



# Insight

## YOUR SUPPORT STRUCTURE

SAIFSUPPORT PROVIDES  
FUNERAL DIRECTORS WITH  
ADVICE AND GUIDANCE



**PLUS**

**SAIFCHARTER AGM  
AND AWARDS**

**PAGE 9**

**SAIF EDUCATION DAY**

**PAGE 19**



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

# Focus on what you do best.

While SAIF promotes and protects your independent interests.

## We know how much you value your independence.

The funeral industry may have changed but our passion for supporting our members has remained the same. We represent you on the issues that matter, from improving understanding of funeral pricing to influencing the legislation which affects your future. Let us take care of the big picture so you can focus locally on what you do best.

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

**Join SAIF now: visit [saif.org.uk](http://saif.org.uk) or call us on 0345 230 6777 or 01279 726 777**



# Insight

## CONTENTS

### FEATURES



**22**

#### MAJOR INCIDENT PLANNING

Preparing for the unexpected is something that SAIF members are all too familiar with. We look at dealing with disaster and how SAIFSupport provides a safety net for funeral directors coping with the after-effects



**26**

#### BRANDING RESULTS

We examine the SAIF membership survey and how brand protection assists your business



**36**

#### SAIFCHARTER

Explore the different options for ensuring that your voice is heard

### REGULARS

**08**

#### REPORTER

This issue is packed with all the latest news, including Startup Funeral events, the SAIFCharter AGM and 'pokémourning' risks

**19**

#### EDUCATION DAY

Sign up now for the 2016 Education Day and gain a better understanding of the environmental benefits from alternative funerals

**32**

#### AFFILIATES

Our kindred organisations share their news and achievements, including a cremation and burial event

**30**

#### EDUCATION & TRAINING

We turn the spotlight on compliance and regulation with Alison Wilson

**37**

#### BUSINESS MATTERS

Advice on everything that concerns your business, including the legal implications of not displaying the correct health and safety signs

**40**

#### DIRECTORY

Contact Golden Charter RSMs or BDMs, or find your local SAIF Associate, in our comprehensive listings section

### PUBLISHERS

#### SAIF

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

National President:

Paul Allcock  
[nationalpresident@saif.org.uk](mailto:nationalpresident@saif.org.uk)  
Executive Chairman: Alun Tucker  
[alun@saif.org.uk](mailto:alun@saif.org.uk)  
Chief Executive: Terry Tennens  
[terry@saif.org.uk](mailto:terry@saif.org.uk)  
Scottish President: Mark Porteous  
[mark@porteousfunerals.com](mailto: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](mailto:ronnie.wayte@goldencharter.co.uk)

### EDITORIAL

Linda Jones, co-editor  
[linda@saif.org.uk](mailto:linda@saif.org.uk)  
Michael Fern, co-editor  
[michael.fern@goldencharter.co.uk](mailto:michael.fern@goldencharter.co.uk)

### PRODUCTION

Produced by:  
Connect Publications  
(Scotland) Ltd  
Managing Editors:  
David Cameron  
[david@connectcommunications.co.uk](mailto:david@connectcommunications.co.uk)  
Roisin McGroarty  
[roisin@connectcommunications.co.uk](mailto:roisin@connectcommunications.co.uk)  
Design: Raymond Francis,  
Felipe Perez

### ADVERTISING

Advertising sales: Jane Deane  
[jane@connectcommunications.co.uk](mailto:jane@connectcommunications.co.uk)  
Telephone: 0131 561 0020

The publisher encourages readers to support the advertisers in *SAIF Insight* but cannot be held responsible for any claims made or implied in the advertisements. The publishers reserve the right to refuse advertising. Any opinions expressed in *SAIF Insight* by contributing writers and advertisers are not necessarily those of the publishers. While every reasonable effort is made to ensure the accuracy of information contributed to *SAIF Insight*, no legal responsibility will be accepted by the publishers for any loss arising from use of published information. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means without prior consent. Articles and pictures for inclusion are welcomed but the publishers cannot accept responsibility for their loss or damage, however caused.





# REMEMBER

## WE ARE SUPPORTING THE ROYAL BRITISH LEGION

**£25\* DONATED WITH EVERY FUNERAL PLAN SOLD**

**Golden Charter knows that some things should never be forgotten.**

Like the sacrifices made by those who serve us.

Which is exactly why a donation of £25\* will be made to The Royal British Legion and Poppyscotland for every one of our funeral plans sold.

Our aim this year is to reach a target of **£100,000** with your help.

**To find out how you can join Golden Charter's campaign to support the Legion, just contact your local Golden Charter representative.**

**Golden Charter**  
Funeral Plans

**Golden Charter  
is Proud to  
Support**

**poppy  
scotland**

THE ROYAL BRITISH  
**LEGION**

GC-LFT 14914

\* For participating funeral directors, £25 from the sale of each Funeral Plan, where plans are not cancelled, will be paid to Royal British Legion Trading Limited which gives its taxable profits to The Royal British Legion (Charity no. 219279) and Poppyscotland (Scottish Charity No. SC014096)

### LEADER



**TERRY TENNENS**  
SAIF CHIEF EXECUTIVE

## A new season brings new opportunities

Inspire your staff to be the very best at serving clients in their greatest time of need

**T**he Rio Paralympics kick off this month; it is incredibly inspiring to see women and men show incredible endurance and courage to compete at this level despite difficult hurdles they may face.

My team and I are always inspired while working for SAIF members. As we prepare for the new season, we discover that our core value as funeral directors does not begin or end with budgets, bottom lines, shareholder value, or funeral numbers, but rather being the best in order to serve clients in their time of grief and loss – their lowest point.

So, inspire your staff and colleagues to be the best this autumn, to ensure the funeral experience for those we serve is all it could be and more – serve as though you were serving a loved one.

### Summer so far

It has been a productive summer for representing SAIF members and the profession. SAIF National President Paul Allcock and I have met with a number of Government officials and local authorities over the past three months:

■ **Carolyn Heaney**, of the Department of Health, who leads the reform of death certification in England and Wales. We spoke one-to-one about representing the profession, making the case that funeral directors should not be burdened with covering the cost of the registration fee.

■ **Ian Thomas**, Department of Health from the Welsh Government, to discuss plans for reform across Wales.

■ **Sheena Mustard** of the Department of Work & Pensions (DWP) leads the review of the social fund funeral payment. Paul Allcock has been instrumental in providing detailed information about the cost reality of a simple funeral and

the problems associated with knowing whether a client will be covered or not. A recommendation to phone the helpline and go through the form while the client is in your office has proved the most productive action. DWP Bereavement Service Helpline 0345 606 0265 Mon-Fri 8am-6pm.

■ **The Lister Hospital**, Stevenage: Members contacted the SAIF Business Centre for support arising from legitimate concerns of storage charges being implemented. Paul and I met with the Director and Mortuary Services Manager where a constructive way forward was discussed, including the establishment of a liaison meeting later this year.

■ **Coroner's Office**, Cambridgeshire: a meeting with the coroner's Manager to ensure members' interests are heard as the coroner's contract goes to tender in the north.

■ **Graeme McAusland**, CEO of the Funeral Planning Authority (FPA): met to discuss the necessity of FPA registered funeral plan companies regulated under the FPA scheme, to bring the best assurance that funeral plans are invested in secure trusts for future maturity and that due diligence on new entrants to the market is carried out for consumer protection.

SAIF's preferred funeral plan provider offering freedom of choice, security and personalisation is Golden Charter. Members need to be vigilant that they deal with FPA member funeral plan companies for transparency, security, accountability and good practice.

Finally, as we ready ourselves for the autumn, here are ways to engage, be informed, grow and protect your business:

### SAIF Webinars

These events at 3-4pm on the second Wednesday of each month have been

greatly valued. The next one occurs on Wednesday 14 September, 3pm, with John Helps, SAIF's Treasurer, advising owners and managers on 'Pension auto enrolment; VAT and tax issues for the funeral profession'. Sign up for the webinar by emailing [angela@saif.org.uk](mailto:angela@saif.org.uk)

### Regional meetings

■ **Essex and NE London meeting**, Chelmsford – Wednesday 7 September at 6.45pm with David Thompson of Digital Autopsy and SAIFCharter Chairman Julian Walker.

■ **Devon and South West meeting**, Tiverton – Wednesday 21 September 6.45pm with Gemma O'Driscoll, SAIF Immediate Past President, on practical health and safety guidelines.

■ **Berkshire regional meeting**, Reading – Wednesday 5 October Kenyon International on repatriation. Register for any of these above events with [angela@saif.org.uk](mailto:angela@saif.org.uk)

■ **Education Day** – Senior Coroner Mrs Mason, plus other engaging speakers on Wednesday 2 November at 9.15am-4.30pm in Leicester: This is an ideal training day for staff, including death certification reform, health and safety, and compliance. Register by emailing [linda@saif.org.uk](mailto:linda@saif.org.uk) or fill in the form on page 19.

■ **IFD College training courses** for staff have been published for the autumn. Contact [corinne@saif.org.uk](mailto:corinne@saif.org.uk) to register your interest in the training courses. ●

Warm regards,

*Terry Tennens*

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

## Condolence Telegram Service



You can send a telegram by visiting  
[www.networktelegram.com](http://www.networktelegram.com)

Telegrams have been used as a reliable and trusted tool for communications for over 100 years.

A condolence telegram can be sent from our website and **delivered worldwide** – it's simple and easy to use and it lets the receiver know that you are with them in their time of need.

Sending a telegram shows that you care, or that you have an important message to say with a unique personalised meaning

t: 0800 032 2822 e: [telegram@networktelex.com](mailto:telegram@networktelex.com)

BESPOKE

# Funeral Stationery

LONG ESTABLISHED FAMILY RUN BUSINESS  
SPECIALISING IN DESIGNING & PRINTING  
ORDERS OF SERVICE

“We have been associated with Polstead Press for over 20 years, they supply us with orders of service, headed paper and company literature for all our branches. They are always fully committed to our business and client's needs and work hard to ensure we receive an excellent service.”

**10% OFF**

**01449 677500**

5A The Maltings, Stowmarket, Suffolk, IP14 5AG  
[www.polsteadpress.co.uk](http://www.polsteadpress.co.uk)

## COMMENTARY



**RONNIE WAYTE**  
GOLDEN CHARTER CHIEF EXECUTIVE

# Price of success

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

After a seemingly daily swathe of reports and headlines about the funeral profession this year, something slightly odd is beginning to emerge: it is starting to appear that understanding this market means understanding two seemingly contradictory facts.

One: Funeral poverty is a sufficiently large concern that governments across the UK have been mobilising against it.

Two: For most people, cost is far from the most important factor, and they would rather choose the right funeral than the cheap funeral.

The latter fact has surfaced repeatedly in reports and surveys, including YouGov research which earlier this year found that “only 7% said value for money was the main reason for their choice” of funeral director, and just 3% responded that “the cheapest quote” drove their selection. With the facts so clear, it is surprising that when funerals hit the headlines the focus tends to be on costs and the cheapest funerals possible.

Funeral poverty is one thing, and it is vitally important that those with limited financial options are considered and catered for, but when the Sunday

Telegraph's James Daley is producing an article headlined “Mum's death, and Britain's greedy funeral industry” – in an environment where that YouGov report showed that more than two thirds of people who had organised a funeral in the past five years were “very pleased” with the funeral director – any nuanced look at the facts of pricing and what customers want seems to disappear entirely.

Those facts matter, though. Ultimately, downward pressure on pricing is dangerous. A race to the bottom squeezes value from the profession, but beyond that, accepting this flawed understanding of what people want and allowing it to become the norm means everyone could be locked into that position by future regulations.

None of this is merely theoretical. Already, the UK Government has responded to the recent bereavement benefits report by saying that it plans to investigate what pricing would be reasonable for a ‘standard funeral package’. Any attempt to establish a specific price could risk anchoring the market at a level based on faulty assumptions about what people want. Once that is understood as ‘normal’, it could distort the market by making other pricing suddenly seem less reasonable.

There are almost limitless directions these issues could spin off in, and Golden Charter continues to speak with policymakers and their advisers to ensure we can see the way forward as clearly as possible, and even give ourselves the chance to influence these issues in a positive direction for Independents.

However, this is an area where you have a large amount of individual influence. Your pricing decisions obviously make a difference to the people you serve locally, and their impact on the national debate should not be underestimated.

It will be interesting to see how many Independents notice the Co-op's new pricing making any in-roads on volume. Should you see evidence of this, please advise your local Golden Charter representative, who will assist wherever possible.

And remember, with our fully guaranteed option on the Independent Way, any Independent who deems it necessary to match or beat the Co-op on price has the facility to do so.

However, in noting the relatively small role of ‘cheapness’, the YouGov survey also showed what elements families value most, and reputation was among the key points. The Co-op has begun to talk a good game on the service and transparency it says its pricing symbolises, but James Daley clearly had a different experience. In choosing a “local company that was part of the Co-op's network”, his article emphasised the unexpected limitations he felt were inherent in the funeral that he selected, offering insight into why transparency and respectful service are the real issues.

