

FAMILY FUNERAL DIRECTORS Established over 200 Years



IN LIFE FIRST IMPRESSIONS ARE LASTING: YOU NEVER GET A SECOND CHANCE TO CREATE A GOOD FIRST IMPRESSION.

ON OUR SHOULDERS

Mission Statement

Albins staff are committed to providing our families with a high level of individual care in a comforting environment. To treat all those we serve with compassion and kindness and to act with empathy.

As Funeral Directors we must adapt to the needs and requirements of every bereaved family we look after and handle matters with care and respect.

> IHE ANSWER IS YES, NOW ASK US THE QUESTION

JUNE 2022

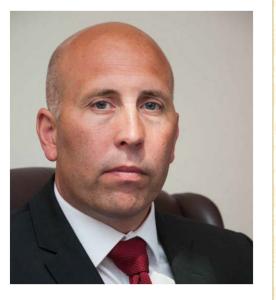
CONTENTS

On Our Shoulders	2
Contents	3
Simon & Jon	4/5
Barry Albin-Dyer	6/7
Introduction	8
Arranging a Funeral	8
Albins Services	9
Embalming	10
Choosing a Coffin	10
Chapels of Rest	11
Our Fleet	12/13
Funeral Music	14/15
Service Sheets	16
Funeral Guide	17
Doves	17
Funeral Photography	18
Funeral Videographer	19
Donations	19
Floral Tributes	20
Catering	21
Choosing an Urn	21
Memorial Garden	22/23
Memorials	24
Our Branches	25/27
A Death has Occurred	28
Coroner	29
Registering a Death	30/31
A Death Overseas	32
Paying for a Funeral	33
Department for Work and Pensions	34
Bereavement Support Payment	34
Pre-Arranged Funerals	35/37
Wills	38
Charities	39
Death Notice	39
History	40/43

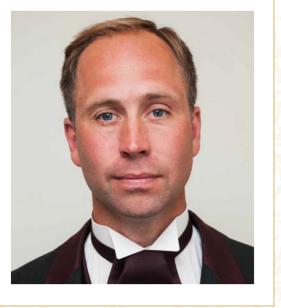


SIMON & JON

We would like to take the opportunity to thank you for entrusting Albins with looking after your loved one.







As funeral directors we pride ourselves on the level of care and respect given to the deceased. The ethos of Albins has always been to maintain the high standards that were set by our ancestors and look after families with the level of care that they deserve.

'Our family Looking after Your family?

We were brought up over the current head office in Culling Road by our father Barry and mother Jan. Our Grandad George lived next door with his wife Joan. Simon was born the year we moved in above the office on the 8th October 1976 and Jon followed a few years later on the 2nd January 1980. We are probably one of the last generation of funeral directors to be brought up above the family funeral home. Needless to say our upbringing was different to most children! From an early age we learnt the ways of the company and about respect. There were no doors closed to us and our father was keen for us to experience as much as we could from the funeral industry.

How history repeats itself – both Simon & Jon grew up over the shop with the same values, following the same lines of apprenticeship, and today are professional and skilled young men working in the business.

As a family we were close but as father and sons growing up and working together each day running this business our bond was so strong. Like our father before us our first jobs were polishing the front brass step, a tradition that has continued for many years for the youngsters when they start at Albins. The original Brass sign from the shop in Old Jamaica Road that our father used to clean is now in our reception as a reminder of our beginnings. We enjoyed a number of business trips over the years with our Dad including America, Italy, Spain and China and were introduced to new cultures from around the world through his many connections. Dad was 64 when he died and taken too soon but we consider ourselves so lucky to have spent so much time with our father and we owe so much to him for the men we are today.



Dad always said to us, the death of his mother at 17 was the worst thing she ever did to him but the greatest

gift she ever gave him. Losing Dad on the June 6th 2015 we finally fully understood what he meant. It was the hardest time we have ever faced but we were given incredible strength by the support we had at that time from our families, friends and the staff here at Albins as well as the local community. We will be eternally grateful for that support.

But we know that life must go on. We will always be so proud of our father and what he achieved and we are surrounded by his incredible legacy.

We have seen a lot of growth within the business with nine branches now and over 50 members of staff working for the company. Each branch that has opened has been carefully planned and located before being decorated appropriately as an Albins shop. The new business has been taken on and carried out in the traditional manner and with the same level of service. Each new member of staff has been thoughtfully selected and trained to ensure they are right for the company and understand the ethos with which Albins operates. The fleet of vehicles are maintained to the highest standard with distinct touches that set them apart from the rest. The uniforms are carefully chosen and tailored for each member of staff. All our conductors are brought up to do the job the Albins way but also encouraged to develop their own unique style. As well as the distinctive suit that they wear they will always



page the procession with top hat, gloves and cane. Conducting a funeral is not an easy one and there are a lot of responsibilities on one's shoulders but the job is made easier by the team of men behind them, working together with the same level of professionalism, dignity and care to ensure all goes as planned.

As you may have seen on the TV programme 'Don't Drop the Coffin', every day at Albins starts with breakfast. This was something introduced by our father when he took over the business to bring the staff together and help keep that family feeling and it soon became a ritual. They say that breakfast is the most important meal of the day and for us it is. This meeting allows the staff to relax a bit before we go through the daily work together and plan our day.

Together we are committed wholeheartedly to the future of F A Albins & Sons, to maintain the high standards we have set for ourselves and the reputation we have built over the past two centuries. The traditions that have long set us in good stead must be upheld for the future and growth must be steady and controlled. Albins is not only our company name but the brand by which we carry out our duties of care to the families we serve, however we are very aware we must never lose the goodness in what we do.

BARRY ALBIN-DYER (1951 - 2015)



Barry Albin-Dyer sadly passed away aged 64 following a brain tumour which was diagnosed in July 2013. Barry was for 30 years the chairman of FA Albin & Sons.

Clad in immaculate top hat and undertaker's frock-coat and brandishing a cane, Barry was a familiar sight at Bermondsey funerals, as well as at Wootton Bassett (and later Brize Norton), leading the cortege in the tradition known as "paging".

Barry's Mum and Dad told him that he was probably conceived a Funeral Director, being that they both worked in the business.

Barry was born in Guy's Hospital, south London on February 2 1951. His father George was an undertaker. Life revolved around the work; the

family lived in Weston Street next to the garage, stables and shop in Snowsfields. Barry's mother helped with the administration. At an early age, his first job was to clean the front brass every morning. His Mum used to call him every morning when he got up "Barry - the Great" (not that he was special in any way, it was just that she wanted the fire grate cleaned and it was her way of reminding him). "I grew up with coffins in the corner", he recalled later. "My dad was very clever. He never closed any doors so I could go anywhere. I wasn't afraid of it."

With his Dad, Fred, Ernie and old Mr Arthur, he was kept in check and learnt early the value of respect and the sacredness of loss and the funeral itself.

At 8 & 9 years of age, he was helping in the evenings and holidays in any way he could.

He learned to engrave plates, finish coffins, remove the deceased and by the age of 11, he was regularly helping as a bearer on funerals.

By the age of 13 he was working on the cars, cleaning and polishing and he even knew how to move them and park them in the private garage

They then moved above the shop in Old Jamaica Road, Bermondsey. He was educated at Bacon's College in Rotherhithe, becoming head boy. When he was 17 his mother died of cancer and he credited this early loss with helping him to understand grief. She was looked after in her final months by the local nuns, the Sisters of Mercy. Their example of self-sacrificing kindness profoundly affected Barry, leading eventually to his converting to Roman Catholicism.

Later he moved in above the current premises in Culling Road, Rotherhithe with his wife Janet and had his two son's Simon and Jonathan. Having gone straight into the business, by his mid-thirties he had taken over FA Albin & Sons from his father and his uncle, Fred Albin. He transformed the firm, which was nearly 200 years old, into a bigger operation employing

some 50 people, compared with a third of that number when he started. He was not afraid to move into new territory, offering customers the option, for example, of having their bodies cryonically frozen in liquid nitrogen and stored in a facility in Michigan, until such time as medical technology might be able to revive them.

