

Professional help when you need it the most

BEREAVEMENT is something all of us will experience at some time in life when someone close to us dies.

Whether it is a parent, a partner, a sibling, a friend, a colleague or a neighbour, the effects can strike harder than we might expect.

The feelings associated with loss – shock, anger, guilt, sadness – are all natural but amplified by the situation they can become frightening.

If the person who has died is a close relative, the bereaved may not only have to contend with these powerful emotions but also the necessity of getting all their affairs in order.

This can involve anything from registering the death and arranging the funeral to administering their estate and overseeing the distribution of a will.

People are fortunate when they have family and friends to support them but sometimes this is not possible or people may feel they need more help or advice from outside that circle.

Thankfully, there are organisations on hand to

provide information and advice during this trying time.

General information and help is available at Derby City Council's website, www.derby.gov.uk, in the Community and Living section under Births, Deaths and Marriages. The site gives details of what to do in the event of a death.

The official government website, www.direct.gov.uk, also carries a wealth of useful information on issues surrounding a bereavement.

For those struggling with the aftermath of loss, Cruse Bereavement Care is a free counselling service offering advice and education throughout the grieving process.

The Burton and Derby branch is available on Monday and Tuesday on 01283 593167 and the national helpline is open Monday to Friday from 9.30am to 5pm on 0844 477 9400 and by email at helpline@cruse.org.uk.

There is also a separate helpline for young people on 0808 808 1677 and a website at www.cruse.org.uk.

As well as the individual grieving process, there are

many aspects of losing a loved one, some unexpected, that we will have to deal with.

Getting professional help and advice in dealing with these issues is always going to be a wise idea.

When someone dies, the executor (if there is a will) or administrator (if there is no will) normally sorts out their finances and then distributes what's left according to the will or the laws of intestacy. In some cases an executor or administrator may not be needed.

When you inherit a property, some decisions have to be made – you may wish to sell it, rent it out, or live in it. You'll also need to know if there'll be any tax to pay on the property. If you inherit part of a property you'll need to take joint decisions with the other owners.

If your husband, wife or civil partner has died you may be able to get Bereavement Payment, a one-off, lump-sum payment of £2,000 that's tax-free.

You may be able to claim if your husband, wife or civil partner had paid their National Insurance contributions or their death was

caused by their job.

If you haven't already, you might want to consider making a will so you can decide what happens to your property and possessions after your death.

Although you don't 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.

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.

A solicitor may be able to visit you in your own home, care home or hospital.

The cost of writing up a will can vary between solicitors and will depend on how complicated your affairs may be and the experience of the solicitor.

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



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LOOK AFTER YOUR LOVED ONES.

PREPARING A WILL WILL ENSURE YOUR PROPERTY, AFFAIRS & FAMILY WILL BE DEALT WITH AS YOU WOULD WANT THEM TO.

The paperwork needed to register a death

DEALING with paperwork is the last thing most of us would want to do after losing a close relative.

However, there are formalities that need to be dealt with and registering the death is one of them.

Usually, a person's death has to be registered within five days, and it is advisable to register in the area where the person died.

In Derby, the register office is based at Royal Oak House, Market Place, call 01332 256526.

It is possible to visit another register office, although it could take longer to receive

essential documents, delaying funeral arrangements.

It is worth making an appointment at the office. You will need to take along the medical certificate citing the cause of death signed by a doctor and, if possible, a birth certificate, marriage or civil partnership certificates and an NHS medical card.

The registrar will need to know the deceased's full name, and any names previously used by them, including maiden name. Their date and place of birth is also required, the town and county if born in the UK and the country if born

abroad.

You'll need to give their last address, occupation and details of a surviving spouse or civil partner, and whether they were receiving a state pension or other state benefits.

The registrar will then issue a certificate for burial or cremation. If the body is to be cremated, the GP or hospital will arrange for a second doctor to sign the cremation certificate. You will also get a Certificate of Registration of Death.

Death certificates are needed by the executor or administrator of the person's will.

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Practical support when you have to arrange a funeral

NO-ONE ever wants to organise a funeral but when the inevitable happens, it is reassuring to know that there are people to guide you through the process and help you make arrangements at what is inevitably a very upsetting time.

A funeral is not simply an opportunity to mourn the loss of a loved one, it is an occasion to celebrate a life, and for many it represents the chance to come to terms with their loss.

Family, friends or the clergy may be able to recommend a reputable funeral director. That said, fees can vary and it is worth visiting several firms to find the one that best suits your requirements.

Before finalising arrangements and setting a date, make sure you have the certificate for burial or cremation, an order for burial or a certificate for cremation, giving permission for the body to be buried or an application for cremation to be made.

It is also important to contact the deceased's solicitor and have the will read as it may contain requests for the funeral.

Make sure you know in advance who will be paying for the funeral and what the budget is. The last thing you want when arranging a funeral is a financial wrangle between executors and members of the immediate family.



