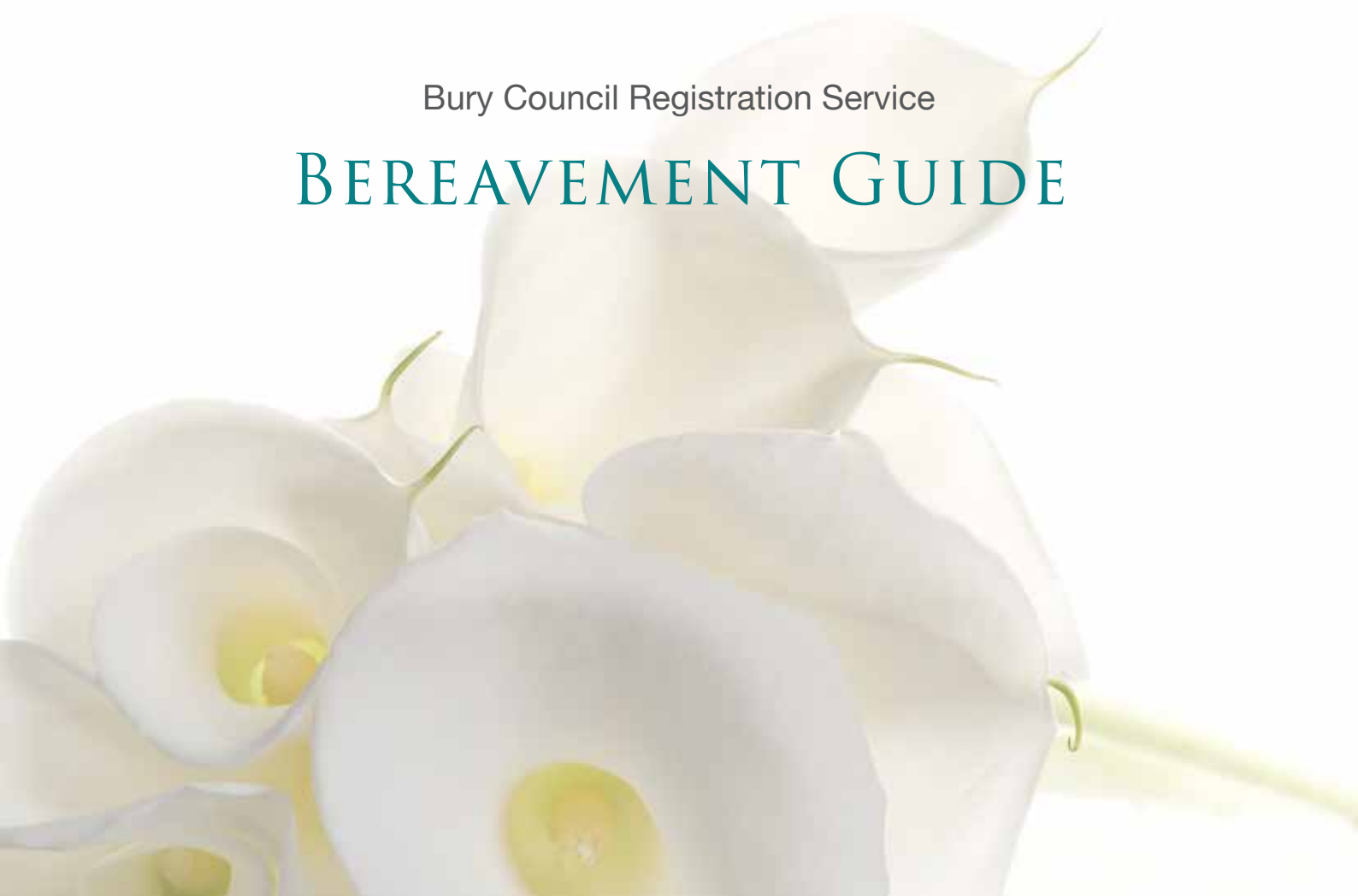




Bury Council Registration Service

BEREAVEMENT GUIDE



The Register Office, Town Hall, Manchester Road, Bury BL9 0SW
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Dealing with the financial affairs of a loved one after they have died can be daunting and emotional and very often the last thing that you will feel like doing.

Identifying the assets and liabilities and distributing the estate to beneficiaries can be complicated. There can be disagreements and costly delays.

