



# Insight



## LOOKING AHEAD

PAUL ALLCOCK IS SET TO CHAMPION THE  
ROLE OF INDEPENDENT FUNERAL DIRECTORS



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

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# Insight

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# Protecting the Independent Funeral Director for 25 years

Promoting and protecting your independent interests



Established in 1989, SAIF is committed to promoting and protecting the traditions, values and care offered by independent funeral directors.

Like you, we are passionate about independence, that is why we were formed 25 years ago and, although the funeral profession has changed over the years, our aims remain the same – to listen to you, to represent you and to assist you.

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**To learn more, visit our website at [saif.org.uk](http://saif.org.uk) or call us on 0345 230 6777 and let us protect and help you.**





ALUN TUCKER

SAIF EXECUTIVE CHAIRMAN

# A SAIF FUTURE

As Alun Tucker prepares to step down, he looks at the challenges and issues facing the funeral industry, with members promised continued support and backing from SAIF

Those of you who attended the Annual General Meeting in Cardiff last weekend will have been introduced to SAIF's new Chief Executive, Terry Tennens.

It was some time ago when I decided to give up my role, in favour of a full-time appointment, as the number of challenges facing the funeral profession is constantly growing.

In Scotland, regulation or licensing of funeral directors is fast becoming a reality for the Scottish Government and this will have repercussions throughout.

The Ministry of Justice is conducting a consultation into cremation practices following the inquiries from both sides of the border into infant cremations.

The cost of funerals is in the news on an almost daily basis, usually blaming the funeral director for the high charges.

In what direction is the pre-paid market going? Anyone who knows me well will know I have never been the greatest fan of these plans, and that I have been consistent in that view since the late 80s/early 90s.

We continue to fight for an improvement in social fund payments. It is important that we maintain our challenge and keep battling with the government for an increase.

These are just some of the issues facing our members and at which Terry will be representing SAIF's interests.

Other aims are to continue with SAIF Support and looking at areas where we can grow this service. I am not surprised by the number of persons who have used this service so far and would encourage all employers to ensure

“IT HAS BEEN MY PRIVILEGE TO SERVE SAIF FOR THE BEST PART OF 20 YEARS”

Alun Tucker

their employees know of its availability.

SAIF's Mark Woollard will continue to recruit new members and if you're a non-member reading this, and would like to know more about joining, please contact Mark via the SAIF Business Centre on 01279 726 777.

We will continue with our programme of regional meetings, which are informal events where we look to meet members and share experiences. If you are not a regular attendee or, indeed, have never been to a regional meeting, please make extra effort this year. Terry is very keen to meet as many members as possible in his first few months so put the date of your local meeting in the diary now.

Education Day has proved to be a success over the past two years. Please use this opportunity to send one or two (or more) of your staff along to gain a wider knowledge of the profession. With an exhibition from our associates, it's an ideal day for learning and meeting like minded folk.

Speaking of education, SAIF is pleased to be recognised as an Education Adviser

to Preston's College as it launches its Funeral Apprenticeship programme. With this and the IFD College courses available with discounted fees for SAIF & SAIFCharter members, is there a better time for employers to offer their staff formal training?

Of course this list is not complete but it gives an indication of what lies ahead.

It has been my privilege to serve SAIF, in one capacity or another, for the best part of 20 years and I look forward to supporting Terry through his first few months with SAIF before gently treading the retirement path.

I wish to thank Linda, Angela, Corinne and Sam at SAIF Business Centre for their tremendous support. To my friends on the executive committee, thank you for allowing me the opportunity to take SAIF forward over the past three and a half years as together we have made this Society stronger and laid a solid foundation for its future success.

Finally, to the members, thank you for your support at regional meetings, annual general meetings and other SAIF events.

SAIF is here for its membership, please use it to your advantage, be proud to display the logo, and continue to work for the benefit of bereaved families in your communities.

Best wishes to you all. ●

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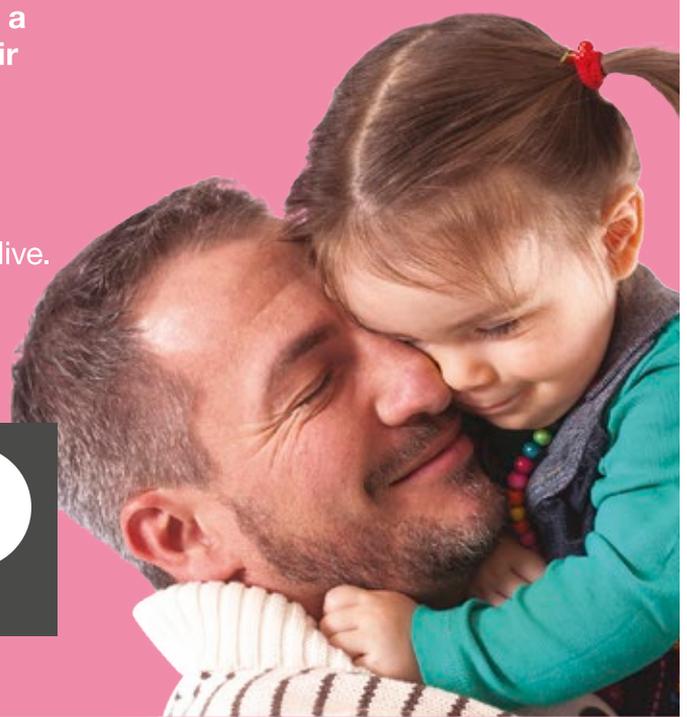
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**RONNIE WAYTE**

GOLDEN CHARTER CHIEF EXECUTIVE

# The benefits of our partnership

Another AGM weekend is done and dusted and, not for the first time, Independents gave me plenty of good news to share. Golden Charter's owners had another hugely rewarding year, funeral plan sales continued their growth, and most importantly, new figures have confirmed that Independents have stayed ahead of the pack, with Golden Charter plans making up 40% of 2015's total sales.

We can all be proud of reaching that figure, but looking closely at it hints at an even more remarkable feat. Analysis suggests that Golden Charter's share of the pre-paid market is, for the first-time, equivalent to our exclusive sellers' share of UK funerals. That would be an incredibly important step towards our long-term goal of guaranteeing sustainability.

With the AGM having passed, and the financial year ending soon, now is an excellent time to unpack how our work together this year has been impacting on those long-term goals. That work is most obvious through that 40% figure, but beyond that are other

changes that will all improve the funeral director's experience.

For one, we have responded to some Independents' feedback that the full return your business receives on plans is not always clear to our exclusive sellers. As such, rather than disbursing the bonus on maturing plans retrospectively once a year, that distribution is to be brought forward so you will be paid at the time of maturity. You will start to notice that change as soon as next month, and it will help your staff directly compare the value of a Golden Charter plan against those of any other companies you may provide funerals for.

That is important because your understanding of your profession is key to its future, so you need as clear-eyed a view as possible. At the AGM I noted how unusual – almost unique – it is for independent businesses to have their profession's future in their own hands. The successful partnering of Golden Charter and Independents, which led again to those remarkable Funeral Planning Authority (FPA) figures, comes from both parties having a clear understanding of the direction in which we are heading together.

Just now, the main thing to know is how popular pre-planning is becoming. Our latest analysis of new FPA figures suggests that more than 35% of future funerals are now pre-planned, and there is no reason to believe that pace will slow. The key message from that analysis is that your market share suffers if two out of every five of your funerals are not pre-planned – and that minimum does not even take into account the effect of life assurance companies, who take another

sizable slice of that business. It is through that kind of hard work that we have now achieved parity between the at-need and pre-need market share for the first-time in Golden Charter's history. Additionally, the gap between at-need and pre-need margin is now at the lowest level in our history. Having achieved that, it is time for us all to look towards the future.

Whether through buying businesses, entering new sectors, or any other opportunities, we need to look at those options that will continue to help the independent sector in the medium to long-term, because we cannot all ensure the profession's future success simply by outgrowing everyone else indefinitely.

As I have outlined before, what that means now is that we begin to build-up some profit for the first time, to help us weather any bumps in the road and build a base to launch our next moves from. We have communicated the most immediate result of that, with the administration fee increasing by £50, the first rise in six years.

I would like to thank you for your support in this first step towards further success. Working together on this is a perfect example of how our partnership works to everyone's benefit, and will help ensure that we reap the dividends long into the future. ●

[ronnie.wayte@goldencharter.co.uk](mailto:ronnie.wayte@goldencharter.co.uk)

“GOLDEN CHARTER'S OWNERS HAD ANOTHER HUGEY REWARDING YEAR”  
Ronnie Wayte

## We're looking ahead to a successful year



### We aim to build upon our achievements of the last 12 months

**I**t has been another hugely successful year for SAIF and I would like to start by thanking Gemma O'Driscoll for all her hard work over the past 12 months.

In that time there has been much we have achieved, and we have made significant progress as a representative body in the industry.

We have seen a strong growth in membership and now represent more than 850 independent funeral directors across the UK, 200 more than we did two years ago. This has enabled us to expand the services we offer to all members and

I am very pleased that we were able to launch our new SAIFSupport counselling service to provide guidance to members who need it.

SAIF has also achieved greater recognition in the industry, championing the role of independent funeral directors in the media through our new PR agency and *SAIFInsight* magazine.

At the heart of all these achievements is supporting our members in any way we can while respecting their independence. This will be my focus for the year ahead.

I have been working in the funeral industry all my life and my own firm in Norwich, Allcock Family Funeral Services, opened in 2000. I am proud of our history as an independent firm and it is fantastic to

be part of a trade body representing so many of us.

I aim to carry on the momentum we have built up over the past year and expand the services and support we offer to members.

I also want to continue to represent the views of our members in the wider industry as a whole, further build the reputation of independent funeral directors and champion education.

Most importantly, I want to ensure members come forward and discuss anything that is concerning them and that we have the support in place to help.

I will be travelling around the country throughout the year and I hope to meet as many of you as possible to hear your views at our regional events.

Finally, every year the President selects a charity to support, and I have chosen Mind. Mental health is an issue we can all relate to as funeral directors so please keep an eye out for future fundraising

events that will be announced shortly.

The 12 months ahead are set to be very busy, but I hope that this time next year we can reflect on the new achievements we have made.

“WE HAVE MADE SIGNIFICANT PROGRESS AS A REPRESENTATIVE BODY IN THE INDUSTRY”

Paul Allcock, SAIF President



SAIF President  
Paul Allcock

# COMMUNICATION IS KEY FOR OUR FUTURE



Help us raise awareness of the industry issues that affect you

**C**ommunication is the key to protecting the future of SAIF – that’s the message from new Scottish SAIF President Mark Porteous.

Mark took on the prestigious role after SAIF Scotland’s AGM on 25 February in Whitburn, West Lothian, after years of working in the industry and previously serving as Vice-President.

Speaking to *SAIF Insight* about his new duty, Mark said: “As President, I want communication to be at the heart of Scottish SAIF. It is very important we let members know the work the executive puts in on their behalf.

“In return, I would like the members to be more vocal and communicate to me and my colleagues on the executive about any issues or subjects they want to discuss – the executive is there for the benefit of the members.

“My predecessor Tracey Jordan has overseen a number of changes on Scottish SAIF Executive in the last year and her work and commitment have been appreciated by all the Scottish executive.

“SAIF Scotland is unfortunately losing two long-serving members from the executive and I would like to take this opportunity to thank them for all their hard work, guidance and advice. This has been invaluable to Scottish SAIF.

“This now gives us the opportunity to bring in new members with fresh ideas and opinions. As an organisation, we need to keep moving forward.”



Mark has a long history in the funeral profession, dating back to 1989 when he started as a trainee funeral director with WT. Dunbar & Son in Edinburgh, part of the Co-Operative.

In 1995, Mark left the Co-Op and bought a small family business, known as Adam Cramond & Son, before selling in 2002 to a large Independent funeral director. Then, in 2006, Mark opened up Porteous Funeral Directors.

“There is no better feeling than being able to make decisions and help families in the way you want,” said Mark. “Being an Independent funeral director allows me to do this.”

Mark is joined in the family business by his son Grant and his wife Yvonne, who are both heavily involved in the business and are crucial to the firm’s success.

And Mark has a clear vision ahead for the industry. He said: “The funeral profession, like most industries, will continue to change. The Scottish Government is determined to bring in licensing and this will put pressure

on family owned funeral directors, but it is my belief that Independents can definitely compete if we keep standards and service to the forefront of our businesses.”

SAIF Scotland will shortly be introducing our new membership criteria, ensuring standards are kept high and the services offered by those members are beyond approach.

“IT IS VERY IMPORTANT WE LET MEMBERS KNOW THE WORK THE EXECUTIVE PUTS IN ON THEIR BEHALF”

Mark Porteous, Scottish SAIF President



Scottish SAIF  
President  
Mark Porteous

Photography © Mark Jackson

# Exclusive SAIF benefit from Forget Me Not

SAIFInsight provides an in-depth look at the new service on offer to SAIF members

**S**AIF associate member Forget Me Not is delighted to announce a special agreement offering an attractive new service for Independents and exclusive benefits to you as a member.

## MEMORIAL WEBLINK



Memorial Weblink is viewed as a 'step-change' – transforming use of QR codes which link physical memorials to online tributes from a 'nice idea' to a commercial reality.

Forget Me Not has leveraged the rapid progress of mobile internet technology, making the viewing of attractive online profiles from physical memorials truly feasible.



## UNIVERSAL APPLICATION

Weblink's QR code can link to any designated website address, whether a private webpage, or a profile on Facebook, Dead Social, Ancestry, Much Loved, Friends and Relations, or other evolving forms of online tribute.

The tap of a smartphone links visitors to a live webpage that can use photos, text, sound, and video to profile the life lived and what they still mean to their loved ones today. Some online profile providers facilitate family messaging so that the website acts as a bereavement centre for a whole extended family sharing memories.

## ONLINE MEMORIAL

If a family already has an online memorial page, Weblink will connect to their own URL.

Otherwise, Forget Me Not will itself propose an optional tribute facility and initially set this up, for optional onward development. When a funeral director has an existing commercial agreement with a single provider of online tributes,

Forget Me Not will make this the default website for QR codes.



## SIMPLE MECHANICS

Forget Me Not supplies the QR ready code for the linked webpage in whatever form is requested. By default the physical item pre-supplied is a laser printed plate framed with the name and dates of the deceased and set into a temporary marker stake. However, on request, Forget Me Not will provide higher quality engraved plates, for markers or for adherence to a headstone, memorial bench, or urn.



