J. PERIGOE & SON
FUNERAL DIRECTORS

A.W. COURT
FUNERAL DIRECTORS

Funeral Advice



SAIF
INDEPENDENT
FUNERAL
DIRECTORS

For those experiencing or preparing
for the loss of a loved one

For many, losing a loved one is an emotional experience that needs to be faced perhaps only twice in a lifetime. Yet at this very moment of deepest grief, some important and difficult decisions still need to be made. This is where the compassion, professionalism and community commitment of a SAIF independent funeral director can help to make this most difficult of times just that little bit more bearable. Since 2001 J. Perigoe & Son and A.W. Court has been under the ownership of West & Coe, a fully independent family owned and managed business that has served the community for over a century, as a founder member of SAIF (the National Society of Allied and Independent Funeral Directors). As members we follow a strict code of practice, offering you the highest standard of service. (A full copy of this code is available on request or on our website).

At the earliest stage possible you will deal directly with one of our experienced Funeral Directors who, if wished, will come to see you in the comfort of your own home and will advise and guide you through every aspect of the funeral arrangements, conduct the funeral on the day and assist with any further requirements. We believe this continuity of care is important. It gives you a reassuring familiar face at an often distressing and sometimes bewildering time.

Although the majority of the funerals we arrange are still very traditional, over recent years there has been an increase in families wishing for a more personalised funeral that reflects the loved one they have lost. Your allocated funeral director will assist you in making this possible in a number of ways ranging from, the coffin being carried by members of the family, members of the family being involved in the service, a bespoke design of coffin or floral tribute that may represent a favourite hobby, football team or sport. Or possibly just a particular piece of music that holds a special memory or significance. The options are endless. We will be very happy to help and guide you, in any request that you may have, to make your final goodbye a very special memory. Another area we have seen an increase in, is families wishing to arrange an environmentally friendly funeral. Again, your allocated funeral director will be happy to discuss various options including woodland burial sites, coffins made entirely of natural products i.e. willow, seagrass, or bamboo and even wool.

To meet our staff and see what past families say about our services please visit our websites,

www.jperigoeandson.com and www.awcourt.com

GOLDEN CHARTER FUNERAL PLANS

You will also find more information about the many benefits of investing in a pre-paid funeral plan and we are one of the few companies that display our current pricelist.

If you would like to discuss anything in more detail, please do not hesitate to contact us.

Registering a death

All deaths must be registered with a Registrar of Births and Deaths in the area where the death occurred.
In non-coronial cases, a doctor will produce a medical certificate of cause of death. This will be sent to a medical Examiner, who will check all the details and contact the next of kin, to ask if they agree with the certificate and see if they have any concerns or issues.
Once agreed, the certificate will be emailed directly to the Registrars and the next of kin will be informed that they can now make an appointment to register the death, within 5 days of this notification

If the death occurred in Kent, you may use Kent County Council's online service at: www.kent.gov.uk/registration. Alternatively, you can call KCC's contact centre on 03000 415151.

Please note:
Kent does not include the Medway Towns (Chatham, Gillingham, Rochester, Strood) or the London Boroughs of Bexley or Bromley. Any deaths occurring in these areas must be registered there. If you are unsure where you need to register, please call 03000 415151 for advice.

Where can I register?

Tunbridge Wells Library
Mount Pleasant Road
Tunbridge Wells
Kent TN1 1NS

Tenterden Gateway
2 Manor Way
High Street
Tenterden TN30 6HP

Maidstone History and Library Centre
James Whatman Way
Maidstone
Kent
ME14 1FP

Ashford Library
Ashford Gateway Plus
Church Road
Ashford
Kent
TN23 1AS

If the death occurred in East Sussex you will need to contact the Registration Office on 03456 080198 or online at www.eastsussex.gov.uk

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Hastings Registration Office
Town Hall, Queens Road
Hastings
East Sussex
TN34 1QR

Eastbourne Register Office
Town Hall, Grove Road
Eastbourne
East Sussex
BN21 4UG

Lewes Registration Office
Southover Grange, Southover Road
Lewes
East Sussex
BN7 1TP

Crowhurst Registration Office
Hookstead, Goldsmith's Avenue
Crowhurst
East Sussex
TN6 1RH

Who can register a death?