A Grant of Probate may be required by financial institutions if there is a will, or Letters of Administration if no valid will has been left. Identifying the assets and liabilities and completing the required probate paperwork can be stressful. If you are a Personal Representative you, will be responsible for ensuring that the estate of your loved one is administered correctly. You may have to ensure that inheritance tax is paid and that all assets have been collected in and any debts paid.

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Louise Salisbury and Zoe Bell are members of Solicitors for the Elderly (SFE) and The Society for Trust and Estate practitioners. (STEP).

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Introduction

We know just how difficult a time it can be when someone close to us dies. The feelings of shock, loss and bewilderment can take over our lives. It is also a time when there are so many things to be done.

The Bury Council Bereavement Guide is a free publication, which is aimed specifically at helping you through this difficult time.

It will help you to access all the information you need to assist you through your bereavement, including suggestions of organisations you might like to contact for support. It will let you know what is required by law and what your choices are within it.

The guide will hopefully provide you with a sympathetic, helpful and considerate service, as it is important that you have the most useful and clearest guidance to make sure that the arrangements you make are the ones that are best for you, your family and friends.

It also features interesting and informative features and interviews with those involved in the bereavement industry.

If you require further help or advice we advise that you call or visit the Register Office.





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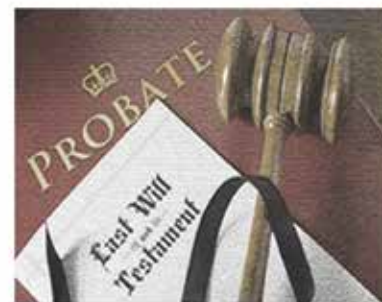
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The First Steps

What must you do when someone dies?

When someone dies, you will need to inform a number of people and organisations and complete certain documents required by law. If you are a relative or a friend you can do some of these things yourself. However, some of these will need to be done by the executor or administrator of the estate. There is plenty of support available to help you through this difficult time.

- Tell the family Doctor if they are not already aware
- Contact a Funeral Director, if you intend to use one
- 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 regarding the registration of death
- Register the death at the Register Office. You'll find details of how to do this in the section entitled Registering a Death
- Begin arrangements for the funeral, making sure that you check the will for any special requests. Information on what choices are available is in the section about funerals.

As early as possible:

- Contact the executor as soon as you can to enable him/her to start the process of obtaining probate if necessary. The executor is usually nominated in the will
- If there is no will, decide who will apply to sort out the deceased's affairs and contact the Probate Registry to apply for 'letters of administration' if necessary.

Documents you will need in the first few days:

You will need to gather together the following documents as soon as possible to register the death and to start the funeral arrangements:

- Medical certificate of the cause of death, signed by a Doctor unless the Coroner is involved and there has been a Coroner's post mortem
- Birth certificate*
- Marriage/civil partnership certificates*
- NHS number /NHS medical card*.

** Note: It is not necessary to have these documents but you will need to provide information contained within them, e.g. date and place of deceased's birth, spouse/ civil partner's full name etc.*

Tell Us Once

This is a service that lets you report a death to most government organisations in one go.

When you register the death the registrar will:

- let you know if the service is available through your local Council
- give you the phone number
- give you a unique reference number to use the Tell Us Once service online or by phone

What you need to use Tell Us Once

You'll need the following details of the person who died:

- date of birth
- National Insurance number
- driving licence number
- passport number

You'll also need:

- details of any benefits or entitlements they were getting, for example State Pension
- details of any local council services they were getting, for example Blue Badge
- the name and address of their next of kin
- the name and address of any surviving spouse or civil partner
- the name, address and contact details of the

person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'

- details of any public sector or armed forces pension schemes they were getting or paying in to

You need permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the person who died, before you give their details.

Organisations Tell Us Once will notify:

- HM Revenue and Customs (HMRC) - to deal with tax and cancel benefits
- Department for Work and Pensions (DWP) - to cancel benefits, for example Income Support
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence
- the local council - to cancel Housing Benefit, Council Tax Benefit, a Blue Badge, inform council housing services and remove the person from the electoral register
- public sector or armed forces pension schemes - to stop pension payments

Please be aware that there's a different process to update property records if the person who died owns land or property.

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We also have years of experience in dealing with properties going through probate and will be happy to make an initial visit (no fee or obligation to sell) to help you with valuing for the probate forms.

But really we'd love to get to know you and what you need, so get in touch by calling **0161 713 1003** or emailing **jennie@jennieplatt.co.uk**. Or drop in behind the 'Big Yellow Door' at **371 Bury New Road** (opposite Aldi).

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Registering a Death

How do you register a death?