The message seems clear: walk the talk on transparency, be clear on what people really want and what is practical for the profession, and never forget that Independents' level of service and understanding of families' needs will shine through as it always has. ●

*Ronnie Wayte*

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

## CLOUDBERRY FUNERAL MANAGEMENT SOLUTIONS

For every 100 funerals you will have to manage approximately 1,400 donations

Before choosing a donations system, here's some simple questions to ask your prospective supplier:

Do you:	Cloudberry	Other supplier:
- <b>deduct anything</b> from each donation?	<i>Absolutely not</i>	_____
- <b>deduct anything</b> from any Gift Aid added?	<i>Absolutely not</i>	_____
- <b>brand</b> your system in any way?	<i>Absolutely not</i>	_____
Can I:		
- <b>easily</b> manage cash donations?	<i>Absolutely</i>	_____
- <b>easily</b> manage all types of cheques donations?	<i>Absolutely</i>	_____
- send an automatic <b>personal</b> e-mail acknowledgement?	<i>Absolutely</i>	_____
Do:		
- card donors <b>stay on my website</b> when donating?	<i>Absolutely</i>	_____
- I <b>retain complete control</b> of the whole process?	<i>Absolutely</i>	_____

Cloudberry - absolutely the right choice for complete donations management

01803 229467

[www.funeralmanagement.net](http://www.funeralmanagement.net)

[info@funeralmanagement.net](mailto:info@funeralmanagement.net)





# Reporter

A B WALKER EXPANSION+ SAIFCHARTER AGM DATE  
+ STARTUP FUNERALS + MASTERCLASSES + PIZZA  
OVEN CREMATION + CHILD FUNERAL SEMINAR

Melissa Walker,  
Matthew Walker,  
Paul Allcock and  
Julian Walker



## Funeral directors celebrate 190 years with Maidenhead opening

Caring, compassion, quality and trust are still at the heart of one of Berkshire's oldest family businesses

**I**ndependent funeral director A B Walker has celebrated its 190th anniversary with the opening of a new branch in Maidenhead.

The branch in Bridge Road marks a milestone in the history of one of Berkshire's oldest family businesses.

It was formally opened by Mr James Puxley, the Lord-Lieutenant for the Royal County of Berkshire. Prayers of dedication were offered by Revd Margaret Bird, the Area Dean.

A B Walker is a fifth generation family business now run by brothers Julian and Matthew Walker and the Maidenhead branch is their seventh location.

"We have been growing steadily and we believe that is because of the quality and independent service we offer," said Julian.

"The funeral industry is changing but the need for caring, compassion, quality and trust will always stay the same. That's how we have built our reputation for generations."

The past and the future come together in the new branch in Maidenhead. The design reflects A B Walker's recent rebrand. But on the wall is a picture of Alfred Blyth Walker who took over the business in 1882.

"While we celebrate our heritage we are mindful of the need to innovate

and develop the services we provide," said Julian. "Memory Giving is a sister company to A B Walker that collects millions of pounds of funeral donations for funeral directors throughout the UK. We have a bereavement care programme called The Link and an integrated partnership with Golden Charter, the leading independent provider of funeral plans in the UK.

"We are very much looking to the future."



For further information, contact Julian Walker on 0118 983 9411, 078 7944 8753 or email [julian@abwalker.co.uk](mailto:julian@abwalker.co.uk)

## Save the date: SAIFCharter AGM 2017

9 September 2017, Park Plaza  
Riverbank Hotel, London

One year from now the SAIFCharter AGM will be relaunched as a completely new experience. For the first time, the AGM will be held later in the year and is moving to a new,

larger venue in the heart of London.

In the evening, the Funeral Planner of the Year Awards will be back too – in a new, black tie form. Golden Charter will be hosting a celebration of the best

planning the funeral profession has to offer with all of the glamour it deserves.

Keep an eye out for more information in *SAIFInsight* and beyond as we build up to September 2017.



Phil's officiant certificate presentation

## FUNERAL CELEBRANT WILL OFFER THE FULL SERVICE

Families will now benefit from funeral director's extra training

**P**ughs of Shrewsbury is delighted to announce that one of its team of funeral directors, Phil Davies, is now a fully trained funeral celebrant.

Phil has been studying for his NOCN Level 3 diploma in Funeral Celebrancy for the past six months.

"The course was a lot of hard work, but also rewarding, uplifting and very inspiring," he said. Phil will be working alongside the team at Pughs providing celebrancy services to families who do not want to have a religious ceremony, or only wish to incorporate very small elements of religion.

Pughs Managing Director, Peter Forrest, said: "We have seen the amount of families wanting a full religious ceremony decline over the last few years so being able to provide our own funeral celebrant, especially with our close links to our printers Copy Write and florist Forget me not Flowers,

allows Pughs to offer a complete service to the families we look after."

Phil is also available to work with families to advise and help create scripts should they want to present the tribute themselves at a ceremony. "I have found working with families as a funeral director at Pughs to be one of the most rewarding things I have done, and I look forward to helping families further in this exciting new role," Phil said.

Pughs of Shrewsbury was established in 1890 by Jabus Pugh and has been looking after the families of Shrewsbury, Shropshire and the wider community for more than 125 years and remains proudly independent and owned by the Pughs family. From its premises in Longden Coleham, the family's many years of experience allow them to maintain traditional values while taking a modern approach to funeral care.



## GRANDFATHER FOUND BY POLICE AFTER CREMATION

A family were left stunned after their grandfather was found by police – months after his cremation.

Miguel Angel Gomar De Luna, 74, disappeared from his nursing home in Mexico and after months of searching, officers called the family to say they had found a body matching his description.

According to the *Mirror* newspaper, his daughter had struggled to recognise her father but signed the papers to have the body released.

Months later, the family received another call to say Miguel had been found alive.

His daughter said: "Imagine our surprise when the police told us they had located him, we could not believe it."

## HEARSE WANTED

Wanted by fellow Independent Funeral Director, Mercedes Hearse and Limousine, 2012 plate or newer. Please mark the envelope:

Box Number SI021, and post to Connect Communications, Suite 6B, Carmichael House, Edinburgh EH6 5PH

## CLOTHING DISCOUNT STORE

148 Chingford Road, Walthamstow, London, E17 4PL  
Fax: 020 8527 2229  
www.clothingdiscountstore.co.uk

BLACK JACKET & W/COAT  
Wool mix **£129.00** inc. VAT  
36" - 46" chest  
Extra for sizes up to 60" chest

STRIPE TROUSERS Wool mix  
30" - 38" waist **£49.00** inc. VAT  
Extra for sizes up to 60" waist

Wool Mix OVERCOATS  
36" - 46" chest **£125.00** inc. VAT  
Extra for sizes up to 56" chest

Also - Frock Coats - Tailcoats  
Rain coats - Suits - Shirts - etc.

Next day delivery or visit our new showroom by prior appointment.

Telephone 020 8527 4249  
or 07768 848166



Louise Bruce presents the bowling club prizes

## Competition is end-to-end stuff

Aberdeen Funeral Directors have sponsored the Seniors Section Triples competition at the local Northern Bowling Club.

Louise Bruce presented the winning team with their prizes, with the

Woodend Bowling Club – comprising Billy Bothwell, Gordon Coull and Bill Strachan – coming out on top. They were followed by Balgownie Bowling Club and Transport Bowling Club.

## Entrepreneurs mourn failed businesses

Owners discuss fatal company mistakes at TechHub's Startup Funeral event in London

In the US, the idea that corporations can sometimes be considered 'people' in the eyes of the law has been the source of plenty of controversy. So it may not be surprising that the new trend of holding funerals for failed startup businesses began in America in 2014.

Britain was not far behind. The UK's latest Startup Funeral event took place earlier this year at Campus London, a working space for the global TechHub community of entrepreneurs that doubles as a venue for events. And TechHub is planning another London event on 25 November.

Startup Funerals involve business owners getting together and discussing their failed businesses, with each giving eulogy-like speeches about the 'death'



Startup Funerals eulogise ex-business ventures

of their ventures. Some entrepreneurs say preparing for the events made them look more clearly at the mistakes they had made.

At the time of the original Startup Funerals, TechHub Events Manager Paul Forster told the BBC: "The value for the speaker is that they get to feed back into the community what they didn't have initially – it's imparting that knowledge that failure isn't necessarily a bad thing."

"It's about saying, 'this is what I did' and, 'this is how I did it'"

## TOURISTS DISRUPT ORKNEY FUNERALS

An attempt was made to take the lid off a coffin before a funeral service

Funerals in Orkney's renowned St Magnus Cathedral have been

interrupted by tourists taking pictures and disrupting funeral parties.

The Kirkwall cathedral, which still acts as a church in addition to being a tourist hotspot, has had a number of issues, with the latest coinciding with a rise in cruise ship visitors.

Local funeral director John G Corse told the *Press & Journal*: "It's unbelievable really. The cathedral is closed during services and they put signs up but people just keep on coming past them. It's very obvious there's a funeral happening, it's not acceptable."



St Magnus Cathedral

Previous issues have included an attempt to take the lid off of a coffin ahead of a funeral service. The doors are locked during these services, but enough people regularly linger on the green outside to interrupt families.

Rev Fraser Macnaughton said: "It is baffling to me. We need to try and understand it and unfortunately we will have to discuss it with our stakeholders."

"These are not isolated incidents and I'm certainly not condoning it"

## South West BDM secondment

Jonathan Trigwell, formerly the Business Development Manager (BDM) for West England, South West England and South Wales, has been promoted to the seconded position of Legal Services Sales Manager.

Jon will take up the position until the end of the financial year. His wealth of experience within Golden Charter has so far included work in a number of departments, ranging from work within the Consumer Channel to the Funeral Director Business Development Team.

Turn to page 41 to see who will be covering Jon's regions during his secondment.

## ALLSOPS

Manufacturers and suppliers of quality fittings and linings to the discerning Funeral Director

## Two New Robe Sets

### 20% Introductory Offer

Our new Duet & Natural robes are designed to be more environmentally friendly. Duet is made from polycotton in 14 colours, and Natural from unbleached calico.

For further information see our website  
**www.allsops.net**

or call us on 01903 213991  
or email [info@allsops.net](mailto:info@allsops.net)

Scan Here



for news and offers



See website for more information, offer applies throughout September 2016 only, carriage & VAT extra.



## Marketing Masterclasses

As the world of marketing continues to evolve, Independents are being given the opportunity to discuss and learn best practice through a series of events aimed squarely at those working in the funeral profession.

Golden Charter has launched its first ever Marketing Masterclasses, running this month from Tuesday 20 September.

Events are at a range of unusual and unique locations, to spark your

creativity on the day. Golden Charter's Director of Funeral Director Sales, Malcolm Flanders, said: "These are designed specifically for independent funeral directors, and the advice given will be unique and tailored to the profession."

Sign up by contacting your local Golden Charter representative. Alternatively, email [rsvp@goldencharter.co.uk](mailto:rsvp@goldencharter.co.uk) with the venue you would like to attend.

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



Meet the team: left to right, Anthony Parnell, Scott Yendell, Anthony Snape and Dawn Bott of Zebra Funeral Finance

## Zebra Funeral Finance

We appreciate that on top of everything else in times of bereavement, one of the last things that family and friends need is the added worry of paying for a funeral service. We work with a number of the country's leading funeral directors to provide customers with quick and easy access to finance.

Zebra Funeral Finance offers loans at competitive rates on terms of six to 24 months that enables the cost of a funeral service to be

spread more conveniently. Once a loan is approved, we pay the money directly to the funeral director – which avoids the need for those awkward money discussions with bereaved relatives.

Zebra Funeral Finance is proud to be a new member of SAIF.

For more information, contact Tony Snape, Head of Sales, by emailing [snape@zebrafinance.com](mailto:snape@zebrafinance.com) or calling 01332 680 413.

Advertising feature

## A NEW ERA FOR FUNERAL SERVICES

Thornalley Funeral Services of King's Lynn have recently taken over Chapmans Funeral Services of Swaffham, which has been owned and managed by Derek Gaskin and his

family for more than two generations. Chapmans Funeral Services will be known now as 'Chapmans & Thornalley Funeral Services'. It will be run by Derek Gaskin and Peter Dyer

who will work in conjunction with the King's Lynn office, which has been established for many years and is independently owned and managed by the Thornalley family.



(Left to right) Ray Thornalley, Director; Peter Dyer; Andrew Thornalley, Director; and Derek Gaskin

[alzheimers.org.uk](http://alzheimers.org.uk)

Leading the fight against dementia  
**Alzheimer's Society**

## Donations in memory change lives forever

Alzheimer's Society runs over 3,000 local support services in England, Wales and Northern Ireland, fund ground-breaking research, and campaign for a better quality of life for people with dementia.

Collections in memory of loved ones are very special, and your help administering them makes a real difference to people affected by dementia.

Please send donations to:  
**Freepost RTLT-SSCX-RZUA**  
**Alzheimer's Society**  
**Scott Lodge**  
**Scott Road**  
**Plymouth PL2 3DU**

Call us on **0330 333 0804** for more information, or find out about our work in your area at [alzheimers.org.uk/dementiaconnect](http://alzheimers.org.uk/dementiaconnect)

**Thank you**

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

**challenge** SUPPLY CO LIMITED

We also supply Presentation Folders & Cremated Remains Bags. Please contact us for samples.

**Donation Boxes for Funeral Directors**

**SELF-ASSEMBLY DONATION BOXES**

Supplied with your Company Name printed in either gold or silver, distinctive foil blocking. Boxes come flat-packed complete with easy-to-follow assembly instructions.

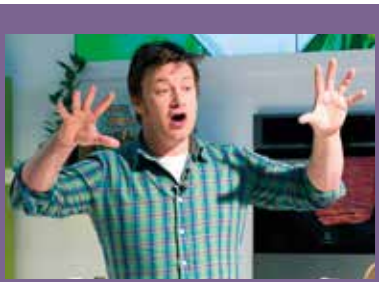
**CARD BOXES**

Have many uses - flower cards, attendance cards, pew cards, mourners name cards.