Bermondsey was becoming increasingly multicultural during this period, and Barry was adept at cementing alliances with people of varied faiths, such as the Iranians, who grew to value his professionalism as well as the sense of solemnity

"BURY MY HEART IN BERMONDSEY."

.

without mawkishness with which obsequies were conducted.

As a community-minded figure, Barry would help local people whenever he could. In 1998 the Southwark News was at risk of going under, and he stepped in to secure the finances of the paper and back the young journalists who were struggling to keep it afloat.

He wrote five volumes of memoirs – Don't Drop the Coffin! Bury My Heart in Bermondsey, Strong Shoulder's, Square Pegs in Round Holes and Up and Down like Tower Bridge and appeared in a television documentary, also called Don't Drop the Coffin. Barry's public roles included the presidency of the International Funeral Directors' Association. He was appointed OBE in 2010 for his work repatriating British troops. He was a revered figure in Bermondsey and in 2012 was made a deputy lieutenant for Greater London; that year he was also honoured for Lifetime Achievement at the Good Funeral Awards.

Barry has always believed that being a Funeral Director is a vocation and not a job. It's a way of life and not an existence in this life

The handing down of responsibility from father to son can only truly be done, if the handing



down is accepted with a warm grasp rather than a snatch or an unwilling hand.

Throughout Albins history, there have only been willing hands, yet Barry has always believed that it is the greatest work in the world if you are doing it to please yourself. If you are doing it simply to please somebody else whose vision is projected onto you, then everybody's grief will pile onto you and become too great a burden to carry.

Barry sadly lost his battle with brain cancer on 6th June 2015 with his family round him.

INTRODUCTION

F.A. Albin & Sons have been Funeral Directors for over 200 years, remaining a family business throughout and providing a level of service and personal care, respect and dignity only to be expected from a company with such a proud reputation. The company is headed by Simon and Jon following the passing of their father Barry Albin-Dyer in June 2015.

At Albins we work as a team supporting each other in our roles. Our aim is to make the process go smoothly at such a difficult time and be more bearable for you and your family.

This booklet is designed to help you by offering a wide range of information we believe is important for bereaved families or to those people who are wishing to plan and pay for a funeral in advance of that need. As well as a full list of services offered by Albins we have included information about the procedures and processes involved in arranging a funeral and about bereavement care. We hope you will find this helpful and informative. We have also included details of our memorialization and our free will writing service.

Arranging a Funeral

There will be a number of decisions that you will need to make when planning a funeral. Albins Funeral Arrangers will be able to advise you and help guide you through this process with a step by step approach and explaining all the services available to you.

Our aim is to remove any burden from the families we serve during what is already a traumatic time. The family will be appointed an arranger who will look after them throughout the process and be available to the family during hours by phone, email or visit however an experienced member of staff is also available out of hours to answer any queries.

F A Albin & Sons will make arrangements on your behalf with ministers and officiants, crematoriums and cemeteries as well as other third parties as required.

F A Albin & Sons will provide a full confirmation of the arrangements and an estimate of the costs.





ALBINS SERVICES

Throughout the years we have built a reputation for the quality and dignity with which we carry out our services. This is a consequence of attention given to every single detail, from the moment a family contact us.

The company provides a comprehensive range of services, through its network of branches, and its friendly and experienced staff.

All our branches are able to deal with every aspect of the service provided by F A Albin & Sons including all funeral arrangements, memorials, wills and pre-arranged funerals.

F A Albin & Sons prides itself in providing a bespoke funeral service. Every funeral is unique and tailored to your needs as well as your financial situation.

Albins arrangers are professionally trained to offer comfort, support and advice and guide you throughout the process of arranging a funeral. Through their experience they will help you create a funeral that is a fitting and appropriate tribute to the person who has died. Your funeral arranger will go through the details of the funeral service with you and maintain regular contact.

"WE BELIEVE IT'S THE LITTLEST TOUCHES THAT MAKE THE BIGGEST DIFFERENCE."

9

EMBALMING

The purpose of embalming is to preserve the body and prevent further deterioration prior to the funeral. To remove the obvious and distressing signs of death and the restoration of as normal an appearance as possible.

But there is also protection to ensure that there are no health risks to any persons who may come into contact with the deceased.

The body is washed and dressed in their own clothing or a gown.

Our highly skilled embalmers have followed the courses of the British Institute of Embalmers (BIE) and are fully qualified and experienced. They carry out their work to the highest standards and in a state of the art facility enabling Albins to give the best level of care to the deceased.

Please note embalming cannot commence until the death has been registered and permission has been received from the clients.



CHOOSING A COFFIN

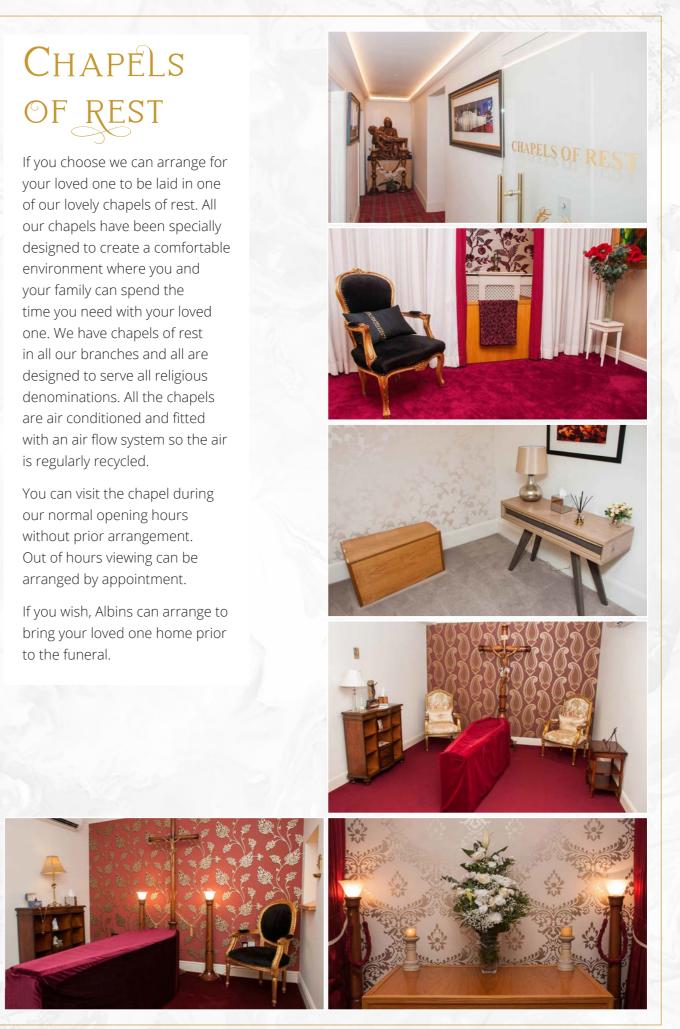
Choosing an appropriate coffin or casket which means something to you will help with the bereavement process and it is an important but necessary part of your funeral arrangement.

Albins have a comprehensive selection of coffins and caskets available from simple wood effect to traditional coffins, environmentally friendly coffins such as wicker, to the colourful coffins that can be personalized to the deceased. We also have a range of wooden and metal caskets suitable for burial or repatriation.

Please visit our website **www.** albins.co.uk for our full range of coffins and caskets or ask to see one of our brochures.



If you wish, Albins can arrange to bring your loved one home prior to the funeral.