How and where can you register a death, and find information you will need to provide.

A death must be registered within five days from when it occurred. This period can be extended in exceptional circumstances and if the Coroner is involved. The registration must take place in the district where the death occurred.

If it is difficult for you to get to the appropriate Register Office, you may visit Bury Register Office and declare the necessary information. In this case the registration by declaration may result in a delay in the issue of the documents needed for funeral arrangements.

You can only register a death once you have the Medical Cause of Death Certificate from the Doctor or hospital. Sometimes deaths have to be reported to the Coroner which may delay the registration process.

If there is to be an inquest into the death, you will not be required to register. The Coroner will give you further information.

Who can register a death?

Qualified informants can register a death. A qualified informant can be:

- A relative who was present at the death
- A relative in attendance during the last illness
- A person who was present at the death

- A senior official of the nursing/residential home/hospital where the death took place
- The person arranging the funeral (not the Funeral Director). A person arranging the funeral should only register a death if there are no relatives available.

What information will you need to give the Registrar about the deceased?

- The date and place of death
- Their full name and any other names they are known by, or have been known by, including their maiden surname
- Their date and place of birth
- Their last occupation (if the deceased is married, in a civil partnership, or widowed, the full name and occupation of their spouse or civil partner)
- Their usual address
- The date of birth of a surviving spouse or civil partner
- Details of any public sector pension, e.g. civil service, teacher or armed forces.

What information will you need to give the Registrar about yourself as the person registering?

- Your relationship to the deceased for example, widow, widower, surviving civil partner, son, daughter, niece, nephew, etc.
- Your full name
- Your usual address.

What documents will you need when registering a death?

When you go to register the death you must take with you:

- Medical Certificate of Cause of Death, signed by a Doctor unless the Coroner is issuing the paperwork.

It would also be helpful, but not essential if you can take the deceased's:

- Birth certificate
- Marriage/civil partnership certificate
- NHS medical card.

What documents will you receive from the Registrar?

After the information has been recorded in the death register, the Registrar will issue the necessary forms and certificates.

The Registrar will give you:

- A Certificate for Burial or Cremation (called the 'green form'), giving permission for the body to be buried or for an application for cremation to be made. (If the deceased is to be buried or cremated outside of England or Wales, the Coroner will issue these forms)
- Any Death Certificates required. There is a statutory fee payable to the Registrar for each certificate.

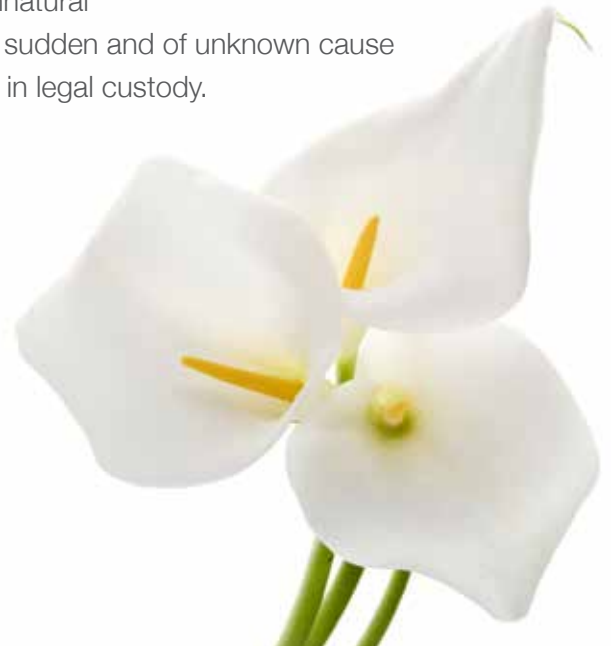
What happens if the death is referred to a Coroner?

If the Coroner decides there should be a post mortem, a certificate giving the cause of death will be sent to the Registrar on completion of the Coroner's enquiries. You can then go ahead and register the death. In a small number of cases where the cause of death is unclear, sudden or suspicious, the Doctor or Registrar will report the death to the Coroner. In this case, registration of the death will be delayed as an inquest will need to be held.

Inquests

It is the duty of Coroners to investigate deaths which are reported to them and which:

- Appear to be due to violence
- Are unnatural
- Are of sudden and of unknown cause
- Occur in legal custody.





