838 2261

Offers a friendly helping hand to all widows and their families (male or female). www.nawidows.org.uk

Continued on page 41







# SELL YOUR HOUSE FAST FOR CASH

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#### **WE ARE LOCAL PROPERTY BUYERS**

Call Sell My House Nottingham on: 0115 815 9884 www.sellmyhousefastnottingham.co.uk

# Dealing with property after a bereavement



The loss of a loved one is a very difficult time, and dealing with a house or other property assets can add an extra layer of stress. Should you decide you wish to sell the house there are a few key things to consider:

- Condition of the property Is it sale ready?
- Current demand Are there buyers in the market right now?
- Time frame How long are you prepared to wait for a sale to go through?
- Realistic value What are houses actually selling for in the area?

The final point is vitally important, do your research on actual sales prices for properties similar in style, size and condition to the one you're selling. Don't rely on asking prices in the area, as they are just that, you will be much better placed to make a decision on the best course of action if you rely on real sales data.

#### Methods to sell property:

Estate Agents – The typical method most people use to sell a house, and many buyers look for houses with estate agents first. An estate agent will market your property for sale to achieve the best price they can closest to the asking price. When selling through an estate agent it is important to make sure your property is presented well inside and out so that it is attractive to buyers. Remember you are not guaranteed the asking price, and you have no guarantees of time frame.

A tip — consult at least 3 before choosing the agent to work with.

Sell at Auction – Selling at auction can help you ensure a sale. Standard auction conditions are for the sale to complete 28 days after the auction. The current condition of the property is less important when selling at auction. You set a reserve for the auctioneer and they will sell the property for the best price they can get above the reserve. If the reserve is not met the house will be passed in and you will have to decide how you would like to proceed further.

A tip – be realistic about the reserve, most auctioneers charge an up front fee.

Sell to a cash house buyer – Cash house buyers specialise in purchasing houses quickly. They will meet you at the property, do a full appraisal of value for the property in its condition on the day. They will offer a discount to the market value of the property in exchange for a guaranteed sale of the property in current condition and in a time frame of your choosing. Time frames can be as short as 10 days or longer as your circumstances require. Most cash house buyers will also pay your legal fees and walk you through the sale to make it as simple as possible.

A tip – If you want things as stress and hassle free as possible this is method to guarantee a sale.

#### WE ARE LOCAL PROPERTY BUYERS

Call Sell My House Nottingham on: 0115 815 9884 www.sellmyhousefastnottingham.co.uk

### Useful contacts

# Road Peace 0845 450 0355

The UK's national charity for road crash victims; provides support to those bereaved or injured in a road crash.

www.roadpeace.org

#### SSAFA Forces Help 0845 1300 975

The national charity serving ex-service men, women and their families in need.

www.ssafa.org.uk

# War Widows Association 0845 2412 189

Gives advice, help and support to all service widows and dependents.

www.warwidowassociation.org.uk

## The Terrence Higgins Trust 0845 122 1200

Provides practical support, help, counselling and advice for anyone with or concerned about AIDS or HIV infection.

www.tht.org.uk

#### London Friend

(Formerly Lesbian and Gay Bereavement Project) 020 7837 3337

Helpline for the lesbian, gay, bisexual and transgender community, their families, friends and carers.

Tuesday 7.30 – 9.30pm www.londonfriend.org.uk

#### Citizens Advice Service

08454 04 05 06

www.citizensadvice.org.uk

#### gov.uk

Public services all in one place. This website has a wide range of information and links to many other sites that you will find useful, including local authorities.

www.gov.uk

#### **NHS Choices**

Information about local health services, medical/health advice, information about a huge variety of conditions and much more.

www.nhs.uk

# Money Advice Service 0300 500 5000

Free impartial financial advice. www.moneyadviceservice.org.uk

#### Nottinghamshire 50 plus

www.notts50plus.co.uk

#### Probate

Government website with probate registry details

www.justice.gov.uk/courts/probate
For appointments phone: 0121 681 3400



Notes		

Notes			

# Julie Wesson DID. F.D.M.B.I.F.D.

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phone: 0300 500 80 80

visit: www.nottinghamshire.gov.uk/registrars



T 0300 500 80 80

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