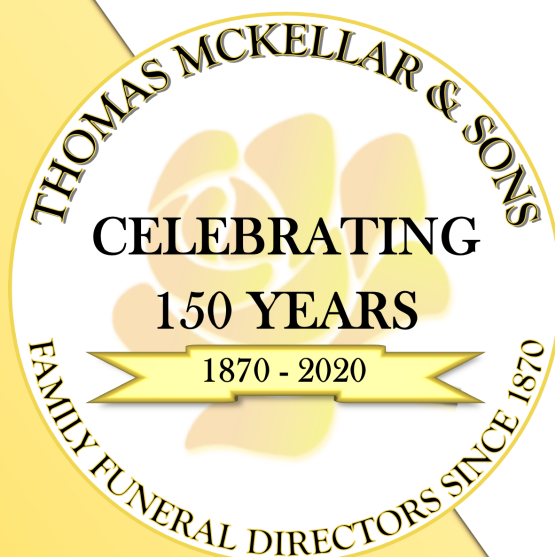


*THOMAS
MCKELLAR
& SONS*

FAMILY FUNERAL DIRECTORS SINCE 1870



Golden Charter
Funeral Plans



COMPANY INFORMATION

KILMARNOCK OFFICE

96 Titchfield Street

KA1 1PH

TEL: 01563 572565

STEWARTON OFFICE

2 Main Street

KA3 5AE

TEL: 01560 485366

GALSTON OFFICE

8 Polwarth Street

KA4 8HG

TEL: 01563 624025

DARVEL OFFICE

3-5 West Main Street

KA17 0DT

TEL: 01560 429239

EMAIL: info@thomasmckellar.co.uk

WEBSITE: www.thomasmckellar.co.uk

BANK DETAILS

ACCOUNT NAME: Thomas McKellar & Sons

SORT CODE: 83-45-00

ACCOUNT NUMBER: 00215262

Please use surname as reference for online payments.

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COMPANY HISTORY

The firm of Thomas McKellar & Sons was established in 1870 when the present owner's great-grandfather migrated from Mull to the small Ayrshire village of Moscow. Duncan McKellar setup his carpentry and undertakers business there for a few years before moving to the historic covenanting village of Fenwick.



He married Catherine Parker, a farmer's daughter from Galston, and one of their sons became a blacksmith in Kirkoswald. Another son, Thomas, joined his father in the business and married Annie Watt Cameron of Langside Farm, Fenwick.

They had three sons, Duncan, William and Thomas, who expanded the trade of joiners, building contractors, motor body builders and funeral undertakers in the areas of Fenwick, Stewarton, Dunlop, Kilmaurs and Kilmarnock. In 1993 the company changed to Funeral Directors only, and now has offices in Stewarton, Kilmarnock, Galston and Darvel.

Duncan McKellar married Jean Craig Picken, from Dunlop, in 1951. The business is managed today by their son, Tom, the fourth generation of the family, who has two children, Louise and Cameron. Tom is a member of Kilmarnock Rotary Club and his main interest is music; formerly singing with the Royal Scottish National Orchestra Chorus for many years, and organist and choirmaster at Holy Trinity Church, Kilmarnock. Louise joined the family business full-time in 2012, after studying Psychology and Sociology, working with Citizens Advice and running an audio-visual company with her brother and has recently completed her diploma in funeral directing. Cameron is a qualified Sound Technician, working most recently with Disney. He has worked part-time in the family business since he was 16 and returned from working abroad to become full-time with the company in 2017.

The aim of this entirely independent family funeral directors is to provide the local community with a service they require at a difficult and vulnerable time in their lives, offered with professionalism, compassion and dignity.

OUR FAMILY TAKING CARE OF YOUR FAMILY

Arranging a funeral for a family member is one of the most emotionally challenging times in our lives. Even if the death is expected, nothing can prepare you for losing someone close. As your family funeral directors, we are here to help and advise in whatever way we can, whenever you need us, to help you through this difficult time and ensure that your loved one's funeral is a fitting tribute to the life they have lived.

We hope that the information in this brochure will allow you to reflect upon your initial meeting with the funeral director and may help to answer any queries you have regarding the funeral arrangements. We understand that it can be difficult to make some decisions straight away and feel it is important for families to have time for discussion and the opportunity to reflect. Should you have any questions prior to the funeral or if you would like to make changes to the arrangements, please do not hesitate to contact us at any time.