OUR FLEET

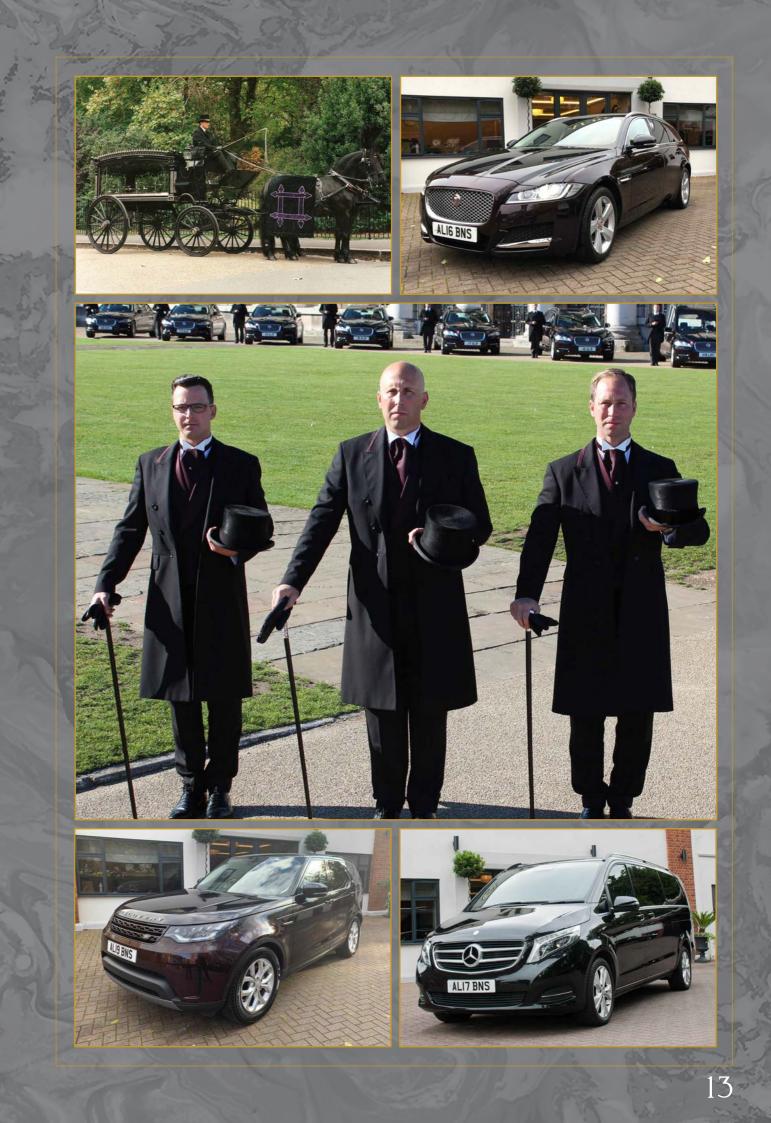
Albins are very proud to have the highest class of vehicles for the families we serve from a Vintage 1932 Rolls Royce Hearse to our modern Jaguar XJ Hearses and Limousines. Horse drawn carriages available with a team of 2, 4 or 6 horses in black, white or Grey. We also have Jaguar Saloon vehicles and a Mercedes Vito and VW minibus.













FUNERAL MUSIC

The choice of music for a funeral is one of the most important aspects of the ceremony. The music, whether modern or classical, should ideally be in keeping with the taste of the person who has died, whilst also providing comfort to the bereaved. We can offer help, advice and suggestions for music of all kinds.

Music at a funeral usually includes most (if not all) of the following:

- Music before the ceremony, as mourners assemble
- A piece as the coffin is carried in
- Hymns (if the ceremony is religious)
- One or two musical items during the ceremony
- Music at the end of the ceremony

Many families choose a favourite song, or a piece of music which has a special significance. The music will often reflect the life and tastes of the person who has died.

Let your arranger know your music choices and Albins will provide all the pieces.

SOLOIST

We can also arrange a soloist for the service. The soloist can be male or female.

Jay Britton has over a decade of experience singing at funerals ranging from intimate graveside services to church funerals with large congregations. Jay is proud to have a long standing association with F.A. Albin & Sons regularly performing as the soloist at our funerals and featuring in our prestigious Christmas Memorial Service.

Jay will work closely with each family to ensure that the music is tailored to meet specific requirements. She is happy to source music that is not on her extensive repertoire list.

We are also able to arrange a male soloist or for a duet of songs to be performed through our network of professional singers. Our soloists understand that they are not the focus of the service. They sing beautifully, but aim to be an enhancement to the occasion rather than a distraction from it. All are ultrareliable and immaculately presented.

Accompaniment can be provided by high class backing tracks, string quartet, piano, organ, harp or guitar.

CHOIR

Any song can be prepared on request. From operatic and religious music to modern songs, our soloists can accommodate your preferred style and discuss requirements directly with you. Even a very small choir – of just four voices – will make any funeral service more memorable.

The Funeral Music Company by Guest Artists

The choir has several functions:

- It gives the congregation a strong lead when required.
- It sings at the start and finish of the ceremony.
- It can also sing a set piece – a family favourite, for example - during the course of the funeral.

The singers are first class professionals from the country's top cathedral choirs and chamber ensembles.

Our singers are ultra-reliable, sensitive, discreet and immaculately presented. They arrive in plenty of time and sing beautifully, leaving you free to concentrate on yourself and your family.



Choirs are booked in multiples of four (soprano, alto, tenor, bass). The "right" number of singers normally ranges from four singers for a small funeral to twelve or even sixteen singers for a large funeral.

PIPER

A Scots piper, playing traditional pipe music, such as "Flower of Scotland", "Skye Boat Song", "Scotland the brave" etc.

Smartly presented in Scots dress they can walk in front of the cortege en-route to the funeral and lead the procession into and/or out of the ceremony

Albins work closely with David Guest of the Funeral Music Company. They help you arrange first-class music and work closely with the clergy or celebrant so everything runs smoothly.

Their musicians are chosen from national orchestras and Cathedral choirs, they are sensitive, discreet, experienced and immaculately presented. For more options of music please visit their website.

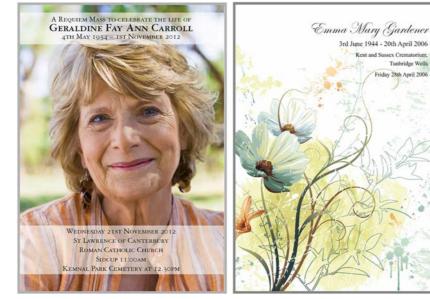
www.musicforfunerals.com



Servîce Shfets

An order of service booklet will help the funeral service run smoothly and provides a special keepsake for family and friends to remember the deceased.

These order of service booklets can be sent to those unable to attend the funeral, allowing the opportunity to say a private goodbye.



Albins can assist you with creating a personal Order of Service, which includes the running order, music, pictures, readings or poems or special memories of your loved one. There are a full range of Order of Service designs available or we can create an individual Order of Service for you that reflects a person's particular life, passions or hobbies.

The layout, printing and materials for the order of service booklets will be of the highest quality, ensuring lasting mementos and creating an enduring dedication to a wonderful life that you can share with everyone.

Memorial Cards – Beautifully Personalized Cards In Memory Of Loved Ones

Mourning Cards – created to enable families to inform family and friends of a death and provide details of the funeral service.

Thank you cards - enable bereaved families to add a few personal words of thanks.

Bookmarks – Beautifully Personalized Bookmarks In Memory Of a Loved One



FUNERAL GUIDE

Funeral Guide is an online memorial and obituary site for the deceased. It is an all-inclusive service that your arranger will set up for you and allows family and friends to see the details of the funeral and leave messages, upload pictures or light a candle from anywhere in the world. A JustGiving page can also be set up on the site for the charity of your choice.

As well as the memorial page, Funeral Guide provides a wealth of information and resources for families arranging a funeral and after the funeral, such as managing an estate and bereavement services.



The white dove has symbolised peace and love since biblical time. According to custom, doves are released to represent the recently departed as they rise high in the sky and make their way home.

White Flight Memorial Doves offers your family a very beautiful ending to your funeral service. Whether at the crematorium, graveside, after your church service or even from home releasing a dove creates a lasting image and a beautiful memory to hold.

Families are invited to release a dove either from their hand or from a dove box assisted by a member of Albins staff. A dove represents the departed spirit and soul being released on their final journey. A pair of doves symbolize one soul joining another, a partnership reunited for eternity. You can also release a number of doves as a flock from the baskets, representing a celebration of life and simply bids a united farewell by family members and friends.



