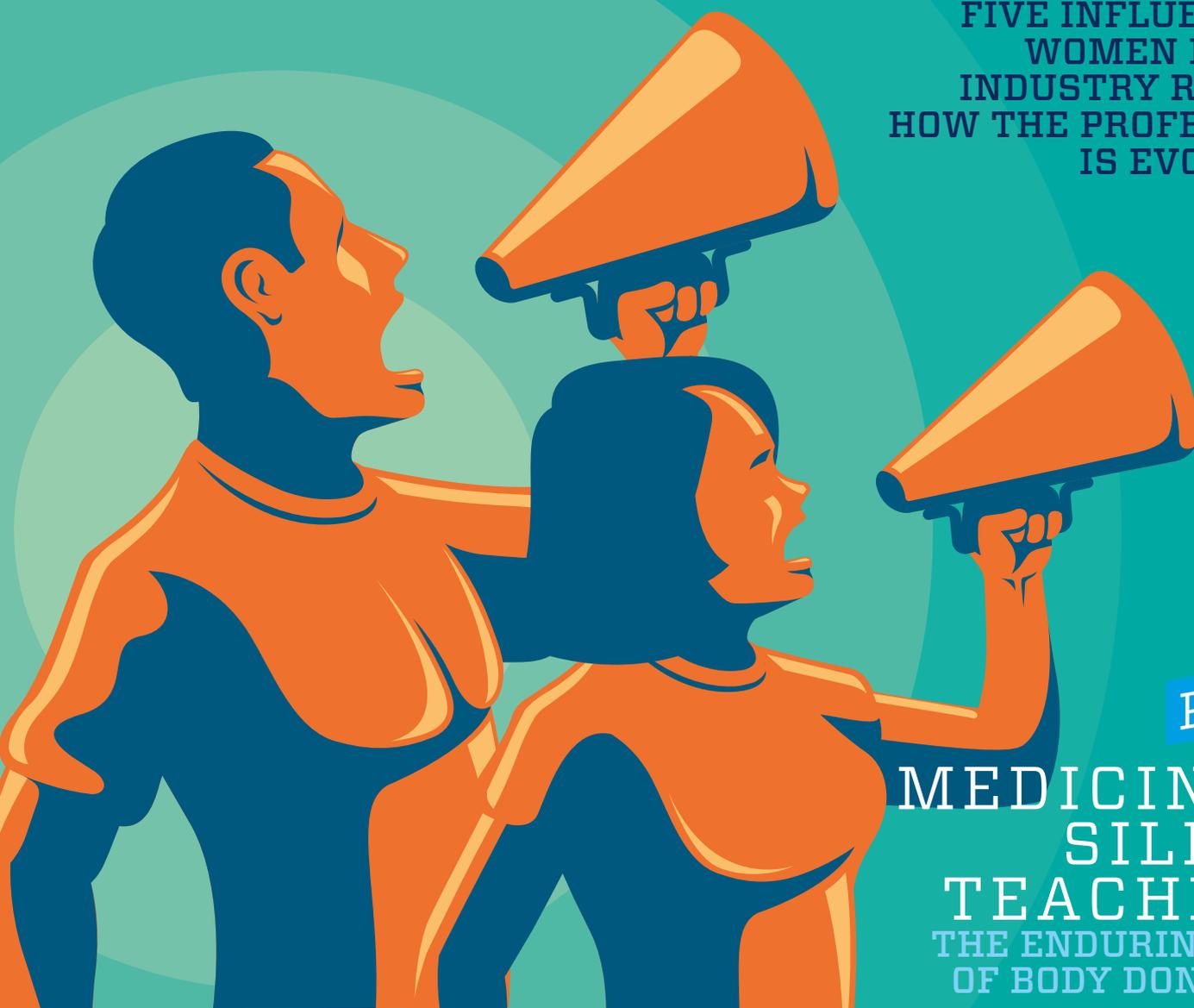




Insight

CHANGING THE FACE OF FUNERALS

FIVE INFLUENTIAL WOMEN IN THE INDUSTRY REVEAL HOW THE PROFESSION IS EVOLVING



PLUS

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One in 14 people over the age of 65 have dementia. This increases to one in six for those over 80.* A Power of Attorney from Golden Charter lets your families decide now who will make important decisions for them in the future if required. It's a practical way to plan ahead for whatever might happen in later life. And it's easy to arrange with Golden Charter. You can start referring customers for a no obligation appointment with a Golden Charter Estate Planning Consultant.

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Golden Charter
Later Life Planning

* alzheimers.org.uk, 2014



Insight

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CONTACTS

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

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

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

Chief Executive Officer:
Ronnie Wayte
ronnie.wayte@goldencharter.co.uk

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

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

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

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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 or call us on 0345 230 6777 and let us protect and help you.



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Marketing trends

In a changing world, SAIF is still dedicated to providing the best service for the bereaved

There are trends identified in the 21st century that have shifted – and continue to shift – patterns of human behaviour that will affect how businesses engage with their clients.

Some of these themes are:

Globalisation:

The westernisation of cultures. Often known as McDonaldisation: you can visit places across the world and experience a McDonald's fast food meal that will be similar even with cultural sensitivities such as eating beef in a nation like India. The positive is that it builds relationships across nations, the dangers are the loss of distinctive ethnic languages and customs.

Technology:

People are moving away from viewing on their television, to viewing movies and sport on their devices such as tablets or smartphones. There is even the shift away from desktop computers.

Tribalism:

People are identifying themselves outside the old stereotypical national, regional and class identities. What we are seeing is pan-continental movements of different groups. People gathering under common interests such as music, beer festivals and sport.

Fast moving:

The old certainties and customs are no longer taken for granted and you see this in the funeral profession. Interestingly, people want the familiar, with services in historic dwellings but a freedom to remember their loved one without the rigidity.

But why is there this shift?

Those who are 40 years old and under join the vast majority of the UK population in owning a smartphone or tablet. Technology is changing and I want to share four points for you and your staff to consider in this virtual internet age:

1. Think mobile:

“IT IS HOW YOU MAKE YOUR CLIENTS FEEL ABOUT THEIR ENGAGEMENT WITH YOU”

Terry Tennens

In 2014, 60% of British people had smartphones and tablets and their purchasing habits will be to first search online. This includes funeral services, from pricing and your company's identity, to what you uniquely offer.

Consequently, it is vital that you develop a web presence for your business so that clients know you exist, who you are and what pricing they should expect.

2. Improve the customer experience:

It is no longer about customer service alone. It is how you make your clients feel about their engagement with you and your staff. This is something SAIF members are class leaders at in the funeral industry due to versatility, experience and professionalism.

Always keep the experience personal. You know this – your client is not a number, or a stranger, but someone facing a deep loss. SAIF members show care and dedication, including patience, listening and offering families to view their loved ones out of hours. They will make the extra phonecall to confirm arrangements with clergy or celebrants, the liaison with crematoria or cemeteries and the constant communication with families. Your personal service is paramount.

Ensure customisation by developing a range of options that families could request, from the style of coffin, to place for scattering of ashes and transportation method. Client expectations have increased.

3. Blended marketing activity:

Having a marketing communications plan need not be daunting, especially since one of the benefits to members is a free session with SAIF's media agency, Genesis PR – contact the SAIF Business Centre for their contact information.

What does a blended marketing activity include?

- Networking, including meeting people in your community and serving your community without gain.
- Direct mail and/or advertising at the audience you are aiming for.
- Social media, that points to your website. Many of you are developing your web personalities and combining joined up activities with Facebook, Twitter, LinkedIn and Instagram.

4. Invest in training and educating of your staff:

The IFD College has excellent courses for your staff and we are committed to developing professionals for the profession. Book you and your staff into SAIF's Education Day, on Wednesday 2 November 2016 in Leicester.

What are your next actions to attending to these four points? Who in your team is responsible? We at SAIF Business Centre are here to assist. ●

terry@saif.org.uk

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COMMENTARY



RONNIE WAYTE

GOLDEN CHARTER CHIEF EXECUTIVE

Squeezed middle

Are pressures from above and below threatening to drain value from the profession?

One of Golden Charter's highlights this month is our exciting new partnership with The Royal British Legion, giving our funeral directors the opportunity to visibly support the Armed Forces and their families through our funeral plans (see page 10).

Planning how to successfully impact on the charity's income ahead of Remembrance Sunday has made me conscious of how far into the year we are. It's a different world since April, and my concerns feature the varied dangers to the funeral profession, new and old.

Nothing happens in isolation, and the challenges I see as most pressing have existed for some time, but it feels like they are coming to a head now.

Of course, maintaining public confidence is key for funeral directors. There is nothing new in the idea that for Independents – in fact anyone connected to the profession – prosperity is built on reputations and public engagement. Focus on that issue is stepping up in two ways: Independents are caught between pressures from above in the form of Government regulation, and from below through new market entrants.

I spoke to a Member of the Scottish

Parliament (see page 34), one of a series of representatives meeting us as Golden Charter makes the case for Independents. Those discussions range from specifics about Government agencies involved in aspects of your work, to questions around wider funeral profession reform.

Independents play a vital role in maintaining public confidence. Being seen to be appropriately regulated and work with only the right people is key. Funeral Planning Authority (FPA) membership is a big part of that reassurance, as is only dealing with companies with impeccable pedigrees. Our focus is to only work with the right partners. For Independents, it's key to work only with planning companies with properly regulated Trusts. What is more important to families' confidence than knowing their money is secure?

Of course, the absolute safety of invested funds is just one element. Ultimately, the question is: how do we ensure the funeral director gets a viable return for its services while the customer receives financial and emotional security benefits from planning ahead?

With an influx of new players we must ensure a sufficiently high proportion of the customer's money continues to be invested. We have seen rising commission levels for intermediaries and competition among the growing number of smaller planning companies.

I'm glad that Golden Charter never sought to pay top dollar in those auctions, but they continue to this day. Where the customer pays over £3,000 for a plan and only around 50% reaches the Trust, what chance is there of any Independent ultimately receiving a sustainable income? Ask the question when being offered plans by all providers, not just of those who are not FPA regulated (although that adds

valuable protection). Just ask how much the customer has paid and how much is invested in the Trust.

Where funeral directors exclusively support Golden Charter, pay-outs remain the highest available, and shareholders also benefit from maturity top-ups. Our aim is to protect Independents from the effects of funeral inflation; Golden Charter is the only provider dedicated to that goal.

Yes, it is increasingly fashionable to talk about 'simple funerals', 'direct cremation' and ensuring that no one is excluded from a dignified passing. However, my main concern is about the value being driven out of the profession on an ongoing basis. While the funeral poverty debate raises genuine issues, we know cost is often not most families' first concern – an appropriate send-off is.

Funeralcare is currently reducing prices. This seems irrational in a market which is not price sensitive, and surely cannot be a long-term strategy. A recent article in the *Daily Telegraph* attacked the profession based on the balance of cost versus service levels displayed. Care has to be exercised to ensure that all services provided are sustainable.

We can all recognise that truth from our experience. As long as the profession is not blinded to it by a race to the bottom, we will continue to find ourselves in a sustainable position and your families will benefit. ●

ronnie.wayte@goldencharter.co.uk

“WHAT'S MORE
IMPORTANT
TO FAMILIES'
CONFIDENCE
THAN KNOWING
THEIR MONEY
IS SECURE?”

Ronnie Wayte

Lord-Lieutenant presents Gloucester firm with coveted Queen's Award

The business manufactures a wide range of innovative products for the NHS and funeral industry



The Lord-Lieutenant, Dame Janet Trotter, (third from left, back row) pictured with Roftek staff, Gloucester MP Richard Graham (second from right) and Peter Bungard, Chief Executive of Gloucestershire County Council (third from right)

Gloucestershire's Lord-Lieutenant has presented a firm, headed by a SAIF member, with Britain's most coveted commercial prize – a Queen's Award for Enterprise in Innovation.

Dame Janet Trotter visited the Gloucester headquarters of Roftek Limited, trading as Flexmort, to formally handover the award which the company will hold for the next five years.

Also present was local MP Richard Graham and Gloucestershire County Council Chief Executive Peter Bungard.

The business, based in Quedgeley, manufactures a wide range of innovative products used by both the NHS and the funeral industry.

Flexmort, who also supply many independent funeral directors, offer a variety of products from single-body solutions to cold rooms, pop-up systems and traditional mortuary refrigeration capable of handling mass casualties.

Managing Director Simon Rothwell launched the enterprise in 2010 after a chance remark by his brother-in-law that UK hospitals were struggling

to cope with a rise in obesity. This meant many bodies were too large for traditional mortuary refrigerators. It led him to develop a range of cooling units which would allow a body to be stored anywhere, including a bed, trolley or coffin, without the need for a cold room.

As a former policeman, he had also witnessed the trauma suffered by bereaved parents having to see their child in a mortuary. The entrepreneur came up with a solution now widely used on maternity wards – the CuddleCot.

A cooling pad inside the crib allows a baby to be kept in a room with the parents for longer, instead of having to be moved to a mortuary.

Presenting Mr Rothwell with a cut glass bowl, Dame Trotter said: "I'm amazed by everything you have achieved. You clearly have huge potential. There is vision, hard work, innovation, excellence and teamwork."

The dignitaries were given a tour and a presentation about Roftek's other products, including DNA Memorial which enables people to preserve the DNA of their relatives at home for vital medical research.

Mr Rothwell said: "This award has come as a huge boost to me and all the staff who have worked tremendously hard to ensure our ground-breaking products are in demand around the world. I couldn't have wished for more, given that the company has only been going for a few years."

LATEST: DEATH CERTIFICATION CONSULTATION

The consultation on introducing medical examiners to the process of death certification received a high-volume of feedback, according to the Government's Department of Health.