The majority of funeral directors are members of one of two trade associations, the National Association of Funeral Directors or the Society of Allied and Independent Funeral Directors.

Funeral directors who belong to either of these organisations have strict codes of practice and will not exceed any written estimate without your permission.

Funeral advisers provide impartial information and support to funeral arrangers and the bereaved, and the Association of Independent Funeral Advisers has the remit of creating a trained network of independent funeral advisers throughout the UK.

For more than 100 years the

National Association of Funeral Directors (NAFD) has been dedicated to maintaining the highest of standards throughout the funeral profession to ensure bereaved families receive the advice and support they need and deserve.

Regardless of your circumstances, members will offer you help and advice, and many operate a 24-hour telephone service so you can contact them whenever you need their support.

They have access to a wide range of business services to ensure they are up to date on key issues and able to fulfil their core objective of supporting the bereaved.

The NAFD is the principal partner in the Bereavement Advice Centre, a not-for-profit organisation that provides you with a free, single contact for practical information on what to do when someone dies as well as information on NAFD members in your local area.

The website www.nafd.org.uk is also an invaluable source of information. It contains details of all aspects of the funeral process and explains the funeral director's role.

You will find answers to the questions most frequently asked by those who take on the responsibility of making funeral arrangements.

Repatriation is an increasingly common requirement, but is not as daunting as it may seem.

Although not all NAFD member firms provide repatriation services themselves, they have the support of the association to ensure they can advise you on the processes involved within the UK and overseas.

With the help of a free repatriation helpline, set up by the association, members can put you in touch with people who are experienced in this area.

The National Association of Funeral Directors works closely with The Bereavement Register, which was set up to help families avoid the upset of receiving direct mail for the deceased.

Registering the deceased's details with this free service removes them from company mailing lists, while TBR Call Guardian - which is part of The Bereavement Register - screens all telemarketing calls for a six-month period without impacting on personal calls to that number.

For further information, telephone 0845 230 1343 or log on to www.nafd.org.uk

Families and friends who want to organise a funeral without contacting a funeral director should contact the cemeteries and crematorium department of their local authority for advice and guidance on how to proceed.

Applying for probate if you are an executor

IF you find that you are named as an executor in someone's will then you have been entrusted to administer their estate following their death. This means that you will have to deal with probate.

The term probate refers to the application the executor has to make in order to sort out a deceased person's affairs.

The executor has to apply for a grant of probate from the probate registry. The Nottingham and Leicester sub-registries are the closest to Derby, although many people employ a solicitor to deal with probate on their behalf.

Grant of probate is essential if the person who dies leaves £5,000 or more, stocks or shares, certain insurance policies or property held in their own name or as 'tenants in common'.

The grant document confirms that the executor has the legal right to access and collect the deceased's assets before distributing them according to the will.

Before banks, building societies, insurance companies or other institution transfers control of assets to the executor, they will need to see the grant of probate document as this is proof of the will's validity.

If there is more than one executor, then it is up to them to decide who applies for the grant of probate. Up to four executors can apply jointly for the right to administer the estate.

If there is no will, a close relative of the deceased can apply to the probate registry to deal with the estate. They need to obtain a grant of letters of administration and, if their application is successful, they become administrators of the estate with the right to deal with the deceased's finances and the responsibility to see that beneficiaries of the will receive what is due to them.

Probate will not be granted before some or all of the inheritance tax payable on the estate has been paid. An estate becomes liable once it is valued above £312,000.

Inheritance tax is 40 per cent, payable on any amount above this figure. If your estate is worth more than £312,000 it is worth consulting professionals to plan ahead and minimise the amount payable.

Leave a lasting tribute to a loved one

THERE are many different ways to remember a loved one.

For those that want to share their feelings a website - www.lastingtribute.co.uk - allows mourners to place a memorial on the internet.

Affiliated to the Evening Telegraph, Lasting Tribute is the fastest growing online archive in the UK, dedicated to celebrating the lives of those no longer with us.

Bereavement and In Memoriam notices are automatically added free of charge after they have ap-

peared in the Evening Telegraph or any other newspapers published by Northcliffe Media Group.

Visitors can compose tributes of up to 5,000 words and display 60 photos for no cost. It is possible to make a voluntary donation towards the site upkeep.

Security features mean the creator can stop other users from adding content and receive notifications of any changes made.

The contents section also has dedicated areas for police officers and soldiers

killed in the line of duty.

Children and babies have the Lasting Tribute night sky, where visitors can dedicate a virtual star. Every dedication here includes a donation to When You Wish Upon a Star, a charity dedicated to helping children with terminal ill-

nesses and their families.

The Marie Curie Field of Hope includes an area where visitors can make a donation and dedicate a virtual daffodil and in return, the charity will plant a real daffodil.

For more details, visit www.lastingtribute.co.uk.

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