Doves







FUNERAL PHOTOGRAPHY

David Boulogne is the director of 2exposures and specializes in real life events. In the last few years he has become a leading funeral photographer with Albins. He believes this ultimate chapter of a person's journey is to be celebrated and remembered despite the pain.

Photography helps to recollect and reflect upon such a difficult moment. It puts emotions and memories forward when words are not enough.

It helps families through the process of bereavement.

His approach is very discreet, respectful and professional. He will deliver a bespoke story to keep for generations to come.

We cover all faiths and religions. We give you a large number of photographs to the highest quality for you to keep. You are free to share them with your loved ones and people who were unable to attend. We have three options to choose from. Special requirements can be discussed at request. Books can also be ordered as a separate contract. For more details he can be contacted directly at www.2exposures.com

Nina Grimstead Callow is a documentary photographer, specialising in black and white photography, and capturing candid and authentic images. She offers discreet, sensitive coverage of your loved ones funeral and celebration of their life.

"A PICTURE IS WORTH A THOUSAND WORDS"

All images are produced to the highest quality on a memory stick to print and share as you wish. Books can be ordered as an additional item by request. **3bandme@gmail.com**

VIDEOGRAPHER

Sometimes through our grief the day of the funeral can pass by like a bit of a blur as we struggle to get through it. Albins can arrange for a videographer to capture the funeral and create a memory that can be watched at a later date and kept for future generations. A professional, discreet and highly experienced approach, allowing flexibility and accommodating the needs of the family.

Full video recording of funeral service: Extensive filming experience, includes many funeral services, capturing the service discreetly, for a lasting family record or to send to those who were unable to attend.

We can also arrange for family home video/cine or photographs/slides to be digitized and edited to create a video, with music and titles that can be played during the service as a tribute.



DONATIONS

If you wish for donations to be made to a particular charity in memory of a loved one Albins can assist you with this by either setting up a JustGiving page or providing a donation box at the funeral. All donations received will be processed by Albins and forwarded to your chosen charity with a covering letter.













FLORAL TRIBUTES

Flowers are an important part of the funeral and often depict the person who has passed away. Please let us know your chosen florist or if you don't have one our arrangers will provide you with a list of florists in your area.

PHOTOS: flowersbytanyamckenna.co.uk















CATERING

Following the funeral it is usual for family and friends to gather either at the family home or at a specific venue such as pub, club or hotel. As well as providing help with finding a venue, Albins can provide catering services to suit your specific requirements.

Please visit our website for more details on our service and to see the menus or contact Elaine at Albins on **020 8694 1384.**

You will also find a list of venues that are suitable for funeral wakes.

Following the funeral Albins can arrange to collect the ashes of your loved one from the crematorium or you may wish to do this yourself. Please note most crematoriums only hold ashes for 1 month and ashes are usually returned to the funeral director or the family in an ecological cardboard container.

Albins have a full range of urns available including Scatter Pods, wooden caskets, metal, wicker and colourful urns as well as a range of memorial jewellery and keepsakes.

Please visit our website to download the full brochure or visit one of our branches to see our Urn displays.





CHOOSING AN URN





MEMORIAL GARDEN

The Albins Memorial Garden is a special place designed and built by Barry Albin-Dyer to create a sanctuary in Bermondsey and Rotherhithe where families can come and remember their loved ones. Over the years it has become a local community where people have found friendships and comfort and in the fullness of time, found their grief eased.

The garden consists of a large number of niches for families of one to four, an underground ashebarium for the burial of ashes, a communal ashebarium for the scattering of ashes, a special sanctuary area, columbarium units, a remembrance fountain, a floral wall, scatter lawns, a small rose lawn, a small baby section, benches, small rock boulders and wall plaques. There is also a beautiful pond with a waterfall feature.

All of these remembrance opportunities are open to anybody, you will not have to have ashes in the garden in order to dedicate a memorial to departed loved ones.

To enquire about having a memorial in the Garden please contact the office, our garden manager will show you around and advise you accordingly. Every December we hold a Memorial Service in the Garden. It is a very special and beautiful occasion for all at Albins and the families that attend.









MEMORIALS

Choosing a memorial

The range of materials and designs has greatly increased over the years and making the right choice can be a daunting task. Our brochure illustrates a range of high quality memorials. Headstones and memorials should reflect the people they commemorate and we will do all we can to help you achieve this. A bespoke design service is also available, simply ask for an appointment.

Additional inscription work

We can undertake to add an inscription to an existing memorial cleaning or renovation of the same.

A wide range of memorials are available at Albins. You can chose a design and add your own personal details. High quality products and professional work guarantee unique and respectful memorials

We have memorial samples and many helpful photographs at all our offices. Please contact a member of staff for further information.



OUR BRANCHES

First impressions are so important to us and help to build trust. All our branches are designed to create a warm and welcoming environment for families and our staff are at hand to assist you with your every need. We believe the more comfortable your surrounding the easier the process will become.

Throughout our time serving the community we have always tried to uphold the traditions of those that have passed before us, but have never been slow to recognize the need for change and act upon it. In 2017 the head office underwent a major refurbishment to create a spacious reception area, new individual private chapels of rest and a comfortable arranging room as well as a new fascia to bring it up to date with new modern windows and doors fitted as well as elegant new signage. Inside we have created a spacious bright and airy reception and built all new individual air conditioned chapels allowing families to personalize their space and spend the time they need with their loved one. A new comfortable arranging room to accommodate large families and smaller offices help create a modern day facility but with the elements of tradition scattered around the building. The head office Funeral Home was built in 1974 on the site of the Old Runge Hall in Culling Road Rotherhithe. It was built to serve the community and has every facility to assist families at the time of bereavement. Upstairs we are still proud to house our own funeral museum with funeral memorabilia from Victorian times to recent day.



HEAD OFFICE

Arthur Stanley House, 52 Culling Road, London, SE16 2TN TEL: 020 7237 3637 EMAIL: info@albins.co.uk OFFICE HOURS: Monday - Friday: 9.00-17.00 Saturday: 9.00-14.00 Sunday (chapels of rest): 10.00-12.00 Parking is available for our customers













26

CRAYFORD OFFICE

MANAGER: Joanne Branch 30-32 Crayford High Street, Crayford, Kent, DA1 4HG **TEL:** 01322 533012 FMAII:

joanne.branch@albins.co.uk

OFFICE HOURS: Monday - Friday: 9.00-17.00 Saturday: by appointment only

DEPTFORD OFFICE

MANAGER: Elaine James 164 Deptford High Street, London, SE8 3DP TEL: 020 8694 1384 **EMAIL:** elaine@albins.co.uk **OFFICE HOURS:** Monday - Friday: 9.00-17.00

Saturday: by appointment only. Parking is available for our customers



EAST LONDON OFFICE

378 Barking Road, Plaistow, London, E13 8HL **TEL:** 020 7476 1861 **EMAIL:** hitchcock@albins.co.uk

OFFICE HOURS:

Monday - Friday: 9.00-17.00 Saturday: by appointment only Parking is available for our customers in Jutland Road and Avenons Road.



MOTTINGHAM OFFICE

MANAGER: Neil Gamble

54-56 Mottingham Road, London, SE9 4QR

TEL: 020 8857 0330

EMAIL: mottingham@albins.co.uk

OFFICE HOURS: Monday - Friday: 9.00-17.00 **Saturday:** by appointment only Parking is available for our customers in front of the shop







reimbursed.

OUR TELEPHONE SERVICE IS 24HR 365 DAYS A YEAR SHOULD YOU REQUIRE HELP OR ADVICE.





SIDCUP OFFICE

MANAGER: Mickey Thorpe 163 Station Road, Sidcup, DA15 7AA

TEL: 020 8308 0015 **EMAIL:** mickey@albins.co.uk

OFFICE HOURS:

Monday - Friday: 9.00-17.00 Saturday: by appointment only

Parking is available for our customers. Please use the access to the rear of our shop. Parking fees will be reimbursed.

