



Let's talk about death

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#LetsTalkAboutDeath aims to encourage people to be more open about death and to better prepare for the inevitable.

It's one of life's last taboos, but it doesn't have to be this way. We have spoken to a range of people working in the Death sector, including a funeral director, grief counsellor, end of life doula and our own wills, trusts and probate specialists, to provide you with insight in planning for the future after you've gone and help open up the conversation around Death.

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How to start an end of life planning discussion with loved ones

The most challenging part about having that hugely important discussion about end-of-life planning with your loved one is starting it off. It is perfectly normal to feel uneasy with topics connected with death or you may be concerned that the conversation will make them worried or annoyed.

There are a variety of reasons for this. Older family members might be reluctant to face their own mortality; younger members may feel they've got plenty of time before they need to think about it or your partner may feel they are too busy to discuss when work, children and everything else is getting in the way.

We understand. Sharon Heselton, senior associate in the wills, trust and probate team at B P Collins, advises on what you can do to initiate one of the most important conversations you'll ever have.

- Plan the questions you would like to ask in advance. This will help to ensure that all important points have been covered and you won't be annoyed if something significant has not been discussed.
- Choose a good time to have the discussion. Sometimes a family gathering may work as everyone that you want will be there. However, if your loved one isn't well or significant changes are afoot, you may need to call an impromptu meeting to discuss future plans.
- Choose the right place to have the conversation that will help them feel comfortable. Maybe it's in their own house or garden. Perhaps a walk might be better, if you think having a conversation face to face will be too difficult.
- Position the discussion as one where they're helping you to understand what their end of life needs and desires are.
- Many people have a list of things that they would like to do before they reach a certain age or pass away. Perhaps this could be created together with your loved one and then the conversation could progress more naturally to thinking about end of life planning.
- Maybe you know of someone who passed away without leaving a Will, which resulted in a family dispute. This could be the encouragement your loved one needs to get their affairs in order to help protect their family and friends and avoid any feuds after they've gone.
- Listen well and write everything down, if not at the time, then shortly afterwards so you don't forget anything.
- Although this may be very serious subject, try to keep it as upbeat as possible. This is a positive move in the right direction, that gives your loved one the chance to make their wishes clear after they're no longer around.

How to choose the right guardian for your child?

Choosing who should be your child's guardian if you die - when your child is under 18 years old - could be one of the most difficult and important decisions you will ever make in your life. It's hard to think of you or your partner not being around for your children if you pass away and there might be that niggling notion in the back of your head, that no one could ever love and care for them as much and as well as you do.

But making this choice and recording it in a Will, is crucial for both your peace of mind and securing your children's futures if you are no longer around. Otherwise, anyone could make a claim for guardianship, your loved ones could end up arguing over who is the best person to look after your children and a judge may end up making a decision, which may be completely wrong for your child.

By planning now, before it's too late, means that you get to choose the most suitable person, as you know your children better than anyone else. Lucy Wood, Wills, trusts and probate partner, advises on the steps you can take to help make a decision.

Make a shortlist of potential guardians

It doesn't just have to be immediate family. Maybe your parents are too elderly, or you might not have had a happy childhood and don't wish for your child to be exposed to the same experience. Or perhaps you've lots of siblings and don't know who to choose or maybe they all have large families already and couldn't look after your child too. If so, it may be useful to consider friends and extended family as well.

Factors to consider

For each person, it's worth looking at both the emotional and practical aspects of choosing a guardian for your child:

- Would they want the responsibility of looking after your child? Being a parent isn't everyone's choice.
- If they have children, do you agree with how they are being raised, potentially in line with their religious and ethical beliefs?
- Do they live far away? It's important to consider the disruption that may be caused if your child has to move to a different location, change schools and make new friends when they have just lost their parents.
- Are they financially secure?
- Are they mentally well and physically healthy?
- What would your child's life look like with them? Do you think they would fit in? Would there be similarities to their life with you now?
- Most importantly you need to consider if they love your children and vice versa? Will your child feel safe and happy in their home?

