



Insight

DIGITAL LIFE AFTER DEATH

IS A STORM BREWING FROM
OUR ONLINE FOOTPRINTS?

PLUS

THE FULL AGENDA
FOR THE 2016 SAIF
EDUCATION DAY

PAGE 18



Your new **SAIFInsight** is packed with the latest news and features, with the best business advice, education and training, plus a handy directory



SHOW YOUR SUPPORT WITH OUR WINDOW DISPLAY COMPETITION

To mark Golden Charter's new partnership with The Royal British Legion and Poppyscotland, we are launching a competition for independent funeral directors to find the best window displays commemorating Remembrance around the country.

Categories awarded include Best Overall Display, Most Creative Display and Best Community Engagement.

To enter, simply send photos of your display to competition@goldencharter.co.uk no later than 5pm on Thursday 10th November 2016*

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Funeral Plans

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THE ROYAL BRITISH
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GC1331

*A winner for each category will be selected by Monday 14th November and notified via email and/or telephone on Tuesday 15th November. Our decision is final. No cash alternative will be offered. See your latest Goldenews email newsletter for further information.



Insight

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CONTACTS

PUBLISHERS
SAIF
SAIF Business Centre
3 Bullfields
Sawbridgeworth
Hertfordshire CM21 9DB
Telephone: 0345 230 6777

National President:
Paul Allcock
nationalpresident@saif.org.uk
Executive Chairman: Alun Tucker
alun@saif.org.uk
Chief Executive: Terry Tennens
terry@saif.org.uk
Scottish President: Mark Porteous
mark@porteousfunerals.com

GOLDEN CHARTER
Head Office
Canniesburn Gate
Bearsden G61 1BF
Telephone: 0141 942 5855

Chief Executive Officer:
Ronnie Wayte
ronniewayte@goldencharter.co.uk

EDITORIAL
Linda Jones, co-editor
linda@saif.org.uk
Michael Fern, co-editor
michael.fern@
goldencharter.co.uk

PRODUCTION
Produced by:
Connect Publications
(Scotland) Ltd
Managing Editors:
David Cameron
david@connect
communications.co.uk
Roisin McGroarty
roisin@connect
communications.co.uk
Design: Raymond Francis,
Mick Reilly

ADVERTISING
Advertising sales: Jane Deane
jane@connect
communications.co.uk
Telephone: 0131 561 0020

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Join the association that's leading the way.

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SAIF is at the forefront of tackling the big industry issues that matter to you.

As the united voice of independent funeral directors we have led the way in setting the highest standards of professionalism and conduct within the industry. By joining SAIF you too can demonstrate that you uphold this same commitment.

For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726 777



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

The Marmite of the funeral profession – advertising

When marketing our businesses we must always behave appropriately and sensitively

Advertising of funeral services and pre-paid funeral plans is a sure method of creating debate among funeral professionals. The 0-60 mph of a quiet gathering moving to strong opinion is fascinating among funeral directors, and it is right that a largely traditional business sector robustly debates the pluses and minuses of advertising; particularly its style, tone and message.

“Should funeral directors advertise?” was a great question I was asked by the interview panel for the CEO role at SAIF. Yes, we should market our business, the question is how? Through TV, radio, newspaper, direct mail, social media, and other print materials?

What is a right time for broadcasting? I hear a client say: “I don’t want to munch cornflakes at breakfast and hear the radio advertising funerals.”

What message is being communicated? Is the focus on getting affairs in order for those left behind, or about price? The age being targeted affects advertising methods, whether digital or print.

SAIF’s Code of Practice requires that members convey a professional image and are appropriate and sensitive in promoting their services. The advertising sector is self-regulated, through the UK Code of Non-broadcast Advertising and Direct and Promotional Marketing (CAP Code) and the UK Code of Broadcast Advertising (BCAP Code), both regulated through an intermediary, the Advertising Standards Authority (ASA), which monitors, adjudicates and deals with complaints.

Following the emergence of digital marketing, there is also an online behavioural advertising committee (OBA) which ASA adjudicates on.

Members and consumers can make complaints to the ASA on the following advertising:

- Magazine and newspaper
- Radio and television
- Television shopping channels
- Internet advertisements
- Commercial email and SMS text messages on mobile phones
- Posters on legitimate sites (not fly posters)
- Leaflets and brochures
- Cinema commercials
- Smartphone and tablet app adverts
- Direct mail (addressed personally through the post)
- Door drops and circulars (posted through the letter box without a name)
- Ads on CD ROMs, DVD, video, and faxes
- Sales promotions (such as special offers, prize draws and competitions)

The ASA’s strapline, “legal, decent, honest and truthful”, is a positive guide to what kind of advertising you do. However, the ASA does have protocols for advertisers. Here is a taster for you to consider for ensuring compliance with the ASA:

Substantiation

The advantages made in the advert must be accurate, true and comparable. You must hold documentary evidence on file.

Exaggeration

No misleading should occur. A simple funeral price cannot be compared to a premium funeral price.

Prices

All costs should be referenced, including third party costs, not simply the funeral director’s fee. It was worth noting in the recent YouGov survey of the profession that pricing was seventh in families’ priorities.

Comparisons

You must be clear exactly why your product or service is superior to competitors.

Testimonials

These must be genuine and you must hold documentary evidence on file for inspection.

When considering a complaint the ASA recommends:

- Consider what harm or detriment has occurred or might occur
- Balance the risk of taking action versus inaction
- Consider the likely impact of the ASA intervention
- Consider what resource would be proportionate to the problem

Prior to making a complaint to the ASA, if the offending article is in a newspaper, an authorised person from your firm should write to the newsprint company stating a complaint, explaining exactly why it is inappropriate and asking what redress they will take. If there is no reply within five working days, then make your complaint to the ASA, through the post or online, collating your substantiated evidence. If it is within the ASA’s remit, it will make a public ruling. If the offender does not then take suitable action, the ASA will pass the case to Trading Standards for possible prosecution.

Don’t forget, as a member of SAIF you can have one free advice session with Genesis PR. Should you wish to promote a charity day or community action, or an achievement by a member of your staff, contact tim.miller@genesispr.co.uk or call 01473 326 400. ●

Warm wishes,

terry@saif.org.uk

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COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

We're halfway there

FPA half-year figures point the profession in the right direction, as training and engagement help further growth

It is reaching that time of year when milestones start piling up. There is now less than a year until our new-look AGM and awards ceremony, and one month until Remembrance Sunday – a doubly important date given our new partnership with The Royal British Legion and Poppyscotland. Of course, this month also marks the halfway point of our financial year.

So now that we have hit the third quarter, it is time for my traditional half-year stock-take.

Funeral directors have always been Golden Charter's key route to market, and this is borne out as ever by the half-year figures. You are our owners and the biggest source of families' funeral plan purchases, so the good news is that you continue to be our most consistent performers too, having brought us to a position where plans introduced by funeral directors are roughly 20% up on last year.

That continued growth is notable when the Funeral Planning Authority's January-June figures show our market share at around a third, somewhat down from 2015's share of around 40%. That may sound disappointing but, of course, the change is due to our decision to reduce our involvement with various high-volume intermediaries whose methods did not always meet the standards to which we aspire. This focus on sales quality over quantity was agreed at the SAIFCharter AGM and I'm pleased to say the results are in line with our expectations.

When looking at our performance, the conglomerates' plans also cannot be ignored. The Co-op's apparent interest in pulling the industry into a price war

“WE HAVE RESPONDED BY GIVING INDEPENDENTS THE TOOLS TO BE MORE FLEXIBLE THAN EVER”
Ronnie Wayte

is one obvious sign of its more focused competition, and we have responded, not by chasing them down that rabbit hole, but by giving Independents the tools to be more flexible than ever about what is right for your business.

Our new guaranteed plan option fulfils some funeral directors' needs to offer disbursement guarantees for the first time, and we are also beginning to see signs that the media increasingly acknowledges Independents' pricing as lower than the conglomerates' (see page 9). Beyond pricing, Golden Charter is aiming to help Independents in entirely new ways this year, as can be seen from the bespoke, funeral director-focused education seminars we have begun to hold around the country.

September saw our new series of Marketing Masterclasses take place, with four held in a range of unique locations across the UK. Independents heard from others in similar positions and were given

practical, best practice advice on how funeral directors can get the best results from marketing. Beyond the masterclasses, our funeral director training pilot is set to take place, giving your staff an official means of learning about the role of funeral planning in the profession. Demand, as well as results from the pilot, will be analysed as we plan out how more Independents can get involved.

Finally, to ensure that all of this work is going in the direction Independents need it to, we have continued our efforts of engagement. As always, I hope those of you receiving our rolling funeral director survey over the coming months will use it to tell us your views – look out for an email from research@goldencharter.co.uk. My own personal engagement through our ongoing CEO suppers is also continuing as planned, and it has been great to hear frank conversation from people who might not have been reached by other means.

All of that work is vital to the half-year success we have seen. As the third quarter continues, continuing to get involved with the engagement and training opportunities on offer can have a direct impact on funeral plan sales, continuing the work that has the profession growing yet again. ●

Ronnie Wayte

ronnie.wayte@goldencharter.co.uk

'5 things to do before you die' PR campaign

Tim Miller, of Genesis PR, discusses SAIF's new information booklet



This month we are very pleased to launch our latest PR campaign around SAIF's new '5 things to do before you die' booklet.

With so many people leaving their funeral arrangements until the last minute, this new handy booklet encourages members of the public to think about their end-of-life planning in advance.

The booklet also provides an opportunity for people to record their wishes for their loved ones, covering five important areas:

- 1. Make a Will - outline inheritance wishes as well as details of an individual's digital legacy. This includes social media passwords so relatives can keep online photos.
- 2. Record funeral wishes - including whether an individual wants to be cremated or buried, preferred venue and the type of

flowers, music and poetry at the funeral.

■ 3. Plan future care and support - details of where the individual would like to be cared for, who should look after their pets and other practical issues.

■ 4. Organ donation - is the individual a registered donor?

■ 5. Inform loved ones of wishes - ensure they know where the booklet and other important documentation, such as bank statements, are kept.

We have sent out free copies to all SAIF members and the booklet is available as a digital download on the SAIF website. If you would like additional copies of the booklet there will be a small fee plus postage so please contact the SAIF Business Centre.

As part of this PR campaign we have put together a launch press release which has been sent to all

SAIF members (if you didn't receive it, please contact me via the details below). This will be issued to local papers across the country and we have asked if members would be interested in attributing their name to the quote as this is a fantastic opportunity to promote your firm in your region.

So far, we have had more than 25 responses from SAIF members and we will start issuing the releases in early October. If you have any questions about the press release, please feel free to contact Tim on 01473 326 405 or email at tim.miller@genesispr.co.uk

Finally, I would like to thank Chris Parker from Abbey Funeral Services for allowing us to use her original idea and text for this new booklet.

TIM MILLER
GENESIS PR

PAUL STEVENSON NAMED TRUSTEE

North Ayrshire independent funeral director Paul Stevenson is set to become a Trustee of The Golden Charter Trust.

From next month, Paul is to fill a vital role as the voice of the independent funeral director on the Board of Trustees. That role was previously filled by James Tovey

of Tovey Bros (see page 13).

He said: "I was absolutely delighted having been asked to become a Trustee of The Golden Charter Trust. I will be providing the link between the funeral industry, the company of Golden Charter itself, and the Trust. It is a huge responsibility and I look forward to the challenge."

Paul is currently



Managing Director of Paul Stevenson Funeral Directors Ltd, with more than 31 years of experience in the funeral profession.

The head office is based in Saltcoats, with a second office in Largs. The company carried out 340 funerals last year, and is a regular Funeral Planner of the Year winner in the region.

The value of Independents



Using an independent funeral director could save families more than £600 on average against conglomerates, research from the *Guardian* has found.

The newspaper compared Co-op, Dignity and Independent pricing in July, looking at 30 funeral directors in Glasgow and south London. In Glasgow, Independents' prices averaged out to £2,030, compared to £2,655 for the Co-op and £3,596 for Dignity.

In London, Independents were found to cost £2,579, to the Co-op's £2,845 and Dignity's £3,705.

Those prices included a coffin, hearse and "professional service fees" such as for liaising with third parties and preparing the body, but not cemetery or crematorium fees.

Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, said: "Any research which helps inform the public about the true picture of pricing in our profession is to be welcomed. The fact that the *Guardian* has confirmed our understanding that Independents offer such excellent value is doubly encouraging.

"Of course, these figures come from a look at funeral directors in two cities, so ideally we would like to see a national picture. The *Guardian's* research is just one welcome step on the road to informing everyone about the facts of pricing across the UK."

Source: www.theguardian.com/money/2016/sep/03/funeral-cost-small-directors-bereaved-families-cremation-burial

DNA of deceased service

A funeral home in Springfield, Oregon has begun offering a service to provide relatives with a DNA sample from their deceased loved ones.

Andreason's Cremation and Burial Service is collaborating with DNA Memorial to provide this service, which costs \$263 (£202.44).

DNA samples are collected by staff at Andreason's then sent to the DNA laboratory in Canada, which has developed a process that allows DNA to be

stored indefinitely at room temperature.

Neal Esau, DNA Memorial's co-founder, said: "With our approach, you don't need to deep-freeze the DNA."

"The process allows the DNA to be stored at room temperature indefinitely at home in a drawer or safe place where any other family document would be stored."

Potential uses for deceased people's DNA could range from confirming family relationships in estate claim cases to investigating ancestral history.

Primed for TV advertising

The next wave of Golden Charter's TV advertising campaign kicked off on Saturday 1 October, marking the company's first prime time appearance.

Director of Marketing Karen Trickett said: "While we will still be focusing on the daytime Monday to Friday spots, where we know we are reaching the right people, the move to an all-time 24-hours-a-day, seven-days-a-week schedule is a huge change for us and a mark of our ambition.

"This is our third wave of national TV advertising since January, and we have been reviewing the results at every stage. The signs are good - people's awareness and perceptions have been growing throughout - and perhaps most importantly, a third of people are now aware that the company is owned by Independents, about four times as many as in January."

Independents can also now get involved in local TV advertising through Golden Charter. Speak to your local representative for details.



aFuneralNotice.co.uk

Sales Agents Required

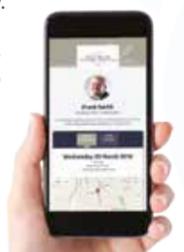
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North east crematorium streams its services

Funeral directors in the north east have spotted a trend for filming funerals and streaming them live to loved ones.