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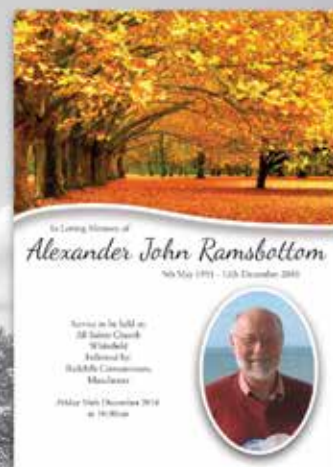
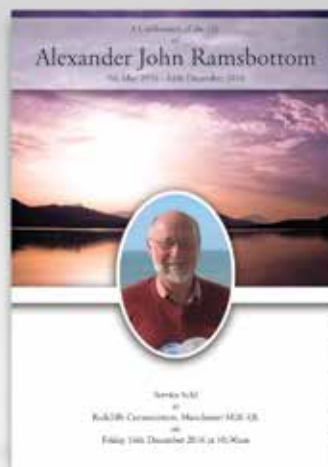
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Registering a Still-birth

What do you need to do to register a still-birth?

When a child is still-born, a Doctor or Midwife will issue a Medical Certificate of Still-Birth. The person who registers the still-birth must take this certificate to the Registrar. Every still-birth in England or Wales must be registered in the district in which it takes place. A still-birth must be registered within 42 days.

Who can register a still-birth?

- Parents married to each other at the time of the still-birth (or conception), either the mother or the father may register.
- Parents not married to each other at the time of the still-birth (or conception), need to both attend the Register Office in order for the father's details to be included in the register. Where the father is unable to go to the Register Office with the mother, the father needs to make a statutory declaration acknowledging his paternity, which the mother must produce to the Registrar. Where the mother is unable to go to the Register Office with the father, the mother needs to make a statutory declaration acknowledging the father's paternity, which the father must produce to the Registrar. This form can be obtained from the Register Office.

If the parents of the child cannot register the still-birth, the following people are required to do so:

- The occupier of the house or hospital where the child was still-born
- A person who was present at the still-birth
- A person who is responsible for the still-born child
- The person who found the still-born child (where the date/location are unknown).

Information to be supplied for the registration of a still-birth

For the child:

- Date and place of still-birth
- The forename(s) and surname, if the parents wish to name the still-born child
- Sex of the child.

For the father (where this information is to be entered in the register):

- Forename(s) and surname (and any other names he has been known by)
- Date and place of birth
- Occupation at the time of the still-birth or, if not employed at that time, the last occupation.

For the mother:

- Forename(s) and surname (and any other names she has been known by)
- Maiden surname if the mother is, or has been, married
- Date and place of birth
- Occupation at the time of the still-birth or, if not employed at that time, the last occupation
- Usual address at the date of the still-birth
- Date of marriage, if married to the still-born child's father at the time of the still-birth.

What certificates will be issued?

- Certificate of Registration
- A certificate for the burial or cremation of the still-born child. The certificate is normally passed to the Funeral Director who is making the arrangements.

A funeral cannot take place until this certificate is given to the burial authority or the crematorium. If there is a delay to the registration, it is possible for a certificate for the burial to be issued before registration provided the still-birth does not need to be reported to the Coroner. A Certificate for Cremation cannot be issued before the registration.



**Kevin Gould
Civil Celebrant**



There are so many thoughts that race through the mind after the passing of a loved one, some good and some not so good, many emotions that can change within seconds as we try to understand what we have lost; anger, resentment, pain, both mentally and physically and an overwhelming love and the need to DO THINGS RIGHT after that passing.

Speak to Kevin and he will direct and help you to arrange a most wonderful ceremony and give meaning and comfort to those suffering grief.

Miss me - but please let me go

When I come to the end of the road,
And the sun has set for me,
I want no rites in a gloom-filled room:
Why cry for a soul set free

Miss me a little - but not too long
And not with your head bowed low
Remember the love that we once shared.
Miss me - but please let me go

For this is a journey we all must take,
And each must go alone.
It's all part of the master plan,
A step on the road to home

When you are lonely and sick of heart
go to the friends we know.
Bury your sorrow in doing good deeds.
Miss me - but please let me go.

Celebrating the life of a loved one, family member or friend who has left us at a delicate and deeply personal time. The entire process of arranging a funeral and dealing with our emotions - as well as finding the right words to say to give solace and meaning to the situation can be a daunting task. My role as a Celebrant is to assist you in bringing together your thoughts and words into a ceremony that embraces, celebrates and acknowledges the life that was as well as recognising the emotions we feel at the most emotional time of your life

Once we have met to discuss your arrangements I will liaise with the Funeral Director, family and friends. There are many ways to say goodbye - such as personal readings and prayer, moments of silence for pause and reflection or videos and pictures displayed in loving memory. While it may seem there is little we can do to ease the immediate loss we feel, gathering our thoughts together to honour those who've touched us helps us to begin our own healing

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What If Your Loved One Died Abroad?

