



COMPLETE FUNERAL AND MONUMENTAL  
SERVICE TO ALL AREAS

PRIVATE CHAPELS OF REST

PRE-PAYMENT PLANS

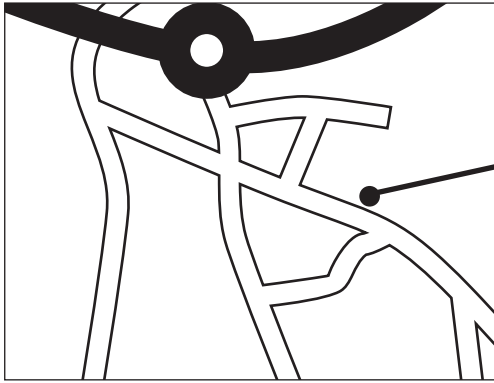
*AN INDEPENDENT FUNERAL SERVICE*

43 Front Street  
Langley Park  
Durham  
DH7 9SA  
Tel: (0191) 373 3700

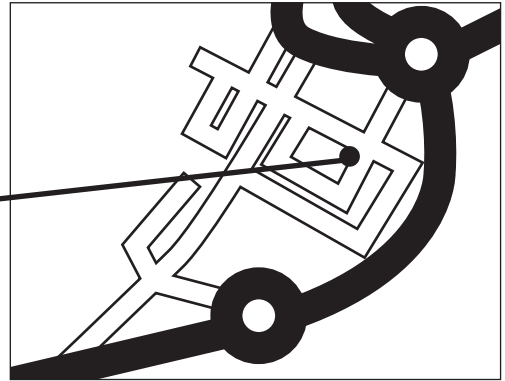
23 Marshall Terrace  
Gilesgate  
Durham City  
DH1 2HX  
Tel: (0191) 386 3850

3 Front Street  
Pelton  
Chester-Le-Street  
DH2 1DB  
Tel: (0191) 370 0015

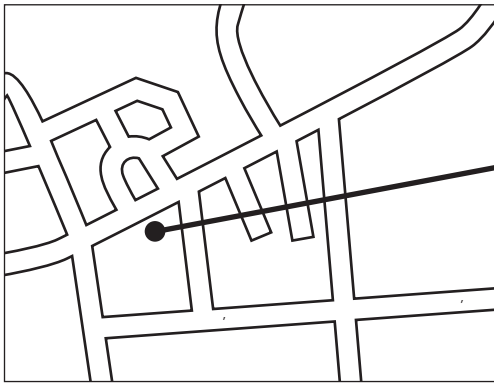
DIRECTORS: STUART WRIGHT, Dip. F.D., & LESLEY WRIGHT



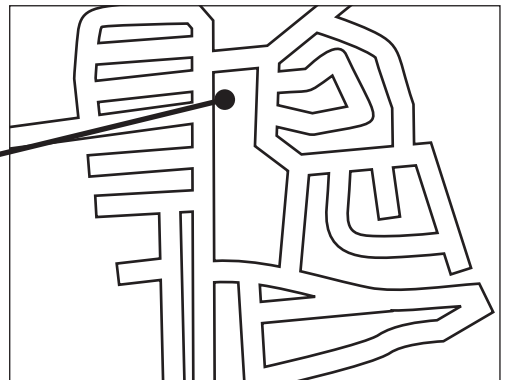
DURHAM  
REGISTRARS  
40 Old Elvet  
Durham  
0191 386 4077



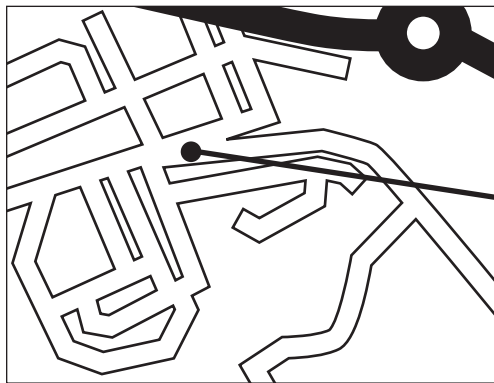
STANLEY REGISTRARS  
Thorney Holme Terrace  
Stanley  
01207 235849