High demand has led Tynemouth Crematorium to install multimedia equipment allowing family from around the world to see videos and photographs as well as to watch live, according to *The Chronicle* newspaper.

Gary Staker told the paper: "I must have had more than half a dozen requests to film funerals over the past year. One even Skyped the occasion to relatives abroad.

"I have been in the business for 25 years and funerals have changed so much during that time. It used to be a simple service, with a cremation and then to come out to *'The Lord is my Shepherd'*."

"But things have changed and many people want bespoke coffins, horse-drawn carriages, motorcycle hearses and many are turning to live streaming the service to relatives who can't attend."

Daren Persson, of North Shields' Daren Persson Funeral Services, welcomed the change.

He said: "I think this is a wonderful idea. We are getting more inquiries by the month. Families can embrace the funeral service with family and friends far and wide to experience the moment. We are having to move with the times and move with new technology."



From left to right: Robert Samson, K Brunton Snr., K Brunton Jnr., Mandy Easson and June McLaughlin

Community sponsorship support

David Samson presenting the prizes to the winners of the Robert Samson Sponsorship at Barnhill Bowling Club, Broughty Ferry, on Sunday

11 September. Robert Samson has supported this event, an Open 4s competition, for a number of years now.

UPFRONT PAYMENT PROCESS UPDATED AFTER INDEPENDENTS' FEEDBACK

The new process will benefit plan holders and funeral directors

As outlined in last month's *Goldenews*, the facility for contributing funeral directors to take an upfront payment of £100 at the time of application ended on Saturday 1 October.

Previously, this amount could be taken from a plan upfront and later deducted from the amount paid at the time of maturity. The change was made due to the scope for confusion on commission statements and following Independents' feedback.

Director of Funeral Director Sales Malcolm Flanders said: "We are continuously seeking ways to improve our processes for the benefit of plan holders and independent funeral directors.

"If the customer wishes to cancel their plan, the £100 must be clawed back from the funeral director to be refunded to

the customer. Likewise, if a customer wishes to change to an alternative funeral director, the £100 would need to be refunded by the original funeral director to ensure the plan value passed to the new funeral director represents the total value of the plan.

"Feedback from Independents has suggested that it is of greater importance to have the reassurance that plan maturity values are keeping pace with rising costs at the time of need. Therefore, it is preferable that this £100 is paid into the Trust for the benefit of that plan. You will still have the option of adding your own arrangement fee to any Golden Charter plan sold if you wish to receive an upfront payment."

Your local Golden Charter representative will have full details.



Malcolm Flanders

SUPPORTING OUR ARMED FORCES

Golden Charter staff attended the Edinburgh Royal Military Tattoo recently, to usher in the new partnership with The Royal British Legion and Poppyscotland.

Malcolm Flanders, Director of Funeral Director Sales, and Karen Trickett, Director of Marketing, both attended at the invitation of Poppyscotland.

Karen explained: "The Tattoo is a long-standing military tradition, and attending with our new partners was an excellent way to reflect our commitment to supporting the armed forces community.

"We are encouraging all independent funeral directors to join in with that commitment. As Remembrance Sunday approaches, we want to



build up participation and make a real difference."

Independents can now offer Golden Charter plans badged with a message template from The Royal British Legion

and Poppyscotland; a £25 donation to the charity will be made on these badged plans, coming from the invoice paid to you at the point of maturity. To make the donation, simply add

the stickers Golden Charter provides to any relevant plan applications.

✓ To find out more, speak to your local Golden Charter representative.

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STRANGERS TURN OUT FOR MUSICIAN'S FUNERAL

A talented musician who once taught at the prestigious Julliard School in America was the subject of a social media campaign following her death.

When Ora Weinbach, a high school teacher from the US state of New Jersey, discovered that 83-year-old Francine Stein would be buried without anyone coming to her funeral, she was determined to have people attend the service.

According to the Journal News, on hearing the news from her Rabbi father, Ora sent out a Facebook post explaining the situation and asking: "Who would like to join me at the funeral?"

Less than 24 hours later, 30 people attended the funeral as Francine was buried in New York.

Industry body launches UK coffin-testing scheme

Accreditation will ensure that high standards of quality are met

Coffin manufacturing industry body the Funeral Furnishing Manufacturer's Association (FFMA) has this month launched a UK coffin and casket certification scheme, working in partnership with Intertek, a leading Total Quality Assurance provider.

Following an increase in reports from crematoria about incidents of coffins not behaving as expected when auto-charged or cremated, the FFMA contracted with Intertek to set up a Coffin Certification Standard. This will ensure that all coffins presented for cremation are of a desired standard and deemed to be fit for purpose.

The initiative has been fully endorsed by the Federation of Burial and Cremation Authorities (FBCA), Institute of Cemetery & Crematorium Management (ICCM), Cremation Society of Great Britain and the Association of Private Crematoria & Cemeteries (ACCP).

UKAS-accredited international market leader Intertek has been contracted by the

FFMA to conduct the tests and Intertek's results have provided the required evidence to ensure the FFMA only accredits coffins and caskets that meet the required level of quality.

FFMA coffin manufacturers are the market leaders in the UK funeral profession both in quality and initiative. Many non-FFMA members in the funeral manufacturing industry have also agreed to participate in the initiative.

David Crampton, President of the FFMA, said: "The launch of the Coffin Certification Standard is a major step forward to ensuring that high standards are maintained across the trade. The cremation sector has provided guidance to all of its members to recognise the FFMA trademark standard, as a standard of quality, ensuring a coffin or casket bearing the mark is fit for cremation."

For more information, please visit the FFMA website: www.FFMA.co.uk

James Tovey - "ideal candidate to represent our views"



JAMES TOVEY JOINS GOLDEN CHARTER BOARD

"Epitome of an independent funeral director" is selected

Golden Charter and The Golden Charter Trust have the unique benefit of three representatives from the funeral director community, drawn from the elected SAIFCharter Executive Board, serving on the company's board, and one as a trustee of the Trust.

Each is selected following a challenging appointment process and appointed for their ability to represent the culture, values and philosophy of the independent funeral director network.

Julian Walker, the Chairman of SAIFCharter, said he was "extremely excited" to announce the appointment of James Tovey onto the board of Golden Charter, subject to the board's final confirmation.

He said: "I have absolute confidence that James will bring balance and considered input to the development of Golden Charter's strategy for the next few years - James is his own man and brings experience from his family business as well as his time as a chartered accountant"

James has served as a trustee of the Golden Charter Trust for the last two years. He is set to be replaced by Paul Stevenson as the funeral director representative on the Board of Trustees.

Julian added: "Paul is the epitome of an independent family funeral director and highly regarded in his community, among the funeral directors of Scotland, and within SAIFCharter. He is an ideal candidate to represent our views to those managing the millions of pounds within the trust"

COMPETITION FOR WINDOW DISPLAYS



To mark Golden Charter's new partnership with The Royal British Legion and Poppyscotland, the company is launching a competition for Independents to find the best window displays commemorating Remembrance around the country.

Malcolm Flanders, Director of Funeral Director Sales at Golden Charter, said: "We know many Independents already take the opportunity to dress their windows with poppies and other commemorative displays to recognise the period of Remembrance.

"This competition aims to highlight our new partnership with these fantastic charities, helping to raise funds so they can continue to provide vital support to veterans and their families"

Categories awarded will include Best Overall Display, Most Creative Display and Best Community Engagement. If you don't have a window suitable for this purpose, you can even enter a display from inside or outside of your premises. Entries can be made until 5pm on Thursday 10 November, and photos of the displays should be submitted to competition@goldencharter.co.uk for a chance to win a contribution towards a staff celebration. A variety of submissions will be shared on Golden Charter's Facebook, Twitter and LinkedIn pages.

For more information, see your *Goldenews* or speak to your Golden Charter representative.



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NEW FORMAT FOR AWARDS CEREMONY

With less than six months until 2017's Funeral Planner of the Year winners are finalised, Golden Charter has confirmed the format for next year's ceremony.

Malcolm Flanders, Director of Funeral Director Sales, said: "The last few years have given us many fantastic themed nights, culminating most recently in the fantastic 'Top of the Pops', where everyone was reminded of the songs from their youth (be it the 70s, 80s, or even older).

"This year's event will be the biggest yet, with funeral directors from the length and breadth of the UK joining Golden Charter at a black tie event in a London city centre hotel. The qualifying period will be from 1 January 2016 until 31 March 2017, with the awards ceremony taking place in September 2017.

"With ever-increasing attendance, it has become difficult to ensure

that we allow appropriate time to celebrate the success of the winners. With this in mind we have simplified the categories. There will be two categories for each region: Funeral directors conducting 50-249 funerals per year, and those conducting more than 250."

Three overall national awards will still be given out - for those conducting less than 49 funerals per year, 50-249 funerals, and 250 funerals. The number of newcomer awards has also been increased, replicating the regions covered by the Business Development Team.

Malcolm added: "We are also revising criteria so that we can recognise notable achievements and service beyond simply sales."

As the countdown continues, each month SAIFInsight will showcase a previous winner, providing an insight into why they are successful at selling funeral plans.

Challenge complete: £1 million raised for the Woodland Trust

Brave team battle the Scottish elements to help Golden Charter reach fundraising milestone



Last month's Golden Charter has helped Golden Charter staff reach a fundraising total of £1 million for the Woodland Trust.

In September, more than 80 staff and their friends and family members braved the elements as they ran, cycled or walked 21km around the beautiful surroundings of Loch Katrine as part of the first ever Golden Challenge.

Ronnie Wayte, Chief Executive of Golden Charter, said: "21 years ago, Golden Charter decided to make

its first donation to the Woodland Trust, and this year total donations reached £994,000. I am absolutely delighted to announce that the sponsorship raised from this event helped us reach the million pound mark.

"The Woodland Trust relies on the generosity and enthusiasm of its supporters to keep carrying out its vital work to protect, plant and restore UK woodland. The money we've raised will help ensure it can continue to carry out its great work."

A piper welcomed

finishers at the 21km line in Stronachlachar, before they were awarded wooden cookie medals. The whole event culminated with a barbecue, prize ceremony, and a trip on the Steamship Sir Walter Scott.

Carol Evans, Director of Woodland Trust Scotland, said: "We are very grateful for the marvellous support we have received from Golden Charter over all these years.

"We value everyone who supports our work but there is particular satisfaction when a single donation

blossoms into a long-running relationship like this. Golden Charter is a terrific group of people to work with and we hope everyone enjoyed their day at Loch Katrine."

Golden Charter donated more than £10,000 to numerous other charities last year, with money raised from football tournaments, bake sales, quiz nights and monthly dress-down days.

To donate visit: <https://campaign.justgiving.com/charity/woodlandtrust/goldenchallenge>

No Zinc coffin liner for greener repatriation

Secure Haven is the exclusive UK distributor for the Limbo No Zinc coffin liner. Developed and manufactured in Spain, the No Zinc is an environmentally friendly way for repatriation of the deceased whether throughout the UK or from one European country to another. It essentially eliminates the need for more traditional zinc lining of coffins.

Made out of cotton fabrics and interlined with bioplastics, this product is both fully biodegradable, air and watertight - conforming to the UNE EN 20811 standards. The biodegradable plastic film provides impermeability until the biodegradation process begins.



This can take up to approximately six months. The No Zinc body bag is also suitable for cremation which avoids the need for any handling of the deceased. This prevents any risks associated with zinc contamination when dealing with the received body. It has also been approved by the general public health department of Spain to be used as a

zinc substitute in coffins and also for international transportation of bodies.

It is a tailored fit and can be ordered to all UK coffin types and sizes. It has been designed with a clever viewing window with discrete stiffeners to hold this away from the face - offering a far more acceptable way for families to say final goodbyes prior to repatriation. Further benefits to this eco-friendly product means that air freight costs can be reduced and need for additional bearers is eliminated.

For more information go to www.securehaven.co.uk, email: cyarwood@securehaven.co.uk or call 01277 353 776.

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NEW NAFD CEO

A qualified nurse and barrister has been appointed as the new Chief Executive of The National Association of Funeral Directors (NAFD).

Mandie Lavin joined NAFD in September from her role as CEO of the Chartered Institute of Legal Executives. Mandie has significant experience of working in trade associations having also run the Bar Standards Board and acted as Director of Regulation at the General Optical Council.

Speaking about the appointment, NAFD President Jeremy Field said: "Mandie brings valuable insight into two professions with whom funeral directors work closely - healthcare and the law. I am very excited by the opportunities that Mandie's appointment offers the NAFD and its members at what is a seminal moment for the profession. I would like to welcome Mandie to the Association and wish her every success in her new role."

Half give 'no thought' to paying for funeral

Research by FPA reveals that 'hidden costs' are a big concern

Research by the Funeral Planning Authority (FPA) has revealed that 52% of people have given no thought to how they will pay for their funeral.

The FPA's survey of 1,000 UK adults showed that even among over-55s, almost a third say they have not given the issue any thought. Only 14% predicted that average funeral costs were in the £3,500 to £4,000 range, with two-thirds of people expecting lower prices.

Graeme McAusland, CEO of the FPA, said: "Although the research suggests that many are putting off thinking about how they would pay for their funeral, it is encouraging that those who are considering it are actually making arrangements.

"The figures show an emerging group of financially astute over-

45s are either buying funeral plans, life insurance policies or putting aside savings. This backs up what we are seeing, and that is the demand for and general interest in prepaid funeral plans among over-60s."

More than 40% said they were concerned about rising funeral prices, including hidden costs and loved ones overpaying.

He added: "This highlights that quite a few of the concerns people have about paying for a funeral are around escalating or hidden costs.

Buying a pre-paid plan helps protect against both, so we believe that increased awareness of this will fuel further growth of the industry. Providers of these pre-paid plans are delivering a good quality product and service that consumers can really trust!"



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FAMILY WALK IN AID OF HOSPICE

Friends of a woman who has been told she only has three weeks to live have walked from Worcester to Droitwich to help raise money for the hospice that is helping her.

Michelle Badger, from Droitwich, was diagnosed with breast cancer two and half years ago and although she was given the all-clear after treatment, the disease has returned.

The walk was organised by Mrs Badger's daughters and friends, who all wore neon clothes and tutus

to celebrate her personality.