The department's July newsletter revealed the consultation, which formally closed on 15 June, had more than 200 responses that are currently being analysed. However, it has revealed that respondents 'widely welcomed' introducing medical examiners into the death certification process. According to the

Department of Health's July newsletter: "Early indications show that the main theme emerging from the consultation concerned the level of the fee and whether it would sufficiently cover the cost of a medial examiner service. "Some of the responses have helpfully provided local evidence which

our analysts can use to update assumptions and re-estimate the fee." A full summary of responses will be released later in the year with timing dependent on approval from ministers and the Home Affairs Committee. For more information visit the SAIF website at <http://saif.org.uk>

PRESIDENTIAL SEAL OF APPROVAL

When Paul Allcock was inaugurated as National President of SAIF, he promised to champion the role of independent funeral directors. True to his word, Paul has been travelling around the country listening to members and taking part in local and national discussions relating to the industry.

Speaking to *SAIF Insight*, Paul said: "The last month has been particularly enjoyable, but we face many challenges in the months and years ahead."

Paul and SAIF Chief Executive Terry Tennens recently attended an inaugural meeting with the National Association of Funeral Directors and the National Association of Memorial Masons to discuss matters which may affect each organisation, and the intention is to hold this meeting on an annual basis. The main discussion point was a concern that some local authorities are offering services in direct competition with funeral directors and stonemasons.

Paul explained: "This approach by local authorities is a concerning avenue, which raised its head in the North Lincolnshire Council last year. It appears that the idea may be spreading to other areas of the country. Rest assured that we will keep

“THE LAST MONTH HAS BEEN ENJOYABLE BUT WE FACE MANY CHALLENGES”
Paul Allcock

SAIF President Paul Allcock is listening to every member

members as informed as we are with any progress on this matter?"

Paul and his wife Alison, along with Terry, also attended the Cremation and Burial Communication and Education event in Stratford-upon-Avon. It proved to be a very informative, covering numerous aspects of great interest, including updates on the death certification reforms, the Bonomy report in Scotland and Resomation. Paul also joined the President's Panel and discussed funeral poverty, and the effects of direct cremation.

"It appears that some reports are claiming that this is far more prevalent than is actually the case," commented Paul. "One of the more common scenarios now is for no-one to attend the crematorium following a service elsewhere. This may be due to the distance involved or simply a preference, but these cases it would seem are being assumed as a direct cremation by some crematoria; subsequently any figures for reported direct cremation are questionable and probably hugely inflated from reality."

On 20 July, Paul attended the north west regional meeting in Haydock, which proved to be a successful evening with members and associate members in attendance. The evening's speaker was Simon Galley from Preston's College, who gave a talk on apprenticeships in the funeral industry. He highlighted the fact that any employee, at any stage in their career, can sign up.

As *SAIF Insight* went to print, Paul was due to appear at two new branch



openings for member firms. Firstly, in Maidenhead, for AB Walker, and then in Exeter for the opening of a new branch for Walter H. Squires and Son. July also saw the first blog to be introduced on the SAIF website and Paul will be sharing some personal views with hopes that members will interact.

In August, Paul is planning to paddle the Great Glen Trail, from Fort William to Inverness with Alison, his sister Sharon and two of his brothers, Mark and Philip.

Speaking about the 13 August event, Paul said: "We are doing this in aid of my chosen charity MIND. The journey is around 60 miles along the Caledonian Canal and across four lochs including the full length of Loch Ness. We hope for calm waters and sunshine as we will be wild camping along the way. I hope to give live updates during the trip on Twitter and if anyone wishes to sponsor us, please do so either through the SAIF website or at the new SAIF JustGiving webpage."

MIND is a charity that offers advice and support to empower anyone experiencing a mental health problem. The charity also campaigns to improve services, raise awareness and promote understanding.



You can donate to help Paul's fundraising adventure online at justgiving.com/SAIF1989

ALMOST HALF OF ALL BRITS ARE FAILING TO PLAN AHEAD

Failure to plan ahead for death will lead to family and friends having to foot the bill in one in every 10 cases, according to a recent study by British Seniors Insurance Agency.

Carried out by Opinium Research, the survey showed that 23 million Brits of all ages haven't considered

making financial provision for end of life, nor have a third of over 50s.

The study also showed that a third of Brits don't have a Will in place, specifying who will inherit their money, property and possessions when they're gone.

This could create additional worry for loved ones at an already distressing time, with 42% of those who have had to cover the cost of a loved one's death revealing that it contributed to their emotional stress.

And this is unsurprising, given the fact that 40% of those respondents had to take out a credit card loan, while 39% resorted to payday loans and one in five also had to take time off work. 18-34 year olds were most affected by the hardship of having to pay for a family member or friend's funeral.

For more information, visit www.themoneypages.com/features/nearly-half-of-brits-havent-made-provision-for-their-death/

A golden partnership unveiled

Supporting our communities

Independents can now support the Armed Forces community through Golden Charter's new partnership with The Royal British Legion and Poppyscotland.

From September, you will be able to offer Golden Charter plans badged with a message template from The Royal British Legion and Poppyscotland; a £25 donation to the charity will be made on these badged plans, coming from the invoice paid to you at the point of maturity. To make the donation, simply add the stickers - which will be provided at the beginning of September along with instructions - to any relevant plan applications. Sellers will also be supplied

with point of sale materials, allowing you to make the connection clear in your own premises, if you wish.

Malcolm Flanders, Golden Charter's Director of Funeral Director Sales, said: "Supporting The Royal British Legion and Poppyscotland, and through them the Armed Forces community, is important to many of us at Golden Charter. We know it is just as important an issue for the families who take out our plans, and I know many of you feel just as strongly.

"This partnership comes at an excellent time, allowing us to make an important mark on this year's Poppy Appeal. Over the next three months, our materials will be making our connection to The Royal British Legion

and Poppyscotland clear, and we will be able to supply you with the option to do the same as we work together to raise as much money for the Armed Forces community as possible."

The Royal British Legion and Poppyscotland are registered charities devoted to helping members of the Royal Navy, Royal Air Force and British Army, including veterans and their families. They also campaign on their behalf, and organise the Poppy Appeal.

Please speak to your local Golden Charter representative if you have any questions about this campaign; otherwise, funeral directors selling Golden Charter plans will receive a briefing pack this month supplying all the relevant details.

“WE KNOW IT IS AN IMPORTANT ISSUE FOR THE FAMILIES WHO TAKE OUT OUR PLANS, AND I KNOW MANY OF YOU FEEL STRONGLY”

Malcolm Flanders

FAMILIES MEET THE NEXT GENERATION

J J Burgess & Sons celebrate reaching 24 years in business

Hertfordshire's J J Burgess & Sons has been celebrating an anniversary, as former SAIF President Justin James Burgess reached 24 years with the family business this summer. Justin took the opportunity to single out the roles his sons have been playing.

His eldest, John James Burgess, has been helping out when home from university, taking the role of driver and bearer in particular and "enjoying the wages as a consequence", while James Jacob Burgess has managed to fuse working in the family business with his interest in film and television.

Justin explained: "James was due to do two weeks work experience through his school but for one reason or another it didn't happen, so he spent the first week on a film set locally to us where we had been drafted in to supply funeral sundries.



The outstanding team at J J Burgess & Sons

As this is his ultimate dream of a career he was over the moon to be able to spend time in props, behind the camera and even painting some of the art props to be hung on the wall of the character's home."

Justin said that mourners appreciate "that they knew my father and grandfather and they are now meeting the next generation".

He added: "Although in my heart I would love one of the boys or indeed both of the boys to come into the family funeral business, my head tells me that there is a whole world to experience out there, and while I have thoroughly enjoyed every minute so far, I am aware that you really have to give a great deal of time and indeed a part of yourself to the role."

GIVING INDEPENDENTS THE TOOLS TO DO THE JOB

Golden Charter's Gordon Swan highlights the revamped plans

Not all funeral plans are the same. At Golden Charter we know that like each family, every funeral is individual. That's why the Independent Way is chosen by most of the funeral directors who offer our pre-paid plans, and there is a solid logic behind that decision. Not only are the customers unique but so are the local areas in which each funeral director works.

Funeralcare have been spending a lot of money recently highlighting that its plans guarantee third party costs and also claiming that their plans are cheaper than

equivalent Golden Charter plans.

We know there is demand from some consumers for guaranteed arrangements, indeed there has always been a number of Independents offering Golden Charter plans who provided a further guarantee against all costs.

From this month our revamped Independent Way and Independent Way Plus plans give all funeral directors the opportunity to provide a guarantee that there will be nothing more to pay for the third party costs for a cremation

funeral included within the plan. As always with the Independent Way, the funeral director sets the price of all the services contained within the plan, retaining total control of the price and able to take into account local costs and competition to find the appropriate price level.

The decision to offer guaranteed options or not and the resultant level of pricing is entirely in the hands of the funeral director, meaning that Co-op advertising suggesting that no Golden Charter plans are guaranteed and that all versions are more expensive than the Co-op alternatives remain totally inaccurate. And all plans are not the same. Golden Charter also includes a Will within our Independent Way Plus plans providing additional benefits and security.

For further details, please speak to your local Golden Charter representative.



Gordon Swan, Director of Communications

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COMMUNITY PAYS TRIBUTE

As we all know, funerals come in every shape and size. From intimate gatherings to large family celebrations, each one is individual.

One recent Welsh funeral service, at St Tydfil's Old Parish Church in Merthyr, as definitely a lavish occasion.

According to *WalesOnline*, the town centre was brought to a standstill after the grandmother of a local family passed away.

The death of Ruby Pearl Marshall had mourners and vehicles from across the UK travelling to attend the funeral in Merthyr

before a burial at Glyntaff Cemetery in Pontypridd.

Mrs Marshall's family had mourners dress in pink and white, her favourite colours, and it certainly appeared that no expense was spared with the colourful and bright floral tributes, as these pictures show.

More than 60 wreaths

were made in the shape of Mrs Marshall's favourite items, including a Dove soap bar, her dogs, Polo Mints and a caravan and horse.

WalesOnline reported one family friend who said: "The service was beautiful. You couldn't get better if it was a famous star."



Mourners dressed in pink and spectacular floral tributes



SAIFSUPPORT IS HERE TO HELP ALL SAIF MEMBERS

Counselling services are available with one in 10 needing counselling

Over the past two months Genesis has been promoting the SAIFSupport counselling service, which is free to all SAIF members across the UK.

As part of the campaign, Genesis sent a short survey to all SAIF members asking for their experiences of stress or anxiety through their work as a funeral director. It was delighted with the response, with more than 100 members taking part and helping draw attention to this important issue.

The results showed that over half of SAIF members have experienced stress or anxiety at work, with nearly one in 10 needing counselling. There was also overwhelmingly strong support for the SAIFSupport service.

More than 30 members agreed to provide a quote for a press release promoting SAIFSupport which was sent to local newspapers and radio stations.

To date, the work has been hugely successful and Genesis has received strong coverage in areas including Gloucestershire, Lancaster, London and Scotland, which highlighted SAIF members supporting the campaign and helped to raise their profile in the local community.

The story has also been picked up by local radio stations, with *BBC Radio Gloucestershire* speaking with SAIF



member Ian George and Chief Executive Terry Tennens about their experience of stress in the industry and *BBC Radio Norfolk* interviewing Paul Allcock to hear his views as SAIF President. Genesis will continue to contact other local media outlets over the coming weeks.

The support from members has played a key part in the success of the campaign and raising awareness of mental health issues in the funeral industry.

Elsewhere, on the national side of things, Genesis has been promoting SAIF's involvement in the Government's consultation over the social fund payment as well as its response to the proposed changes to medical examiner fees, which is currently being reviewed. On a more local level, Genesis has been supporting individual members, raising awareness of new branch openings and community events.

If you would like help with any campaigns or events you are running, please contact Genesis on 01473 326405



Pictured (left to right) are Aubrey, Leanne, Selina and Ann

A FAMILY FIRM

Celebrations are still ongoing at Aubrey Kirkham Funeral Directors with the appointment of their youngest daughter to the family business.

The independent firm was first 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 is now one of the few fully qualified funeral directors in the region.

Now Leanne's sister, Selina Kirkham, has decided to join the firm.

Post boxes bring planning message to the public

The first Golden Charter 'post boxes' have started to go up around the country, allowing people to enquire about funeral plans from a range of everyday places.

Boxes large and small are being set up in garden centres, shopping centres, church halls and beyond. Some of the first post boxes in July have gone up in locations including a sheltered housing complex (pictured below) where Golden Charter has already held a coffee morning.

Golden Charter's Managing Director Michael Corish said: "We all know that paying for funerals is an increasing concern, and families shouldn't have to go out of their way to learn more about the benefits of funeral planning. By bringing these boxes to the public, it has never been easier for many people to make that first step towards planning ahead.

"What is doubly exciting is that we are starting to have boxes in the kinds of areas where we have already held coffee morning events. Backing up that kind of personal approach with the ease of a making an enquiry through a post box is a perfect example of how our work can come together."



alzheimers.org.uk

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Alzheimer's Society

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Call us on 0330 333 0804 for more information, or find out about our work in your area at alzheimers.org.uk/dementiaconnect

Thank you

Alzheimer's Society operates in England, Wales and Northern Ireland. Registered charity no. 296645.





Brexit to impact on funeral directors

The repatriation of human remains is set to be impacted

Key Air Repatriation has highlighted that leaving the EU will change the repatriation process.

Barry Birdsall of Key Air explained: "Whether we have access to the single market or not, we will be on the outside and under a separate customs territory. There will be stricter HM Customs controls at the borders.

While the change should not be noticed for outbound repatriations, Barry explained that inbound repatriation would involve a formal customs declaration ahead of time.

He added: "We expect to receive many more calls from funeral directors arriving at the airports only to find

that the deceased needs customs clearance, but as we have a direct link to HM Customs we will be able to get them on their way, usually within one to two hours.

"If you think this all sounds a bit negative, let's remember that opportunities may open up to handle repatriations by air to the Eastern areas of the EU as there may be more restrictions placed on companies operating Road repatriations

"Additionally, VAT may no longer be applied. This means that charges to end customers (the families) may be lower."

Key Air - the repatriation people can arrange customs clearance seven days a week including Bank Holidays. Call them on 020 8756 0500

TERMINAL DECLINE FOR BEREAVEMENT AIRLINE FARES

Airline discounts for families travelling to funerals may be becoming a thing of the past.

