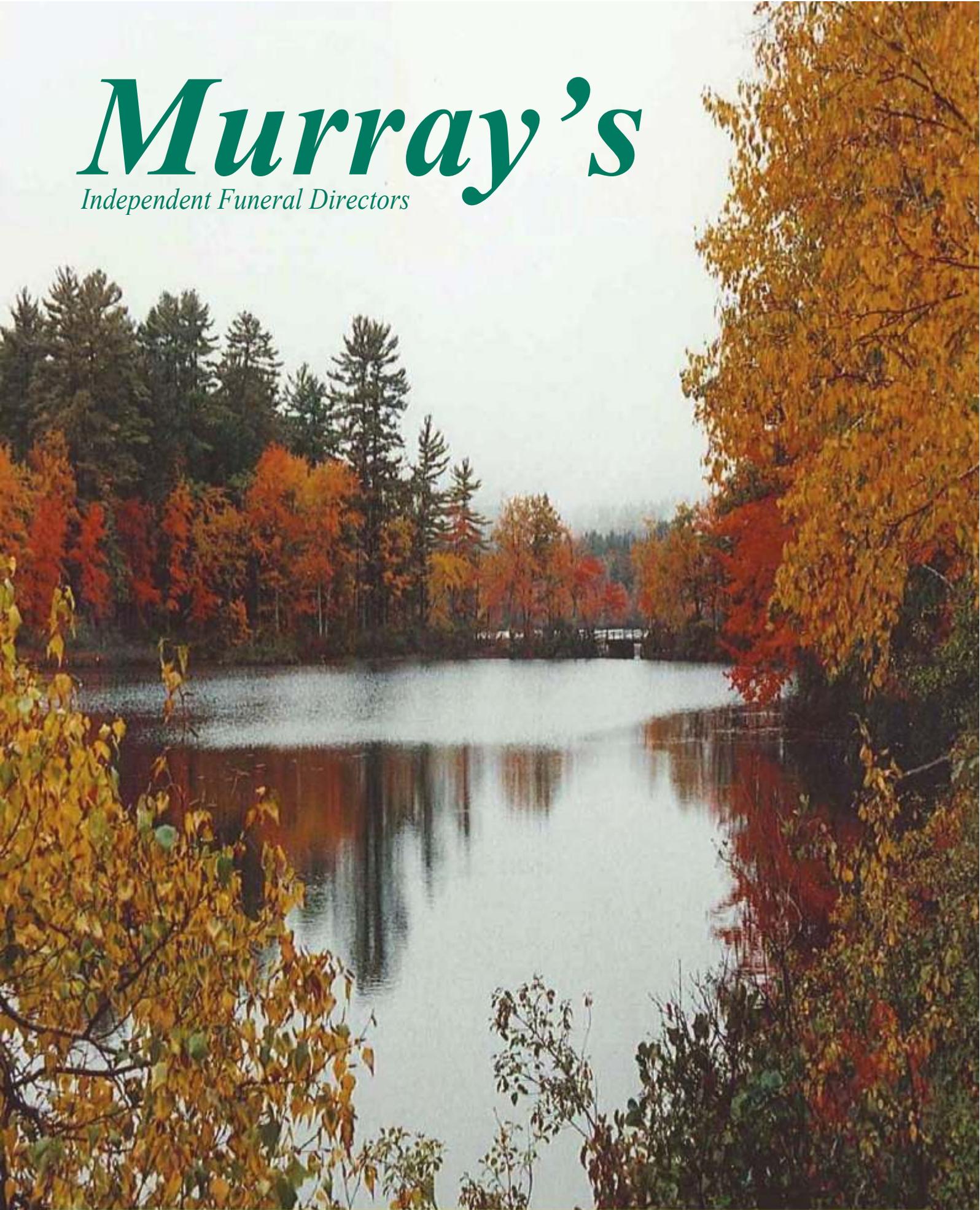


# *Murray's*

*Independent Funeral Directors*



Golden Charter  
Funeral Plans 



FUNERAL  
PLANNING  
SERVICES



## Murray's Independent Funeral Directors

Years of caring for the bereaved has resulted in Susan Barke (Diploma holder in Funeral Directing and Member of the British Institute of Embalmers) establishing along with her Husband David an independent family business affiliated to the Society of Allied and Independent Funeral Directors (SAIF) who regularly inspect and audit the company ensuring the high standards set are maintained.