Identifying the person who died

After someone has died, they are usually taken to a mortuary, where they will need to be identified. If the person who died was travelling with a friend or relative they may be asked to do this. Otherwise, the local authorities, or a consular official, may do it.

Seeing the person

Depending on the circumstances, you may have seen the person after death. If not, you may wish to travel to the country concerned to view the deceased. Depending on what country your friend or relative died in, this may prove difficult. Your caseworker will be able to offer some guidance. If you do decide to travel, we can try to assist you where we can, but we cannot meet any costs involved in travelling overseas.

If you are unable to travel overseas or seeing the deceased is not possible in the country concerned, you may be able to do so in the UK should you decide to repatriate the deceased to the UK.

Repatriation or local burial

When a friend or relative dies overseas, you will be faced with difficult decisions. For example, whether to repatriate them to the UK or conduct a service in the country where they died and whether to have a burial or a cremation. You should be aware that if you decide on a cremation overseas, there would not normally be an inquest in the UK.

Whatever decisions you make, consular staff will do all that they properly can to help implement your wishes. However, the Foreign and Commonwealth Office (FCO) is unable to pay any burial, cremation or

repatriation expenses or settle any debts.

You should look, in the first instance, to the insurers to cover the cost. If your friend or relative was not insured, then friends and family will be asked to bear the cost. We can help transfer money from friends and family in the UK to pay these costs.

Our ability to assist with funeral arrangements is dictated by the facilities, laws and culture of the country in which your friend or relative died. For example, burial or cremation facilities may be limited in certain countries. You should be aware that, in some countries, a lack of suitable storage may make it impossible to get the necessary international certificates to transport the body.

Personal possessions

Overseas, as in the UK, the police or hospital staff often look after the personal possessions of the person who died. You may want to arrange for the possessions to be returned to the UK. If you are having difficulty doing this, in exceptional circumstances, our consular staff may be able to secure them on your behalf and help to arrange for them to be returned. The cost of returning possessions to the UK must be met by the insurance company or by friends and family.

Personal items, especially of those travelling alone, often go missing. We can make initial enquiries at the hospital or with the police but anyone concerned about missing items may need to seek legal advice. Unfortunately, if the person's property is to be used as evidence in a prosecution, it can take a long time before the items are released. If a prosecution

is brought and someone is convicted, the property may need to be retained until that person is released from prison. Again, the precise rules surrounding this will vary from country to country. If you have any concerns you should raise them with your caseworker.

The passport

If your friend or relative has died overseas, we will cancel their passport. The normal process, irrespective of why the passport is being cancelled, is to cut the corners from the passport and stamp it as cancelled. The cancellation is also recorded on a database. This prevents the passport being used fraudulently, by a third party, at a later date. We will return it to you, if you wish, once it has been cancelled. Alternatively, we can dispose of it on your behalf.

The death certificate

All deaths must be registered in the country where the person died. We can advise you how to do this. You will need documents about you and the person who has died, including, for example, the full name, date of birth and passport number of the person who has died. The local authorities will need to be told if the person suffered from an infectious condition (such as hepatitis or HIV) so they can take precautions against infection.

Most countries, but not all, issue a death certificate for all deaths in their jurisdiction, including foreign nationals. Depending on the country, this may take longer than it would in the UK and it is likely to be

issued in a different format and usually in the local language.

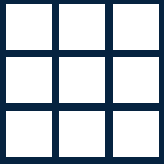
You can also register the death with the nearest British Embassy, High Commission or Consulate if you are overseas, or with our Consular services department in London if you are in the UK (www.fco.gov.uk/bmd).

The enquiry line is **020 7008 0186** (Mon-Thurs: 1000-1200) or email bmdenquiries@fco.gov.uk

You do not have to register a death at the British Embassy, High Commission or Consulate. However, there are some benefits:

- An entry will be made in the death register by the British Consulate in the country concerned.
- You'll be provided with a UK-style death certificate.
- A record of the death will be held by the General Register Office in the UK.