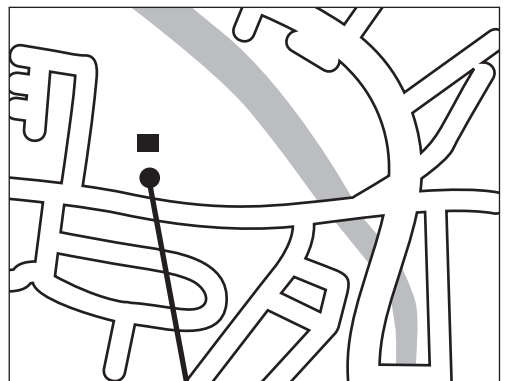
STUART WRIGHT  
FUNERAL HOME  
23 Marshall Terrace  
Gilesgate, Durham  
0191 386 3850



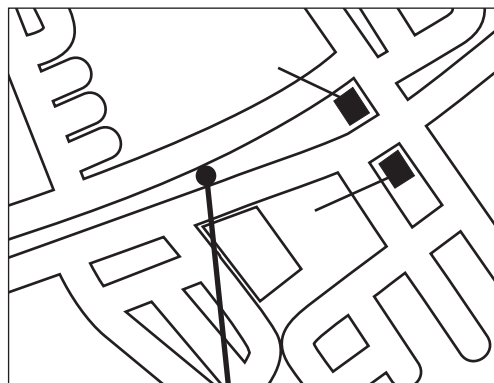
STUART WRIGHT FUNERAL HOME  
43 Front Street, Langley Park  
0191 373 3700



STUART WRIGHT  
FUNERAL HOME  
3 Front Street, Pelton  
Chester-le-Street  
0191 370 0015



CHESTER-LE-STREET REGISTRARS  
Civic Centre, Newcastle Road  
Chester-le-Street  
0191 388 3240



CONSETT REGISTRARS  
39 Medomsley Road, Consett  
01207 235849

## **INTRODUCTION**

This brochure has been produced with the intention of assisting you in coping with the practical and emotional problems associated with the loss of your loved one.

It is an extension of the specialist information the Funeral Director will discuss with you.

Bereavement is a distressing experience that all of us encounter at sometime in our lives, yet it is something that is talked about very little in everyday life. The distress and emotional upset can leave the bereaved completely disorientated and unsure of what to do next. Our service and personal attention starts from the time you contact us. The funeral will be arranged to your individual requirements.

We hope you will find the information useful. Should you have further questions please do not hesitate to contact us.

## **HOW A DEATH IS REGISTERED**

The death must be registered at the local office of Registration of Births, Deaths and Marriages in the district where the death occurred, as soon as possible, usually within 5 days of the death (unless the Registrar extends this period). If the death has been referred to the Coroner, the procedure is slightly different. We will advise you concerning this.

## **WHO MAY GO TO REGISTER A DEATH?**

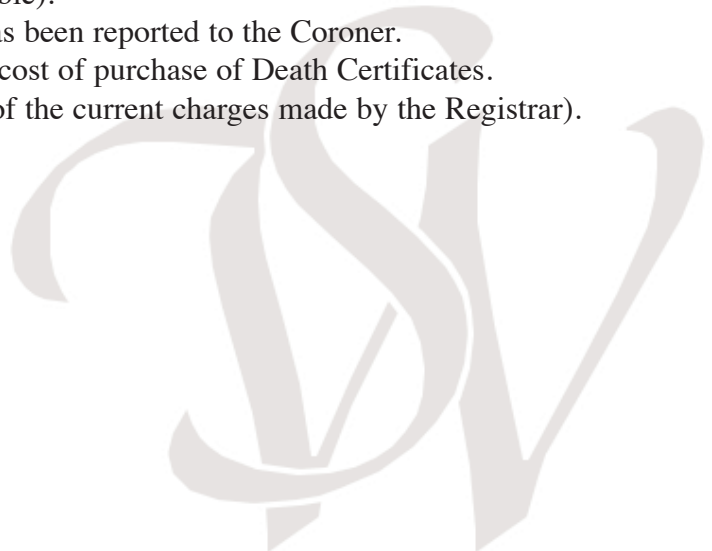
Regulations state that only certain people can register a death with the Registrar of Births, Deaths and Marriages.