Make your choice and ask for consent

Once you've made your choice, ask for their consent. It's important to discuss your decision with your chosen guardians, as it's imperative that they're comfortable with looking after your children. It's helpful to describe to them how it may affect their family, what you wish their roles as guardians would entail and what your aspirations are for your children.

Record your wishes in your Will

Record your wishes in your Will and consider writing a letter of wishes which can set out a guide for education and whether there should be a monetary legacy to the guardians to assist them. Once it's done you can move on with your life. Also, with B P Collins' free Will review every five years, you can change your chosen guardians if you wish as people's circumstances and your relationship with your chosen guardians could change at any time. As a responsible parent, you will want to protect your children as much as possible in life. By selecting the right guardian, you are able to do this after your death.

Helping a grieving adult

Many people will know of a friend or family member who has experienced the loss of a loved one. It's often difficult to know what to do or say when you wish to support them through their intense grief. Sharon Heselton, a senior associate in the wills, trust and probate team at B P Collins and a bereavement volunteer, offers advice on how to provide the best possible support to those in need.

Be compassionate and calm

Your friend or loved one will experience a rollercoaster of emotions when grieving. By remaining calm and compassionate at all times, will help them through this very difficult phase.

There are some people who might feel uncomfortable offering emotional support as it might not come naturally to them, so perhaps practical help could be provided. When someone is newly bereaved, they might not be able to cope with daily responsibilities, so offer to take the children to school, make some freezer ready meals or arrange to pick up their shopping. This will be of huge help if they are not yet ready to face the outside world.

Don't judge

Everybody's grief is different. It is important not to judge how they display their emotions. You might feel they need to get a handle on their grief or perhaps you may think that they seem to be getting over their bereavement too quickly. However, it is not up to you to tell them how they should behave. Most of your support should involve listening to what they have to say.

Don't try to fix their grief

You're not going to be able to fix their grief, despite how much you want to make it better for them. Their grief will still be there in the years to come and probably for the rest of their life. Their road to coping and reintegrating into everyday life will be a very personal journey for the bereaved person and you cannot 'cure' them, no matter how much you want to. It's their grief, not yours.

Be present

Unfortunately, some people may want to avoid those who are grieving. This isn't necessarily coming from a malicious place, but rather they're worried about saying the wrong thing or doubting if they can really help them. But after a funeral, when the hubbub has died down, this is when your friend could need you more than ever, otherwise, they could feel completely alone.

Understand what your friend is going through

There are many models on bereavement that illustrate the grieving process. Although this might sound a bit clinical, they are helpful in reflecting the emotions and journey that people may experience loss.

Some models illustrate how the bereaved will move between periods where they try to process their grief and experience feelings of profound sadness and anger; and other times – where they're getting on with life, such as arranging the funeral, looking after the children, getting back to work or even just buying groceries. As a friend, it's important to be by their side as they pendulum between the two or experience both elements at the same time.

The guidance in this article shouldn't be regarded as a substitute for the advice from a trained counsellor. If you or a loved one has been affected by a bereavement, Cruse Bereavement Care can help by calling 0808 808 1677.

Will I, won't I?

A recent survey by the ONS has found that a staggering 30 million people in the UK have not made a Will. There are various reasons for this, including many people thinking they are not old enough or that they are too busy to get around to it. If you've not made a will, perhaps it's time to take our quick test which may persuade you to start planning for the future.

1) I don't need to make a Will as I am married and everything will go to my spouse if I die

FALSE – When a person dies without making a will, their estate is subject to the rules of intestacy. Many people assume that their spouse would inherit all of their assets, but this is not always the case. In general, the spouse would inherit the first £250,000 of the estate with the remaining assets being divided between the spouse and the deceased's children.

2) Once I pass away, all my debts will be cancelled.

FALSE – The deceased's assets will be used to pay off any debts. Beneficiaries (either in a will or under the intestacy rules) will receive any estate that remains.

3) I can only set up a Power of Attorney (LPA) when I have full mental capacity.