When someone close to you dies, having to arrange their funeral will probably be one of the most difficult challenges you have to face in life. We're here for you in your time of need day or night.

Because your funeral requirements are of such importance to you, our dedicated staff are there to advise you personally in making arrangements which meet your personal needs whether that is a traditional, horse drawn, motor bike, hearse or alternative funeral. We will ensure that each and every detail is discussed with you thoroughly, and will go the extra mile to ensure that the day is all you expect and can assist with all other requisites for example, flowers, catering, press notices and printing.





We are sympathetic towards different ethnic and religious groups/non-religious groups and can tailor the funeral to individual needs.

As your Funeral Directors we are committed to providing the best possible service. If you wish we can call and see you in the comfort of your own home or you may wish to visit our funeral home.

Murray's take pride in the provision of a service that not only is comprehensive in every detail, but also handled with the sensitivity that only a firm dedicated to quality can provide.

As part of our service we also offer pre-payment plans. Prepaying your own funeral means that you can choose your funeral arrangements, for your own peace of mind. You will save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time.





Memorials are handled by our sister company Shortstone Memorials Ltd.

Our mason is affiliated into the National Association of Monumental Masons (NAMM) so you can be assured of his professionalism and that his workmanship is of a high standard.

*Burton's Premier Memorial Specialists*

**Shortstone  
Memorials Ltd**

Superb Range Of  
Beautiful Designs

All Beautifully  
Hand Crafted By Our  
N.A.M.M Approved  
Monumental  
Mason Craftsmen  
At Competitive Prices

Shortstone House, 23a York Street,  
Burton upon Trent DE14 2LX

**Tel: 01283 542 600**

## Arranging the funeral

Our services to you start when you contact us, whether by telephone or calling personally; and extend often way beyond the day of the funeral. On initial contact we will ask for preliminary details, whereupon if your loved one has died at home or in a private nursing home we will organise conveyance to our funeral home.

The Funeral Director will then meet you (at a time and place to suit) to arrange the funeral to the high standard you would expect. If you want something that little bit different we will always do our best to fulfil your wishes.

## Costs and Charges

In all aspects of the funeral arrangements our staff will point out the procedures and legal requirements. Whilst arranging the funeral, we will advise on costs and charges to be incurred, culminating in a written estimate that should be agreed and signed so that you feel confident with the funeral commitment you have arranged.

The funeral account itself is divided into two separate parts, Funeral Director's charges and disbursements. The Funeral Director's charges are our professional fees and overhead costs, which include the provision of a 24 hour a day on call service, our professional services in making the funeral arrangements and arranging documentation and necessary personal attendances, the conveyance of your loved one to our private Chapel of Rest. The disbursements are fees which we pay on your behalf, and include fees for crematoriums, cemeteries, churches, vicars, catering and flowers etc.

Relatives and friends often wish to visit the Chapel of Rest to pay their last respects before the day of the funeral. This can be organised provided the family are in agreement.

## Hearse and Limousines

The hearse for the funeral with chauffeur and sufficient bearers are also an essential part of our services to you. Limousines are charged for separately. This ensures that the family is not charged for something they may not need or want. The charge for limousines is fully inclusive to cover transport from the address at which your family requires to be picked up, through to your return to the final destination, within a limited distance. Each limousine is chauffeur driven and will normally carry up to six mourners

## Registration

All deaths are required, by law, to be registered. Usually the GP will issue a **MEDICAL CERTIFICATE OF CAUSE OF DEATH**, which is then required to be taken to the **DISTRICT REGISTRAR** (with, if possible the deceased's **MEDICAL CARD**) by one of the following:

1. A relative of the deceased who is present at death.
2. A relative of the deceased who was in attendance during the illness.
3. A relative residing or being in the district where the death occurred.
4. A person present at death.