- Deaths in private residence, hospitals, nursing homes, rest homes, etc. A relative of the deceased.
- The Occupier i.e. The Matron or Officer in charge of a Nursing Home or Rest Home, provided they knew of the illness before the death.
- The person causing the disposal of the body, i.e. an executor, the solicitor or similar.

## **WHEN YOU GO TO THE REGISTRAR**

You should take the following:

- The Medical Certificate of the cause of death.
- The Birth Certificate (if available).
- The deceased's Medical Card (if available).
- Any forms given to you, if the death has been reported to the Coroner.
- Sufficient money to cover the nominal cost of purchase of Death Certificates.  
(The Funeral Director will advise you of the current charges made by the Registrar).



## **YOU SHOULD TELL THE REGISTRAR THE DECEASED'S:**

- Date and place of death.
- Last usual address.
- First names and surname (and maiden name if applicable).
- Date and place of birth.
- Occupation, and the name and occupation of spouse (if applicable).

Also whether the deceased was in receipt of a pension or allowance from public funds, and if married, the date of birth of the surviving spouse.

## **THE REGISTRAR WILL GIVE YOU**

- A Certificate for Burial or Cremation (known as The Green Form), unless the Coroner has given you an Order for Burial or a Certificate for Cremation. Whichever form you are given will be needed by the Funeral Director so that the funeral can be held.
- A Certificate of Registration of Death. This is to be handed in at the D.S.S. along with any pension books.

You will be able to purchase Certified Copies of an Entry Certificate, these may be required for any pension claims, insurance policies or financial matters, normally one or two copies would be sufficient.

## **CREMATION**

No one can be cremated until the cause of death is definitely known. There are certain forms that you will be required to sign.

The costs of cremations are governed by local authorities.

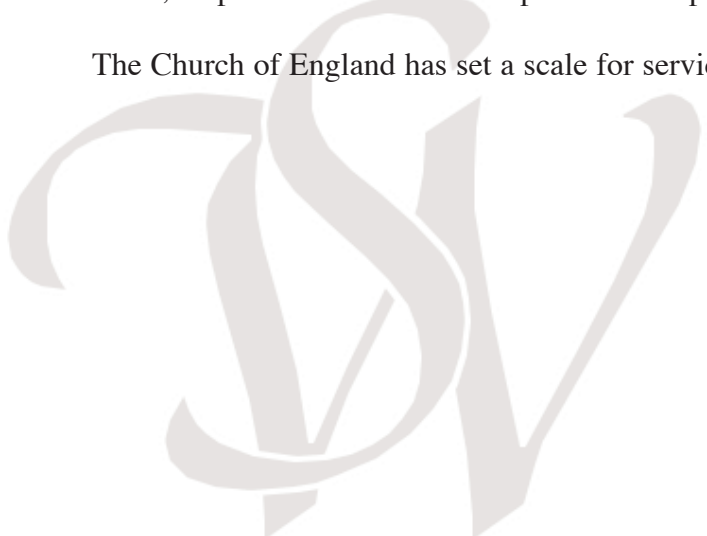
Cremated remains may be:

- Scattered in garden of remembrance or favourite spot.
- Buried in a churchyard or cemetery.
- Retained by relatives.

## **BURIAL**

Most burials take place in private or local authority cemeteries. A grave space can be purchased before, or at the time, funeral arrangements are made. A Deed of Grant will be issued. Fees vary for Parishioners, Ex-Parishioners and Non-Parishioners. Burials can take place in churchyards, at the discretion of the Parish Vicar, if space is available. Such plots are not purchased.

The Church of England has set a scale for services provided.



## **MEMORIALS**

At the time of making arrangements for a funeral, it is not always easy or necessary to determine what your future memorial requirement will be. In the case of existing memorials, it will probably be necessary to remove the headstone from the grave to add an additional inscription.

When the funeral has taken place, it can take some months, depending on the condition of the ground, before the grave will be ready to take the original headstone or a new one.

During this period of settlement, it is recommended where possible, that the Monumental Masons remove any existing memorial back to their yard for safe keeping. This also reduces costs in the longer term should the memorial require additional inscription.

### **TAKING CARE WITH THAT FINAL GIFT**

A memorial is not just a marker erected over a grave to remind us of the name of the deceased, it is a lasting symbol of remembrance, a tribute to a life now ended, and perhaps a final gift to someone we dearly loved.