TRUE – an LPA can only be created by the person whose affairs will be taken care of. If that person doesn't have the required mental capacity they cannot proceed and instead the family will have to apply to the court for a deputyship appointment which is both costly and time consuming.

4) I only need to think about a will when I'm much older

FALSE – No one can predict the future and know how long they're going to live. Preparing a will now ensures your loved ones are protected.

5) I can make a will all on my own.

TRUE BUT not advisable – Many homemade wills contain errors which invalidate the Will or a particular gift. Common mistakes include failing to sign correctly, not securing appropriate witnesses (such as minors or beneficiaries) or using incorrect wording. Seeking expert advice ensures the correct procedures are followed and the adviser will talk you through everything – including things you may not have thought about!

Speak to our expert wills, trusts and probate team about putting your will in place.

Trends in the funeral industry

B P Collins speaks to Jack Kenyon from Arnold Funeral Service in Buckinghamshire about planning for a funeral and how the sector is adapting to the changing needs and expectations of the public, whether that's sending your ashes into space or providing a glitter coffin.

Personalising a funeral

Personalising a funeral has become the norm in recent years. Families and friends wish for the personality, character and passions of the deceased to shine through during the service, which gives them an enormous amount of comfort during a very difficult time.

It can be as personalised as you like – from choosing a motorbike hearse to a colourful coffin right through to an eco-friendly service. The flowers and order of service can be completely bespoke and favourite music choices can be played throughout. If a funeral director doesn't have a particular item, they will source a supplier who does. Funeral services have adapted to the changing requirements of bereaved families.

Pre-payment plans have become popular for those who wish to plan their own funeral with a funeral director before they die. People can also specify exactly what they wish when they create a Will, which law firms such as B P Collins can record on their behalf. This gives comfort to the families left behind as they know that the funeral service is exactly how the deceased wished it to be.

Choice of venues

Although churches and crematoriums are still popular, funerals can happen pretty much anywhere. Funeral directors can even offer a service in their own premises – an American custom that is growing in popularity in the UK. Venues can also be chosen which meant a lot to the deceased. Village halls, theatres or perhaps they'd even like the funeral in their own home as that's where they were happiest.

With many people more mindful of protecting the environment, natural burial parks are a popular option with services taking place outdoors, amongst natural surroundings. Many people find peace and comfort when surrounded by nature.

Change of rituals

Regardless of whether a religious or a non-religious service is chosen, a funeral director can provide a crossover from tradition to modernisation that best reflects the person who has passed away. At times, famous celebrities can influence the choices people subsequently make for their funeral. For example, David Bowie wanted a direct cremation with no service and his family receiving the ashes afterwards. Since then there's been a surge in demand for this.

These days, there are many possibilities to show the deceased's personality and passions through their place of rest. For example, recently, we conducted a burial at sea and several repatriations which saw the deceased flown to their country of origin. There is even the option to have ashes sent up and scattered from the edge of the earth's atmosphere.

Use of technology

Throughout the lockdown period, the number of people who are allowed to attend a funeral has been hugely restricted and the vulnerable have been asked to remain at home. If live streaming services hadn't been available to show the funeral online, many friends and families wouldn't have had the closure they needed.

Demand for this technology has surged, as it has been a lifeline for many. It's been available for the past number of years, but lockdown restrictions have made it the norm and will continue to be the case in the years to come, particularly for the bereaved who are unable to travel. They can now find comfort watching the service online.

Adapting to the latest demands

The funeral profession has been around for hundreds of years because it has managed to adapt. Nowadays, it's not just about being a funeral director, it's being more of an event manager. Organising several different aspects for a service to ensure the deceased gets the send-off they deserve.

Years ago, things used to be much simpler and more straightforward, but now it's important to have an open mind, keep an eye on what's trending and expect absolutely anything.

We have to be able to truly listen to what is wanted and do everything we can to meet that demand. We have a duty to try ensure that those left behind get closure and hopefully some happy memories of their loved one all through the funeral service. It's a huge responsibility and privilege.

For further information on Arnold Funeral Service: www.arnold-funerals.co.uk.