For further details or to request sample pack:  
Email: [sales@challengesupply.com](mailto:sales@challengesupply.com) • Tel: 01302 836777

[www.challengesupply.com](http://www.challengesupply.com)

Box 1 Large Donation Box 270x145x130mm (hxxxd)  
Box 2 Small Donation Box 145x145x130mm (hxxxd)  
Box 3 Card Box 50x120x110mm (hxxxd)



## PIZZA OVEN CREMATION FOR CELEBRITY CHEF

Celebrity chef Jamie Oliver has revealed that when he dies he wants his funeral to have a "culinary feel".

The food campaigner and restaurateur said he wants to be cremated in a wood-burning oven – the type that is traditionally used to cook pizzas in.

Revealing his plans in an interview with the *Weekend* magazine, Mr Oliver said: "Jamie Cullum would sing Bon Jovi's 'Livin' On a Prayer', then I'd be burnt in a wood oven.

"I've got to keep it culinary."

@ Mr Pics / Shutterstock.com

## Memorial garden is bloomin' marvellous

The space also helps residents reconnect with their memories

Newbury's Donnington Care Home has created a memorial garden to help residents, staff and relatives remember those who have passed away.

The garden features a 'reminiscence bench', donated by the families of past residents, and a memory wall, which has been specifically designed around the residents' interests, enabling them to reconnect with their memories.

Claire Cullen, Manager of the Donnington Care Home, developed the idea: "The memory garden ensures that families and staff know that loved ones will always be remembered, and also provides a safe environment to sit and recall happy times with their loved ones."

Sitting outdoors in the memory garden has many health and wellbeing benefits, while always

offering the opportunity to exchange memories with others. Posting on the memorial wall or planting a flower in the garden will pay tribute to lost loved ones, providing a sense of connection.

Claire added: "One of our very long standing care assistants talks to the families of our residents who have passed away, and invites them to provide us with a rose to plant in their memory. The rose shows that no one is ever forgotten, and is a point of conversation for staff to remember with fondness the people they have cared for."

Donnington Care Home is part of the Bupa care group. Golden Charter is now working in partnership with Bupa Elderly Care Support Line which offers free advice by trained advisors to those who are thinking about care for themselves or a loved one.



## SNAKE BITE VICTIM WAKES AT CREMATION

A 23-year-old Indian man is reported to have woken up just minutes before he was due to be cremated.

The man, known only as Sandeep, had been bitten by a snake while out collecting wood in Madhya Pradesh, India. When he arrived back at his village, his family called a traditional practitioner but the

treatment did not seem to work and he was believed to have died.

According to newspaper reports, including *The Daily Star*, Sandeep was due to be buried, but it was then decided to cremate him on a pyre. Reports say the flames had almost reached the young man's body when he started to shout

and they realised he was still alive. After regaining consciousness, he was taken back to the same traditional practitioner instead of a hospital but sadly died a second time – and this time did not regain consciousness.

His body was then taken to a district hospital where a post-mortem was held.



Madhya Pradesh

## Crowds pay respect to WW2 veteran

Standing room only at funeral of hero Denis, 96



Paras defended John Frost Bridge during the Battle of Arnhem

A 96-year-old war veteran was given a rousing send-off recently when dozens of civilians and military personnel turned out at his funeral.

It was standing room only at the ceremony for Denis Icke in July as members of the Royal Parachute Regiment in Colchester and The Royal British Legion's Norwich and Riders branches paid tribute.

The funeral at Earlham Crematorium in Norwich, East Anglia, was arranged by SAIF member Andy Free Independent Family Funeral Directors in Attleborough.

According to the *Eastern*

*Daily Press* newspaper, Denis's son Stewart, 65, wanted to invite people to the funeral as his parents had few surviving friends, and he said it would mean a lot to his mother Madge, 94.

As a young man, Denis was dropped into Arnhem in the Netherlands in 1944 as part of the ill-fated raid Operation Market Garden.

The invasion was intended as a co-ordinated push to seize key bridges and allow the Allies to break through Nazi defences. But it went disastrously wrong and Denis only escaped as he was a strong swimmer and jumped into the River Rhine in a hail of machine gun fire.



Denis Icke (top) as a young paratrooper and British troops (above) surrendering during Operation Market Garden

## IT'S ALL ABOUT CHOICE

Emotional talks heard at Child Funeral event

The recent Child Funeral Charity Seminar attracted a wide range of speakers and delegates, including funeral directors, hospital representatives, GPs and bereavement specialists.

Held at GreenAcres Chiltern in Buckinghamshire, the annual event highlighted the different funeral choices available to parents who have lost a baby or child.

From the difficult topics of infant cremations and disposal of foetal remains, to how families deal with grief, the day was full of educational talks and information and attracted

many professionals who work with bereaved families.

Chief Executive Roger Gale revealed that, since its launch in 2014, the charity has supported the funeral wishes of 175 families and advised countless others.

He said: "We've been truly touched by the stories we've heard and there's no doubt we're playing an important role in helping families at the most difficult of times."

He added that they had

also updated their literature to make applications easier.

Sponsored by GreenAcres Chiltern and Central England Co-operative Funeralcare, Tim Morris from the Institute of Cemetery and Crematorium Management, spoke on infant cremations.

John and Jemma Walsh, then gave an emotional talk about their business, Special Care Foetal Remains, which offers cremation of aborted or miscarried babies from the

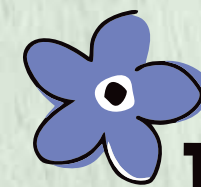
first trimester to 24 weeks, with the ashes retained.

Other speakers included Leighanne Hedges from Little Things Angel Clothes; GreenAcres Chiltern Manager Peter Taylor; Anne Barber, from Civil Ceremonies; Carole Henderson from Grief Recovery and Sarah Hext, from Harvey Hext Trust.

Found out more at [www.childfuneralcharity.org.uk](http://www.childfuneralcharity.org.uk)



(Left to right): One of the trustees from Harvey Hext Trust; founder Sarah Hext; Leighanne Hedges; Roger Gale; Jemma Walsh; John Walsh and Carole Henderson



**memory giving®**

donations  
funeral details and maps  
simply integrated into  
your website

£millions collected for charity  
by our UK funeral network

set up today - no fees only help  
ring 0118 9799633

[www.memorygiving.com](http://www.memorygiving.com)





## Suspended sentence for stealing £14k charity cash

A funeral director who stole around £14,000 from grieving families has been given a 15-month suspended sentence.

Alison Pople, 50, kept charity donations sent in memory of people whose funerals she had arranged while working as Director of George Williams Funeral Directors in Cheddar, Somerset.

*The Telegraph* reported that Pople admitted to fraud and abuse of trust at Taunton Crown Court. She avoided jail but was ordered to pay the charities around £8,000. Her lawyer stressed "she did not take the money for personal gain, but to keep her business afloat".

Terry Tennens, Chief Executive of SAIF, said:



"The severity of this terrible crime cannot be overstated. It is incredibly disheartening to see a funeral director acting in such a dishonest way and to know charities have missed out on essential financial support that makes a real difference to those they support.

"I would like to reassure the public that such instances in the funeral industry are incredibly rare. I have seen first-hand the incredible work of our members who raise money for charity. We will always take immediate action in the rare instance that the behaviour of any member is brought into question."

## 'Seismic shift' in USA as cremations become the new tradition

Cremations look set to overtake traditional burials in North America for the first time.

According to industry figures, nearly 50% of Americans were cremated in 2015, with the trend expected to continue.

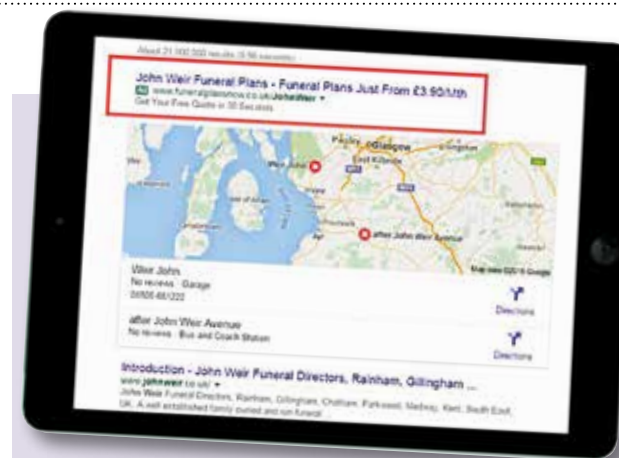
"Cremation has become the new tradition," revealed Barbara Kemmis, Executive Director of the Cremation Association of North America (CANA), to *TIME* magazine. "It's a seismic shift in the profession."

The *TIME* article revealed that in 1980, the cremation rate across the USA was just under 10%. However, the option has been growing in popularity due to the cheaper costs and its acceptance by organised religions, including the

Catholic Church, which had historically opposed the practice.

"I think a lot of funeral directors out there are starting to get it," added Mike Nicodemus, Vice President of Cremation Services for the National Funeral Directors Association (NFDA). "They're starting to see that cremation is not going anywhere and they're starting to say, 'we better get on the ball here'. But it's been a slow process."

The NFDA predicts that by 2030, cremation rates will top 70%, a full reversal in roughly 30 years. CANA, which only makes five-year projections, is more cautious but estimates that cremation rates will hit 55% by 2020.



## Protecting your brand name online

Easy ways to spot if you've been 'hijacked'

Independents have nurtured local trust over years of hard work, but some marketing affiliates seem to be trying to take advantage by using the names of independent funeral directors in their pay-per-click advertising campaigns.

John Weir Funeral Directors Ltd found that out when searching with the keywords 'John Weir'. The first result was a paid ad saying 'John Weir Funeral Plans - Funeral Plans Just From £3.90/Mth' which led to a different site entirely. Users were asked for their details, which were then sent to another plan provider's intermediary.

John submitted the form and 'mystery shopped' the site to find out as much as possible, then notified SAIF, NAFD and Golden Charter - the last of which identified the culprits and advised on action.

Golden Charter has now spoken to the plan provider, and the firm is contacting the intermediary involved.

### CHECKING YOUR BRAND NAME

To investigate whether you are being targeted,

Google variations of your business name twice a month. For example, Golden Charter results may appear for 'Golden Charter' and 'Golden Charter Funeral Plans'.

If an ad appears using your brand name, and your business name is trademarked, you can report it directly to Google. More help can be found at [gldn.ch/googleTMhelp](http://gldn.ch/googleTMhelp)

Take a screenshot of the ad. Then click on it, noting the URL in your browser. You need this address, which differs from the offending site's homepage, to report it to Google. Note any contact details and the ICO number, which helps identify them through the Data Protection Public Register (<https://ico.org.uk/esdwebpages/search>).

Some perpetrators are good at hiding their tracks. A reliable way to track them is to mystery shop, so submit the form and follow the trail. Note who you spoke to and what they said - this will come in handy if you take matters further.

Be clear that you don't want your name used in this way. If you have any issues, talk to your Golden Charter representative.

## LETTER

### PREMATURE AND ANGEL BABIES UK

Dear sir,  
I work with many others who make knitted, crochet and sewn items for both premature and angel babies.

We have lots of high-quality handmade items for these babies and supply several hospitals, but we are reaching out to offer our support in providing items for angel babies.

The babies are from 11lb to 9lb in weight, including cribs and wraps for the more tiny angels. These items are made out of wedding dresses, as well as prom, christening and confirmation dresses and yarn by a team from across the UK.

We are trying to find additional contacts to offer our items to. Even though we supply to labour and delivery wards in various hospitals across the country, we are looking to extend this to funeral directors too. We are unsure as to what

gestational age your services are brought in, so we are trying to contact a range of funeral services to find out information and to offer these beautiful items for angel babies and their families.

They are supplied free of charge but we are wondering what your views would be to asking for a donation towards the cost of postage? We understand this is a difficult time for families and, where possible, we try to take on this cost, but we don't currently receive financial support to cover this and it often comes direct from the admin in the group. We could send an order form out and email photos of the items we have in stock.

I would be grateful for your help and advice that you may be able to offer.

**Karen Graze**  
Admin team, *Premature and Angel Babies UK*

# NOW IT'S POKÉMOURNING

Global gaming craze sees rise in Pokémon GO being played at funerals and in cemeteries

Funerals are the latest cause for concern over people's use of Pokémon GO.

The mobile game and cultural phenomenon has caused a variety of surprise issues as its huge popularity and use of augmented reality technology have come together in unexpected ways.

The craze has taken off around the world as players use their phones in an addictive quest to catch animated creatures 'hidden' in real-world areas.

But furious homeowners and a number of famous locations, including Washington DC's Holocaust Museum, have complained as fans gather outside at all hours to play - and it seems funerals are no exception.

'Pokémon at Funerals', an account on blogging service Tumblr, has been collecting mentions and pictures online of occasions where Pokémon GO has crossed over with funerals. These have ranged from people taking their phones out to find the creatures at wakes and funeral homes, to one person being caught trespassing at a cemetery after hours.

With commentators divided over 'funeral selfies' in the past, technology is set to continue influencing what is appropriate at funerals. A *Telegraph* poll recently found that a third of UK mourners said they had taken a selfie at a funeral - and Pokémon GO's augmented reality controversy may be a signpost to future issues.



**ALLSOPS**  
Manufacturers & suppliers of quality fittings & linings to the discerning Funeral Director

## 27 designs in up to 8 sizes. 7 bag choices.

For further information please call us on

# 01903 213991

## www.allsops.net



## FAMILY FIRM BACKS LOCAL TOURNAMENTS



Robert Paton of D Moodie & Co presented the Mixed Seniors prize

D Moodie & Co Funeral Directors has been supporting its local community by providing sponsorships at Hawkhead Bowling Club.

