



# Insight



## LIFTING THE LID ON FUNERAL FOLKLORE

WE UNCOVER THE RITUALS AND  
BELIEFS SURROUNDING DEATH

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

# Supporting 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.

As a member of SAIF, we can offer you cost savings, training, education, member benefits and practical advice and information that can help and grow your business in today's competitive funeral profession.

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.



# Insight

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Power of Attorney

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Golden Charter  
Later Life Planning

\* alzheimers.org.uk, 2014

## LEADER



TERRY TENNENS  
SAIF CHIEF EXECUTIVE

# Professionalism in the funeral industry – it's non-negotiable!

Follow the SAIF Code of Practice to keep your business in the right

**S**AIF upholds the aims and principles of equal opportunities and fundamental human rights worldwide, including the handling of personal information. The SAIF Code of Practice promotes the highest ethical and business standards, and encourages its members to be good and responsible professionals.

Good ethical behaviour may go beyond that required by the law. In a highly competitive, complex business world, it is essential that SAIF members sustain their integrity and remember the trust and confidence which is placed on them by their clients, suppliers and communities.

### Rule 1:1 states:

Members must conduct themselves in a totally professional manner, and behave sensitively, with courtesy and complete dignity at all times, both privately and professionally.

### Rule 1:2 highlights:

Members shall provide the highest professional standards in all elements of the service they provide to each individual client(s).

Members must avoid actions or situations which are inconsistent with their professional obligations. They should also be guided, not merely by the terms, but by the spirit of this Code. SAIF members should conduct themselves with courtesy and sensitivity towards all with whom they have professional dealings and should not

behave in a manner which could be considered offensive.

### Rule 1:9 gives a sober challenge:

No member shall do anything that might prejudice the good name and reputation of the Society.

It has been a thorough delight, as I have travelled across the UK meeting members of SAIF, to see the dedication, professionalism and care exhibited towards clients. Only last week I was with SAIF Scotland's great Compliance Officer, Joe Murren, visiting two members' offices, and to see their dedication was impressive.

SAIF's Standards Committee handles complaints made by clients who have a grievance against their funeral director for a lack of performance. Many of these are situational, to do with conflict among clients' families, however there have been some complaints where the funeral director has to face up to a lack of courtesy and professionalism which has created an incident.

Therefore, I make this plea with grace: that when things go wrong, please endeavour to resolve the matter; a sign of excellence is when a funeral director achieves this without the need for SAIF's Standards Committee to engage. Of course, there are some clients who are not interested in the truth of the matter, they are only interested in financial compensation in this litigious environment.

It is amazing though how powerful

an apology, and an openness to review procedures and protocols, can be.

Losing a client through a complaint means more than just one loss; it means losing a future client from that relational network, and that can spread further through a soured reputation.

The Scottish Government is leading the way in preparing for licensing and regulation to minimum standards, whether that is through inspectors or the trade association's Quality Assurance programmes. It is not clear when exactly this will be implemented, but SAIF Scotland is moving forward in preparation, having changed its rules to include refrigeration, a mortuary, a chapel of rest and a client room as a minimum. Also worth noting is that Mr Murren will be inspecting members every two years.

To fail to prepare, is to be prepared to fail.

For sure, SAIF is here to support members across the UK in reaching the highest standards, and if you have questions please call on the support of the SAIF Business Centre and the National and Scottish Executive Committees, where you will find support, guidance and goodwill. ●

Warm regards

[terry@saif.org.uk](mailto:terry@saif.org.uk)

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RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

# We're getting engaged

The first CEO suppers have provided excellent feedback and support for Golden Charter's core purpose of protecting and sustaining independent funeral directors

This month, having met shareholders from firms of every size and shape during the first CEO suppers I mentioned last month, the link between shareholders and the wider independent profession has been on my mind.

SAIFCharter members reflect all Independents because they are such a varied group. However, the factor that brings them together is that all want their businesses – and therefore the whole independent sector – to do well. Pressures affect independent funeral directors across the board and drive them in similar directions.

This is where Golden Charter and its shareholders should come in. Bolstered by the cumulative power of Independents with similar concerns, we are in a unique position when it comes to helping you influence the causes of these pressures.

Golden Charter's core purpose is protecting and sustaining independent funeral directors. To do that we have to fully understand the pressures on the profession at large – hence why shareholder engagement is crucial.

As both myself and the company continue making good on our push towards clearer two-way shareholder communication, you will start to see the first fruits of those discussions. Even if I have not gotten to you yet I have no intention of slackening the pace, and we have introduced additional ways to get your point across – specifically, by taking part in our satisfaction survey. Each month a number of you get an invitation to participate. Those answers are shared with the Board, helping us stay focused on what Independents want. If you do

nothing more, spend that 10 minutes a year giving us your opinions.

Competition is one pressure to be wary of, with a number of new Funeral Planning Authority members in the last year and the conglomerates potentially stepping up their game. The Co-operative's recent re-brand is a sign of increasing competitive focus, and it appears to be putting its money where its mouth is following the £400 million investment and increased member engagement. When monitoring the Co-op's movements, it seems odd that the business, operating out of a defined and therefore limited market, should seek to decrease margins and promote the lower end of the market. I believe it's unlikely that a decrease in price will drive a significant increase in volume.

As ever, the conglomerates are to be watched carefully. However, this year another, less typical pressure could have an even greater impact: political concerns. Funeral poverty is all over the news, and seems to have moved into a new arena.

This is not simply about pressure groups making points to the Government, it is about governments across the UK making their own inquiries and, yes, already taking legislative steps. Parliamentary investigations have reached various stages in Scotland, England, Wales and Northern Ireland.

There is nothing hypothetical about the Burial & Cremation (Scotland) Bill, and its section on a potential licensing scheme for funeral directors is no idle or innocuous statement. Last month, Cabinet Secretary Angela Constance confirmed this scheme will be considered as soon as inspectors have reviewed the profession and recommended changes. It

is vital we track that review's progress.

We know that Westminster is not too far behind – committees and all-party groups are investigating the profession right now, while the death certification reform consultation has now closed. And with the Welsh Senedd launching a new event for September around affordable funerals, along with a website about planning ahead, my question is: what is coming from Northern Ireland?

Last month Stormont's All Party Group on Funerals and Bereavement re-launched and it is imperative that we are involved in those conversations and not blindsided by any changes. If we don't keep an eye on the ripples, it won't be long before we are all hit with a wave of changes to the way the whole profession operates.

As Golden Charter engages directly with shareholders and governments across the UK, our goal is to be a conduit between Independents' needs and the views of the top decision makers.

We cannot assume funeral planning will be left alone and we aim to make sure funeral directors see these changes as they come, influencing the final outcome and preparing to take advantage of any opportunities that arise. ●

ronnie.wayte@goldencharter.co.uk

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## Partners open new office in Brighton

Leading SAIF members at launch ceremony for Bowley & Gallagher's latest premises

**F**amily-run Independents P&S Gallagher and Bowley Funeral Services have launched a new Brighton premises: Bowley & Gallagher.

The building was officially launched with a celebratory ceremony, where guests included leading members of SAIF.

Matthew Gallagher said: "We want to say a massive thank you to everybody who has supported us and played a part in the opening of our new office in Brighton. We saw a huge number of you at our opening events in April 2016, and if you couldn't make it there's an open invitation to anybody to come and take a look at the new premises.

"We are proud of the investment that we have made and the facilities that we can offer to the community of Brighton and Hove from the new premises, and a warm welcome awaits you should you visit us."



SAIF Chief Executive Terry Tennens, SAIF President Paul Allcock, Pat Gallagher, SAIF Executive Chairman Alun Tucker and Paul Bowley



The premises will serve the Brighton and Hove community



Shannon Calvert

## DEATH CAFÉ HOSTS HOME FUNERAL PRACTICUM

The woman who held a death café in her house has opened her doors once again to host a 'home funeral practicum'.

Shannon Calvert's monthly death cafés are always fully booked and this was no exception, with 20 people attending to revive the century-old tradition. The seminar was conducted by Don Morris, a former funeral director who hosted Canada's first death café in 2012. He explained the practicalities of hosting a home funeral, such as transporting, dressing the body and all health precautions.

Other topics included cleansing the body, which can be adapted to suit the family's preferences, paperwork required by government and painting a homemade casket.

Speaking to *SAIF Insight*, Shannon explained: "We need to reclaim death-care as part of changing our orientation to death. Home funerals are a piece of our history that we have mostly lost, but has recently resurfaced as a social movement of people who see the benefits of family and community led death-care. These benefits are environmental, financial and emotional, as when we care for our loved one after death it has a profound effect on how we grieve."

Over the next five years, Dublin's Massey Brothers plan to open a number of new branches around the city and surrounding areas, starting with last month's new branch in Blackrock. Bringing its total branch number to 10, and potentially creating 15 new jobs, the half-million Euro expansion came alongside refurbishments. The new Blackrock branch even lets overseas mourners watch funerals online through Skype.

## Funeral director reveals its €500,000 upgrade

In recent years, the Independent has developed new products and services including a Harley-Davidson hearse and spaces for civil funerals.

Managing Director Freddie Maguire said: "Massey Bros is a growing business, evidenced by the fact that we now arrange approximately

one in four of all funerals in the areas in which we have a presence.

"The service we offer is one that enables families to honour the lives of their loved ones. To do that in a meaningful way, we have to be innovative, particularly as today there is no such thing as a 'standard' funeral."



## SAIF LAUNCHES EXCLUSIVE ONLINE TRAINING SESSIONS

Monthly webinars will count towards members' personal CPD points

**A** series of online seminars look set to offer SAIF members free training and development.

The webinars, which will count towards personal CPD points, are set to take place on the second Wednesday of every month between 3pm and 4pm.

The first session is on 13 July and will feature Douglas Houghton from Irwin Mitchell solicitors, who will be presenting 'Dealing with difficult families - a legal perspective'.

The purpose of these webinars is to provide

training access to funeral directors and all their staff, without the hassle and expense of travel.

SAIF Chief Executive Terry Tennens has been pivotal in organising these monthly seminars for members and explained the benefits of the courses: "These webinars are a way to offer essential information without the expense of time and money with team members being out of the office and attending an event."

The decision to launch this learning series comes after the

first webinar taster sessions were launched in March when more than 50 people took part.

Terry added: "At SAIF we are trying to support funeral directors and their team, and as laws and regulations change we hope this will further aid our members."

To join in, members only need internet access and links will be sent once you have registered to the event.

For more information and for the full list of webinars from July to December, turn to pages 30-31.



Douglas Houghton



## WHAT DOES IT FEEL LIKE TO BE CREMATED?

Thrill seekers will love scaring themselves to death with a new theme park ride that will let users experience cremation.

China's Window of the World theme park has unveiled the Samadhi 4D Experience of Death ride. The ride costs around £26 and starts out with visitors entering a fake funeral parlour and being placed into a coffin.

The casket then runs on a conveyor belt through the 'crematorium' where it is blasted by hot air (up to 40C) and light to create an 'authentic experience of burning'.

When the 'burning'

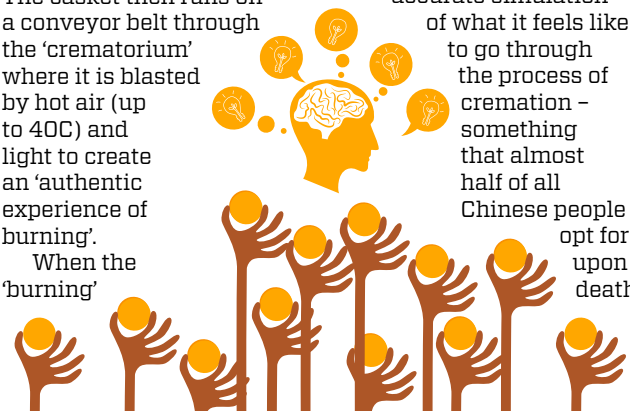
is over, volunteers see a light projected on the ceiling and must crawl until they reach a large, white padded area where they are 'reborn'.