## ADDED VALUE PRICING FOR FUNERAL DIRECTORS

The core price for the code, website linkage and v-graphic is £75. If supplied directly to consumers, a heat printed temporary marker version adds £20 or a steel engraved plate adds £40. For funeral directors, Forget Me Not recommends setting their own price, profiting by added value as well as by a straightforward discount commission.

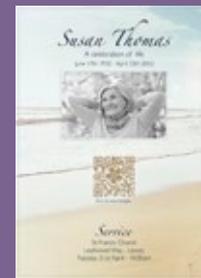
## DIRECT SUPPORT BY FORGET ME NOT

Family information leaflets are available to explain Memorial Weblinks to clients and a sample can be downloaded at [www.forgetmenottoday.com/downloads](http://www.forgetmenottoday.com/downloads) while Forget Me Not also provides handhold phone support with the online aspect.

## DISCOVER TWO SPECIAL BENEFITS

To encourage adoption of Weblink, Forget Me Not has agreed, as an associate member of SAIF, to offer two special benefits – exclusive to SAIF members.

1. A higher client introduction fee of 30% instead of the usual 20%, plus consulting on tailored QR applications to maximise your added value;
2. "Express-Link" – providing the QR fast, to print on the order of service.



This option – exclusive to SAIF members – means the QR code can be referenced at the service and taken away by attendees for continued family access as the tribute is developed further.

## How will I provide Memorial Weblink?

Forget Me Not allows funeral directors to take orders directly and relay required information or, after receiving an email enquiry, will take it from there and confirm back details of the orders placed.

The funeral director may bill the client, receiving a gross invoice from Forget Me Not, or Forget Me Not can bill your client, with a gross invoice from you.

To register for the SAIF Weblink benefit, simply:

- Complete the enquiry form at [www.forgetmenottoday.com/saif](http://www.forgetmenottoday.com/saif)
- Include Memorial Weblink in your list of services, off and online

- Enclose a provided leaflet in your family information packs.

Alternatively, feel free to email Forget Me Not Director Michael O'Connor personally on [michael.j@forgetmenottoday.com](mailto:michael.j@forgetmenottoday.com) and arrange a detailed phone discussion.

## HOW TO HAVE A GOOD DEATH

Gemma O'Driscoll concluded her year as President of SAIF as a guest interviewee for *BBC Radio 4's Woman's Hour* when its topic of the day was 'How to Have a Good Death'.

During the programme, Gemma had the opportunity to reflect on her time as President, talk about how the industry has changed and give an insight into what it is like working as a funeral director today.

The public still has a misconception about funeral directors, largely due to inaccurate media portrayals, and Gemma highlighted how, when she meets families for the first time, they often remark

"You don't look like a funeral director", something which many in the industry can relate to.

With the interview held at her firm, Gemma



was able to emphasise the day-to-day work involved in running a funeral director, including the family nature of many firms that have been run for generations. She offered a true reflection of what being a funeral director entails.

One of the most interesting areas of discussion was the growing demand for personalised funerals, such as families looking for different types of coffins and dress codes, with many people now seeing a funeral as a celebration of an individual's life as opposed to a day of mourning.

SAIF members are well placed to provide this personalised service, and Gemma's appearance on the programme helped to further promote independent funeral directors and their role in caring, for the both the deceased and their relatives.

If you would like to listen to the programme it is available online on the *BBC Radio 4* website.

## UNDER THE SPOTLIGHT

### The cost of funerals in Scotland

A new report has called on government ministers to have councils justify the rising cost of funerals in Scotland.

The report, from the Scottish Working Group on Funeral Poverty and Citizens Advice Scotland, revealed a wide range of prices set by local councils for burial plots and cremations.

More than 1,000 funerals take place in Scotland every week, with the average cost now more than £3,500, despite many low income families having no savings organised to cover such expenses.

The report also called upon Scottish ministers to "require local authorities to justify any increases in burial/cremation charges" that

are above the rate of inflation. It also called for the Scottish Government to launch a new national 'Scottish Funeral Bond' to standardise costs.

John Birrell, the author of the findings, told the *Scotsman* newspaper: "I am increasingly concerned that if action is not taken bereaved relatives are going to experience more and more distress and I hope the suggestions made in our report will go some way to mitigate this."

Scotland's Social Justice Secretary, Alex Neil, revealed to the paper that he would consider introducing a Scottish Funeral Bond, and said: "This could help unlock lower cost options for people who choose them."

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# NEW USER-FRIENDLY WEBSITE

The clean and simple design is suitable for all funeral directors

An online donation and tribute page has revealed its new user-friendly website.

Love2Donate: In Memory has rolled out its new design and is keen for SAIFInsight readers to visit the new site.

The company's Chris Hankin said: "We felt that our original website was rather hard for users to navigate. Our aim for the new website was to create a clean and simple area for funeral directors, charity partners and anyone wanting more information about the service we provide."

Love2Donate: In Memory also announced additional upgrades to its service for funeral directors.

Chris said: "Every funeral

director is unique and we try to accommodate their individual needs. Our service is constantly evolving so that we deliver a product that meets our clients' requirements.

"Recent additions include multimedia versions of tribute and donation pages, a multiple picture gallery and printing of tributes paid on a tribute and donation page.

"One funeral director may contact us and ask whether we could give them a particular addition. If we feel that it works for one of our clients, then we offer it out to others. It is up to our clients whether they feel that enhancement would suit their needs.

"At the end of the day, it is the bereaved that deserve a caring service, whereby the next of kin, their family members and friends can

visit a tribute and donation page and gain some comfort in reading loving tributes and knowing that any donations made can help others in memory of their loved one."

Users will also notice the link to an 'In Memory Shop'. In the 16th century, memorial jewellery and ornaments were quite the norm. Many funeral directors are finding a resurgence in this to the extent that many clients are coming to expect this service.

Brian Thorogood, the 'In Memory Shop' keeper said: "Users will be able to access only high-quality memorial items. We have personally scrutinised each supplier to ensure high quality and attention to detail."

The 'In Memory Shop' will shortly be open for business.

▼  
To find out more about Love2Donate: In Memory visit [www.love2donate.co.uk](http://www.love2donate.co.uk) or contact Sue Stevens on 01908 886 167.



## Zero-tolerance approach at Welsh cemetery

Wrexham in North Wales is clamping down on anti-social behaviour at Rhosddu Cemetery by introducing a new public order.

In February, Wrexham Council's Executive Board unanimously approved proposals for the Public Space Protection Order (PSPO) at the Rhosddu

Cemetery and Rhosddu Park after visitors paying their respects and neighbouring residents faced ongoing issues.

The news website *Wrexham.com* revealed that the cemetery and park had 48 incidents of anti-social behaviour reported to North Wales Police - including

urinating, excrement, drunkenness, drug dealing and fighting. Dog fouling was also reported.

According to the news outlet, Councillor Hugh Jones said: "(We) now have proposal which says we are adopting a zero-tolerance policy to anti-social behaviour in this area... we will be robust in enforcing this proposal."

The PSPO will be enforced at the two locations for three years, with anyone found committing an offence faced with paying a fixed-penalty notice of £100 within 14 days, or £75 if paid within seven days, failing which they may be prosecuted (maximum penalty, a fine of up to £1,000).

## THE TRUE COST OF FUNERALS

With the new financial year looming, funeral directors are set to face burial charge hikes.

Councils up and down the country are facing public complaints regarding rising costs, but one local authority is bucking the trend.

In last month's *SAIFInsight* (issue 173) it was revealed that a council officer in East Dunbartonshire called for a cap on burial fees as the costs had risen to almost £3,000. Now local authority bosses in neighbouring East Renfrewshire Council say they will not try to balance its budget deficit by increasing burial fees. The council currently has one of the lowest rates in Scotland with only the Western Isles Council beating them.

The cost of burial in East Renfrewshire currently sits at £858. This is a 20% rise on 2014 costs but is substantially lower than just five miles away in East Dunbartonshire where residents have to find £2,795 to bury a family member - a difference of almost 300%.

Tonbridge in Kent is also expected to see a rise in burial and cremation costs, despite many families already struggling to pay the current price and Brighton and Hove City Council plans to raise funeral and wedding costs above the rate of inflation, to bring it in line with neighbouring areas.

In the January edition of *SAIFInsight* (issue 172), Brighton and Hove announced it would increase charges by around 18% for both adults and children.



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## Record Sales

Golden Charter is celebrating after its sales rose by 15,000, outgrowing the market as a whole and taking its market share for 2015 to around 40%.

Golden Charter Chief Executive, Ronnie Wayte, said: "Funeral plans are becoming embedded in the public consciousness. Families appreciate the reduction in associated stress where a loved one has pre-planned and pre-paid for their own funeral. Unsurprisingly, independent funeral directors find most enquiries for plans arrive following a family funeral and that is a major reason why sales have shown consistently strong growth since 2006."

## The next generation of funerals?

Funeral directors could soon be moving away from burials and cremations with the mushroom death suit

As the popularity of environmentally-friendly funerals continues to grow, more people are looking at different options for burials.

One of the latest inventions is the mushroom death suit which appeals to those who are not fond of cremations or being buried.

Created by MIT research fellow, Jae Rhim Lee, the suit was devised after researching natural methods to assist decomposition.

"I am interested in cultural death denial, and why we are so distanced from our bodies, and especially how death denial leads to funeral practices



that harm the environment - using formaldehyde and pink make-up and all that to make your loved one look vibrant and alive, so that you can imagine they're just sleeping rather than actually dead," she told *New Scientist*.

Her first design as part of her 'Infinity Burial Project' is an organic cotton suit lined with a crocheted netting containing mushroom spores that covers the full

body. She chose mushrooms because of their excellent ability to clean up the environmental toxins in the soil, along with their ability to breakdown organic matter.

Lee is now turning her attention to developing unique strains of fungi, called Infinity Mushrooms, trained to quickly break down our bodies and dispel the toxins they contain.

As discussed in *SAIF Insight* in January (edition 172), green or eco-friendly funerals are becoming increasingly popular, as people's personal concern for the environment is also reflected in the way they want their death to be celebrated. Green burials reject cremation and traditional graveyards for burial in natural settings.

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Funeral Directors  
for Funeral  
Directors

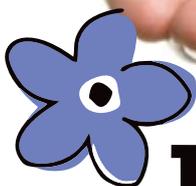
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Steven Thomson and his son Stevie in front of the new premises

ABOVE: The spacious service room

## Spacious new premises opened in Lossiemouth

Steven Thomson & Son Funeral Directors offer care and support

A father and son funeral business in Lossiemouth is celebrating after opening its new premises. Steven Thomson & Son Funeral Directors is now based at 37 Clifton Road in Moray's Lossiemouth. The spacious premises provide excellent facilities for local families, including a service room with capacity to seat 150, viewing rooms, offices and a modern mortuary.

The independent and family-owned company is well-known in the community for its tradition of providing personal service.

Founded in 2003, father Steven Thomson Snr and son Steven Jnr run

and manage the business and have developed its reputation for providing a sensitive and quality service throughout the Moray area.

SAIF Member Steven Snr said: "On the death of a loved one it is important to understand the needs of the family in a sympathetic and unobtrusive way. We assist and guide with the planning so that the bereaved are confident that the arrangements are fully taken care of and we will fulfil their funeral wishes with compassion and sensitivity."

Previously based at St Gerardines Road, Lossiemouth, the additional space at the new venue will allow the firm to offer greater support and privacy to the bereaved and offer families an even wider choice of funeral services, memorials and additional services.

## 'PIRATE' BURIED UNDER A PRIMARY SCHOOL

A primary school in Scotland received a shock when a skeleton was discovered underneath the playground.

Archaeologists believe the remains are that of a 16th century pirate.

The skeleton was discovered by council workers during survey work for an extension at Victoria Primary School in Newhaven, Edinburgh.

Experts at AOC Archaeology carbon dated the bones to the 16th or 17th centuries and, working with forensic artist Hayley Fisher, created a facial reconstruction of the man, thought to have been in his 50s.

The school, the city's oldest working primary, is located near Newhaven harbour where a gibbet once stood on the dockyards 600 years ago.

*The Press and Journal* reported that the man could have been executed for piracy or other crimes before being buried in a shallow, unmarked grave.

Councillor Richard Lewis, culture convener for the City of Edinburgh Council, told the newspaper: "Edinburgh has an undeniably intriguing past and some of our archaeological discoveries have been in the strangest of places.

"Thanks to carbon dating techniques, archaeologists now know that the skeleton was likely to have been a murder victim - and quite possibly a pirate.

"It's fantastic that through the council's archaeology and museums service, we are able to investigate such discoveries and add to our understanding of Newhaven's heritage."

## MASS BURIAL SITE UNCOVERED IN ABERDEEN

Nearly 100 skeletons have been uncovered during excavations for the £30 million renovation of Aberdeen Art Gallery.

The remains were found in a 'medieval cemetery' below the building, with archaeologists discovering the assorted remains of at least 92 bodies dating back to the 13th century.

And the team - who are still extracting more bones, artefacts and other historical treasures from the site - believe their discovery to be some of the clearest evidence yet that the site is the location of Blackfriars Abbey, founded between 1230 and 1249.

*The Press and Journal* newspaper reported that after discovering initial signs of a burial site, the archaeologists, led by project manager Martin Cook, discovered a huge quantity of loose, assorted bones crammed into three wooden coffins below the back of the premises.

The three coffins were discovered to have been placed within a brick-built chamber, or charnel house, which suggested to the team that the bodies had been uplifted, packed away and re-buried in the 19th century, possibly ahead of the development of the art gallery in 1884.

And beneath the gallery itself, they discovered a total of 52 human skeletons, with indications they had been laid to rest in coffins, within their own graves.

Mr Cook, of AOC Archaeology, told the newspaper: "We were hugely excited, discovering anything like this is exciting for us archaeologists but when it's clear evidence of a mediaeval cemetery it's very interesting.

"We think this site is the same burial ground or cemetery as the site previously excavated at Robert Gordon's University, it could very well be attached to the Blackfriars site.

"It's hugely significant to find a medieval cemetery like this, because you rarely find them in Scotland."