Only two of the largest airlines in America - Delta Air Lines and Alaska Airlines - still offer 'bereavement fares', according to AP Airlines. Major carriers American Airlines and United Airlines ended them in 2014.

George Hobica, the founder of airfarewatchdog.com, pointed out that even those discounts were now only a small change to an already expensive last-minute ticket.

Brett Snyder, of blog crankyflyer.com, added: "As low-fare carriers came into more markets, those bereavement fares ended up being higher than you could get elsewhere. It just angered people."

In the UK, families travelling to the islands have posed a unique problem. Last year, Loganair was criticised by the Comhairle nan Eilean Siar leader Angus Campbell over the cost of fares. Going against the US trend, the airline, which specialises in island flights, promised to add compassionate discounts by extending concessions for hospital visitors to also include funeral trips.

Chief Executive Stewart Adams said: "This should make a real difference to our passengers at times when they need our help and understanding."

DONATION RAISED FOR NEONATAL UNIT

Charity night to say thank you

A grateful family, including staff at Moons Funeral Service, has said a special thank you to staff at Blackpool's Neonatal Unit after they helped care for their premature baby, born weighing just three pounds.

Daniel Hall, now two, spent five weeks on the unit, and his mum Louise, auntie Rachel Hind, and grandparents Nigel and Kate Hind, held a charity night to fundraise in thanks for his care. The event was held at Knott End Working Men's Club in May, and featured the band The Rockits - resident band for The Cavern Club in Liverpool - as well as a raffle and auction. A total of £2,344 was raised.

Grandfather Nigel, of Moons Funeral Service, said: "This donation is thanks largely to the people of Over Wyre, who gave their support and proved how generous they truly are. They all came out and donated some amazing prizes."



Louise Hall and Daniel, two, visit the Neonatal Unit at Blackpool Victoria Hospital with Rachel Hind, second left, Kate Hind, Andrew Cross and Nigel Hind (of Moons Funeral Service)

The family used nearly £650 of the money to buy toys for the Children's Ward at Blackpool Victoria Hospital, and the rest - £1,700 - was handed to Blue Skies Hospitals Fund, the charity for Blackpool Teaching Hospitals NHS Foundation Trust. It will be put towards a project to refurbish the Neonatal Unit's Isolation Room. The project is expected to cost £2,000.

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Funeralbooker also provides you with free, helpful online services such as celebration pages. Friends and family can share memories about their loved ones, be updated on the funeral logistics and even help contribute towards the cost of the funeral.

Visit www.funeralbooker.com or call 020 8629 1600.

Advertising feature

P & S GALLAGHER SPREADS THE WORD INTO PORTUGAL

A sponsorship with a difference has taken place in the Eastern Algarve, Portugal, as 24 golfers took part in the Mars Bar and Bistro golf day.

The day started at Isla Canela Golf Club just over the border in Spain, with an international field of players from across Europe and beyond. Mementoes received by players included Golden Charter towels, balls, pens, scorecard holders, ball markers and more.

The golfers were joined

by guests for dinner at the Mars Bar and Bistro in Manta Rota, gathering outside in the evening air for a Mars Bar meal.

Pat Gallagher of P & S Gallagher said: "Anyone not there really did miss a treat, with the best barbecued spare ribs in the world being served with chicken, salads, rice and of course the obligatory prawns all cooked to perfection and rounded off with homemade puddings.

"My thanks and those



Golfers at the Mars Bar and Bistro event

of everyone including proprietors Avi and Marian, Johnny the Manager, and

Helena and Fatima in the kitchen who created the meal - wonderful"



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Gareth Sims and Matthew Loan Sims

IS IT TIME FOR A REFRESH AND FOR US TO LEAD THE WAY?

Independent Matthew Sims gives his view on the Fair Funerals pledge

Most funeral professionals are fighting for transparency and a dignified service, that can be obtained from any funeral director, regardless of the family's choice in who assists them. We are fighting for the respect that was at one time associated with the word undertaker or funeral director.

I was delighted when the recent Fair Funeral Enhanced Pledge was published, asking us to become more transparent by publishing a simple funeral cost on our websites, including any third party costs or disbursements. This was not limited to SAIF members but was a national campaign held by the Social Quaker Action Group, following the initial success of the Fair Funeral Pledge.

This Enhanced Pledge was supported by Co-operative Funeralcare, and it was advertised in the national press, that they were the first funeral directors to sign. However, on further inspection, I believe that the Co-op website was not compliant to the requirements of the pledge, as were none of the local branch websites. This was misleading to the public

instead of trying to achieve the opposite. It is important that we are vigilant to this, and compliance to any promotion is upheld.

In the past weeks, Sims and Jones has been actively leading the way, with the assistance of SAIF and the Quaker Social Action Group to achieve more transparency from the Co-op and provide a fair opportunity for us all. This has resulted in a small change to their website, and we continue to request more transparency from them. In our generation we have witnessed many things and maybe now is the time for SAIF and all independent funeral directors to refresh and restore the profession with the honest, dignified, personal and transparent approach that was always so well respected and welcomed of our profession in times gone by. It's time for us to combine and lead the way.

Sims & Jones

Trefnwyr Angladdau Annibynnol
Independent Funeral Directors



A FUNERAL RESOURCE WEBSITE KEEPS ON GROWING

In the three years since Funeral Zone was founded, it has grown to become one of the biggest funeral resource websites in the UK.

According to *Alexa.com*, a traffic analytics website run by internet giant Amazon, Funeral Zone is now the second largest website within the funeral sector in the UK, after Co-operative Funeralcare. The report revealed that the SAIF associate member's ever-growing online resource currently outranks Dignity Funerals, a FTSE 250 company and the UK's second largest funeral provider.

With online obituaries, funeral director listings, and a growing help and resources library, Funeral Zone is a constantly growing resource for the recently bereaved in the UK.

"We are immensely proud of how far Funeral Zone has come," said Gary Moyle, Funeral Zone's Head of Marketing. "It's fantastic that we're reaching so many people and helping those who have lost a loved one."

"We always knew that Funeral Zone had the potential to achieve great things within the funeral profession. We will continue to work with our funeral director partners to deliver valued online services to bereaved families across the country and beyond. This is just the beginning of what we want to achieve and we will continue pushing forwards with new innovations to help the bereaved."

Advertising feature

LETTERS

FUNERAL COSTS

Dear Editor

Given the amount of media coverage on the topic, I am sure most if not all funeral directors are aware of funeral poverty. However, with that comes an increased risk of bad debt and the difficulties that brings to funeral directors. In the past it would have been unheard of for funeral directors to ask for disbursements in advance, let alone asking for 50% of the total cost before the funeral takes place. I understand that some companies now require full payment in advance and this I can well understand. For our own part we have for some time asked for 50%, and to date have not encountered any difficulties in doing so, in fact many clients opt to pay the full amount.

Clearly speaking to clients about payment can be difficult. However, we are already required to provide an estimate of charges and many of us, in the interests of transparency, set out our terms of business. However, given the increase in bad debt, are we now moving to a situation where payment in full will become the default position? I will be interested to hear the views of colleagues on this subject.

Yours sincerely
John Weir Dip.FD

SIMPLE FUNERALS

I was disappointed to learn of the experience of James Daley (*telegraph.co.uk*, July 17) when he was organising the funeral of his mother.

As Chief Executive of the National Society of Allied and Independent Funeral Directors (SAIF), I would like to reassure Mr Daley and others that transparency of pricing does exist within the industry.

SAIF represents more than 870 independent funeral directors across Britain. As part of our code of practice, every member is committed to complete openness about all funeral costs and is regularly inspected.

We are taking part in the Department of Work and Pensions' consultation on funeral costs and the need for an industry-wide definition of what is meant by a "simple" funeral.

It is important to note that typically only around half of the cost of a funeral is the fee for the funeral director. The rest is made up of third-party costs outside the funeral director's control, including

the cremation or burial, coffin and doctor's fee. While these costs have increased in recent years, the vast majority of our members have only increased their fees in line with inflation.

Terry Tennens
Chief Executive of the National Society of Allied and Independent Funeral Directors (SAIF)



FORT WILLIAM FIRM LED MANAGEMENT BUY-OUT

Scott Greenlees has led a management buy-out of independent Fort William funeral firm John McLellan and Company, where he has worked for four years. The business was purchased from Mr and Mrs MacPhie, who had owned the business since 2000.



Following the business purchase, Scott said that he is looking forward to continuing to support the community and families in the area, with John McLellan and Company Lochaber's longest-serving funeral firm.

The investment in the business was made possible with the help of funding from Hanus Equity Ltd. Hands-on support will come from Pete O'Neill and Gordon Fergusson, who together bring a number of years' experience in the funeral profession.

Pete has spent time as

Chief Executive for both SAIF and Golden Charter. He has also held office as Council Chairman of the Funeral Ombudsman Scheme and Chairman of the Funeral Planning Authority.

Gordon brings more than 30 years of business experience, having worked for one of the big four accountancy firms. His work has included several years' involvement with Golden Charter, assisting the company and the Trust to grow and develop from a standing start.

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

About Safety For Business (UK) Ltd

Safety for Business (UK) Ltd began life as Occupational Safety Systems Ltd but recently changed name to reflect better what it is all about – safety for your business, according to a company spokesman. It considers itself to be safety strategists, not just consultants. Paramount to the business is its need to ensure the businesses it works with have a strategy to successfully manage safety within the organisation.

Its current client database includes hospitals and care homes, office accommodation, warehousing, manufacturing, construction companies, hotels and schools.

Safety strategists and trainers for a range of businesses and industries

The company's safety strategists and trainers have a distinct advantage over others and they all have practical experience in the safety area they work in, as well as the formal qualifications. This enables them to take a thoroughly real-world, pragmatic approach to any situation they have to deal with.

Simon Bloxham

Simon began his safety career in the fire service, serving in both Hertfordshire and London Fire Brigades. He has an honours degree in health and safety management as well as qualifications in many specific

aspects of health and safety and audit. He is a lead auditor for the OHSAS 18001 standard.

Simon started Occupational Safety Systems Ltd, later to become Safety for Business (UK) Ltd, in 1997 and has developed it into a respectably sized safety company.

He has worked on many varied safety projects including the implementation of management systems to warehousing units, healthcare premises and engineering/manufacturing sites. He works closely with construction industry members to enhance safety practices at the sharp end of the safety spectrum.

SAIF is also incredibly pleased to have Simon on board as its Health & Safety consultant for the members as well as SAIF office.

'TRANSFESTO' CALLS FOR FUNERAL PROFESSION ACTION

A London group has released a 'transfesto' on how transgender, non-binary and gender non-conforming people should be treated after death.

Working with Gendered Intelligence and The Corpse Project, and supported by the Wellcome Trust, the statement focused on three issues: industry, information and paperwork.

Sophie Churchill OBE, Project Chair and founder of The Corpse Project, explained: "In life, trans people must often fight hard to defend their gender and bring their identity and their body into alignment. We wanted to know about the issues they face with the body in death, and where changes could be made to support them at the end of life.

"There are many people working in the funeral industry who are deeply committed to respecting the rights and wishes of individuals and who are

open to new traditions and technologies. As the way we die changes, we must make sure trans voices are part of the conversation."

The transfesto called for investigation into the funeral profession's awareness to help it evolve towards trans-friendly practice; a review of paperwork and processes; and information resources to help the trans community make decisions on issues such as Wills.

Morgan Potts of the Dysphoria Collective, which took part in the project, pointed out to the *Independent*: "Trans people must constantly self-advocate in life — for those of us with the privilege to plan for our futures instead of just our immediate survival, there is always a worry for us that our corpses will not be respected in death."

✓ The statement can be found at www.thecorpseproject.net/our-findings/trans-voices/

PUBLIC HEALTH FUNERALS INCREASE

Sutton Council is the latest local authority to announce an increase in public health funerals, according to the Sutton Guardian.

Nineteen so-called 'paupers' funerals' took place last year, the council has revealed – almost double 2014's figure of 10. Sutton Council and the nearby Epsom and St Helier Trust have together held 134 public health funerals over the last five years.

The Reverend Sarah Sewell, from Epsom and St Helier, told the *Sutton Guardian*: "I believe the increase in numbers of the funerals could be put

down to the fragmentation of society as well as the recent recession.

"Families live further away from each other than they did before; a son and daughter may live in Canada and Scotland and for whatever reason can't arrange the funeral, and in other cases the funerals will cost a lot of money."

Earlier this year, the UK's Work and Pensions Committee cautioned about "a return to the spectre of miserable 'paupers' funerals". The Government is considering a review of burials, cremations and funerals as a result.

Doing Death workshop

Doing Death is a workshop for post-graduate students, early-career researchers and practitioners in death, dying and bereavement-related work to be held at the University of Sheffield on Monday 5 September from 9.30am – 4.30pm.

The Association for the Study of Death and Society (ASDS) invites you to this one-day workshop, offering the opportunity to explore and share experiences of studying and researching death related subjects, develop your understanding of public engagement activity, and increase your knowledge of getting

published and locating job opportunities.

There will be opportunities to network and make contacts with others working in related fields, develop your career plans and find out about the ASDS and what it has to offer. There will be the (optional) opportunity to attend an informal presentation

from Dr Aline Gaus, from Sheffield University, entitled 'Improvising Ritual: How to commemorate the death of the modern soldier?'



✓ To book a place at the Doing Death workshop visit www.deathandsociety.org/pages/events-detail.php?news_id=120 for a downloadable booking form.

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THE HARROWING TALE OF HOW THE HEARSE WAS BORN

When you get in your hearse, do you ever take a moment to wonder how the hearse began its life?

Let me take you back to the year 1250AD where a metal frame was used as a type of plough in France which was called a herce, with the English translation of harrow. This was used for ploughing fields and had nothing to do with transportation of the deceased, but keep the shape of this device in your head as we move through time.

Moving forwards to 1287, a triangular frame similar to the harrow had been devised for Holy Week to hold candles. This was then adapted to carry many decorations and

candles over the coffins of the wealthy. By some it was also known by the name catafalco.