You'll need to register the death with the foreign civil authorities and obtain a full foreign death certificate before you can apply for consular death registration. The consular death certificate won't include a cause of death as many foreign death certificates don't include this detail. In certain countries, British Embassies, High Commissions or Consulates cannot currently issue death certificates and the local ones are suitable for British purposes. These countries are Australia, Canada, New Zealand, Republic of Ireland and South Africa. If in doubt, do check this with your caseworker.



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The Funeral

A funeral can be organised with or without the help of a Funeral Director. You will have many options to choose for the funeral and in some case the deceased may have already planned their own funeral in advance.

How do you arrange the funeral and what are your rights under the law?

The main legal requirements in England and Wales are:

- The death has to be certified by a Doctor or Coroner
- The death has to be registered with a Registrar
- The body should be either buried or cremated
- There is no legal requirement to have any kind of funeral ceremony at all.

What is the role of the Funeral Director?

Using a Funeral Director

The majority of people choose to use a professional Funeral Director. This can help at what is usually a stressful time, and will ensure that the deceased is dealt with in a dignified manner. Your Funeral Director can advise you about the options available to you.

Organising alternative burials

You will need a death certificate signed by a Doctor and a certificate for burial from the Registrar.

Remember that, if you are planning a private burial, which includes those not in a churchyard or cemetery, you must first register your intention to do so.

If you are planning an interment on private land, then a number of local authority permissions will need to be granted. Even if you own the land concerned, you must check the deeds to ensure there are no restrictions on what the property may be used for. It is important to consult the local district and environmental health

department who will want to ensure that the local water table will not be affected.

A record of the burial should be made and kept with the deeds or other relevant documents relating to the land.

How will you pay for the funeral?

Funeral costs

If you arrange a funeral, you're responsible for paying the bill, so check where the money will come from and if there will be enough.

Funeral costs may be paid in different ways including:

- From the estate of the deceased
- The deceased may have been paying into a funeral scheme or have a prepaid funeral plan, so you will need to check paperwork to see if a plan exists
- Money from a life insurance policy or pension scheme
- The deceased's bank or building society may agree to release funds to pay for funeral costs
- You, or the executor, may need to pay and then recover the money from the estate later.

Funeral costs for the same services may vary considerably from one Funeral Director to another. You would be advised to get more than one quote to compare costs and services. Disbursements and fees paid to others, for example, for Doctors' certificates, a Minister, newspaper announcements, flowers or the crematorium may be additional to the funeral costs. You should ask the Funeral Director for a written quotation detailing all these fees.

Financial help

If you are finding it difficult to pay for a funeral that you have to arrange, you may be able to get a social fund funeral payment from the Benefits Agency, so long as you or your partner receive one of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- The disability or severe disability element of Working Tax Credit
- One of the extra elements of Child Tax Credit
- Universal Credit
- Pension Credit.

Contact your local social security office for more information. If you are widowed you may be able to claim Bereavement Allowance, a taxable weekly benefit paid to you for up to 52 weeks from the date of death of your husband, wife or civil partner.

You may be able to claim Bereavement Allowance if all of the following apply:

- You're a widow, widower or surviving civil partner aged 45 or over when your husband, wife or civil partner died
- You're not bringing up children
- You're under state pension age. Your late husband, wife or civil partner paid National Insurance Contributions (NIC's), or they died as a result of an industrial accident or disease.

Documents you'll need before you can arrange a funeral

You will also need to give the Funeral Director, crematorium or cemetery office the following forms:

Burial

- The Green Certificate for Burial from the Register Office, or an Order for Burial if the Coroner was involved.

Crematorium

- An application for cremation signed by the next of kin or executor, from the Funeral Director or crematorium.
- The Green Certificate for Cremation from the Register Office, or Order for Cremation if the Coroner was involved.

Detailed planning of the funeral

The key decisions that need to be made for the funeral are listed below. If you're using a Funeral Director they will help you with:

- Where the body should rest before the funeral
- The time and place of the funeral (though this can only be finalised once the order for the burial/cremation has been issued)
- Type of service (religious or other) and who will conduct it/contribute
- How much to spend on the funeral
- Whether to have flowers or instead donate money to a chosen charity
- Where to donate flowers after the funeral
- Sending out invitations
- Placing a notice in the newspapers
- Taking the deceased's wishes into account.

It is important to remember to check the deceased's will or other written instructions for special wishes about their funeral or what should happen to their body. However, the executor does not have to follow the instructions about the funeral left in the will. If there are no clear wishes it's generally the executor or nearest relative who decides whether the body is to be cremated or buried.



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The Estate

How do you sort out the estate of the deceased?