"Everything was handled so sensitively and professionally. As you can imagine, this was a very difficult time for me, but your friendly and caring approach made things so much easier."



REGISTRATION OF THE DEATH

The Medical Certificate of Death (Form 11) from the GP surgery or hospital will be issued and then sent electronically to your chosen registrar office. You will be required to contact the registrar as soon as possible to provide your contact details and register the death. There may be a delay in the Medical Certificate of Death being issued if the case has been referred to the Procurator Fiscal.

An appointment must be made to register the death by any person who is familiar with the details of the deceased. You may need the following documents, although the registrar can obtain these online, if they are available:

- Birth Certificate of the deceased
- Marriage/Civil Partnership Certificate of the deceased (if applicable)

Registration of a death is free of charge and you will be issued with an abbreviated extract of the death certificate. It will cost £10 each to order any full copies of the death certificate, which you may require for any insurance policies etc. The registrar can also help cancel the passport or driving licence and can contact the DWP regarding any benefits or pensions. Please take all relevant paperwork with you to the appointment.

The registrar will provide the Certificate of Registration of Death (Form 14), which will be electronically sent to the funeral director and is required for the funeral to take place. If randomly selected for a medical review, the Form 14 and death certificates may not be issued straight away. The review process checks the doctors paperwork and may take either 24-hours or up to 2-3 days to complete, depending on the level of review required.

EAST AYRSHIRE REGISTRATION SERVICES

Burns Monument Centre, Kay Park, Kilmaronock

Tel: 01563 576695

HELP WITH FUNERAL COSTS

The following information should be treated as guidance as we are not able to guarantee the availability of financial help, but we can advise on eligibility to make a claim.

If you are responsible for making the funeral arrangements and you or your partner are receiving a qualifying benefit, you may be able to make a claim for a Funeral Support Payment from Scottish Government. The Funeral Support Payment will not cover the total cost of the funeral, rather it is a contribution towards funeral costs. The Funeral Support Payment can be claimed up to six months after your loved one has passed away, even if you have already paid the funeral account. However, the amount of the Funeral Payment will be reduced by any available assets of the deceased, including money in bank or building society accounts, savings and investments, lump sum insurance payments, pension scheme payments, money paid out by pre-paid funeral plans, or contributions from relatives or charities.

If you are under state pension age and your spouse dies, you may be eligible for a one off, tax-free lump sum payment of at least £2,500 plus 18 monthly payments of at least £100. This is known as the Bereavement Support Payment and a higher rate is available if you are claiming child benefit.

The contact phone numbers can be found in the 'useful contacts' section of this brochure.



CONSULT A SOLICITOR

In most circumstances, it is advisable for you to consult a solicitor, to take control of wills, problems of intestacy, outstanding debts, grants and letters of administration. The executor should gather together the deceased's paperwork and contact the solicitor as soon as possible to deal with the estate (the money, property and possessions left by the deceased). The solicitor can advise on the payment of debts and distribution of the estate to those entitled. The will should also be consulted for any instructions regarding the funeral arrangements.

When dealing with the financial affairs of the deceased you may be told to obtain 'confirmation' before any money or property can be released. The Sheriff Clerk of Court nearest to where the person died will issue a document called the Confirmation, which is necessary to release assets to the executor. A fee is chargeable depending on the size of the estate. A small estate is defined as money or property worth less than £36,000. You may not require the assistance of a solicitor when dealing with a small estate, as you will be able to make an appointment at the Sheriff Court for assistance with the paperwork. Confirmation is sometimes not needed if the amount of the estate is small or if the money can be released without the holder of the estate requiring a confirmation document.



FUNERAL PLANS

What is a funeral plan?

A funeral plan is an easy way to plan ahead. You choose the funeral you want and fix the cost of the funeral director's services included in your plan at today's prices.

A plan can save your family worry and expense and help make things easier for your loved ones at a very difficult time. As the families we serve often tell us, that can be a big weight off your mind.

It's an easy way to do something amazing for your family

Few people like to talk about their funeral. An Independent Way Plus Funeral Plan can make things easier for everyone – so that when the time comes, just one phone call is all that is needed to activate your plan. Everything will then be taken care of and carried out according to your wishes, relieving your family of the stress and financial worry they may otherwise have to face.