By the mid-16th century, the word hearse came to refer to a permanent iron (or other metal) framework placed over a tomb to hold decorations and candles for wealthy people; the less wealthy had wooden frames often decorated with banners. Mourners often placed poems written to the deceased upon it.

In the mid-17th century the meaning of "framework around a coffin" had changed to "vehicle enclosing a coffin for transport". These were hand-carried hearses which then evolved into the horse-drawn hearse.

As the Victorian era took hold, the glass-sided horse-drawn hearse was a popular sight in the streets of London, with four horses in full plumage pulling the very ornate carriage. John Marston established his business in Birmingham in 1847 building the Marston carriage which is still replicated to this day.

In the early 1900s, motor vehicles were starting to appear and in 1910 the first motor hearse capable of travelling at walking pace was produced in Coventry. At this time James Marston was also started to build motor hearses.

Due to the cost of building a motorised hearse, they didn't

really take off until the 1930s and by the 1950s the horse-drawn hearse had more or less been phased out. The modern hearse is a far cry from the hearses of the early 20th century with comfortable seating, air conditioning and satellite navigation.

When taking your Diploma In Funeral Service with The British Institute Of Funeral Directors, history is an important part of the course as we believe knowledge is a wonderful thing, and knowing our past can help shape our future.

Information about our tutors can be found on our website at www.bifd.org.uk



CREMATION AND BURIAL COMMUNICATION AND EDUCATION EVENT 2016

Having just returned from the CBCE 2016 at Stratford-upon-Avon, I felt I must let readers know about this highly successful event jointly organised by the Federation of Burial and Cremation Authorities and the Cremation Society of Great Britain.

Numbers of delegates and exhibitors were considerably up this year, with 31 individual companies taking up the 45 stands available at the Holiday Inn. The 101 delegates included a number of well-known funeral directors and representatives from National Associations. These numbers and the positive

atmosphere combined to ensure that there was a real "buzz" around the hotel.

The event attracted a range of speakers from England, Scotland, Ireland and the US.

We were particularly pleased to have representatives speaking on behalf of UK Government departments that have been involved this year with various consultations which are key to the sector and its future development.

We were pleased to continue our relationship with the London Cremation Company as the Gold Sponsors for the whole event, with Fraser and Fraser, genealogists and



Increased numbers of delegates and exhibitors enjoyed a positive event

international probate researchers, sponsoring all sessions on the Tuesday along with the formal dinner which was attended by more than 140 people including the Presidents of many of our kindred organisations. We must also thank the Association of Private Crematoria and Cemeteries for their sponsorship of the opening sessions on Monday afternoon, and insurance brokers Erskine Murray, for their sponsorship of the Wednesday closing session.

In these fairly gloomy days of Brexit and the ever-

challenging times that we face, the actions of Chessum Plants, one of our regular exhibitors, brightened the whole event. They decorated not only their stand but the main event hall with many beautiful roses. On the last day they sold the blooms in aid of Winston's Wish, a charity for bereaved children.

The event was a great success with very positive feedback. Here's looking forward to next year.

RICK POWELL
SECRETARY AND EXECUTIVE OFFICER
FEDERATION OF BURIAL AND
CREMATION AUTHORITIES.



'Sensitive incineration'. Definition please

Is this an attempt to make the disposal of babies as clinical waste sound acceptable?

Is this a valid option for bereaved parents alongside burial and cremation? Believe me, it has been accepted in some quarters. If you are a bereaved parent or of a sensitive disposition, I apologise for any cold technical and legal terms used.

The Institute had made it known to the Human Tissue Authority (HTA), when in March 2015 it consulted on and published its guidance on the disposal of pregnancy loss or termination, that it opposes 'sensitive incineration' on the basis that it does not exist. Is adding the word 'sensitive' an attempt to make the disposal of babies as clinical waste sound acceptable?

The (re)introduction of incineration was a surprise when the HTA Guidance was published as the previous year, 2014, the then Health Minister had branded the practice 'totally unacceptable' and ordered it to cease.

Scotland, ahead of the game in

matters of burial and cremation and the disposal of the dead, banned the sending of lost babies to incineration plants in 2012. Well done Scotland.

Having attended various events and gatherings, and more recently speaking at the Child Funeral Charity seminar, I have taken the opportunity to ask those gathered if they could describe sensitive incineration. To date nobody has, not even the HTA and organisations that have supported it.

Anyway, an attempt at a description of sensitive incineration comes via the HTA Guidance that suggests that these babies should be placed in a container and not with other clinical waste, and that a minister of religion could accompany the container (yellow plastic bag?) on its journey and to its end. It also suggests that these babies are incinerated separately from other clinical waste. Is this possible in a commercial, continuous, industrial process? Could someone explain?

I really feel for those hospital staff that might be required to attempt to describe sensitive incineration alongside descriptions of burial and cremation. Perhaps some might

refuse? Perhaps some bereaved parents will be shocked into making complaint?

Time will tell. Perhaps hospital managers should visit both crematorium and incineration plant and draft and truly accurate description of the process observed at each in an attempt to help their staff?

The MoJ published its response to its consultation on review of the cremation regulations on 7 July. The review was held as it was evident that action was required in light of the baby and infant cremation investigation reports and Commission report in Scotland, and the Emstrey report in England. It was music to our ears as the Institute had long since campaigned to bring the cremation of fetuses into regulation. The first Institute policy statement issued in 1985, yes 1985, was basically an attempt to cease sending pre-term babies to waste incinerators.

TIM MORRIS, CHIEF EXECUTIVE, ICCM.

Read part two of Tim's article in next months *SAIF Insight*



MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Ms N E Taylor
Glascote & District Funeral Service
231b Glascote Road
Tamworth
Staffordshire
B77 2AZ

Mr A McClure/Mr J McClure
McClure's Funeral Service
17 Dundrum Road
Newcastle
County Down
Northern Ireland
BT33 0BG

McClure's Funeral Service
(Branch Office)
85 Rosetta Road
Belfast
Northern Ireland
BT6 0LR

**Emma Bouston/
Paul Bouston**
Emma Bouston Funeral Services
The Pay Shop
Leighton Court
Stretton Grandison
Ledbury
HR8 2UN

Mr J W Garner/Mrs C Knapman
Wyatt Brothers Ltd
5 - 7 Durnford Street
Plymouth
Devon, PL1 3QJ

Mr M W & Mrs A Allcock
W N Allcock (Funeral Directors) Ltd
62 Southgate
Eckington
Sheffield
S21 4FT

ACCEPTANCE INTO FULL MEMBERSHIP

Mr I Wilde/Mrs W Wilde
Ian Wilde Independent Funeral Directors
211 Station Road
Bamber Bridge
Preston
PR5 6LD

Mr I Dallinger
Ian Dallinger Funeral Services
103 Brighton Street
Wallasey
Wirral
CH44 6QL

Mr A G Ford
A&M Promotions UK Ltd t/a Revel Funeral Service
Bretford House
Bretford
Rugby
Warwickshire
CV23 0JZ

ASSOCIATE MEMBERSHIP PENDING

Mr T W Hathaway
National Repatriation

14 Orchard Mews
Cusworth
Doncaster
South Yorkshire
DN5 8HQ

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr S Hoare
Tributes Ltd
40 The Vinery
Arundel Road
Poling
West Sussex
BN18 9PY

Mr I Strang/Mr J Dunn
Funeralbooker Ltd
3 Loughborough Street
London
SE11 5RB

FULL MEMBER BRANCH CLOSED

Mr G Saville
A W Blackman & Son, (Branch of G Saville & Son)
3 Thomsons Road
Harrow
Middlesex
HA3 7NA

FULL MEMBER NEW BRANCH

Mr A Thornalley
Chapmans & Thornalley
Funeral Services (New trading name)

Lynn Road
Swaffham
Norfolk
PE37 7AY

ASSOCIATES CHANGE OF ADDRESS DETAILS

Mr G Knight
Training2Care (UK) Ltd
Field House
Earls Colne Business Park
Colchester, Essex
CO6 2NS
(Formerly at Feering, Essex, CO5 9SE)

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mr D Gaskin
Chapmans Funeral Services
Lynne Road
Swaffham
Norfolk
PE37 7AY
(Business Sold to Thornalley Funeral Services)

FULL MEMBER NOT RENEWED

Mr T McMullan
Thomas McMullan Funeral Services Ltd
The Valley Lodge Funeral Home
Borough Road
Birkenhead
Merseyside

CH42 9JE
(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 **30 August 2016**



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DAUGHTERS OF THE REVOLUTION

As the number of female funeral directors continues to grow, we meet five influential women who are leading the way in the profession

WORDS: STEWART MCROBERT

At one time the funeral industry was widely seen as a sector dominated by sombre men in dark clothing. If women were involved at all their role was as friendly receptionist or behind-the-scenes administrator. In the 1980s things started to change and a few pioneering women became central figures in a number of independents across the UK.

SAIF Insight took the chance to talk to three of these groundbreaking individuals and two other women who know the industry well. The aim? To find out how the breakthrough started, how the role of women in the profession is changing and what the future holds.

Gemma O'Driscoll

Owner, GE O'Driscoll & Daughters, past SAIF President, IFD College tutor/assessor



A GENUINE CALLING TO THE INDUSTRY

"My grandfather started a funeral business 70 years ago. I always wanted to get involved but there was a little resistance; in our part of the world a female funeral director was a rarity.

As a result, I tried to follow another career path and spent a short while working in a bank after graduating from university. However, that didn't last long. I knew that being a funeral director was what I wanted to do. I joined the profession full time in 2002 and set up my own business in 2013.

I think women are naturally predisposed to the job – most caring professions are female dominated and I've always considered funeral directing to be a caring profession. Women have well developed multi-tasking skills, are empathetic and take time to listen to people. That said, I've learnt my trade from the most fantastic men.

At the end of March, I completed my year as SAIF President. I've been

the quality assurance inspector for SAIF members in Wales and parts of the West Country, and worked as a tutor and assessor at the IFD college.

Over the last seven years I've been training I'd estimate that women have accounted for around 40% of students.

Some funeral directors still don't appreciate the value a woman can bring to their business. They're entitled to their opinion, but I believe they're in a minority.

The reaction to our firm's name – GE O'Driscoll and Daughters – has been telling. I was cautioned that I shouldn't have 'and Daughters' because "people might not want a woman". But every week someone comments on our name, and they're always positive.

A lot of the resistance I faced has gone. I'm confident we'll eventually have a 50:50 gender split in the profession, or perhaps even more women than men!"

Chris Parker

Owner, Abbey Funeral Services, past SAIF President, first and only SAIF Fellow, Acting Chairman IFD College

WOMEN IN THE INDUSTRY WILL THRIVE

"My message is: 'Boys, we're here to stay – don't be afraid of us'.

I was a nurse for 20 years before my husband and I set up our funeral business in 1984. I came from a female dominated profession to one almost entirely male dominated. Sometimes, if I arrived to move someone who had died, people would ask if I needed help. Turning up at a sudden death, I'd be asked if I was the scenes of crime officer, district nurse or GP.

Some people in the profession were very supportive, others were dinosaurs. However, at that time all professions were affected by men jealously guarding their turf. Today, society is much more inclusive.

When it comes to the job, women bring a different perspective.

Perhaps one slight advantage is when a bereaved person is very distressed women will show reassurance in a

physical way – a touch of the hand or even a hug.

However, ultimately, the job can be done equally well by male or female.

There are far more women in the profession than ever, yet many feel reluctant to put themselves forward for a role at SAIF. It would be good to see more doing so. However, it's true across society that in any organisation only around 20% of the people get involved.

My eldest daughter followed us into the business. It wasn't her first choice. She trained as a legal secretary, but ended up working for a publishing company. She came to work with us 23 years ago. She grew into the job, found she had a talent for it and is now a director.

My generation blazed the trail in the profession and for women generally. Now, I believe the place of women in the industry will continue to grow."

“I THINK WOMEN ARE NATURALLY PREDISPOSED TO THE JOB”



Helen Wathall

Owner, G Wathall & Son, first female President SAIF, first female board member Golden Charter



AS A COMPANY WE EMBRACE ANYONE

“At age 18, having finished agricultural college I was at a loose end and my dad said, ‘do you want to come and work for me?’ I decided to try it for a couple of years – that was 31 years ago!

Things have altered drastically since then. Initially, there were some raised eyebrows when I was arranging funerals at age 18/19. On a few occasions families asked to speak to a man rather than me. However, that’s now changed.

Indeed, as the profession has developed so has the make up of the workforce. Today, most of my funeral arrangers are women, while most of my conductors are men.

When my dad died in 1995 I joined SAIF. I found my fellow members extremely helpful. Thereafter, we got

involved in Golden Charter and that has been a huge success. Eventually, I became SAIF’s first female President in 2002. I didn’t become SAIF President to prove a point, it was simply a natural progression. And now I’m the first female board member at Golden Charter.

I don’t think there’s anything specific the profession should be doing to bring women on board. As a company we embrace anyone – woman or man – who shows enthusiasm for working with us.

Positive discrimination isn’t helpful. The fact that there are lots of women doing the job now is enough evidence that we are capable.

Men and women bring different qualities, and as a company owner and MD, I’m proud of all our staff.”

“THE FACT THAT WOMEN ARE DOING THE JOB NOW IS EVIDENCE THAT WE ARE CAPABLE”

Catherine Betley

Owner, Professional Help Ltd, provider of the SAIFSupport service

“THERE ARE NOW MORE VISIBLE FEMALE LEADERS... WHICH CAN ONLY BE A GOOD THING”

‘WE CAN ENCOURAGE MORE WOMEN’

“I was formerly Director of Services at Cruse Bereavement Care, and set up Professional Help in 2012. We work with various organisations in the industry and have worked with SAIF for several years. SAIFSupport provides help and counselling to staff who find themselves facing psychological or emotional stress.

Speaking as someone who has had a long association with SAIF, I’d say the real challenge is that there are still far fewer women than men in the profession. I’ve attended many SAIF regional meetings and it is still reasonably rare to see a woman; perhaps for every 10 male members there is one woman at a meeting.