## Attend a funeral service from anywhere in the world

Webcasting technology has been around since the 90s, but it was not until the 21st century that it was incorporated into funerals. It has been the norm for high-profile funerals like those of celebrities to be televised for some time now – American president John F Kennedy, Princess Diana and Elvis Presley all received this treatment. But now, in selected crematoria throughout the UK, anybody can choose to have a live-streamed funeral.

The purpose of this service is to allow those who cannot make it to the funeral location to still feel part of the proceedings.

Dr Wendy Moncur, a researcher of socio-digital interaction at the University of Dundee, said: “The availability of webcasts for funerals play a part in the ‘de-sequestration’ of death and bereavement. Death is becoming less hidden, more public, in our society because of the internet and contemporary online responses to grief and loss.”

It is thought that webcam funerals are more in demand due to the increase in the mobility of modern society, with more people moving away from their birthplace, family and friends. As well as distance, other factors which may prevent attendance are financial or health related, stopping people from being able to say a final goodbye.

The costs of offering a live streamed funeral vary depending on whether funeral directors are using their own chapel

or crematorium or if the filming is taking place on council-owned premises. Some funeral directors have reported around £45 for filming approval from their local council. The viewers are then given a pin code to log in to a secure site and access the video stream.

Dr Moncur added: “The rules are starting to become more plastic. There’s more of a personal approach to funerals, rather than a formulaic approach of what was always done in a church.”

## M. K. Ginder & Sons raises £15,000 for children with disabilities

Charity golf days aid The PACE Centre

A funeral director in Watford has helped raise a staggering £15,000 to pay for the therapeutic education of disabled children.

When Daniel and Adam Ginder, from M. K. Ginder & Sons Funeral Directors, discovered a family friend had to raise tens of thousands of pounds each year to pay for the education of their severely disabled son Freddie, the family firm was only too happy to help.

Freddie has a rare medical condition and attends The PACE Centre in Aylesbury, a leading centre for children with motor disorders, such as cerebral palsy. It is a ground-breaking children’s charity that transforms the lives of children and young people with physical disabilities. The centre also liaises with families to ensure they get guidance, counselling and all the practical help they need.

Daniel and Adam set up an annual charity golf day



**BIG HEARTED:**  
The official cheque handover to PACE

in memory of their father, Martyn, who sadly passed away in 2011, and they donate money from this to causes close to their hearts.

Knowing how difficult it was for Freddie’s family to continue raising funds for him to attend The PACE Centre, they made the decision to donate the proceeds from the 2014 and 2015 Charity Golf Days.

More than 100 golfers took part in each event – 2014 at Aldenham Golf Club and 2015 at Aldwickbury Park Golf Club – and teams from local businesses and organisations took part.

The forthcoming and fifth annual Martyn K Ginder – Memorial Golf Day, is set to take place on Friday, 9 September, at

Aldwickbury Park Golf Club.

A combined total of £15,000 was raised from the events, which ended with dinner, music and a charity raffle and auction.

Daniel said: “It is simply amazing to see so many people honouring the life of our dad and it’s great in helping us keep his mantle of supporting local charities and causes.”

Freddie’s family added: “In spite of busy lives, running a business and a young family of their own, Daniel and Adam have been relentless in their commitment to and support of Freddie. We can never thank them enough for their absolute belief in him and his abilities and for helping us to give him the dignity and life he deserves.”



### How to get started with social media

DATE: Wednesday 16 March  
TIME: 10am or 4pm  
WHERE: Online

Have you thought of using social media to promote your firm but don’t know where to start? Do you already have Twitter and Facebook accounts but are unsure what to post?

Genesis has announced the first ‘webinar’, open to all SAIF members, where you will be able to watch and listen to a presentation online with the opportunity to ask questions throughout.

It will provide you with:

- A simple introduction to social media – which platforms to use / how to get started;
- Tips on using social media – what to post / who to follow;
- Advice on making the most of social media – grow your business / promote your firm.

Email [tim.miller@genesisp.co.uk](mailto:tim.miller@genesisp.co.uk) or call 01473 326405 to sign up.

## PAWS FOR THOUGHT

Funeral directors know that every bereaved person reacts differently to the loss of a loved one. While many people will have some similar reactions, there is no typical grief process.

As SAIF Members will be aware, funeral directors are dealing with customers during what can be a very traumatic event.

A report in *The Guardian Charlottetown* newspaper revealed how one Canadian funeral home has brought an extra element of comfort to the grieving.

In Charlottetown, Canada, The Belvedere Funeral Home adopted a sheltie/golden retriever named Odie from the local humane society.

Funeral home owner Faye Doucette thought it would be a good fit.

“He seems to know intuitively who needs him the most. He never intrudes, he never makes a sound, he’s always quiet,” Faye said to *The Guardian Charlottetown*. “I hear him bark once in a year, and the people love him.”

Odie spends most of his time sitting quietly in an office in the funeral home and people have taken to social media to praise the idea.

One woman on social media said: “What a fabulous idea, especially in people’s time of need. There should be a well-trained service dog or cat for every funeral home, place of worship, hospital, prisons, university, schools, hotels and the work place. Who doesn’t love a great cuddle with a dog or cat? They could teach humanity an awful lot of compassion.”

# Helping people grieve with an online memory book

Personal loss sparked a business idea for the funeral industry

**T**he death of two close family members sparked an idea that created a growing business and looks set to offer funeral directors an invaluable product.

Anthony McKenna and Nathan Wilkinson started on their journey with Rememory in 2014 while business marketing students at Ulster University. The idea stemmed from personal experiences. After Anthony’s uncle passed away, he heard stories about him during the time of the funeral that he never would have heard had he not been in conversation with certain people. Nathan also had similar experiences around the time his granddad passed away. It also became apparent to the pair that a headstone can only say so much about a person and never gives the full story. It was as part of a final year project that they started Rememory. Now, as graduates, Anthony and Nathan are continuing this journey.

Anthony said: “The Rememory idea was to give family members a safe, secure and private digital place to grieve and share stories together from across the world. A place that is not widely accessible and ad heavy like Facebook. In an ever growing digital world people are becoming increasingly connected, but in death that sense of community just does not yet exist.”

Rememory formed a non-executive board of Directors in 2015 and currently comprises of David Capper (Elwood and Capper, Dunmurry Belfast) and Philip Bain (Shredbank). Critical market research was also gathered from industry experts, such as Colm Kieran of the IAFD.

Anthony added: “We are determined to not only speak to the right people but to do anything it takes to deliver a quality service that clients will be able to use efficiently, and ultimately to help lessen the pain of the grievance process.

“Rememory is a solution which requires little knowledge of technology and is designed for use by the widest age and ability ranges. Rememory was started to enable families to get together stories, pictures and videos that capture what made their loved one who they were. It has become a space for overseas relatives to be able to contribute and connect if they can’t make it home for the funeral. It has also become a gift from family members to an elderly person by way of a memory book.”

Every client who signs up gets a personal profile page, a physical welcome pack including a ‘how to’ of the internet and social media and also the option to download a memory book once the page has been populated.



Anthony explained: “Funeral directors are busy people but the beauty about Rememory is that funeral directors who partner with us will be able to provide a modern service for their clients without having a technological know-how themselves. We have a dedicated customer service line to take any and all questions clients may have adding to the quality of service that Rememory want to provide.”

Rememory wants to treat funeral directors as real partners in helping it grow, and offers a unique commission structure which reflects that ethos.

Rememory launched on 29 February, and is initially running test sales for a period of six weeks to ensure the most user-friendly experience possible before an official launch.

## Monk’s body on display in a crystal coffin

The body of one of the world’s most famous saints,

Padre Pio, is set to go on display in a crystal coffin at the Vatican in Rome.

Padre Pio died in 1968 and his body was exhumed in 2008 after being

declared a Roman Catholic saint in 2002. After being dug up his body was partly altered with a life-link mask and preserved in a glass coffin for viewing.

Padre Pio apparently spent most of his life hearing confessions.

He will be displayed within the crystal coffin in Rome for Holy Year.



# FUNERAL PLANNER OF THE YEAR SET FOR RE-LAUNCH

The 2017 event will be a stand-alone black tie event in September

A major revamp has been announced ahead of next year's Funeral Planner of the Year Awards. The change was confirmed following this month's AGM weekend, which was yet again the biggest gathering of independent funeral directors in the UK.

As Golden Charter and Independents continue to grow - funeral plans are now sold across 18 regions and five business development territories - the number of awards has become difficult to accommodate in a single

evening. The company is set to take advantage of the change by refreshing the awards with a new black tie format.

At the same time, attendance at the SAIF AGM has been booming in recent years, and it is becoming difficult to hold two such major events in a single weekend. With the AGM weekend moving around the country every year, it has proven increasingly difficult to source a venue in each area that can accommodate Independents' burgeoning needs.

Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, explained: "I am delighted to announce that from 2017, the Golden Charter Funeral Planner of the Year awards will be a stand-alone black tie event, with the first being held in September 2017."

He added: "At the same time, we are taking the opportunity to streamline the awards, identify a central location which will make travel easier for the winners, and allow them to make a weekend of it if they so choose."

"In addition, we will change the timing to fit with our financial year, from April to March, although for this year only the qualifying period will run from 1 January 2016 to 31 March 2017 - a 15 month period. Thereafter, we will revert to 12 months running from 1 April 2017 to 31 March."

More specifics of how the awards will be refreshed will be announced by Golden Charter, as preparations continue in the lead up to the 2017 event.



## A gift from father to son

When Anthony Grieve arrived at work recently, he was presented with a huge surprise from his father Bill Grieve - a brand new Binz hearse and limousine to mark the handover of business from father to son.

Unknown to him, his father had been working behind the scenes, with the help of Kevin Smith at Superior UK, to arrange purchase and delivery of two bespoke vehicles. After 28 years running Thomas Grieve & Son, Bill plans to retire next year.

"As soon as I saw the new cars in the yard, I realised what dad had arranged," said Anthony. "I was blown away by

the surprise. The cars were put to work straight away and have been a huge asset to our fleet. My Dad and I have run the business together for eight years, and I'll use the solid work ethic he's taught me to take the business forward.

"My own sons - the fourth generation - will join the business before too long. I hope these cars will still be in our fleet then, so I can in turn pass them down to my sons."

Kevin added: "This was a very special delivery. We were honoured to be a trusted part of the arrangements. The handover was very special!"

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# Dignified and elegant care

**W**ith more than 35 years' experience, Ashbrooke Funeral Directors in Sunderland is a specialist in offering burial, cremation and memorial services for its clients.

The Ashbrooke motto is 'let us take care of you' and the staff strive to ensure that every service they conduct celebrates the life of a loved one.

Ashbrooke's Jeff Wilson said: "We know that planning the funeral of a loved one can be an extremely difficult and emotional time. We guide our clients through the process with a high degree of care and compassion, and we take care of every detail in a dignified manner."

This dedication to the individual has made the business one of the most highly respected and trusted in Sunderland.

"No matter what type of occasion our clients have in mind, we work closely with them to put on an intimate and high-quality service. Whether highly



“WHETHER TRADITIONAL OR SOMETHING UNIQUE, WE ARE THERE TO HELP”

Jeff Wilson

traditional or something unique, we are there to help," said Jeff.

The staff at Ashbrooke Funeral Directors believe in always providing a friendly and supportive service, not overlooking any detail.

The firm has carried out standard, woodland and eco burials and offer coffins, headstones, stunning floral arrangements and top-quality catering, ensuring that the full package is offered and available to their clients 24/7.

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

Mr P McAtee  
**McAtee Funeral Directors**  
163 Edergole Road  
Fintona  
BT78 2NQ

Mr K Morrison-Cooper  
**Kriss Morrison-Cooper Independent Funeral Director**  
106 Derby Road  
Loughborough  
LE11 5AG

Mr W I Sharples/Mrs E Sharples/Mr W L Sharples  
**Brian Sharples & Son Ltd**  
52 Stockport Road  
Marple  
Stockport  
SK6 6AB

**Brian Sharples & Son Ltd (Branch Office)**  
3 Bridge Lane  
Bramhall  
SK7 3AB

**Brian Sharples & Son Ltd (Branch Office)**  
44 Park Lane  
Poynton  
SK12 1RE

**Brian Sharples & Son Ltd (Branch Office)**  
2-4 Stockport Road East  
Bredbury  
Stockport  
SK6 1AL

Miss K Horn/Ms P Clements  
**McLeans Funeral Services Ltd**  
644 Alexandra Parade  
Glasgow  
G31 3BU

Mrs T Russell/Mr N Russell  
**Russell Independent Funeral Directors**  
56 Langley Road  
Chedgrave  
Norfolk  
NR14 6HE

Mrs C Wilcock  
**East Coast Funerals Ltd**  
Owl Building

Battery Green Road  
Lowestoft  
Suffolk  
NR32 1DH

### ACCEPTANCE INTO FULL MEMBERSHIP

Mr A Free  
**Andy Free Independent Family Funeral Director**  
Fairfields  
High Street  
Attleborough  
Norfolk  
NR17 2BT

Mr K Foster  
**Kevin Foster Funeral Services**  
70 Regent Street  
Blyth  
Northumberland  
NE24 1LT

Mr J Wilson  
**Ashbrooke Funeral Directors Ltd**  
5 Whitehall Terrace  
Sunderland  
SR4 7SW

### ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr G Hart  
**Fibrous**  
Haigh Avenue  
Unit A Whitehill  
Industrial Estate  
Stockport  
SK4 1NU

### FULL MEMBER BRANCH CLOSED

Mr D Lloyd  
**A J Lloyd Funeral Directors Ltd**  
38 Wallace Road  
Coventry  
West Midlands  
CV6 2LX

### FULL MEMBER NEW BRANCH

Mr P Warner  
**Peasgood & Skeates (Branch of Daniel Robinson & Sons Ltd)**  
12-14 Queen Street  
Haverhill

Suffolk  
CB9 9EF

Mr T P McGough  
**C McGough & Sons**  
69 High Street  
Biddolph  
Stoke-on-Trent  
ST8 6AA

### ASSOCIATES NOT RENEWED

Mr M Kelly  
**Phoenix Memorial Diamonds**  
Sunrise House  
Hulley Road  
Macclesfield  
SK10 2LP

# Going from strength to strength

**D**espite being in business for only four months, Kevin Foster Funeral Service has already been granted access to SAIF due to its incredibly high standards.

Run by husband and wife team Kevin and Pat Foster, the Northumberland-based funeral director formally opened its doors on 13 November.