All money raised will go towards St Richard's Hospice, an independent charity which cares for over 2,600 patients, their families and carers each year in Worcestershire. At the moment Mrs Badger is receiving care at home but is due to move in.

A friend of Mrs Badger said both her uncle and grandmother's partner received care at St Richard's Hospice: "The hospice helped - it's more like a home than hospital bed."



The new E Class: a 'tour de force'

UK funeral industry's first glimpse of new Mercedes Benz

Funeral directors across the UK have been given an exclusive look at the aesthetics and technology of the new E Class Mercedes Benz.

Kevin Smith of Superior UK, supplier of Binz vehicles, recently returned from Italy and Germany, with some news about the next E Class. Until now, the funeral industry hasn't been able to take a close look at the vehicle that has been called a 'tour de force of technology'.

Kevin said: "The good news for funeral directors is that the aesthetics of the new E Class are not so different from the outgoing model. Customers who want to add to their fleet without a total overhaul will be able to seamlessly blend their vehicles, and continue to complete their fleet without any cars looking out of place."

Mercedes Benz said the

front of the new E Class shares synergy with the outgoing model but anyone with a keen eye for cars will spot subtle changes.

Standard specification includes LED headlights and taillights, satellite navigation, Active Brake Assist and PRE-Safe Sound. All new E Class saloons will have the new nine-speed 9G-Tronic automatic gearbox as standard, which delivers a high 72.4 mpg economy.

Kevin said: "This is great news for any customer who wants to mix their fleet or update just one limo or hearse. They'll be able to do so without it being immediately obvious that they are running two models."

Superior UK is gearing up to deliver the first of these vehicles in spring 2017 with the limousine rolling out first and the hearse shortly after.



Festival organisers Louise Winter and Anna Lyons

A fresh look at life and death

The National Trust's Sutton House is hosting a festival about "life, death and everything in between" this month. Run by Louise Winter of Poetic Endings and Anna Lyons, lecturer and "end of life doula", Life, Death, Whatever, includes various events at Sutton House, covering everything from poetry and literature to "the etiquette of grief".

Louise Winter said: "We were delighted to have been given the opportunity to bring a fresh perspective on death to a historic house with the National Trust. It's so important to give the public a way to deal with death outside of their standard experience when someone dies. Funerals are changing, and Life, Death, Whatever, is a sign of things to come."

The month-long exhibition follows the rise in death cafes and events like New Zealand's 'Dark Mofo' (described in July's *SAIF Insight*) and Dying Matters Awareness Week.

A full schedule is available at www.lifedeathwhatever.com

AUTOMATION PILOT

With more Independents keen on automation, Golden Charter is looking to enhance the online portal, with features including streamlining plan application and submission through efficient electronic data capture, payment and fulfilment.

Independents keen to get involved in a planned pilot should contact questions@goldencharter.co.uk and you will then be called to discuss the process.

Competition is no bad thing

I find it incredible how so many business models have now been created to support or compete against funeral services. Many companies tell us that they are helping us to gain customers, be it someone trying to get us to sign up to a Google search enhancement, or maybe a cost comparison website. Others may be trying to influence our customers to go elsewhere! One crematoria group is now openly offering direct cremations, and some local government authorities are pursuing offering funerals through their offices.

I believe that the majority of established funeral businesses can easily stand alone from the attempts of outside sources to establish new associated businesses on the back of our success.



Opportunities to be found in the growing challenges from outside sources

However, I also see an opportunity for new funeral businesses to use these resources to help them get established. Are they then such a bad thing? And if it helps a new competitor establish themselves in competition to my business, I simply see that as a new challenge, and a need to up my game to keep my business at the forefront of

people's minds. Therefore, although I may feel a degree of annoyance at the approaches of some associated businesses, I also see that there is evidently enough interest from my fellow funeral directors to

make those businesses noteworthy and helpful to some. It is simply a question of identifying the needs of your company, and then finding the appropriate resource to support these. One thing I would always suggest is that if you're not sure, then use a SAIF associate business, or seek advice from SAIF Business Centre.

With regard to direct cremations (an interesting terminology in itself), it seems to me that one of the only ways to make this viable is to have no premises, and to transport the deceased directly from the hospital to the place of cremation.

I have recently been involved in discussions with a couple of hospitals, on behalf of our membership, who are proposing to charge for storage at a daily rate if the body isn't collected within three days of clearance being given. The reason this has

been proposed is due to the deceased being left at the hospital for many days, sometimes weeks after clearance. Initially, I couldn't understand why any funeral director would do this, but then the penny dropped.

On reflection of my initial views, which were how unfair this practice is, I now feel that if every hospital were to charge for excessive delays in collection, perhaps it would increase good practice on the part of the funeral director.

After a quiet summer, the autumn meetings are now approaching fast. I encourage all members to make an effort to attend our regional meetings, not only to keep up to date with current issues affecting our businesses, but also to enhance the bond of friendship between members. I look forward to seeing you.

PAUL ALLCOCK, SAIF PRESIDENT

RECORD £38,000 RAISED AT CHARITY GOLF DAY

The Daniel Robinson & Sons annual golf day, held in September at Colne Valley Golf Club, broke all its previous charity golf day records. The 25th year of fundraising for the independent family funeral directors was a huge success, raising more than £38,000.

In advance of the day, the Essex company had created a crowdfunding page for one of the beneficiaries of the day, local boy Lenny Pyne, with a goal of raising £4,000. This goal was met and contributed to the total amount raised.

The initial aim was to use funds to cover the £12,000 cost of one year of intensive specialist physiotherapy (which is not funded by the NHS) needed to maintain eight-year-old Lenny's progress to help him to fulfil his dream to walk 'just like his friends'. However, due to the huge generosity of the golfers, local businesses and



The winning team presented with their prize by Lenny Pyne

the community who donated and contributed to the event, Managing Director Gary Neill announced that it would be possible to cover two years of treatment and also send Lenny, who was born with cerebral palsy, and his family to Euro Disney.

The event also raised funds to buy specialist pilot uniforms for the Essex & Herts Ambulance, support children's bereavement counselling for Farleigh Hospice and provide Sky TV for St Helena Hospice.

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SAIF Education Day

Wide range of compelling topics on a busy agenda



FUNERAL SUPPLIERS EXHIBITING

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- Association of Independent Celebrants
- Braemar Finance (Close Brothers)
- Child Funeral Charity
- Clarke & Strong Ltd
- Colourful Coffins
- Frontline Communications Group Ltd
- FuneralBooker
- FuneralMap
- FuneralZone Ltd
- Ghyll House Publishing (Polstead Press)
- GT Embalming
- Independent Funeral Directors College (IFD)
- Institute of Civil Funerals
- Love2Donate
- Professional Help (SAIFSupport)
- Musgrove Willows
- SAIFInsure
- The Much Loved Charitable Trust

This year's SAIF Education Day, on Wednesday 2 November, will centre on the topics most relevant to independent funeral directors right now. The full-day event, running from 9.30am until 4.30pm, will include talks from a range of organisations which affect Independents' work, and an even wider array of companies will be exhibiting.

AGENDA

09.30-10.00
REGISTRATION, TEA/COFFEE AND EXHIBITION

10.00-10.15
WELCOME & INTRODUCTION

10.15-11.15
RESOMATION BY SANDY SULLIVAN

Resomation Ltd, founded and directed by Sandy, is centred around an alternative to burial and cremation which involves 'high-pressure alkaline hydrolysis'. Its key advantages include environmental benefits. Sandy, who has an honours degree in biochemistry, has an extensive history with this type of work. He has spent time as the European President of an American firm which used alkaline hydrolysis technology in other areas, and is now dedicated to the global uptake of its use as a cremation alternative.

11.15-11.45
REFRESHMENT BREAK

11.45-12.45
SENIOR CORONER CATHERINE MASON

This year's primary guest speaker will be HM Senior Coroner for Leicester City and South Leicester, Catherine Mason LL.B, BSc Hons, RGN. The coroner's role is one which is being constantly discussed within the funeral profession at the moment, as legislation and consultations have suggested changes to the role of the coroner. Mrs Mason will be directly discussing that role.

12.45-2.00
LUNCH & EXHIBITION
Exhibitors will be covering a whole variety of subjects which directly impact the work of funeral directors. From publishing, communicating and promoting an independent business, to specialist issues such as insurance, as well as the likes of embalmers and celebrants, there is a service exhibiting which could help with almost every stage of funeral profession work. See left for list of current exhibitors.

2.00-2.45
COMPLIANCE AND RISK, BY ALISON WILSON
Guiding funeral directors on best practice in a number of areas, Alison will particularly focus on the handling of cash payments for funeral plans and on data protection. The seminar will also offer guidelines to doing business with Golden Charter, explaining the reasons behind various processes and covering the quality agenda the company is embedding throughout its work.

2.45-3.30
HEALTH & SAFETY WITHIN THE FUNERAL PROFESSION, BY SIMON BLOXHAM
As made clear in Simon's monthly SAIFInsight column (see page 39), legislation around health and safety can have an impact in almost everything an independent funeral director does, and there is always the potential for change. Simon will keep Independents up to date, covering the very latest changes to health safety and related legislation.

3.30-3.50
FUNERAL APPRENTICESHIP, PRESTON'S COLLEGE
Simon Galley, Head of School for Health, Sciences and Early Years Training at Preston's College, will be speaking about the launch of the new apprenticeship course. The training will be open to individuals working in the industry and will provide professional qualifications.

3.50-4.15
IFD COLLEGE LAUNCH MEMBERSHIP CATEGORY & AWARDS, BY CHRIS PARKER
The IFDC Fellowship has been reviewed and changes will be announced, plus students from the IFD College who have successfully completed a wide range of courses will be awarded with certificates towards the end of the day.

4.15-4.30
CONCLUSION, AFTERNOON TEA AND CAKES AND DEPARTURE

SAIF EDUCATION DAY

Wednesday 2 November 2016

Leicester Tigers Football Club PLC, Aylestone Road, Leicester, LE2 7TR

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- Associate member **£75pp** (includes space for the exhibition) each additional (Associate) person **£25**

Includes morning refreshments, lunch and afternoon tea and cakes

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Booking form downloadable from events on members area of the SAIF website.

Focus on quality and best practice

Alison Wilson brings a wealth of experience in regulation and compliance to the profession

Golden Charter's Director of Risk and Compliance, Alison Wilson, has worked in the field of regulation for more than 15 years. Key to Alison's experience was her time with major utility company ScottishPower. She worked there at a time when competition – and with it, regulation – was rapidly being introduced into the industry and new routes to market were being opened up. The key was to ensure that high-quality sales were delivered through compliance work. That

experience is more relevant to the funeral profession now than ever, given an influx of competition and the potential for regulation (see Alison's feature in last month's *SAIFInsight*). Alison's Risk and Compliance team is now focused on replicating best practice from that industry, and further relevant professions such as financial services experienced by others in the team. Ultimately, that experience is being used to introduce Golden Charter's quality agenda into everything the company does.



Alison Wilson

Prior to her time with ScottishPower, Alison trained and worked as an economist for about eight years, with roles at the University of Stirling

and DTZ Peda. Regulation in relation to competition was a natural step from economic theory, leading to Alison's current regulatory focus. At this year's Education Day, Alison will be speaking about best practice for funeral directors across a number of areas, particularly how to deal with handling cash when necessary and how data protection affects Independents. She will also discuss guidelines to doing business with Golden Charter, including outlining its work on quality standards.

TRUST IN INDEPENDENCE

Trustee Ian Barnett explains the purpose of the Trust and the responsibilities of being an independent member



The idea that money is 'held in trust' is a comforting one, conjuring up images of stacks of cash under lock and key. Of course, with hundreds of millions of pounds' worth of plan holder money safeguarded in The Golden Charter Trust, the truth is slightly more complex.

Eight Trustees are now responsible for protecting and growing The Golden Charter Trust, with Ian Barnett the most recent to be appointed. While he only took up his new position at the end of last year, the workings of the funeral profession and of Golden Charter are anything but new to him.

After a long banking career – he has been a member of the Chartered Institute of Bankers in Scotland since 1968 – Ian started down a path that would lead to more than a quarter-century's direct experience with funeral planning. Originally Golden Charter's Bank Manager from 1989, he served as Managing Director for four years from 2003, in addition to spending time as a Director of the Funeral Planning Authority (FPA) and Funeral Planning Council (FPC).

Ian said: "Setting up a Trust is fraught with difficulties, but from the beginning in 1990, Golden Charter understood the importance of keeping the cash separate from the company which sells the plans.

"The realities both of funeral planning and of Golden Charter's business decisions have had an impact on how it developed. The Trust Deed was amended in 2001 to take account of new Financial Services Authority (FSA) rules and the creation of the FPA, which meant a third party could monitor the position and ensure that the Trust was running in line with its principles.

"Meanwhile, Golden Charter's relationship with Help the Aged expanded the base of Trustees, with one of those staying on board after the Help the Aged relationship ended."

Those decades of development led to further changes recently, as the Trust added an incorporated business.

"The FPA requires an independent Trust to look after the cash, and this is also a legal requirement," said Ian, "but Trust accounts are not in the public domain and the taxation of Trusts and trust income is complex."

Therefore, to bring certainty to taxation and to create visibility, a limited company was set up to hold and invest the Trust assets. The accounts of the limited company will be lodged with Companies House and will be there for all to see, while the Trust itself will still be in existence to remain within the required FPA and legal framework – "all cash must still be paid into a Trust at the outset", Ian explained.

After 26-years of operation, the Trust is now in its strongest position ever, carefully managed and more than 100% funded.



Ian Barnett is one of eight Trustees

As of 31 March this year, the unaudited net assets of The Golden Charter Trust were in excess of £760 million. Equally important, noted Ian, is that the spread of investments is intended to ensure the Trust is diverse enough to manage the risk of the market.

Ian said: "The Trust's current, fully funded position means that sufficient cash is available to pay for all plan holders' future funerals, rising in line with the Consumer Prices Index. That not only offers comfort to families who take out plans, but also reflects the focus on funeral directors at the heart of the Trust.

"The Trustees are legally responsible for looking after the investments, ensuring available funds at the time of need to pay the funeral director's invoice as agreed between Golden Charter and the funeral director.

"Key to understanding how the Trust works is that the funeral director is the primary beneficiary. And having an independent funeral director on the Board of Trustees gives the Trust a feel for how funeral directors, and in particular the members of the association who own Golden Charter, may feel about any decision."