Helping a child through bereavement

There are many ways in which a child or young person can respond to the death of someone close to them. In this article, Sharon Heselton, wills, trust and probate lawyer from B P Collins and a bereavement volunteer explores their range of emotions and how best to help.

Shock

For many young people, shock is the initial response when learning that someone close to them has died. However, it can be displayed in many ways. Some may find it difficult to acknowledge the news, others might start to cry uncontrollably, whilst some might want to do a little work to take their mind off things, like tidying up their room. Shock is a very natural emotion to experience, and it allows the child time to process the news in a way that suits them and acts as a short-term barrier before reality starts to hit.

How to help

- Try not to appear startled if the child's reaction seems unsuitable to you.
- Reassure them that any feelings of shock and the inability to accept that someone close to them has passed away is completely normal.
- Explain that someone has died in a clear and simple way, that suits their age and level of comprehension, so they fully understand what has happened.
- Let the child know that you are there to listen and to support them and answer any of their questions.

Denial

A child may respond to a bereavement by being in denial, as it puts off accepting the fact that their loved one will not be coming back.

How to help

- Recognise that bereaved children need time to process the death and they may not seem to acknowledge that the person has died.
- Have an open conversation with the child and reassure them that they can ask any questions relating to the death.
- If the child seems to be looking for the person who has died, explain, at a level that is appropriate to them, that they are no longer around

Anger

Some children may find it difficult to talk about their grief. This can be exasperating and could lead to feelings of anger, which can be directed at themselves or others if they believe they contributed in some way to the death or didn't do enough to prevent it. This anger may also be targeted at the person who has died, particularly if they didn't get the chance to say goodbye or they feel abandoned.

How to help

- Reassure the child that it is fine to feel angry.
- Encourage them to vent their emotions by doing a physical activity or direct their frustration towards a cushion or pillow.
- Be a constant presence and show that you will be there for them at all times, even if they direct their anger towards you.

Negotiating

Children may appeal for their loved one to return in exchange for a promise to act a certain way. This can offer a distraction from the reality and pain of their bereavement.

How to help

- Explain in an age appropriate way that there is nothing that can be done to bring their loved one back.
- Explain that they do not need to be faultless, in order to reverse what has happened.

Guilt

Children may feel guilty if they believe that the death was their fault, or they feel angry at the deceased person for leaving them. Guilt can also happen when they find themselves having a moment of fun or forgetting about their loved one for a while.

How to help

- Discuss why they feel responsible and explain to the child that the death isn't their fault in any way. Nothing they did or didn't do contributed to what happened.
- The child may not always explain how they feel, so it's vital to look out for signs of anxiety and reassure when needed.
- Encourage the child or young person to talk about their thoughts and feelings as and when they feel they need to.

Depression

Depression can start when the reality hits that their loved one isn't coming back, no matter what they do. They may lose their appetite, feel sluggish or lose interest in things. Anxiety around losing other loved ones may also lead to depression too.

How to help

- Depression can knock a child's confidence so remind them that they are valued and loved.
- Encourage the child to take part in activities that interested them previously and to catch up with their friends when they feel up to it.
- If you are worried about their wellbeing, contact a GP or bereavement counsellor.

Acceptance

Children who have lost a loved one will need time to finally accept that they're not coming back. To reach this stage, the introduction of a routine and "normal life" is vital, as their bereavement will have already dramatically changed their lives and caused a huge amount of unsettlement, therefore any other alterations are likely to increase their sense of turmoil.

How to help

- Offer reassurance that it is absolutely fine to enjoy life again and that this will not be disrespectful to their loved one who has passed away. It's also okay if they don't think about them all the time too.
- Create activities that will help the child to remember their loved one who has died if they wish to do so.

The guidance in this article shouldn't be regarded as a substitute for the advice from a trained counsellor. If a child you know has been affected by a bereavement, you can contact Child Bereavement UK on 0800 028 8840 or Hope Again on 0808 808 1677.