The Scottish family firm, which has branches in Barrhead, Paisley and Nelston, was delighted to take part in the local event.

In early July, the firm sponsored the ladies' competition with 72 bowlers taking part. The winners on this occasion were from Hawkhead Bowling Club,

with Cardonald Bowling Club coming a close second.

Later that month, it was the turn of the Mixed Seniors Competition at the club and Robert Paton, of D Moodie & Co, presented the prizes.

In August, the funeral directors offered support to the Men's Seniors Competition at Hawkhead. And again, Robert Paton presented the prizes. The winner was Brookfield Bowling Club and the runners up were from Barrhead Bowling Club.

## QUALITY ASSURANCE ASSESSOR

(Part time)

SAIF are looking to expand their Quality Assurance team and are seeking a suitably experienced person to carry out premise assessments.

The assessor will be responsible for arranging his/her own schedules, for which administration support will be given. The successful applicant will be proactive and work with the current team of Assessors to continue the development of a quality programme for SAIF members.

Excellent communication skills, team player and able to work on own initiative. Due to working from home, transport and an email account are an essential requirement for this post.

**(PREVIOUS APPLICANTS NEED NOT APPLY)**

If you believe that you could offer this service please contact, in strictest confidence:

**Linda Jones**

SAIF Business Centre,  
3A Bullfields, Sawbridgeworth,  
Herts, CM21 9DF

T: 0345 230 6777  
E: linda@saif.org.uk



A golf day raised  
£3,200 for charity



## Charity golf day for local hospice

The summer event attracted 40 players

**G**R Peachey and Son Funeral Directors of Mildenhall, Suffolk, held its first charity golf day at Feltwell Golf Club in aid of East Anglia Children's Hospice.

The event, on 29 July, was very well supported with 40 players joined by a further 30 evening guests. There were trophies and prizes for the overall winner, the winning team, longest drive and nearest the pin. There was also an auction and raffle in

the evening. A total of £3,200 was raised and will be presented to the Children's Hospice later in the year following a further event that is still to be arranged.

Adrian, Susan, Gary and Emma Peachey would like to thank all who supported the event and also John Briggs from Golden Charter for all the help he provided.

G R Peachey and Son is a third generation family business established in 1937 by Adrian's father, George Russell Peachey.

## LETTER

### THE HISTORY OF THE HEARSE

Dear Sir,

It was interesting to read of the history of the hearse in the August issue of *SAIF Insight*. However, I thought it strange that a brief history of transport for the dead should omit the bier. The early ones were a simple wooden frame on legs with their side rails extended lengthways to form carrying handles. These then evolved into splendid Victorian wheeled versions, many of which are retained in churches as decorative features.

I well remember using them and I believe we made

a dignified sight walking through a village with the mourners behind. We would be conveying a handmade coffin of solid oak or elm with brassed metal handles and placing it in a hand-dug grave (truly a green funeral - we were way ahead of our time). We now travel in an air conditioned hearse and limousine, some 20 miles or so, then use vast amounts of gas at the crematorium and call it a green funeral because we have used a wicker casket - modern life (or death)!

*Bernard Crockford*

## SAIF EDUCATION DAY

Wednesday 2 November 2016

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

BOOKING  
FORM

DELEGATES/S NAME: .....

COMPANY: .....

ADDRESS: .....

POST CODE: .....

TELEPHONE: .....

EMAIL: .....

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

### PAYMENT OPTIONS

☐ Credit Card

Card Number: .....

Expiry Date: .....

3 Digit Security Code: .....

Authorised Signatory: .....

☐ BACS

Bank: Natwest Bank

Branch: Camden Town

Sort Code: 60-04-24

Bank Account Number: 90098110

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

Includes  
morning  
refreshments,  
lunch and  
afternoon tea  
and cakes



Sandy Sullivan  
BSc (Hons)

## Environmental benefits from alternative burials

**S**andy Sullivan is the founder and Director of Resomation Ltd, which is a division of the LBBC group based in Leeds. Resomation is dedicated to the global uptake of the alternative to burial and cremation based on high pressure alkaline hydrolysis which has clear environmental benefits over other disposition routes.

Scottish born, Sandy has an honours degree in biochemistry. Before Resomation

The SAIF Education Day will include Resomation Ltd Director Sandy Sullivan

Ltd, Sandy was European President for an American company based in Scotland involved in using alkaline hydrolysis technology in other areas. Prior to that, he worked for more than 25 years in international-based senior management roles for two other American corporations, STERIS and Millipore.



# ONLY ONE IN 10 IN UK HAS A POWER OF ATTORNEY

Despite worrying about losing mental capacity, many haven't made plans for a time they can no longer make their own decisions

For many, the prospect of one day being unable to make your own decisions is very scary. Others worry about bringing up the topic with aging parents, friends or family.

A new study, commissioned by Golden Charter and conducted by YouGov, has found that more than half (57%) of people in the UK are worried about losing their mental capacity in the future, but fewer than one in 10 (8%) have some form of Power of Attorney in place.

As one of the country's market leaders in later life planning – including power of attorney services – Golden Charter is urging the public to take action now by establishing a Power of Attorney early to protect their loved ones from unnecessary emotional distress.

With a power of attorney, people can appoint someone to make decisions or take action on their behalf, should they become unable to do so. Without a power



of attorney, it can be very complicated and emotionally distressing for spouses or other family members to legally make decisions on an individual's behalf.

Despite only 8% of those surveyed having a power of attorney, more than half (55%) felt that putting one in place at some point was "important". More than half (53%) had not discussed their end-of-life plans with anyone, with men less likely to speak of their wishes than women (58% as opposed to 49%).

With soaring dementia rates, it is more crucial than ever for people to act while they are still mentally fit. Golden Charter is advocating that people not only put their own power of attorney in place, but also help family members to get their affairs sorted too.

Ronnie Wayte, Chief Executive of Golden Charter, said: "What our survey reveals is that most of the UK population recognises how crucial it is to have a power of attorney in place, but an alarming majority

are not taking action to get one sorted. A common misconception is that if you're healthy, you don't need one, but the opposite is true."

Golden Charter offers a full power of attorney service, including registering the documents with the Office of the Public Guardian. There is a fixed fee for its power of attorney service, so families won't face additional costs for time spent with advisors. Golden Charter has a team on hand who can answer all questions, offering a personal service that's tailored to each customer.

Ronnie added: "Setting up a power of attorney is much easier and more cost effective than people think. We understand that it can seem like a daunting process, but there is a lot of great advice and support out there. We are here to help."

Families interested in finding out more can call Golden Charter free on 0800 171 2967 to speak to an advisor or visit [goldencharter.co.uk](http://goldencharter.co.uk)

✓ To find out more about how Power of Attorney from Golden Charter can benefit your families, please speak to your local Golden Charter representative.



## The winner of the Golden Charter Trophy announced

The winner of the Golden Charter Trophy in a recent bowls competition has been announced.

Calum Corse, from the competition sponsors John G Corse in Kirkwall, presented the Golden Charter Trophy to the proud winners skip John

Rendall, James Muir and Colin Seatter who won 5-2 over six ends.

The runners up were Jean Hourston, Arthur Cruickshank and skip Jack Foubister.

The competition was played in round robin format and enjoyed by the 14 teams who participated.

The superhero team from Allcock Funeral Services who took on the Great Glen Trail



## Going the extra mile

"It is vital that we give our time willingly and that relationships of trust and understanding are formed"

Following my installation as president in March, I was advised that August would be a quiet month. This has proved to be the case, but following my challenge with the family across the Great Glen Trail recently (pictured above) in aid of my chosen charity Mind (Please sponsor us at [justgiving.com/SAIF1989](http://justgiving.com/SAIF1989)), I have been reflecting on the last five months as an adventure in itself, culminating with this wonderful, yet tiring family experience.

Just as we did last week, over the last few months I have faced various challenges and experienced many different landscapes.

It has been a privilege to travel the country meeting many wonderful people, and visiting some excellent premises of the highest quality. The contrast in styles of the presentation of these premises, I have found particularly interesting. From the very traditional, almost Victorian styling of some,

to the very modern, brightly coloured styling of others. Which would I feel more comfortable in? To be honest, I think it is irrelevant where I would feel more comfortable, the fact is that there is a place for everyone's interpretation of what is best. Thankfully, we are all different, as is each of our clients, all of whom will have a unique view of what makes them feel comfortable. There is no doubt in my mind, however, that the biggest factor is not how your premises are presented (although this is likely to have a big influence), but the relationship each of us forms with our clients, which makes us stand out from the rest.

As independent funeral directors, we should each be able to give our clients as much time as they need, and for them never to feel rushed or pressured into anything.

It is vital that we give our time willingly, not begrudgingly, and that a relationship of trust and understanding is formed.

Otherwise we are leaving ourselves open to complaint and criticism. Once a good relationship is formed, even if those rare problems or errors do occur, they will be much easier to overcome. Particularly if honesty is used throughout. This can often be particularly difficult, especially when we are tired through no fault of our own, but the mindset still needs to be in place. It's a very good habit to always put your clients' needs before your own. Thankfully, there are very few complaints received by the SAIF office, but it is impossible for anyone to defend the indefensible, so please make sure you don't fall into the trap of negligence and keep your business at the very highest level of standards and care.

Last month saw the first of my blogs on the SAIF website, and my next online report is about to be uploaded. I hope that those of you who read them will be able to relate to them either positively or indeed negatively. At least that will show that you've read them, and a balanced view is a healthy view. So I welcome your comments and I am aware that many of you will have differing views to me, which is how it should be. That's the beauty of independent thought.

PAUL ALLCOCK, SAIF PRESIDENT





# MAJOR INCIDENT PLANNING

Preparing for the unexpected is something that SAIF members are all too familiar with. We look at dealing with disaster and how SAIFSupport provides a safety net for funeral directors coping with the after-effects

WORDS: TIM POWER

**Y**ou can never predict the future but you can plan for it – and when you are in the funeral business, unfortunately, you have to plan for the worst.

And today it's no longer just about dealing with the consequences of multiple fatalities from coach or airplane crashes but also the need to cope with the growing incidents of terrorist atrocities, as recently witnessed in Paris and Nice. And an outbreak of a mass pandemic is also a frightening scenario too.

While funeral directors are experienced at dealing with the day-to-day business of looking after their local customers, the sudden occurrence of a major incident with many fatalities will put a considerable strain on an individual business' resources. That's why SAIF developed a major incident disaster scenario to co-ordinate funeral director resources across areas of England and Wales.

Justin Burgess, from JJ Burgess Funeral Directors in Hatfield, worked with Darren Carpenter of Birds Family Funeral

Directors in Maidstone, Kent, to set up a disaster scenario plan several years ago.

Justin said: "After the 7/7 bombings in London in 2005, where 52 people lost their lives, we decided that we needed to be prepared if anything happened on our doorstep – we wanted to set something up that was more local and where we could be on the scene fast. The plans were intended to provide support for the emergency services but to also provide back up services to our members involved in an incident so they could provide a continuity of service for their existing funeral obligations.

"We established a resilience forum in SAIF and members have keys to SAIF headquarters, maps and directories to help call on members to support each other in such emergencies.

"We contacted all our SAIF members to check on what resources they had, in terms of staff and vehicles, right down to the details of what type of coffins or body bags they stock.

Darren added: "It's good to know what other resources funeral directors have as, although we are in competition,

it's good to know that we can pull together and just get on with it for the sake of the families.

"We are a small but important cog in the whole disaster recovery process because the real recovery work cannot happen until we take the bodies away. Take a motorway crash for example; the quicker we can go in and remove the fatalities the quicker that road can open.

"It's not just about being respectful to the person who has passed away and their relatives, you have to think of the bigger picture as well – there's a big knock on effect."

Justin and other colleagues have also been called upon to advise the Home Office on funeral director support in the

event of mass pandemics, such as the bird flu scare in 2009, and has since gone on to help local authorities and police forces plan for similar emergencies.

One area that is already carefully planned to the last detail is the arrangements for royal funerals, as well as a number of high profile people that merit national recognition. Leverton & Sons in north-west London has been the royal undertakers since 1991 and was involved in the arrangements for Diana, Princess of Wales, the Queen Mother and Princess Margaret, as well as the funerals of Margaret Thatcher and other high profile personages.

Andrew Leverton, who runs the family firm with his cousin Pippa and uncle



“THESE ARE VERY INTENSE SITUATIONS AND IT’S VERY EXTREME COMPARED TO MY DAY JOB BUT MY EXPERIENCES AS A FUNERAL DIRECTOR HAVE HELPED ME ACCLIMATISE TO IT NOW”



The London bombings in 2005 saw 52 people lose their lives

Clive, said that confidentiality is the most important element in such high profile situations.

He said: “There’s obviously a lot of media interest but we don’t talk to the press. It’s not our job – our job is to respect the wishes of the family, whether they are royal or not.

“Most families do not want to divulge details of the funeral to the press, and if there is a lot of media interest we will be especially careful, only speaking to senior management at a crematorium or cemetery or possibly using an alias for the deceased to provide anonymity. And some crematoriums are well suited to privacy and security in terms of location and access.”

Even if the press knows where a funeral is going to be held they know they cannot enter the premises. They are often more interested in famous people attending the funeral and generally stand off at a respectful distance, take their photos and leave without inconveniencing anyone.

In the case of very well known people, there will often be a modest private family funeral that Andrew and his team will manage, and then a more public memorial service held some time later organised by family and friends.

Andrew and Clive look after preparations for the royal funerals. Andrew said: “Although royal funerals are planned well in advance, we don’t necessarily get a lot of notice when the person passes away so we have to be prepared.