Its creators, Huange Weiping and Ding Rui, raised the funds to develop the Samadhi 4D Experience of Death on a Chinese crowdfunding site - and collected \$65,000.

The duo claim that the ride provides a 'highly accurate simulation'

of what it feels like to go through the process of cremation - something that almost half of all Chinese people

opt for upon death.



alzheimers.org.uk

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Thank you

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## Unique venues for Marketing Masterclasses

Dates and venues have now been confirmed for the series of Marketing Masterclasses being run for Independents in September.

Taking place up and down the UK, and aimed specifically at independent funeral directors, a range of unique and quirky venues have been lined up for the five regional events.

Golden Charter's Malcolm Flanders explained: "From the Cabinet War Rooms where Churchill directed WWII, to a Charles Rennie Mackintosh designed exhibition space and even a hotel nestled within the Legoland Resort, we've handpicked a stimulating variety of spaces intended to stir up your creativity."

"When the Marketing

Masterclasses take place in September, we hope there will be inspiration from the venues themselves as well as the speakers. These aren't just typical corporate events; they are designed specifically for independent funeral directors, and the advice given will be unique and specific to your profession"

The events form an element of Golden Charter's strategy to supply Independents with expert marketing support on a local and national scale. Each will feature an independent funeral director with a proven track record in successfully engaging Golden Charter marketing support to provide specific advice.

All those wishing to attend should save the relevant date from the table below, and keep an eye on *Goldenews*.

| VENUE                     | DATE    | LOCATION    |
|---------------------------|---------|-------------|
| Churchill War Rooms       | 20 Sept | Westminster |
| Legoland Windsor          | 21 Sept | Windsor     |
| The Custard Factory       | 22 Sept | Birmingham  |
| House for an Art Lover    | 28 Sept | Glasgow     |
| Imperial War Museum North | 29 Sept | Manchester  |

## SAIF awarded CPD accreditation

Members should complete 18 hours' authorised learning every year

Independent funeral directors will now have their continuing personal development (CPD) officially recorded for attending accredited SAIF events.

The nationally recognised body, CPD UK, has given SAIF full approval to award CPD points.

As the funeral profession moves towards authorised learning and development, it has been decided that 18 hours of CPD per annum is the norm for individuals to keep their professional status.

SAIF is ahead of the game in securing the authorisation from CPD UK and will now award points to members who attend SAIF regional meetings, webinars, AGM and the Education Day, to name a few events. Further self-directed learning programmes, from reading and projects, may also count if approved by SAIF.

SAIF Chief Executive, Terry Tennens,

said: "This CPD approval adds further value to SAIF members. It shows customers that all our members are educated and are taking professional development as a continuous career path in order to be up on the legal, professional and operational responsibilities of being a modern funeral director."

CPD is used across all industries to ensure that individuals are up-skilled and remain proficient to change in practice. In the UK alone, there are more than 40 professional bodies that require their members to complete regular CPD activities.

The CPD Certification Service evaluates all learning activities that SAIF runs to ensure the CPD symbol is a qualitative benchmark that reflects high standards of learning.

More information will be available in future issues of *SAIF Insight* and online at the SAIF website [www.saif.org.uk](http://www.saif.org.uk)

### NEW MATURITY BONUS SYSTEM

This month, Golden Charter shareholders and Premier Members will receive the additional maturity bonus for the previous financial year's maturing plans.

As previously outlined, from 1 April, bonus payments for plans maturing in the current year are now included when settling each individual plan invoice, so there is no delay for the funeral director. Pay-outs can vary depending when the plan was taken out, but each month the invoice will show the relevant amount. This is based on the new system which ensures a minimum payment for participating, as well as rationalising the process, which allows the funeral director to see the true value of each plan. Funeral directors also receive all the income related to that plan at the same time as the costs of providing the funeral.

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## SAIF SURVEY

With the increase in membership over recent years, and SAIF's continued endeavours to look to the future, it has been decided to ask members for their thoughts on the logo and rebranding which will include refreshing the SAIF website.

Members' views are very important to SAIF, without you the organisation would not be here. SAIF is encouraging each member to complete the survey, included in this issue, and return it to the Business Centre by 9am on Monday 1 August at the latest. Members should not forget to complete their personal details if they wish to be entered into the prize draw for half a case of wine.

# Report reveals market growth for legal services

The 2016 study says firms should expect further competition

A study of the UK's legal services has found that the market is continuing its strong growth with competition expected to rise.

The 2016 results were released by IRN Research in its sixth annual *UK Legal Services Market Report* and showed solid revenue growth with mixed fortunes across the sector.

The results came five years after the introduction of the Legal Services Act 2007 (LSA), which enabled non-lawyers to invest in legal service providers for the first time.

According to this year's



report, the healthy market rise is expected to continue but firms should expect the increase in competition and price pressures.

At the end of last year, IRN Research also released the *UK Wills & Probate Market Briefing* and revealed that the majority of adults in the UK have yet to make a Will. It revealed that the Will and probate market was continuing to grow.

The IRN report also highlighted that the market was expected to expand from a combination of additional services, such as Lasting Power of Attorney, living Will and care plans.

It did mention that the over 60s were increasing year-on-year in arranging a will but younger adults continue to see the preparation of a Will as something to put off.

Golden Charter Chief Executive Ronnie Wayte and Woodland Trust Scotland Director Carol Evans at Loch Katrine with a penny farthing cycle



## GEARING UP TO REACH THE MILLION MARK

Golden Charter staff celebrate 21 years of supporting the Woodland Trust

Staff at Golden Charter are gearing up to cycle, run or walk 21km around Loch Katrine to celebrate 21 years supporting the Woodland Trust, and funeral directors are invited to join.

21 years ago Golden Charter decided to partner up with the Woodland Trust, and since then has raised more than £994,000. Sponsorship for the celebratory event - taking place on Saturday 3 September - aims to take that total beyond £1 million.

Golden Charter Chief Executive Ronnie Wayte and Woodland Trust Scotland Director Carol Evans met at Loch Katrine to check out the route on a penny farthing.

"Golden Charter has been in partnership with the Woodland Trust since 1995," said Ronnie. "To celebrate this milestone, we are hosting the Golden Challenge on Saturday 3 September, a joint charity event where staff are challenged to trek, run, or pedal 21km around Loch Katrine.

"The event is already shaping up to be a great day out with a voyage on the steamship Sir Walter Scott, a delicious barbecue and the services of professional massage therapists to soothe weary limbs.

"We are immensely proud of the contribution we've made towards supporting the Woodland Trust over the



years, but we're aiming to raise £21,000 to take the total raised to over £1 million."

Carol Evans said: "We are very grateful for the marvellous support we have received from Golden Charter over all these years. We value everyone who supports our work but there is particular satisfaction when a single donation blossoms into a long-running relationship like this. Golden Charter are a terrific group of people to work with and we hope everyone enjoys their day at Loch Katrine."

Check your emails for a Goldenews with the links to join or donate, or email [michael.fern@goldencharter.co.uk](mailto:michael.fern@goldencharter.co.uk)

## ROUND UP

### Garden grave to avoid costs

A 71-year-old man is digging a grave for his late mother in his back garden as he is not willing to pay the "outrageous" cost of a funeral.

Mr Wright said he had planned to give his mother, Lady Johnson, a church funeral until he was quoted £5,300 by a local undertaker for the full service and transportation of the body.

To avoid paying, he will dig a four-foot deep hole at his home in New Milton, Hampshire, to lay his mother to rest.

Mr Wright said: "This is just pure desperation. These garden burials are the sort of thing that may well become the norm for a very substantial number of people. If a few days ago someone had told me I'd be doing this next week I would have said they were mad."

### Gravephones

A Russian laser engraving company has created iPhone style gravestones, after their display at a recent funeral exhibition revealed demand for eternal mobile phones.

The gravestones can provide an exact copy of the deceased's phone, including its serial number, battery life and chosen screensaver selfie, for \$1,000 (£706).

Designer Pavel Kayuk said: "The main activity of our company Autograph is associated with is laser engraving. We began to make monuments just to attract attention."

As tele-tombstones could possibly become the next death accessory, the company promises to branch out into Samsung style headstones, to accommodate even more customers.



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### Regional meeting notice for 20 July

The SAIF regional meeting for the North West and Haydock in July will provide members with some excellent feedback on apprenticeships at Preston's College.

Preston's College is the only UK college to offer a funeral apprenticeship and as *SAIFInsight* revealed late last year, SAIF is working with the institution to develop the course.

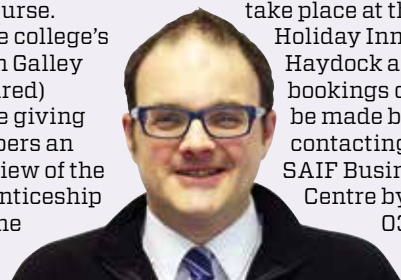
The college's Simon Galley (pictured) will be giving members an overview of the apprenticeship scheme being



developed by the college and answering all your questions.

Taking place on Wednesday 20 July, SAIF's Chief Executive Terry Tennens and National President Paul Allcock will be present to update members on the death certification and medical examiner reform proposals.

The meeting will take place at the Holiday Inn, Haydock and bookings can be made by contacting the SAIF Business Centre by calling 0345 230 6777.







The team at All Star Custom Cabinets of Torrance, California, worked hard to create Miranda's final resting place

# Miranda Eve is laid to rest again after 145 years

The body of a young girl which was uncovered 145 years after her death has been laid to rest by an organisation that buries abandoned children.

Construction workers in San Francisco found the perfectly preserved body, with the casket's windows revealing the blonde hair of the three-year-old girl. As *SAIFInsight* reported in June (issue 177), a red rose was still visible between the hands of the child, but there were no markings on the lead and bronze coffin. The casket was discovered during a house renovation but no information was ever found as to the identity of the child.

The Garden of Innocence, an organisation that looks after the remains of unidentified children, stepped in to give the girl a proper resting place. Its founder, Elissa Davey, and her dedicated team, worked solidly to complete the paperwork and build a new coffin for the child, who has been given the name Miranda Eve.

On 4 June, Elissa and her team held a service at Greenlawn Memorial Park in San Francisco. Speaking to *SAIFInsight*, Elissa said: "I spent the weekend at my sister's All Star Custom Cabinets shop

## San Francisco community's touching tribute to young girl found during house renovation

in Torrance, California, helping to build a casket to place Miranda and her current casket in.

"It took us 18 hours to build, but my family, Jana and Larry Cooper, their son, Kevin Cooper and daughter, Tracey Huebner are professional builders and knew exactly what to do. They were the original designers of the first casket that we used to bury our first baby, Adam, back in 1999. We have always been a family of 'do it yourselves'."

The new casket was originally designed with windows to match the original one but the group felt it was too intrusive so changed it to panels. The lining of the casket was then finished with cut flowers.

Prior to her reburial, Miranda had been placed in storage in Fresno to keep her safe from prying eyes.

Elissa added: "We never expose the children that come to Garden of Innocence. We focus only on their service and not what their situation was before we got them. They are no longer

abandoned, we have them. We invite the communities to come to their service as these children belong to all of you now and we are their family."

An investigation team of retired police detectives, led by Steven Suderwall, who specialise in cold cases, are trying to uncover Miranda's real identity with DNA hair samples taken for tests. Many genealogists and historians around the country are trying to assist as well.

The headstoneguys.com donated a heart-shaped headstone with both sides polished. "We are hoping that one day we will find out who she is and have the other side engraved with the name that belongs to her, then we will turn the stone around," explained Elissa.

Greenlawn Memorial Park donated a burial spot for Miranda and Santa Cruz Memorial donated mortuary services. The Odd Fellows Lodge of San Francisco paid for the grounds crew's overtime fees with Christy's Vaults of Colma donating her vault.

"In Garden of Innocence, burying these children becomes a community event, so as you can see, the community came out in force to help care for Miranda," said Elissa.