Its prime location in Blyth was only spotted by chance as they drove through the town. The couple have been relying on Kevin's 20-plus years of experience within the funeral business, with Pat looking after the accounts and day-to-day running of the office.

Pat said: "Since opening we are pleased that the business is going from strength to strength. Being a husband and wife operated business means we are able to keep overheads to the minimum.

"Recognising that some families struggle with paying funeral costs we can, as an Independent, pass on savings to the families, keeping their costs to a minimum and making the remaining family's journey that little bit easier."



Husband and wife team Kevin and Pat Foster have been in business in Blyth for four months



“BEING A HUSBAND AND WIFE BUSINESS WE CAN KEEP OVERHEADS TO THE MINIMUM”

Pat Foster

Pat added: "We provide a professional and very dignified service, and to show our commitment to the local community we have recently gained the stamp of SAIF and we are now able to promote Golden Charter payment plans.

"We are not governed by time limits; Kevin is on hand to discuss all the clients' needs and wishes, at their own pace. We help by taking any concerns or issues off our customers' shoulders, and deal with them in a timely manner."

**BUSINESS SOLD**

**M L Williams Ltd**  
1b Falkland Park Road  
Ayr  
KA8 8LL

**FULL MEMBER  
NOT RENEWED**

Mr T R Moss/Ms S  
Morton  
**Century 21 Funerals t/a  
Moss Funerals**  
238a High Street  
Glossop  
Derbyshire  
SK13 8ER

Mr A Jones  
**Alan Jones Funeral  
Directors**  
87 Old Road  
Ashton-in-Makerfield  
Wigan  
WN4 9BG

**Branch of Alan Jones  
Funeral Director**  
Mr A Jones  
51 St Jones Avenue  
St Helens

Merseyside  
WA11 0QA

**Branch of Alan Jones  
Funeral Director**  
Mr A Jones  
56 High Street  
Golborne  
Cheshire  
WA3 3BH

**Branch of Alan Jones  
Funeral Director**  
Mr A Jones  
21 Ladies Lane  
Wigan  
Lancashire  
WN2 2QA

Mrs N Rowlands  
**The Elms Funeral  
Directors**  
50 Baker Street  
Western-Super-Mare  
BS23 3AQ

**BUSINESS SOLD**

Mr I Fisher  
**Ivan Fisher Independent  
Funeral Homes Ltd**  
Norton House

Hethersett  
Norfolk  
NR9 3EN

**Branch of Ivan Fisher  
Independent FH Ltd**  
Mr I Fisher  
2-4 Norwich Road  
Norwich  
Norfolk  
NR11 6BN

Mr B Collins  
**Looe & District Funeral  
Service**  
The Chapel of Rest  
Looe  
Cornwall  
PL13 2AF

**Branch of Looe & District  
Funeral Service**  
(Callington & District  
Funeral Service)  
Mr B Collings  
8 New Road  
Callington  
Cornwall  
PL17 7BE

Mr D Egan  
**Henley Funeral Directors**

5 Wharley Road  
Oldbury  
W Midlands  
B68 9RZ

**Branch of Henley  
Funeral Directors**  
(Collyer & McBride)  
Mr D Egan  
211B Birchfield Road  
Handsworth  
W Mids  
B19 1LL

**Branch of Henley  
Funeral Directors**  
(Collyer & McBride)  
Mr D Egan  
376 Walsall Road  
Perry Barr  
W Mids  
B42 2LX

**Branch of Henley  
Funeral Directors**  
(Collyer & McBride)  
Mr D Egan  
2 Hollyhedge Road  
West Bromwich  
W Mids  
B71 3AA  
Member: 2702

Mr H Garner  
**Garner's Funeral  
Services Ltd**  
53 The Broadway  
Tolworth  
Surrey  
KT6 7DW

**Branch of Garner's  
Funeral Services Ltd**  
Mr H Garner  
314 Hook Road  
Chessington  
Surrey  
KT9 1NY

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 7th March 2016

# Update

NEWS FROM KINDRED ASSOCIATIONS

## LOCAL AUTHORITY TRADING UPDATE

In November 2015 representatives from the National Association of Memorial Masons and the Memorial Awareness Board, along with Jake Rigg from Keene Communications, were invited to attend the All Party Parliamentary Group (APPG) for Funerals and Bereavement meeting in Westminster.

We were given the opportunity to distribute and discuss our *'Local Authority Trading'* briefing paper which resulted in North East Lincolnshire



Council (NELC) being invited to the next APPG meeting which will be held early in 2016, to answer questions on the way it has set up its 'service' selling memorials.

Our *'Local Authority Trading'* briefing paper includes several important key points explaining that it is ill thought through, could lose councils money and

the way in which it has gone about it could be unlawful.

Moreover, it is likely to be bad for the public and will damage small businesses.

In December, following a full council meeting at NELC, which we lobbied with letters of concern and copies of our briefing paper to councillors, it was unfortunately decided to go ahead and test the market to see if setting up its own funeral service is feasible. A motion put forward by Conservative Leader Philip

Jackson to move the item back to cabinet with a recommendation that it be ceased was defeated by 18 votes to 17.

NAMM will continue the fight against local authority trading because it is an extremely important issue for all retail masons. We believe the current collaboration with MAB and using the political lobbying expertise of Keene is the best way to challenge this problem.

PHILIP POTTS  
NAMM NATIONAL EXECUTIVE OFFICER

## The origins of a special day

The British Institute of Funeral Directors looks at an occasion which can often add to a family's grief

So at here once again at my desk in the Yorkshire countryside, and February 14, Valentine's Day, has just passed us by. But what do we really know about this special day? We give and receive presents and cards to and from our loved ones, but where did it all start?

There are a few different stories about how it all came about. The most famous being about a priest named Valentine. Emperor Claudius II had decided that his soldiers would fight better for him if they were not married and had no loved one to go back home to, so he passed a law preventing them from getting married. Valentine, not wanting to stand in the way of true love, continued to marry the soldiers which angered the emperor and he was put in jail to be executed. The jailer who was in charge of Valentine had a daughter who was blind, and knowing that Valentine was a knowledgeable man he asked him to teach his daughter. Through the teachings her faith grew and it is said that through God, Valentine restored her sight. Before he was executed he

handed her a letter saying 'from your Valentine'. It is said that she planted an Almond tree with pink flowers by his grave to signify her love for him.

Another story is that in ancient Rome a pagan fertility festival, known as Lupercalia, was held around the 14 of February, as it was believed this was when birds began to mate. This encouraged the Romans to believe that their women would also be fertile.

Just to make sure all was well, they would sacrifice a goat and use its skin to whip the women, thankfully a tradition which seems to have died off!

The first recorded instance of St Valentine's Day being linked to romantic love was in Geoffrey Chaucer's poem called *Parlement Of Foules*, in 1382. "For this was on Seynt Volantynys Day. When every foul comyth there too chese his make." For those of you burdened with studying Chaucer at A-Level English Literature you will be able to decipher the above quote!

Moving forwards in time to the 18th century the more traditional poem "The rose is red, the violets blue, the honey

is sweet, and so are you" appeared in a collection of nursery rhymes encouraging handmade Valentine's cards to be sent by people to woo their lovers, which brings us to the present day which has become very commercial with flowers, cards, chocolates and other gifts been sent and received.

One obvious detriment to us in the funeral service is that the cost of red roses for our funeral tributes increases dramatically in the run-up to Valentine's Day. While losing a loved one at any time of year is painful, marked occasions like these can often add to the grief as families are reminded more prominently of the loss of their loved one.

It is an honour to be entrusted with the care of a loved one when they have passed away, and we must always strive to do our utmost to ensure that high standards are always adhered to. In the British Institute of Funeral Directors, we issue a licence to our members who carry out continued professional development through the year, which is one way of reassuring the families we serve that their loved ones are being looked after by a qualified funeral director.



# LOOKING BACK BEFORE GOING FORWARD

Part two from the ICCM with part one available in the February edition of *SAIF Insight*

In last month's edition we started looking back at some old 'industry' publications. It's surprising how attitudes and service delivery have changed since the late 1970s.

We got as far as the late 90s, when the charter for the bereaved made its appearance and woodland and other forms of natural burial became widely available.

It is my view that things slowed to a certain extent as we entered the new millennium, apart from the reuse of old, abandoned graves being recommended by the Select Committee following its inquiry into cemeteries. A great deal of time was spent discussing initiatives and the industry was split on a number of issues.

Environmental initiatives really took the fore at this time with another round of cremator upgrades to include mercury abatement and reduction of other pollutants. Holding over of cremations

and recycling of metal is now commonplace, with the latter raising £700,000 for charities in 2015 alone. One crematorium actually won an environmental award for its heat exchanger initiative. Burial authorities providing a natural burial option now probably outnumber the private sector providers. Also, numbers of secular funerals have increased dramatically and we have reuse legislation, albeit in London only.

Any major change or new introduction is only possible if acceptable to the public. In latter years many authorities have asked their service users if they approve of an initiative via consent. Recycling of metals and holding over are two of these introductions and their success is due to the public and bereaved, who are becoming ever more environmentally aware. However, there is still opposition from within, despite these initiatives being fully accepted by the bereaved in areas where they have been adopted.

## Looking forward

Funeral poverty has been at the fore again recently.

Those unfortunate people who cannot afford to pay for a funeral are effectively forced down the public health funeral route, where the local authority makes and pays for the arrangements.

If the new death certification process comes into effect this will add a new fee of circa £160 to the funeral bill for those that opt for burial. Those that opt for cremation will pay this fee however will not pay the old fees for doctors' certificates. It is suggested that local authorities will collect death certification fees in order to pay for the medical examiner's service. Will the public and others see this as a local death tax and blame local authorities yet again for driving more people into funeral poverty?

## Going backwards?

So, despite technology and the environmental advancements mentioned above, which are much needed and appreciated by both the bereaved and ourselves, the major step backwards to Victorian times lies with the pauper funeral. I must say that I never usually use the 'p' word to describe

the growing number of unfortunate people on low incomes (or no income) who use public health funerals. However, the media continue to use it for impact and I do it here only for that same purpose. We must drive the 'p' word from our vocabulary. That distasteful word will only help perpetuate the myth that expensive Victorian style funerals are right, which in turn perpetuates the feeling of shame (stigma) among the growing number of those less well-off people forced to hand arrangements over to the local authority officer responsible for arranging these funerals.

## Going forward?

So, to the point. Perhaps the whole of the funeral industry, from initial death certification to the close of the burial or cremation service, and all services provided in between and all costs, should be properly considered before simply apportioning blame for funeral poverty to any one party involved.



TIM MORRIS  
CHIEF EXECUTIVE  
OF THE INSTITUTE  
OF CEMETERY &  
CREMATORIUM  
MANAGEMENT

## Cremation & Burial Communication & Education 2016

SAIF Members are being encouraged to attend a Cremation & Burial Communication & Education (CBCE) event in Stratford-upon-Avon, Warwickshire, on Monday 4 July to Wednesday 6 July.

The CBCE event has been organised in partnership with the Cremation Society of Great Britain (CSGB), the Federation of Burial and Cremation Authorities (FBCA) and The Association of Private Crematoria and Cemeteries (APCC).

The organisers of this event, which aims to continue burial and cremation education in the UK, have confirmed that the Continuing Professional Development (CPD) certification service will be available to delegates attending the 2016 event. This will allow delegates to demonstrate to their employers that attendance at the event contributes to their professional development in this specialised area.

The event aims to promote professional

standing and provides a knowledge base intended to improve the abilities and skills for representatives from any size of burial or cremation authority. The programme also provides attendees with an excellent opportunity to discuss and share common issues.

The delegate's fee is £430 (+VAT) and that includes two nights' accommodation at the Holiday Inn, including all meals, admittance to all working sessions and the exhibition, plus event documentation.

The day delegate's fee is £150 (+VAT) and includes event documentation, admittance to all working sessions and the exhibition, buffet lunch and refreshments between working sessions, but excludes accommodation and dinner.

The event will be at The Holiday Inn, Stratford-upon-Avon, Warwickshire, CV37 6YR on Monday to Wednesday 4-6 July.

For more details visit the website [www.cbce.org.uk](http://www.cbce.org.uk), email [info@cbce.org.uk](mailto:info@cbce.org.uk) or call 01543 439714.



# ASHES TO... FIREWORKS

## SEND OFF THE DEPARTED IN A BLAZE OF GLORY

WORDS: KEN SYMON

From the imaginative to the truly bizarre, the options for saying a special goodbye to loved ones are growing

**T**ime was when people would choose to scatter their loved ones' ashes in a favourite location or in some cases bury them, but that was about all they would choose to do with them. The place of the scattering or burial might occasionally raise some eyebrows, but that would be all.

Now the range of what people do with ashes is growing wider and wider, and the uses to which they are put becoming more and more surprising.

You can now do everything from having the ashes launched into space to having them built into a coral reef or, if the client really has the wish and the means, turning them into a diamond.

Or there is the American company in the state of Alabama called, somewhat incongruously, Holy Smoke, that takes

ashes and puts them into bullets or shotgun shells to be fired to commemorate a particular kind of outdoors person.

As you might imagine, many of these new services offered for ashes are based in the US, but there is a small but growing number of businesses in the UK offering services with ashes for a different kind of send-off, commemorating them in a single big day or in a lasting reminder of their presence.

Richard Martin, Managing Director of Scattering Ashes, who has researched the area, said: "Now, 70% or more of relatives will take the ashes away with them. Some choose to scatter the ashes, some choose a column burial, but there are more and more people choosing different options here in the UK."