A plan that suits you

Everyone has different needs when it comes to funeral planning, so we make sure all our plans are as flexible as possible. When you get in touch, we will be happy to discuss your funeral requirements and tailor a plan to suit you.

Our plans are available to everyone, regardless of age or state of health, so you will always be accepted for a plan.

Your money is safe and secure

With our funeral plans your payments are protected.

Your money is paid into the Golden Charter Trust* which is run by a Board of Trustees. The Trust is completely independent of Golden Charter.

The trustees are chosen for their skills and experience and safeguard the payments made by our plan holders. They make sure all future payments can be made, which means we can guarantee the funeral director services included in your plan will be delivered at the time they are required.

**This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.*

ARRANGING THE FUNERAL

Our services to you start when you contact us and often extend way beyond the day of the funeral. On first contact we will ask for your details and details of the deceased and then arrange to meet you to discuss the funeral arrangements and take the deceased into our care. An appointment can be made for the family to visit our chapel of rest and pay their last respects before the day of the funeral, should they wish to do so.

During the initial appointment, the funeral director will advise on the costs of the funeral and provide a quotation. The funeral account will be divided into two separate parts - the funeral director's charges and the disbursements paid on your behalf. Our charges will include all professional services involved in making the funeral arrangements, caring for the deceased, the provision of a coffin and all vehicles and staff involved in conducting the funeral.

The disbursements are third party charges such as crematorium or burial fees, church fees, celebrant's fees, obituary notices, flowers and order of service sheets. We will provide an estimate of the approximate cost, but we have no direct control over these charges and they could therefore be subject to slight variations.

"We want to thank you for managing our mother's funeral arrangements. Your professionalism and knowledge, perfectly balanced by your sensitivity and caring attention to every detail made the experience so much easier to get through."

CREMATIONS

There are three crematoriums in Ayrshire;

- Holmsford Bridge Crematorium by Dreghorn
- Masonhill Crematorium by Ayr
- Clyde Coast and Garnock Valley Crematorium by Largs

There are strict regulations for cremation and the funeral director will ask whether the deceased has a pacemaker, which we will attend to at no extra cost, and will be able to advise on the suitability for cremation of any items of clothing or tributes that the family wish to have placed in the coffin.

The ashes can be scattered in the crematorium gardens of remembrance or at a place of your choice, or you may choose to have them interred in a cemetery. Alternatively, you may want to keep the ashes in an urn or incorporate some of the ashes into jewellery or glassware. We can advise on these options and although it can be a difficult decision to make, in our experience, it is often better to make the choice sooner rather than later to help with the closure after a bereavement. It also helps many people to have a place to visit and remember their loved one in the time after the funeral.



BURIALS

If the deceased already has a burial plot, there should be a Lair Certificate which the funeral director will require. However, if the Lair Certificate cannot be found, it would be useful to know the last time the lair was opened and the name of the lair owner, so that the details can be traced by the cemetery department. If there is no existing lair, an application can be made for a new lair during the initial appointment with the funeral director.

It is traditional in Scotland to have eight cords attached to the coffin, which are taken by family members and close friends to assist with the lowering of the coffin into the grave. The first cord is taken by the chief mourner, usually the next-of-kin or closest family member, and the funeral director will call forward the other seven gentlemen or ladies in numerical order and give them the necessary instructions.



THE FUNERAL SERVICE

The funeral service can either be conducted by the parish clergy or by a funeral celebrant. We will usually make the first contact with them and arrange for them to meet you to discuss the eulogy and all other aspects of the service. Alternatively, you may choose to have a family member or close friend conduct the service and we will be able to offer advice to help them prepare for the service. There is a fee for a funeral celebrant and there would usually be costs for the church organist and church officer, which would be added to the funeral account. Although there is no fee for members of the clergy, most families would give a donation to the minister or priest in a card of thanks on the day of the funeral.

If you would like a church service before the committal at the cemetery or crematorium, it is customary for the coffin to be taken into the church before the arrival of the mourners. The family would then arrive just before the service is due to start and would be guided to their reserved seats. Our Kilmarnock and Stewarton premises can be used for smaller funeral services, prior to the committal at the cemetery. Our Kilmarnock service room can seat up to 40 people and our Stewarton service room can seat up to 20 people.

"The service provided can only be described as first class and very professional which was noted by everyone in attendance at my father's funeral. Again thanks to all of you for everything you have done to help and support us."