## FIRELESS CREMATIONS IN CANADA

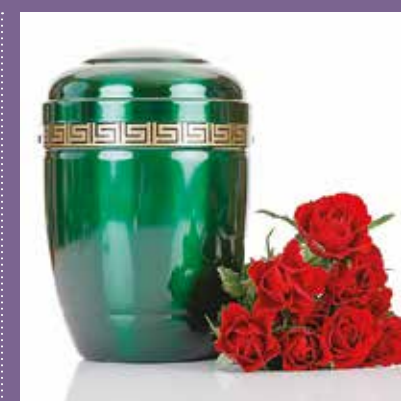
As eco-friendly funerals continue to grow in popularity, one Canadian funeral home is offering fireless cremations.

Gray's Funeral Chapel in Saskatchewan has started to dissolve the dead using water cremation.

Instead of the traditional cremation method, the body is placed inside a metal tube, filled with water and sodium, and then heated to 200C.

Once this is complete all that's left is the skeleton, which is dried and treated like ashes, similar to a conventional crematorium. The rest of the liquified remains are pumped into a tank, treated, and eventually released into the sewage system.

According to the Canadian Broadcasting Corporation's CBCNews, funeral director Drew



Gray said: "Saskatchewan was ahead of the curve in legislation, and adopting water cremation as an equivalent to flame cremation," he said. "It was just a natural fit."

Although Drew admits he wasn't originally driven by environmental concerns, it has become a very green method. Drew added: "It's very popular. We've even had out-of-city people come to us, because of its environmental sensitivity."

The method apparently uses the same amount of energy as leaving your lights on all day.

## Keeping it in the family is key to business success

A family-run funeral firm is continuing to grow with the appointment of their youngest daughter. Aubrey Kirkham Funeral Directors was established by husband and wife team Aubrey and Ann, to support their community in Shrewsbury and beyond.

Their eldest daughter Leanne Garvey initially joined and went on to qualify as one of the few fully-qualified female funeral directors in the region. Now her sister Selina Kirkham has joined the firm.

"We're delighted to have Selina on board," said Aubrey Kirkham. "It very much sees the fulfilment of both Ann's and my dreams for the business. It was imperative that the company offered only the very best, most gentle, and respectful support to bereaved people across the county, and our focus on family ethics and values has gone a long way to helping us achieve this. Now with Selina on board we're able to move forwards even further."



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# Planning an event?

## Take advantage of your SAIFCharter merchandise allowance

In 2015, Golden Charter supported more than 200 events sponsored by independent funeral directors. SAIFCharter members are entitled to receive £100 worth of **FREE** merchandise for every event held, and a further 50% discount on all other items out with the allowance.

Hosting events has proven to be successful in the past for funeral directors as it generates awareness of funeral plans and future at-need business in the local area. It provides funeral directors with the opportunity to discuss death and later-life planning with prospective customers in a more approachable and relaxed way.

Various types of events have been held in the past. For example, bowling tournaments, golf tournaments, coffee mornings in local care homes and community centres, country fayres, charity events and much more.



### Read our top tips for holding a successful event:

**1. Make the most of your £100 free merchandise allowance and free Golden Charter stock**

A key benefit of being a SAIFCharter member is the £100 free merchandise allowance for each event that you sponsor, plus the complimentary stock available.

Premier members receive £100 of free merchandise for one event per year, plus complimentary stock. Don't miss out, take advantage of this great offer.

### 2. Advertising

The advertising of your event is key to its success. It's a good idea to place posters in and around your local area, as well as in your office window, to ensure as many people as possible are aware of your upcoming event.

**3. Preparation**  
Merchandise delivery can

take up to seven days (excluding personalised items) so make sure you get your order in early! A few days before your event, please ensure that you have everything you need for the day, i.e. merchandise, stock or marquees.

If there is anything else that you need assistance with, please call our Field Support team on 0141 931 6310 who will gladly assist you.

### 4. Enquiries

An event allows you to promote your business, as well as Golden Charter Funeral Plans, to a wide audience. To ensure you capture enquirers' details, make sure you have plenty of enquiry pads to hand. This means you can follow them up and provide enquirers with further information.

### 5. Follow up

You can maximise all enquiries you receive by following these up by telephone or letter. Feedback suggests that following up on your enquiries increases conversion to plan sales.

# It's time to talk about death

Speaking to family and friends is key part of end-of-life planning

**S**AIF members talk about death every day but do your family members really know your own wishes?

The recent Dying Matters 'Big Conversation' campaign encouraged people to speak to family about how they would like to end their days.

Many funeral directors may have already planned their own service but there is a push for SAIF members to discuss how and where they would like to pass away.

A Dying Matters survey revealed that 79% of people across the UK have never talked about their own death with anyone else.

Speaking with friends or family about where you would like to die is a key part of end-of-life planning,



as important as making a will, arranging a power of attorney and making plans to have the funeral you want arranged and paid for.

The survey also revealed that 70% of people say they would prefer to die at home,

but government statistics show that half of us actually die in hospital.

The fact that a majority of people die in hospital isn't really that surprising. As the population ages, more people have an increased need for

sophisticated medical care to keep them comfortable at the end of their life. But without talking about what your preferences are, there could be a preference towards keeping you in hospital when there other options.

## FULLY PREPARED WITH SAIF'S FREE WALLCHART

When accidents happen, do you know what to do? SAIF has launched a simple flowchart for members to follow.

From the time of the accident, through to the stages of gathering evidence, informing senior management and completing required reports to the end, the free flowchart will benefit all staff.

Available via the SAIF website, it can be tailored by you to suit your own arrangements and business. It should then be placed in a highly visible staff area to ensure it is readily available when required.

Members can also download a customised Accident & Incident Reporting Policy.

If the accident is in a more serious category,

your designated senior manager or health and safety adviser will normally take charge of the investigation and, as shown in our flowchart, be responsible for making statutory reports, bearing in mind the need to report the matter to RIDDOR.

To download your copy at [www.saif.org.uk](http://www.saif.org.uk) and log in to the Members' Area and then select Members Resources



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## SELLER & CO CELEBRATES PRESTIGIOUS AWARDS WIN

Family Business United has announced that G. Seller & Co. Ltd, the Hinckley based Funeral Directors, won the Midlands People's Choice Family Business of the Year Award 2016.

Paul Andrews, Founder and Managing Director of Family Business United (FBU) explained: "G. Seller & Co. Ltd is an established family firm and they undertook a proactive campaign to get the support of the community to vote for them in these awards. The public really supported them and not only did they triumph in the Midlands, they also finished third overall in the National People's Choice category."



The award-winners

They are a great British family firm and deserve all the plaudits that winning this award brings."

Joseph Barsby, Director of G. Seller & Co. Ltd, added: "We are proud to be a family firm, and to be part of the fabric of the community in which we are privileged to serve, and to win an award based on the backing of the public is fantastic."

"We are delighted to have won

this award. It really means a lot and to come third in the National People's Choice Award is a remarkable achievement and a real credit to everyone involved in our business."

The awards are now in their fourth year and are open to family firms of all generations, sizes and sectors.

The awards concluded at a gala reception and awards ceremony in London's May Fair Hotel.

## Metallic coffin to remember his life's work

As SAIF members know, every funeral has a countless number of variables. From traditional or eco-friendly services, to burial or cremation, there is no set funeral process.

If burial is chosen, then the next question is what type of coffin the deceased should be buried in.

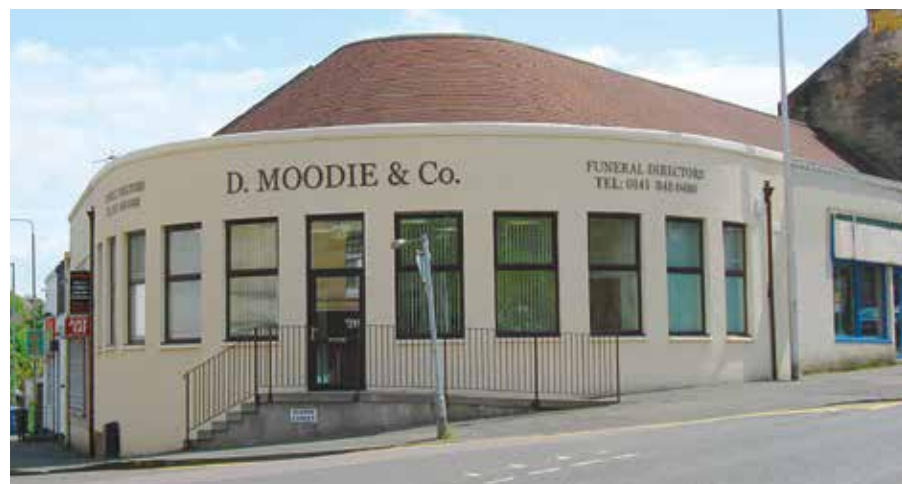
One man in a remote Ugandan village stunned his mourners by being buried in a metallic coffin.

According to the Ugandan newspaper, *New Vision*, Vincent Muwaya had told his family that they should bury him in the metallic casket when he died.

His son, Moi Muwanguzi, revealed that Vincent was an experienced fabricator and wanted to be remembered for his work. His Will included the instruction for him to be laid to rest in a coffin made out of a material he had worked with.

Speaking to the paper, Moi said: "When daddy was still alive, he told us how to bury him in a metallic coffin. As a family, we fabricated a coffin to fulfil his wishes and to let his soul rest in eternal peace."

Muwaya died of hypertension at Musana Medical Centre in the Iganga district and is survived by his widow and five children.



## UPGRADES ACROSS D MOODIE BRANCHES

The company is refurbishing all offices to fit in with the company's new look and feel

Funeral director D Moodie & Co has refurbished its premises and opened two new offices.

The Independent has been offering a dignified community service since opening its doors in 1911, continuing when the Paton family took the reins in 1946. Now in the third generation of the Paton family, the company is growing further under experienced funeral directors Robert Paton and Anne Wishart.

D Moodie & Co services can now be found at Neilston's Station Road and Rowan Street in Paisley, adding to its existing Barrhead and Paisley locations. The Barrhead office has been remodelled, with a service room, arrangement rooms, mortuary facilities and offices along with a spacious reception all replicated in the new Station Road and Rowan Street offices.

In Paisley's Glasgow Road office, the mortuary has been upgraded. The refurbishment carried out on other branches is set to be rolled out there, fitting in with the company's new overall look and feel.

## Remembrance service held for 60th anniversary

SAIF President Paul Allcock was in attendance

SAIF President Paul Allcock attended a special service and open day to offer his support of the 60th anniversary of Penmount Crematorium in Truro.

On 26 June, members of the local community and beyond attended the of remembrance service in Cornwall's Trelawny Chapel.

Paul had been specially invited on behalf of SAIF by Bereavement Services Manager Susan Cannan and his personal attendance is something he wishes to continue during his own presidency.

Paul explained: "I feel quite strongly that we should turn out and support people and events across the country."

"There are a number of crematoriums around the country that hold annual services of remembrance, but this was particularly special. Unfortunately, it was pouring with rain but it really didn't matter as it was such a lovely service."

And showing the support SAIF offers was imperative, as Paul added: "It was great to talk to members of the community, including several independent funeral directors, especially



President Paul Allcock

as many of them are not members of SAIF"

The service, inclusive of all faiths, was conducted by Reverend Mark Dunn-Wilson and Paul gave a reading, 'How to Grow Old' by Bertrand Russell before reflection time and the lighting of candles.

"It was truly a thought provoking service," said Paul. "But the mood was certainly lightened as we walked out to hear a band playing the tune from Mary Poppins. After an emotional service it certainly put a bounce in everyone's step and people were dancing down the path as they left."

Following the service, guests were invited to Penmount Crematorium's open day with all proceeds going to their chosen charity, Cornwall Hospice Care.

### SAIFINSURE WELCOMES PROFESSION

With the Gordon Kee Cup golf tournament taking place last month, SAIFinsure was delighted to welcome many from the funeral profession to northern Spain, according to the provider's Brian Hart.

Brian added: "The match was held over two days and, for the first time, both the foursomes

and the singles events were halved, leaving the overall match drawn (SAIFinsure retains the cup).

"Once again, SAIFinsure would like to thank all of those who were able to accept the invitation, and we were delighted to be able to raise over £2,250 in charitable donations."