One emerging practice is to include the ashes in fireworks that are then set off



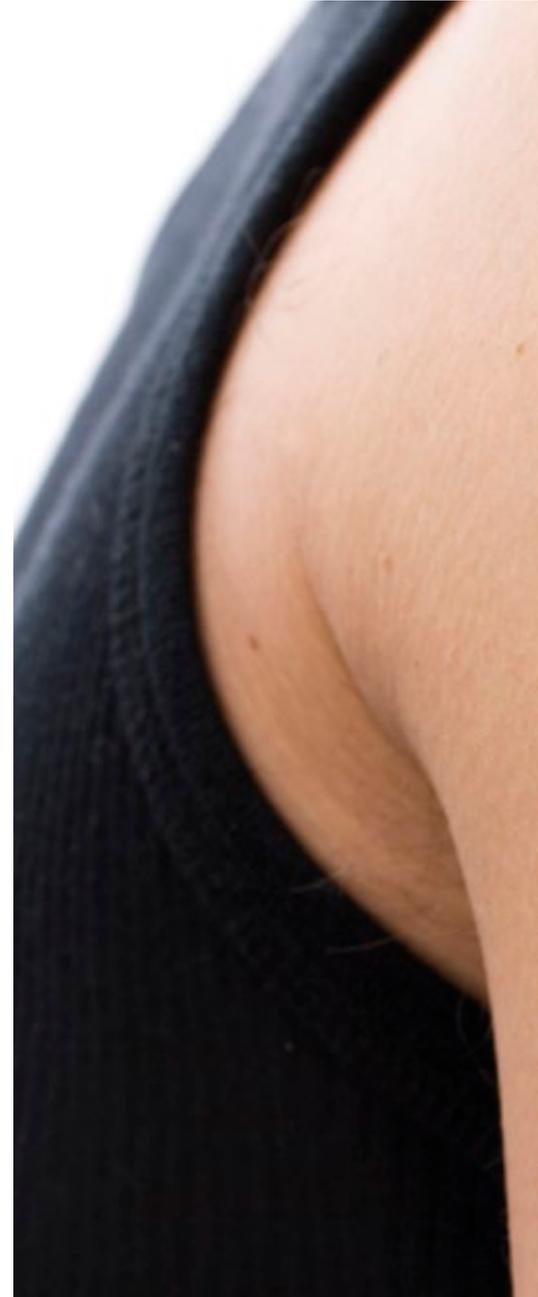




A teapot urn will hold your loved one's ashes for display



For the much-travelled, a papier maché suitcase for the final journey



in a display as a tribute to the life of the deceased person that can be attended by relatives, friends and colleagues.

One company that offers this service throughout the UK is Heavenly Stars Fireworks based in Colchester, Essex. Director Nigel Claydon said that Heavenly Stars had been created as a specialist business within a more general fireworks company because of the demand.

The company offers a range of packages from professional ones where a technician will set off the firework display, possibly accompanied by music, to sending self-fire fireworks containing the loved one's ashes, which can be transported anywhere in the UK with guidance of where and how to set them off.

A very different way of commemorating a one-off send-off is for the ashes to remain

constantly with the person mourning a loved one.

One way of doing this that has been around in the United States for many years is for the ashes to be mixed in to tattoo ink and to be used for a tattoo on the body, often with a specific message remembering the departed.

This may immediately spark questions about health issues, but one American tattoo artist, Bob Johnson of Finest Lines in Wickliffe, Ohio, claims he has been doing such tattoos for 30 years and has never had any complications.

It is still rare in the UK – a spokeswoman for a well-known Scottish tattoo artist said: "He has been asked but he's never done it."

One tattoo shop that does do it is Chris's Tat Shack, a well-known tattoo parlour in Axminster in Devon, run by Chris Williams.

“SOME CHOOSE TO SCATTER THE ASHES, SOME CHOOSE A COLUMN BURIAL, BUT THERE ARE MORE AND MORE PEOPLE CHOOSING DIFFERENT OPTIONS HERE IN THE UK”  
Richard Martin



However, while it is done here in the UK, Richard Martin of Scattering Ashes said: "Personally I would not recommend it. I tell people to avoid it because it's putting an unsterilised material under your skin."

Another less intrusive way for a loved one's ashes to remain constantly with you comes in the form of ashes jewellery or memorial pendants.

Companies such as London-based Legend Urn make a range of jewellery including pendants and crosses in a variety of styles and materials that include gold, silver, gold plated, silver plated and nickel plated items.

A company spokeswoman said: "Many people find ashes jewellery, containing a small amount of the deceased's ashes, a real source of comfort. In fact, people have used ashes jewellery for centuries, and

ashes jewellery is a touching and popular way of honouring a loved one and keeping them close."

The jewellery is designed in such a way that the top or bottom can be unscrewed so that the item can be filled with ash. Legend Urn suggests that after the ashes are inserted it is glued so that it cannot be opened again. The resulting item can then be worn every day or on special occasions to commemorate the departed.

Richard Martin said that at Scattered Ashes they had produced a papier maché suitcase, which carried labels on it of all the places that the deceased, who had loved to travel, had visited.

He added: "One of the other ways of commemorating the person, which only we really do, is to send the ashes out in a miniature Viking longboat, set light to it and they go out in a blaze of glory." ●

## Golfers can go out with a bang

Among the growing numbers of unusual uses for ashes, perhaps the most way out comes from – you've guessed it – the US, where one company has put ashes into exploding golf balls. So the relative can really give a dramatic send-off to a golf-loving loved one.

If that is not unusual enough, there is the possibility of the smoking of a dear departed's ashes or something similar. Rolling Stone legend Keith Richards famously said that he mixed his father's ashes with cocaine and snorted them.

# DEAD WEIGHT

## A GROWING PROBLEM FOR THE FUNERAL SECTOR

WORDS: LISA MCCAFFERTY

Funeral directors are set to carry the burden of an obese population

It's no secret that the UK is in the midst of an 'obesity epidemic'. According to the National Obesity Forum (NOF), in most European countries around half the population is now overweight or obese, and this percentage is set to rise further over the next decade. It is predicted this could reach 71% by 2025.

Worryingly, these predictions are now said to 'underestimate' the full scale of the problem.

As one of the leading causes of preventable deaths in the United Kingdom, the effects of obesity are beginning to have a knock-on effect on the funeral profession.

As custodians of the dead, funeral directors are responsible for making the arrangements for transportation of the body, completing all necessary paperwork, and implementing the choices made by the family regarding the funeral and final disposition of the body.

Ensuring that the ceremony is carried out with the utmost respect is absolutely paramount for funeral directors and dealing with someone who was overweight is no different.

This, of course, throws up a challenge.

However, with the introduction of a number of innovations, listed here, the

“A GROWING NUMBER OF FUNERAL DIRECTORS NOW USE TROLLEYS TO WHEEL THE COFFIN INTO THE FUNERAL VENUE”





funeral profession is poised to keep moving with the times.

**Larger coffins and caskets** – Until recently, the average coffin was typically 22 to 24 inches wide, but now 26 inches has become much more common, with larger ones (typically up to 40 inches) also available.

**More powerful crematoria** – As the bodies of overweight people contain more fat, they need to be burned for longer and at higher temperatures in order to be turned into ash. More powerful ovens with larger doors have been pioneered in America, but at the moment there are still only a few of them in crematoria around the UK.

**Lifting equipment** – A coffin can weigh several stone, so the combined weight of that and a large passenger inside means it can become too heavy for traditional pallbearers to carry on their shoulders. As a result, some funeral directors may have to refuse to provide a pallbearing service if they could be held liable for putting their employees at risk of, for example, back injury. A growing number of funeral directors now use trolleys to wheel the coffin into the funeral venue, while they can also use sophisticated lifting and winching equipment to lower the deceased into their grave during burials.

**Funeral transport** – Unfortunately, some hearses may not be able to accommodate larger sized coffins and caskets, meaning that alternative methods of transport will have to be found – all leaving funeral directors with extra costs.

**Super-sized graves**

With the affect obesity is having on the UK's funeral industry a growing problem, some local councils are taking things into their own hands with the introduction of super-sized graves.



DID YOU KNOW?



Worldwide obesity has more than doubled since 1980



In 2014, more than

**1.9 BILLION**

adults were overweight and 13% were obese



Most of the world's population live in countries where being overweight kills more people than being underweight



**42 MILLION** under the age of five were overweight or obese in 2013

Source - World Health Organisation: [www.who.int/mediacentre/factsheets/fs311/en/](http://www.who.int/mediacentre/factsheets/fs311/en/)



The National Obesity Forum revealed obesity is one of the leading causes of preventable deaths in the United Kingdom



Sutton Bridge and Wingland Parish Council was one of the first councils to announce plans for a new three-acre burial ground in 2015 because space was running out at the cemetery in the local church – where plots measure 9ft by 4ft.

The authority planned to become the first in Britain to create a cemetery with graves dedicated to larger bodies to accommodate the nation's growing obesity crisis.

The larger graves have been requested by funeral directors who have been struggling to haul coffins over long distances in the Lincolnshire village.

As plans were drawn up for 30 super-sized plots near to the roadside, the local council was aiming to alleviate some of the problems funeral directors are faced with, such as back problems and general injury.

As well as hundreds of standard graves, the authority revealed plans to dig extra wide 9ft by 8ft plots near to the entrance of the burial ground.

This came shortly after Newcastle-under-Lyme Borough Council, Staffordshire, installed a new £12,000 lift table to handle wider coffins for obese people.

The authority said the decision came after Bradwell Crematorium was unable to accommodate the funerals of 15 overweight people back in 2013.

Some funeral parlours in Britain have even had to install hoists capable of lifting 50 stone, purchase reinforced steel trollies and increase the size of their fridges in order to manage larger corpses.

Hospital morgues and crematoriums

have already had to make alterations to deal with the changes, such as installing extra-large furnaces.

And ambulance bosses have also started paying out millions to 'supersize' their vehicles to cope with the growing number of obese casualties.

The East Midlands Ambulance Service (EMAS) introduced a fleet of 128 larger ambulances, each capable of dealing with patients who weigh up to 55 stone.

The UK's growing obesity problem shows no sign of slowing but, with the introduction of a number of innovations, the funeral industry is poised to keep moving with the times.

In Ireland the trend for oversized coffins is also growing, with the World Health Organisation reporting in 2015 that some 89% of Irish men will be overweight by 2030.

In some cases, traditional wakes have also been affected. *The Irish Examiner* newspaper revealed in January this year that one funeral director had to call a glazier to fit a super-sized coffin through the window as it would not fit in the narrow doorway.

Although the roughly 90cm-wide plots in modern graveyards are big enough to accommodate large bodies, a number of older cemeteries – such as Glasnevin in Dublin which has 60cm-wide plots – cannot accommodate bodies more than 16 stone.

And this issue looks set to continue for all SAIF members, with funeral directors having to pay out for the alterations to their equipment and the possible health and safety issues of dealing with larger bodies. ●

## Is obesity a disability?

There are different levels of obesity - obese, morbidly obese or very obese. The levels are measured by the Body Mass Index (BMI).

Anyone with a BMI of 30 to 40 would be considered to be 'obese'.

Those with a BMI of more than 40 would be considered 'morbidly obese' or 'very obese'.

Under the Equality Act 2010 people are classed as having disabilities if they have physical or mental impairments that have substantial and adverse long-term effects on their ability to carry out normal day-to-day activities.

Using this definition, would people count as disabled if their obesity were affecting their day-to-day activities? A recent tribunal case concluded that a worker with a BMI of 48.5 and a number of health conditions relating to his weight was disabled, and it upheld his claim for harassment related to disability. So employers need to consider whether their employees have an impairment that is making their everyday lives difficult for them, and whether the negative impacts have been 'substantial and long-term'.

Source: [www.saif.org.uk/2015/09/is-obesity-a-disability](http://www.saif.org.uk/2015/09/is-obesity-a-disability)

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS March 2016 | NO. 174

NATIONAL SAIF INDEPENDENT FUNERAL DIRECTORS

# Insight

LOOKING AHEAD

PAUL ALLCOCK IS SET TO CHAMPION THE ROLE OF INDEPENDENT FUNERAL DIRECTORS

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# THE POST-MORTEM MADE MODERN

WORDS: STEWART MCROBERT

The next generation of autopsy offers a hi-tech alternative with potential benefits to bereaved families and funeral directors. We look at digital autopsy and how it could find evidence that traditional methods may overlook...

**E**ven the most modern technology can have roots in the distant past; that's certainly true for digital autopsy. The path to this advanced process began when x-rays were first used to examine the human body back in 1895. Today, it offers a hi-tech alternative to post-mortem and numerous potential benefits to bereaved families, funeral directors, pathologists and others.

Ken Morgan of iGene, a company that is pioneering the use of digital autopsy in the UK with dedicated facilities, said: "A CT scanner, which is one of the pieces of equipment used in digital autopsy, employs x-rays; they were first developed in the late 19th century. The first CT scan was produced in 1983 and the first clinical CT scan of a deceased person took place in 1998.

"Modern digital autopsy dates from 2008 when researchers began carrying out comprehensive studies



**The Digital Autopsy Facility is offering the modern process**

of adult post-mortem CT scanning."

As Ken explained, much of the exploratory work in the UK was undertaken in hospitals using NHS scanners. It had to be done out of hours when equipment was not being used for day-to-day medical work. That brought limitations, not least finding available forensic trained radiographers, and funeral directors who were able to transport the deceased at the required times.

The first independent, '9 to 5' service for scanning deceased people was launched in 2013 when iGene opened its facility in Sheffield. The company has since

extended its network with bases in Bradford and Sandwell.