5. The occupier of the house, if he or she knew of the happening of the death.
6. An inmate of the house, if he or she knew of the happening of the death.
7. The person dealing with the disposal of the deceased person. (**Not the Funeral Director**)

The procedure when you go to the Registrar is very straight forward and the following questions will be asked:

- Date and place of death
- Full name of the deceased
- Marriage status of deceased
- Home address of the deceased

**If the deceased is:**

- Male (even if retired) his last occupation.
- Female (either married or widowed) her maiden name and her husband's full name and occupation.
- Female her occupation if any. If married at date of death, the date of birth of the surviving partner.

The registrar will then issue the following:

**CERTIFICATES**

1. **A GREEN CERTIFICATE** which is required by the **FUNERAL DIRECTOR** for either cremation or burial.
2. **A WHITE CERTIFICATE OF DEATH** which is required should you wish to claim any NI Benefits.
3. Additional copies of the certified entry of death (otherwise known as the Death Certificate) may be obtained from the Registrar upon payment of the appropriate fee, should you require them for legal purposes. The **REGISTRAR** will advise you on this.

Should the death be notified to the **CORONER** and, following a post mortem it is necessary for an inquest to be opened and adjourned, then the **REGISTRATION** procedure is slightly different and will be explained at the time.

**Is there a Will?**

If it is known that a will was made, it is important that the contents should be ascertained as soon as possible after death, as it may contain directions as to the funeral arrangements, etc. This will may be among personal papers at home or with a bank or solicitor for safe custody. Before the estate left by a deceased person can be realised and distributed among the persons entitled to share it, a **GRANT of PROBATE** or **LETTERS of ADMINISTRATION** are usually required.

Perhaps the simplest procedure is to instruct a Solicitor or bank to act for you. If you decide to use a Solicitor or bank to act for you, this will not necessarily involve you in heavy expense and will almost certainly relieve you of many worries. If you decide to use a Solicitor or Bank Manager to obtain the appropriate grant they will need to see a copy of the death certificate.

They will also require such items as;

- Share Certificates
- Deeds
- National Savings Bank Books
- Savings Certificates
- Premium Bonds
- Pension Books
- Insurance Policies ... in the name of the deceased

They will also need to have details of any debts that may be owing. You need not worry about paying these immediately. They can be dealt with in time.

### **Probate**

Where the deceased has left a will, it has to be proved before the Probate Registry of the High Court of Justice, after which the executors named in the will are enabled to administer the estate.

### **Letters of Administration**

It may be possible to arrange for your Bank or Solicitor to act in the administration of the estate where no will has been left. This can be of real benefit to the family faced with complex financial matters.

### **General**

Where amounts are small it is sometimes possible for them to be obtained without making application for a grant. This applies mainly to assets held by the National Savings Bank, but only where the total net estate does not exceed the current amount set annually and in accordance with the government budget.

### **Applying for a grant yourself**

To make a personal application or make enquiries regarding Inheritance Tax contact the Probate and Inheritance Tax Help Line 0845 30 20900 who will advise and send out appropriate paperwork. Alternatively, use the web page [www.hmrc.gov.uk/inheritancetax](http://www.hmrc.gov.uk/inheritancetax)

Complete the forms to the best of your ability and send by post together with: A copy of the death certificate (from registrar) any will or written wishes left by the deceased. Full details of the estate, i.e. everything possessed by them or due to the deceased like a house, property, cash, bank balances, and insurances. Return the forms by registered post and state at which registry office the interview should take place.

## **Consult a Solicitor**

In most circumstances, it is advisable for you to consult a solicitor both to relieve you of many worries and to take control of wills, problems of intestacy, outstanding debts, grants and letters of administration. A solicitor will save you a great deal of unnecessary trouble and eventually save you money. If it is known that a will was made, it is important that the contents be ascertained as soon as possible after death as it may contain instructions regarding the funeral arrangements.