© Andy Dolman

## CREMATORIUM PARKING PLAN

Cheltenham crematorium is set to receive a £74 million revamp that will include additional parking for mourners.

Large funerals held at the facility have apparently been causing parking problems due to lack of space on the site.

Roads near to the site have been widened where possible to provide extra spaces.

Now, according to the BBC, a 150-space car

park will be included in the site with the building work not expected to begin before next year.

"We're looking for a large car park somewhere in the region of 150 spaces," said Councillor Chris Coleman, deputy leader of Cheltenham Borough Council.

"We're making the best of what we've got at the moment but it isn't good enough and we're doing something about it."

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# SAIF EDUCATION DAY

Wednesday 2 November 2016

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

## BOOKING FORM

DELEGATES/S NAME: .....

COMPANY: .....

ADDRESS: .....

POST CODE: .....

TELEPHONE: .....

EMAIL: .....

- SAIF Members **£40pp** ■ Non-members **£50pp** ■ IFD College and BIFD Students: **£20pp**
- Associate member **£75pp** (includes space for the exhibition) each additional (Associate) person **£25**

Includes morning refreshments, lunch and afternoon tea and cakes

### PAYMENT OPTIONS

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3 Digit Security Code: .....

Authorised Signatory: .....

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Branch: Camden Town

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Bank Account Number: 90098110

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB  
 Alternatively, please email [linda@saif.org.uk](mailto:linda@saif.org.uk) to reserve your place • Telephone: 01279 726 777 • Fax: 01279 726 300  
 Booking form downloadable from events on members area of the SAIF website.

# BE IN THE KNOW: EDUCATION DAY

The speakers for 2016's Education Day have all been confirmed and a very full event has now been set. This day is exceptional value for money and with current concerns and topics being covered this is really not to be missed. SAIF is delighted to announce that the **main guest speaker** for this year's Education Day will be H M Senior Coroner for Leicester City and South Leicester, Mrs Catherine Mason LL.B BSc Hons. RGN. Mrs Mason will be covering the much questioned current role of the coroner.

**Further speakers** on the day include Sandy Sullivan, who will be giving an

**The event's first open panel will give all the audience a chance to debate issues**

update on the Resomation process; Simon Bloxham will give an oversight on the Health and Safety requirements in your funeral home, see his website [www.safetyforbusiness.co.uk](http://www.safetyforbusiness.co.uk); and Compliance and Risk will be covered by Alison Wilson.

There will be a first for Education Day, with an **open panel**. This should prove very interesting as the subject will come from the audience and be debated openly. So, if you have a subject you feel could be a good discussion topic please contact the SAIF Business Centre with your thoughts and suggestions. Anything productive and

funeral related will be considered.

Students from the IFD College, who have successfully completed various courses, will be receiving their well-earned certificates from the IFD College Chairman during the latter part of the afternoon.

**Exhibition stands have been confirmed for:**

Allsops CTF Ltd, Association of Independent Celebrants, Child Funeral Charity, Colourful Coffins, Institute of Civil Funerals, Frontline Communications Group Ltd, FuneralZone Ltd, GT Embalming, Ghyll House Publishing (Polstead Press), Musgrove Willows, SAIFInsure and The Much Loved Charitable Trust.

If you are a SAIF Associate member and have not yet booked your space, contact the Business Centre soon to ensure availability.

Golden Charter's Malcolm Flanders



## Quality over quantity with third parties

Plans to work with partners who provide the most stable business

Independents may notice a change in allocations for plans sold by Golden Charter's Intermediaries channel, as the company responds to shareholder feedback by reviewing the volume that it takes from third party sellers.

One of the points raised by Independents was to increase the focus on these companies' quality standards, maintaining these in line with the values of Golden Charter and independent funeral directors.

Golden Charter always knew that cancellation rates historically have been higher in this channel, and its aim is to focus more closely on those partners who provide the most stable business.

Malcolm Flanders, Golden Charter's Director of Funeral Director sales, explained: "Intermediaries have a major influence on funeral plan sales nowadays. Once they became a larger part of our business, it was important that Golden Charter pay the same, if not more, attention to conduct and standards in that space as everywhere else, and we have made serious moves to ensure we continue to do so.

"That has included wrapping up contracts with some partners whose ways of doing business did not seem to align with our values or those of Independents, so that we can place a greater focus on quality over quantity. Funeral directors may notice the impact of these changes in the form of a reduction in allocations from intermediary sales; this was a decision made in line with shareholder feedback and with an eye on the long term.

"From a place of accepting imperfect solutions and high cancellations, we are moving towards third parties who share our vision of a customer focused profession, helping families make decisions while always being mindful of the sensitive nature of later life planning."

THIS DECISION WAS MADE WITH SHAREHOLDER FEEDBACK, WITH AN EYE ON THE LONG TERM

Malcolm Flanders

## MEMBERSHIP UPDATE



### FULL MEMBERSHIP PENDING

**Mr Gary Skinner**,  
G L Skinner & Son  
23 Market Place,  
Chalfont St Peter, Bucks, SL9 9EA

**Mr D R Hay & Mrs Ruth Hay**,  
D & R Hay Funeral Directors,  
100 Spencer Road,  
Londonderry, BT47 6AG

**Ms C Weakes/Mrs F Glover**  
A Natural Undertaking Ltd  
6 South Road  
Kings Heath, Birmingham, B14 7SE

### ASSOCIATE MEMBERSHIP PENDING

**Mr Philip Clarke**  
Network Telegram.Com (Part of  
Network Telex Group)  
Kingsland House  
514 Wimborne Road  
Ferndown, Dorset, BH22 9NG

**Mrs Catherine Betley**,  
Professional Help Ltd  
Burlands,  
Burton in Kendal, LA6 1HR

**Mr Anthony Parnell**,  
ZEBRA Finance Ltd  
Lincoln House,  
Stephenson Way,  
Wyvern Business Park,  
Derby, DE21 6LY

### FULL MEMBER NEW BRANCH

**Mr M Cook**  
Tynedale Family Funeral Directors Ltd  
Palmer House  
70 Ellison Street  
Jarrow, Tyne and Wear, NE32 3HX

**Mr A Bewley**  
Bewley & Merrett Funeral Directors  
3B New Road  
Chippingham, Wiltshire, SN15 1NJ

**Mr D Thomas**  
Church Village Funeral Services  
- Branch of Caerphilly Funeral Services  
6 Cardigan Close Precinct  
Tonteg, Pontypridd, CF83 1LB

### FULL MEMBER NOT RENEWED

**Mr M Carroll**  
Aaron Black Funeral Directors  
6 Bush Hill Parade  
Bury Street West  
Edmonton, London, N9 9JS  
(Business sold)

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 1 August 2016

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



# A MEMORABLE MILESTONE ACHIEVED

Since 1891, Bennetts Funeral Directors has been providing invaluable care and support to its community. As the independent firm celebrates 125 years in business, we discover how it remained first-class

WORDS: STEWART MCROBERT

**W**hen your company reaches its 125th anniversary it's clear that you are doing something right. In 2016, Bennetts Funeral Directors of Essex celebrates that impressive milestone. With premises in Brentwood and Billericay, this independent has gained a vital

place at the heart of its community. The business was started by Edward Bennett, grandfather of the current managing director, Jane Bennett. Initially set up as a builders, the company was first listed as an undertakers in the 1891 census. In the late 1920s, the business was passed to Jane's father, Arthur Bennett, and she joined the company in 1988 having previously worked in the City.

Bennetts moved from its original location in Brook Street, Brentwood to its current site in the town's High Street in 1932. Among other

distinctions, Arthur Bennett built the first funeral director's mortuary in Essex. "Back then we still used horses and horse-drawn vehicles," said Jane. "We have pictures of old Austin Princess vehicles that we used at one time. My father ordered a Rolls Royce Phantom VI hearse to be built for us and we took delivery in 1973. We still regularly use that same hearse, along with Rolls Royce Phantom VI limousines which we also bought in the 1970s. My father was extremely proud of these vehicles, as we are still."

Jane said that from a business

point of view achieving the company's 125th anniversary is a major highlight. "Personally speaking, taking over from our previous manager after never having been involved in the business was a steep learning curve. However, we have won several business awards including Best Business of the Year in the first awards we entered. Subsequently, we have won other business awards in categories such as Community and Training and Customer Service in our own right and as part of Grief Journey Essex."

With her 30th anniversary

with the firm coming up in 2018, Jane confirmed that she has seen massive changes over the years. "As well as obvious things such as the vehicles we use, there has been the trend toward much more personalised services with more family involvement in the service itself and the style of coffins." As far as the development of funeral transport goes, the company has made its own notable addition in 2016 with the purchase of its own Land Rover hearse. "It's been met with a great deal of enthusiasm," said Jane. She also noted that one

of the biggest changes has been the increasing dominance of, and reliance on, IT and new technology. "Naturally, we have our own website, and Facebook and Twitter presence, we write blogs, and we are able to prepare service sheets with fantastic pictures and layouts in house."

#### Relationships and respect

One thing that hasn't fluctuated since its first day is the company's determination to be an integral part of the community it serves. "Bennetts Funeral Directors are very much part of the community – we always have







The independent family firm has spent 125 years gaining respect and building firm relationships with its customers and the community

been," added Jane. "It is important to us to build relationships, and to gain friends and respect in the wider community. We support events, lend gazebos and coffins, hold open days for other parts of the community to join in with, provide raffle prizes and share information as necessary to promote events."

In addition, the company began a bereavement support programme almost 10 years ago. It is very well supported by many bereaved local people who in turn support others. "We have a general bereavement group, bereaved parents groups and we run Grief Journey courses throughout the year," she said. "Those running the groups have received training from Dr Bill Webster. Our bereavement support programme is recognised locally as being of immense benefit to many families."

As with other independents, Bennetts Funeral Directors treats each funeral and each family with the same respect, care and attention. During its long history it has had the privilege to look after funerals for Lords and Ladies and those with honours, from the simple to the extravagant. There have been services at Westminster Abbey as well as at gravesides, those with hundreds of mourners and those with none. "We have arrived at the service with simply the hearse – or on one occasion with a JCB digger – and at the other end of the scale we have had police escorts and lots of vehicles," noted Jane. "Of course, those are more elaborate, but we do our utmost on every occasion."

**Enthusiastic celebrations**

The opportunity to be part of an organisation like SAIF is valued highly by Jane. She

believes membership gives essential support, information and back up. "If we are unsure of anything, a quick email generally clarifies things. The SAIF AGM weekend gives funeral directors a chance to catch up with peers and get an update on forthcoming legislation among other things. There are other advantages related to vehicle insurance and so on.

"Similarly, we have worked closely with Golden Charter for some time. We have had some ups and downs, but are now receiving excellent support."

Having reached 125 years, the company enthusiastically grabbed the chance to celebrate. It marked the occasion by planting 125 trees in various locations close to its offices and holding a special open day. It also supported three charities; Special Needs and Parents (SNAP), St Luke's Hospice, Basildon and St Francis Hospice in Havering-Atte-Bower. At St Francis, the company commissioned the creation of a memory tree. Families can purchase a leaf on the tree in memory of a loved one, with the funds going directly to the hospice.

Asked for advice that she might give to new or younger funeral independents, Jane had several wise words. "Be prepared to be available at all times, put in the time and the effort in your local communities, be open to all requests – so long as they are within the law – and try to be impartial with families who are in dispute, as is so often the case nowadays."