LIMOUSINES

Our Mercedes-Benz fleet are chauffeur driven and we pride ourselves on keeping our vehicles extremely well maintained. Our cars are charged for as required and each limousine will comfortably carry up to seven passengers, while our saloon car is suitable for up to four passengers. We will collect the family for the funeral service, often following the hearse, and after the funeral we will take you to your desired destination for the funeral tea.



FLOWERS

Most families order at least one spray of flowers to be placed on top of the coffin. We can arrange this for you and will ask what colours or flowers you would like the florist to include. Other flower displays, such as wreaths or tribute names can also be ordered on your behalf.

OBITUARY NOTICES

We can arrange for obituary notices to appear in the local and national newspapers and the funeral director will offer to write this with you during the first appointment.

MUSIC

Music often plays an important part in the service and even if you are not having hymns, you may want to choose suitable music for entry and retiral. For a non-religious funeral, you may also want to choose a piece of music for quiet reflection during the service.

ORDER OF SERVICE SHEETS

Typically, the order of service would be printed for a religious service where hymns are being sung. However, families who have non-religious services often choose to have an order of service printed with family photographs, poetry or song lyrics as a keepsake for those who attend the funeral service. We have an in-house print service and can design and print order of service sheets to meet your requirements.

DONATIONS TO CHARITY

Charitable donations have become a popular alternative to the giving of flowers, especially for cremations. We will collect the money after the service and hand it over to you on the day of the funeral or if you would prefer, we can keep it for you to collect the day after the funeral.

FUNERAL TEA

After the funeral service, the family would usually invite those who have attended to join them at a local hotel, restaurant or social club for refreshments. We can discuss local venues with you and book this on your behalf. However, they will need to be paid by you on the day of the funeral.

MEMORIAL MASONRY

There are several memorial masons in the local area and they can advise on the purchase of new headstones, memorial lettering and the restoration of existing headstones.

ASHES CASKETS AND URNS

Traditional wooden burial caskets are available in a polished golden oak or natural oak finish.

Different styles are available to order.



Choose from a selection of colourful eco-friendly scattering urns made from bio-degradable cardboard or our range of decorative urns and keepsakes.

Please contact us for more information.



ASHES INTO GLASS JEWELLERY

Ashes into Glass jewellery symbolises eternal love and togetherness. By wearing it or just holding it in your hand, you will connect with your loved one and share special moments together.

We can help you choose from a range of different jewellery options by Ashes into Glass, many of which can have an engraving of your choice.

Orders may take up to 6 weeks to arrive. Talk to us directly to obtain a brochure and discuss your requirements.



OUR COMMITMENT TO COFFIN QUALITY

In years gone by our family constructed coffins in the joiners workshop in Fenwick. Our coffin selection is now sourced from another family business in South West Scotland, who are the market leader in Scotland, Northern England and Wales.

Our eco-friendly selection of woven caskets are produced in the UK and abroad by a leading manufacturer based in Kent. The company is a member of the World Fair Trade Association and have attained the Investors in People Gold Standard in the UK.

Our coffins are fully lined and fitted with cremation or burial handles in our workshop and we use a state-of-the-art laser printer to engrave the nameplate. We can also fit any religious or masonic symbols and can order any style of coffin, including solid oak panelled, colourful cardboard or American style caskets upon request.

FLOWER ARRANGEMENTS

PINK ROSES & WHITE LILIES SPRAY



RED ROSES SPRAY



WHITE LILIES & CREAM ROSES SPRAY



SCOTTISH THEME SPRAY



COLOURFUL SPRAY



FLOWER ARRANGEMENTS - CONTINUED

HEART WREATH



SMALL SPRAY



ROUND WREATH



CROSS WREATH



TRIBUTE NAMES



TERMS OF BUSINESS

We are a member of the National Association of Funeral Directors and subscribe to their current Code of Practice, a copy of which is available upon request. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you.

1. Agreement

Your continuing instructions will amount to acceptance of these terms of business. Any waiver or variation of these terms is binding in honour only unless:

- made (or recorded) in writing;
- signed by one of our directors; and
- expressly stating an intention to vary these terms.

Your instructions will not create any right enforceable (by virtue of the Contracts Rights of Third Parties Act 1999) by any person not identified as our client. If any of these terms are unenforceable as drafted:

- it will not affect the enforceability of any other of these terms; and
- if it would be enforceable if amended, it will be treated as so amended.