However, things are changing. There are now more visible female leaders in the

funeral industry which can only be a good thing.

It takes a certain kind of strong person – male or female – to take on this job. You need to be emotionally resilient, have robust mental and physical health, and be prepared to deal with things that other people shy away from.

What can encourage more women to join the profession is making the role known and understood. We need to tell young women that this is an option for them and it’s a people business. If you want to be part of your community, make a huge difference to people at a difficult time in their lives, and feel you are doing a very worthwhile job, then being a funeral director is a great choice.”



Carole Henderson (was Batchelor)

Owner, Grief Recovery (UK)

EDUCATION IS VITAL TO SURVIVAL

“When I first started interacting with the funeral sector I saw two elements – there are young, ambitious, and passionate women coming to the fore, and they are operating alongside the more traditional male dominated part of the profession.

Initially, I was a little surprised at just how few women there are, given that there are so many family businesses. However, I’m certainly seeing rapid change, and I think that can only be for the better.

There may be some sexism remaining in the industry. Every sector has a few individual businesses that are loath to change. However, hand on heart, I haven’t witnessed that.

The increasing participation of women should be encouraged by everyone in the sector realising that change is inevitable, and if you don’t get on board you will be left behind.

Education is vital. Publicising what funeral directors do and their

role in the community can help remove the mystery. It’s important to talk to other businesses, as well as the public. Let people see the value in what you do.

I am incredibly optimistic about our own area of expertise. We’ve seen double digit growth in the number of people I’ve trained – it could be up to treble digit growth next year. Notably, the people I train are predominantly female. On average, in a group of 12 there will be ten women and two men. However, I think that will change as more people see the practical side of what we do.

Likewise, I believe the funeral directors who will be successful in 10 years’ time – male or female – will be those who offer a caring service rather than a ‘logistics’ service.”



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MEDICINE'S SILENT TEACHERS

Without the selfless act those who donate their bodies to science, essential aspects of medical research and education would be impossible. It is an enduring gift.

WORDS: ROISIN MCGROARTY

To many, the world of science is cold and analytical, but there is a real art and skill behind the practice. The donation of bodies to aid our medical advancement is something that has been going on for centuries to teach anatomy by dissection and has helped create a number of life-saving techniques.

Professor Dame Sue Black, Director of the Centre for Anatomy & Human Identification at the University of Dundee, and her team deal with approximately 100 donated bodies each year. At the university, she leads a team which has developed new forensic techniques, including the identification of child abusers through vein and skin patterns.

Professor Black, who was awarded a damehood in this year's Queen's birthday celebrations for her services to forensic anthropology, has previously stressed the importance of the unit's work.

Vivienne McGuire MBE, Bequest Co-ordinator for the University of Dundee, explained: "We consider the act of donating one's body to medical research as one of most selfless acts. In this regard, we treat our donors, cadavers and their families with the utmost respect. The whole process is very dignified and a very onerous responsibility. Any person fortunate enough to be learning from our 'silent teachers' is left in no doubt what a privilege they have been given by their donor.

"We do not favour any gender or race – we are completely discrimination free and age is not an issue either. In Scotland, a donor may register from the age of 12 although we would never accept a person so young as I'm sure this would be very upsetting for the family, staff and students. In my time here, I believe our oldest body accepted was 106 years old, our youngest was 36 years."

There are many scientific benefits of donating bodies in the 21st century.

These bodies help to teach anatomy by cadaveric dissection to more than 400 medical, dental and science students each academic year. The bodies are also used for surgical training in almost every aspect of medicine, including rhinoplasty, laparoscopy, ultrasound and dental extraction. Practically any procedure that can be used on a live patient is carried out, giving surgeons and medical staff the ability to develop and

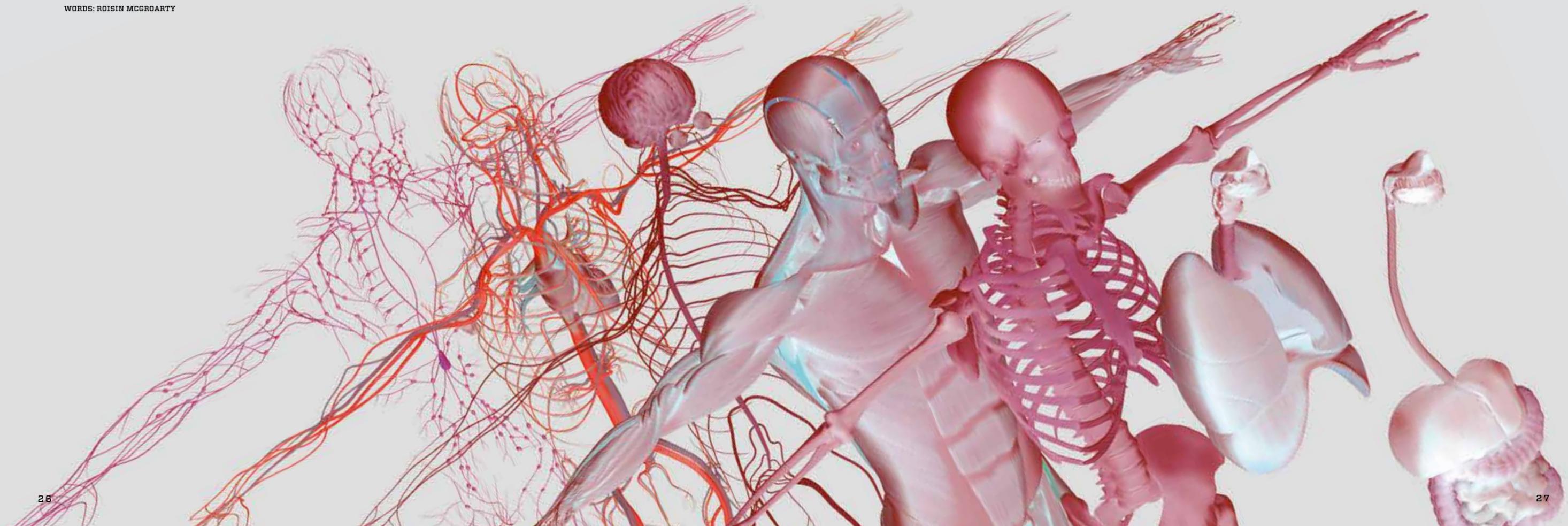
“WE TREAT OUR DONORS WITH UTMOST RESPECT. THE WHOLE PROCESS IS VERY DIGNIFIED”
Vivienne McGuire

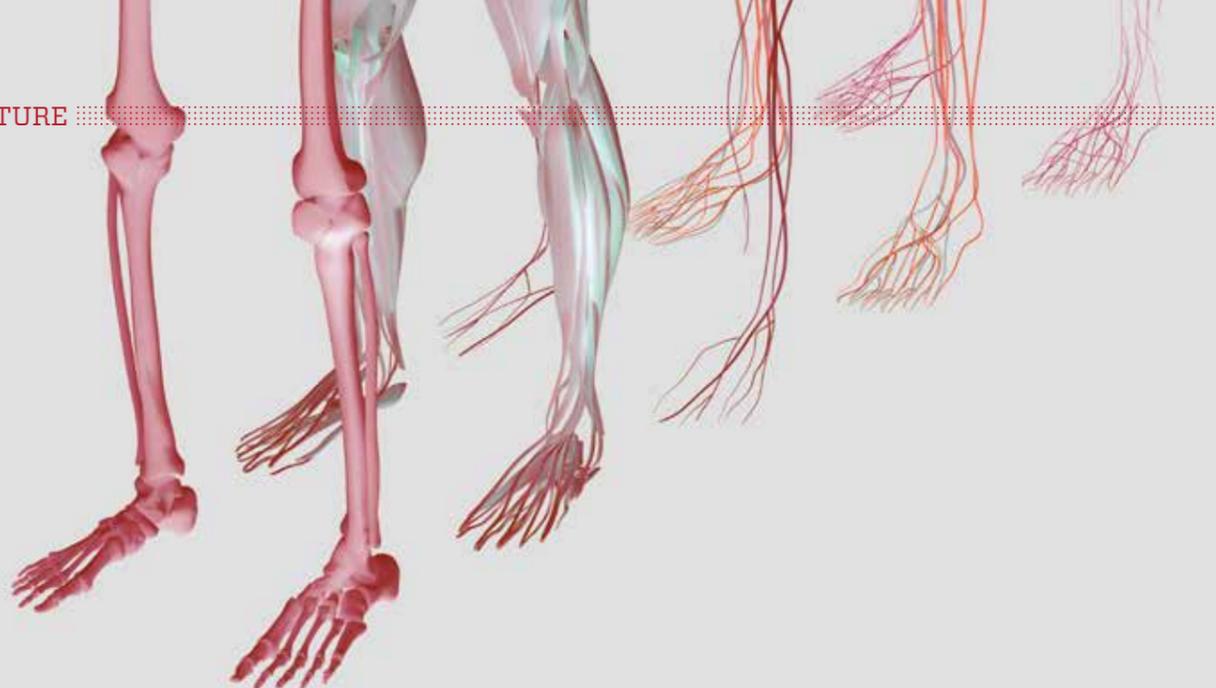
test prototypes of cutting-edge surgical devices and techniques.

In Dundee, the university staff work closely with a local firm of funeral directors (Strang & McLagan, Perth) who take care of all their transport requirements from place of death as well as liaising with the local crematorium for final disposal of remains when the anatomical examination of each body is complete. The university takes responsibility for cremation costs.

And when it comes to the issue of donating bodies to reduce funeral costs, the university is keen to stress that it has no vested interest and advise people to have a back-up funeral plan arranged.

"At the end of the day, we would not ask a donor their reason for doing so therefore we would not necessarily know their motives," commented Mrs McGuire. "At the time of registering, donors are reminded that acceptance is not always guaranteed and they are advised to have alternative funeral plans should this prove to be the case. There are occasions





where we have to decline an offer. This could be as the result of their cause of death – sometimes, when there has been a particularly widespread cancer, the structures of the body have deteriorated so much that anatomical examination would not be possible. Also, if a person has been referred for a post-mortem examination, this would also be a cause for decline. Sometimes it is as simple as us being at our capacity for storage of cadavers. In this case we would ask the family if they would like us to refer to another of the accepting institutions. In Scotland there are five accepting institutions: Dundee, St Andrews, Aberdeen, Edinburgh and Glasgow. We really try our best to ensure the donor's final wishes are carried out."

As SAIF members will be aware, there is still a constant need for donations and it is something slightly removed from the norm of a funeral.

In the UK, the donation of a body to medical science is overseen by the Human Tissue Authority, which has a number of rules and regulations regarding the practice.

The donation of bodies has received a lot of public attention recently. Last year, Channel 5 broadcast a documentary called *The Body Donors* which followed people over two years as they decided to donate their bodies to science.

According to the documentary, around 700 people donate their body to science every year and the programme followed two of these people, a 77-year-old man and 54-year-old woman who were both terminally ill.

Away from our television screens, the donation of bodies is essential to our scientific development, as a spokesman from the Royal College of Surgeons (RCS) explained: "Surgical training is crucial to ensuring that the next generation of surgeons have the necessary skills and experience to perform at the highest possible level.

"People who donate their bodies contribute in a vital way to training by

medical schools and such donations are highly valued by staff and students alike."

And the RCS is keen to stress the care and protection it provides to all donated bodies.

The spokesman added: "The RCS uses donated bodies to demonstrate the anatomy relevant to specific surgical procedures as well as allowing surgical trainees to practise surgical techniques and complex surgical procedures under the supervision of highly experienced faculty members.

"The medical schools in London, along with the Royal College of Surgeons, commemorate the great generosity of the individuals who donate their bodies to medical science by holding an annual service of thanksgiving at Southwark Cathedral. Families of the donors are invited to the service."

The RCS and the University of Dundee always ensure that the individuals who donated their bodies are remembered with annual tribute services.

Mrs McGuire added: "The services in Dundee have been a tradition for approximately 50 years. Our service is usually in May and for the past two years we have had to hold two services on the day to cope with the increasing numbers of families wishing to attend. During the service the name of each donor is read out and we have a representative body in a coffin at the altar. Students play a very active part in the service – a huge number of them attend and some are invited to give readings which reflect their gratitude to the bodies they have learned from over their academic study.

"It is a very emotional day for all involved – families, staff and students. Families who were perhaps not all that keen with their relative's decision come to realise the enormity of their gift. Meanwhile, the students finally realise that the cadaver they have been using during their study was someone's mother/father or grandmother/grandfather. It is a very poignant day for all concerned." ●

TO DONATE YOUR BODY

If you wish to donate your body for medical education, training or research, you should make your wishes known by completing a declaration form before you die, and inform your next of kin. The minimum age for donation is 17 in England & Wales but 12 in Scotland.

To make your wishes known you need to complete a consent form. This form is available to download from your local medical school.

For further information on how to donate your body and for details of your local medical school, please contact the Human Tissue Authority for England & Wales or visit www.gov.scot/Topics/Health/Policy/BurialsCremation/BodyDonation for Scotland.

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Secure Haven's latest keepsake additions

Secure Haven Ltd have been established in the funeral industry for more than two years. Operating from a beautiful Grade II-listed barn in the semi-rural town of Margaretting, Essex, they despatch memorial products throughout the entire UK and Scotland next working day.

Secure Haven manufacture and supply a bespoke range of specialist memorial products for ashes. This range includes brass urns, unique

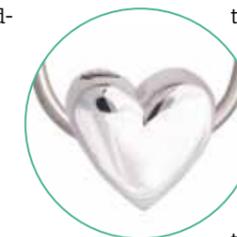
turned wooden urns and biodegradable 'memorial tree' urns. They have also developed a stunning collection

of 925 silver and gold-plated keepsake jewellery which allows for easy and immediate interment within the funeral home.

Latest additions to this range include the beautifully crafted double chamber Tree of Life Bangle, Tree of

Life pendant and a fine set of Memorial Beads to suit pandora-style bracelets.