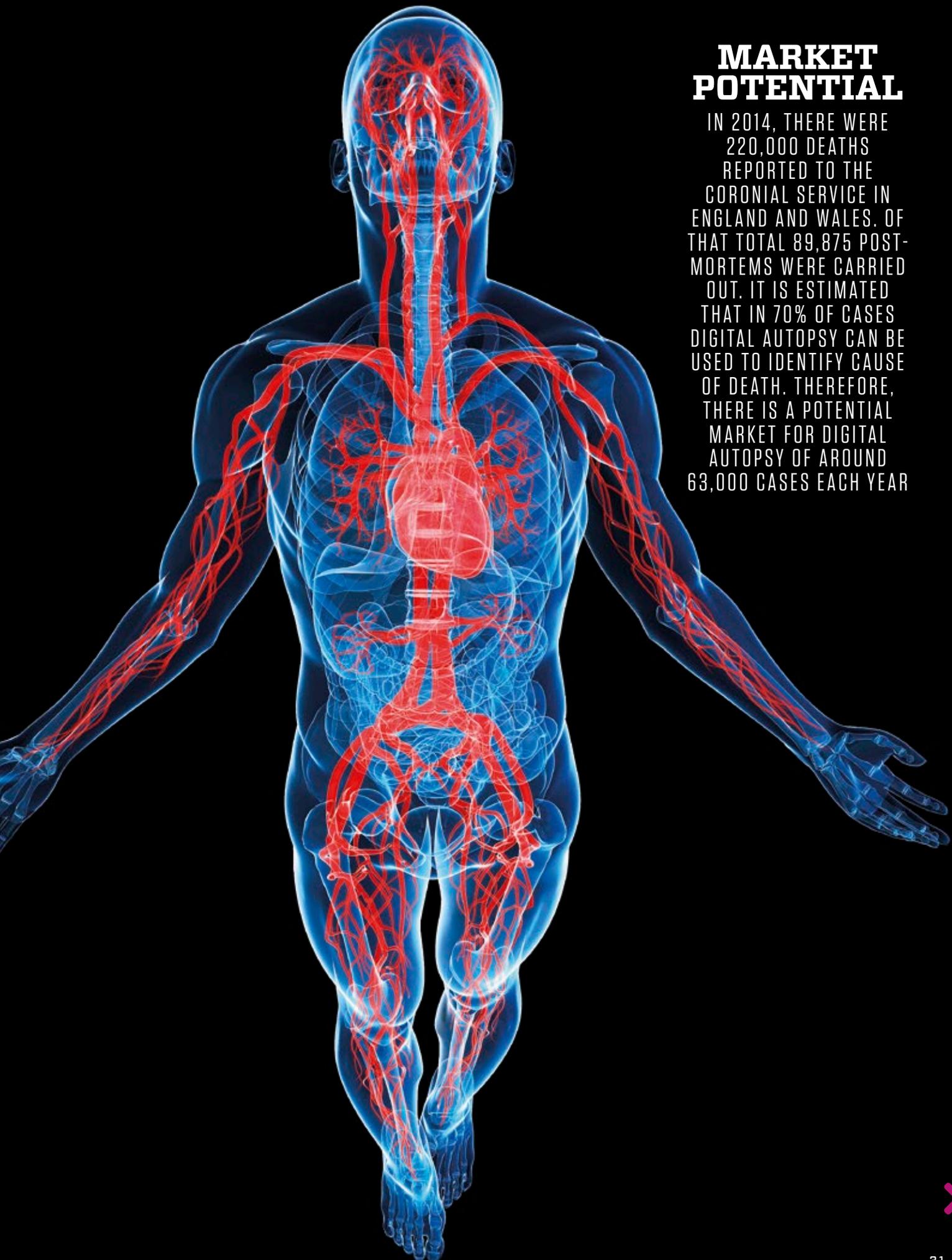
Ken outlined the process: "We scan the whole body in much greater detail than is carried out in hospitals. Since x-rays have no adverse effect on someone who has passed away, we can use the maximum dose." When the scan has been completed radiologists, who have had specialist training, view the scanned images to evaluate the cause of death.

The radiologist's report is sent to the coroner's pathologist who would have carried out a traditional post-mortem. They undertake an external examination, study the report and issue the necessary findings to the coroner. If they are not happy with the radiologist's report and it is deemed necessary, the pathologist can perform a full or limited invasive post-mortem.

### Refusing tradition

It appears that there are a number of reasons behind the potential demand for digital autopsy. These





## MARKET POTENTIAL

IN 2014, THERE WERE 220,000 DEATHS REPORTED TO THE CORONIAL SERVICE IN ENGLAND AND WALES. OF THAT TOTAL 89,875 POST-MORTEMS WERE CARRIED OUT. IT IS ESTIMATED THAT IN 70% OF CASES DIGITAL AUTOPSY CAN BE USED TO IDENTIFY CAUSE OF DEATH. THEREFORE, THERE IS A POTENTIAL MARKET FOR DIGITAL AUTOPSY OF AROUND 63,000 CASES EACH YEAR





include a decline in the acceptability of traditional autopsies and post-mortems among the general public and faith groups, who may feel uneasy about the idea of a deceased body going through that process. “There is a concern about the body being disfigured,” said Ken, “and the concept of organs being removed can fill people with horror.”

He also highlighted families’ concern that a post-mortem might delay funeral arrangements and, from the professionals’ perspective, the need to take a range of precautions when dealing with people who have died from diseases that can be easily passed on.

Digital autopsy is able to counter many of these concerns, and bring other benefits.

From a funeral director’s point of view they have an intact and untouched body. This makes the task of the embalmer much more straightforward and quick, and makes the presentation of the deceased to the bereaved family much simpler and more dignified.

There is improved efficiency for the coroner, coroner’s officers and bereaved families, leading to saving of time, effort and expenditure.

It is possible to discover evidence that can be overlooked in a traditional open autopsy.

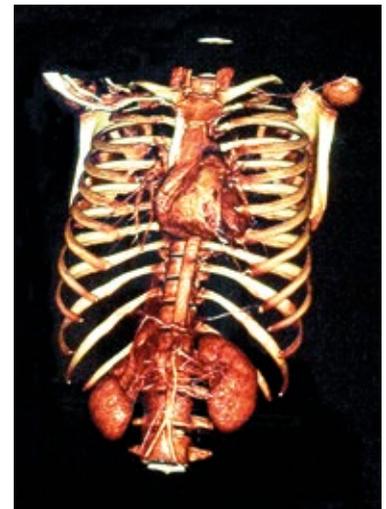
If a digital autopsy is undertaken and it throws up evidence that necessitates a full post-mortem, the CT scan allows a pathologist to plan aspects of the procedure in advance.

Importantly, a digital autopsy does not damage or destroy key forensic evidence and is extremely accurate in identifying the location of metallic and other objects within the body. In digital autopsy all areas of the patient are scanned, whereas open autopsies do not always look at every part of the body.

The process is ideal for complex cases where examination and interpretation are compromised by the destruction of the body, and, on the wider scale, it is excellent in the case of mass fatalities where authorities are keen to identify the pattern of injuries, gather forensic evidence, or identify disaster victims.

**Decisions**

Although demand for digital autopsy may be rising, the decision on whether one goes ahead does not lie solely with the deceased’s family. As Ken said: “The bereaved family pays for a digital autopsy – the current cost is around £600. However, because the deceased body belongs to the coroner it is his or her decision if it should proceed.”



The Ministry of Justice has said that families can opt for digital autopsy, but at no extra expense to the coronial service. Families need to pay any costs, whereas they get a traditional post-mortem for free.

On the plus side, though most local authorities are not yet prepared to pick up the cost, there are signs that situation may be changing.

Ken explained: “Sandwell Council agreed that if any residents would prefer a digital autopsy the local authority will pay. That may encourage other councils to follow.”

Despite its widespread application, digital autopsy cannot be used in every case. For example, if the deceased had been suffering from a sepsis, such as blood poisoning, that will not show up. Accordingly, before undertaking any procedure the iGene team will ask for previous medical history, which will provide an indication of cause of death.

**HI-TECH: The scanning device can operate at ‘maximum’, since there will be no adverse effects on the person that has passed away. Autopsies carried out by this process provide detailed images of the body**

At the moment, the process uses CT and MRI scanners, with the software developed by iGene for CT scanners, allowing the production of rich and detailed 3D images. However, even though it is a relatively recent procedure, digital autopsy is already developing.

Ken said: “People are starting to explore the possibility of using ultrasound scanning. The added benefit is that ultrasound scanners are small and mobile – they can be taken to the deceased and so there is no need for the body to be transported to a scanning facility.”

It seems that before it’s even established, digital autopsy is moving ahead. A fact that would surely be approved of by those who were pioneering the use of x-rays more than 120 years ago. ●

■ To find out more information visit: [www.digitalautopsy.co.uk](http://www.digitalautopsy.co.uk)



# GOLDEN CHARTER EMPLOYEES PROVE IT'S ALL GOOD IN THE NEIGHBOURHOOD

Staff members at Bearsden-based Golden Charter have been surprising unsuspecting members of the local community with good deeds to mark Random Acts of Kindness Week.

As part of the later life planning company's wider 'Do Something Amazing' TV campaign, staff, or 'RAKtivists' as they're now known, have been showering locals with random acts of kindness while encouraging them to pass it on during 14 to 20 February.

Karen Trickett, Director of Marketing at Golden Charter, said: "Our latest TV advert is all about doing something amazing for the ones we love, so naturally we felt very inspired. Over the last week we've been surprising members of our wider family, the local community, with random acts of kindness.

"On Monday our team of RAKtivists planted gift cards on local residents' cars, on Tuesday we surprised a local man at Canniesburn BP Connect by paying for his petrol, on Wednesday we

stopped off at Canniesburn Care Home with some sweet treats for staff and residents, on Thursday we visited the kids at Canniesburn Nursery to deliver some fun goodies, and on Friday we stopped off at the Heart of Scotstoun Community Centre with some knitting materials and biscuits, all before visiting Drumchapel Foodbank with boxes of groceries."

While Drumchapel Foodbank volunteers have been busy distributing food parcels, the avid knitters from Heart of Scotstoun Community Centre have already pledged to 'pay-it-forward' by using the donated wool to knit for the Loving Hands charity.

Golden Charter raised more than £10,000 for numerous charities in 2015 through football tournaments, bake sales, quiz nights and monthly dress down days. With the help of its kind-hearted employees, the company hopes to beat that target in 2016.

**COMMUNITY SPIRIT:** Staff at Golden Charter helped neighbours with random acts of kindness

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# A SISTER'S STORY

WORDS: DR BILL WEBSTER

For adults, losing a sibling can often leave them feeling abandoned by society, powerless and angry

I was recently reminded once again of how the loss of a sibling can so often be minimised in our society.

Jackie, whose family I have known since she was a young child, asked if I could assist her with a research paper for a university course towards her master's degree in counselling. But our meeting turned out to be a much more significant conversation about the loss of her younger sister, Heather.

I asked her permission to share our conversation as she told her story, and I offer some of her own insights (in italics) with just a few comments from my own perspective.

*When I lost my sister, I lost my best friend. I lost my history. Heather was my family connection to that time in my life, because she shared everything with me. Siblings share things on a different level than with friends and other family members. Losing a sibling changes one's identity and one's attitude about life and family.*

Heather was killed in a motorcycle accident while vacationing in Thailand. She was just 28 years of age, one year younger than her sister.

*More often than not in the weeks and months that followed, I was asked, "How is your mum?" or "How is your dad?" It was as if I didn't experience a great loss. Outsiders assigned me with the role of informant about my parents' wellbeing. They just didn't seem to understand that I was grieving too, and that the loss of my sister seemed like the worst thing that could have happened. They just*

*didn't seem to get the fact that I had also experienced a major loss the day my sister tragically died.*

This is one of the reasons why adult sibling loss often falls into the category of 'disenfranchised grief'. When adults lose a sibling, they often feel abandoned by society. The sympathy goes to their parents, but brothers and sisters are supposed to 'get over it' quickly so they can comfort the parents or replace the lost sibling.

*I have lost my future with my sister and the family dynamics are forever changed. I'll never forget my father saying to me, "You started at the top of the list," meaning that the loss of Heather was as bad as it could get for me. He acknowledged my grief with that statement, and my mother acknowledged it in other ways. My parents were hurting so much that I couldn't look to them for support. Also, I did not want to talk to them about my grief very much because it meant I would have to help them with theirs. I wanted to yell at them, "Get help somewhere else! I can't do this now." Of course I love them and want them to heal, but sometimes I feel overwhelmed by the responsibility of being the only living child with parents who continue to suffer. I try to help, but I am powerless to*

*change the situation. Feelings of powerlessness are abundant and are accompanied by feelings of anger.*

It would be three weeks before her sister's body would be returned home.

*The time between the death and the funeral gave us time to plan the funeral. I wanted a celebration of her life, but absolutely nothing preachy. Prayer was fine with me, as I tried to respect the needs of my grandparents who wanted the traditional religious ceremony. But I was so angry when the minister who conducted the ceremony preached at us. I didn't need to hear about the grace of God right then. I was thinking, how could a graceful God take my sister from me?*

*Do people even hear words when they're grieving? I remember the feelings of anger, but I don't remember a word that was spoken by that minister. I remember who spoke at my sister's funeral about her life and about the impact she had on theirs, but the words about God's plan did nothing for me.*

“I GRIEVE FOR MY SISTER'S LOSS OF LIFE AND FOR MY LOSS OF LIFE WITH HER”





*'We released the balloons all at once. Looking up into the sun-filled sky gave us a sense of hope, and writing our messages was a cathartic act of closure'*

*I wasn't the only one who felt no sense of relief from the funeral service. My father also lacked closure. It was recommended by a counsellor that we have a second funeral service with a funeral facilitator, so Dad and I spent an afternoon with Colin, who asked many questions about Heather: who she was in our lives and how we were coping with her death. The second ceremony provided the closure I needed. Colin got it. He didn't preach, he just told stories about Heather that validated our feelings.*

*Balloons were a memorable part of the visit to the cemetery following that ceremony. Each person who attended was given the opportunity to write a message to Heather on a slip of paper tied to a ribbon on a helium-filled balloon. When everyone had finished writing their message, we released the balloons into the sky all at once. Looking up into the sun-filled sky gave us a sense of hope, and writing our messages was a cathartic act of closure. We got to write what we didn't get to say. Closure can be achieved at any time in many ways. The traditional methods do not work for everyone.*

Jackie found that reading about death and grief helped her enormously.

*I knew intuitively that lending intellectual meaning to an incomprehensible occurrence was*

*just what I needed. Reading can be very difficult for people for some time after suffering a loss. However, reading about death actually sped up my process to reinvest in life. I didn't feel alone in the grief process.*

*Yet in spite of this new-found understanding that bad things happen to good people, the anger persists. I had a dental appointment a few months after Heather died. The dental hygienist asked me how it felt to be an "only child now". How insensitive! Only I can determine the level of connection I feel to my sister. So, yes, I guess that anger continues. Mainly I am angered by expectations from people close to me about how I should grieve or move on.*

*Another real emotion as a result of losing Heather is fear. While I have been touched by death, I am not afraid of my own death. In fact, this is a significant change since losing Heather. Now, I fear the death of others I love, especially my husband. Therefore, I express my love for people more often. This was the first lesson I learned from losing my sister: let those you care about know you care. You don't know when you will have those opportunities taken from you. Losing someone tragically in an accident often denies surviving family and friends the opportunity to say goodbye.*

*Because Heather's accident took place while she was away on holiday,*

*we all got to say "goodbye". I took Heather to the airport. We shared our final dinner and bottle of wine together. If I knew that would have been our last meal together, I would have consented to getting the red wine, which was her preference. What an odd thing to regret – choosing white over red. The last thing I said to my sister, as we embraced, was, "I love you. Have a great trip." For this, I feel that I have a sense of peace. Express your feelings of love at every appropriate opportunity.*

*When Heather died, I grieved most for what was lost to us both – our future together. I'm sad about the things that will be missed in the future, the things that don't and won't happen. I grieve for my sister's loss of life and for my loss of my life with her.*

Jackie used the word "connection" frequently in our conversation. Bereaved siblings experience and maintain a connection with their brother or sister in several ways: thinking about them, talking about them (usually easier when shared with other bereaved siblings), participating in activities once shared with them, taking up the deceased sibling's interests and creating memorials.