But in the past we’ve been offered help by other SAIF funeral directors to take care of our existing business, which is welcome.

“Everything is well planned and well-rehearsed beforehand for these sorts of occasions. There are a large number of people that have a job to do, from the police and local authorities through to the royal household but, although we are a very small part in the whole event, we get the satisfaction of seeing the job through from the beginning to the end.

“It’s obviously a great privilege but it’s also a great responsibility and, of course, a stressful time in the lead up to the funeral ensuring everyone is ready and prepared.”

When major international incidents occur, such as plane or train crashes or terrorist atrocities, governments will often call in disaster recovery specialists who are able to mobilise people trained in such scenarios to work with the emergency services to manage the situation.

Andrea Button is one of these specialists and is part of Kenyon International, the Texas-based organisation that provides first responders to disaster situations around the world.

In her day job, she runs her family funeral business in Chatham, Kent, but at any time she can be called upon to jump on a plane and fly out to provide support services to the families of the deceased.

Last year, she was involved in the tragic crash of Germanwings Flight 9525 in the French Alps. She said: “I had two days’ notice to pack my bags and get to France to work with the Special Assistant Team (SAT) set up to help with the families.

“The SAT team deal with the next of kin when the families want to go to the crash site, for instance – it gives them some comfort to be there as they feel that they can get faster and more

accurate information than sitting at home.

“The SAT team members are assigned to several families to look after all their needs, from escorting them to the crash site to being a friendly ear to listen to their concerns.

“We also, on occasion, have to fill in disaster victim identification forms so we talk with the families to get information about any distinguishing features and jewellery of their loved ones. This information is then matched with similar identification forms completed by the mortuary team to aid identification.

“We also escort families down to the mortuary site to identify their loved ones, or we can be at the airport with the families waiting for the plane that is carrying the bodies home. I did this in London in 2013 when the victims from the terrorist attack on the Tigantourine gas facility in Algeria were being repatriated back to Britain.”

Andrea said that these secondments are generally short but very intense: “I obviously empathise with the families about their terrible loss, but at the same time I am a professional and I’ve got to be strong as they are leaning on me for support. These are very intense situations and it’s very extreme compared to my day job but my experiences as a funeral director

have helped me acclimatise to it now.”

After every deployment, Kenyon’s staff will have an exit interview with a mental health specialist to talk about their experience at the disaster site to ensure they are okay – and they can call this support any time after the event.

Darren Carpenter, in his work for the local coroners where he has to remove victims from crime scenes, said that he and his colleague see some pretty disturbing sights and that emotional support is crucial for people after witnessing harrowing incidents.

He said: “All the emergency services, and even the military, have access to psychological support services to help people that have had to deal with their experiences. So now that SAIF has established SAIFSupport, it’s important that funeral directors and their staff use this valuable service to help them if they need support.”

Darren said his disaster pack is standing by and ready to use in his office: “It’s probably gathering dust by now... which is a blessing really, but it’s there if we need it.”



Above, top picture: The memorial at Düsseldorf Airport following the crash of the Germanwings passenger plane  
Above, second picture: Royal funeral with a Guard of Honour



**SAIFSupport** is always available for your mental wellbeing

You don’t have to be involved in a major incident to feel under stress – the funeral director business is challenging enough, with people looking after families during the most difficult time of their life but often neglecting their own mental wellbeing.

That’s why SAIFSupport was set up, to provide a free and confidential telephone and email helpline for funeral directors and their employees.

It’s run by Professional Help, a member of the British Association of Counselling & Psychotherapy, which specialises in counselling for workplace stress. If people need further support, they will be offered six free counselling sessions.

Professional Help’s Catherine Betley, who is leading the counselling service, said: “Providing emotional support for funeral directors is not something people would immediately think is necessary, but it is a very challenging industry to work in and it is important to ensure that there is support in place for those who need it.”

SAIF Members can contact SAIFSupport on 0800 077 8578 or email [saifsupport@professionalhelp.org.uk](mailto:saifsupport@professionalhelp.org.uk)

Justin Burgess



# THE IMPORTANCE AND PROTECTION OF BRANDING

We look at the SAIF membership survey to discover how your views will shape the association's future

WORDS: ROISIN MCGROARTY

**P**rofessionalism, compassion and understanding are vital for funeral directors who are helping the bereaved at one of the most stressful and upsetting times of their lives. People need to put their trust in a company that will listen to their wishes and provide a dignified send-off for their loved one.

When independent funeral directors display the SAIF logo they are assuring the public that they have been recognised as upholding the highest standards and providing peace of mind for families. And brand protection is imperative to safeguard that public trust. In support of this, SAIF recently launched a membership review to get feedback about the association's branding.

This survey, organised and run by SAIF's press relations agency Genesis PR, was sent to all members to gauge their reactions to the SAIF brand.

But why is this survey essential? Terry Tennens, SAIF's Chief Executive, explained: "With more than 870 members it is important that we listen to the views of every independent funeral director who is a part of SAIF. We regularly survey members on a range of issues and their feedback is incredibly helpful for us to constantly improve and develop the range of services we offer to support members. This covers everything from SAIFSupport, education and training

to social media and online seminars."

The survey covered a range of areas but predominantly focused on the use of the SAIF logo and where members display it, including on their website, marketing materials and social media.

It also asked members about their use of the SAIF website to ensure they have all the information and advice they need readily accessible.

A total of 47 responded that they display the SAIF logo outside their premises, 37 inside the premises and 32 on marketing material. The online services

To protect the SAIF brand, all members must adhere to a strict code of practice by conducting themselves in a totally professional manner, behaving sensitively, with courtesy and complete dignity at all times, both privately and professionally. The association is committed to using member feedback to shape the future of SAIF for the benefit of members and clients.

members were using to highlight their business included 47 for website, 29 for Facebook, 13 for Twitter and 8 for 'other', including LinkedIn and Instagram. The report also looked at whether an upgrade was needed for the SAIF logo, with 15 for yes, 12 for no and 26 answering 'possibly'.

Terry added: "We were pleased to see that so many members display the SAIF logo to demonstrate that they uphold the highest standards of professionalism.

"In consultation with members, we've been looking at enhancing the existing logo so that it has a more modern, cleaner look but is still easily recognisable for the public. We've had some very positive feedback and look forward to sharing the results very soon.

"The survey also highlighted the importance of the SAIF website. Alongside the design work for the logo, we're also undertaking a review of the website – refreshing its content for both SAIF members

There could be a logo for the members' section or online promotion

Give Independents a chance to buy good service history vehicles

Remove 'national' from current logo

Online seminars and ability to download is great

Maybe have something to explain what SAIF stands for in the tagline?

Modernisation of the logo is a good idea, maybe adding 'movement' to the image

and the public alike. There's an improved search function for example, to help people find a SAIF member in their area, while SAIF members will also benefit from more information and a clearer structure to help them find everything they need."

The survey also invited SAIF members to share ideas on how the association can better support their business.

One of the members wrote: "SAIF is an extremely helpful organisation, always looking to help independent funeral directors, including the new SAIFSupport – a wonderful idea."

While another added: "You (SAIF) do a fantastic job, give yourselves a big pat on the back. You don't get appreciated enough, well done."

In the last few months, Terry has spoken about his desire for increased openness and transparency for customers.

Speaking in issue 178 of *SAIFInsight*, Terry said: "There is one thing I want to see now on all funeral directors' websites and that is a price list. I hope all SAIF members do this. If you want to attract people in and that you are fully trustworthy, then you need to look at your online presence."

The survey provided an opportunity to ask members about the practice of displaying prices, however the majority of

survey respondents are not fully agreed with most (29) revealing they did not want to give their pricing structures online, compared to 12 who agreed.

To benefit SAIF and members, further surveys will be taking place.

Terry added: "SAIF members are incredibly busy so we understand that it is often difficult to find the time to complete the surveys we send out. That's why we always keep surveys short and simple – typically no more than five or six questions which will only take a few minutes to fill out – and give members several weeks to respond. The survey results have a real impact on the service SAIF provides, so I urge members to fill them out."

## YOUR FEEDBACK ON OUR BRAND

### WHERE DO YOU DISPLAY THE LOGO?

Outside premises	47
Inside premises	37
Stationery	40
Marketing	32
Online	42
Other	2

### SHOULD THE LOGO BE UPGRADED?

Yes	15
No	12
Possibly	26

### SITE MEMBER SECTION VISIT FREQUENCY

Daily	1
Weekly	6
Monthly	10
Rarely	32
Never	4

### HOW USEFUL?

Very useful	9
Useful	34
Not very useful	2

### CONSIDER MEMBER AREA OF WEBSITE, WHAT INFORMATION IS MOST USEFUL?

Info & benefits	24
Professional info	39
Business info	28
Marketing info	17
General	11
AGM/events	12
QA	10
Helpline	18

### WHAT ONLINE PROMO DO YOU ACTIVELY USE?

Website	47
Facebook	29
Twitter	13
Other	8

Members are encouraged to be as open and honest as possible, to ensure SAIF continues to provide the best possible support.

Terry said: "More information is being added to the SAIF website on a daily basis and this survey has helped highlight the areas that are most important to members. The survey also gave positive feedback to the online seminars we are running and we have several more planned for the upcoming months."

The prize winner of the SAIF Survey was Stewart Trehan from E C Thomas in Pembrokeshire.

Discover more about SAIF benefits online at [www.saif.org.uk](http://www.saif.org.uk)



## For hope For progress For research For a future when no one dies from breast cancer

Breast cancer is taking the lives of the women we love. Colin's wife, Gill, was one of them. Colin is keeping Gill's memory alive by supporting the UK's largest breast cancer charity and helping to fund research that will stop women dying from this devastating disease.

If your client has been affected by breast cancer, please consider asking them to make a donation in memory of their loved one. To order collection envelopes or find out more, please contact:

0333 20 70 300  
fundinmemory@breastcancernow.org  
breastcancernow.org/inmemoriam

**breast cancer  
now**

Registered Charity No. 1160558 (England and Wales), SC045584 (Scotland) and 1200 (Isle of Man).



We can  
help finance  
funeral costs

## Fast Track: An online client finance solution

Client finance that works: available 24 hours, 7 days a week providing an instant decision. Fast Track allows your family to fund and proceed with the necessary arrangements. Finance approval is subject to status and terms and conditions apply.

A Funeral Director recently said:

*"Braemar have provided our team with an exceptional service by providing cost effective Funeral Finance for our families. We have received nothing but positive feedback from our clients who have taken advantage of the Funeral Finance option."*

To find out more contact our dedicated Fast Track team:

☎ 01563 852 113  
✉ fasttrack@braemarfinance.co.uk  
🌐 www.braemarfinance.co.uk



Part of Close Brothers Group

Braemar Finance is a trading style of Close Brothers Limited. Close Brothers Limited is registered in England and Wales (Company Number 00195626) and its registered office is 10 Crown Place, London, EC2A 4FT.

**Modern Merchant Banking**

DR BILL

# I WILL HAVE NO REGRETS

We all have dreams and ambitions, but how many turn into regrets?  
This month, we focus on six suggestions you will never regret

WORDS: DR BILL WEBSTER

**I**n the song *My Way*, Frank Sinatra makes the bold statement: "Regrets, I've had a few, but then again, too few to mention."

Most of us would like to say the same when we think of our lives, but if we are honest, many would probably admit we have more regrets than we care to mention.

Maybe it is when people realise their mortality that they become aware of the things that are unfinished, unaccomplished or unrealised.

I have noticed a pattern in listening to the stories of people who are dying or have lost a loved one. Their regrets are more over things they haven't done than things they have – unhappy that they did not do things when they had the time and opportunity.

Let me suggest six things you will never regret:

### 1. Set goals and go for them

One of the things people regret most when they get old is that they did not go for what they really wanted in life. Everyone has a dream, but many do nothing to make it come true.

Whether you want to travel the world, start your own business, or just spend more time with family, there is a simple formula: plan, prioritise and be passionate.

One of Stephen Covey's *Seven Habits of Successful People* is to "begin with the goal in mind". In other words, at the end of life, what would you like to be able to say "I'm so glad I did that" about? Then ask yourself: "What have I done today to invest in that goal?"

### 2. Invest more time in people than in things

Another common regret as people grow older is how they invested their time. At the end of life, many people say: "I wish I had spent more time with the people I care about," than those who lament: "Gee, I wish I had spent more time at the office."

If you love someone, tell them now. Don't wait until it is too late.

Say thank you to friends you appreciate and tell them how much you care.

### 3. Express yourself more constructively

Transparency is crucial in good relationships, whether it is with



your soulmate or with family or colleagues. You should tell them how you feel.

However, when it comes to anger or resentment, you should confront your own feelings first and then express them in a constructive and positive way. People cannot grow their relationships, personal or professional, if they hide their feelings from each other.

### 4. Learn and explore more

Do you ever have the urge to learn something new, such as another language or how to play guitar? Plan, prioritise and follow your passions. Learn the new skills and discover something different.

As they say, "it's not the moments in your life, but the life in your moments" that really count. So do more of things you love.

What gets you excited? If nothing seems to any more, check your pulse. If you feel a heartbeat, it is not too late to get enthusiastic about something. Don't wait until you regret that you didn't do it, because the time will inevitably come when it will be too late.

### 5. Choose to be happy

Did you know that happiness is a choice? You just need to direct your thoughts

and emotions. Even in situations when life is difficult, we can find something that is good and makes us happy.

Life is short, and we have to try to find and experience the joy and thrill that is hidden in every day.

### 6. Live to the fullest and never waste time

Bruce Lee once said: "If you love life, don't waste time, for time is what life is made of." Start making every minute count. When you play, enjoy it to the fullest. When you work, create a masterpiece out of the job you do that day.