Meanwhile, looking forward to the next 125 years she commented: "Who knows what will happen. I would like my family to still be involved, but I have no idea what will happen to the profession over that period – will there still even be funerals?" ●



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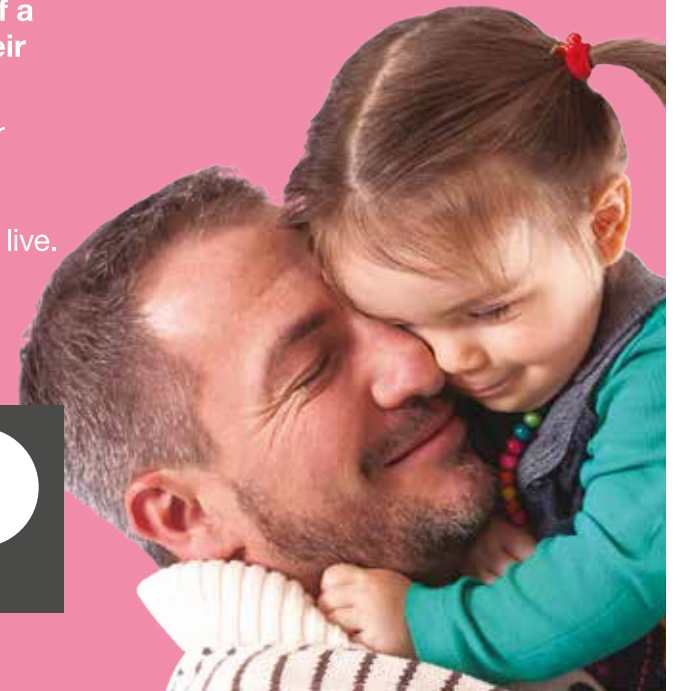
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# A STUDY OF OUR DEATH RITUALS

The final goodbye is steeped in tradition and symbolism. We look at how different cultures carry out their own versions to care for the departed

WORDS: RICHARD CROASDALE



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Australia

As well as celebrating and remembering the departed, funerals are typically steeped in tradition, symbolism and the sense that there is a “proper” way of doing things. In Britain, a sombre mood, sober clothing and a predictable series of events are all signifiers of dignity largely inherited from our Victorian forebears.

This makes perfect sense of course; at a difficult and often tumultuous time, there is comfort in reaching for the certainty of ritual, of a shared experience that unites us.

Death rites are as old as humanity itself, with archaeological evidence of flowers and antlers being laid on corpses in Neanderthal burial sites dating back to 60,000 BC. By 3,400 BC, the ancient Egyptians had devised some of the most complex, lavish and ritualised death rites in history, reflecting a trend (which continues of this day in many cultures) of the funeral as a reflection of the deceased’s status in life, as well as a helping hand into the afterlife.

So, while fact of death is universal, the cultural lens through which we experience it is anything but – a fact reflected in the dizzying range of funeral rituals we now see across the world.

One of the best-known (and possibly most understandable, to our British sensibilities) is the New Orleans jazz funeral, in which a marching band playing dirges leads mourners to the burial site, before switching to a celebratory ragtime jazz after the body is interred. In this latter part, mourners are encouraged to dance.

Many cultures send off their dead in a way which is much less familiar. In Buddhism, the soul is thought to ‘transmigrate’ on the moment of death, leaving the body an empty vessel quite disassociated from the person. Many Vajrayana Buddhists in Mongolia and Tibet choose to return their bodies to the earth by being left on a mountaintop, exposed to the elements and carrion –







Egyptian mummy

a practice known as “sky burial”. In Madagascar, there is a ritual called “famadihana,” or “the turning of the bones.” Once every few years, families will congregate at the family crypt to exhume the bodies, spray them with wine or perfume and replace them. The ritual is typically a celebratory affair, with music, dancing and the sharing of stories about the dead.

Even seemingly familiar coffin burials are given an unexpected twist in some parts of the world. In Ghana, it is common for people to be buried in elaborate coffins which reflect their interests in life. These



Music is highly important at funeral for some cultures

“fantasy coffins” can take any form, from Mercedes cars and giant cola bottles to fish and bibles.

Closer to home (culturally speaking), a growing number of people are choosing to mark death in their own distinctive fashion, whether by having their ashes launched into space or, in the case of writer Hunter S Thomson, fired from a canon, perched atop a 47-metre tower in the shape of a double-thumbed fist.

While many will view this as a little ostentatious, there is variety in our own funeral tradition and people are increasingly open to looking beyond the Victorian model. For example, SAIF member GreenAcres Woodland Burials is at the forefront of this change, offering ‘natural burial grounds’ in carefully selected woodland settings across the UK. Its emphasis is firmly on delivering bespoke packages which reflect the life of the deceased, and meeting unusual requests.

While we are unlikely to see sky burials in Milton Keynes in the near future, the presumption toward heavily prescribed Victorian-style funerals is quickly becoming a thing of the past, as a growing number of people look to other traditions – or create their own – to reflect and celebrate the life of a loved one. ●

## Uncovering practices and beliefs

Not all cultures see black as the colour of death and mourning. In East Asia, white is used, because it is seen to represent the purity and perfection of the deceased person’s spirit.

And some of our funeral traditions have their roots in much older beliefs.

**Closing eyes:** It’s obviously necessary to close the eyes before rigor mortis sets in. But, practicalities aside, it was once believed that the gaze of a corpse could bring bad luck.

**Direction of burial:** Although the practice of burying bodies is often linked to Christianity, it was already in use long before the religion reached these shores. One theory is that pagan sun cults buried their dead

to face the rising sun, and the custom was appropriated by early Christians.

**Pennies:** We are all familiar with the custom of using pennies to keep the eyes of the deceased closed. In ancient Greece and Rome though, a coin was placed inside the mouth, for the deceased to pay the ferryman, named Charon, to take them across the river Styx into the afterlife.

**Wakes:** While modern wakes typically take place after a burial or cremation, they traditionally involved family members keeping a vigil over the deceased in the days leading up to the funeral. Staying awake during this time (which is where the word originates) was a mark of devotion.

## Welcome to the Dark Mofo festival

Funerals are always evolving and changing with the times. From the traditional Victorian rites to today’s growing trend for eco-friendly funerals, there is never a defined norm.

Around the world, different cultures remember their loved ones in varying styles. Today, there is emphasis on celebrating life and death.

In June, Tasmania held a two-week Dark Mofo festival, exploring the ancient and contemporary mythologies around death.

Hosted in conjunction with Museum of Old and New Art (MONA), this year’s Dark Mofo featured a packed programme of art, theatre, music, film and food. Key events included the ‘Funeral Party’, a gothic ball held in a funeral parlour, and ‘Hymns to the Dead’, a concert featuring some of the world’s heaviest black and death metal bands.

And the festival’s finale was an early morning dip in Loch Beach at Sandy Bay to celebrate the winter solstice with more than 700 people plunging into the icy water as the sun started to rise.

Now in its fourth year, Dark Mofo festival has become one of Tasmania’s most popular annual events, last year attracting about 280,000 people to Hobart. The festival has captured popular and critical acclaim, winning prestigious performing arts awards and government funding.



Photo: Mona/Rémi Chauvin, Mona Museum, Australia



# Update

NEWS FROM KINDRED ASSOCIATION

## Education at the forefront of profession

The benefits of training and being qualified

**O**n 6 February 1982, the British Institute of Funeral Directors (BIFD) was founded for the purpose of education and to maintain a high standard of qualification for all who seek to practise as a funeral director. In 1985, the first batch of tutors started teaching with some names you may recognise, as they included Paul and Irene Mills, Joyce Paterson, Sheila Dicks and Ron Holland, some of whom have passed away but have left an everlasting mark upon our profession.

Today, the BIFD goes from strength to strength with its own certificate and diploma in funeral service qualification set at level four, and for those people who do not work in the profession but would like to know more, the BIFD also has the introduction into funeral service course.

All BIFD tutors are level five qualified and teach to a very high standard, enabling students to gain the expert knowledge of our profession.

For those not wishing to take a diploma we can look to our colleagues at The Independent Funeral Directors (IFD) College which was founded in November 1995. This virtual college was born from a need to provide

basic vocational training to those employed in the Independent sector of the funeral profession.

The IFD has also recently set up a new apprenticeship training course (see *SAIF Insight* December 2015, issue number 171). This training is a very exciting development for the profession which will hopefully encourage more people to gain a qualification when entering the funeral profession.

Education and funeral qualification should be at the forefront of our profession with all funeral directors being qualified.

Unfortunately, as we all know, this does not happen, with some people setting up with no experience. As we look to the future we can see change ahead with the new legislation coming into place in Scotland. These changes will no doubt filter down through the rest of the United Kingdom which may at some point include all funeral directors to be qualified.

More information about all our education courses can be found at [www.bifd.org.uk](http://www.bifd.org.uk) and the independent college at [www.ifdcollege.org](http://www.ifdcollege.org)

CLIVE PEARSON  
PRESIDENT  
BRITISH INSTITUTE OF FUNERAL  
DIRECTORS

## POLSTEAD PRESS IS OFFERING 10% DISCOUNT TO ALL NEW CUSTOMERS

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# Software spins web of online training

Launch of webinar sessions allows free and easy access to essential information without the hassle of leaving the office

WORDS: ROISIN MCGROARTY

**W**ith the industry facing new rules and regulations, funeral directors are being encouraged to get ahead of the game and update

their training. To aid members, SAIF has announced a series of online sessions, called webinars, that will allow members to access free training from the comfort of their homes or businesses. All members need to have is a working internet connection. Once registered for an event you will then be emailed the appropriate software that will allow you to access the seminar.

SAIF's Chief Executive Terry Tennens has been instrumental in launching these webinars and feels they provide a practical way of boosting members' training.

Speaking to *SAIFInsight*, Terry said: "These webinars are a way to offer essential information without the expense of team members being out of the office and attending an event."

"At SAIF we are trying to support funeral directors and their teams, and as laws and regulations change, we hope this will further aid our members."

The move comes after the first webinar taster sessions were launched in March and more than 50 people took part.

The webinars will take place

on the second Wednesday of each month, between 3pm and 4pm. The first session, on 13 July, is entitled 'Dealing with difficult families - a legal perspective' and will be led by Irwin Mitchell solicitor Douglas Houghton.

This will look at dealing with the conflicts between families, spotting the warning signs and how to handle situations that may arise.

Terry said: "You don't have to be a scientist to use these webinars and members who don't feel comfortable with computers could have someone else on their team to preload the software."

He added: "These webinars are free and it is a great way of getting

up-skilled on the latest issues and processes that are affecting the funeral profession. The sessions are only one hour a month and it is a benefit for all members of the industry, from managing director to apprentice.

"With communication and technology we really need to use it or lose it. The benefits are plain for anyone to see and we all know that we have to move ahead to survive."

The use of the internet to boost business for independent funeral directors is something that Terry is passionate about. "I think it is interesting how the world is constantly changing its methods of communication and technological advances are making things more accessible to all.

"In five or 10 years, businesses could be offering online and digital support for their clients. Bereavement care is something they could offer the bereaved across the country and even internationally. People would not have to travel to support sessions but could listen in on live webinars and form an online community.

"There is one thing I want to see now on all funeral directors' websites and that is a price list. I hope all SAIF members do this. SAIF President Paul Allcock is a great advocate for this as he includes the basic price list on his site.

"The main source of communication is now through websites. If you want to attract people in and show them that you are fully trustworthy, then

you need to look at your online presence."

In March, SAIF's PR agency Genesis ran a social media webinar for SAIF members. The sessions gave practical advice on growing your social media presence to build your reputation and increase enquiries as part of your marketing strategy. Those sessions gave members ideas to get started on social media, including photographs of new people joining your team, events you are organising and your charity activities.

Members who were not able to 'attend' the social media sessions can view a full recording of the webinar in the members' section of the SAIF website.

The July to December webinars have been planned to give a wide training base but are subject to change if members feel that another topic or issue should take priority.

"Funeral directors really have the spotlight on them with the new laws and regulations potentially coming into force," commented Terry. "We know SAIF members are consistently high in the practices and policies they adopt. I hope that funeral directors will show this off to the full extent by joining in with the webinars and promoting their prices on their websites." ●

▼  
If any SAIF member wishes to suggest future webinar topics they should contact the SAIF Business Centre by emailing [info@saif.org.uk](mailto:info@saif.org.uk) or calling 0345 230 6777.