WALWORTH OFFICE

MANAGER: Shirley O'Callaghan

88 Brandon Street, London, SE17 1ND

TEL: 020 7313 6990 EMAIL: shirley@albins.co.uk

OFFICE HOURS:

Monday - Friday: 9.00-17.00 Saturday: by appointment only Parking is available for our customers. Parking fees will be reimbursed.



WELLING OFFICE

MANAGER: Christine Jones 4 Welling Way, Welling, Kent, DA16 2RJ TEL: 020 8856 7514 EMAIL: christine@albins.co.uk

OFFICE HOURS:

Monday - Friday: 9.00-17.00 Saturday: by appointment only Parking is available for our customers adjacent to the front of the shop. Parking fees will be







A DEATH HAS OCCURRED

A STEP BY STEP PROCEDURE

Never be afraid that it is too soon to contact your Funeral Director. We are there to guide and help you and to make them your first call may be the best way. (Remember, most Funeral Directors run a 24 hour service).

Death is usually confirmed by a professional such as a Doctor. If the death is both expected and natural, the doctor who has been looking after the patient will be able to issue the Medical Certificate of Cause of Death (MCCD). Please note this is not a death certificate. The doctor is required to notify the cause of death as a certificate, stating to the best of his or her knowledge and belief, the cause of death. Families should always check what is written on the Medical Certificate.

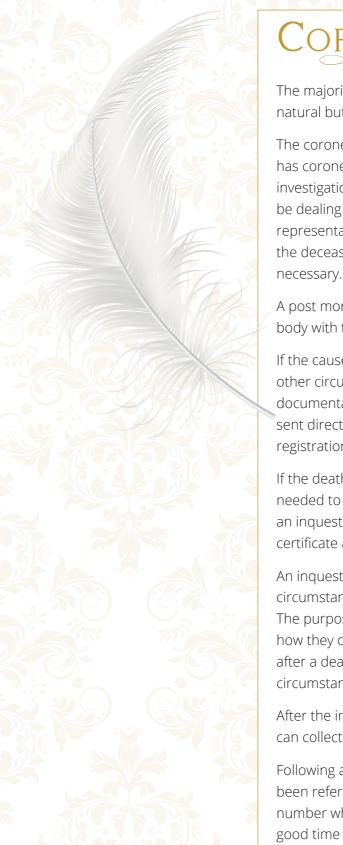
If the deceased is in hospital a doctor will confirm death. The MCCD, when ready, will need to be collected from the Bereavement/Patient Affairs office. Following death in hospital this department will be able to help and guide you with the next steps and provide you with the address of the Registrar of Births and Deaths. If the death was not expected or unnatural than the doctor may decide to refer the death to the coroner and no certificate will be issued at that time.

If the deceased is in a nursing home, their staff will advise and guide you. Medically qualified staff can verify death but will have to contact the doctor's surgery and arrange for a doctor to come out and confirm the death. The doctor may leave the MCCD at the home or you may be required to collect it from the surgery. If the death occurs out of usual hours than an On Call Doctor will come and confirm. They will usually leave you a letter and send the information through to the surgery who will issue the MCCD in due course. Please understand the Doctor may not always be able to attend straight away. The home should advise you of the address of the local Registrar of Births and Deaths. You may at this time be asked your permission to contact a Funeral Director. In the event of the Nursing Staff being unable to contact the next of kin, the deceased may be transferred to a local Funeral Director's private chapel. If the death was not expected or unnatural then the doctor may decide to refer the death to the coroner and no certificate will be issued at

that time. The coroner may then arrange to move the body to their facility and advise the family of the next steps.

If the deceased is at home contact your doctor immediately. They will visit the home and confirm the death. The doctor may leave the MCCD at the home or you may be required to collect it from the surgery. If the death occurs out of opening hours then an On Call Doctor will come and confirm. They will leave you a letter and send the information through to the surgery who will issue the MCCD. Once the death has been verified, you may contact your local Funeral Director to arrange the collection of the deceased's body. If your own doctor has not visited the deceased within the last fourteen days, they will have to discuss the death with a coroner's officer who will advise how to proceed.

If someone is found dead at home then the police and ambulance should be called. When the police arrive, they will summon a doctor on your behalf, who may refer the death to the Coroners Officer. He will speak to you and have the deceased removed for examination.



The coroner is a senior and independent judicial officer and has coroner's officers working for him or her who carry out investigations for the coroner. These are the people you will be dealing with. They will speak to the nearest relative or their representative, as well as the doctors who have been looking after the deceased, before deciding if a post mortem examination is

A post mortem is an external and internal investigation of the body with the purpose of determining the cause of death.

If the cause of death is found to be natural and there are no other circumstances requiring an inquest, the coroner will provide documentation allowing the death to be registered. This is often sent direct to the registrar and you can then go and complete the registration of death.

If the death was not due to natural causes or further tests are needed to ascertain the cause of death, the coroner will open an inquest. At this time they will usually issue an interim death certificate and release the body for the funeral.

An inquest is a formal court hearing which examines the circumstances of any death which is unnatural or unexplained. The purpose is to investigate who has died, when, where and how they died. The coroner usually directs the hearing. How long after a death this takes place depends on the complexity of the circumstances to be investigated.

After the inquest the death is registered automatically and you can collect the certificate from the registrar.

Following a death at home or in a nursing home that hasn't been referred to the coroner you can call Albins 24 hour phone number whenever you are ready and our staff will respond in good time and bring your loved one into our care in a respectful and dignified manner.

Following a death in hospital, most hospitals require a copy of the green form (issued by the Registrar of Deaths) and/or a release form signed by the family before the body can be released to the funeral director. For a cremation there may also be further forms that need to be completed by the doctors at the hospital before the body can be released.

CORONER

The majority of deaths notified to the coroner are completely natural but the cause of death is not certain.



REGISTERING A DEATH

The Births and Deaths Registration Act 1953 provides that the death of every person dying in England and Wales and the cause thereof shall be registered by the Registrar of Births and Deaths for the sub-district in which the death occurred. If the death has been reported to the coroner, it cannot be registered until the Registrar has received authority from the Coroner to do so.

Almost anyone can register a death. The person who registers the death is formally known as the 'the informant'. This would normally be a next of kin.

Please note that a funeral director is not permitted to register a death.

Registrars - it is common practice to make an appointment to register a death.

When you telephone to make the appointment to register the death, give the name and relationship of the person who will be attending to do the registration to check that they are best person available to do this.

You must take with you:

 The medical certificate of cause of death (unless the coroner or procurator fiscal has issued their document directly to the registrar)

If possible, you should also take the following documents. They are not absolutely essential but provide much of the additional information you need for the registration, but do not delay

registering just because you cannot find this paperwork.

- NHS card (also called the medical card)
- Birth certificate
- Driving licence
- Council tax bill
- Marriage or civil partnership certificate (if applicable)
- If possible please take the National Insurance number of the deceased and the number of a surviving spouse or civil partner.
- Passport
- Proof of address (e.g. utility bill)

When you see the registrar, they will be as helpful as they can in registering the death. They will require the following information about the deceased:

- Date and place of the death
- Their address
- Their full names (including the maiden name of a married woman). Any former married names or other names by which the deceased was known can also be recorded.
- Where and when they were born (the town or county is sufficient if the exact address is not known). Only the country of origin is required for people born outside the United Kingdom. The country is recorded according to its current name if this is different from how it was known at the date of birth.

- Their occupation
- Details of their wife or husband or civil partner
- Whether they had any government pension or other benefits.

While it is not essential, you should also take supporting documents that show your name and address (e.g. a utility bill) but you can still register a death without them.

The registration process will take approximately 30 minutes. If a full "Tell Us Once" service is offered the appointment may be extended by about 15 minutes.

When the registrar has all the information that they need and this has been entered in the register, they will give you a Death certificate.