Decide today you are going to live your life with passion, pursue your dreams, spend more time with people you love, and enjoy every moment you have right now.

And then maybe at the end of life, you will join Shirley Bassey in proclaiming: "No – no regrets!" ●

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





# A SPOTLIGHT ON COMPLIANCE AND REGULATION

As funeral poverty continues to make the headlines, the industry is anticipating tough new regulations

WORDS: ROISIN MCGROARTY

Every parliament across the UK has made various moves that could have a direct impact on independent funeral directors.

Now, as the industry prepares for change, SAIF and Golden Charter are keen to ensure members are following the rules surrounding the sale of funeral plans, to make certain every customer has their final wish met.

To aid SAIF members, Alison Wilson, Golden Charter's Director of Risk and Audit, will be hosting an interactive seminar at this year's Education Day in Leicester on 2 November.

The SAIF-organised event will see Alison stressing the key issues surrounding the sale of funeral plans, from data protection, to finalising paperwork to the use of technology in selling plans.

"The Education Day is providing a chance to personally explain the correct procedures and why we have these rules and regulations," explained Alison. "A lot of the time, funeral directors may not realise why Golden

Charter has to follow certain procedures, so this is our chance to speak directly to the funeral directors and answer their questions."

## Data protection

The Compliance and Risk session will look at all parts of funeral plan selling, from how to deal with someone who pays their full plan in cash, right through to the holding of data on completion.

Alison said: "When funeral directors send us (Golden Charter) the customer application forms, they don't always realise the value of the information provided."

"Many funeral directors are unaware that they have to redact payment information on the original form once they pass the information on to us, so sensitive clients' information is not left in their premises. Data protection is a massive issue and the security and privacy of our customers' details are paramount."

## Finalising paperwork

With funeral directors working tirelessly in the community, offering a 24/7 service, it can be tricky to remember all the rules surrounding

## EVENT DETAILS

■ **2 November 2016**  
10am to 4pm  
Leicester Tigers Rugby Club,  
Welford Road, Leicester  
■ **Cost**  
With lunch and refreshments:  
SAIF member £40pp/ Non-  
member £50pp/ Student (IFD  
College or BIFD) £20pp

application paperwork. Not following through on one of those policies could lead to a customer's plan being declared null and void.

"Independent funeral directors are not sales people; they are hardworking people who are providing their community with an essential service," said Alison. "But, when selling Golden Charter plans they really need to look closely at the paperwork. Sometimes, we receive application forms with missing information or plans which have been sold incorrectly and even missing the customer's signature or other important details."

"Most funeral directors are incredibly supportive of what Golden Charter does, especially after we explain the reasons behind it."

"The key is ensuring that all funeral plans are correctly sold and that we do not uncover any problems when the client passes and family and friends are handling their funeral."

## Use of technology in selling plans

The benefits of technology are plain to see, especially for business growth, but are you aware of the rules and regulations surrounding its use in the funeral industry?

Instant communication makes it easy for us to work on the move. It also means that customers are more tech savvy and will instantly check out most businesses online, especially before deciding on a funeral director. This means that independent funeral directors' websites must be providing accurate information.

Alison explained: "At Golden Charter we have given some examples of bad websites for them to look over and realise what can cause issues. The poor examples might include the use of inappropriate pictures next to plans, text using outrageous claims and even simple typos and spelling errors – all mistakes that can really alter a funeral plan."

“INTERACTION FROM THE AUDIENCE IS KEY AND I HOPE THIS WILL BE OF REAL BENEFIT TO EVERYONE”

Alison Wilson

"It is this attention to detail that we hope all funeral directors use."

However, the Education Day is more than a chance for Alison to express the good and bad points surrounding plan sales. The session is a chance for SAIF members to interact and express their views.

"Sitting in head office we could decide that funeral directors need to do X, Y and Z, but when you speak to funeral directors and listen to what they need, they often point us in a different direction. It is great to get their

feedback," explained Alison.

"The funeral directors that work with us vary from having one or two members of staff, to firms with more than 100 branches. We need to reach out to all members, to ensure we have a process in place that everyone can understand and use."

All funeral plans that Golden Charter sells need to meet the high standards of the Funeral Planning Authority (FPA). The FPA, an impartial body that aims to protect customers, regularly reviews the approach and financials of funeral plan

providers registered with it.

In June's issue of *SAIFInsight* (issue 177), Graeme McAusland, the FPA's Chief Executive, spoke about the organisation's role in protecting the customer.

He said: "I think there is a real chance for funeral plans to be a force for good, to encourage and educate people to think about how they will pay for a funeral."

"Everyone is going to die, it is just a question of when, and at that time there is going to be a cost. The danger is that this potential force for good is knocked off course by poor selling practices and the FPA's future activities will be focused on ensuring that selling is being done properly."

While the regulations surrounding the industry are tightening, the funeral plan market is growing – with FPA-registered plan sales rising from 46,340 in 2002 to 185,500 in 2015. It is a booming business, but one that must be cautious

## FUNERAL SUPPLIERS EXHIBITING

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

in its approach to selling.

To ensure all policies are sold correctly, and the customer's money is protected, the Education Day will provide SAIF members with the essential information they need to support that growth safely.

And key to that learning process is audience interaction, as Alison revealed: "It always surprises my team and I what we are asked. We provide briefs on the frequently asked questions, but I'm sure I will be surprised on the day by being asked one thing that I would never have thought of. It is great to get the views and feedback from those funeral directors who are not just based in their communities, but they are actually a part of their communities."

"The Education Day gives us that chance to explain everything in detail while we hear back from independent funeral directors. Interaction from the audience is key and I hope this will be of real benefit to everyone who comes along."

Compliance and Risk will be just one of several sessions taking place at the Leicester Tigers Rugby Club, with other speakers looking at health and safety, the IFD College and resomation – a dignified and respectful water-based alternative to burial and cremation with clear environmental benefits. ●



Alison Wilson



## SCOTS LEAD THE WAY ON SENSITIVITY

While fetuses still have no legal status today, and the vast majority of crematoria will cremate them, the fact that cremation is technically unlawful has been avoided by government in England and Wales until now.

Good for Scotland and Lord Boney for recommending the regulations of the cremation of fetuses in 2014 in his Commission report. And good on the Scottish Parliament for bringing the regulation of baby and infant cremations into a new act, and hence leading England and Wales along the same path. Big difference though — incineration is banned in Scotland, yet condoned in England and Wales.

The only part of the Ministry of Justice (MoJ) that was not music to our ears was reference to 'sensitive incineration'. This mirrors the view of the Human Tissue Authority (HTA) that it should be an option for bereaved parents alongside burial and cremation. I don't recall that this option was discussed in the MoJ consultation. The spectre of sensitive incineration exists and has been reinforced.

So back to basics. Can anyone describe the sensitive incineration of babies? Why is sensitive incineration being given a push? The Institute's description of sensitive incineration is "disposal at a waste incinerator that conducts a continuous, industrial process in accordance with waste management legislation". Any advance on this or perhaps a more 'sensitive' description?

Finally, are we supposed to be a sensitive and caring society? Seems Scotland has the lead on this as well.

TIM MORRIS,  
CHIEF EXECUTIVE,  
ICCM.



Balancia / Shutterstock.com



The College looks after coats of arms

## Dark secret behind aristocrats' funerals

Legal loophole saw the College of Arms lose hold of ceremonies

In medieval times, heralds organised tournaments where they kept order, introduced the contestants and updated the scores. They were also experts in ceremonial proceedings and the coats of arms that knights wore on their shoulders.

In 1484, the College of Arms was officially created by Richard III. As well as organising ceremonial duties, it was now responsible for creating and maintaining coats of arms and family pedigrees.

In the Middle Ages, the aristocrats enjoyed large amounts of power on which the monarch depended to keep hold of the throne. When the heads of these great families died, it was essential that their heirs were both loyal to the monarch and accepted by the people.

To safeguard this loyalty and ensure everything went smoothly with the succession, the King tasked the College with arranging the aristocrats' funerals. Often very lavish and expensive, the ceremonies had little to do with the deceased, and everything to do with the power of their heirs.

As time went on, the College gained more power at these funerals. Some aristocrats tried to curb their duties but were foiled by the support they enjoyed from both the monarch and the clergy, who were well paid for their part in the ceremonies.

At this time, the funerals took a long time to arrange, and only invited members could attend. They also had to be the same sex as the deceased,

so a husband could not attend his wife's ceremony and vice versa.

In the 1600s, James I moved to London from Scotland with his Scottish nobles. When these nobles began to die, the College tried to take over their funerals — which caused problems as, officially, they had no influence over the Scots.

To avoid upset and maintain their allegiance, the King refused to force the Scots nobles to use the College. However, he couldn't be seen to do this directly as it could have upset the English nobles and had a devastating impact on his royal household.

The answer to this awkward standoff was solved by the King himself, thanks to a legal loophole. In 1612, James I had the remains of his mother, Mary Queen of Scots, taken to London, and a candlelit funeral service was carried out in the hours of darkness. The College was helpless to intervene as the law ruled they could only impose their power on ceremonies in daylight hours. From then on, the Scots nobles held their funerals at night, with all members of the family now able to attend.

Such ceremonies caught on and soon became a status symbol for aristocrats, with many royal funerals being held after dark.

Although they slowly lost control of the aristocrats' ceremonies, the College of Arms still flourished. Today, under the watchful eye of the Earl Marshal, they carry out duties such as the opening of Parliament, state funerals and coronations.



## National cremation group invite

FBCA has been chosen to provide expert input to improve cremation legislation in England and Wales

The Federation of Burial and Cremation Authorities (FBCA) has been invited to participate in the National Cremation Working Group, which will be put in place by the Ministry of Justice (MoJ).

The group's purpose will be to provide expert input into Government-led work to improve cremation legislation and practice in England and Wales, with a focus on infant cremation, as proposed in the MoJ's response to its consultation on cremation.

This work will build on improvements already made by cremation, funeral and medical professionals following David Jenkins' report on infant cremations at Emstrey Crematorium and that of Lord Boney's Infant Cremation Commission in Scotland.

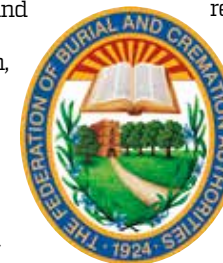
It is intended that the work will include, amending statutory application forms under the Cremation (England and Wales) Regulations 2008 regarding options for disposal of ashes, and dealing with uncollected ashes and the

non-recovery of ashes. As part of the process, the cremation of fetuses of less than 24 weeks' gestation will be brought into the remit of the 2008 Regulations.

In addition, we will be working with the group to agree non-statutory codes of practice for cremation authorities, medical professionals and funeral directors

regarding infant cremations. Also within the remit of the group will be considering and drawing up best practice for the dissemination of guidance to bereaved parents. This will consider whether changes are required to training cremation authority staff and to consider the need for an inspector of cremation and, if there is such a need, its role and funding.

The MoJ has confirmed that the group will remain in operation until the completion of the proposed reforms regarding infant cremations. During the operation of the group, consideration will be given to the role that members of the group might play regarding improving other aspects of cremation practice.



The MoJ has decided that the group will be comprised of representatives from the following expert stakeholder groups:

- Charities specialising in providing bereavement support
- Representatives from cremation and funeral service providers
- Government departments
- Medical professionals

The MoJ has already advised that, in order to make the most efficient use of members' time and other resources, the group will work and communicate predominantly through email, with occasional meetings convened as and when needed with teleconference facilities. MoJ will put its proposals to the group and will invite members to respond.

A starting date has yet to be agreed for the group, but the FBCA will consult and seek guidance from its technical committee during the process and provide information to its members at appropriate points.