- A relative
- A person present, at the death
- Someone who lives in the house where the person died
- A person arranging the funeral with the funeral director
- A responsible person from the hospital or home where the person died.

What do I need to take?

- If they are available – birth, marriage or civil partnership certificates, which confirm the details to be entered into the death register
- Disabled parking 'Blue Badge' if the deceased had one
- A method of payment for copies of the death certificate (i.e. cash, credit/debit card or cheque)

What happens when I Register?

The Registrar will ask you to confirm the following information:

- The date and place of death
- The full name that the person who died was using at the time of their death
- Details of any other names they might have been known by
- The date and place of birth
- The occupation and whether or not they were retired
- The current home address
- If the person who died was a married woman or widow, her maiden surname (what her surname was before she was married) and the full name and occupation of her husband
- In the case of a man, the name and occupation of his wife
- In the case of a couple who have registered their civil partnership, the partner's name and occupation
- Your full name and address and your relationship to the person who has died

The following confidential information will also be required for government statistics:

- Was the person who died single, married, widowed, divorced, a civil partner, surviving civil partner or former civil partner?
- Is their spouse or civil partner still alive? If so, what is their date of birth?
- How long did they stay in hospital or in another establishment (a hospice for example)?
- Was the person under 75?
- What industry did they work in and what position did they hold?
- Did they get a pension paid from government funds? This includes the civil service, teachers, armed forces and war widows. This does not include the state pension or pension credits
- The person's NHS number found on their medical card (if available)

Once the registration has been completed you will be asked to sign the entry. It is important that the information recorded is as accurate as possible as the correction of errors discovered after the register has been signed may cause delay and inconvenience.

I want to register the death, but I don't live locally

If you do not live in the county where the death occurred, it is possible to give the details to any Registrar in England or Wales. This is known as registering by declaration. The Registrar to whom the declaration is given does not register the death but will send the information to the Registration Service, where it will be registered. You may also order death certificates. A charge is made for these and you will need to have a card or cash with you when you give the declaration. Once the death has been registered you will receive all necessary documents by post.

Do I have to pay a fee?

No. The service is free of charge. However, certified copies of the death entry (death certificate) can be purchased for a small fee. You will need to produce a death certificate when you are sorting out the finances of the person who has died (for example with banks, building societies and insurance companies).

The Registrar will give you:

- Any certified copies of the death entry that you have paid for.
- A unique reference number, for use with the 'Tell Us Once Service'.

The Tell Us Once Service

At registration, the registrar will add the details of the deceased to the Tell Us Once national database. After 24hr hours you will be able to contact the service on 0800 085 7308, quote the unique reference number given to you at the registrar and

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.
- 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.

The Coroner

When a death occurs in the following circumstances it will be referred to the Coroner:

- The death is sudden and unexpected
- The cause of death is industrially related
- The cause of death is unknown
- There are suspicious circumstances surrounding the death
- When a Doctor has explained that he/she is unable to issue a medical certificate of cause of death.

Funeral Ceremonies

The funeral service is an important time when family and friends will be focussing their thoughts on the person who has died. It should help them to express and share their sadness but also to celebrate the life that was lived.

People committed to a religious faith will normally want a religious minister or leader to conduct their funeral ceremony. But there are other options for those for whom religion is less important.

The length of the service will depend on what is included in the ceremony, the type of funeral and where the ceremony is taking place. However, as a guide, crematorium service times last for around 30 minutes. This might be insufficient, please speak to your funeral director who will be able to arrange for an extended time in the chapel.

Music can speak direct to the emotions and can often be a poignant way of reflecting the personality of the one who has died. Most crematoria have internet-based sound systems which allow us to provide any piece of commercially released music to be played. We are also able to upload MP3 files containing your own recorded music that can then be played on the day of the service.

Readings and Poems can also be a great source of comfort. There is a vast array of sources, for both religious and non-religious funerals, available online. Family members may even wish to write something much more personal for themselves to read or for the officiant to read for them.