This is a certified copy of the death entry in the register and proves that the death has been registered. It is important to ask for additional copies of the death certificate as you will need to have a copy of the death certificate for each asset holder, e.g. for each bank or building society where there are accounts, each pension or insurance policy. Without a sufficient number of death certificates, sorting out the estate takes longer and extra certificates are more expensive to purchase at a later stage.

Photocopies of the certificate are not normally accepted for legal, financial and insurance companies and are a breach of copyright. The person's estate may also have to go through probate.

Tell Us Once is a service offered by most local authorities on behalf of the Department for Work and Pensions (DWP). The service allows the bereaved person to inform central and local government services of the death at one time rather than having to write, telephone or even attend each service individually. The "Tell Us Once" service can save you a great deal of time and effort.

If the local authority offers the service you will be made aware of this either when you telephone to book an appointment to register the death or when you attend to register if there is no appointment system in place. In

most cases the registrar of death will offer you the "Tell Us Once" interview immediately after you have registered the death. The registrar will check with you which central and government services need to be notified. The notification is sent through immediately and you will be given a confirmation letter. In some cases the registrar will offer a telephone and online "Tell Us Once" service instead of the full face to face service and you can also choose this if you find it too difficult to complete the process in the same interview. In some cases you may be offered a separate appointment at a later date if you want to complete the process in a face to face interview. You may also choose to complete the process later if you do not have enough information about the deceased at the time of registering. To complete the telephone or online "Tell Us Once" service the registrar will give you the necessary contact details and a unique reference number.

The one exception is when a coroner has ordered an inquest into the death. Once you have the interim certificate of the fact of death from the coroner it may be possible for you to make an appointment with the local authority (usually the registrar) to carry out the "Tell Us Once" process. However not all authorities are able to do this so please call and check first.

It is important that you take all the relevant information to the Tell Us Once interview. What you will need (if appropriate) are:

- National Insurance number and date of birth of the deceased
- Their passport or passport number and town/country of birth
- Oriving licence or driving licence number
- Oetails of state pensions and benefits
- Blue Badge
- Death certificate (if not completing Tell Us Once at the time of registration)

You may also be asked for contact details for:

- The immediate next of kin
- A surviving husband, wife or civil partner

31

The person dealing with the estate.

A DEATH OVERSEAS

If a death has occurred overseas, or a death has occurred in the UK and the deceased is to be repatriated, F A Albin & Sons can help through our international funeral business, Albin International Repatriation.

Albin International is situated close to the vast majority of foreign consulates and Embassies in London. With a team of extremely experienced and multi-lingual staff, we can assist with repatriations to and from any country around the globe.

We realise that arranging a repatriation can be particularly traumatic, given that in addition to the grief of losing a loved one there is also the concern of having to arrange travel to another country with the associated complication of the necessary documentation and permits.

Our staff are fully familiar with these procedures and will guide you seamlessly through the process in order to ensure that the repatriation goes as smoothly as possible.



PAYING FOR THE FUNERAL

Albins have a policy of constant reinvestment in the business to ensure the continued quality of the facilities and services that we are able to offer to our families. Every funeral we arrange is bespoke and Albins will tailor the funeral arrangements to suit your specific needs and budget, from the most lavish to a simple direct cremation service.

As a member of the National Association of Funeral Directors (NAFD) and following their Code of Practice, Albins will provide a confirmation of the arrangements and an estimate of the costs. The final costs and disbursements will be detailed and shown in the final invoice. We may ask for disbursements to be paid up front, the final invoice will reflect any deposit paid and will be forwarded to the client following the funeral. Payment will be required within seven days of receipt.

The person who arranges the funeral becomes our client and is responsible for paying the final bill. It is therefore important to know where the money for the funeral will come from. If you are concerned that you are unable to meet the costs of the funeral, please discuss this with your funeral arranger when you first meet them and they will advise you. We have a duty of care to the bereaved and we don't want you to feel pressured into paying for a funeral you can't afford. It's important not to arrange a funeral that you'll struggle to pay for later.

The deceased may have taken out a pre-paid funeral plan, paying for their funeral in advance. It is important to check their personal papers to see if they had a plan and follow the instructions on it. If they did, this will usually cover the whole cost of the funeral. Similarly, if the deceased had reserved or arranged payment for a plot in a cemetery it is important to give this information to the funeral director as soon as possible. Alternatively, the deceased may have had an insurance policy to cover funeral costs.

If there is no funeral plan, the cost of the funeral will normally be met out of any money left by the deceased and, where money has been left, the funeral bill has the highest priority of all debts except for secured loans (such as a mortgage).

Even if the bank account of the deceased has been frozen following the death it may be possible to have funds released from a bank, building society or national savings account on showing the death certificate and funeral invoice. The money can then be paid directly to the funeral director.

DEPARTMENT FOR WORK AND PENSIONS (SOCIAL FUND)

If the person who died has not left enough money to cover the costs of the funeral and you receive any low income benefits, you may be entitled to receive help from the Department for Work and Pensions.

To make a claim you (or your partner) must receive one or more of the following:

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

54

You might also be eligible if you're getting a Support for Mortgage Interest Ioan.

You can still claim Funeral Expenses Payment if you've applied for these benefits and you're waiting to hear about your claim.

If there's a close relative of the deceased who is not receiving one of these benefits, you might not be able to claim Funeral Expenses Payment.

You must apply within 6 months of the funeral, even if you're waiting for a decision on a qualifying benefit.

Claim by phone by calling the Bereavement Service helpline. **Tel: 0800 731 0469**

BEREAVEMENT SUPPORT PAYMENT

You may be able to receive a Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017.

You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks
- died because of an accident at work or a disease caused by work

When they died you must have been:

- under State Pension age
- living in the UK
- Please ask your arranger for a form.



PRE-ARRANGED FUNERALS

More and more people are wishing to plan for a funeral well in advance of that need. With this in mind we have introduced our funeral planning scheme.

The F A Albin & Sons Prearranged Funeral Trust was formed over 30 years ago and is supported and safeguarded by independent Trustees to ensure that all requirements are met at the time of need. Each client is very special and will be given the same help, time and consideration as any person arranging a funeral at the time of need.

F A Albin & Sons Prearranged Funeral Trust is a member of the Financial Conduct Authority (FCA).

Please do not hesitate to ring any of our offices for any further information you may require or for a personal appointment without obligation.

LAUREL PLAN (PRE-PAYMENT)

Designed to give you the peace of mind of knowing that those you leave behind are secure in the knowledge that your very own funeral arrangements and cost are trusted to us. The Laurel Funeral Payment Scheme allows you, with complete flexibility, to plan any kind of funeral you wish, from the most simple to the most complicated, at a price to suit you. The funeral is paid for at the price applicable and estimated for you at the time. You are able to pay amounts over an eighteen month period. The funeral cost is guaranteed at that price subject to the rules and guidelines set out here. We believe in you and respect your freedom of choice at all times. You will remain safe in the knowledge that your arrangements will be guaranteed to a standard of care shown by our family for many years past and by ourselves in years to come.

RULES & GUIDELINES

FORESIGHT PLAN

A chance to say and record your own funeral instructions, with no charge of any kind. This will ensure that the funeral is carried out in accordance with your wishes. One of our funeral arrangers, in private consultation, will take these instructions, file them safely, and give you a copy to keep. If you wish we will also help you arrange a Will. This is a free service offered to the community and the families we serve.

FUNERAL PLANS

Cremation

The cost of our plan will be fully guaranteed so unless changes are made to the arrangements your loved ones will not be required to pay any extra monies at the time of need.

Burial

The cost of our plan will be guaranteed with the exception of the cost of the grave, interment fee and memorial.

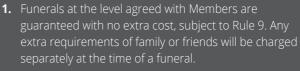
All our funeral plans are totally flexible in design. They are available at a very affordable price, starting from a practical basic funeral package, fully inclusive of fees, involving all necessary requirements for those wanting a very respectful and quiet service.