Jackie accomplished this by collecting the greeting cards her sister had given her over the years and putting them in a memory box with some photos and other souvenirs of her life. She also arranged to donate an award in Heather's memory to a charity that supports work for the preservation of the environment, which was very important to her.

*I work at not feeling guilty for surviving my younger sister, and I have learned to reinvest in life with a greater appreciation for the love in my life from my family and my friends, for my good fortune, and for fun. While it has been a tremendous loss, Heather's death taught me to live more fully. I grieve the loss of my sister in the physical sense but Heather lives on in my memories, my thoughts, my values, and our shared mannerisms. And she has permanent residence in my heart.*

And why not? After all, the relationship between siblings is potentially the longest relationship of our lives. ●

Dr Bill Webster is the Director of the Centre for the Grief Journey, and can be reached at [www.GriefJourney.co.uk](http://www.GriefJourney.co.uk), and on Twitter @drbillwebster



# Business Matters

KNOW THE DISCIPLINARY RULES AND REGULATIONS + SHARE OPTION SCHEMES +  
CRIMINAL RECORD CHECKS + TELEPHONE SLAMMING + KEEPING STAFF SAFE +

## SHORT GUIDE TO DISCIPLINARY PROCEDURES

June Fraser, of Beacon Workplace Law, talks about the rules and regulations with which all employers should be familiar

**A**n almost inevitable consequence of employing staff is the need to take disciplinary action on occasion. Ideally you will have familiarised all staff with the business's formal rules and procedures, which should set out clearly what is not permitted and what action could result from a breach of the rules.

### Informal discussions

Where the matter is minor you may wish to have an informal discussion with the employee and put a copy of the notes or minutes of the meeting in the employee's staff file. A copy of these should be given to the employee making clear what will happen if there is a recurrence.

### The next step

If you believe that the situation merits formal disciplinary proceedings then you should take the following steps:

### Investigation

Whether the issue is misconduct or performance you should always have an investigation as the first step. You should write to the employee setting out clearly what the issue is and invite them to a meeting to discuss the matter. If you need to investigate further you should question any member of staff who can help clarify matters. Any statements given by staff can be anonymous at this stage. The employee who is being investigated will be given a copy of the statements.

### Suspension

It is sometimes appropriate to suspend. Suspension is not a disciplinary sanction and should only be used when it is necessary to protect the interests of the business.

### Invitation to a formal meeting

When there is a need to proceed to formal



disciplinary action, consideration should be given to whether the outcome will be a disciplinary warning (or improvement note) or dismissal. Employees who are potentially facing dismissal have a right to be informed of this in writing. The invite should be accompanied with a copy of the company's Disciplinary Procedure, a copy of the minutes of the Investigation Meeting, and a copy of the witness statements, if any. Employees can also call witnesses and they should be informed of this.

### Right to be accompanied

Although the law gives the right to be accompanied by a work colleague or someone representing a trade union, there may be times when an employee wants a member of their family to be their companion. If the employee is young or vulnerable you may choose to agree to this or not agree if you feel this would complicate matters. Any companion should be told that they can address the meeting but cannot answer questions on behalf of the employee.

### Re-arranging meeting times

If the employee or their companion cannot make the meeting then it can be re-arranged to a time that is convenient. If

the problem is with the companion making the meeting then you can insist that the meeting takes place within five working days of the original meeting date. If the companion can't accommodate this the employee should find another companion.

If the employee repeatedly puts off the meeting or is unable to make it due to health reasons then it is possible to have the meeting in the absence of the employee. Always take advice in this situation.

### At the hearing

You should welcome everyone and explain the procedure for the meeting. This should include:

1. how the meeting will be conducted (issue will be described and the employee will be asked for their version of events);
2. breaks can be taken at the employee's request;
3. that they can confer in private with their companion if they wish;
4. if any new information comes to light that requires to be investigated, that the meeting will be adjourned and reconvened after investigation has taken place;
5. that any outcome will be in writing.

### Outcomes

A later *Business Matters* will deal with warnings and there will be a further *Business Matters* on issues to consider when contemplating dismissal.

### Appeals

The employee should be informed if they have a right of appeal, who it is to (someone independent of the process so far), what the timescale is for appealing and that they have the right to be accompanied at the appeal.

### New evidence at appeal

If new compelling evidence is raised at the appeal, adjourn the hearing until it is investigated. The employee should see the outcome of this new investigation and be called to another meeting.

### Outcomes of appeal

The decision which will be final can be to:  
(a) confirm the original decision;  
(b) revoke the original decision; or  
(c) substitute a different penalty. ●

This guide has been written by June Fraser of Beacon Workplace Law Ltd. Beacon offers reasonable, fixed fee, advice and representation. For more information contact [jf@beacon-law.co.uk](mailto:jf@beacon-law.co.uk)

# SHARE OPTION SCHEMES: WHAT YOU NEED TO KNOW



Alan Boby, Partner at UK200Group member firm Ellacotts LLP, discusses the benefits of share option schemes for your organisation

Share option schemes have been around for decades and have developed over many years to become sophisticated and to offer many tax breaks\*. Questions often arise about the benefits for companies and their employees.

## Q. Is it best to set up tax-approved schemes for employees?

A. Generally, the tax rules and reliefs offer reduced income tax and NIC liabilities for tax-approved schemes when compared with non-approved schemes. No national insurance contributions or PAYE need to be paid by the company unless the shares are listed on a stock exchange or otherwise treated as 'readily convertible assets' (eg issued in the run-up to a listing or sale). In addition, they can help the Capital Gains Tax (CGT) for employees and the corporation tax position for the company.

## Q. How do approved share option schemes work?

A. Taking the example of the enterprise management incentive (EMI) scheme, this allows agreement of the share price before implementation which can give certainty on the income tax outcome and allows the value to be fixed when the scheme starts rather than later when the shares are actually acquired. Any subsequent increase in the share price is normally liable to CGT and entrepreneur's relief and may also be available to reduce the tax rate to 10%.

## Q. Why would a company use a share option scheme?

A. Such schemes can provide a way to incentivise employees for the growth in value of the company and to encourage loyalty to the enterprise (eg share options generally lapse if an employee chooses to leave). The key benefits can be summarised as follows:

- Providing a genuine long-term incentive both to encourage individual performance to grow company value and to engender company loyalty.
- Converting part of a director's/employee's tax treatment of remuneration from income into capital gain with a lower tax rate and other reliefs.

- The share value of the option is agreed by HM Revenue & Customs in advance and need not be implemented if seen as too high.
- Deferring any income tax on the share option until the option is exercised under a tax-approved arrangement.
- Avoiding national insurance contributions on the share value part of the remuneration package.
- The company may receive a corporation tax credit when the options are exercised.
- The ultimate disposal of the shares is usually funded outside the company (ie by the purchaser of the shares).

## Q. How would a company use a share option scheme?

A. There are many types of share option schemes but EMI schemes are often seen as the best fit. They are flexible, can be tailored individually for different directors and employees and carry valuable tax breaks. Each scheme will require documents, such as agreement or rules. There are set-up costs such as drafting the scheme rules/agreements and agreeing the share value with HM Revenue & Customs (HMRC). However, these costs are tax-deductible and the company can claim tax relief on the value of the shares when they are issued.

## Q. How are schemes reported to HMRC?

A. Apart from the share valuation, all notifications of the scheme events (eg grant, exercise or lapse of options) need to be reported to HMRC online using their employment related securities (ERS) system. There are strict deadlines for this reporting with penalties for incorrect or late notifications and the risk of losing tax-approved status for the share options. The paper share scheme returns are no longer in use and tax advisers will need to be authorised online by their company clients if they wish to access the ERS system. ●

**\*This information is correct as of 1 March 2016 and is subject to changes which may result from the spring 2016 Budget on 16 March.**



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SAIF BUSINESS CENTRE UPDATE BY LINDA JONES

**Health and safety**

On Monday 1 February, new guidelines were introduced defining the penalties for health and safety offences. While these are still to become available, we can confirm that the aim of these guidelines is to improve the consistency of sentencing in health and safety cases. We will update members when possible.

To ensure that our Quality Assessors are all fully up to date, SAIF organised a training session for all the inspectors. Safety for Business (formerly OSS), which also looks after SAIF Business Centre health and safety requirements, already put together a bespoke certificated training course which saw some of the IFD College Trainers also join the Quality Assessors. The course covered the basics required in any business, but also specific requirements for funeral directors.

For more information on health and safety in your workplace, please visit the Safety for Business website at [www.safetyforbusiness.co.uk](http://www.safetyforbusiness.co.uk) or phone 08456 344164.

**Criminal records**

In January 2016 the High Court ruled that the criminal records check scheme, which is operated by the Disclosure and Barring Service (DBS) in England and Wales, is unlawful.

This was brought about by two separate cases where people were unable to secure work due to very minor offences from many years previous. As the High Court sided with the individuals and gave a preliminary ruling that the DBS is both unlawful and arbitrary, the Government is now required to make submissions on how to remedy the findings. We are being advised to continue to use the DBS as normal until further information is received from the Government, which is unlikely to be any time soon.



WARNING: The new scam can cost you business and the use of your land line

# TELEPHONE SLAMMING

**A**n enquiry from a member regarding telephone slamming caused me to do some research. This was not something that I had heard of before, but on investigating it is a scam to be wary of.

Our member was a victim of slamming and lost the use of his land line for more than 10 days. Slamming is an extreme form of mis-selling, which attempts to switch telephone or broadband services without the user's knowledge or consent. Sometimes, the first you know about it is when you receive a bill from a new company out of the blue. Alternatively, you may receive a telephone call asking you to transfer your services, and if you say no, your services are cut without notice. That is what happened to our member.

While slamming is unacceptable and Ofcom has introduced tough rules to clamp down on it, any telecom firms found breaching Ofcom rules can also face fines of up to 10% of their turnover.

**How you can help us tackle slamming**

Unfortunately individual cases are not currently being investigated, but the more complaints received, the more likely they are to lead to intense investigations and ultimately appropriate action.

By working with Ofcom to tackle slamming, you can help bring about much wider benefits for millions of consumers and ensure that others don't fall victim to this form of mis-selling.

**What to do if you're being 'slammed'**

- Contact your current provider and get them to cancel the unwanted move.
- If the service has already transferred, ask your original provider to transfer you back to them.
- If you're aware of the 'new' company involved and want to take the matter further, you should follow its official complaints procedure and make a complaint to Ofcom [www.stakeholders.ofcom.org.uk/tell-us/switched-without-permission](http://www.stakeholders.ofcom.org.uk/tell-us/switched-without-permission)

# EVEN HEROES CAN GET INJURED SOMETIMES

Simon Bloxham, Health and Safety Strategist for Safety for Business, looks at the reasonable steps employers must take to protect staff

**G**iven that Han Solo can at any time take the *Millennium Falcon* into space in his ongoing battle against the Galactic Empire, it's unlikely that he considered a simple broken leg capable of stopping him in his tracks.

However, it did just that. During the filming of *Star Wars: The Force Awakens*, Harrison Ford suffered a broken leg and other injuries when he was struck by a heavy hydraulic metal door on the set at Pinewood Studios.

That left the producers, Foodles Production (UK) Ltd, facing not only the Stormtroopers but also investigators from the Health and Safety Executive (HSE). The company has been told that it must appear at High Wycombe Magistrates Court on 12 May to face court action over four alleged breaches of health and safety legislation.

"By law," the HSE said, "employers must take reasonable steps to protect workers – this is as true on a film set as a factory floor. We have investigated thoroughly and believe that we have sufficient evidence to bring the case to court."

As Foodles Production (UK) Ltd is the company responsible for producing the film, under health and safety law it carries responsibility for managing the risks created during production. The HSE believes that it has sufficient evidence to prosecute for two breaches of the Health and Safety at Work etc Act 1974, one of the Management of Health and Safety at Work Regulations 1999, and one of the Provision and Use of Work Equipment Regulations 1998.

## Mobile phones while driving - still hitting the headlines

Whether in a hearse or a company van, employees spend considerable time out on the road and clearly need to stay in touch



with their base during that time.

However, if they take or make calls while driving, they are breaking the law and under new government proposals stand to be more harshly punished for doing so.

An offence is committed when holding a mobile phone to read a text, check social media, take a photo or any other interactive communication function. This applies even when a driver has stopped at traffic lights or is queuing in traffic.

Now the Department for Transport has launched a public consultation asking for comments on plans to increase the fixed penalty notice level from £100 to £150 for all drivers.

The consultation is open for comments until 15 March 2016 and also seeks views on whether to increase the penalty points resulting from being caught committing this offence from three to four for ordinary drivers.

The intention is for it to go up from three to six for those that hold a licence for a Heavy Goods Vehicle (HGV) and commit the offence while driving an HGV, due to the likelihood that an accident involving such a vehicle is likely to be more serious.

The Department for Transport notes that the vast majority of first-time offenders will not incur a fixed penalty notice or penalty points but will still be offered a remedial educational course, although this chargeable option remains at the discretion of the police.

What view would be taken of the 9% of drivers surveyed last month who admitted

to taking a 'selfie' while behind the wheel, or the 8% who used a video-calling application such as *FaceTime* or *Skype*, can only be guessed.

## Help is at hand - getting the best from your SAIF approved health and safety advisors

Occupational Safety Systems Ltd, now Safety For Business Ltd (and NEWA Business Partners for those who remember so far back), has been providing health and safety advice to SAIF members for many years. But just what help is available?

Well firstly, free telephone and email guidance is available to all members of SAIF. It is simply part of your membership. If you are uncertain about a matter to do with health and safety, you are entitled to use our support service completely free of charge. You will not be sent an invoice or pushed to join a membership scheme. You have already done that by being a member of SAIF.