Choose a design and material to meet the regulations of the cemetery or churchyard; harmonise with the surroundings; and choose a suitable inscription to withstand weather (remember, perhaps a possible future inscription in matching letters).

When comparing prices, make sure that the size and style of lettering, and all fees have been included.

Take extreme care, and check thoroughly any inscription spellings. The layout is usually left to the stonemason. For further information contact Stuart Wright Funeral Service Ltd.

### **PRE-PAID FUNERAL PLANS**

Golden Charter, pre-paid funeral plans defy inflation. Once you have paid, neither you nor your family will ever be asked for a penny more, for the costs in the Funeral Director's control.

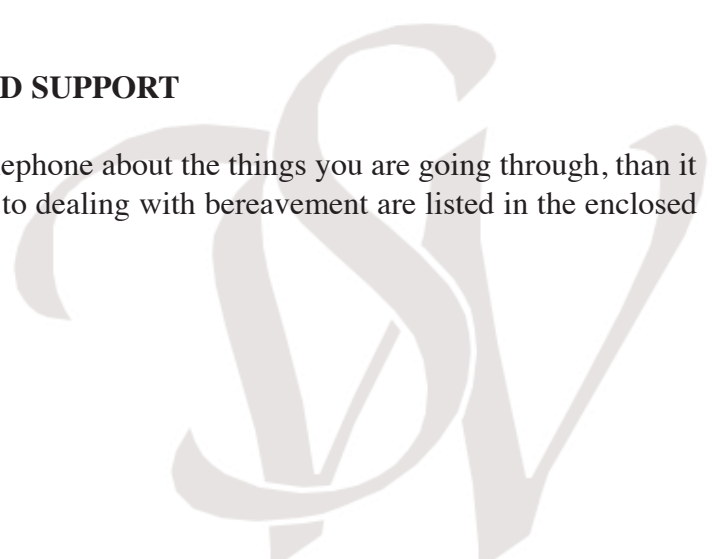
You have the option of easy monthly instalments (with no extra charge if completed within 12 months), or a single one-off payment. To ensure your money is secure, a legally separate trust administers the funds. For further information and free brochure please contact Stuart Wright Funeral Service Ltd.

### **PRE-ARRANGEMENT OF A FUNERAL PLAN**

Individuals may wish to plan a funeral in advance of need. Details can be provisionally arranged, recorded and instructions kept by us until the client's wishes can be carried out in full. For further discussion please contact Stuart Wright Funeral Service Ltd.

### **ADVICE AND SUPPORT**

It can sometimes be easier to talk to a stranger on a telephone about the things you are going through, than it is to talk to a person close to you. Organisations used to dealing with bereavement are listed in the enclosed leaflet.



## **DOCTOR'S FEES FOR CREMATION FORMS**

There are two cremation certificates (forms B & C). Each must be signed by a different doctor. These certificates must be paid for and will be listed under disbursements on our account. The cremation certificates are not required when the death is to be reported to the coroner.

## **DONATIONS TO CHARITY**

If donations to charity are requested in lieu of flowers, we will accept and list the donations on your behalf. In due course these will be sent to the charity of your choice.

## **HELP WITH THE FUNERAL COSTS**

You may receive help if there is not enough money to pay for the funeral arrangements if you or your partner are receiving one of the following:

- Income Support
- Income Based Job Seekers Allowance
- Housing Benefit
- Council Tax Benefit (on low income grounds)
- Working Families Tax Credit (which includes disability element)
- Pension Credit (guaranteed)
- Tax Credit (higher rate than family element)

## **HOW TO CLAIM**

Complete SF200 Funeral Payment form from the Social Fund. Send it to your Social Security Office with the documents requested, within 3 months of the date of the Funeral. Send the Funeral Director's bill as soon as you get it.

## **HELP AND ADVICE**

If you want to talk to someone about Funeral Payments, get in touch with your Social Security Office.

Telephone number and address on advert in the business number section of the phone book. Look under benefits agency.

You can find out more about Funeral Payments from the Social Fund in leaflet SB16, a guide to the Social Fund.



## **PEOPLE TO INFORM**

There are various people, companies and other interested parties who should be informed of the death.