All prices will be given upon request at the beginning of your enquiry without further involvement or obligation to yourselves. We are able to give accurate costing immediately. Please do not be afraid to contact us. You will find that all our family are understanding and caring and always have time for your enquiries. Ring us with a view to visiting us as you may need to clear your mind about funeral costs.

Home visits available on special request. Basic Charges are broken down as follows:

- Professional Charge: Attendance of personal and professionally trained staff, 24 hours a day, 7 days a week, 365 days a year. Care and preparation of the deceased, arranging and conducting the funeral, providing bearers as necessary. Attending to all legalities and administration. Use of all facilities, mortuary and preparation equipment, arranging facilities and Chapels of Rest. All deceased are washed, prepared and dressed respectfully.
- Coffin or Casket (A large choice available from the most simple to the most elaborate)
- Hearse for conveyance of deceased
- Hearse for conveyance of deceased
- Standard Embalming
- Third party disbursements including Doctor's papers for cremation, Minister's fee, Crematorium Fee. In order for FA Albin & Sons to fully guarantee these costs the sum included within the plan will be the current cost plus an uplift of 20%.
- Cemetery costs (grave purchase, interment fee, use of chapel). These costs are not guaranteed. The plan will include the current cost applicable for each item and any increase will be payable at the time of need.
- Trust administration fee currently £125

Albin provides many other services which can be included in your plan, please refer to the section titled Albins' Services for a full list of our services.



- 2. Wills and any other documents deposited with F A Albin & Sons will be retained in total confidence and will be made available to Members Executors or Personal Representatives following their demise.
- **3.** An 18 month "moratorium period" applies (extendable to 21 months in the case of financial hardship) to your pre-paid Funeral instalment contract. If a Member dies within this moratorium period and before all payments are made, the family or the estate of the Member will be fully refunded the balance paid up until the death. If the Member dies after this moratorium period, the funeral is covered at no extra cost to the family or estate. Within the moratorium period, Members can cancel their plan without incurring a cancelation fee. They will be fully refunded all monies paid up until that point. After this period, Members will be charged a fee of £125 if they wish to cancel their pre-paid funeral plan.
- **4.** At the time of death of a Member, F A Albin & Sons guarantee to undertake the funeral in accordance with the provisions of the plan. The funds of the Member at the time become the property of F A Albin & Sons to undertake the service and from the date of death the funds are not returnable. The instructions given in confidence to F A Albin & Sons by the Member must be followed with regard to Funeral Arrangements.
- **5.** The Trustees and F A Albin & Sons regard Pre-Arranged Funerals as a commitment by both parties that at all times should be reasonably adhered to. planned to the highest standard.
- **6.** If you wish to pay for your pre-paid funeral plan through monthly instalments, we will arrange for this payment to be made via Standing Order. This payment will occur every month for the agreed duration (up to 18 months) and will cease once your plan has been paid for in full.
- If you have suffered financial difficulties, please contact a member of our staff to enquire about a period of "breathing space." This is a period of time which may be granted at the Firms discretion whereby you can pause your payments without a fee for up to three months. This will take your instalment duration from a maximum of 18 months, to a maximum of 21 months. At the end of the breathing space, you can recommence your payments. If at the end of the breathing space you cannot afford to make the remaining payments, or if you wish to end your plan , you can contact the Firm and a member of staff will help you through this process and ensure that any monies paid by you are returned to you. Our staff will advise you about how the breathing space will operate based on the circumstances specific to your
- **7.** All plans exclude the cost of transportation of the

be a collection charge if the deceased dies outside of the Greater London area.

8. If the Member misses one payment within their instalment plan, they will receive a statement at the remaining balance and a timeframe by which it must be paid before their plan is terminated.

stage of their instalment period, F A Albin & Sons will provide them with a statement within 5 business days, informing them of the shortfall, detailing the balance owed and the penalties that will apply if the balance is not paid. The Member will have 10 business days to pay the shortfall. If the balance is not paid in full within the 10-day period, F A Albin & Sons reserve the right to cancel the Members plan and return their funds.

- 9. Value Added Tax (VAT) is not currently charged upon the provision of a funeral. The total amount payable for the chosen funeral plan is exclusive of VAT. Should VAT or any other similar turnover or sales related tax become chargeable on funerals or the funeral plan as a result the right to recover such costs in addition to the total amount payable under the plan. This right to recover costs may also apply to increases in grave opening or cremation fees where the increase is unforeseen and in excess of the Retail Prices Index. This will not apply to
- **10.** A list of the Trustees from time to time can be inspected by appointment at the offices of F A Albin & Sons along with this Trust Deed and the latest Annual Accounts of the Pre-Arranged Funeral Trust.
- **11.** If you wish to make a complaint, you can do so by going to our website **www.albins.co.uk** and submitting a written complaint in the "get in touch with us" box.
 - **Post** Compliance Officer, Arthur Stanley House, 52 Culling Road, London, SE16 2TN
 - **Phone** +44(0)20 7237 3637
 - Email Info@albins.co.uk

Your complaint will be dealt with promptly following our complaints procedure, details of which are available on

- **12.** If you have an unresolved complaint regarding your prearranged funeral plan after the firm have investigated the complaint and tried to remedy the issue, then you have the right to contact the Financial Ombudsman Service who will examine your complaint for free and we will be bound by the Ombudsman's decision. The Financial Ombudsman Service can be contacted at:
 - Address Exchange Tower, London E14 9SR
 - · Website financial-ombudsman.org.uk
 - **Phone** +44 800 023 4567
- **13.** All contracts shall be governed by and construed in accordance with English law.

37



FREE WILL WRITING SERVICE

When considering the provisions of Your Will it is important to address the following matters:

- a) Who you would like to benefit from your Will
- b) Who is going to administer your estate and carry out your wishes after your death (your executor)
- c) What happens if the people you want to benefit from your Will die before you

1. Appointment of executors

The person or persons who swear an oath to accept legal responsibility for administrating the affairs of an individual upon their death. The duties of an executor include, applying for the Grant of Probate; paying all debts and funeral expenses; selling or temporary administration of property; completion of documentation and dealing with relevant Life Assurance Pension companies and /or employer benefit schemes; completion of documentation and returns to H.M. Inland Revenue and the Capital Taxes Office and Inheritance Tax computations (where applicable); preparation of the "Estate Account" and correct distribution of the estate to beneficiaries or trustees.

The Executor accepts a duty of care to ensure that the estate under their administration is maximized to the full value (all due debts are called in, allowances and entitlements are claimed, etc.) and should a mistake occur they become personally liable for any loss.

If you are married or in a partnership and each partner is considering making a Will, the most common and simplest method of appointing an executor is that each consents to be the executor of the other's Will.

You may also wish to consider the appointment of a professional alternative Executor to act after both of you die. If you are a single person, you may wish to appoint a professional to act as your Executor.

38

2. Appointment of guardians

Guardians of children have many of the same rights in law as parents. Choose carefully, ensuring that you are confident in their ability to care and cope. Regard should also be given as to the age of Guardians and their financial position.

3. Property matters

One of the many and recurring problems that arise when settling a person's affairs is that of property ownership (holiday home, jointly owned property, land holdings, etc.). To avoid costly complications and possible delays in settling your affairs regarding property, you should give due considerations to the way property is owned before your death.

We have found that many married couples thought that the way they held their property meant they each owned half. In the majority of cases this proves not to be so. Under the Law of Property Act 1925 they actually both each own the whole of it. Furthermore, the ownership of the first to die, would die with them, meaning that their property passes directly to the survivor and ownership could not be dealt with under their Will. This happens in many circumstances where the property is mortgaged and the property was bought as husband and wife. Each owned the house as a whole, jointly and as such, are unable to leave their 50% to say, children or other family members. It will always go to the surviving spouse no matter what is stated.

4. Personal bequests

Make a list of your most cherished possessions and decide upon who is to have them. Then decide whether you wish them to have these items immediately upon your death or only at the time of your spouse's death.

5. The next step

We hope that this brief guide has helped you in your preparation and shown the importance of having a Will. There is no expense involved and it is not complicated, frightening or tempting fate.