RICK POWELL  
SECRETARY & EXECUTIVE OFFICER

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

**Mr M P Liddle;**  
**Mrs V Trumper;**  
**Mr I Trumper;**  
**Mr P J Henman;**  
**Mr M B N Henman;**  
**Mrs A Tatum-Hume**  
Neville Funeral Service Ltd  
Neville House  
Marsh Road  
Leagrave  
Luton, LU3 2RZ

**Neville Funeral Service**  
**(Branch of the above)**  
The Old Church  
Flitwick Road  
Amphill  
MK45 2NT

**Arnold Funeral Service**  
**(Branch of the above)**  
48 Roff Avenue  
Bedford  
MK41 7TE

**Neville Funeral Service**  
**(inc G Hall & Sons)**  
**(Branch of the above)**  
75 Marlowses  
Hemel Hempstead  
HP1 1LF

**Neville Funeral Service**  
**(Branch of the above)**  
96 Walsworth Road  
Hitchin, SG4 9SU

**Neville Funeral Service**  
**(Branch of the above)**  
24 Clifton Road  
Sheffield  
SG17 5AE

**Neville Funeral Service**  
**(Branch of the above)**  
590 Hitchin Road  
Stopsley  
Luton  
LU2 7UG

**Neville Funeral Service**  
**(Branch of the above)**  
3 Aspley Hill  
Woburn Sands  
MK17 8NH

**Mr D O'Dwyer**  
O'Dwyer Funeral Directors  
137 Little Ealing Lane  
London  
W5 4EJ

### ASSOCIATE MEMBERSHIP PENDING

**Mr A Govind**  
Smart Media  
Marketing Ltd  
(AFuneralNotice)  
The Dock (007)  
Pioneer Business Park  
75 Exploration Drive  
Leicester  
LE4 5NU

**Mrs Frances Coulson,**  
Moon Beever Solicitors,  
Bedford House,  
21a John Street,  
London  
WC1N 2BF

### ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

**Mr A Parnell**  
Zebra Finance Ltd  
Lincoln House  
Stephensons Way  
Wyvern Business Park  
Derby  
DE21 6LY

**Mrs C Betley**  
Professional Help Ltd  
Burlands  
Burton in Kendal  
Lancashire  
LA6 1HR

**Mr P Clarke**  
Network Telegram.Com  
(part of Network Telex Group)  
Kingsland House  
514 Wimborne Road  
Ferdown  
Dorset  
BH22 9NG

### FULL MEMBER NEW BRANCH

**Mr P Bewley**  
D J Bewley Funeral  
Directors  
64 New Park Street  
Devizes  
Wiltshire  
SN10 1DP

### FULL MEMBER NOT RENEWED

**Camp Hopson Funeral Directors**  
90 West Street  
Newbury  
Berkshire  
RG14 1HA  
(Business Sold)

**H Eaton & Sons Funeral Directors**  
Ashlands Chapel of Rest  
Ashlands Road  
Ilkley  
West Yorkshire  
LS29 8JT  
(Business Sold)

### FULL MEMBER NOT RENEWED, SCOTLAND

**T A Wood Funeral Directors**  
Moray Way North  
Dalgety Bay  
Fife

KY11 9NH  
Sold to Crosbie Matthew  
Funeral Directors Ltd  
(SAIF Member)

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



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



## SOCIAL SECURITY CONSULTATION OPENS



With work well underway to transfer a range of social security powers to the Scottish Parliament – including funeral payments – a new consultation has now opened and Scottish funeral directors are encouraged to consider contributing

A consultation has been launched by the Scottish Government to look at the range of social security powers that are being transferred to Holyrood. The consultation contains a section specifically geared towards canvassing views on funeral payments. In particular, it asks:

- Which elements should be included in basic funerals and in the payment
- How to better identify the person responsible for a funeral
- Whether three months is enough time for people to apply for the payment
- What the options are for speeding up or simplifying the payment
- Which funds are appropriate to deduct
- How the payment should be promoted

Contributing to the consultation means influencing a bill that is already scheduled to be brought forward in the very near future. The consultation closes on 28 October 2016, with the bill then to be brought forward next year.

Jeane Freeman MSP, Minister for Social Security, explained: “We have already committed to

bringing forward Scotland’s first social security bill before the end of the first year of this Parliament, and evidence gathered during this consultation process will inform the development and drafting of the bill.

“We are well aware of the scale of this task and the handover of powers to deliver these benefits is of a level not seen in Scotland before. We are committed to consulting as widely as possible, and I want to make sure we hear from those people who have experience of receiving the benefits which are being devolved.

“It is important that we gather views from as wide a range of people as possible in order to help shape the future of social security in Scotland.”

Social Security Secretary Angela Constance MSP said: “We are already working to use these powers as quickly as possible to improve people’s lives in Scotland, and the launch of this consultation is an important step in this process.

“We have already committed to a number of measures that

will benefit people in Scotland, including increasing Carer’s Allowance to the level of Jobseeker’s Allowance, and replacing the Sure Start Maternity Grant with an expanded Maternity and Early Years Allowance (now called the Best Start Grant). However, we want to gather views from as many people as possible about their own experience of benefits, and how they think the system could be improved in the future.

“While the Scotland Act does not go as far as we would wish in devolving powers – leaving 85% of benefit spending in the hands of the UK Government – we will always use all of the powers available to us in the best interests of Scotland.”

A wide range of powers are set to be devolved and are being consulted on. Ultimately, the new powers will account for £2.7 billion of spending (15% of the total spent on benefits in Scotland).

▼  
To take part, visit the Scottish Government website at: [consult.scotland.gov.uk/social-security/social-security-in-scotland](http://consult.scotland.gov.uk/social-security/social-security-in-scotland)



Angela Constance

### Meeting the decision makers



Golden Charter’s efforts to meet with policymakers are continuing to gather steam. The last month has involved meetings with members from both the UK and Scottish Parliaments.

John Nicolson MP (above), who represents Strathkelvin & Bearsden (Golden Charter head office’s local constituency) at Westminster, visited first. The former BBC and ITV broadcast journalist, currently the SNP spokesperson for Culture, Media and Sport, said he was delighted to visit one of the area’s biggest employers.

The following week, Rona Mackay MSP (below) visited the office. The constituency MSP for Strathkelvin & Bearsden, and also a journalist, she sits on the Justice Committee and Public Petitions Committee.

As the company continues to explore how it can gather knowledge and explore options for the funeral profession, Golden Charter intends to meet with members involved in potential market reform as well as attending events relating to funerals.



## Scottish Government considers dropping the word ‘benefits’

Following the release of the social security consultation, it has been suggested that the word ‘benefits’ is no longer used following the devolution of powers to Holyrood.

In launching the consultation, Minister for Social Security Jeane Freeman MSP said: “I do think there is value in looking at whether or not we continue to use the word ‘benefit’, because there is an implication in there that is the rest of us doing something nice for somebody else, when actually what we have said consistently as a government is that social security is an investment

we make collectively in ourselves.

“Part of how you make dignity, fairness and respect real as opposed to just fine words is about the culture that the organisation that will deliver those benefits embraces, and how people receive that in their dealings with that organisation.

“There are some things you can do to effect quite quick cultural change, and part of that is around language and thinking, so there is value in looking at whether or not we don’t simply call these payments, as opposed to benefits, or some other word.”

## Council reports on public health funerals

Wolverhampton Council has revealed that it spent almost £58,000 in public health funerals last year, becoming the latest local authority to reveal its spending on following a Freedom of Information request.

According to the *Express* & *Star* newspaper, these

council funerals came in at an average of £1,231 each, with 47 taking place between April 2015 and March 2016.

Paul Brown, a council spokesperson, said: “The costs vary according to whether the coroner is involved or if a doctor signs a medical cause of death certificate.

“Burials are still more expensive than cremations and cost £1,490.”

Last year’s public health funerals only included one burial, against 46 cremations.

The paper also noted that nearby Dudley Council was involved in 44 funerals in the same period. That marked a drop

of one fifth on 2014/15, although it was still higher than 2013/14 when only 29 public health funerals took place. The increase since then may have been due to more families struggling financially, a cabinet member said, with 2013/14 seeing a 7% increase in cremation prices.





# TAKING ADVANTAGE OF THE SURVEY

Feedback through the funeral director survey and the Voice of the Funeral Director working group

All SAIFCharter members are encouraged to complete Golden Charter's monthly funeral director survey when you receive it.

Listening to Independents and using your feedback to inform decisions are of vital importance for SAIFCharter – that is why the Voice of the Funeral Director working group exists.

In the past, one way of achieving this has been through piecemeal surveying on important issues. While that will remain an option, recently a more holistic approach has been developed: sending one comprehensive survey to different funeral directors every month.

This online survey aims to reach every relevant funeral director once per year. At some point over the year, you will receive an invitation to your head office email address from Director of Communications Gordon Swan, from the email address [research@goldencharter.co.uk](mailto:research@goldencharter.co.uk). The results are then reported quarterly, allowing baselines to be established so the company can compare its performance over time.

Results from the survey have already proved informative. A section is devoted to SAIFCharter and your opinions on



the association, and last month Helen Wathall's article on this page was able to draw conclusions about your views as a result.

So the Executive encourages you to please take part in the survey when you receive it. As this could be at any time over the year, please also remember that you can raise thoughts and issues at any time through the Voice of the Funeral Director working group – simply contact [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk) to do so. ●

## Marketing masterclasses

As outlined on page 12, funeral directors can now sign up for the Marketing Masterclasses being run by Golden Charter this month, and SAIFCharter members are among the contributors.

Hosted by experts with real insight into the unique marketing challenges and opportunities the funeral profession offers, the events are specifically aimed at independent funeral directors.

Some of the speakers will be SAIFCharter members, outlining how you can most effectively use Golden Charter marketing support to boost your business. More members signing up will help ensure the day becomes a real opportunity for sharing good practice and helping to boost the benefits of being an owner of Golden Charter.

Events are available around the country at a range of unusual and unique locations. From the Churchill War Rooms and Legoland in the south to Charles Rennie Mackintosh's House for an Art Lover in Scotland, areas were chosen to influence the day by sparking creativity.

To sign up, simply contact your local Golden Charter representative, or email [rsvp@goldencharter.co.uk](mailto:rsvp@goldencharter.co.uk) to confirm which session you would like to attend.

## Training workshop pilot will focus on funeral planning

SAIFCharter members have the chance to boost their funeral planning expertise by taking part in a new one-day training workshop, as explained in recent emails to members.

The day focuses on how to discuss funeral planning with potential customers. Following a successful pilot, we aim to begin carrying out regular workshops, and will be looking

at demand to help decide on future dates and locations.

Since planning is one of many areas members must be concerned with, and the training options relating to it are limited, staff confidence in promoting funeral plans can vary. Following the take-up of previous training programmes, such as the IFD College Certificate in Funeral

Planning, this new workshop was developed to help ensure funeral directors and arrangers have the knowledge and confidence to discuss funeral plans with their potential customers.

If you are interested in the pilot, speak to your local Golden Charter representative or look out for a Goldenews with further details.

# Business Matters

BRAND AWARENESS IS RISING + MENTAL HEALTH AND WELLBEING SUPPORT + KNOW THE ESSENTIALS OF YOUR HEALTH AND SAFETY SIGNS

## National brand association underpins local expertise

Following Golden Charter's fully integrated television campaign this year, research has indicated that brand awareness is riding sky high.

The ongoing TV advertising has seen people's awareness of Golden Charter soar, and when prompted, the independent research sample found that more people were aware of Golden Charter than Dignity – remarkable given Dignity's presence on UK high streets.

Golden Charter's Director of Communications, Gordon Swan, said: "Our main goal is to promote independent

funeral directors, and between initiatives such as the TV campaign, personalised leaflet drops and marketing events focused on Independents, we invest more to promote independent firms than all other pre-paid plan providers together.

"Most important is the choice we offer. We bring the economic benefit of buying nationally, and when that is married to the funeral director's local reputation through bespoke materials, we are on to a winning formula.

"What makes Golden Charter unique is the chance to rely on your own brand's

local reputation supported by the reassurance of a nationally known brand in your funeral planning."

Independents are central to Golden Charter's messaging, and benefit directly from the increased awareness that has come from the campaigns. Almost a third of those surveyed understood that Independents own the company, and what's more they value that reassurance.

As a result of the advertising, both funeral planning itself and Independents' connection with Golden Charter are better understood and more positively viewed.

# MENTALLY HEALTHY WORKFORCE

SAIF members can benefit from the advice and support that Mind can offer all employers

Staff absence due to sickness is unavoidable. From stomach bugs to migraines, every firm will be affected when employees take time off to recuperate.

However, when the illness is not something you can see and it relates to mental health, how do we respond? And what can we do to support a mentally healthy workplace?

Mental health charity Mind recently partnered up with YouGov to poll workers and found that over half of those surveyed (56 per cent) said they found work very or fairly stressful, more so than debt or financial problems (38 per cent), health (29 per cent) or relationships (20 per cent).

Emma Mamo, Mind's Head of Workplace Wellbeing, said: "Over the years, the issue of workplace mental health has been continually rising up the agenda."



Mind offers support and advice to employers to help them create mentally healthy workplaces. For more information, visit [www.mind.org.uk/work](http://www.mind.org.uk/work)

Action Plan to be downloaded from its website.

The charity is also launching a Workplace Wellbeing Index this year – a benchmark of best policy and practice when it comes to supporting the wellbeing of staff. The Index enables employers to celebrate the good work they're doing to promote staff mental wellbeing and provides the support they need to be able to do this even better. Employers can get involved by visiting [www.mind.org.uk/workplace/workplace-wellbeing-index](http://www.mind.org.uk/workplace/workplace-wellbeing-index)

Mind is SAIF's chosen charity and you can show your support by sending a cheque to SAIF Business Centre, by donating online at [www.justgiving.com/fundraising/SAIF1989](http://www.justgiving.com/fundraising/SAIF1989) or by calling 0345 230 6777. ●

### Promoting awareness

By putting measures in place to promote staff wellbeing, it shows your staff that you are valuing their skills and are helping to break the current mental health taboo. Staff have also been shown to increase their productivity, and have a reduced sickness absence, if they feel supported and appreciated.

### Creating good workplaces

Ensure that every member of staff has clearly outlined roles and responsibility, and their workload is manageable.

Mind has a free Wellness

She added: "We are now at the tipping point, with increasing acknowledgement from employers that more needs to be done to help people stay well at work, tackle the root causes... and to support staff who are experiencing a mental health problem.

"By fostering a mentally healthy workplace culture and putting in place the right support, businesses small and large find that they are able to achieve peak performance."

But how can businesses, particularly small family-led firms, ensure that staff wellbeing is high up the agenda?





SAIF  
BUSINESS  
CENTRE  
UPDATE BY  
LINDA  
JONES

## MADE PROVISIONS FOR THE AUTO PENSION ENROLMENT?

As you are aware, the law now dictates that employers must automatically enrol workers into a workplace pension scheme if they:

- are aged between 22 and state pension age
- earn more than £10,000 a year
- work in the UK

But have you set up your pension scheme yet? Are you ready to offer your staff a suitable pension?

If the answer to the above is 'no' and you are a SAIF member, please contact SAIF Business Centre now to register your name for guidance. For more information, call 0345 230 6777.

## How often do you check your fire extinguishers?

Due to corrosive and pressurised contents, fire extinguishers obviously have a limited life span. Seals can fail and welds corrode, and although regular fire extinguisher maintenance can ensure these problems are spotted early, a time may arise when your extinguisher will need to be completely removed from service.

