

Spotlight on business

Advertising Feature

Funeral Planning- Why here in Spain and why now?

IF you were never to see your family again, have you ever given any thought to how you would like to be remembered and what your final words would be? The Spanish born philosopher George Santayana once wrote: "There is no cure for birth and death, save to enjoy the interval."

For those of us who live permanently in Spain, we are probably aware of the customs surrounding death. Funerals in Spain usually occur within 24/36 hours of death, but this period can be extended if the family wishes to wait for relatives to travel from abroad. But compared to the UK the burial is usually a rapid event. In addition, the funeral directors will require cash payment BEFORE the funeral is carried out.

As you would expect, there is a certain amount of paperwork that needs to be completed and the proper authorities informed. If death occurs in a hospital this will be completed for you. If death occurs at home, then the local police will need to be informed. They will, in turn, advise the forensic judge, who will be called out to the place of death to authorise the removal of the body. It is of the utmost importance to remember that once you sign any paperwork given to you, even by the police, you are tied to that funeral director. Another factor to consider is the paperwork will be in Spanish and the authorities you will be dealing with may only speak a limited amount of English, if any at all!

There are ways in which the stress levels associated with a death can be lowered, for example, pre-planning and pre-paying for your funeral now. It is the sensible way of making sure that your wishes are carried out. Pre-planning also offers a way in which you can protect yourself from the ever-increasing costs associated with



Millie Munro: A helping hand.

funeral services. With Millie Munro Services and Golden Leaves, this is where we can provide a helping hand. A funeral planning company established in 1984 and with a parent company serving the funeral needs of the UK since 1875, you can be sure you are in safe hands and your funds are protected.

Once the plan is in place, once a death occurs, all that is required is one telephone call to English-speaking operators and the service is available 24 hours a day, 365 days of the year.

A variety of different plans and a number of different payment methods mean that you can choose the funeral that suits you best and pay for it in advance. Instalment options allow you to spread the costs from one to 15 years, with the facility of paying the full

amount off whenever you choose. Plans can be paid in either Sterling or Euros and, once paid, there is nothing else for you to pay. There are no hidden extras, no surprises and your funeral will be carried out in accordance with your wishes. A pre-paid funeral plan means that the cost of your funeral is fixed at the day you take it out. Also your age or health does not affect the price, just one price for everyone. All Golden Leaves plans have a dual certification facility, which means that your plan covers your death here in Spain and also in the UK. If you have a permanent address in the UK, we can nominate a UK funeral director in addition to the Spanish one; however, if you are only visiting the UK, your funeral would still take place and a funeral director would be nominated at the time of need.

Don't be afraid to make your funeral arrangements ahead of time. It is a sensible, loving decision that can only help your loved ones.

For more information on Golden Leaves Funeral Plans or the other services offered by Millie Munro, including a no obligatory consultation, please call her on 96 649 3082 or mobile 660 049 460, which is available 24 hours a day, 365 days of the year. Alternatively, you may visit the website at www.milliemunro.com or call in to the office in Benitachell. Millie Munro is the main agent for Golden Leaves based on the Costa Blanca, but can provide pre-paid funeral plans for the whole of Spain. Do not put off this very important decision any longer, please make that phone call now!

Advertising Feature

Sleepwell Marketing SL - Benidorm

ESTABLISHED printing/marketing company with over 10 years experience in print and design supplies.

Sleepwell Marketing can undertake the most basic stationery requirements from a black and white business card right through to a complete visual identity solution and even through to a complete car wrap. Linked with the top suppliers they can offer you the highest quality printing and design.

The deals they offer have been a great success whereby they plate-share your job to obtain amazing budget prices with the highest quality printing at amazing prices.

Very few companies can offer as many print/publishing services under one roof, even fewer printing companies can boast a reputation for reliability,

service and quality. Sleepwell Marketing do not produce price lists like other companies, they personally deal with your request. They are open-minded and take each job as a personal challenge to produce the best possible, most cost-effective solution to your brief.

Joanna holds the reins of the company; previously working for a national sales company in the UK at top management level for customer service, Joanna knows that customer service plays a key role in the success of every company. With this in mind, she offers her clients the best in customer service.

She says not always can we produce our client's requests but we work hard to achieve a solution.

The quality and price of our

flyers are amazing including free delivery direct to your door. We can offer a full design service so there is no need to worry about design.

Flyers start from 98 euros full colour 150grm and business cards start from as little as 30 euros.

Whether it is business cards, flyers, menus or a full corporate design Sleepwell Marketing is definitely the company to contact. They are human, understanding, patient as well as being experts in their field.

Sleepwell Marketing SL
Tel: 902 947 625
info@sleeplwellmarketing.com
The COP SHOP,
Ed. Españolito, Local 1,
Calle Esperanto 26, bajo,
Benidorm

Advertising Feature

UK Tax Refunds SL

MANY of you may have read the article by Stephen Womack on UK tax refund delays in the *Mail on Sunday*. It dealt with extreme delays in opening mail, sometimes more than 10 weeks. Still, if you persevere, it can be done. Lots of people are entitled to a refund and lower tax payments in the future. At UK Tax Refunds SL, the average refund is £3,250. Not everyone is entitled to this figure, some are lower, some much higher. A simple phone call will explain it all. With the pension £ still not providing the euros it used to and prices continuing to rise, now may be the time to see if anything can be done to increase your income by putting your tax affairs in order.

If you live in Spain and pay tax in the UK, even though the UK taxman has told you you're paying the correct tax, it is worth consulting an independent source. Pensioners on state retirement and a government pension have been told by a UK

tax office there is nothing they can do. This happened to a lady teacher from Javea; she now has 10,000 good reasons for contacting UK Tax Refunds SL and she saves £1,600 in tax a year. Mr CC of Pilar de Horadada received a refund of £2,000 but was more pleased that his future tax was halved at the same time.

Many people on a retirement pension and a government pension find that when they put their tax affairs in order, for the first time in 50 years, they do not have to pay tax at all and all the benefits that come with being fiscally correct in Spain, reduced capital gains and discount on inheritance tax.

For advice, call 965 690 518 9.30am to 2pm Monday to Friday. For the cost of a phone call you could be on your way to saving THOUSANDS.

Does your club or association need a guest speaker on an interesting subject - UK Tax Refunds - phone and make an appointment.