

# Pre-Planning and Probate

In October, Andy supported the Estate Planning Fair, in Letchworth Garden City, which was organised by Garden House Hospice. Andy was on hand to talk to people about funeral pre-planning, which isn't an easy subject for people to consider, but one which can bring comfort and peace of mind to the plan holder and their family. If you were unable to attend but would like some information, we would be pleased to answer your questions or send you an information pack.



Golden Charter  
Later Life Planning

## What is Probate?

When someone dies, applying for the legal right to deal with their property, money and possessions, (their 'estate') is known as 'applying for probate'.

In England and Wales you may be able to apply for a 'Grant of Representation' which is commonly known as 'probate'. This can be applied for by an individual, a solicitor or a someone licensed to provide probate services.

Most cases follow the same process:

- ◆ Check if there is a Will. This usually gives the name of the appointed 'Executor' who should sort out the Estate. If there is no Will, the next of kin can apply to fulfil this role and a different process is followed.
- ◆ Value the estate and report it to HMRC.
- ◆ Apply for a 'Grant of Representation'\* which will give the legal right to access to things such as the deceased person's bank account.
- ◆ Arrange to pay any Inheritance Tax that is due.
- ◆ Collect the estate's assets, such as money from the sale of the person's property.
- ◆ Settle any debts, such as unpaid utility bills (see below re funeral expenses).

- ◆ Keep a record 'estate accounts' of all income, costs and distributions.

- ◆ Distribute the estate (property/money/possessions) to the people named in the Will ('the beneficiaries').

You may not need probate if the person who died:

- ◆ Had jointly owned land, property, shares or money - these will automatically pass to the surviving owners.
- ◆ Only had savings or premium bonds.
- ◆ Contact each asset holder (eg bank or mortgage company) to find out if you will need probate to access their assets.

Funeral invoices do not need to be left until probate is received and can be paid immediately from the estate if the money is there to meet it. Simply take the invoice to the bank of the person who has died and they will usually settle it directly with the Funeral Director.

*\*A Grant of Representation can sometimes be known as a Grant of Probate, Letters of Administration or Letters of Administration with a Will.*

Source: [www.gov.uk/wills-probate-inheritance](http://www.gov.uk/wills-probate-inheritance)

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Please visit our website:  
[www.newlingsofroyston.co.uk](http://www.newlingsofroyston.co.uk)

NEWLINGS  
OF ROYSTON  
THE FAMILY FUNERAL SERVICE

Kingfisher House  
Fish Hill  
Royston  
SG8 9LB

2018

# Winter Newsletter

## A message from Seán Martin, Head of Operations

It has been an exceptionally busy summer for us as you can see through the pages that follow: Remembrance, community support, sports sponsorship, coffee mornings, sing-a-longs, and on the staff front, a retirement and improvements to our premises as well as looking after all the families who have requested our support and help. Quite a summer!

It is also an important first year anniversary for me since I took the helm of this exceptional company and the equally exceptional team of people that we have gathered together to deliver excellent service to bereaved families across our area. Their additional commitment to the community groups we support is hugely valuable in improving the lives of others, from the young such as youth Under 7s FC to the many nursing homes where our own Les Ames takes his music making to entertain residents – and all the bowls clubs in between.

We have had a busy summer improving our premises at Fish Hill; a new kitchen has been installed, we have refurbished our client cloakroom and re-decorated parts of the interior. Outside, our garage has been cleared out and the perennial problem we have had with roosting pigeons and all their mess has finally been dealt with, so we can keep our cars looking spick and span! Huge thanks to our new operative Tom Warden for his attention to detail and hard work in keeping us as crisp as a pin .... it must be his military training!

On a cautionary note, if you are considering taking out a pre-paid funeral plan then BEWARE! There are several new companies out there selling "funeral plans" via cold-calls, online offers and shopping centre salesmen using unscrupulous and pressured methods. Our advice is to take advice from the funeral director who you want to carry out your wishes. If you have already taken out a plan and are unsure or have concerns, then do please get in touch with us. Our advice is free and may give you peace of mind. Finally, as another year reaches its' close, may I extend a huge thank-you from the whole Peasgood & Skeates team to all the healthcare professionals, clergy, celebrants, doctors and hospital teams with whom we work on a daily basis. Your help and support throughout the year is invaluable.



[www.newlingsofroyston.co.uk](http://www.newlingsofroyston.co.uk)



## In our Community ...

### In Remembrance



As in previous years, we sold poppies in support of the **Royal British Legion** and staff have attended local remembrance parades, laying wreaths in honour of the fallen. Andy and Jacqui were at the Royston Remembrance Service and Andrew attended the parade in his home village of Melbourn.



We were once again proud to be supporting the **Garden House Hospice Lights of Life** service, which was a wonderful celebration held in Royston. Many families attend year after year and we are delighted to be part of this lovely service of comfort and reflection.

*Although it's difficult today to see beyond the sorrow,  
may looking back in memory help comfort you tomorrow.*

On Bank Holiday Monday, teams from Cambridgeshire and Hertfordshire met up for the annual Royston Town Bowls Gala, sponsored by Newlings of Royston. Teams of two battled it out to see who would be victorious and win the cup and cash prize.



It went down to the wire with two or three pairs all looking for the prize, but after a close last end, one team held their nerve to win the cup. Assistant Funeral Manager Andy Mcfadyen went along to present the prize and the cup.

## NEWLINGS OF ROYSTON

### In Support of Royston Parish Church

We were shocked and saddened by the news of the fire at The Parish Church of St John The Baptist in Royston, where we have had a close relationship for over 70 years.

Throughout December we are offering sherry and mince pies at our funeral home, with any donations being given to the church.

Do pop in to see us - we would be pleased to know how you are doing, especially, but not exclusively, if we have looked after you or your family over the years.

We have also set up a **Charity Fundraising page on our website** and invite you to make a donation, large or small, to help to restore this important building.

To make your donation, please visit:

[www.newlingsofroyston.co.uk](http://www.newlingsofroyston.co.uk)

**Alternatively, cash or cheques payable to Royston Parish Church may be sent or brought in to our office at Fish Hill, Royston, SG8 9LB**

*Let's join together to help to restore this beautiful parish church, which is so much more than just a building .... it is the heart of our community.*

### Andrew Patey's Retirement



Andrew retired on 28th September, after over 25 years in the funeral profession. Andrew began his career with Cambridge Funeral Services and spent a number of years at Newlings of Royston. He was presented with a Mont Blanc pen from the Company and also received some John Lewis vouchers from his colleagues. Andrew hasn't left funeral work completely, though, as he has resumed his work as a Civil Funeral Celebrant. We wish him all the best for the future.

*Andrew is pictured at his leaving party, with General Manager, Phil Warner.*