James Tovey, owner of funeral director Tovey Bros, has filled that role until now, with Paul Stevenson of Paul Stevenson Funeral Directors set to take his place. His history, with 30 years' experience in the funeral profession and more than 20 as a Managing Director, as well as a wide range of roles outside of his own business in organisations like Scottish SAIF and SAIFCharter, means he has the experience vital to any work with the Trust.

The other Trustees all offer a broad and in-depth knowledge base to ensure that all decisions are made advisedly. Aside from James, two other chartered accountants safeguard The Golden Charter Trust: Geraldine Gammell, former Director of The Prince's Trust in Scotland, and Iain Webster, who is a partner in the accountancy firm William Duncan. Also on the Board is Gordon Brough, a qualified lawyer and General Counsel for Aberdeen Asset Management. Gordon provides a legal perspective to many issues, including governance.

Rounding out the Board's experience

are investment manager Gareth Howlett, professional trustee and investment expert David Kidd, and Chair Ian Blackford MP, whose career has included responsibility for the Dutch equity business of Deutsche Bank.

"The number of Trustees has risen along with the growing importance of governance," Ian Barnett explained. "This has ensured a spread of experience and discipline beyond simply investment knowledge. The Board meets regularly throughout the year, and members are appointed to different sub-committees."

Alongside the Trust's regular full meetings, the four sub-committees – Audit, Investment, Nominations, and the joint Working Group, which works directly with Golden Charter – meet throughout the year.

Bringing many of these strands together is the Trust Company Secretary Leo Gaughan who, unlike the Trustees themselves, is employed full-time, based at Golden Charter's principal place of business. Leo is a Chartered Accountant, and he previously worked in Golden Charter's finance department. He still works closely with the company's finance team in the preparation and issue of management accounting information and analysis to the Trustees, and in the annual audit and preparation of statutory accounts and the Annual Report.

Ian said: "As well as looking after the various day to day requirements of the Trust, including authorising the payment of plan maturities to funeral directors, Leo is a necessary and useful conduit between the company and the Trust, and the placement of the Company Secretary role at Golden Charter's premises is vital to the smooth running of the Trust."

With the Trust continuing to grow alongside Golden Charter and the funeral planning market, its future aims involve continuing to successfully balance payments for maturing funeral plans with the prudent management of the fund itself. Steps toward that future are already being taken: a new statement of investment principles is currently being finalised to make this management as clear and transparent as possible.

At this stage in the Trust's development, Ian emphasised, the key to every decision is clear to each Trustee: "Safety first, the Trust is here for the long term, and funeral directors and plan holders can remain reassured that their interests are in capable hands." ●

“KEY TO HOW THE TRUST WORKS IS THAT THE FUNERAL DIRECTOR IS THE PRIMARY BENEFICIARY”

Ian Barnett

LIFE AFTER DEATH...

...have you planned your digital legacy?

WORDS: ROISIN MCGROARTY

“MEMORIALISED ACCOUNTS ARE A WAY FOR PEOPLE ON FACEBOOK TO REMEMBER AND CELEBRATE THOSE WHO’VE PASSED AWAY”

Our treasured memories and possessions used to be easily stored in our houses and bank accounts. Now, in this digital age, what will happen to our belongings when we die?

From photographs to email correspondence, music purchases to online banking, we all want to pass our property and our belongings down to loved ones.

The Law Society has urged people to leave clear instructions about what should happen to their emails, investments and social networking sites to make it easier for families to piece together your digital legacy, save time and money and adhere to your wishes.

However, the development of technology is well ahead of law and policy in the area of digital media. The online rules are still being debated and written, leaving a rather gaping hole in terms of rights.

In August 2015, Mark Zuckerberg, the founder of social networking giant Facebook, announced that one billion people used the site in a single day. This meant that one in seven people on Earth used Facebook to connect with their family and friends.

Meanwhile, social network rival Twitter recorded an average of 313 million monthly active users in the second quarter of 2016.

These social media outlets contain vast amount of information and are constantly being updated; tracking the course of someone’s life, with pictures and announcements.

Facebook has now decided to ‘memorialise’ these pages.

According to Facebook: “Memorialised accounts are a way for people on Facebook to remember and celebrate those who have passed away. You can tell us in advance whether you’d like to have your account memorialised

or permanently deleted from Facebook.”

Once the user has passed away, the account will include the word ‘remembering’ next to the person’s name on their profile but no one can log on to the memorialised profile.

Access to these sites will be a growing problem for the next generation with many young families now sharing and storing pictures almost exclusively online, leaving a large question – will children be able to have full rights and access to their own childhood photographs when their parents die?

Douglas Houghton, from Irwin Mitchell, specialises in Wills, trust and estate disputes. As an Associate Solicitor, Douglas deals with a wide range of disputes arising from challenges to the validity of Wills and the interpretation of Wills and trusts. He admits that digital legacies are a growing concern within the legal industry.

“It is quite a difficult area of law as people can leave behind a massive digital footprint without realising it and it can have really serious consequences,” commented Douglas.

“When it comes to personal and sentimental items, people need to be more aware of what will happen to their pictures and videos if they only store them online. You need to think about what access you are leaving for your loved ones.

“It may be sensible to highlight any accounts in a separate document which would be stored with your Will. From time to time this may need to be updated.”

To guarantee these assets will not be lost, it is good practice to have hard copies of all information stored online.

What if items have a monetary value? Online banking is a growing industry with many deciding to stop receiving paper bank statements, leading to estate executors having to dig for information.

“IT IS QUITE A DIFFICULT AREA OF LAW AS PEOPLE CAN LEAVE BEHIND A MASSIVE DIGITAL FOOTPRINT WITHOUT REALISING IT”



“THERE IS A LACK OF AUTHORITY IN THE AREA OF DIGITAL LEGACY AND IT MAKES IT VERY DIFFICULT TO ADVISE CLIENTS WHEN CASE LAW ISN'T AVAILABLE”

“IT IS ALWAYS GOOD PRACTICE TO BACK UP YOUR DOCUMENTS BUT YOU HAVE TO BE PARTICULARLY CAREFUL WITH BANK DETAILS”

Other financial assets could even be in the form of special insurances, store clubcards, and even the purchase of online currency Bitcoin.

The person who dies may also have had an extensive digital collection of music, games, films and books. All of these are assets but without written instructions these might be withheld from the next of kin.

Douglas added: “Although it may be good practice to back up your documents, you have to be careful. “For example, you may be in breach of the applicable terms if you reveal sensitive details about your account, and certain associated insurance policies may be voided as a result. However, if you pass away your loved ones might not have access to your files or know you have that policy.

“There is no one solution for dealing with it as each digital policy is different. The best bet is to keep up-to-date with all your information.”

In terms of other assets, Douglas said: “Technically, when we purchase music from online stores, such as Apple’s iTunes, we only lease the music. That means when we die, it may not be possible for our collection to be passed on.

“Overall, it depends on the individual account and the terms and conditions of a particular website. When it comes to something like Tesco Clubcard points, that people accumulate over time, if we don’t leave our account details and passwords for the next of kin, it can be very difficult to gain access.”

Another complicating factor is that many of these online businesses that store customer details are not based in the UK.

When you agree to the terms and conditions of a website you agree to follow their own rules. A high number of these companies are based in the US and their policies are based on the laws and regulations of the country or state,

a situation that can be very confusing if an individual wishes to contest an issue.

Speaking about the cross-country boundaries, Douglas added: “It is an added complication with laws for these companies being based in other countries.

“I think we will see a swift rise in disputes, especially with information on accounts such as Facebook and Twitter.

“There is a lack of authority in the area of digital legacy and it makes it very difficult to advise clients when the case law isn’t available. The starting point is to go to the terms and conditions of a particular account and look at their agreements, however for executors we need to know these accounts exist first of all.”

Online assets are being increasingly viewed as an important subject and many solicitors now include a clause about them in new Wills. Failing to make a note of these accounts could cause future legal issues for your loved ones. ●

DID YOU KNOW...

Seven out of 10 adults do not have a Will and without one:

- A surviving spouse will not necessarily inherit everything
- An unmarried partner has no automatic entitlement
- The family home may have to be sold
- Children may be unintentionally disinherited
- The guardianship of children can be time consuming
- The law can be inflexible and may not accord with your wishes
- The court will have to appoint an administrator to settle your estate, costing money and time

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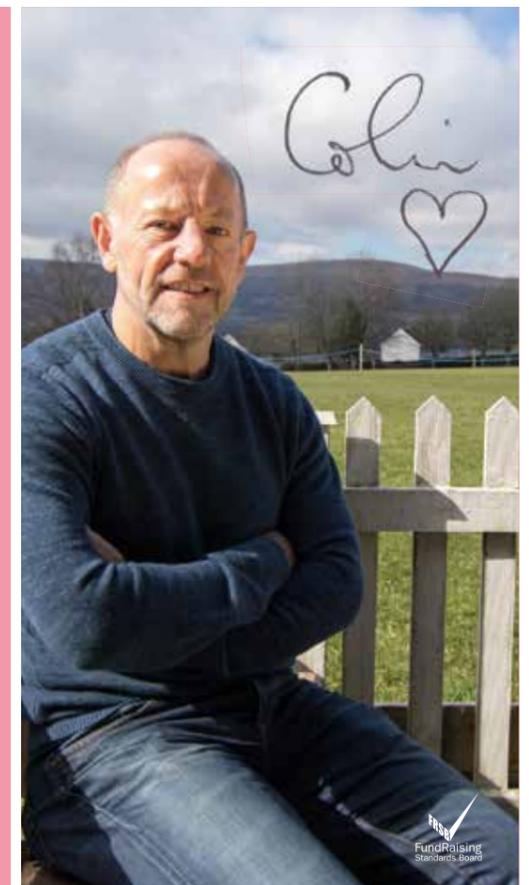
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FATAL ATTRACTIONS

Visit some of our most renowned cemeteries and take a walk through history in the company of celebrated figures of the past

WORDS: STEWART MCROBERT

Graveyards are not just for the dead and bereaved. They are fascinating places and have always attracted visitors. Indeed, guidebooks have been published for many cemeteries. These days, interest is gathering pace and locations large and small are responding.

Many of the country's most renowned cemeteries make the most of their historical, architectural and social significance by offering organised tours that attract thousands of visitors every year. People come from all over the world to find out more about famous lives (and deaths) and experience the fascinating atmosphere of these unique sites.

Highgate Cemetery

One prominent burial ground is Highgate Cemetery in London. It is divided into East and West cemeteries. The East Cemetery features one of London's most visited graves – that of philosopher Karl Marx who died in 1883.

The West Cemetery contains, among other attractions, the grave of bare-knuckle prize-fighter Tom Sayers, The Terrace Catacombs, Egyptian Avenue and the Circle of Lebanon.

Nick Powell, Visitor Experience Manager at Highgate, said: "People come from all over the world – we get a lot of visitors from China, Europe, the US and Canada. Altogether there are over 80,000 a year, and we don't advertise.

"The East Cemetery can be visited on a self-guided basis, and we provide a free map to help visitors find their way around. To visit the West cemetery you need to take a guided tour. These last about 70 minutes and take place every day, but you need to check availability on our website.

"We arrange group tours, as well as events and talks. Almost everyone who visits comes away saying 'I wasn't expecting it to be as good as that.'"

Cathays Cemetery

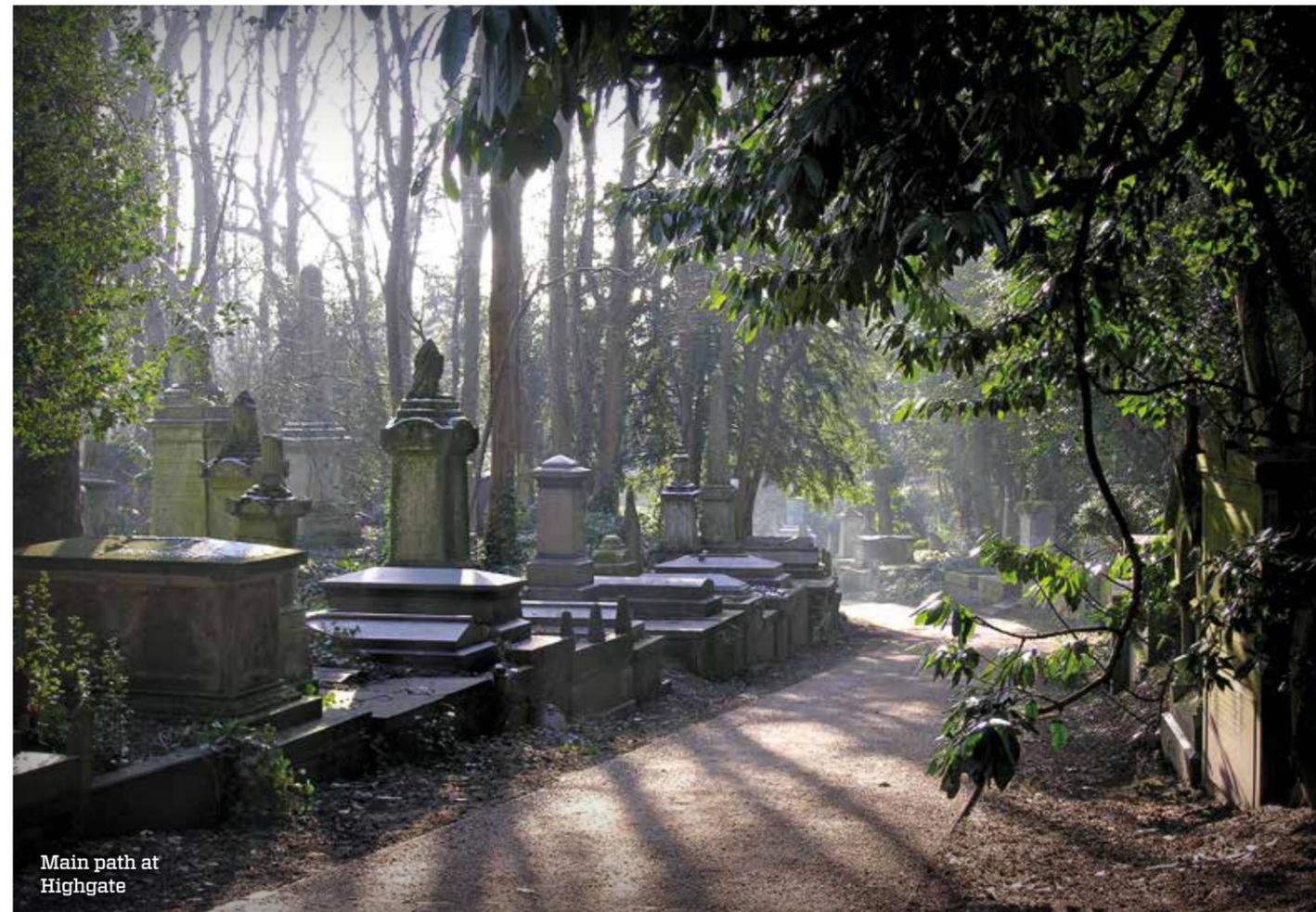
In Wales, Cathays Cemetery in the heart of Cardiff offers free regular guided walks, as well as other occasional events.