Nothing in these terms restricts or limits our liability for death or personal injury. Scottish law is applicable to any contract made under these terms. The Scottish courts have non-exclusive jurisdiction.

2. Estimates

Our estimate is an indication of the charges likely to be incurred on the basis of the information and details we know at the date of the estimate. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration, particularly where third parties change their rates or charges. We may not know the amount of the third party charges in advance of the funeral, however, we will give you a best estimate of such charges and the actual amount of the charges will be shown in the final account.

If you amend your instructions, we will require your written confirmation of the changes. We may need to make an extra charge in accordance with prices published in our current price list.

3. Payment

A deposit of £1,500.00 is due prior to the date of the funeral. The finalised account will be sent within a few days after the funeral and payment is due within 14 days of the account date, unless otherwise agreed by us in writing. We may recover (under clause 4) the cost of taking legal action upon failure to pay.

TERMS OF BUSINESS - CONTINUED

4. Indemnity

You are to indemnify us in full and hold us harmless from all expenses and liabilities we may incur (directly or indirectly including financing costs and including legal costs on a full indemnity basis) following any breach by you of any of your obligations under these terms.

This means that you are liable to us for losses we incur because you do not comply with these terms, for example we will charge you an administration fee where we receive a cheque from you which is subsequently not honoured or if we write to remind you that an account is overdue. If we instruct debt collection agents we may also recover the fees we incur from you. Further details regarding these fees are available on request. We may claim those losses from you at any time and if we have to take legal action we will ask the court to make you pay our legal costs.

5. General Data Protection Regulation (GDPR)

We respect the confidential nature of the information given to us and in accordance with the General Data Protection Regulation (GDPR), where you provide us with personal data, we will ensure the data will be held securely, in confidence and processed only for the purpose of carrying out our services. In order to provide our services we may need to pass such data to third parties, who are performing some of the services for you, so that they may contact you directly. For further information, please look at our privacy policy that can be found on our website. www.thomasmckellar.co.uk/privacypolicy

6. Conduct

Our Code of Practice requires that we provide a high quality of service in all aspects. If, however, you have any questions or concerns about the service we provide to you, please raise them in the first instance with our designated senior person. If that does not resolve the problem to your satisfaction, then please contact the Funeral Arbitration Scheme, 618 Warwick Road, Solihull, West Midlands, B91 1AA, who provide an independent conciliation and arbitration through the Chartered Institute of Arbitrators.

7. Cancellation

You should understand that, should you choose to cancel the agreement having given your authority to commence work, you may be charged for services provided or disbursements incurred. Your instructions for cancellation must be received in writing.

USEFUL CONTACTS

REGISTRARS

East Ayrshire	01563 576695
South Ayrshire	01292 617617
North Ayrshire	01294 310000

FLOWERS

Bizzie Lizzie's Flowers	01563 531939
Thistle Du Florist	01560 428021
Bouquet Barn	07966 093137

CATERING

The Fenwick Hotel	01560 600478
The Park Hotel	01563 545999
The Gailes Hotel	01294 204040
The Coffee Pot	01560 484346
The Cup & Saucer	01560 485215

PIPER

Bryce McCulloch	07974 838742
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HELP WITH FUNERAL COSTS

Funeral Support	0800 182 2222
Bereavement Support	0800 731 0469

SSAFA - FORCES HELP

Lifelong support for our Forces and their families	01292 478103
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LEGAL ADVICE

Mackintosh & Wylie Solicitors, Stewarton	01560 482666
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MEMORIAL MASONRY

Kay Park Memorials	01563 535800
MacDougall Memorials	01563 523142

MEMORIAL GLASSWARE

Ashes into Glass	01268 293000
www.ashesintoglass.co.uk	

HAND & FOOT CASTING - FINGERPRINT JEWELLERY

Lasting Memories	01563 572681
www.lastingmemories.me.uk	

BEREAVEMENT SUPPORT

Cruse Bereavement Care	0845 600 2227
www.crusebereavementcare.org.uk	

Child Bereavement UK	0800 0288840
www.childbereavement.org.uk	

Memories Are Better Than Dreams (<i>Ayrshire child bereavement charity</i>)	
www.memoriesarebetterthandreams.co.uk	

Macmillan Cancer Support	0808 8080000
www.macmillan.org.uk	

The Bereavement Register (Unwanted direct mail service)	0800 0822233
www.the-bereavement-register.org.uk	

NOTES