## WEBINAR DATES

■ July to Dec Webinars Monthly, 2nd Wednesday, 3-4pm

■ 13 July Douglas Houghton, Irwin Mitchell LLP "Dealing with difficult families - a legal perspective"

■ 10 August Paul Allcock, SAIF National President "An Interview: Questions and the future of the profession"

■ 14 September Brian Hart, SAIFInsure "Insurance risks for funeral directors"

■ 12 October Matthew Gallagher, P & S Gallagher Funeral Services "A teacher brings his perspectives to design and marketing of new premises"

■ 9 November Penny Arbuthnot, Genesis PR "Marketing your business through your website"

■ 14 December John Helps, SAIF's Accountant "Pension Auto Enrolment Explained; plus tax and VAT"

■ Reserve speaker slot: Alun Tucker & Terry Tennens "Legislative changes to the funeral industry in England and Wales explained"



## VIRTUAL DEMENTIA TRAINING TOUR OF UK

A Virtual Dementia Tour (VDT) by Training2Care is offering visitors an exclusive chance to experience and gain an understanding of the condition.

Training2Care is currently taking the tour around England, Scotland, Northern Ireland and Wales with its mobile VDT unit.

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Change your staff lives today and book the Virtual Dementia Tour by email on [e mail info@training2care.co.uk](mailto:info@training2care.co.uk) or on 01376 573999.







# THE SANDWICH GENERATION: PART TWO

In the last issue of *SAIF Insight* we looked at the problems and stresses that the 'sandwich generation' suffer from, caught between looking after their own kids, and caring for elderly and often sick parents. This month, we shine the spotlight on how carers can get more support

WORDS: DR BILL WEBSTER

**N**ow we turn to some possible strategies of support on offer:

## 1. Ask for help

Taking on all of the responsibilities of care giving without regular breaks or assistance is a guaranteed recipe for burnout, so don't try to do it all alone.

Look into respite care, or enlist friends and family who live near you to run errands, bring meals, or 'babysit' the care receiver so you can take a well-deserved break, even for a day or an evening.

## Guidelines on getting the help you need

■ **Speak up:** Don't expect people to automatically know what you require or how you're feeling. Be up front about what's going on with yourself and the person under your care. If you have concerns or

thoughts about how to improve the situation, express them.

■ **Spread the responsibility:** Try to get as many family members and friends involved as possible. Are there people in your church or community group, or retired people who might be able to give some time? You may also want to divide up care giving tasks. Can one person take care of doctor's visits, another assist with weekends, and someone else help with bath or laundry responsibilities?

■ **Appoint a 'Communications Director':** Ask family, a friend, or a volunteer to be a 'co-ordinator' and regularly check in to help you communicate status updates or synchronise schedules.

■ **Say 'yes' when someone offers assistance:** Don't be shy about accepting help. Let them feel good about supporting you. It's smart to have a list ready of small tasks that others could easily take care of, such as picking up groceries or driving your loved one to an appointment.

■ **Be willing to relinquish some control:** Delegating is one thing, but trying to control every aspect of care is another. People will be less likely to help if you give orders, or insist on doing things your way.

## 2. Give yourself regular breaks

As a busy caregiver, leisure time may seem like an impossible luxury. But you owe it to yourself, as well as the person you're caring for, to build that into your schedule. Give yourself permission to rest and do things that you enjoy on a daily basis. This will energise you and you will be a better caregiver for it.

There's a difference between being busy and being productive. If you're not regularly taking time off to de-stress and recharge your batteries, you'll end up getting less done. After a break, you should feel more energetic and focused.

■ **Set aside a minimum of 30 minutes every day for yourself:** Do whatever you enjoy, whether it's reading, golfing, working in the garden or workshop, knitting,

playing with the dogs, or watching the game.

■ **Find ways to pamper yourself:** Small luxuries can go a long way in boosting your spirits. Light candles and take a long bath. Ask your spouse for a back massage. Buy fresh flowers or use aromatherapy – or whatever makes you feel special.

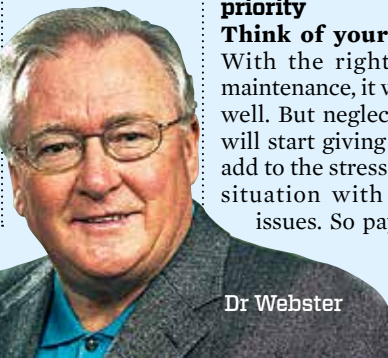
■ **Allow yourself to laugh:** Laughter is an excellent antidote to stress, and a little goes a long way. Read a funny book, watch a comedy, or call a friend who makes you laugh. And whenever you can, try to find the humour in everyday situations.

■ **Get out of the house:** Seek out friends and family to step in with care giving so you can have some time away from the home.

## 3. Practice acceptance

When faced with the unfairness of a loved one's illness or the burden of care giving, there is often a felt need to make sense of the situation and ask 'why'? But you can spend a tremendous amount of energy

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



“TAKE TIME TO RECHARGE... AFTER A BREAK YOU SHOULD FEEL MORE ENERGETIC”

Dr Bill Webster

dwelling on things you can't change.

Remember that you chose to do this out of love and concern, and when the care giving is over, you will be glad that you were able to do it for them. Sometimes life involves sacrificing for those we care about.

■ **Focus on things you can control, not things you can't:** You can't wish the person's cancer away or force family members to help out more. Rather than stressing out over things you can't control, focus on the way you choose to react to problems.

■ **Find a silver lining:** Think about the ways care giving has made you stronger, or how it has brought you closer to this person. Think about how care giving allows you to give back and show your love.

■ **Share your feelings:** Expressing what you're going through can be very cathartic, even if there's nothing you can do to alter the situation. Talk to a friend or counsellor about your experiences and feelings as a family caregiver.

■ **Join a support group:** A caregiver support group is a great way to share your troubles and find people who are going through the same experiences you are living daily. If you can't leave the house, many online groups are available. In a group, you can talk about your problems and listen to others share; you'll get help, but you'll also help others. Most importantly, you'll find out that you're not alone, and their knowledge can be invaluable.

■ **Find a balance:** Don't let care giving take over your whole life. It's easier to accept involvement in a difficult situation when there are other areas of your life that are rewarding. Invest in the things that give you meaning and purpose, whether it's family, church, a favourite hobby, or your career.

## 4. Make your own health a priority

**Think of your body like a car:** With the right fuel and proper maintenance, it will run reliably and well. But neglect its upkeep and it will start giving you trouble. Don't add to the stress of your care giving situation with avoidable health issues. So pay attention to your

own health, and don't skip medical appointments or check-ups. You need to be healthy in order to take good care of your family member.

■ **Exercise:** When you're stressed and tired, the last thing you feel like doing is exercising. But exercise is a great stress reliever and mood enhancer, and you'll feel better afterwards. Aim for a minimum of 30 minutes most days. When you exercise regularly, you'll find it helps you fight fatigue.

■ **Meditate:** Taking time daily to relax, meditate or pray can help reduce stress and boost feelings of happiness and wellbeing. You can try yoga, deep breathing, muscle relaxation, or mindfulness meditation. Even a few minutes can help you feel more centred.

■ **Eat well:** Nourish your body with good snacks like fresh fruit, vegetables, and nuts, unlike sugar and caffeine, which provide a quick pick-me-up and then an even quicker crash.

■ **Get enough sleep:** Most people need more sleep than they think they do and usually get. Sleep deprivation will affect your mood, energy, productivity, and as a result your ability to handle stress.

However, all that said, I realise we cannot leave the issue of self-care exclusively in the hands of the very person who is already burnt out looking after a loved one; government agencies and healthcare systems need to be proactive in providing much needed and sadly overdue assistance.

Authorities need to understand and address the factors that may have contributed to the alarming increase in caregiver distress. The following recommendations would make a good beginning:

■ Better preparation, instruction and support for those who take on the responsibilities of caring for an elderly parent.

■ Better co-ordination of home care services and clearer information on what services are available.

■ More consistent and reliable delivery of services.

■ More respite services, such as adult daycare programmes, and more support and services for high-needs patients. ●



## EVERY UK NATION IS TALKING ABOUT FUNERALS

As funeral poverty and the potential for regulation looms ever larger, every parliament across the UK has gotten involved to some extent. Whether creating a cross-parliamentary group to take evidence about the funeral profession, discussing future plans as Parliamentary Questions, or even reaching the stage of bills being passed, there is no shortage of developments that could affect funeral directors wherever they operate

### UK-WIDE

Westminster has made various moves that could have a direct effect on independent funeral directors. Now that the consultation on death certification reform in England and Wales is over and feedback is being 'analysed', the next stage is to monitor its outcomes.

Outside of that proposed reform, the Work & Pensions Select Committee has recommended that the UK Government follow Scotland's lead in carrying out a 'broad review' of all aspects affecting funerals, burials and cremation and make 'long-term' changes to the profession. The Government has now responded that it will look into such a review, and has committed to investigating various aspects of funerals with the help of stakeholders.

With the Committee Chair Frank Field MP calling elements of the system "opaque and outdated", far reaching changes could be in store.



Frank Field

**EU referendum**  
Following the Leave vote in June's referendum, SAIF and Golden Charter are both monitoring the situation for funeral directors. The editorial team and both organisations welcome your views, questions and input at this time of change, so please feel free to get in touch.

### SCOTLAND

The Scottish Parliament has made perhaps the most progress towards regulating the funeral profession – the Burial & Cremation (Scotland) Bill has already been passed, with many of its 'modernisation' efforts welcomed by Scottish funeral directors.

That appears to only be the beginning, however. Last month, Cabinet Secretary Angela Constance stated that it was set to appoint inspectors to report on the funeral industry, including the potential for a licensing system.

She said: "The Burial and Cremation (Scotland) Act 2016 contains a regulation making power to enable



Scottish Ministers to introduce a licensing scheme for funeral directors. The introduction of such a scheme will be considered once inspectors of the funeral industry

have been appointed under the Act and they have reviewed how the industry operates and made recommendations to Scottish Ministers."

In response to related Parliamentary Questions, the minister also said that a "stakeholder reference group" was being set up along with a wider consultation on devolved social security benefits, so funeral directors are expected to have the chance to voice opinions as the process continues.



Angela Constance



### WALES

The Senedd in Cardiff appears to be focusing more on informing the public than regulation at this stage. That is clear from an event planned for Tuesday 13 September, 'Affording a Funeral'.

Sponsored by Conservative Welsh Assembly Member Mark Isherwood, who acts as the party's Shadow Minister for Social Justice in the Assembly, the event at the Senedd is open to all interested parties. Speakers at the event will include Kim Bird, a former funeral arranger with Dignity, and Alan Slater MBE, former NAFD Chief Executive Officer.

Key to the event will be the launch of 'About the Funeral', a website run by Kim Bird, purporting to offer information about funerals and planning ahead as well as features such as a postcode search to find a funeral director.



Mark Isherwood



### NORTHERN IRELAND

At the Northern Ireland Assembly, there have been signs of steps in the same direction as the other UK nations. Last month, the All Party Group on Funerals and Bereavement met and reconstituted.

That means that every parliament across the UK has such a group, and the fact that they have been in existence for some time indicates that they have been discussing the kinds of issues which are now beginning to make their way into law.

SAIF and Golden Charter are looking into the various channels that will allow them to get involved in these issues, but it is also vital that funeral directors in all parts of the UK get involved in their own ways. If every parliament is looking into funerals in this way, that is an opportunity for those affected in every region to influence these discussions.

## Government considers funeral review

The UK Government is considering undertaking a co-ordinated review of burials, cremations and funerals, according to its response to the Work & Pensions Committee bereavement benefits inquiry.

It is also committed to working with stakeholder organisations to agree which elements make up a standard funeral, and what would be a reasonable cost for one.

Committee Chair Frank Field MP said: "I hope that the outcome

will be a radical reshaping of the system, so our poorest constituents are able to pay for their loved ones to have a decent send-off"

The Chair also singled out the issue of cohabiting couples, following a ruling in Northern Ireland that bereavement benefits could be paid regardless of whether couples were married.

He said: "We might wish to revisit this particularly unjust feature of the system."

## SCOTTISH FUNERAL PAYMENT ELIGIBILITY

Figures have been released showing that the number of funeral payment applications has been falling, despite being at a quarter of the maximum eligible take up.