The cemetery includes the resting place of talented Welsh boxer Jim Driscoll, numerous mayors and lord mayors of Cardiff, and prestigious shipowners. There are also a number of important war graves.

Opened in 1859, the cemetery covers approximately 110 acres, and has been awarded a green flag for its 'contribution to city life'.

Originally there were two chapels, one for Episcopalian denominations and one for Nonconformists. A Catholic chapel was built a few years later (but demolished for safety reasons in the 1980s).

The two remaining chapels had fallen into a state of disrepair, and were cordoned off for safety reasons for many



Main path at Highgate

years. However, in 2009 the roofs were restored inside and out.

Tours are organised by the Friends of Cathays Cemetery and the group is keen to see the two chapels fully restored.

Glasgow Necropolis

In 2005 – the year when The Friends of Glasgow Necropolis was established – a Doors Open event saw 300 people turn up to look around this famous city site. Given that clear demand, the Friends have been organising regular and bespoke tours ever since.

These take place all year round. There are three every month: one takes place on a Friday evening for a maximum of 20 people, the other two take place on a weekend (30 maximum). It's also possible to arrange bespoke tours.

Ruth Johnston of the Friends said: "The Necropolis opened as a cemetery in 1833 and in the 37-acre site there are

“PEOPLE COME FROM ALL OVER THE WORLD – WE GET A LOT OF VISITORS FROM CHINA, EUROPE, THE US AND CANADA”

over 50,000 burials and 3,500 surviving memorials designed by some of Glasgow's most famous architects including David Hamilton, Alexander 'Greek' Thomson and Charles Rennie Mackintosh."

More than 157 of the memorials list at least one family member who died as a result of the First World War. There's a Remembrance Day Tour every November and a printed map with burial locations.

Ruth added: "This Victorian garden cemetery was designed

for visitors to be uplifted not only by the architecture, sculpture and designed landscape, but by the people from all walks of life who are buried here and their achievements."

All donations from the tours go to conservation and restoration work. So far, this has included repairs to the largest of the mausolea, re-erection of fallen monuments, path repairs, and an ongoing photographic

and stone condition survey of all 3,500 monuments.

City of the Dead, Edinburgh

In Scotland's capital there are some less serious tours operated for the benefit of Edinburgh's many visitors and locals looking for scary entertainment.

The City of the Dead Haunted Graveyard Tour is a daily night-time event described as combining "the weirdest history with the wildest stories and wickedest humour". This tour has a gift shop located in a graveyard funeral parlour and access to Edinburgh's

Covenanter's Prison and the Black Mausoleum in Greyfriars Graveyard, apparently the "lair of the world famous Mackenzie Poltergeist". Not surprisingly, there are special tours at

A TOWN'S PAST

The UK and Ireland's thousands of rural churchyards mean you don't have to stick to the larger cities to find a tour with significant historical interest. In Ayrshire, for example, Billy Kerr provides guided walks around Irvine's Old Parish Church grounds.

They usually take place in the summer especially around the local Marymass Festival. Billy also carries out tours on request, and doesn't charge.

He said: "There are strong Robert Burns connections in the churchyard, and links to American author Edgar Allan Poe, who stayed in Irvine in his younger days, Conservative prime minister Harold MacMillan, Labour politician Tony Benn, and Alexander Hamilton, one of the founding fathers of the US.

"I'm currently planning a new tour based around Joan Kelly, a local poet who was born in 1820 and died in 1898. She was blind and spent the last 30 years of her life in the poorhouse. Her poems had national and international themes, but she also wrote about local people, dedicating a poem to them when they died."

Halloween and it is possible to arrange customised tours, including ones for children.

City Cemetery, Belfast

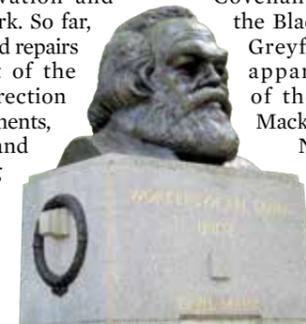
The City Cemetery in Belfast is open all year round and has a walking trail developed with the Northern Ireland Tourist Board.

The cemetery was designed by surveyor and landscape gardener William Gay of Bradford who arranged its road network in the form of a bell. The design made the cemetery a desirable final resting-place for well-to-do Belfast folk.

Since 1869, more than



Highgate's Egyptian gateway





Glasnevin

250,000 burials have taken place. They include William Pirrie, Chairman of Harland & Wolff shipyard, which built the Titanic; tobacco baron Thomas Gallaher; Frank Workman, founder of the Workman Clarke shipyard; Dr Thomas Andrews, a medical practitioner and chemist whose pioneering work led to the development of modern refrigeration; and Alexander Hogg, one of the great photographers of the early twentieth century.

The cemetery captures the diversity, breadth and complexity of the city, with separate sections set aside for Protestant, Catholic and

Jewish burials, as well as a Poor Ground.

Glasnevin Cemetery, Dublin

There are 1.5 million people buried in Glasnevin Cemetery – that’s more than the current population of Dublin and equal to approximately one third of the current population of the Republic of Ireland.

This is only one of the eye-opening facts about the cemetery, a visit to which is number two on the list of ‘Things to do in Dublin’ according to Trip Advisor.

Operated by the Glasnevin Trust, there are two different tours every day: a general

historical tour and a 1916 Rising tour. It’s also possible to arrange private tours that allow you to choose from a variety of themes from women’s history to military history and literature.

Tour guide Niall Bracken said: “We first introduced our tours eighteen years ago and they are extremely popular with visitors and local people. Our general historical tour covers 1832 to the present day and includes Irish historical figures such as Roger Casement, Daniel O’Connell, Charles Stewart Parnell, Eamon De Valera and Michael Collins.

“On our daily 2.30 tours we include a speech originally said in 1915 by one of the most famous people in Irish history, Patrick Pearse. The speech catapulted him into the public eye and is said to be the spark that lit the fire for the rebellion of Easter 1916.”

“The sheer scale of the cemetery takes people by surprise and lots are intrigued to know that when it was first founded grave robbing was a major issue.”

Surprise is one of the most common reactions from visitors who take the chance to undertake one of these popular tours. However, with hundreds of years of history and millions of stories to tell it’s perhaps no shock that our cemeteries and graveyards are becoming significant attractions in their own right. ●

FOR MORE INFO VISIT:

- **Highgate Cemetery**
<http://highgatecemetery.org>
- **Cathays Cemetery**
<http://cathayscemetery.coffeecup.com>
- **Glasgow Necropolis**
www.glasgowcemetery.org/tours-events
- **City of the Dead, Edinburgh**
www.cityofthedeadtours.com/city-of-the-dead-haunted-graveyard
- **City Cemetery, Belfast**
www.belfastcity.gov.uk/community/cemeteries/belfastcitycemetery.aspx
- **Glasnevin Cemetery**
www.glasnevintrust.ie

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SAINT OR SINNER?

Dr Bill looks at the phrase “There is not a saint without a past; there is not a sinner without a future” and asks society to show compassion

WORDS: DR BILL WEBSTER

Mother Teresa is high on the list of saints. When she died in 1997 (the same week as Princess Diana), there was an almost instant cry for her to be elevated to sainthood in the Catholic Church. She was finally declared a saint by Pope Francis in September 2016.

This was seemingly not met with universal approval, however. At the time, Christopher Hitchens called Mother Teresa “a fanatic, a fundamentalist, and a fraud”, arguing that “even more will be poor and sick if her example is followed”.

Strong words, but there have been many criticisms, as there always are. The views of many newspaper articles and from western readers over Mother Teresa has shocked me. Among other critiques, she has been accused of offering substandard medical care; of proselytising her patients; of claiming virtue in suffering rather than trying to alleviate it; taking donations from dictators; and of promoting her efforts to a global media eager for heroes, putting fame before her mission of aid.

To defenders of Mother Teresa, disapproval of the tiny nun either smacks of outright lies or misses the point entirely. I would have to agree. But the purpose of this article is neither to defend nor to accuse Mother Teresa. My intent here is simply to point out that every ‘saint’ is imperfect, and every ‘sinner’ is redeemable.

But the trouble is that today we live in a world that revels in people’s failings rather than their merits, and it is that issue the media and others focus on. We would rather find fault and destroy someone than simply say, “Well done... even if it wasn’t perfect.”



Dr Bill Webster is the author of numerous books and resources for grieving people. He has some innovative resources which funeral directors and professionals can make available to their clients as part of an after-care programme. Check out Dr Bill’s resources at his website, www.GriefJourney.com

One cannot help noticing the change in tone of language in our world, evidenced by the flood of verbal violence that seems to have given every politician and news media commentator the sense that you can say almost anything you like and get away with it.

Then the media takes that toxic rhetoric and makes that its headline news. The rhetoric becomes the debate, rather than the real issues that affect people.

Social media’s anonymity gives people the sense of freedom to say whatever they like. With barriers broken down, those things become not just speakable, but acceptable.

You can understand why most people don’t want to get involved in politics, or get involved society at all. You risk getting skewered. Who needs it?

I want to make the point that words have consequences. Careless toxic rhetoric causes grief and it will lead to more and more in our society the further we allow it to continue. When insecurity, fear and anger are used to light a fuse, explosion is inevitable. As one example, think how many teenage suicides have been attributed to young people being shamed

or outed on social media. We could be kinder. We could be better.

I would rather that people were recognised for being real. I respect Mother Teresa not as a saint, but as a human being. She tried to make a difference.

I love the phrase: “There is not a saint without a past; there is not a sinner without a future.” Taking that truth as our mantra lets us treat people with much more compassion and understanding.

During Oliver Cromwell’s reign, there was a shortage of silver in the British Empire to make coins. Agents carefully searched the nation for emergency silver. After one month, the committee returned with its report: “We have searched the Empire in vain seeking to find silver. We found none anywhere except in the cathedrals where the statues of the saints are made of choice silver.”

To this, Oliver Cromwell eloquently answered: “Well then. Let’s melt down the saints and put them into circulation.”

Getting people back into circulation to make a difference, however imperfect, sounds like a better plan to me than threatening those who disagree with explicit thuggery like “sticking the knife in”. ●





APPRENTICESHIP ON COURSE

WORDS: ANDREW COLLIER

New formal, registered and regulated qualification involving SAIF and colleges will give independent funeral directors an invaluable national training resource

Working as an independent funeral director is hugely rewarding, but it can be challenging too. Every role is important and it's crucial you get it all right. To add to the complexity, you are often performing a lot of different tasks, each requiring great skill and sensitivity.

Despite this, there has historically been little in the industry by way of formal apprenticeship training. That, though, is just about to change. A new 12 month long Level 2 course is just about to start. It will be open to anyone working in the sector for more than 30 hours a week, regardless of their age or experience.

The qualification is a combined project involving SAIF, Preston's College and the IFD College. It will cover a wide range of subjects, taking in both theory and practical competencies such as caring for the deceased, bearing a coffin, conducting viewings, sensitive interaction with clients, driving funeral vehicles and controlling account payments.

All the materials covering the theoretical part of the course will be online, while the workplace tasks will be marked by qualified and experienced assessors. These assessors are currently being validated and once this process is complete, the apprenticeship will go live.

Simon Galley, who is the Head of Health, Sciences and Early Years Training

at Preston's College, is a senior member of the team delivering the new course. "It's just a case of getting the assessors ready and then we can start," he says. "We need to have them and to check they are occupationally competent so we can ensure that the apprenticeship is valuable and credible."

"We are ensuring that their assessor qualifications and experience meet the requirements of the awarding body rather than checking they are occupationally competent – we wouldn't be best placed to do that."

As the course will be a national one, assessors will visit local independent funeral directors to invigilate the apprentices in their own workplaces. This means that there needs to be a network of these examiners across the country. As the theoretical part is done online, this won't be a problem.

Simon also noted the high demand from



“IT'S A FABULOUS DEAL FOR EMPLOYERS...IN HONESTY, IT FEELS LIKE A BIT OF A NO-BRAINER. IT'S AN INVESTMENT IN STAFF”

Simon Galley

potential learners. "It's been really good so far," he said. "We have a list of people who have expressed an interest. We are certainly not concerned that we won't have enough applicants."

He added that the apprenticeship is perfect for SAIF members. "It is a formal, registered and regulated qualification. Historically, the bigger non-independent directors have done their own training internally, but Independents perhaps haven't had the resources to do that."

"The qualification is being delivered elsewhere but we believe they aren't doing this by 'blended' learning, so this makes the Preston's College version much more flexible and gives us the ability to offer it nationally."

SAIF has been instrumental in helping with content development and providing the context in terms of knowledge and experience. For the practical

competence part of the course, assessors will each visit apprentices around five times a year.

The written work element will involve the use of an e-portfolio called OneFile. This will allow for electronic marking of assignments and for assessors, employers and the learners themselves to track the work as it is completed.

One big advantage is that funding is on offer – for apprentices between the ages of 16 and 24 – with grants of up to £1,500, payable after the learner has been on the course for 13 weeks.

Simon explained: "There may be no cost to the individual business except for the wage of the apprentice. It's a fabulous deal for the employers as effectively, they don't pay. The government is planning to introduce an apprenticeship levy from next April, but most SAIF members won't be big enough to need to pay this."

He said he hopes all employers in the independent funeral business will take advantage of the scheme. "In honesty, it feels like it's a bit of a no-brainer. It's an

investment in the staff and it will help with things like motivation.

"Plus it should improve their business – they are putting resources into training and development opportunities and improving skills. It also gives the learners a sense of ownership in what they are doing every day. That should all help the employer."