CHARITIES

Albins supports many charities including local hospices, bereavement groups and children charities.

Barry Albin set up our own charity The Albin-Dyer Bermondsey and Rotherhithe Foundation, for the relief of local people and causes. Following Barry's death Simon and Jon have renamed the charity The Barry Albin-Dyer Foundation in memory of their father and to continue the good work done by the charity in helping local people. This charity has provided a mini-bus to a local club, assisted with the provision of disabled ramps and access, and has provided numerous scholarships and sponsorships to local worthy causes.

Albins is also particularly privileged to be associated with Child Bereavement UK

Child Bereavement UK is a charity that supports families and educates professionals both when a baby or child of any age dies or is dying, or when a child is facing bereavement. Every year the charity delivers training, across a breadth of issues, to around 5,000 professionals at the front line of bereavement support.



F. A. Albin & Sons can arrange a death notice to any newspaper, if you would like a notice in our local newspaper you can also contact them directly.

DEATH NOTICE

Their details are:

SOUTHWARK NEWS

Unit A302 Tower Bridge Business Complex Clement's Road Bermondsey London SE16 4DG

TEL: 020 7232 1639 EMAIL: sales@southwarknews.org



HISTORY



Albins evolved as Funeral Directors after being first wardens of a Bermondsey churchyard. This was over 200 years ago. They also made coffins, moved the dead and supervised the burials. As churchyards began to fill and the new large out-of-town cemeteries such as West Norwood and Nunhead began to appear, burials ceased in the urban areas. Albins then focused exclusively on caring for the dead and the bereaved by opening their first funeral parlour at Snowsfields in Bermondsey, alongside the new St. Thomas' Hospital. Frederick Albin married a nursing sister and the undertaking business thrived. Their family expanded with the birth of their three sons, Arthur, Frederick and Ernest. All of them entered the business and Albins became a true family enterprise.

It wasn't long before the premises in Snowsfields were outgrown. A stable for the horses and coaches was found in Fendal Street, Bermondsey, and new premises at 62 Jamaica Road was secured, where Barry Albin-Dyer would later grow up.

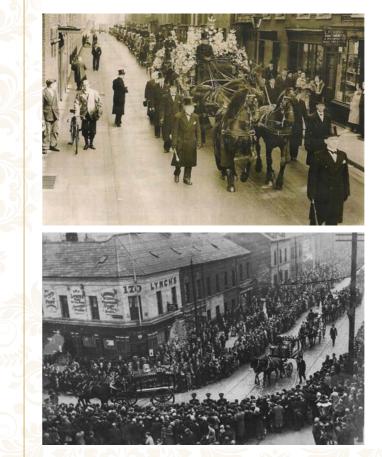
Arthur, Frederick and Ernest all married and their families grew. The firm then expanded to areas such as Downham and Bromley. Arthur and Edith produced two fine boys, Stanley and Frederick, who both began their childhood apprenticeships at Albins.

World War Two came and both boys joined the RAF leading their dad to run the business. Unfortunately, tragedy struck when Stanley was shot down and killed in action. Fred saw the war through, making a remarkable personal contribution to his country. On being de-mobbed, he re-joined his father at Jamaica Road and began to build up the business again. Arthur's brother Frederick (Freddie's namesake) had a son Michael who became a commercial pilot.

PHOTOS: (top) Fred & George carrying Finnish Church (Left - top to bottom) Frederick Albin and George Dyer Ernest didn't have any children so from that point on Fred was regarded as an 'only child'. It wasn't long before Fred, however, found a new brother in George Dyer, Barry's dad and so it continues...

The Dyer family had long been involved in the funeral service in East London. Henry Dyer was active in local politics and became Mayor of West Ham in 1915. Another member of the family, William Dyer, had established his funeral business at Blackhorse Road, Walthamstow in 1885 and later moved to Hoe Street. After William's death in 1921 his son, Arthur, continued the tradition, but also became well known in the funeral profession as an educator in the field of embalming. He later settled in Blackpool. His wife, Olive, became the first female president of the British Institute of Embalmers (1949–1950). George was part of the extended Dyer family.

George Dyer joined Frederick Albin in southeast London in the 1940s, and the two soon established an excellent working relationship.



The business flourished as both shared the same devotion to funerals and the families they served.

Fred and George were a perfect partnership, with Fred conducting funerals and George managing the office. By the 1970s they had moved to premises at 204 Rotherhithe New Road, whilst also retaining 32a Tranton Road and also Old Jamaica Road. They conducted many famous funerals for local trade union officials, actors, surgeons and members of the Queen's household.

One of Fred's mottos has always been 'Bereavement is bad enough, let's not make it any worse'. George would often say 'If it can be done, we will do it'. These mottos live on today.

Fred died in 2011 aged 87; George was a year younger when he died in 2013. Their work, honour and dedication to duty have made Albins what it is today.

In the very early days bodies were moved by hand carts and later through Victorian times, we saw the arrival of the horse-drawn hearse, drawn by up to six horses. Albins had over 20 working horses in those days with another 10 being trained. The horses were Black Friesian Stallions bred specifically for the work on a small farm in Holland.

Our last main stream horse-drawn funeral took place in the 1940's when we progressed to motorised hearses. Our first vehicles were bull-nosed Daimlers, then Rolls Royce hearses and limousines. We later had an Austin Princess fleet followed by the classic Daimler DS420, which we ran for 15 years until the early 2000s.

PHOTOS: (top) Antonio Staiano 1936 Old Kent Road (bottom) Lynch's horse drawn funeral

4

Today we have a fleet of Jaguar XJs built to the highest standard and using our exclusive livery of black and burgundy. Our original Rolls hearse is still with us and in pristine working order. We continue to carry out horse-drawn funerals weekly.

Albins are proud to be successors to, or connected to, CE Hitchcock, Wildsmiths, Knox's, Wilson and Wedge and KCH Repatriation. Today we have branches in Bermondsey, Deptford, Mottingham, Sidcup, East London and West London. We are truly a family business run by our family for your family.

That historical mantle, picked up, held and carried from generation to generation for over 200 years. Long may it continue.

From our first premises in Snowsfields, Albins now have an impressive funeral home standing on a two acre site in Rotherhithe. It also incorporates the beautiful Albin-Dyer Memorial Garden. Over 20 years ago Barry had a dream ("and if you can dream it, you can achieve it") that the people of Bermondsey would one day have their own cremation cemetery and Memorial Garden.

That dream came true with the Albin-Dyer Memorial Garden, opened in 1999 by Fred Albin, Barry's father George Dyer, past staff and MP Simon Hughes. It is dedicated to Mary Angela (Barry's Mother), George Alfred (Barry's Father), Elizabeth (Barry's Grandmother), Frederick and all the Dyer and Albin families. The garden serves the community past, present and future. One very special part of the garden is the baby section – all those gentle, innocent souls entrusted to Albins. There are also special sections for our local catholic churches and for members of the Norwegian and Scandinavian communities.













Throughout the years, Albins have been privileged to undertake the funerals of many important people. Most cannot be named due to confidentiality, but some are well-known and include the Queen Mother's personal butler, Archbishop Henderson, Canon Diamond, the film star Donald Pleasance, rock star Alex Harvey and members of the royal family of The Shah of Iran. In addition, we have cared for many local characters together with the people of Bermondsey and the surrounding areas.

One of the saddest duties undertaken by Albin International Repatriation was the repatriation and care for the deceased soldiers lost in action overseas. We were, and still are, extremely honoured to be involved. The ceremonial services performed upon the return of the soldiers along with the care of their families was a challenging task, but also the greatest privilege and duty.



 PHOTOS: (P42 top to bottom) Fleet of cars from 1940s, Original Rolls Hearse, Albins funeral in the 1960s with Freddie Albin conducting and Barry Albin-Dyer bearing beside the hearse, Canon Diamond procession,
Damilola Taylor procession (above): Jade Goody funeral procession, Repatriation ceremony at Brize Norton