Over the past two months, Labour's Mark Griffin MSP, Deputy Convener of the Social Security Committee and Shadow Community Minister, has asked several questions around funerals and the Scottish Government's plans. In response, Communities, Social Security and Equalities Cabinet Secretary Angela Constance MSP has already provided several answers, including the figures featured below.

| YEAR    | APPLICATIONS | AWARDS |
|---------|--------------|--------|
| 2010-11 | 8,300        | 5,100  |
| 2011-12 | 8,500        | 5,000  |
| 2012-13 | 8,000        | 4,800  |
| 2013-14 | 7,400        | 4,400  |
| 2014-15 | 6,300        | 4,300  |

Historical figures for funeral payment applications and awards in Scotland show that they have been on a downward trend since 2010-11, with the number of applications falling by two thousand.

If current take-up levels were maintained, the Scottish Government's analysis shows that 4,000 annual awards would be expected for the foreseeable future. By contrast, full take up based on current eligibility would quadruple that figure to the 16,000 level.

The Cabinet Secretary added: "Estimating the number of people who are eligible for the funeral payment is difficult because of the limited Department of Work and Pensions data available and the unpredictable nature of life events."

She also confirmed that funeral payment would "form part of the wider consultation over the summer on devolved social security benefits, to gather views to inform decisions".

## Scotland on track for top conference

The Scottish Government has confirmed that a "national funeral conference" will be going ahead.

Speaking about progress towards putting the event together, Cabinet Secretary Angela Constance confirmed in June that the Government was "in the process of organising" the conference.

It was initially announced earlier this year by the then Social Justice Secretary Alex Neil due

to concerns over "unmanageable debt" resulting from funerals, although details have been limited.

Angela Constance added: "[The conference is] part of the range of work currently being undertaken to address the issue of the costs of funerals, including hosting round table discussions between Scottish Ministers and stakeholders and working with stakeholders to provide information to help people plan ahead for their own funeral."





# The first 100 days

There has never been a more important time for members to present a united, cohesive front in support of the business

WORDS: JULIAN WALKER, SAIFCHARTER CHAIRMAN

The gathering EU storm, the gauntlet thrown down by the media about funeral costs, plus the work to refute another plan provider's statements against our company, are all matters being focused on by the Golden Charter Board. What is the impact? How can we manage the risks and how can we communicate and advise our funeral director group accordingly?

There is a concern within SAIF Charter's Executive that individual members may react negatively to being advised of concerns by Golden Charter and requested to act in accordance to protect ourselves and our funeral plan and legal services business.

I would say to all SAIF Charter members: if ever there was to be a time for creating a cohesive and united approach, and supporting our business through acting together, it is now.

Here are three simple requests I make of you, which will help us all:

**1. Sell more plans** – It sounds simple, but much of the membership does not actively advise families (200,000 families per year altogether) of the excellent products we can offer. Up to 25% of Dignity's at-need families choose to plan, so why not a quarter of our customers? Your RSM can assist, and attendance at one of the forthcoming Marketing Masterclasses (Page 10) can help improve your knowledge and confidence.

## 2. Why support other plan companies?

Some members insist it is their right to accept other types of funeral plan. While it certainly is their right under our current constitution, it is most certainly not in the interests of us collectively nor the business that we own. I would also ask whether members are aware of future financial and reputational risks involved and if they recognise that supporting the network of a competitor means Golden Charter will have to spend more of our money in order to compete – money which would be passed back in reduced fees or increased plan pay-outs.

**3. Support your trade association** – SAIF needs to emerge as a strong voice for the independent funeral profession. Under Terry Tennens, I am hopeful that the quality and flexibility afforded by choosing an independent firm like yours or mine will be well communicated to the public, and our views represented in the media and at government forums with the influence and respect our numbers should draw.

While I serve as your SAIF Charter Chairman, I have no intention of sitting on my hands and watching our industry, our sector and our own plan business suffer through lack of co-ordinated action. I would welcome both your support and your comments. ●



## VOICE OF THE FUNERAL DIRECTOR

BY CHRIS PARKER,  
ABBEY FUNERAL SERVICES

Sitting inside of the SAIF Charter Executive Committee are four working groups, each with a specific area of focus. In addition to the existing Executive Committee members, other SAIF Charter members are seconded to the groups in order to widen the knowledge and experience base.

I am privileged to chair the 'Voice of the Funeral Director' working group, where the focus is on what it says on the tin. Our aim is to be a channel for your suggestions or criticisms.

Golden Charter depends on your feedback, and if that feedback only comes once a year at the AGM then the company's task is made that bit more difficult. This group does not aim to replace your RSM, but simply to offer an alternative method of communicating with both SAIF Charter and Golden Charter.

If you receive a questionnaire from Golden Charter, take the time to complete it. This Voice of the Funeral Director surveying will only be carried out once in every 11 months. Ensure that your email address for all important material is correct.

Contact this working group by emailing secretary@saifcharter.co.uk



Chris Parker

# Business Matters

DATA PROTECTION CHANGES + QUALITY ASSESSOR VISIT CANCELLATIONS  
+ THE ALTERNATIVE TECHNIQUES TO ENCOURAGE STAFF TRAINING

## TWO YEARS UNTIL GDPR – ARE YOU PREPARED?

Changes to the governance of data will have far-reaching consequences for your business.

WORDS: MAIRI RODGER, HEAD OF COMPLIANCE AT GOLDEN CHARTER

The new European Union General Data Protection Regulations (GDPR), coming into place in May 2018, will determine how your company does business, and particularly how it manages, protects and administers data in the future. It replaces the EU Directive which the UK's Data Protection Act 1998 is based on, and it is vital to start preparing now.

The Information Commissioner's Office (ICO) is expected to publish guidance this autumn, covering individuals' rights, contracts, marketing consents and a code of practice for privacy notices. So, it is fair to say that this is a developing situation, but we must focus on the long term goal and not ignore compliance with the new legislation until it's too late.

The ICO is currently limited to imposing a fine of £500,000 on firms they take enforcement action against. Under the GDPR, the limit is raised substantially to €20 million or 4% of global turnover – whichever is greater.

Chris Graham, who stepped down from his post as Information Commissioner this month, referred to the fines as "eye-watering". At his final address at the Direct Market Association's conference earlier this year, he said: "The sky's the limit for enforcement. This is getting serious."

On a European level, the ICO is also contributing to the work of the Article 29 Working Party, made up of representatives from the national data protection authorities of all the EU Member States to produce guidance by the end of 2016 on the following topics:

■ Identifying the main supervisory data protection authority – Under the GDPR,

there is a one-stop shop principle, so companies will deal primarily with one authority in connection with consumer complaints and enforcement if they have pan-European processing operations.

■ Data Portability – New rights for consumers, making it easier for them to switch the likes of utilities or social media providers.

■ Data Protection Officers – A new requirement for companies to appoint a Data Protection Officer if it carries out regular and systematic monitoring of individuals on a large scale.

■ Risky processing and Data Protection Impact Assessments – If a company plans on carrying out processing activities on a consumer's information which is likely to result in a high risk to their rights under the GDPR, then before starting processing an impact assessment must be carried out on the proposed processing on their rights.

■ Certification – New rules on how self-regulatory organisations can have their codes of practice approved at European level as well as more general certification schemes such as the new Data Protection Seal.

■ Areas for future guidance at UK and European level – International data transfers, children's privacy and records of processing activity.

Current obligations are structured around eight Data Protection Act

principles. These principles ensure personal information is:

1. Fairly and lawfully processed
2. Processed for limited purposes
3. Adequate, relevant and not excessive
4. Accurate and up to date
5. Not kept for longer than is necessary
6. Processed in line with your rights
7. Secure
8. Not transferred to other countries without adequate protection.

The Governance Team at Golden Charter has started the journey ensuring compliance with current legislation

while gearing up to comply with the GDPR. This will mean we can apply for the new Data Protection Seal, offering customers, shareholders and third parties assurance of our compliance.

At the time of writing, the vote to remain or leave the EU had not taken place. It is important to understand that, regardless of its outcome, we will still be expected to comply with a degree of legislation at least as stringent as the GDPR – if not directly, then indirectly via data transfers between the EU and US. GDPR can also be expected to take effect in the meantime while the practicalities for the UK leaving are established.

If you process personal information and are unsure whether you should register as a Data Controller, there is a short self-assessment tool on the ICO's website: <https://ico.org.uk/for-organisations/register/self-assessment/> ●





## The not-so-hidden dangers in bulk emails

Did you know that you could get heavily fined for distributing an email to several people and entering their email addresses so that they are visible to other recipients?

To avoid such fines, ensure

that where employees send bulk emails out on your behalf, they should only add the recipients to the 'bcc' field and **not** the 'cc' or 'to' fields.

An NHS Trust was recently fined £180,000 due a member of their staff

inadvertently sending out an informative email with the full names of all recipients in the 'to' field. This and much more information on Data Protection will be highlighted at the Education Day on Wednesday 2 November.



# TIME IS PRECIOUS – DON'T WASTE IT

The number of cancelled Quality Assessor visits is unacceptable



In last month's SAIF Business Centre update I focused on the importance of belonging to a trade association and the member benefits. This month, along with business-related issues, I must emphasise the importance of the Quality Assessor visits and your support in ensuring the appointments are acknowledged and accepted.

As with most doctors' surgeries and some hospital appointments, a record of cancelled or unattended appointments is kept and clearly visible for patients to see, highlighting the importance of keeping the appointment and not wasting the valuable time of the doctor and nursing staff, or even taking an appointment that could be better allocated.

Likewise, cancelling an inspection

can cause a tumbling effect for the rest of that day so we urge you to please try to accommodate the SAIF Quality Assessors. They are there to help and guide members, not to chastise. SAIF membership is about quality, and wishing to belong to a trade association, where members adhere to a code of practice, is a valuable part of that membership and paramount to what we stand for.

SAIF appreciates the importance of small businesses and maybe not having the staff to accommodate inspections in some cases, but please stop and think. Inspections are part of your membership. They are not there to be difficult or to cause problems; on the contrary, we are there to help and advise if necessary.

This year, SAIF has already received an unacceptable number of

cancellations, causing disruption for that day's inspections, in some cases meaning cancelled hotel bookings (very often at last minute) creating more 'lost' costs. The Quality Assessors aim to give at least two weeks' notice and indicate either a.m. or p.m. but unfortunately this cannot always be the case, either because of changes to that day's appointments, or, on the day, the assessor may simply be delayed by circumstances beyond their control, such as travel problems.

Please understand that SAIF aims to serve its members to the fullest but we also need to ensure that compliance and the Code of Practice is adhered to. We ask for your understanding, patience and assistance in ensuring that your membership conforms and means as much to you as it does to us.

Thank you.

# Making training count

Simon Bloxham, Health & Safety Strategist for Safety for Business, on alternative techniques that actively encourage employees to learn



As you are undoubtedly aware, the law states that employers must "provide whatever information, instruction and training is needed to ensure, so far as is reasonably practicable, the health and safety of employees".

Effective training should also contribute towards making members of staff more competent in health and safety, while helping the business itself to avoid the distress that accidents and ill health can cause, as well as any associated financial costs.

Unfortunately this is often easier said than done, as traditional methods of teaching do not always lead to long-term knowledge retention. For several employees, classroom-based teaching does not provide the kind of stimulus or satisfaction needed to improve health and safety behaviour either.

Thankfully, there are alternative training techniques that can actively encourage employees to take a keen interest in learning, which also impress on the memory of those who struggle to apply new expertise in the workplace.

### Identifying the need for training

When formulating your approach to training, you must identify the skills and knowledge needed for employees to do their job in a safe and healthy way. This is fairly straightforward, and will usually involve looking at previous instances of injuries, near misses or cases, ill health and risk assessments, to see where training has been identified as a measure for controlling risk.

It also makes sense to consult employees about their opinions, which can also include directors, managers and supervisors. These members of staff must recognise who is responsible for what, how to identify hazards or risks, and where improvements should be made.