When a person dies, somebody has to sort out his or her estate. Their estate includes their money, property and the possessions they've left. If you are the person doing this you collect in all the money, pay any debts and share out the estate to those people entitled to it.

You can pay a solicitor to sort out the estate for you. You may already have a solicitor your family uses. If not, you will need to choose one. Ask friends for recommendations and, when you contact them, please ensure that you ask about their charges.

How can you get help to cancel Council services?

The Registrar who registers the death informs certain departments in the council that this person has died. These departments include the Council Tax Office and the Electoral Register. If the deceased died outside of their own district of residence, then you will need to contact their Local Authority and inform them of the death.

How do you apply for probate?

In order to sort out the deceased's estate, you may need to apply for probate. The Probate Office will give you a grant of probate if the person left a will, or will grant letters of administration if there isn't a will. Your local Probate Registry will send you the forms you need with notes and guidance on what you have to do.

Probate and Inheritance Tax Helpline: 0300 123 1072
Monday to Friday 9am to 5pm

www.gov.uk/wills-probate-inheritance
www.hmrc.gov.uk

What does a grant of probate, or letter of administration, allow you to do?

A grant of probate is a legal document which allows the people named in it to collect and distribute the estate of the deceased. You can show it to organisations that hold these assets, such as banks or building societies. Probate is the process of officially proving that a will is

valid, but the following information applies equally where the deceased died without leaving a will, in which case the grant is called a letter of administration.

Is a grant of probate needed in all cases?

Not always. It may be necessary to obtain a grant of probate where a home is held in joint names and is passing by survivorship to the other joint owner where a joint bank or building society account is held. Production of a death certificate may be sufficient for the monies to be transferred to the joint holder and certain institutions may release monies without a grant being produced if the amount held by the deceased was small. You will need to apply to the institutions to see if they will release monies without a grant.

Staff at probate registries will offer procedural guidance on how to obtain a grant. They cannot provide legal advice.

You should remember that if the deceased owned a vehicle then it is possible that there is no longer insurance cover for it to be driven. Many policies state that a vehicle may be driven by someone else with the owner's permission but as soon as the owner dies any such permission may cease. It is best to contact the car insurance company before anyone drives the vehicle to make sure that they are insured.

What do you do if there is no will?

If someone dies without making a will, they are said to have died 'intestate'. If this happens the law sets out who should deal with the deceased's affairs and who should inherit their estate. This information covers England and Wales only.

When there is no will, dealing with the estate can be complicated. It can also take a long time, often months or even years in very complex cases.





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Choosing Flowers For A Funeral

Flowers have always been used at funerals as tokens of love and remembrance for the deceased and support for the bereaved family.

Flower choice, like colour choice, is purely personal - nearly all cut flowers are suitable and any colours or combination of colours may be chosen, it's generally the season that dictates which flowers are available.

Funeral flowers need not be staid and stuffy. They can be vibrantly colourful, or simply minimal and contemporary. They may be chosen to represent or reflect something personal and dear to the deceased; for example, a recent customer ordered her dad's coffin spray in the colours of his favourite football team, while another wanted his mum's garden roses used in her wreath – the possibilities are endless.

Some less common floral tributes that have been requested to reflect and celebrate someone's life include: a golf bag, Guinness glass, a piano, a cricket bag, a dog, even a butterfly – all are possible made with flowers and your florist will be able to advise you on other design options as well as flowers and colours. Letter tributes, spelling words or names in flowers, have gained in popularity and, while not for everyone, they can create an impact and are memorable tributes from close family members and friends.

Funeral spray

Full coffin sprays are usually sent/ ordered by close family members and are generally the main tribute. Often from the entire family, these are large arrangements that may cover most of the coffin (different sizes are available).

Hearts

A symbol of deep love usually sent by close family members. They can be made in many different sizes and can be contemporary or traditional in style.

Wreaths

The most popular funeral tribute, they can be sent by friends, acquaintances or family members as a sign of respect and eternal life – it is said that the evergreen wreath represents victory of the eternal spirit over death. It dates back to ancient Greece.

Letters tributes

Generally sent by close family members and often the main tribute, they can spell the name of the person who died.

Cross

Sent by the immediate family or very close friends. Floral funeral crosses are often the main tribute and represent extremely personal religious sentiments.

Posies, baskets and tied sheafs

These tributes are usually sent by friends, acquaintances or distant family members. They are a versatile option as they may be sent directly to the Funeral Director or as a gift to the bereaved family to their home address.