Printed Order of Service sheets are often requested, and we are happy to provide these and include a number of favourite photographs to reflect a life well lived. We can also include details of your chosen charity and invite those attending the service for refreshments after the service.

Here are just three of the main choices regarding funeral services.

Religious services

The funeral service would be carried out by your local faith leader whether in their Church, at the crematorium or at a cemetery. The service will follow a fixed format, which you will normally only be able to personalise to a certain extent. Your funeral director will arrange for the local leader of your faith to contact you. Where possible they will meet with family members to discuss the service in detail. Often the minister will know the deceased and will be able to reflect this in the service.

A typical order of ceremony for a Church of England Service will include Sentences from Scripture, Hymns, Bible Reading, Minister’s Address and a Tribute or Eulogy as well as Prayers including the Commendation and Committal. Family members are welcome to give tributes or readings.

Sometimes families prefer to have a private service at the crematorium followed by a Memorial Service, often at a later date. It is also possible for this service to include the interment of your loved one’s cremated remains.

A benefit of this type of service is that the religious leader will normally be able to offer continued pastoral care after the funeral has taken place.

An Alternative Funeral Ceremony

A ceremony designed to celebrate a life – reflecting the wishes, beliefs and values of the deceased and their family. It is a personal tribute created by a professional civil funeral Celebrant working with you and your family or the funeral director.

A civil ceremony can be held anywhere that is not a religious building. This can be any crematorium, cemetery, green burial site, or you may like to have the service in a hotel or village hall before or after the burial or cremation.

Your funeral director will arrange for a civil funeral Celebrant to contact you, to arrange a convenient time to meet you (at a venue of your choice), to discuss your thoughts and feelings regarding your loved one and your wishes for the content of the ceremony. They will provide you with a selection of readings and offer suggestions regarding music, family participation and, if required, will include any aspect of any religion.

For many this provides a comfortable middle ground that allows them to not only create a service that is a fitting tribute but also acknowledge that there may be mourners at the service who do hold religious beliefs.

The Celebrant will help you to choose the order and content of the ceremony and, based on the information you provide, will write the service including the eulogy.

The service will be unique – a tribute to, and a celebration of, your loved one's life conducted to reflect the wishes of you and your family.

The British Humanist Association

A funeral ceremony for those who have made a clear decision to live without religion, a humanist ceremony, which uniquely and affectionately honours the life of the deceased.

Humanists care deeply about moral issues, but from a non-religious standpoint. The British Humanist Association has a national network of men and women who are trained and accredited to conduct humanist funeral ceremonies. Their funeral officiants come from a wide variety of backgrounds – what they share is an ability to empathise with the experience of bereavement. They are good interviewers and attentive listeners; sensitive to the family's wishes yet ready to give guidance as needed and able to prepare and take charge of a solemn public occasion. Whatever the circumstances of the life and death, officiants are not there to moralise or judge – but to understand. Together with you they can plan a personal and dignified funeral ceremony and conduct it for you on the day.

It is helpful for the officiant to get to know as much as possible about the person who has died; for each ceremony is different and highly individual, even if the form of it may seem quite simple.

Members of the family or friends can, if they wish, participate with a reading or a poem, or with their own tribute. It all helps make the occasion more personal and special.

Your funeral director can arrange for a British Humanist Association officiant to contact you.

Life After Death

Losing someone you care about can be one of life's most difficult experiences. There are no easy answers when trying to help a bereaved family come to terms with their loss.
Every situation is unique, and people react in different ways.
At J. Perigoe & Son and A.W. Court we believe we have an important responsibility to care for the bereaved, not just by offering support during the funeral but afterwards as well, especially in the difficult days that may follow. The families in our community are at the heart of what we do.

This section is designed to offer you a brief guide in trying to understand your grief and provide you with details of ongoing support available to you in your community. Whether you need emotional, practical or financial guidance you should be able to find a local professional organisation that have the knowledge and expertise you require. If you don't find what you are looking for within this booklet, please contact us and our experienced staff will endeavour to find a local contact that is able to help you.