From there you can prioritise training by importance, giving precedence to gaps in information that could lead to serious harm and training that will benefit the largest numbers of

staff. So far this all seems simple; the real problems arise when choosing your training methods and resources. Some training will have to take the form of on-the-job instruction, a tried and trusted technique for tasks such as bearing a coffin.

This works well as employees will find it difficult to absorb lots of new information about health and safety regulation if taught all at once in a classroom style. It is generally accepted that learners recall just 10% of what they read and 20% of what they hear, jumping to a whopping 90% if they do the job themselves, even if only as a simulation.

### Other ways to train

There is also the "spaced repetition" style, delivering bite-sized chunks over a prolonged period of time – scientifically proven to boost long-term memory retention too.

Therefore, in order to truly change health and safety attitudes and

understanding, effective training is required. But rather than choosing a teaching technique that will not benefit employees in the long run, opt for new methods that may deliver extremely advantageous results.

Taking manual handling as an example, we already know that some of the key things to remember are to keep the back straight and lift with the legs – but do we do it? No, most probably. Try some practical lifting with a group of two or three and discuss between yourselves the best way to lift and carry certain loads. At least in the training environment, if it looks hazardous we can stop and rethink.

### Finally, don't forget

Training is certainly not to be forgotten, or to be carried out as a box ticking exercise. Rather, training makes good health and safety sense, so why not do some today?

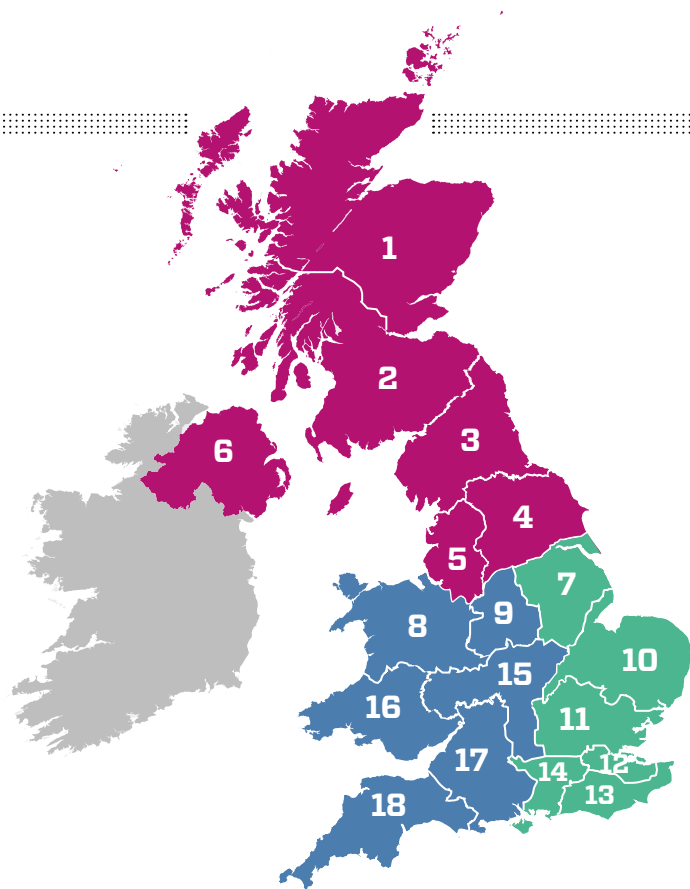
Help is at hand – getting the best from your SAIF approved health and safety advisors. Safety For Business Ltd has been providing health and safety advice to SAIF members for many years. You can talk to a safety professional at Safety For Business free of charge simply by calling 08456 344 164. ●





# YOUR RSMS

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



## NORTH

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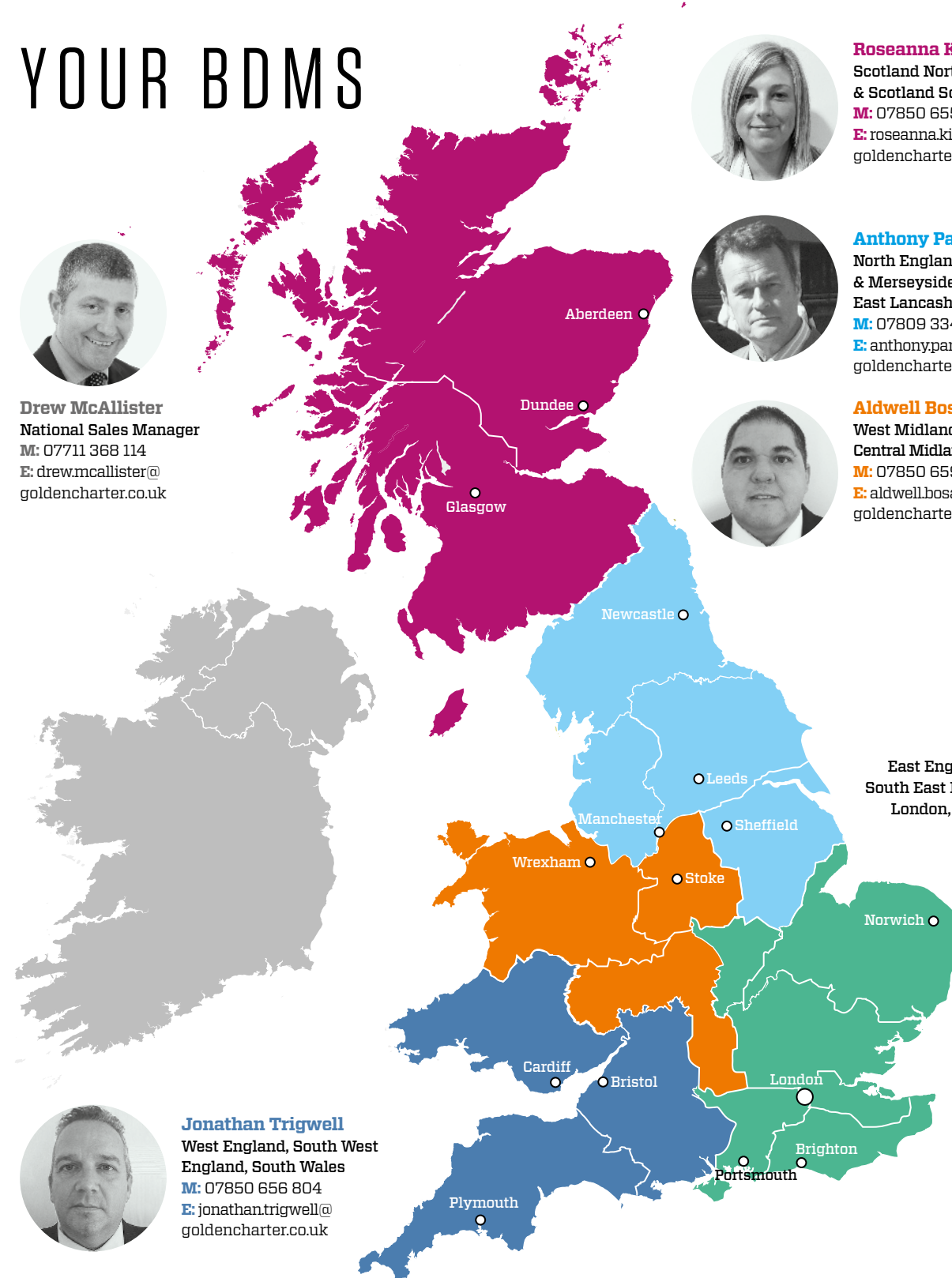
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**Steve Bennett**  
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If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMS) about growing your business. Your local BDM can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



# SAIF Associates Directory 2016

## CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

### Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)  
02380 739 111  
info@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 (Kilbirnie)  
07931 309 172 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

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

### J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)  
01335 345 555

sales@jcwalywn.co.uk • www.jcwalywn.co.uk

### Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)  
0161 480 7629

sales@lirtinging.co.uk • www.lirtinging.co.uk

### Musgrove Willows Ltd

Mrs E Musgrove (Westonzoyland, Somerset)  
01278 699 162 • info@musgrovewillows.co.uk

www.musgrovewillowcoffins.com

### Natural Woven Products Ltd

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

contact@naturalwovenproducts.co.uk

www.naturalwovenproducts.co.uk

### P & L Manufacturing Ltd

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

### Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)  
01628 633 730

passages@tiscali.co.uk

www.passagesinternational.co.uk

### The Somerset Willow Co Ltd

Ms H Hill (Bridgwater, Somerset)  
01278 424 003

enquiries@somersetwillow.co.uk

www.willowcoffins.co.uk

### Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)  
01707 645 519

info@urnsuk.com • www.urnsuk.com

## CEMETERIES & CREMATORIA

### GreenAcres Woodland Burials

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

www.greenacreswoodlandburials.co.uk

### GreenAcres Woodland Burials Chiltern

Mr Peter Taylor (Buckinghamshire)  
01494 872 158 • info.chiltern@greenacreswb.co.uk

www.greenacreswoodlandburials.co.uk/chiltern

### GreenAcres Woodland Burials Colney

Ms Sam Curtis (Norwich, Norfolk)  
01603 811 556 • info.colney@greenacreswb.co.uk

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### GreenAcres Woodland Burials Epping

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### GreenAcres Woodland Burials Rainford

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### GreenAcres Woodland Burials

#### Heatherley Wood

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heatherleywood

### Herongate Wood Cemetery

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

enquiries@herongatewood.co.uk

### Westerleigh Group Ltd

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

www.westerleighgroup.co.uk

## CLOTHING

### ACS Clothing Ltd

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

www.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  
0845 230 2777

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

### Training2Care (UK) Ltd

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

www.training2care.co.uk

## EQUIPMENT & SERVICES

### CPL Supplies

Mr W McGuckin (Castlederg, N Ireland)  
028 8167 1247

sales@cplsupplies.com • www.cplsupplies.com

### D J MacNeice & Co Ltd

Mr D McGowan/Ms C Rooney/Mr T Corcoran  
(Dublin) • 00353 1882 8731

sales@djmacneice.com • www.djmacneice.com

### Fibrous

Mr G Hart (Stockport)  
0161 429 6080 • gary@fibrous.com

www.fibrous.com

### Funeralmap Ltd

Mr T J Hitchman (Basingstoke)  
0330 223 0279 • info@funeralmap.co.uk

www.funeralmap.co.uk

### 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

### Roftek Ltd t/a Flexmort

Mr S Rothwell (Gloucester)  
0845 5333561 • info@flexmort.com

www.flexmort.com

## 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@braemarfinaance.co.uk

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### Frontline Communications Group Ltd

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

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### 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)  
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richard@huxleyfcf.co.uk • www.huxleyfcf.co.uk

### Ideal Sales Solutions t/a Ideal4Finance

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www.ideal4finance.com

### Occupational Safety Systems (UK) Ltd

Mr S Bloxham  
(Letchworth Garden City, Hertfordshire)  
0845 634 4166 • info@safetyforbusiness.co.uk

www.safetyforbusiness.co.uk

### The Probate Bureau

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

www.probatebureau.com

### The Probate Department Ltd

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

www.theprobatedepartment.co.uk

### 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.trustinheritance.com

michaelamacaulay@trustinheritance.com

### UK200group.co.uk

Ms S Wise (Aldershot, Hampshire)  
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president@independentcelebrants.com

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ceremonies@humanism.org.uk

www.humanism.org.uk

### Civil Ceremonies Ltd

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ericgillcelebrant@outlook.co.uk

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### 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

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www.iocf.org.uk

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### Golden Leaves Ltd

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## 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 (Brixham, Devon)  
01803 225 101 • info@funeralmanagement.net

www.funeralmanagement.net

### EMCOM Software Services

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### Eulogica

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0845 3519 935 • diw@eulogica.com

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### I-NETCO Ltd

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### Oak Technology Ltd

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## MEMORIALS & REMEMBRANCE

### Acorn UK (2006) Ltd

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### Cleverley & Spencer

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### Cleverley & Spencer

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### Forget Me Not Today Ltd

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### Fotoplex Grigio Ltd

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### HeavenAddress Pte Ltd

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### Love2Donate

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### MacIntyre Memorials Ltd

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