Checking the date on your extinguisher is not the only check you should make; it is well worth the cost of ensuring your extinguishers are checked by a reputable company. Unfortunately, it can very often cost less to buy a new extinguisher



than to have an extended service.

Normally you would expect an extinguisher to last for at least 10 years, but as some are of lower quality, you may need to replace as soon as one year after, a costly service visit. It is always worth going to a reputable company and paying a fair rate for a good job.

## Visible signs are the law

No smoking signs are still required by law.

While at least one legible no-smoking sign must be displayed, owners and managers are now free to decide the size, design and even location of the signs, although of course they must still be visible to visitors.

No action is needed for anyone already complying with the current regulations, but the new smoke free regulations give owners and managers the freedom to move, change or remove multiple signs.

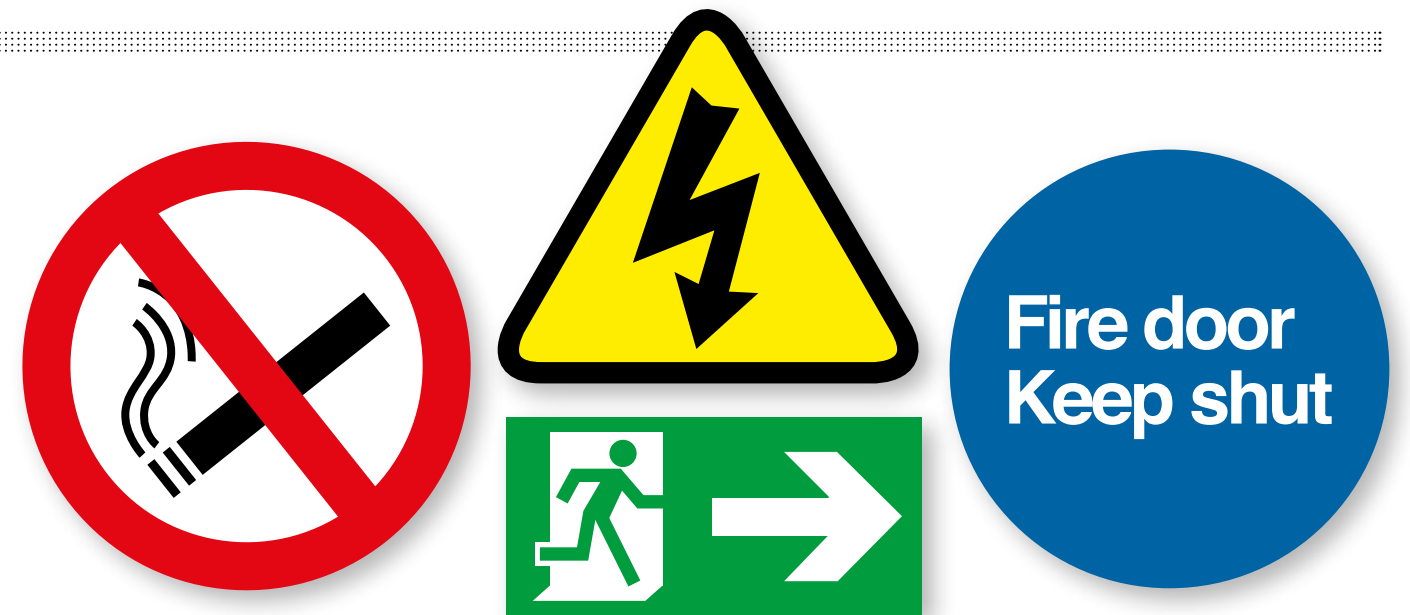
Supplementary guidance for businesses and local authority regulatory officers on these rules can be found on the Chartered Institute of Environmental Health's own website.

## What does the SAIF logo mean to you?

While looking at members' websites recently, I was disappointed to learn that not all members display the SAIF logo even though it is a requirement for membership.

The SAIF logo represents quality and gives your clients confidence that they are using a respected and reputable company. It is also an aspect of your business proficiency showing that you are endorsed by the only trade association specifically for Independents and that you offer best practice procedures.

The SAIF logo is fast becoming a visual representation of a funeral director business that people can recognise. So, please ensure that you display the SAIF logo. Whether you are a funeral director or SAIF Associate member, be proud to display the logo.



# HEALTH AND SAFETY SIGNS

Simon Bloxham, Health & Safety Strategist for Safety for Business, looks at some of the signage your premises require

**A** general aim for all premise managers is to ensure that their organisation has the most appropriate environment for employees and visitors. One element of this is to ensure that the building and site both meet health and safety requirements, including displaying the correct signage.

Signs are an essential requirement in order to comply with specific legislation, as well as to prevent accidents or to help protect or offer guidance to those in the vicinity, whether they are members of staff or the general public.

The first step towards understanding what signage is required is to undertake a risk assessment to identify potential hazards and the risks they may pose to people working at or visiting the site.

### Legal requirements

According to the Health and Safety (Safety Signs and Signals) Regulations 1996, employers are required to use safety signs where there is considered to be a significant risk to health and safety which has not been avoided or controlled via alternative methods. It is important to note, however, that safety signs are not a suitable substitute for implementing other methods of risk mitigation, such as installing appropriate engineering controls or safe systems of work.

All workplaces must display 'no smoking' signage on premises and within company vehicles, as failing to do so could result in the business being fined up to £1,000 if signage isn't displayed, and potentially up to £2,500 for failure to stop people from smoking.

In addition to conventional visual signage, the regulations also include illuminated signs, acoustic alarms, hand signals or verbal instructions.

Once the relevant signage is in place, there is a legal duty for organisations to maintain safety signs and ultimately ensure that employees receive adequate instruction and training into what the safety signs mean. Also added to this is the requirement for every employer to display the Health and Safety Executive's 'Health and Safety Law' poster.

### Checklists

It is important to ensure that regular checks are undertaken to confirm that signage is appropriate and gives suitable guidance and warnings to employees and visitors.

Permanent signs must be used when notifying people of prohibitions, warnings and mandatory requirements, and also for locating and identifying emergency escape routes and first-aid facilities.

Frequent audits should take place to ensure these are still clearly visible.

Do not overlook the importance of displaying temporary signage when ad hoc activities are occurring,

which may present a new risk in the surroundings. For example, where cleaning is underway and signs regarding slippery floors are required. Document risk assessments, outlining the actions taken to manage the risk, and include a summary of training provided, safe working practices employed, protective equipment available and signage used.

### Sign styles

In order to simplify health and safety signage, a colour-coded system is in use:

■ **RED** – prohibiting behaviour or actions that are likely to create a risk to safety.  
■ **YELLOW OR AMBER** – Provides an instantly recognisable warning of a risk, such as hazardous or flammable substances. Hazard symbols are often regulated by law and directed by standards organisations.

■ **BLUE** – mandatory signage, which instructs, advises and informs staff and visitors of an action that must be carried out in order to secure a safer working environment.

■ **GREEN** – safe condition signage, including fire exits, refuge points, first aid or other emergency assistance equipment

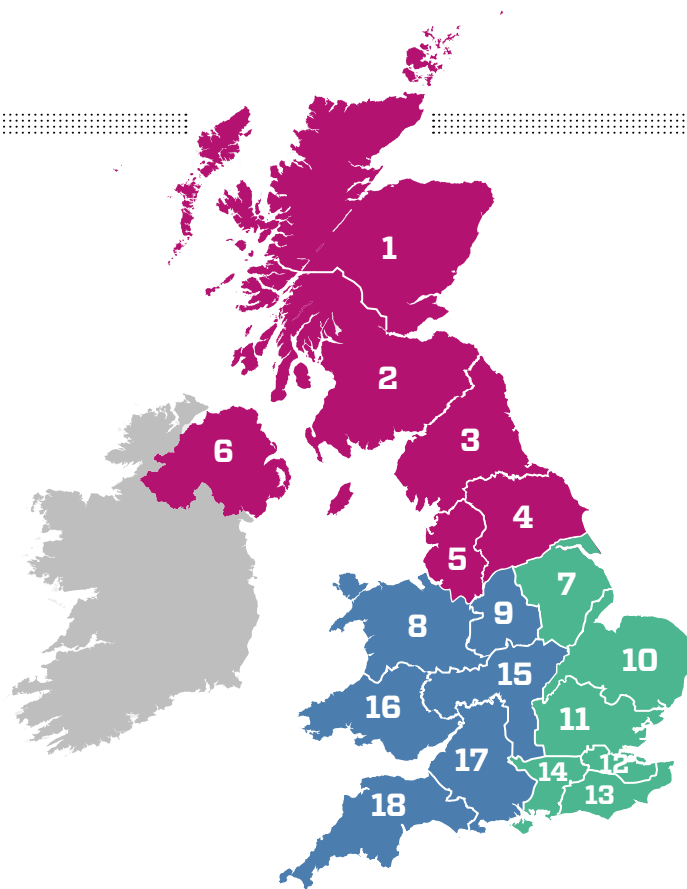
Help is at hand – you can talk to a safety professional at Safety for Business by calling 08456 344 164. ●





# YOUR RSMS

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



## NORTH

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



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



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



## EAST

**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



**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



## WEST

**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



**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



# YOUR BDMS



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



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



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



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



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

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



# SAIF Associates Directory 2016

## CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

### Brunswick Carriage Company

Mr J Finnegan (Southampton, Hampshire)  
02380 739 111 • info@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.c.uk

### Colourful Coffins

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

### DFS Caskets

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

### W Gadsby & Son Ltd

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

### J & R Tweedie

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

### J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)  
01335 345 555  
sales@jcwalwyn.co.uk • www.jcwalwyn.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

### GreenAcres Woodland Burials

**Heatherley Wood**  
Ms Michelle Smith (East Hampshire)  
01428 715 915  
info.heatherleywood@greenacreswb.co.uk

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

### GreenAcres Woodland Burials

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  
www.wearefrontline.co.uk

### Goldray Funeral Consultancy Ltd

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

### Huxley Corporate Finance Ltd

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

### Ideal Sales Solutions t/a Ideal4Finance

Mrs E Corcoran (Kirkham)  
01772 671355 • sales@ideal4finance.com  
www.ideal4finance.com

### Occupational Safety Systems (UK) Ltd

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

### The Probate Bureau

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

### The Probate Department Ltd

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

### Redwood Collections

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

### SAIFinsure (Lark Insurance Broking Group Ltd)

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

### SAIF Resolve (Scott & Mears)

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

### Skingle, Helps & Co

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

### South Essex Insurance Brokers Ltd

The Manager (South Ockendon, Essex)  
01708 850 000 • www.seib.co.uk

### Templegate Recoveries Ltd

Ms A Rogers (Walton-on-Thames)

## SAIF DIRECTORY

01932 269 412 • jo@templegaterecoveries.co.uk

www.templegaterecoveries.co.uk

### Trust Inheritance

Ms M Macaulay (Somerset)  
01934 422 994 • www.trustinheritance.com  
michaelamacaulay@trustinheritance.com

### UK200group.co.uk

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

### Zebra Finance Ltd

Mr A Snape (Derby)  
01332 680400 • www.zebrafinance.com  
enquiries@zebrafinance.com

## FUNERAL OFFICIANTS

### Association of Independent Celebrants

Mr P Spicksley (Northampton)  
07783 323 324  
president@independentcelebrants.com  
www.independentcelebrants.com

### British Humanist Association

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

### Civil Ceremonies Ltd

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

### County Celebrants Network

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

### Fellowship of Professional Celebrants

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

### Institute of Civil Funerals

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

## FUNERAL PLANNING

### Golden Charter Ltd

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

### Golden Leaves Ltd

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

## GRAVEDIGGER & EXHUMATION SERVICES

### DTH Burial & Churchyard Services

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

## IT & WEBSITE

### Cloudberry Funeral

### Management Solutions Ltd

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

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

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

### EMCOM Software Services

Kat Adams (Derby)  
01332 587 740 • katadams@emcomsoftware.co.uk  
www.emcomsoftware.co.uk

### Eulogica

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

### I-NETCO Lt-d

Mr G King (Newcastle Upon Tyne)  
0845 431 0463 • gerry@i-netco.co.uk  
www.funeraldirectorwebsites.co.uk

### Oak Technology Ltd

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

## MEMORIALS & REMEMBRANCE

### Acorn UK (2006) Ltd

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

### Cleverley & Spencer

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

### Cleverley & Spencer

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

### Forget Me Not Today Ltd

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

### Fotoplex Grigio Ltd

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

### HeavenAddress Pte Ltd

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

### Love2Donate

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

### MacIntyre Memorials Ltd

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

### Memory Giving

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

### The MuchLoved Charitable Trust

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

### Scattering Ashes

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

### Secure Haven Ltd

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

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

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

## OTHERS

### Dr Bill Webster

Grief Journey  
07711 908 805 • www.griefjourney.com

### FSJ Communications

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

### Funeral Zone Ltd

Mr E Gallois/Mr K Homeyard (Exeter)  
01392 409760 • www.funeralzone.co.uk  
sales@funeralzone.co.uk

### Funeralbooker Ltd

Mr J Dunn/Mr I Strang (London)  
0208 6291600  
james@funeralbooker.com  
www.funeralbooker.com

### Lovingly Managed



**People are searching online  
for great independent  
funeral directors.**

**We help them find you.**

**No sign-up costs.  
No monthly fees.**

**Simple.**



Join the 400+ funeral directors reaching new clients online

**[www.funeralbooker.com/SAIF](http://www.funeralbooker.com/SAIF)**



As featured in



**Aol.**

**Daily Mail**

**Telegraph**



**DAILY EXPRESS**