Knowing how to move forward is one of the hardest and biggest challenges we face when we lose a loved one. To enable ourselves to navigate through grief we must first understand what grief is. When we are aware of the unpredictable nature of grief and how it affects us all differently, we can then start to make our own way through it. Each person's experience of grief is as individual as they are. Just as no one person is the same, no one's grief experience is the same.

With this in mind, may we offer you a few suggestions.

Be patient with yourself

The grief process is a time to heal. Coming to terms with the loss and adjusting to a new life does not happen overnight. Grief usually takes longer than most people expect. Do not compare yourself to anyone else or allow anyone to compare you to another situation.

Grieving is a journey. A journey with many 'stop-offs' on the way. Some people's journeys are longer than others. There is no right or wrong pathway to take. Only what feels right for you. The only thing that is certain is your start point.

By being patient and allowing how you feel to set your pace, you are 'half-way' there.

'*He who has no time to mourn,*
has no time to mend'
John Donne

Accept your feelings.

You cannot choose your feelings. They choose you.
Your emotions may be very raw. You may experience anger, panic, guilt or depression. You may feel other emotions. This is all normal. You are going through one of the most difficult and unpleasant experiences of life.
It is painful and it hurts.



Ask For And Accept Help

People will say “don’t hesitate to let me know if I can do anything”. Most mean it, so don’t be afraid to ask for help when you need it.
You are not alone.
Talking to those closest to you can be of great support and comfort, enabling you to move forward, together. We also understand that sometimes you would rather talk to someone who is outside of the direct impact of the loss, to help with perspective and clarity. Near the back of this booklet are direct contacts for a range of professional services that are available to help you.

Just ask.

Take Care Of Yourself

When we are faced with low points in our lives, our motivation can be affected. Taking proper care of ourselves can become easily overlooked. Sleeping may be difficult, but at least try to rest. Nutrition is important, resist the temptation to skip meals or eat junk food. Also recognize that sometimes you may eat to compensate for loneliness or anxiety. Instead, have a walk or a warm bath to feel better.

Don’t torture yourself with regrets and ‘if onlys’. Maybe reading books on grief will help understand what you’re going through.

Do not feel guilty if you have fun, you are not dishonouring your loved one’s memory. Recalling happy or funny memories will help your recovery. Research proves positive emotions produce positive chemical changes in the body.

Hold on to hope and trust that someday this pain will subside, and life will have meaning again.

You have begun your journey. Sometimes it may seem the road is too difficult and too long. You may wonder if you will make it.

The answer is:
“You can if you want to”.
Although maybe not the answer you expected or wanted, it is a realistic one.

Conclusion

Every time we experience a loss,
we confront a dragon.
We choose whether to slay the dragon or be vanquished by it.
Loss is inevitable,
but recovery is optional.

Grief can be a challenging experience, but not more powerful than your ability to work your way through your many emotions.

No one else knows how you feel.
Do not let anyone try to squeeze you into their expectations of what grief should be like.

We have offered these suggestions but only you know the way that is right for you. This is your fight, use every weapon you’re offered, slay the dragon.

For further information and advice on understanding and overcoming your own grief please visit:
www.griefjourney.co.uk
Here you will have access to a wealth of information on coping with the loss of a loved one and the most comprehensive grief support resources available online.

Funeral Poverty

Funerals are getting much more expensive at the same time as support from the government is drying up.

The impact of funeral poverty can be financial, in the form of an unmanageable debt, but it can also be emotional in the form of the distress, shame and the perceived stigma of not being able to provide a 'decent send-off' for someone we love.

What are we doing to help?

We are one of a few companies that clearly display our prices on our website.

We have taken the time to make our prices as clear and straightforward as possible.

Our fees start at £1695.00 plus disbursements and we are always able to advise on ways of keeping costs as low as possible.

Our professional fee includes everything that is essential to carry out a funeral. Many companies charge extra for the use of the hearse and to effect the removal of the deceased into their care in work hours. We believe this gives a misleading figure to families wishing to compare professional fees.

We provide a full written estimate once we have established your requirements. We send the final invoice seven days after the funeral and allow a further 30 days to receive payment.