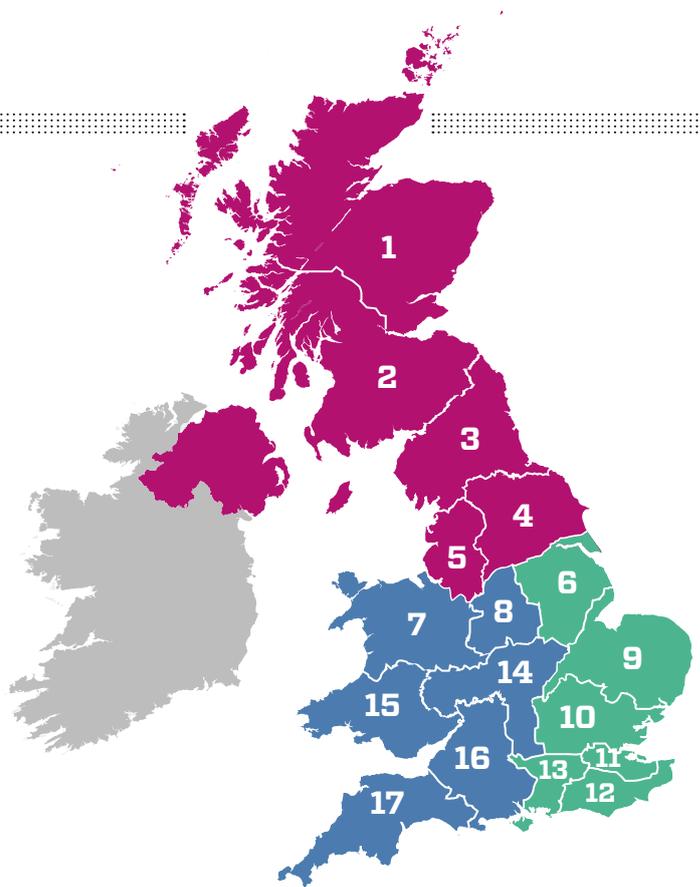
If you think you might need a more permanent relationship with Safety For Business, two options are available. Initially, Safety for Business can visit to see where you stand with health and safety, and provide a full report on what was found and what you need to do to improve health and safety. This beneficial service only costs the price of the travel, for which the company has to charge due to operating throughout the country, as does SAIF, and the costs can be a reasonably high expense.

After a visit you can leave it at that and will have an action plan to work on. But if you do want assistance to fully comply with health and safety legislation, the next option as part of your SAIF membership is a sizeable discount on our fees. This stands at 20% at the moment, so why not take advantage now. Pick up the phone and talk to a safety professional at Safety For Business by calling **08456 344 164**. What do you have to lose? ●



# 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

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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 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@corporatehorse.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 (Kilbirmie)  
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.co.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**

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01461 206 099 • www.jrtweedie.co.uk

### **J. C. Walwyn & Sons Ltd**

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01335 345 555  
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### **Leslie R Tipping Ltd**

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### **Musgrove Willows Ltd**

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### **Natural Woven Products Ltd**

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### **P & L Manufacturing Ltd**

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### **Passages International Inc. Ltd**

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01628 633 730  
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www.passagesinternational.co.uk

### **The Somerset Willow Co Ltd**

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01278 424 003

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www.willowcoffins.co.uk

### **Urns UK Ltd**

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### **Vic Fearn & Company Ltd**

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## CEMETERIES & CREMATORIA

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### **GreenAcres Woodland Burials Chiltern**

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### **GreenAcres Woodland Burials Colney**

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### **GreenAcres Woodland Burials**

#### **Heatherley Wood**

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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@acsclimbing.co.uk  
www.funeralsuithire.co.uk

### **Keltic Clothing**

Mr D Barry & Ms L Murcott (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  
0345 230 6777  
corinne@saif.org.uk • www.ifdcollege.org

### **Training2Care (UK) Ltd**

Mr G Knight (Feering, Essex)  
01376 573 999 • info@training2care.co.uk  
www.training2care.co.uk

## EQUIPMENT & SERVICES

### **CPI Supplies**

Mr W McGuckin (Castlederg, N Ireland)  
028 8167 1247  
sales@cplsupplies.com • www.cplsupplies.com

### **G T Embalming Service Ltd**

Mr G G Taylor (Brighton)  
01273 693 772 • gtembalming@btinternet.com  
www.gtembalming.com

### **Hygeco Lear**

Ms H Lockwood (Leeds, West Yorkshire)  
0113 277 8244  
info@hygeco-lear.co.uk • www.hygeco-lear.co.uk

## FINANCE & PROFESSIONAL SERVICES

### **AM Specialists Group Ltd**

Mrs A Samuel (Braintree, Essex)  
01376 333 661 • www.safety-consultancy.com

### **Close Brothers Ltd**

t/a Braemar Finance (Dundonald)  
01563 852 100 • info@braemarfinance.co.uk  
www.braemarfinance.co.uk

### **Creaseys Group Ltd**

Mr R P Ward (Tunbridge Wells)  
01892 546 546 • roger.ward@creaseys.co.uk  
www.creaseys.co.uk

### **Frontline Communications Group Ltd**

Mr D Jones (Portsmouth)  
01489 866 630 • david@wearefrontline.co.uk  
www.wearefrontline.co.uk

### **Goldray Funeral Consultancy Ltd**

Mr R Barradell (Beverley, East Yorkshire)  
01964 503 055 • richard@goldray.co.uk

### **Huxley Corporate Finance Ltd**

Mr R Huxley (Tarporley, Cheshire)  
01829 730 062  
richard@huxleycof.co.uk • www.huxleycof.co.uk

### **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

### **Redwood Collections**

Mr S & Mr A North (Surrey)  
0208 288 3555  
www.redwoodcollections.com  
info@redwoodcollections.com

### **SAIFinsure (Lark Insurance Broking Group Ltd)**

Mr L Scott (Croydon, Surrey)  
020 8256 4927  
info@saifinsure.co.uk • www.saifinsure.co.uk

### **SAIF Resolve (Scott & Mears)**

Bill Baddeley (Southend on Sea, Essex)  
01702 312 737 • enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

### **Skingle, Helps & Co**

Mr J Helps (Carshalton Beeches, Surrey)  
0208 770 1095 • www.helps.co.uk

### **South Essex Insurance Brokers Ltd**

The Manager (South Ockendon, Essex)  
01708 850 000  
www.seib.co.uk Templegate Recoveries Ltd  
Ms A Rogers (Walton-on-Thames)  
01932 269 412

jo@templegaterrecoveries.co.uk  
www.templegaterrecoveries.co.uk

#### **Trust Inheritance**

Ms M Macaulay (Somerset)  
01934 422 994 • www.trustininheritance.com  
michaelamacaulay@trustininheritance.com  
**UK200group.co.uk**

Ms S Wise (Aldershot, Hampshire)  
01252 401 050 • admin@uk200group.co.uk  
www.uk200group.co.uk

#### **FUNERAL OFFICIANTS**

##### **Association of Independent Celebrants**

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 (Kimbolton, Cambridgeshire)  
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

#### **FUNERAL PLANNING**

##### **Golden Charter Ltd**

Mr M Flanders (Glasgow, Strathclyde)  
0141 931 6300  
malcolm.flanders@goldencharter.co.uk  
www.goldencharter.co.uk

##### **Golden Leaves Ltd**

Mr S Rowlands (Croydon, Surrey)  
0208 684 3464  
info@goldenleaves.co.uk  
www.goldenleaves.co.uk

#### **GRAVEDIGGER & EXHUMATION SERVICES**

##### **DTH Burial & Churchyard Services**

Mr D Homer (Measham, Swadlincote)  
07912 855 460 • davidhomer67@gmail.com

#### **IT & WEBSITE**

##### **Cloudberry Funeral**

##### **Management Solutions Ltd**

Miss A Bieri (Dartmouth)  
01803 225 101  
info@funeralmanagement.net  
www.funeralmanagement.net

##### **Eleven Eleven Eleven Ltd t/a Eazi Apps**

Mr Tony Smith (Fleetwood)  
01303 030 0033  
tony@eazi-apps.co.uk  
www.eazi-apps.co.uk

##### **EMCOM Software Services**

Kat Adams (Derby)  
01332 587 740  
kat.adams@emcomsoftware.co.uk  
www.emcomsoftware.co.uk

##### **Eulogica**

Mr D I Wright (London)  
0845 351 9935  
diw@eulogica.com  
www.eulogica.com

##### **I-NETCO Lt-d**

Mr G King (Newcastle Upon Tyne)

0845 431 0463 • gerry@i-netco.co.uk  
www.funeraldirectorwebsites.co.uk

##### **Oak Technology Ltd**

Mr S Richardson (Wakefield, West Yorkshire)  
0844 414 2199  
enquiry@funeralsoftware.co.uk  
www.funeralsoftware.co.uk

#### **MEMORIALS & REMEMBRANCE**

##### **Acorn UK (2006) Ltd**

Mrs Wendy Owen (West Kingsdown, Kent)  
01474 853 672 / 07956 143 049  
enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

##### **Cleverley & Spencer**

Mr I R Spencer (Ashford, Kent)  
01233 630 600  
enquiry@clevspen.co.uk • www.clevspen.co.uk

##### **Cleverley & Spencer**

Mr I R Spencer (Dover, Kent)  
01304 206 379  
enquiry@clevspen.co.uk • www.clevspen.co.uk

##### **Forget Me Not Today Ltd**

Mr M O'Connor (Milton Keynes)  
0800 783 3299 • mail@forgetmenottoday.com  
www.forgetmenottoday.com

##### **Fotoplex Grigo Ltd**

Mr C Gray (Fareham, Hampshire)  
01329 311 920  
sales@fotoplex.co.uk • www.fotoplex.co.uk

##### **HeavenAddress Pte Ltd**

Mr D Dunlop (Singapore)  
0777 926 2121 • ddunlop@heavenaddress.com  
www.heavenaddress.com

##### **Love2Donate**

Mr C Hankin & Mr B Thorogood  
(Olney, Buckinghamshire)  
0754 116 5924 • sue@love2donate.co.uk  
www.love2donate.co.uk

##### **MacIntyre Memorials Ltd**

Mr A MacIntyre (Glasgow, Strathclyde)  
0141 882 8000 • info@macintyrememorials.co.uk  
www.macintyrememorials.co.uk

##### **Memory Giving**

Mr J and Mr M Walker (Reading, Berks)  
0845 600 8660  
theteam@memorygiving.com  
www.memorygiving.com

##### **The MuchLoved Charitable Trust**

Mr J Davies/Ms J Baker  
(Amersham, Buckinghamshire)  
01494 722 818 • trustees@muchloved.com  
www.muchloved.com

##### **Phoenix Memorial Diamonds**

Mr M Kelly (Macclesfield, Cheshire)  
0870 881 0612 or 0800 141 2254  
ceomail@phoenix-diamonds.com  
www.phoenix-diamonds.com

##### **Scattering Ashes**

Mr R Martin (Bovey Tracey, Devon)  
01392 581 012 • info@scattering-ashes.co.uk  
www.scattering-ashes.co.uk

##### **Secure Haven Ltd**

Mrs C Yarwood (Margaretting, Essex)  
01277 323 776  
cyarwood@securehaven.co.uk  
www.securehaven.co.uk

##### **Shaw's Funeral Products, Shaw & Sons Ltd**

Ms Sarah Smith (Crayford, Kent)  
01322 621 100 • sales@shaws.co.uk  
www.shawsfuneralproducts.co.uk

#### **OTHERS**

##### **Dr Bill Webster**

Grief Journey  
07711 908 805 • www.griefjourney.com

##### **FSJ Communications**

(Worthing, West Sussex)  
01903 604 338  
publisher@fsj.co.uk • www.fsj.co.uk

##### **Lovingly Managed**

Ms D Jones (Bridgend)  
07786 382 336 • www.lovinglymanaged.com  
info@lovinglymanaged.com

##### **The Bereavement Register (London)**

0207 089 6400  
help@thebereavementregister.org.uk  
www.thebereavementregister.org.uk

##### **Twyford's of Wilmslow (Cheshire)**

01625 523 103  
www.twyfordsofwilmslow.co.uk  
ruth.clark@wgppltd.co.uk

##### **When We Remember**

Mrs M Abrahams (Narabeen, New South Wales)  
0061 429 400 100 • melissa@3thingz.com  
www.whenweremember.com

##### **The White Dove Company Limited**

Mr K Proctor (Loughton, Essex)  
0208 508 1414  
info@thewhitedovecompany.co.uk  
www.thewhitedovecompany.co.uk

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##### **Copson Ltd T/A Inspired Goodbyes**

Mrs S Lucop-Leech and Ms H Lawson  
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##### **Polstead Press**

Mrs J Hutchinsons (Stowmarket, Suffolk)  
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##### **Printwell (UK) Ltd**

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##### **RNS Publications**

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cs@rns.co.uk • www.rns.co.uk

#### **REMOVAL & REPATRIATION SERVICES**

##### **Alba Repatriation**

Mr S Muren (Paisley, Renfrewshire)  
07834 489 766  
info@albarepat.co.uk • www.albarepat.com

##### **Cremated Remains Transport Services**

Lord John P A Kersley  
(Bognor Regis, West Sussex)  
01243 583 913 • advancesalesuk@aol.com  
www.advancesalesuk.com

##### **Euro-City Direct Ltd**

Mr J W Kindleysides (Dorking, Surrey)  
01306 632 952  
ecduk@btconnect.com

##### **Guy Elliot Ltd**

Mr G Elliot (Kingswells, Aberdeen)  
0777 040 7610  
conscientiously@outlook.com

##### **Kenyon International Emergency Services**

Mr R Rowntree (Bracknell, Berkshire)  
01344 316650  
rowntreer@kenyoninternational.com  
www.kenyoninternational.com

##### **Key Air - The Repatriation People**

Mr B Birdsall (Hayes, Middlesex)  
0208 756 0500  
repatriations@keyair.eu • www.keyair.eu

##### **Staffords Repatriation Services**

Mr J Stafford & Mr C Davis (Dublin)  
00353 1855 0555 • ns@funeralservices.ie

#### **SOFT GOODS & FUNERAL SUPPLIES**

##### **Allsops CTF Ltd**

Mr G Allsop (Worthing, West Sussex)  
01903 213 991 • info@allsops.net

##### **Clarke & Strong Ltd**

Mr B Fry (Coventry, West Midlands)  
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www.clarkeandstrong.com

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