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HEALTH AND SAFETY OF COFFIN CARRYING

From heavy lifting and long walks to slips and trips in bad weather, pallbearers face a number of high-risk factors

WORDS: ROISIN MCGROARTY

As SAIF members are well aware, funeral services are incredibly emotive for the family and friends of the deceased. Funerals offer a dignified approach for people to say a final goodbye to their loved ones, but it does mean that coffin bearers regularly have to deal with the risks associated with heavy lifting.

The average coffin is 35kg without the body and it can put a lot of strain on the bearers.

The Health and Safety Executive (HSE) advises caution and proper risk management of the situation and SAIF's approved health and safety advisors, Safety for Business, is keen to stress the benefits of communication and teamwork at mitigating the risks.

Speaking to *SAIFInsight*, Simon Bloxham explained: "The advice we offer is for funeral directors to take every care while doing any manhandling. Yes, there should be risk assessments being made but as long as funeral directors are conscious of the potential dangers, while offering the family of the bereaved a professional service, then they are covering all bases."

A recent report on the

'Risk Factors Associated with Manual Handling of Coffins' by the Health & Safety Laboratory revealed a number of high-risk factors that bearers have to contend with.

The report, completed on behalf of the HSE, studied a number of potential risk factors and recommended a series of measures that funeral directors and their staff could incorporate.

It recommended that bearers are advised of the coffin's weight before manual handling, that aids – such as trolleys – are used where possible, that additional handles are offered to give bearers a better grip and that all new buildings used for funerals are fit for purpose.

Simon was keen to stress his support for the recommendations and explained the most important element is communication.

"A lot of funeral directors are family businesses that have been open for generations and I really think they have the upper-hand," commented Simon. "Families and staff who have worked together for years fit seamlessly together and they work as a team. They are able to talk to each other and know their strengths and weaknesses. This is certainly a

“WORK IN TEAMS, COMMUNICATE AND COMPLETE RISK ASSESSMENTS”

Simon Bloxham

WEBINAR DATES

■ July to Dec Webinars

Monthly, 2nd Wednesday, 3-4pm

■ 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"

major benefit but new business should ensure that all members of the team are fully prepared."

He added: "When people in our organisation are manhandling objects we advise that the loads are split up, but you can't do that with a coffin. Funeral directors have to ensure there is a technique available to coffin bearers, that they keep their back straight and bend at the knees. Trolleys are not the best to use and certainly with the family watching you wish to keep a dignified approach, something you cannot get from machinery, but use these devices when you are out of the public eye."

Another suggestion that Simon suggested is to ensure that at least two people are always on hand when a funeral director is called to collect a body, especially if you are unaware of the weight of the deceased.

Burials pose another health and safety threat with burial plots incredibly tight.

The HSE report reveals that a carry distance of more than 10 metres presents a high-risk to the bearers and highlights the number of factors to consider, included limited hearse access, reopening of graves and the weather conditions which can increase the likelihood of slips, trips and falls due to rain, ice or wind.

Simon explained: "We

were once called on to look at a case with a bearer who had slipped through another open grave during a burial. The man actually put his back out. During burials, if other graves are open, then they are usually covered by the site staff before a funeral party arrives but on this occasion it hadn't been correctly fixed. It can be a real problem for bearers to navigate the site with all the hazards around, including the close burial plots and all the ornaments and flowers that are left on neighbouring graves.

"I would suggest that on arrival one member of the team goes ahead to check out the route and plan ahead for any potential trip hazards."

When family members wish to carry the coffin it can cause

further risks but a formulated approach should be taken in identifying if an individual is fit to bear the weight, based on their age and height.

For those who are unsure, training is at hand.

"It is difficult with training as you have to try and fit it in to funeral directors' busy schedules," said Simon. "A lot of the bearers are contractors so getting them on site can be awkward. To ensure training is provided, the key members of personnel, who are always working, can be fully updated and given the information. A lot of the contractors do come from industries that provide manhandling training, such as the fire brigade, which is a big help."

But as Simon added:

In March's issue of *SAIFInsight* (edition 174), we focused on the growing obesity problem that is causing issues for funeral directors. As custodians of the dead, funeral directors are responsible for making arrangements for transportation of the body and completing all necessary paperwork. But the rise in funerals for someone who is overweight throws up a

challenge. A coffin can be a fair weight, so the combined weight of that and a large passenger inside means it can become too heavy for traditional pallbearers to carry on their shoulders. As a result, some funeral directors may have to refuse to provide a pallbearing service if they could be held liable for putting their employees at risk of, for example, a back injury.



CLICK, JOIN, LEARN

SAIF has launched a series of online training sessions called webinars. The webinars, which take place remotely, will run monthly.

To attend a webinar, all you need is a PC or mobile device with internet access. SAIF will be emailing invitations to all members and all you'll need to do is to click the link to register your place. You'll receive a confirmation email and then at the



scheduled meeting time, you'll simply need to click the link in the email to join the meeting.

You can check the schedule online for subjects of interest to you at saif.org.uk/events.

More information about each event will be added nearer the date but SAIF can only accept the first 25 applicants,

so don't delay in registering when you receive the email.

"Accidents do happen and are sometimes almost unavoidable but it is best to mitigate these whenever possible. Work in teams whenever possible, communicate and complete risk assessments."

✓ If members would like training or to speak to Safety for Business, then help is a hand. You can talk to a safety professional at Safety for Business free of charge by calling 08456 344 164.

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01/15

I'VE BEEN CONCERNED

Professionals in the funeral industry are trained for high-pressured situations and like to be seen to be on top of things, so what happens when we are not?

WORDS: DR BILL WEBSTER

Could we have a little talk, just between us? I've been concerned about you, and I was just wondering about a couple of things.

Can I ask you about how you've been feeling?

- Do you find lately that you have very little energy and more frequently feel fatigued?
- Have you been more irritable, impatient and angry lately with everyone at home and at work?
- Do you find yourself distancing yourself from people and being cynical and suspicious about their motives?
- Do you seem to have been suffering more long-lasting colds, headaches, stomach upsets or physical complaints?
- Have you experienced uncharacteristic mood swings and seem to yourself and others to be more depressed and anxious?
- Do you seem busier than ever yet feel like you are accomplishing less than ever?
- Are you finding it more difficult to concentrate or to remember?
- Do you have trouble with delegating and just end up doing most things yourself?
- Do you feel less of a sense of satisfaction with yourself and your work and feel like whatever you do is never enough?
- Do you ever feel like you just have nothing left to give?

If you answered yes to more than five of these questions, then you may be suffering from what is

known as 'bereavement overload', 'compassion fatigue' or 'burnout' (all these terms basically mean the same thing). And the higher your positive responses, the closer you are to the edge.

There are 12 early warning signals, including:

- Chronic fatigue, exhaustion, a sense of being physically run down
- Anger at those making demands on you – at home and at work
- Self-criticism for putting up with or giving in to demands
- Cynicism, negativity and irritability
- A sense of being besieged and overwhelmed
- Exploding over seemingly inconsequential things
- Frequent headaches and gastrointestinal disturbances
- Weight loss or gain
- Sleeplessness and depression
- Suspicion over everything and everybody
- Feelings of helplessness
- Increased degree of risk taking.

So let me come clean and tell you why I am concerned.

It is because someone was concerned about me a few months ago and asked me the same questions. I won't tell you how many positives I had, but it was double digits! I realised that I was so overloaded that I was feeling tired and drained even before the day began, and feeling as if I simply had nothing more to give; I felt disconnected from other people, and resentful about intrusions on

my time and energy; I began to wonder if anyone really appreciated what I have accomplished over the years, and even questioned whether the results I have achieved were meaningful.

Perhaps the biggest problem in dealing with self-care is confronting our old friend denial. Some of you will say: "Gee, sorry to hear that Dr Bill was struggling with bereavement overload, but that couldn't happen to me. I can handle it."

That is exactly what I would have said a year ago.

After all, we as professionals are supposed to handle things. That is what we are trained for, and so we feel we have to be seen to be in control and on top of things. To admit that we are not handling it seems like a confession of weakness or incompetence.

So even if we do experience such symptoms, we are usually reluctant to admit it to those around us who might think we are "losing it". The ultimate denial is ignoring and minimising the symptoms, even when they are staring us in the face.

Believe me, I know what I am

talking about here, and that is why, having had to address these things in my own life recently, I am concerned about yours. Because as professionals, you and I are probably similar in many of the old attitudes about 'competency and coping', even if all the evidence suggests we are muddling through as the walls crumble around us.

So what can we do to help ourselves? There is no one simple prescription. However, one thing is clear: our attitudes about stress, fatigue and self-care are either our best friends or our worst enemies. For example: "I hope so-and-so is reading this, but it doesn't apply to me; I'm strong, I'm invincible, I'm okay."

Or: "My goodness, this can happen to anyone, because we are all vulnerable and at risk."

The first thing we need is to recognise that we work in a field that is at high risk for burnout. Everyone associated with this profession is a caregiver. We deal with people at the most vulnerable time of their lives. Our job, quite simply, is to help. But while helping other people has its rewards, it also has its dangers.

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



“IT IS NEVER EASY FOR A PROFESSIONAL PERSON TO ADMIT THEY ARE NOT HANDLING THINGS WELL”

Dr Bill Webster

But on the other hand, who better to point these things out than someone who cares and who knows you better than most?

It is never easy for a professional person to admit that they are not handling things well. And it is even more difficult when the alarm is sounded by a family member. Recognising that you are 'at risk' for emotional fatigue is the beginning of wisdom.

So go back to the questions at the beginning of this article and take another, possibly more honest look. But if you want to know what your real score is, ask your spouse – or a trusted colleague or friend – to answer the questions on your behalf. Go on, I dare you.

Are their ideas of your current status the same as yours? If not, maybe you are not being realistic about the cumulative effect of the stress of doing your job well.

Make your times of rest and renewal a priority. This is more than the occasional day off, or an infrequent game of golf (which can often cause more stress than relief). It means deliberately sitting down and planning your self-care. Put a 'time for me' category in your diary like you would any other important appointment. The people who burnout are the ones who try to spread themselves too thin. They do too much; try to help too many people; they never say no to anything.

Have you ever heard of the Pareto Principle? It states that 20% of what you do nets 80% of your results. By implication, it suggests that 80% of our time and effort is spent on a mere 20% of what we accomplish. So think about how much time and energy we could save if we focused on our 20% and delegated the rest to others.

We need to learn to respect the messages our body, mind and spirit give us about our need for renewal. Try to identify the unique ways your body tells you that you are under pressure, tense or stressed. Headache? Tightness in the neck or shoulders? Have you learned to recognise that inner voice, and to listen?

Above all, be compassionate with yourself about not being perfect. Having a score of 5-10 on my questions is not a sign of weakness or failure, it is simply an indication that you need to take better care of yourself. Failure is when you don't listen and do nothing about it.

That is why I decided to share my experience. I am concerned about you, because I am thankful that someone was concerned about me.

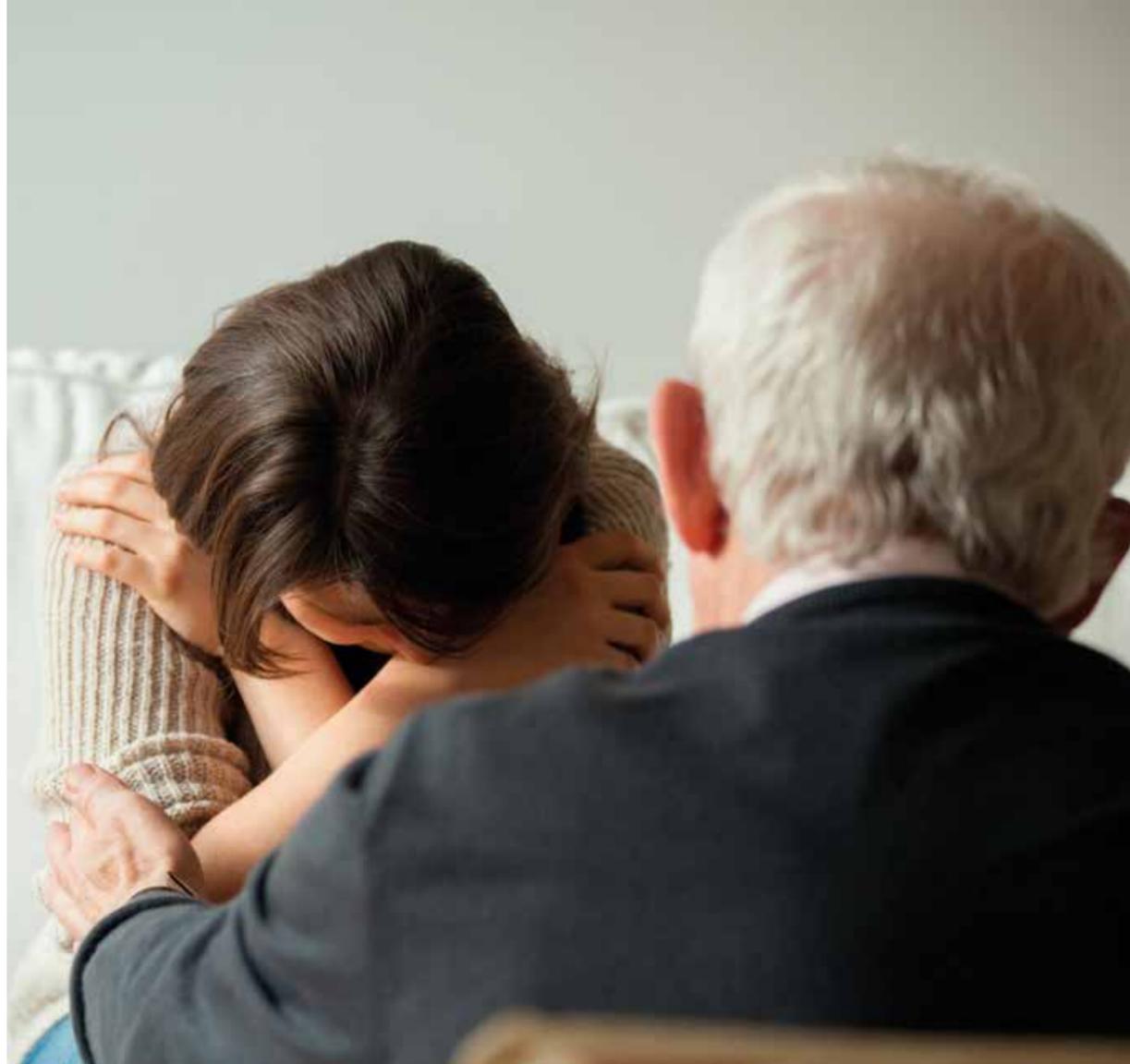
Sometimes we are tempted to think that our helping efforts should always be successful. Often they are, but other times people just don't appreciate all we have done, or minimise and even reject our efforts. Even when we don't do a perfect job, we need to remind ourselves that mistakes are an integral part of growth and learning, and should never be measures of our self-worth. As my grandfather used to say: "The man who never made a mistake, never made anything."