The college, he says, would like to develop more courses in the future, though this one is specifically for the independent funeral director. "We've had really positive feedback and we don't need to go anywhere else. We are fully committed to our relationship with SAIF."

One of the people heavily involved in setting up the apprenticeship is Chris Parker, who is Chairman and former Director of Education at the IFD College, the industry's vocational training institution which was first launched 21 years ago. It now hopes to launch a Member of the IFD College award, based on

continuous professional development.

Chris, who owns the Tonbridge-based Abbey Funeral Services, organised the IFD College's formal accreditation. She agrees that there is a real demand for this kind of training.

"Large chunks of what the apprentices will be doing will be pretty much the same as our IFD offering. To start with, the apprenticeship will only have a small cohort, though this will grow."

"Also, at the moment, the apprenticeship will only carry out training for people who are doing funeral operative training. It won't cater for those who are on the administrative side of the industry. Hopefully in five years' time it will offer both, as the IFD College does now."

She said she would like to see both the IFD's vocational training and the apprentice scheme running in parallel. "I'd like to think that the IFD College has been instrumental in delivering the apprenticeship. If it grew into something bigger as time goes on, I would be absolutely delighted." ●



Chris Parker

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Thank you

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Update

NEWS FROM KINDRED ASSOCIATION

Get involved in your community

Working together can be good for everyone

When taking the British Institute Diploma in Funeral Directing, one of the subjects the students learn about is how to get involved in their local community, to try to help out where they can, which will in turn get them and their business recognised. This not only helps the funeral director, but also the bereaved when they require our services, as they will feel more at ease contacting someone they have met or seen in the local community.

So what can we do to help communities? There are a number of things - join the local school governors, sponsor and get involved with local events and get involved in charity work.

In our line of work, we often work alongside charities such as hospices and Macmillan Cancer Support nurses, but do we ever take time out to see what they do and how they work, or is it just a fleeting hello and goodbye when we take the deceased into our care? Why wouldn't we want to see how they work and of what benefit could it be?

The benefit is quite often two-fold, not only to us as funeral directors but also to the hospice and Macmillan Nurses or whoever else we may work alongside.

We could have a tour of premises finding out how they care for terminally ill people, giving us an insight into their work and giving us greater knowledge, which may also be able to

help us answer questions from the bereaved families, especially when they come to prearrange a funeral of someone who is terminally ill.

In return, we can invite the people with whom we work to visit our premises and show them what we do, the problems that we can from time to time encounter and how they can help to prevent these things from happening.

Communication and working together in this way can only lead to a better relationship and a gaining of knowledge from both sides.

While working with charities we can often support local events they are organising, which also gives us a presence in the community. Gaining greater knowledge of charities can often help families when they are trying to find an organisation that helps and supports people suffering the same illness their loved ones had.

My charity for the British Institute of Funeral Directors this year is the Children's Air Ambulance, one of many worthy charities in the UK who help to transport children to their specialist hospital - which by road would take many hours - for the care they require in a potentially life-threatening situation.

We will be holding a dinner dance on 5 November for the Children's Air Ambulance at the Old Swan Hotel, Harrogate, to which everyone is welcome.

CLIVE PEARSON, PRESIDENT
BRITISH INSTITUTE OF FUNERAL DIRECTORS (BIFD)



MEMBERSHIP UPDATE



FULL MEMBERSHIP
PENDING

Mr S Lyle
Sydney Lyle Funeral
Directors Ltd
41 Shore Road
Belfast
Co Antrim
BT15 3PG

Mr W Binder/Ms S Johnson
Binder & Sons
130 Petersfield Avenue
Harold Hill
Romford
Essex
RM3 9PH

**Mr N Brundish/Mr O
Brundish/Mrs C Brundish
Brundish & Son Ltd**
154 Nelson Road Central
Great Yarmouth
Norfolk
NR30 2HZ

ASSOCIATE
MEMBERSHIP
PENDING

Mr D Rees
Pentagon Design Ltd
No 3 Waterton Park
Bridgend
CF31 3PH

BUSINESS SOLD

**Russell Independent
Funeral Directors**
56 Langley Road
Chedgrave
Norfolk
NR14 6HE

Note: Should any SAIF member have any known reason which would prevent membership being granted, please contact the SAIF Business Centre, in writing, with substantiated evidence against the said application to be received at SAIF Business Centre by no later than 30 September 2016

To join SAIF and enjoy the benefits of membership, please contact: Linda Jones, Administration Manager • Tel: 0345 230 6777 (Local Number) or 01279 726 777 • Fax: 01279 726 300 • Email: info@saif.org.uk

The British Institute of Funeral Directors

Saturday 5th November 2016
7.00 for 7.30 pm
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(Part of The BIFD Annual Conference)

In Aid of the Children's Air Ambulance



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Harrogate
HG1 2SR

Tickets available from:
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28 Cherry Blossom Close
Ipswich, Suffolk
IP8 3ST
Tel: 0800 032 2733



MARKETING AND MEMBER BENEFITS WORKING GROUP

Working Group Chair Matthew Gallagher, from independent family funeral director P&S Gallagher, talks Golden Charter's members through the benefits of membership and this year's most exciting new marketing and training projects

As you are all no doubt aware, the 'newly refurbished' SAIFCharter AGM has been confirmed for 9 September 2017 at the Park Plaza Riverbank Hotel in London. The event will also incorporate the Golden Charter Funeral Planner of the Year Awards.

After a lively AGM in the Vale of Glamorgan this year, the new format should allow more time for the SAIFCharter Executive committee to report back to the membership. There are also four working groups that are each chaired by a member of the executive from whom you should be hearing more between now and next September.

These exist as a route into the executive for members - and also do a lot of the SAIFCharter spade work. The groups are also an excellent way to get more involved with SAIFCharter, and for individuals and firms to take part in 'the most significant alliance in the UK funeral profession'. If you are interested in joining a working group, please contact the relevant chair.

- Voice of the Funeral Director (Chair: Chris Parker)
- Policing and Compliance (Chair: Helen Wathall)
- Product Development and Innovation (Chair: John Tempest)
- Marketing and Membership Benefits (Chair: Matthew Gallagher)

You'll be hearing from each of the working groups in



SAIFInsight and as I drew the shortest straw, it's Marketing and Membership's turn now. The central aim of the group is: 'To identify areas where Golden Charter can assist in creating effective and scalable marketing assistance, to identify how this might be done, and to review the evolving benefits of SAIFCharter membership.'

I thought it might be useful to reiterate the current benefits of SAIFCharter membership:

- £50 additional commission for growth paid on incremental sales (raising commission from £40 to £90)
- Golden Charter will fund 50% up to a maximum of £1,000 for approved defined marketing activities (currently often leaflet drops)
- Golden Charter supplies £100 worth of merchandise for every local event you sponsor
- 50% discount on any additional merchandise

■ Free enquiry follow up: Golden Charter's team will follow up any enquiries you pass on

- Free membership

There are also several new marketing products being launched via your local Golden Charter representatives, as well as pilots for new ideas running around the country.

These benefits include the maturity bonus payable to SAIFCharter members.

Rather than an annual payment, this is now included in

the FDIA you can download from the mygoldencharter.co.uk portal, or which Golden Charter will send to you once a death has occurred. You can therefore now see all monies from the plan and from Golden Charter that have been assigned to the individual funeral at the time of death.

Several members have taken the plunge into TV advertising with Golden Charter. This is an approved marketing activity, so attracts 50% contribution up to £1,000 from Golden Charter. Work is ongoing to evaluate the success of these adverts, and more will follow.

By the time this article is published, Marketing Masterclasses will have been held around the country in various fantastic locations, and the digital marketing group will have fed back its recommendations for new developments to the SAIFCharter Executive.

On the training front, Golden Charter has successfully piloted some new funeral director training in the closing few months of the year; this is available to SAIFCharter members, so if you are interested in taking part, speak with your RSM and keep an eye on *Goldenews*.

The Certificate in Funeral Planning, offered in conjunction with the IFD College, is also running again, offering a more in-depth look at funeral planning. We also have additional pilots currently running with funeral directors focused on later life planning and legal services.

▼
If you want to become more involved with marketing and membership benefits, I would be happy to hear from you; my email address is matthew@pandsgallagher.co.uk ●

DEBATING THE FUTURE OF FUNERAL PAYMENTS

The House of Commons shone the spotlight on the controversial issue, with the Government promising to work with the industry, rather than dictating a cap on funeral costs

A debate in Westminster last month saw the House of Commons consider the support given to bereaved families. “The problem can be summed up as curtly as this. SunLife’s cost of dying survey puts the average cost of a funeral at £3,700. The average payment for the preceding year from the social fund was £1,347. That is a shortfall of 62%.”

Highlighting that disparity was how Gavin Robinson, the DUP MP for Belfast East, began a recent House of Commons debate on funeral payments.

He said: “We know that eligibility for the payment is confined to those in receipt of income support, housing benefit, tax credit, universal credit, pension credit, jobseeker’s allowance or employment and support allowance. We therefore recognise as a society that any recipient of this payment is already in need of Government support. Starkly, we are forcing individuals for whom every penny counts to accept a financial burden of £2,300.”

Mr Robinson also argued that costs marked as discretionary would not necessarily be optional choices for families, using the example of faith-based clergy, and noted that the £700 award for other expenses has been capped since 2003. He then compared funerals in England and Wales to those in Northern Ireland, where traditional burial times can be far quicker.

He summarised: “All this – the question of discretionary or non-discretionary and the cap in 2003 – has led to a crisis of funeral poverty in this country. The number of public health funerals is rising, spend is decreasing and the cost to local authorities and funeral poverty are rising.”

The Government’s response came from Caroline Nokes, the Parliamentary Under-Secretary of State for



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Welfare Delivery. She noted that the Government does currently provide considerable assistance.

She said: “We continue to make a significant contribution towards the cost of a simple, respectful funeral for applicants on qualifying income-related benefits. We meet the full necessary costs of a burial or cremation, which we know can vary. Before I came to this place, I was the cabinet member in my local authority with responsibility for cemeteries and graveyards. I can remember that we constantly reviewed the costs of burial plots and compared how they varied across even one county. Those costs vary enormously across an entire country.

“The cost of any medical references or the removal of active implanted medical devices will be covered for cremations, as well as reasonable costs if a body has to be moved more than 50 miles. In addition, the department also meets other costs up to a maximum of £700.

The average payment made has increased in value over the past 10 years by about 27% – from £1,081 in 2005-06 to £1,375 in

2014-15 – as necessary costs have increased.”

On eligibility, the minister said: “We are investigating other solutions, including giving claimants an earlier decision on eligibility before they commit to funeral arrangements, but we want to test that. Via the Social Fund, the Department collects and publishes comprehensive data. That allows the Department to monitor the operation of the scheme. Extra data could be generated, but that would come at a significant cost, both in money and time.

“Although the £700 is not index-linked, there is no cap on the necessary costs category, where we have seen much of the inflationary pressure. Inflation in funeral costs has been reflected in the year-on-year rise in average payment amounts.”

She added: “We believe that the best approach is to work with the industry, rather than dictating a cap on costs, but we want to see absolute transparency on costs and the provision of price lists that people can take away from funeral directors. Through that, the bereaved will have greater knowledge of what they are paying for and how much things will cost.”

Gavin Robinson

SAIF’s response

The House of Commons’ recent debate on funeral poverty was a very thoughtful and passionate discussion and I thank Gavin Robinson for highlighting what is an important issue.

Although burial and cremation costs continue to be met in full, there is no doubt that the £700 Social Fund payment for ‘non-discretionary’ third party items urgently needs reform. The figure has not increased since 2003 and is nowhere near enough to cover what many would consider to be basic requirements – such as hiring a place of worship or having an official to oversee the ceremony.

While the vast majority of SAIF members have only increased their prices in line with inflation, these third party costs have risen significantly – putting enormous strain on families at an incredibly difficult time. The average £1,347 payment from the Social Fund, which includes the cost of burial or cremation, leaves a 62% deficit, with the average cost of a funeral in the UK now at £3,700.

Simplifying the application process and creating a Social Fund eligibility calculator so that families know if they can apply for funding before they incur any costs will also provide huge reassurance.

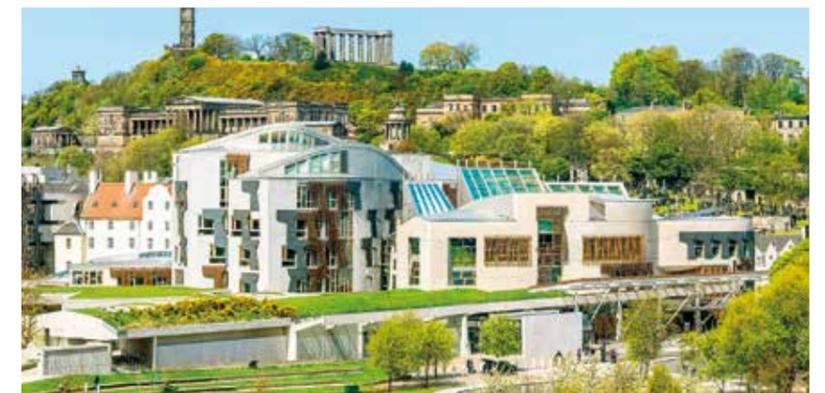
SAIF has been campaigning for these changes for a long time and we have met with representatives from the DWP to advise them.

MPs also discussed the transparency of funeral costs and in particular a desire for funeral directors to clearly display all their prices upfront – including the offer of a simple, low cost funeral. SAIF members are already committed to this as part of our Code of Practice and we will look to develop this.

It is often easy to unfairly blame funeral directors for the growing cost of funerals and I was pleased to see that MPs recognised the help and support independents provide families in their time of need.

We look forward to hearing the Government’s recommendations and will continue to do all we can to ensure no family faces funeral poverty following the death of a loved one.

By Terry Tennens



Scottish Government consultation closing

October is the final month of the Scottish Government consultation on social security – which includes a section on funeral payments.

These payments are among the powers being devolved to Scotland, and the Government intends to put them into action next year. The

consultation, which covers topics such as eligibility, simplicity, speed, and what should be covered by the payments, closes on Friday 28 October.

Scottish funeral directors are encouraged to respond at consult.scotland.gov.uk/social-security

Funeral poverty conference

The Scottish Government’s first national conference on funeral poverty will take place in Edinburgh on Wednesday 16 November following round table events which have involved representatives from Scottish SAIF and Golden Charter.