A will may be among personal papers, with the bank or solicitor for safe keeping. If a solicitor has been consulted by the deceased in the recent past it is important that you contact them without delay.

## **Floral Tributes**

The gentle beauty of flowers expresses your personal remembrance and brings comfort to the bereaved and we will be pleased to assist you with your selection if you wish.

## **Donations to Charity**

If donations are requested in lieu of flowers we will accept and list donations on your behalf and forward them in due course to a charity of your choice.

## **Cremated Remains**

When you are deciding on the final resting place for your loved ones cremated remains, it is important you are aware of all the options available to you. All crematoria have a Garden of Remembrance or similar area where Ashes may be scattered or interred. This is usually completed soon after the funeral by the crematorium superintendent, unless you wish to witness the scattering or interment of the remains and then an appointment must be made.

An alternative is to have the remains interred in a family grave or purchase a cremated remains plot at the local cemetery/churchyard. You then have the option to erect a permanent memorial which gives you and your family a place of focus to remember and reflect.

If you are not sure and need to consider, we will collect the cremated remains from the crematorium and keep them safe until you feel able to make a decision.

## **Monumental Service**

We also offer a monumental service through our sister company Shortstone Memorials. Our mason has over 16 years' experience in the trade and is affiliated into the National Association of Monumental Masons (NAMM). You can be assured of his professionalism and that his workmanship is of a high standard.

In the case of an existing memorial it may be necessary to remove it from the grave prior to the funeral and it may be some months later depending on the condition of the ground before the memorial can be reinstated. During the period of settlement where possible our mason will remove the memorial back to his premises for safekeeping.

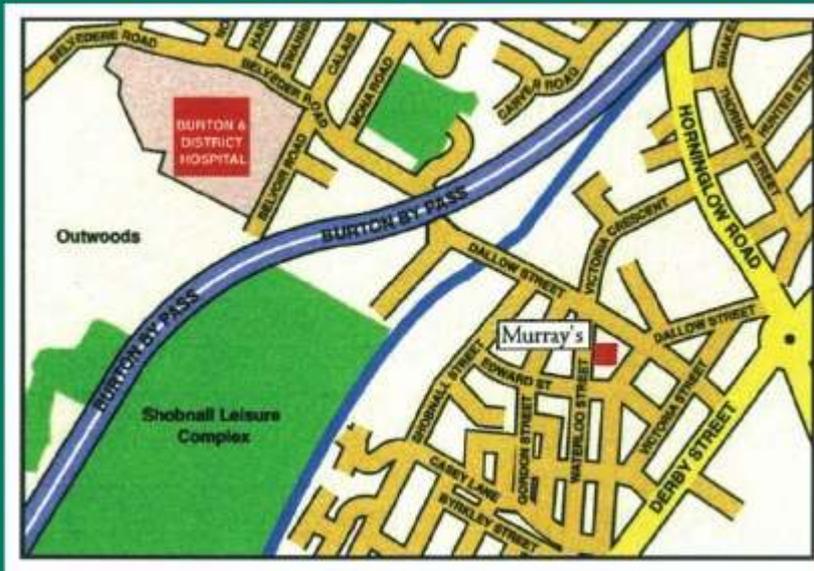
A memorial is not just a grave marker but also a lasting symbol of remembrance and therefore it is not always easy to decide on your individual requirements. We would be pleased to assist you in choosing a design and material, which meets your wishes, and ensure that the rules and regulations of the cemetery or churchyard are complied with.

### **Pre-payment Plans**

Pre paying your own funeral means that you can choose your funeral arrangements, for your own peace of mind.

You will save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time. Avoid rising funeral costs with an inflation-proof guarantee of our charges. Your payments are held in trust until required. We will be pleased to give you information and advice on pre-payment plans and arrange your prepayment with you, either in the comfort of your own home or by calling into our funeral home.





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