I usually fill up my car with fuel on Thursday evenings on my way home. Recently, I had driven more miles in the week than usual. I was travelling along, lost in my own world, when suddenly the motor sputtered, the engine died, and I came to an ignominious stop at the side of the fortunately not too busy road. What could be wrong? Imagine my embarrassment when I looked at the fuel gauge and realised I had run out of petrol. Thank goodness for wives, mobile phones and second family cars.

Cars need fuel to run. When they have gone a few hundred miles (or less) the fuel tank needs to be refilled. The petrol needs to be replenished or the car just ain't going to run anymore. It's that simple.

You and I are no different. Burnout doesn't just happen to busy people. It happens to people who don't replenish themselves. So may I ask you? Have you checked your fuel gauge lately? Is it time to 'fill up' before you 'run out'?

And if you are running on empty, where's your nearest service station? ●



UK ANNOUNCES INFANT CREMATION REFORM

Ministry of Justice follows Scotland's lead with changes, including statutory definition of ashes



The UK will be following Scotland's lead on cremations, after a statement from the Ministry of Justice confirmed it planned to make changes to infant cremation legislation and practice.

In the Government's response to the recent infant cremation consultation, it said the changes would affect the Cremation (England and Wales) Regulations 2008. As with the recent bill in Scotland, these will include the first statutory definition of ashes.

Caroline Dinenage, Minister for Women and Equalities and Family Justice, said: "Improving infant cremation legislation and practice has been a priority for me since I joined the Ministry of Justice last year. I am therefore very pleased to publish this document which sets out the changes we plan to make."

Other changes will include a national cremation working group of experts, who will advise on the implementation of the proposed reforms - including giving a view on whether there should be an inspector of crematoria. The legislation will also

look to ensure that forms make applicants' wishes for ashes clear.

Caroline Dinenage added: "We consulted between December 2015 and March 2016, following consideration of David Jenkins' report of June 2015 into infant cremations at Emstrey crematorium in Shropshire, and Lord Bony's Scottish Infant Cremation Commission report of June 2014.

"These reports found that ashes were either not recovered following infant cremations, or were recovered but parents were neither consulted over what should happen to their babies' ashes nor advised of the ashes' final resting place.

"Such practices caused parents already grieving the loss of their baby immense additional distress. Some parents will never know what happened to their babies' ashes.

"I have always made it clear that such practices should never happen again. It is my aim that the changes I am announcing today will ensure that no bereaved parent suffers in future as many have suffered in the past." ●



GOLDEN OPPORTUNITY

Maurice Golden MSP has become the first politician to visit Golden Charter's head office this year.

As the company increasingly focuses on political engagement, MSPs and MPs are lined up to visit and speak to staff, including Ronnie Wayte, with various issues on the agenda. A further two representatives are set to visit the office soon.

Elected MSP for the West Scotland regional list in 2016, Maurice Golden is the Conservative spokesperson for environment, climate change and land reform.

TIMELINE CONFIRMED

Monday 5 September has been confirmed as the date when the devolution of funeral payments to the Scottish Parliament begins.

The Scottish Government announced the timeline in July, when regulations at Westminster were laid to allow the first devolved social security powers to be transferred. Funeral payments will be among the third phase to be devolved.

Cabinet Secretary for Economy, Jobs and Fair Work Keith Brown said: "We will work closely with Westminster to ensure the transfer of these powers takes place as smoothly and as quickly as possible."

BEREAVEMENT INQUIRY RESPONSE

Following the Government's response to this year's Work and Pensions Select Committee Report on Bereavement Benefits, organisations across the funeral profession have responded



NAFD

The National Association of Funeral Directors (NAFD) has said it is committed to working to reform funeral payments, while also "sound[ing] a note of caution" over the Government's focus on creating a standard funeral benefits package.

In a statement, the association said: "The Government is right to point out that there are inherent difficulties in creating a one-farewell-fits-all 'standard funeral package' and that people need to have more freedom of choice.

"Recent research by YouGov for the NAFD

and Cruse Bereavement Care identified that by far the most important priorities for Britons when it comes to organising a funeral are following the wishes of and making it special to the person that has died and making sure everyone that wants to be there can attend.

"Cost was found to be the seventh most important priority for Britons, backing up the Government's finding that, actually, people don't necessarily want a basic funeral for their loved one - they want to give them what they consider to be a 'good send-off!'"



FAIR FUNERALS

With the Government saying it will consider a full review into funeral inflation, the Fair Funerals campaign has pushed for the option to be taken seriously.

Heather Kennedy, Fair Funerals campaign manager, said: "The Government have finally recognised their support for bereaved people needs serious improvement. Hopefully today's announcements will see the reform of a system the Work Pensions Select Committee has described as 'outdated' and 'opaque'.

"Following cross-party concerns, the Government has agreed to reconsider the amount paid out by their funeral grant for people with no other means to pay for a dignified send-off. The funeral grant used to cover the cost of a basic funeral but now only covers around a third of this cost.

This shortfall leaves bereaved families in crippling, often unmanageable debt.

"The government will 'consider' the cross-party recommendation that they follow the Scottish Government and carry out a systemic review into causes of funeral inflation. For the sake of everyone worried about high funeral costs, we urge them to take this up.

"The cost of an average funeral in the UK increased from £3,562 to £3,702 last year. This is an increase of 3.9%, almost four times higher than the rate of UK inflation. These steep increases are predicted to rise rapidly into the future. And as more people face later life without enough money to get by, funeral poverty, if ignored, is on course to become a national scandal."



CHILDHOOD BEREAVEMENT NETWORK

According to the Childhood Bereavement Network, the Government is missing an opportunity by not extending bereavement support payments to cohabiting couples' children.

Co-ordinator Alison Penny explained: "Problems with these reforms could have been swept away by the stroke of a pen on the statute book, but instead thousands of bereaved families will face ongoing confusion, stress and lack of support when they and their children need it most.

"We are dismayed that the Government has resisted cross-party recommendations to support bereaved children of cohabiting couples after their mum or dad dies.

"In doing so, the Government has ignored the campaigns of widowed parents and numerous support organisations, recommendations from the work and

pensions select committee and a recent ruling in the Belfast High Court."

Those sentiments were echoed by the Work and Pensions Committee Chair, Frank Field.

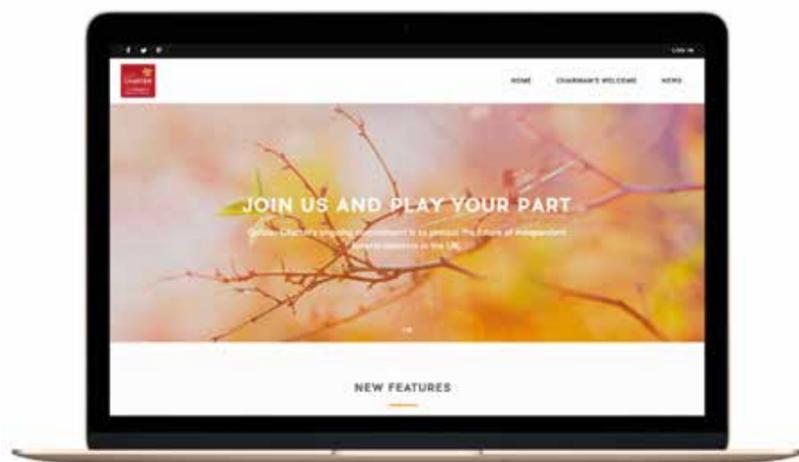
He said: "That the Government has agreed to look into the cost of funerals, and the support available to meet these costs, is very much welcome. I hope that the outcome of this initiative will be a radical reshaping of the system, so that our poorest constituents are able to pay for their loved ones to have a decent send-off.

"But we are very disappointed by the Government's refusal to pick up on our recommendation, as well as the court ruling in Northern Ireland, covering bereaved children of cohabiting couples. We might wish to revisit this particularly unjust feature of the system."

USE YOUR SAIFCHARTER.CO.UK SITE TO TALK

For the first time, the owners of Golden Charter have a safe and secure online place for member discussions

WORDS: HELEN WATHALL, POLICING AND COMPLIANCE WORKING GROUP CHAIR



With the website now up and running, all SAIF Charter members are being encouraged to try it out as the most extensive communication tool available, as Helen Wathall of the SAIF Charter Executive explains...

"We know it is vital that SAIF Charter members hear from your Executive, fully understand how the organisation works and what it does, and have the ability to feed your views back to us and to each other.

This year, you will have begun to see the first fruits of our efforts to engage with you. This page, every month in *SAIF Insight*, is one of them, as are the email communications you are beginning to receive. But by far the most extensive project to offer you information and interactivity is the SAIF Charter website (saifcharter.co.uk).

When you first visit the site, you simply see a few pages of information about the association. But by logging

in as a SAIF Charter member, you unlock an unprecedented area of engagement, information and tools useful to any member.

For the first time, the owners of Golden Charter have a safe, secure place to discuss anything you like with each other and with the SAIF Charter Executive. The site's discussion forum can be used as a central hub for any conversations.

The site is also your simplest means of renewing each year's membership. As we approach the end of this year, you will have the opportunity to renew online, an easier process.

As time goes on, the site will become more useful, but it is only effective if it is being used, so do create your account now so that you can take advantage of its benefits going forward." ●



WHAT YOU THINK

Golden Charter has been surveying funeral directors quarter by quarter, and among its questions it has been asking about SAIF Charter. Again, communication is a key theme, and the new website can play a large role in addressing that.

The early signs from funeral directors surveyed over the summer show that our work has been paying off in making the Executive more transparent, communicating with you, and ensuring you can communicate with us. Two thirds of you don't think SAIF Charter needs to do anything differently, and as for the changes we have been making, your ratings so far are the most encouraging yet.

At this early stage of the latest quarter we have seen increases of 10% or more in how many of you agree that SAIF Charter adds value to your business, understands your company's needs, and makes a difference to funeral directors. The vast majority now say you have a good understanding of what the association offers and of the support you can receive. Finally, for the first time most of you have said that you are happy with our overall level of communication.

That communication is a key part of the work we have been doing, and it is why I would encourage you to get engaged with the website. The power is in your hands to influence the direction of the profession, and an excellent first step is to speak to SAIF Charter and to each other through the site.

CREATING YOUR OWN ACCOUNT

To see exclusive member content, including the discussion forum, you need to have an account.

- Click 'login' at the top right
- Click 'create new account'
- Enter the same username and password you use to log in to mygoldencharter.co.uk
- Have your membership number on hand for the set up process
- From then on, you can log in with your mygoldencharter.co.uk username and password

Business Matters

BE PREPARED FOR THE INSURANCE ACT + APPLIANCE MAINTANENCE SAVE LIVES + REVIEW YOUR CODE OF CODUCT + HEALTH AND SAFETY IS A BUSINESS ESSENTIAL

THE INSURANCE ACT 2015

New legislation surrounding the commercial policies will come into force this month and will impact all business. Are you prepared?

WORDS: BRIAN HART, DIRECTOR OF SAIFINSURE

I am always mindful not to use *SAIF Insight* to convey particularly technical issues, but in this instance it seems appropriate as major legislation is set to impact all businesses.

The Insurance Act 2015 comes into force with effect from 12 August 2016, and will apply to every Commercial Insurance Policy where individuals enter into an insurance contract for predominantly or wholly business-related reasons.

PURPOSE

The main reason behind the Act's creation is to strike a fairer balance between policy holders and insurers, and it sets these out as principles with the aim of being flexible in its interpretation to cater for everything from larger, complex businesses through to the smallest.

Insurance policies have historically contained warranties enabling insurers to discharge their liability even if the breach is remedied. Under the new Act, breaches of warranties can be remedied and they become 'suspensive conditions'. This means cover is suspended for the period during which it is not complied with, and then reinstated once the breach has been 'fixed'. There must be a relevant connection between the breach of any terms (including warranties) the insurers have imposed to reduce the risk, and the actual loss and its circumstances.

Additionally, there are a range of proportionate remedies dependent upon the scale and nature of the breach (provided that the insurers would not have entered into the contract had the breach not occurred). The scale can range from a deliberate and reckless breach which will enable the insurers to avoid the contract and retain premium, through to a breach that is neither deliberate nor reckless and where the insurer



would have charged a higher premium.

CHANGES

The Act creates new duties for insurers and policy holders, and specifically amends the current Duty of Disclosure. This is now referred to as a 'duty of fair presentation', and effectively requires commercial policy holders (non-consumers) to undertake a reasonable search of information available to them. This applies not only at the start of a policy and renewal but throughout the period, including amendments or variations.

From 12 August, insurers will have to be able to provide evidence of how they would have acted differently if the breach had not occurred.

Brokers currently have a duty of disclosure; this will no longer be the case, but brokers will have to ensure that they can provide insurers with all the necessary information to accurately reflect the risk to them. This will mean we need to check or recheck the information we hold – see the 'Practical' section below.

WHAT IS A 'FAIR PRESENTATION'?

A fair presentation meets the following criteria:

- Disclosure of every material circumstance which the insured knows or ought to know – or, failing that, disclosure which gives sufficient information to put a prudent insurer on notice that it needs to make further enquiries
- Disclosure in a manner that makes the matters clear and accessible to a prudent insurer
- Each material representation made as a matter of fact is substantially correct, while each made in relation to a matter of expectation or belief is made in good faith

It is worth adding that the second point above was designed to avoid overly complex presentation, or for reliance to be made on information hidden with a vast amount of material.