Special tributes

Fond reflections of the deceased's life, evoked through flowers, gestures 'of remembrance and love, for example a golf bag, cricket bat, a dog or even a Guinness glass made with flowers.

Pillows and cushions

A symbol of comfort in one's last resting place. They may be crafted using a variety of different fresh flowers, pine cones, fruits, twigs, herbs and foliage to reflect the season or the personality of the deceased.

Generally all funeral tributes are sent directly to the Funeral Director. Sympathy flowers, such as table posies, baskets and bouquets, may also be sent to the home of the bereaved family.

The Meaning Of Flowers

The Victorians were the first to associate meanings to flowers. Different flowers represent particular sentiments, for example:

Almond flowers - Hope

Alstromeria - Devotion

Aster - Symbol of love, contentment

Bluebell - Forgive and forget

Broom - Humility

Campanula - Gratitude

Carnation - Fascination, love

Pink Carnation - Remembrance

Chrysanthemums - Love (yellow: disdain)

Cosmos - Peaceful

Daffodil - Chivalry

Forget-me-nots - Enduring love (remember me forever)

Freesia - Friendship

Gerbera - Innocence

Gardenia - Ecstasy, good luck

Gentiana - Loveliness

Gladiolus - Strength of character

Heather - Solitude

Hyacinth - Playfulness, sincerity

Hydrangea - Perseverance

Ivy - Faithfulness

Jasmine - Grace

Lavender - Devotion

Lily - Pure and modest

Lily-of-the-valley - Sweetness

Olive - Peace

Orchid - Elegance

Pansy - Loving thoughts

Poppy - Eternal sleep

Ranunculas - Radiant

Rosemary - Remembrance

Red rose - Eternal love

Pink rose - Beauty and grace

Yellow rose - Friendship

White rose - Innocence

Sage - Virtue

Snowdrop - Hope

Tulip - Declaration of love

Zantedeschia (calla lily) - Magnificent beauty

Zinnia - Thoughts of friends





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Bereavement Support

How can you get help and support with bereavement?

There are many organisations that can help and support you following bereavement. Below is a list of some of them, which might be useful to you at this time.

British Organ Donor Society (BODY)

A self-help and support group for families of organ donors and for those who have received organs.

Tel: 01223 893636 or visit

<http://body.orpheusweb.co.uk>

The Compassionate Friends

Gives support to parents whose children have died.

Tel: 084 5123 2304 or visit www.tcf.org.uk

MacMillan Cancer Support

Offers support, helping with all the things that people affected by cancer want and need.

Tel: 080 8808 0000 or visit www.macmillan.org.uk

Cruse Bereavement Care

Provides a nationwide service of bereavement counselling, advice, information and social contact through its headquarters and more than 196 local branches, to anyone bereaved by death irrespective of age, race, religion, gender or sexual preference.

Tel: 034 5123 2304 or visit www.cruse.org.uk

Lullaby Trust

For parents of a baby who has died suddenly and unexpectedly. There are leaflets and information for bereaved parents and health professionals.

Tel: 080 8802 6868 (24hrs) or visit

www.lullabytrust.org.uk

The Miscarriage Association

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

Tel: 019 2420 0799 or visit

www.miscarriageassociation.org.uk

Road Peace

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

Tel: 084 5450 0355 or visit www.roadpeace.org

The Samaritans

For someone you can talk to who will give you support. There are over 180 branches that are open 24 hours a day.

Tel: 084 5790 9090 or visit www.samaritans.org

SSAFA Forces Help

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

Tel: 084 5241 7141 or visit www.ssafa.org.uk

The Terrence Higgins Trust

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

Tel: 080 8802 1221 or visit www.tht.org.uk

The Still-birth and Neonatal Death Society (SANDS)

Offers support to parents bereaved through pregnancy loss, still-birth or neonatal death.

Tel: 020 7436 5881 or visit www.uk-sands.org

The War Widows Association of Great Britain

Gives advice, help and support to all war widows and dependants.

Tel: 084 5241 2189 or visit www.warwidows.org.uk

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Help us to help you...

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At LMG Ltd we are dedicated to providing the best and most useful information to bereaved persons, at this most difficult of times and, with this in mind, we are always glad to receive your feedback.

It would be appreciated if you could take a small amount of time to contact us on the postal address, email address or phone number below to pass on your comments. We are particularly interested to know if you found the information included useful and accurate, and if there are any features that you would consider worth including in future editions.

The LMG Ltd Customer Services team look forward to hearing from you.



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