Speaking to an End of Life Doula

B P Collins spoke to Sabrina Singh, an End of Life Doula based in West London. The biggest doula movement is currently in the US, followed by Canada and Australia, but there is a growing recognition of its importance in the UK. With an ageing population and Covid 19 both bringing death to the forefront of people's minds, Sabrina believes we need to rethink how we take care of our loved ones towards the end of their lives and be more comfortable about discussing and preparing for the inevitable.

What is an end of life doula?

End of Life Doulas provide the structure and ability to approach death holistically, helping support choices at end of life, and comforting the fear associated with death and impermanence.

Accredited Doulas alleviate the many pressures on the health care system, answering questions and acting as a guide, offering practical and emotional support to the dying and their loved ones. We hold space for the dying process to unfold naturally and support the dying and their community at death.

A Doula can offer a calm presence to those approaching end of life, alleviating anxiety and offering a sense of solace.

What drew you to this role?

My background is in fashion, so completely unrelated to what I'm doing now. But like many others who turn 40, I started to think about my life, service to others and my legacy, so I started to explore other types of work. If anyone had asked me what I wanted to do if I wasn't working in fashion, I would have said nursing, which although I was drawn to, there were some aspects that didn't seem like the best fit.

Then a friend of mine who is a birth doula told me about death doulas, but I'd never heard of them. Time stopped, I did my research and subsequently felt a calling to the role. I think anyone who works in death care says it must be a calling. Now I know it was always something I was meant to do.

What are the origins of End of Life Doulas?

I think as long as people have been dying, there have been doulas. I think we have just attached a title more recently. Traditionally, the role fell to women in the family or local community to look after the dying, but as medical advances came into play, the role of taking care of the dying fell to hospitals. So, we have lost that art of supporting someone who is dying and people need to rethink how they take care of their loved ones during this time. And now, through doulas, there is a whole movement of bringing that back and providing a more holistic outlook.

Why have we lost this art of looking after those who are dying?

As medical advances came into play, we started to focus on prolonging people's lives, which is obviously very important. But we need to strike a fine balance between extending someone's life and letting the dying process happen naturally. As a society we are so fearful of death and dying that we don't discuss it and this needs to change. The more that we can accept what is going to happen to us, the easier it will be to make informed choices about how we want our lives and death to go.

Where do you work mostly at the moment?

My work is virtual and global, including the UK, Canada, US, South Africa and Japan. I also hope to build more community-based work closer to home once guidelines permit again. I have one client - a granddaughter – who is giving her dying grandmother and her aunt, who is the primary caregiver, the gift of a doula as she wanted to help in a meaningful way.

The people who reach out to me are generally a family member of someone who is dying. People can feel helpless when faced with a loved one dying and are always trying to think about how best to support them during this difficult time, and a doula is one way of doing that.

Is there a shift in attitudes towards dying?

Definitely. Covid has brought death to the forefront of people's minds and as a result, we are future planning, which is a good thing. We prepare for everything in life – the birth of a baby, going to school and university and weddings. Death is the one thing that's guaranteed in life, so why are we not more prepared for it?

Why aren't we preparing for death?

It comes from fear, as there is this great myth that if we talk about it, it will happen sooner. There are many cultures that do talk about death and dying in a positive way such as Eastern cultures where many people follow Buddhism or Hinduism - where there is an encouragement to appreciate the present moment, a belief in life after death and that their time on earth isn't finite. Whereas in Western Europe many people believe that once you die that's it. I'm a huge believer in talking about death in school in an age appropriate and sensitive way. If we have sex ed, why not death ed?

I am currently working on a programme with other doulas about taking the conversations into schools. It's important because children are naturally open and curious and if they can access information about death, without the fears that adults typically attach to it, they would be more inclined to view it in a healthy way.

What was your first doula job like?

My first experience was with my grandmother, accompanying her through her palliative trajectory. It was a beautiful experience. But what I found fascinating was that no one told her she was dying. It felt completely alien to me as everybody has the right to understand the truth of their situation and be able to have the conversations they need to have before they die and feel peace about where they are. But she was cheated out of that.