These may include:

- Local Social Services if meals on wheels, home help, day centre transport used.
- Any hospital the person was attending.
- The family doctor.
- The Local Inland Revenue Office.
- The Local Social Security Office to cancel allowances, benefits etc.
- Any employer or trade union.
- A child's or young person's teacher, employer or college should be informed if a parent, brother, sister, grandparent or close friend has died.
- Car insurance company - people driving a car insured in the deceased's name are not legally insured.
- Local Offices of British Telecom, Royal Mail Deliveries, Local Newsagent, Utility Providers (Gas, Electricity etc.).
- Accountant.
- Bank or Building Society.
- Council Tax Office.
- Employer's personnel department where an occupational pension was paid from.

## **THINGS MAY NEED RETURNING**

Items such as order books and girocheques will have to be returned to the appropriate Social Security Office. A note should be kept of all reference numbers of any items returned.

The deceased's passport, driving licence, car registration documents, membership cards and National Insurance papers, must all be returned to the relevant offices.

Check for any library books that might need returning. Any NHS equipment will need to be returned to either the hospital or health centre from where it came.

## **VIEWING**

Our office is normally open Monday to Friday - 9.00am to 5.00pm. All viewings during and out of office hours by appointment only please.



## **HOW TO OBTAIN PROBATE?**

### **WHAT IS PROBATE?**

When a person dies, somebody has to deal with their estate (the money, property, and possessions left). This involves collecting in all the money, paying debts and distributing the estate to those entitled.

The Probate Registry issues the document which is called A GRANT OF REPRESENTATION.

There are three types of grant:

- Probate - Issued to one or more of the executors named in the will.
- Letters of Administration (with will) - Issued when there is a will, but the executor is unable to deal with the estate, or no executor is named.
- Letters of Administration - Issued when the deceased has not made a will or it is not valid.

### **WHY IS A GRANT NEEDED?**

Organisations holding money in the deceased's name need to know to whom the money is to be paid. The distribution of the estate is the responsibility of the person named on the deed.

### **IS A GRANT ALWAYS NEEDED?**

A grant is sometimes not needed if the deceased's money will be released without the holder seeing a grant of representation. This may apply when the amount held is small and there are no complications.

## **SOLICITORS**

You should ascertain if the deceased made a will and consult the solicitor who holds it, to see what the deceased's wishes were regarding funeral arrangements. The will should also disclose the names of the executors or the persons legally entitled to deal with the deceased's estate. Your solicitor will assist you with the administration of the estate and any questions relating to taxation that may arise.



## **COSTS AND CHARGES**

Whilst arranging the funeral, we will advise on costs and charges to be incurred, so that you can feel confident with the funeral commitment you have arranged.

The funeral account is divided into two separate parts: the Funeral Director's charges; and the disbursements.

### **THE FUNERAL DIRECTOR'S CHARGES**

These contain our professional fees in making the funeral arrangements, arranging documentation and necessary personal attendance, the conveyance of the deceased to our private chapel of rest and the use of the same until the day of the funeral.

Relatives and friends often wish to visit the deceased and pay their respects before the day of the funeral.

Hygienic treatment and attendance to the deceased are also considered to be very important. The last time you saw a loved one may have been a distressing memory, perhaps in hospital or for the purpose of identification. In any event we believe that in asking us to look after a member of your family you would like to be certain the best that could be done for your relative has been done, whether you wish to visit the deceased before the funeral or not.

The hearse for the funeral, a chauffeur and sufficient bearers, are also an essential part of our service to you.

Limousines are charged separately. This ensures that the family is not charged for something they may not need or want. Each limousine is chauffeur driven. Stuart Wright Funeral Service Ltd. limousines are legally insured to carry a maximum of 7 passengers (that includes infants and children of any age) plus driver. Overloading is not permitted. Booster seats for children can be provided on request.

### **DISBURSEMENTS**

Disbursements are fees that we pay out on behalf of the family, i.e. Doctors fees, Parochial fees where appropriate, and crematorium/cemetery fees which you may be asked to pay prior to the funeral taking place. We have no direct control over these charges and they could therefore be subject to slight variations.

### **TERMS**

Nett 28 days. Interest may be charged on late payment. Any bank/building society will pay the funeral account direct from the deceased's estate without grant of probate.