Our staff are all paid a salary rather than being commission based.
This ensures there is no incentive for any of our staff to sell you products or services other than those that you want or need.

Is there any financial assistance available?

Bereavement Payment

Department of Work and Pensions

You may be eligible to receive a Bereavement Support Payment, if you were below state pension age when your husband, wife or civil partner died. It is based on their own National Insurance contributions, when they died, or if they died because of an accident at work or a disease caused by work. You need to make a claim within 3 months of death to get the full payment, but you can claim up to 21 months after death.

If you are in receipt of benefits you may be entitled to assistance from the DWP.

The DWP Bereavement Service can take your claim for bereavement benefits over the phone and do a benefit's check to see if you qualify for any other benefits as a result of the death.

Contact them for more details of the assistance available.
Telephone: 0800 731 0469
Or visit them online at
www.dwp.gov.uk

Some useful contacts

Bereavement Counselling Services

Julia Bennett Dip. Couns. MBACP
The Wellington Centre, 44 Wellington Square, Hastings TN34 1PN.

Ideally located for Cranbrook, Rye, Maidstone, Hastings and Tunbridge Wells.

07580 102758 or email:
juliasbennett@gmail.com
£50 for 50 minutes.

www.counsellingintenterden.co.uk

Tenterden Counselling Service
Not for profit charity.

Automated answerphone
07769 683347 they will return your call within 48 hrs.

Each counselling session costs the Service over £35.
However, your counsellor will ask you to consider the amount that you can donate to the initial assessment interview and to counselling sessions thereafter and the amount can be re-negotiated if required.

www.tenterdencounselling.org.uk

As a commitment to your care
J. Perigoe & Son and A.W. Court will pay for your initial assessment meeting with either of the above services.
Simply quote your unique funeral reference number and the counsellor will invoice us directly.

Legal & Financial Advice

Buss Murton Law
Clermont House, High Street,
Cranbrook,
Kent TN17 3DN.
01580 712215

Herringtons Solicitors
80 High Street, Rye,
East Sussex TN31 7JR.
01797 222955

Thorniloe & Co.
St Mary's House, The Square, Lenham,
Maidstone, Kent ME17 2PQ
01622 859416

The above are trusted local solicitors who are able to help and advise you on all legal matters including,
Wills, Probate and Executorship.

Community

There are many local clubs, groups and organisations covering a wide range of interests and hobbies.

Other contacts

The Bereavement Advice Centre
www.bereavementadvice.org
0800 634 9494

National Society of Allied and Independent Funeral Directors
SAIF Business Centre
3 Bullfields
Sawbridgeworth
Herts
CM21 9DB
www.saif.org.uk

Tel: 0845 230 6777

Email: info@saif.org.uk

GOLDEN CHARTER
FUNERAL PLANS

We recommend 'The Independent Way' funeral plan from Golden Charter Trust, the UK's largest provider of pre-paid plans to Independent Funeral Directors.

By choosing 'The Independent Way' funeral plan, we are able to provide you with, not only all the benefits of a pre-arranged funeral, but it also gives you the opportunity to meet with us and be given the same one to one dedicated support and attention we provide to all our families.

The key benefits of the funeral plan include:

- Peace of mind. Knowing that you have saved your loved ones this responsibility during sad and difficult times.
- Paying today's prices for a service you may not require for many years.
- A plan that is tailor made to your requirements. This avoids, paying for services that you don't want or need, or wanting something that isn't covered in the 'package'.
- Helps ease the worry of funeral payments at the time of need.
- The plan is protected from local authority means testing for assistance with residential care.
- Your wishes are fulfilled by a proven partnership. By entrusting us with your wishes, you can rest assured that you are in good hands and that your wishes will be carried out to the letter.
- You have the option of easy monthly payments (with no interest charge if completed within 12 months) or a one-off payment. To ensure your money is secure, a legally separate trust administers the funds.

We are always able to visit you to gently guide you towards making the right choice of funeral arrangements. To discover more about this opportunity and receive free, no obligation advice, please contact us.

SERVING THE COMMUNITY SINCE 1852

J.PERIGOE & SON
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SERVING THE COMMUNITY SINCE 1965

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