Angela Constance, Cabinet Secretary for Communities, Social Security and Equalities, said: “For families who are mourning to be faced with mounting debt and distress because of the cost of paying for a funeral is completely unacceptable and



Angela Constance

I’m determined to address it.

“We know funeral directors want the best for their customers and as a Government we want to raise awareness of funeral planning. Therefore, it’s important we make sure all parts of the industry work together to give people a realistic choice when they are making difficult decisions about the funeral of a loved one.”

UK CREMATION REGULATIONS

On Saturday 1 October, the UK’s new cremation regulations came into force.

Dr Phillip Lee, the Parliamentary Under-Secretary of State for Justice, said: “The regulations laid today introduce a statutory definition of ashes. They also remove the current requirement that cremation authorities must keep original paper records for

two years, even though they have also made electronic copies of those records. These changes will provide clarity for bereaved parents at a difficult time in their lives, and modernise processes for crematoria.”

As well as the new regulations coming into effect, the minister announced that a national cremation working group had been set up, including “representatives from the cremation and funeral industries”.



Dr Phillip Lee

THE RIGHT TO DISPOSE OF A BODY AND DEALING WITH DIFFICULT FAMILIES

Douglas Houghton, Associate Solicitor at Irwin Mitchell, looks at the issues surrounding a person's remains for SAIF members in England and Wales

Following the death of a loved one, it can be an extremely emotional time for family members. The smallest of issues can escalate out of control incredibly quickly and disputes can arise in relation to burials and the disposal of a person's ashes. In some circumstances it may be appropriate to intervene but it may be best to keep matters at arm's length.

It is not possible for a body to be disposed of pursuant to the terms of a Will, and does not form part of the estate. Any attempt to do so is unenforceable. A body is normally disposed of by burial or cremation. However, it is of course conceivable that conflict may arise over the right to possession of a body to determine how and where it should be disposed. There may be religious belief or family tradition which causes disagreement. It is important to understand that even if the Will confirms a testator's wishes, these are not binding.

Primarily, the duty falls upon the deceased's personal representatives, that is the executors named in the Will or Grant of Probate or the administrators named upon any Grant of Letters of Administration, where the testator died intestate, to

Douglas Houghton is a member of the Association of Contentious Trusts and Probate Solicitors, otherwise known as ACTAPS, and specialises in trust and probate disputes

determine whether a body should be buried or cremated. This duty also extends to the deceased's ashes following a cremation.

Where intestacy arises and there is no Grant of Letters of Administration, the duty follows the order of priority set out in Rule 22 of the Non Contentious Probate Rules 1987 as follows:

- Spouse
- Children
- Parents
- Brothers and sisters of the whole blood
- Brothers and sisters of the half blood
- Grandparents
- Uncles and aunts of the whole blood
- Uncles and aunts of the half blood

Section 116 of the Senior Courts Act 1981 can be used to override the terms of a Will or Rule 22 of Non Contentious Probate Rules 1987, before a grant issues, to appoint a replacement personal representative.

Further, where the deceased is a child, provided they have sufficient means, the parents are responsible for the disposal of the body. However, fathers not named on the birth certificate and fathers in an unmarried couple do not have parental responsibility, and therefore do not have authority in this

regard, unless granted by the Court.

In addition, a "householder" is responsible for the disposal of a body on their premises. A good example of this is an NHS Trust, which would dispose of unclaimed bodies. Otherwise in the absence of other appropriate arrangements the local authority bears the burden of disposal, and where there is a coroner's enquiry, the coroner has a right to possession of the body which overrides all others.

Consequently, there are a number of people who may have claim to dispose of a body. When dealing with the burial or cremation of an individual, it is necessary to establish who has authority to dispose of the body. In the first instance, one must ask whether the testator made a Will. If so, a copy should be obtained to confirm the identity of the executors. It would also be prudent to check if a Grant of Probate has been extracted as not all executors named in the Will may have taken out the Grant. A simple check can be made on the 'Find a Will' search online or a formal search can be submitted to the Probate Registry.

If there is no Will, a detailed family tree may need to be obtained to establish who may be entitled to administer the estate under the rules of intestacy. However, before doing so it should be established whether a Grant of



Letters of Administration has been extracted. Reasonable enquiries to establish the relationship of those instructing should be made. In addition, it is wise to seek ID from the person along with relevant supporting documentation. For example, a marriage certificate for spouses and birth certificates for children, along with the death certificate. This does not have to be a formal process, although using a checklist is useful, but this can be done in a caring manner.

It is common for family members to deal with a funeral where a personal representative is a professional such as a solicitor. If that is the case, you should obtain their authorisation in writing. However, if the person seeking to instruct you appears to have no authority, you should indicate that the person who has authority must make the relevant arrangements.

It is possible for disputes to arise between those equally entitled to deal with a body or ashes. This may involve different views in relation to the manner or place of disposal or siblings may go to different funeral

The loss of a loved one is a very distressing time for family and friends of the deceased and disputes can arise quickly. This feature focuses on the rules of body disposal in England and Wales. The Scottish system will be examined in a future issue of SAIFInsight

directors. Both present challenges.

You should take care in accepting instructions if there appears to be a disagreement or it appears someone else might already be instructed. It may be that you refrain from acting until an agreement is reached or the Court has made a determination or a Grant of Letters of Administration limited to dealing with the body has been extracted. You are perfectly entitled to do so.

Depending on how difficult the situation appears to be, it may be wise to tell the family members that they should seek independent legal advice. However, you may feel comfortable trying to talk the family through the situation.

The problem may simply be a lack of communication and opening a dialogue is all that is required. Once that channel is opened it may be the family member can resolve their differences with your assistance or not. Gentle guidance may be helpful, but be careful not to become stuck in the middle.

Overall, a common sense approach should always apply but with a modicum of caution.

Careful management without giving the impression that you agree with the other individual's point of view is essential.

Bear in mind that when resolving this type of dispute, the Court is likely to adopt a practical approach, as it is often difficult to rule in favour of a particular option. Each situation turns on its own facts, and there is no one thing that the courts will use to determine the position. For example, the potential costs, the reasonableness of the proposals and the testator's wishes are all relevant. It may also be helpful to indicate that if they cannot agree then they will need to take legal advice at their own cost. Such expenses are not automatically deductible from the estate assets.

This notwithstanding you may have no alternative, if it appears no resolution can be reached, but to decline to act and advise they take independent legal advice.

To discuss any of these issues, or if you would like specific advice, contact Douglas Houghton on 0121 203 5381 or email douglas.houghton@irwinmitchell.com





A RISING ISSUE?



Following a recent member enquiry regarding a balloon release at an upcoming open day, the following may prove helpful to other members.

While a balloon release is not illegal, there are guidelines that should be adhered to in the interest of safeguarding the environment.

Following a survey in 1989, it was revealed that on release a balloon will float up to a height of approximately five miles; it then becomes brittle and shatters into miniscule pieces falling back to earth. Problems can arise when a balloon is not inflated fully and it does not reach the height at which shattering occurs. This

situation causes a potential danger to wildlife and the environment.

It is a requirement that if you are releasing more than 5,000 balloons then you must apply in writing for permission to the Civil Aviation Authority (CAA) at least 28 days in advance of the release. This approval is needed because balloons can interfere with air traffic.

The CAA also likes to be informed of balloon releases up to 5,000.

For a copy of the Code of Conduct and more information, please visit the NABAS (National Association of Balloon Artists and Suppliers) website <http://www.nabas.co.uk/about-balloons/#codeConduct>

Pollution Prevention - your responsibility

On 12 July this year, the Government posted online guidance on pollution prevention as advised by the Department for Environment, Food and Rural Affairs, in conjunction with the Environment Agency. Basically, it states in no uncertain terms that if you allow pollution to happen within your business you will be held responsible and could receive an unlimited fine.

Many business owners wrongly assume that if they don't have large quantities then they don't have to worry about their waste. Wrong. Paper, sludge, shampoo and even milk can prove hazardous to the environment.

The guidance covers the whole remit of substances that could prove problematic and also gives recommendations on storage. While this is only guidance it is worth following, and is surely better than getting a fine.

Visit the website: <https://www.gov.uk/guidance/pollution-prevention-for-businesses>

Do you complete and encourage regular staff appraisals?

In recent years, it would appear that some employers have stopped staff appraisals purely on the basis that they feel they are a waste of time.

Isn't it better to take the opposite approach and encourage appraisals at least once or twice a year? This would ensure that your staff have a clear measurable goal and objective. It also helps you to maintain a paper trail of any performance problems that may arise. Your staff are your business and to ensure your business thrives, you should ensure your staff are content and giving their best to help you do just that.

IS THE NEW NI NUMBER CAUSING YOU PROBLEMS?

Seemingly the new NI tax number starting KC is causing a problem for the HMRC. There is nothing wrong with the number; it is the HMRC that needs to sort its programming systems. So, if you have been issued with a KC number and are completing a report, leave the NI Number section blank but do ensure that you have all your home address and details in full so that HMRC is able to marry you up with the correct records.

HMRC has said that it is "working hard to resolve this issue quickly" but how long it will actually take is another matter.



Another issue that the HMRC is having is with the log in password to its website. The website was changed in July 2016 when the system was also altered to accept only passwords with up to 12 characters. Unfortunately, many users had passwords of more than 12 characters, which then caused problems when these members attempted to log in.

Do not despair, the HMRC has confirmed that if this affects you, all you need to do is type in the first 12 characters of your password and it should be accepted.

RISK COMMUNICATION AND YOUR LEGAL DUTIES

Simon Bloxham, Health & Safety Strategist for Safety for Business, on how to make your message memorable, relevant and, above all, effective

The legal requirement to inform and instruct workers about health and safety is pretty simple and well-established. There might be issues with whether risk communication happens enough, but for some of those responsible, a quick talk on the importance of health and safety, maybe a chat on emergency procedures or what to do in case of fire, might all seem enough to say 'yes I've met my legal duties'.

From the perspective of a worker, making messages which are memorable and which change lives for the better requires a bit more effort.

The fundamental goal of health and safety communication is to provide meaningful, relevant and accurate information, in clear and understandable terms, to specific stakeholders. This in turn can:

- promote awareness and understanding of the management of health and safety as well as specific risk issues
- promote consistency and transparency in arriving at and implementing H&S risk-management decisions
- provide a sound basis for understanding the management of health and safety within the organisation
- improve the overall effectiveness and efficiency of the implementation of the management system
- contribute to the development and delivery of effective information, instruction and learning opportunities
- strengthen the working relationships and mutual respect among all participants in health and safety
- assist in the exchange of information, knowledge, attitudes, values, practices and perceptions of interested parties concerning health and safety

Start at the beginning

There are steps you should be taking when considering communicating with employees and others about health and safety, such as:

- ensuring the full involvement and participation of everyone in health and safety decision-making
- providing employees with information to ensure legal compliance and good practice requirements are met
- influencing behaviour and attitudes in order to engender a positive safety culture and ensure the application of safe work practices
- replacing fear, suspicion and ignorance with knowledge and understanding of the importance of health and safety
- justifying any risk management decision-making process to stakeholders

It's not all plain sailing

Barriers to effective communication exist; recognising those barriers and knowing how to overcome them are essential for effective communication. Barriers include:

- An inability to obtain appropriate or accurate information
- Not having full participation. Communications may fail if the appropriate stakeholders do not fully participate in the communication process.
- Health and safety perception differences among stakeholders.
- Receptiveness to the message. Many individuals believe they are personally less affected by health and safety than other people and perceive that messages are directed towards other people.
- Credibility of message source. Stakeholders do not always trust the sources of information about health and safety.
- Societal characteristics. Societal factors that can make communication more difficult include language differences, cultural factors, religious laws, illiteracy, poverty, a lack of legal, technical and policy resources and a lack of infrastructures that support communication.

Communications in the future

Certainly, trends in work and life – how mobile technology is blurring the boundaries between life and work, longer hours, management style or insecure work – do seem to be turning up the pressure on the methods of communications we employ.

Facing up to modern trends requires risk communications that, in a media-saturated world, can compete for people's attention.

Our communications will have to be inspiring, thought-provoking and relevant if they are to make a difference and be anything other than a half-hearted effort to meet legal requirements.

Deciding on the form of the communication is important – is it demanding an emotional or intellectual response? What is the

message or information you want people to know and what are they expected to do with it? How do you make it relevant to a huge variety of people doing such different work?

Whatever method you choose, make sure you plan it. As an old friend once said: "Planning prevents poor performance." Well, I think that's how he said it.

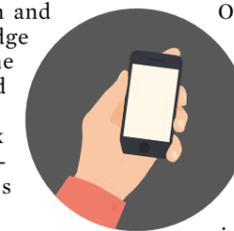
If you'd like to learn more about health and safety, as well as the legal obligations of employers, we have you covered.

Help is at hand - from your SAIF-approved health and safety advisors

If you don't want to hear "you can't do this" then talk to a safety professional at **Safety For Business** free of charge, simply by calling **08456 344 164**.

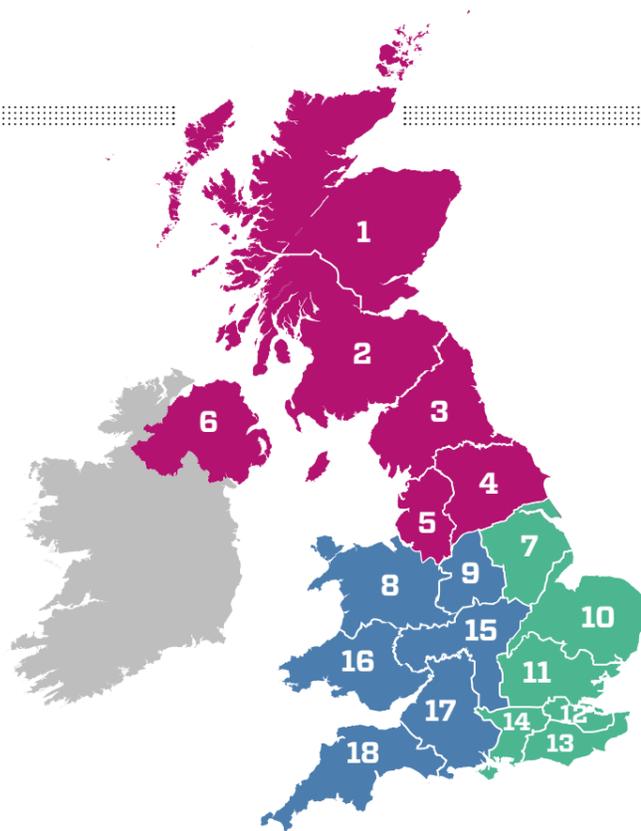
You are also entitled to a **discount** on our fees when we help you with your Health & Safety needs. We can visit you to see how you are doing when it comes to compliance. This is **free of charge** apart from travel costs.