My father also died this Summer, so I have a lot of empathy for others going through the death of a loved one in the midst of the pandemic. I've experienced all the same feelings they would have done. I know what it feels like to be separated from loved ones and not being allowed to visit as he was in a care home at the time. It is a very difficult time for people at the moment.

What advice would you give to people whose loved ones are dying?

Be present with the person who is dying. There is no greater gift than showing them that you are there for them.

Take a moment to breathe. Remember that your loved one is still alive and treasure every moment you have with them.

Take care of yourself. You can't pour from an empty cup. Doulas can provide relief and provide support for the whole family and caregivers as it can be exhausting.

Ensure that you've said all the things that need to be said. Consider what you need to forgive and ask forgiveness for. And let the person who is dying know how much they are loved.

Being a doula must be emotionally draining – how do you look after yourself?

Self care is very important. I go on walks as I get a great sense of peace walking in nature. I also have a lovely group of people around me and there is a great doula support network around the world.

What have you learned about death?

People say isn't it depressing being a doula. But I think it is the opposite. I find it so life affirming. It makes me appreciate the moment and the little things. I think I have always been good about telling people that I love them, saying what I feel in the moment and not letting these moments pass by. Life is precious so I don't take those meaningful moments for granted. Working in death care makes me appreciate how lucky we are to have life.



Announcing the death of a loved one

B P Collins spoke to Jack Kenyon from Arnold Funeral Service, based in Buckinghamshire, about the options available when announcing the death of a loved one.

Traditional vs online death announcements

There are various ways to announce the death of a loved one – it could be by email, letter, phone or text, which may be time consuming, but the message can be tailored to whoever you're contacting and made more personal. In order to reach as many people as possible, families may choose a notice in local or national newspapers such as The Times, Guardian or Telegraph.

Although newspapers are still a popular option, especially for letting the older generation know of a recent death, there is a rapidly growing preference to compliment this notice with a post on social media such as Facebook or Instagram. It has now become a trusted way of making an important announcement, particularly amongst younger generations.

Death notices on social media have also become popular because of the immediacy in which people can comment to offer their condolences and sympathies, which may be of huge comfort to the bereaved.

What should a death announcement say?

It's important to include the correct details, so the person reading the notice knows it's the right person that has died. For example, include their full name, the area they lived, perhaps the job they had and the day and date they passed away.

Some people prefer to add some further detail. For example, that they died suddenly; peacefully in their sleep or was surrounded by their family. Perhaps a sentiment might be included such as they leave behind a loving wife, children and grandchildren.

What should a funeral announcement say?

Key information should include whether the funeral will be private or an open service to anyone who knew the deceased. If open, the time, date, location of the service and instructions, such as a dress code could be included. The funeral director's contact details should be available, so people can contact them for further information on the service. This is helpful for the loved ones left behind, as it can avoid several unwanted phone calls.

People also like to know whether flowers should be sent, or if they can donate to a charity. Funeral directors can provide a template, which helps friends and family know what to include, and equally as important, what not to include.

Creating a digital memorial

Online memorials are becoming increasingly popular. Today, people want to create a place where their loved one will be remembered that's easy to access, is private, interactive and can be completely personalised. It can also be edited anytime they wish, and the amount of information shown is controlled by the owner of the page.

When someone passes away, the family may want to create something good out of their grief. Asking people to donate to a charity that helped the deceased or one they were passionate about, is a good way of doing that. The charity can be added to the memorial page making it easy for those who wish to donate. Muchloved.com is a key example, which specialises in memorial tributes. A funeral director can create a page, then assign it to a guardian, who is a family member or friend of the deceased. They can subsequently add videos, photos, tributes, which provide great memories of those who passed away. The level of personalisation and the ability to edit whenever you want is useful and donating to a charity is as easy as it would be through Justgiving.

For further information on Arnold Funeral Service: www.arnold-funerals.co.uk.

For further information or advice in regards to the topics in the **#LetsTalkAboutDeath** series please contact us on 01753 889995 or email privateclient@bpcollins.co.uk