PRACTICAL

All SAIF Insure clients and prospects will now receive the following from us at either the pre-renewal, renewal invitation or mid-term adjustment stage.

- SAIF Insure Insurance Act notes (both from us and NIG as your insurer)
- Risk Information form (including individual premises details)
- Duty of Disclosure document
- Key Facts document
- New policy wordings ●



SAIF BUSINESS CENTRE UPDATE
BY LINDA D JONES

PORTABLE APPLIANCE TESTING RECORD

They may be tiresome but regular maintenance checks can save lives

PAT (portable appliance testing) is a somewhat tedious task but essential for all businesses, although it is not, as many people think, the law to have your electrical items checked every year. The law simply requires employers to ensure their electrical equipment is maintained properly; it does not state how often or what actually needs to be done. Businesses simply need a programme of formal visual inspections and testing to satisfy their legal obligations (these are set out in the guidance form).

So, if you as a manager have the resources and a member of staff who can complete simple tasks of checking your electrical items properly and maintaining records, you can save yourself the expense of an electrician. SAIF members can download a portable appliance testing record from the members' area of our website or please contact SAIF Business Centre for a template.

More information can be found on the HSE website: www.hse.gov.uk/pubns/indg236.htm



Code of Conduct - yes or no ?

Due to the very nature of our profession, workplace etiquette is essential to your business, but do you include a Code of Conduct with your employees' contract?

Not forgetting of course that SAIF Code of Practice clearly states that members must conduct themselves in a totally professional manner at all times, both professionally and privately. If you don't have a Code of Conduct in situ it might be an idea to put something together, albeit perhaps a basic behavioural policy. This could cover dignity at work, dress and appearance, confidentiality and anything basically that you feel could be included. You won't be able to cover



everything of course, the list could be quite exhausting, but at least your member of staff will have a better idea of what you will or won't accept.

Verifying life extinct

This past month SAIF office staff received three enquiries regarding deceased being collected from a nursing home and an issue with death certification.

While each case had its deviations on the collection of the deceased, what was apparent in each case was that the funeral director was expected to remove the deceased from the nursing home prior to verification of life extinct. This can prove an issue but members are reminded that, in general, funeral directors should not be expected to remove a deceased unless life extinct has, at the very least, been ratified by a qualified member of the nursing team.

WHY HEALTH AND SAFETY ARE ESSENTIALS IN THE WORKPLACE



It's about the wellbeing of every employee, customer and business. And there's more to it than you think

The phrase 'health and safety' often brings to mind the image of an inspector examining your workplace meticulously for the most trivial of hazards. But there's more to it than that; health and safety is there to protect workers from unsafe environments, such as the Sports Direct centre which required more than 50 ambulance visits in just two years. Incidents included partial amputation of a finger and another 36 incidents classed as "life threatening".

WHAT IS HEALTH AND SAFETY EXACTLY?

All workers, be they full-time, part-time or volunteer, have the right to work in an environment free from risks and hazards. Health and safety laws are the legal parameters which define what is and isn't a risk or a hazard in a workplace environment. Legally, it's the responsibility of the employer to ensure that the work environment is up to these legal requirements.

By ensuring that your employees are working in a safe environment, which is taking any and all precautions necessary to ensure their wellbeing, you're giving your employees an environment in which they can flourish. If your employees don't feel safe, or are not able to be healthy in their working environment, it's highly likely that their quality of life will deteriorate, which will ultimately negatively affect business.

Safety is the first step

on the road to happy employees, and as a recent survey noted, companies that have happy employees are on average likely to be at least 12% more productive than companies where employees are not happy.

Additionally, keeping your employees safe is your legal responsibility. Regularly training your staff on health and safety practices, as well as issues associated with it, is a key part of fulfilling this duty and ensuring that your work environment remains safe and constructive.

WHAT ABOUT PROVIDING OTHER ASSISTANCE?

Health and safety training is just one way to help your staff stay safe. Another important measure in your arsenal should be providing easy sources of information such as labelling.

If something is clearly labelled as dangerous, people are less likely to mess with it or mess around near it. However, if something is not properly labelled that is where accidents and injuries can occur. While you may have an established health and safety manual and procedures in place in case anything goes wrong, it is better to learn to prevent an incident altogether than to learn how to effectively clean up afterwards. Preventing unnecessary accidents reduces the downtime spent on repairs and recovery and will also help to increase productivity in your business.

IT IS THE LAW!

Business owners have a legal responsibility to ensure the safety of their employees. So if you aren't following the national health and safety recommendations and requirements, you could be breaking the law or even forcing your own employees to



work illegally. While every business sector has their own specific health and safety requirements, there are universal procedures that should be put in place to ensure employee safety.

UNIVERSAL WAY OF TRAINING NEW EMPLOYEES

If you don't have the time to spare to offer extensive training to new employees, but can still offer a basic health and safety training course, health and safety labels will be able to help employees to learn on the job. If everything is labelled accordingly and they go by the descriptions on those labels, employees will be able to quickly pick up what is needed of them, to ensure a safe working environment. If nothing is properly labelled, new employees will be more likely to make silly mistakes and this can cost both time and money to rectify.

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

HELP IS AT HAND - GETTING THE BEST FROM YOUR SAIF APPROVED HEALTH AND SAFETY ADVISORS

If you don't want to hear "you can't do this" then talk to a safety professional at Safety For Business free of charge, simply by calling 08456 344164.

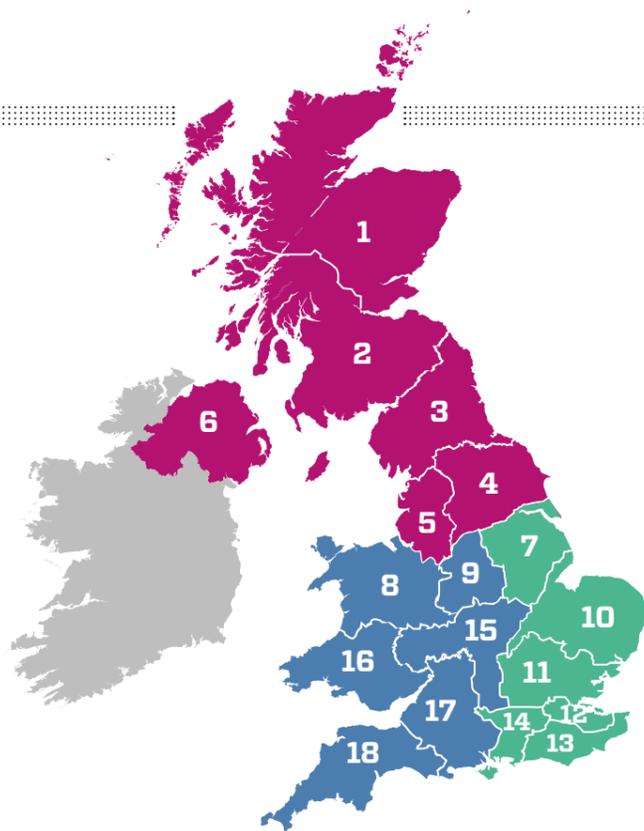
You are also entitled to a discount on our fees when we help you with your Health & Safety needs

We can visit you to see how you are doing when it comes to compliance. This is Free of Charge apart from travel costs. So what do you have to lose?



YOUR RSMS

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



NORTH

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



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



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



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



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



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



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



EAST

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



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



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



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



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



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



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



WEST

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



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



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



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



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



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



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



YOUR BDMS



Drew McAllister
National Sales Manager
M: 07711 368 114
E: drewmcallister@goldencharter.co.uk



Jonathan Trigwell
West England, South West England, South Wales
M: 07850 656 804
E: jonathan.trigwell@goldencharter.co.uk



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



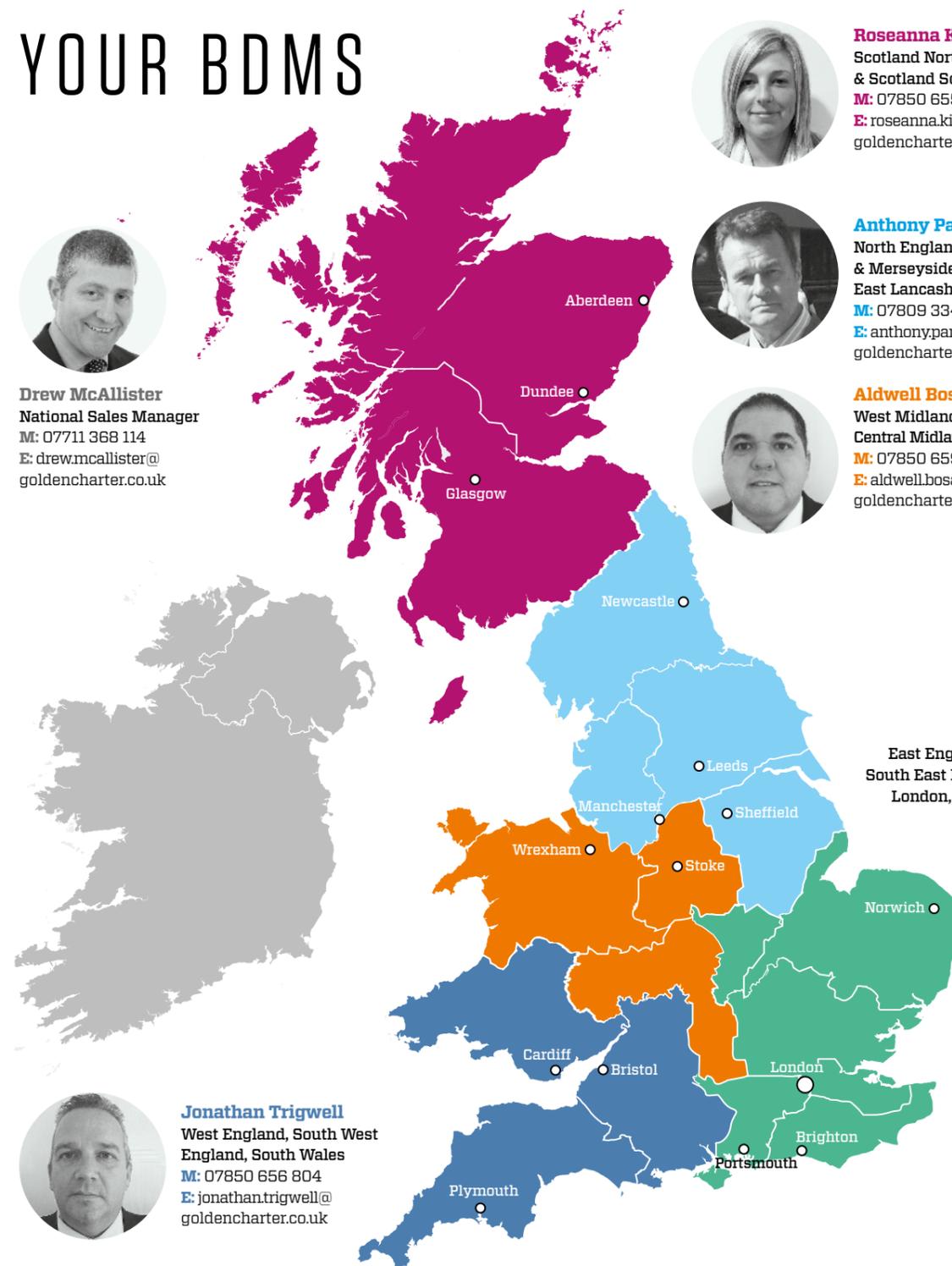
Anthony Parkinson
North England, West Lancashire & Merseyside, Yorkshire & East Lancashire, East Midlands
M: 07809 334 870
E: anthony.parkinson@goldencharter.co.uk



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



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



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

SAIF Associates Directory 2016

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)
02380 739 111 • info@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 309172 prestigewedding@aol.com
prestigecarriage.co.uk

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)
0118 971 4444
info@superioruk.com • www.superioruk.com

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)
01732 453 256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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

Colourful Coffins

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

DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)
01461 205 114
dfscaskets@aol.com • www.dfscaskets.co.uk

W Gadsby & Son Ltd

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

J & R Tweedie

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@lrtipping.co.uk
www.lrtipping.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

Tributes Ltd

Mr S Hoare (Poling, West Sussex)
08453 888 742
info@tributes.ltd.uk • www.tributes.ltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645 519 • info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

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

GreenAcres Woodland Burials Chiltern

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

GreenAcres Woodland Burials Colney

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

GreenAcres Woodland Burials Epping

Mrs Deborah McNamara (Essex)
01992 523 863
info.epping@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/epping

GreenAcres Woodland Burials Rainford

Mrs Karen Halpin (Merseyside)
01744 649 189
info.rainford@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/rainford

GreenAcres Woodland Burials Heatherley Wood

Ms Michelle Smith (East Hampshire)
01428 715 915
info.heatherleywood@greenacreswb.co.uk
www.greenacreswoodlandburials.co.uk/heatherleywood

Herongate Wood Cemetery

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

Westerleigh Group Ltd

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

CLOTHING

ACS Clothing Ltd

Ms P Robertson (Motherwell)
0141 781 6530 • jimglancy@acsclimbing.co.uk
www.funeralsuithire.co.uk

Keltic Clothing

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

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
01953 718 719
alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION AND TRAINING

Independent Funeral Directors College Ltd

Corinne Pengelly
0345 230 6777
corinne@saif.org.uk • www.ifdccollege.org

Training2Care (UK) Ltd

Mr G Knight (Colchester, 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

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@braemarfinance.co.uk
www.braemarfinance.co.uk

Frontline Communications Group L td

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

The Probate Department Ltd

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www.humanism.org.uk

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www.civilceremonies.co.uk

County Celebrants Network

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ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

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www.professionalcelebrants.org.uk

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www.eazi-apps.co.uk

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www.emcomsoftware.co.uk

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Mr D I Wright (London)
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0845 431 0463 • gerry@i-netco.co.uk
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