I am also looking forward to seeing you at the **SAIF Education Day** on November 2. Turn to page 19 for more information.



YOUR RSMS

The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM below for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.



NORTH

Richard Auchincloss
North National Sales Manager and Ireland
M: 07801 853 222
E: richard.auchincloss@goldencharter.co.uk



1 Linda Harvie
North Scotland
M: 07900 557 850
E: linda.harvie@goldencharter.co.uk



2 Jacqui Johnston
South Scotland
M: 07900 580 611
E: jacqui.johnston@goldencharter.co.uk



3 Paul Hodgson
North England
M: 07834 417 315
E: paul.hodgson@goldencharter.co.uk



4 Amy Smithson
Yorkshire & East Lancashire
M: 07711 368 112
E: amy.smithson@goldencharter.co.uk



5 Terry McIlwaine
West Lancashire & Merseyside
M: 07718 358 443
E: terry.mcilwaine@goldencharter.co.uk



6 Martin Smith
Northern Ireland
M: 07850 659 711
E: martin.smith@goldencharter.co.uk



EAST

Richard Todd
East National Sales Manager
M: 07833 682 697
E: richard.todd@goldencharter.co.uk



7 Nicholas Dawson
East Midlands
M: 07921 066 740
E: nicholas.dawson@goldencharter.co.uk



10 Jon Briggs
East England
M: 07717 882 955
E: jon.briggs@goldencharter.co.uk



11 David Oliver
North London
M: 07711 368 059
E: david.oliver@goldencharter.co.uk



12 Iain Catchpole
South East London
M: 07568 100 555
E: iain.catchpole@goldencharter.co.uk



13 Neil Hodgson
South East England
M: 07718 706 311
E: neil.hodgson@goldencharter.co.uk



14 Russell Cooper
South West London & Southern England
M: 07720 095 204
E: russell.cooper@goldencharter.co.uk



WEST

Daniel Hare
West National Sales Manager
M: 07717 696 683
E: daniel.hare@goldencharter.co.uk



8 Steffan Davies
West Midlands & North Wales
M: 07740 239 404
E: steffan.davies@goldencharter.co.uk



9 Amanda Hodson
Central Midlands
M: 07714 923 342
E: amanda.hodson@goldencharter.co.uk



15 Stephen Heath
South Central Midlands
M: 07809 320 838
E: stephen.heath@goldencharter.co.uk



16 Paul Firth
South Wales
M: 07720 097 534
E: paul.firth@goldencharter.co.uk



17 Rob Antonelli
West England
M: 07718 358 440
E: rob.antonelli@goldencharter.co.uk



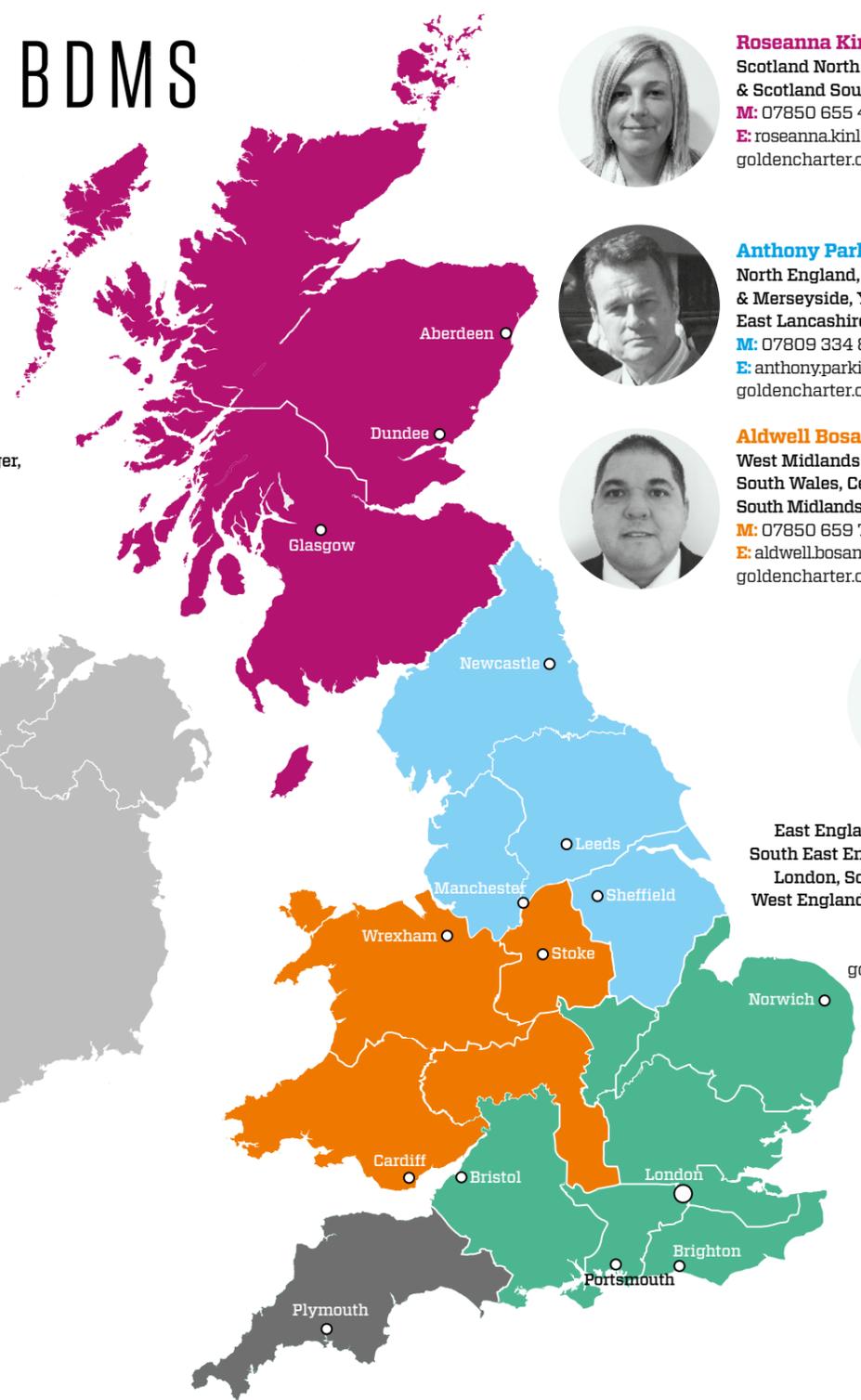
18 Chris Pearson
South West England
M: 07809 334 871
E: chris.pearson@goldencharter.co.uk



YOUR BDMS



Drew McAllister
National Sales Manager, South West England
M: 07711 368 114
E: drew.mcallister@goldencharter.co.uk



Roseanna Kinley
Scotland North & Scotland South
M: 07850 655 420
E: roseanna.kinley@goldencharter.co.uk



Anthony Parkinson
North England, West Lancashire & Merseyside, Yorkshire & East Lancashire, East Midlands
M: 07809 334 870
E: anthony.parkinson@goldencharter.co.uk



Aldwell Bosanquet
West Midlands & North Wales, South Wales, Central Midlands, South Midlands
M: 07850 659 705
E: aldwell.bosanquet@goldencharter.co.uk



Steve Bennett
East England, North London, South East England, South East London, South West London, West England & South England
M: 07803 015 514
E: steve.bennett@goldencharter.co.uk

If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMS) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the BDM for your area, use the contact details on the map above.

SAIF Associates Directory 2016

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brunswick Carriage Company
Mr J Finnegan (Southampton, Hampshire)
02380 739 111 • info@corporatethehorse.co.uk
www.corporatehorse.co.uk

D A Gathercole Funeral Carriage Masters
Mr D Gathercole (Wisbech, Cambridgeshire)
01945 583 974

Prestige Carriages
Mr W McKechnie (Kilbirnie)
07931 309172 prestigewedding@aol.com
prestigecarriage.co.uk

Superior UK Automotive Ltd
Mr Peter Smith (Aldermaston)
0118 971 4444

info@superioruk.com • www.superioruk.com
Woods Garage (Carriage Masters)
Mr D Wood (Sevenoaks)
01732 453 256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)
01440 761 404 • info@bradnamjoinery.co.uk
www.bradnamjoinery.c.uk

Colourful Coffins
Ms M Tomes (Oxford)
01865 779 172 • enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets
Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205 114

dfscaskets@aol.com • www.dfscaskets.co.uk
W Gadsby & Son Ltd

Mr P Gadsby (Bridgwater, Somerset)
01278 437 123 • coffins@gadsby.co.uk
www.gadsbywickercoffins.co.uk

J & R Tweedie
Mr R Tweedie (Annan, Dumfries & Galloway)
01461 206 099 • www.jrtweedie.co.uk

J. C. Walwyn & Sons Ltd
Mr K Walwyn (Ashbourne, Derbyshire)
01335 345 555

sales@jcwawalwyn.co.uk • www.jcwawalwyn.co.uk
Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)
0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk

Musgrove Willows Ltd
Mrs E Musgrove (Westonzoynland, Somerset)
01278 699 162 • info@musgrovewillows.co.uk
www.musgrovewillowcoffins.com

Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)
01278 588 011

contact@naturalwovenproducts.co.uk
www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd

Mrs S Leighton (Gloucester)
01684 274683 • sally@pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)
01628 633 730 • passages@tiscali.co.uk
www.passagesinternational.co.uk

The Somerset Willow Co Ltd

Ms H Hill (Bridgwater, Somerset)
01278 424 003 • enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk

Tributes Ltd

Mr S Hoare (Poling, West Sussex)
08453 888 742

info@tributes.ltd.uk • www.tributes.ltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)

01707 645 519 • info@urnsuk.com

www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Mrs Carmen Graham
01992 523 863 • info@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk
GreenAcres Woodland Burials Chiltern

Mr Peter Taylor (Buckinghamshire)
01494 872 158

info.chiltern@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/chiltern

GreenAcres Woodland Burials Colney

Mr Terry Walker (Norwich, Norfolk)
01603 811 556 • info.colney@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/colney
GreenAcres Woodland Burials Epping

Mrs Deborah McNamara (Essex)
01992 523 863

info.epping@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/epping

GreenAcres Woodland Burials Rainford

Mrs Karen Halpin (Merseyside)
01744 649 189

info.rainford@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/rainford

GreenAcres Woodland Burials Heatherley Wood

Ms Michelle Smith (East Hampshire)
01428 715 915

info.heatherleywood@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/heatherleywood

Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)
01277 633 085 • www.green-burial.co.uk

enquiries@herongatewood.co.uk
Westerleigh Group Ltd

Mr R Evans (Bristol, South Gloucestershire)
0117 937 1050 • info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

CLOTHING

ACS Clothing Ltd

Ms P Robertson (Motherwell)
0141 781 6530 • jimglancy@acscllothing.co.uk

www.funeralsuthire.co.uk
Keltic Clothing

Mr D Barry & Ms L Murrctt (West Midlands)
08450 666 699 • louise@kelticclothing.co.uk

www.kelticclothing.co.uk
Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
01953 718 719

alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly
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corinne@saif.org.uk • www.ifdccollege.org

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www.training2care.co.uk

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www.fibrous.com

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www.flexmort.com

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www.braemarfinance.co.uk
Frontline Communications Group L td

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www.wearefrontline.co.uk
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Mr R Barradell (Beverley, East Yorkshire)
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Mr R Huxley (Tarporley, Cheshire)
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richard@huxleycf.co.uk • www.huxleycf.co.uk

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www.ideal4finance.com
Occupational Safety Systems (UK) Ltd

Mr S Bloxham
(Letchworth Garden City, Hertfordshire)

0845 634 4166 • info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

Mr D Hartley West (Ware, Hertfordshire)
01920 443 590 • info@probatebureau.com

www.probatebureau.com
The Probate Department Ltd

Ms I McCleave (Pevensey)
01323 741 204 • info@probateplusgroup.co.uk

www.theprobatedepartment.co.uk
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www.redwoodcollections.com
info@redwoodcollections.com

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SAIF Resolve (Scott & Mears)

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www.templegaterecoveries.co.uk

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michaelamacaulay@trustinheritance.com
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Ms S Wise (Aldershot, Hampshire)
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enquiries@zebrafinance.com

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Mr P Spicksley (Northampton)
07783 323 324

president@independentcelebrants.com
www.independentcelebrants.com

British Humanist Association

Mr A Copson (London)
0207 079 3580 • ceremonies@humanism.org.uk

www.humanism.org.uk
Civil Ceremonies Ltd

Anne Barber (Cambs)
0845 004 8608 • info@civilceremonies.co.uk

www.civilceremonies.co.uk
County Celebrants Network

Mr Eric Gill (Wiltshire)
0777 0625 378 • ericgillcelebrant@outlook.co.uk

www.countycelebrantsnetwork.com
Fellowship of Professional Celebrants

Mrs T Shanks (Worthing, West Sussex)
01903 602 795 • terri.shanks@ntlworld.com

www.professionalcelebrants.org.uk
Institute of Civil Funerals

Barbara G Pearce (Kettering, Northamptonshire)
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

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www.goldenleaves.co.uk

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07912 855 460 • davidhomer67@gmail.com

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www.funeralmanagement.net
Eleven Funeral Eleven Ltd t/a Eazi Apps

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www.eazi-apps.co.uk
EMCOM Software Services

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01332 587 740 • katadams@emcomsoftware.co.uk

www.emcomsoftware.co.uk
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www.eulogica.com
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Mr G King (Newcastle Upon Tyne)
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www.funeraldirectorwebsites.co.uk
Oak Technology Ltd

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www.funeralsoftware.co.uk

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OTHERS

Dr Bill Webster

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(Worthing, West Sussex)
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Funeral Zone Ltd

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The Bereavement Register (London)

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help@thebereavementregister.org.uk
www.thebereavementregister.org.uk

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