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Do something amazing for families

Stay focused

It is easy to get distracted by the clamour of everyday life and lose sight of what you are trying to achieve. For 2017, resolve to live in the moment and remain clear-minded.

Distraction is a dangerous habit. Most of us will freely admit that we are obsessed with our electronic devices. We pride ourselves on our ability to multitask – read work emails, reply to a text, check Facebook, watch a video clip. Talk on the phone, send a text, drive a car and enjoy family dinner with a glowing smartphone next to our plates. We can do it all, 24/7. Never mind the errors in the email, the near-miss on the road, and the unheard conversation at the table.

As you know, a funeral plan is not something most people tend to think about day-to-day, but it is important. Working with Golden Charter, you can do something amazing for your customers and help them plan for the future with confidence. Our pre-paid funeral plans are an ideal way to resolve to be judicious in our pricing structures, to be fair and reasonable. Distraction disarms us from a confident pricing structure, from offering bespoke funeral services and excellence in quality of care. We charge fair prices, we are not the Poundland of funeral services.”

Another funeral director had a parishioner visit his office to discuss the price of direct cremation. The funeral director politely remarked: “There are terms and conditions and if you want extras, the price soon adds up.” Distraction disarms us from a confident and quality service.

Interference is the enemy of clarity of vision.

Be clear minded about your business plans for 2017:

Examine your training plans for your staff team this year.

Engage with SAIF at Regional Meetings and Webinars for you and your staff team to get input from experts.

It was the great US golfer Walter Hagen who lived in the moment and excelled, saying: “You’re only here for a short visit. Don’t hurry, don’t worry. And be sure to smell the flowers along the way.”

Warmest wishes.

TERRY TENNENS

SAIF CHIEF EXECUTIVE

As you know, a funeral plan is not something most people tend to think about day-to-day, but it is important. Working with Golden Charter, you can do something amazing for your customers and help them plan for the future with confidence. Our pre-paid funeral plans are an ideal way to give them peace of mind and fix the cost of the services covered by their plan at today’s prices.

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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 or call us on 0345 230 6777 or 01279 726 777

As we begin a new year, we are entering into a new era for the funeral profession. Many of the predictions and possibilities that have hung like mirages on the horizon for so long are suddenly materialising.

Two recent events will kick-start further change across the profession: the purchase of Funeral Planning Services (FPS) by Ecclesiastical Insurance, and the new Bill brought in by Neil Gray MP proposing that funeral plans be regulated by the Financial Conduct Authority (FCA).

That private members’ Bill is in its early stages, and may not proceed, but it passed its first reading and is being worked on as I write this column. It is something that we have to acknowledge and keep an eye on to ensure that the profession is involved in the debate.

As we show in this issue’s coverage (see page 34), it has the potential to change the face of funerals, and it is vital that everyone with a stake in funeral planning works to ensure that any change is the right change.

But it is not just parliament that has an impact on the profession at large. The other recent event – the FPS purchase – is interesting because it could herald an unsurprising shift in the way funeral planning providers work.

Funeral planning is varied as it stands, and there are many providers of all sizes. After years of change, not least the market’s growth, we would naturally expect the next stage to be a consolidation. With a notable takeover like Ecclesiastical’s emphasising what is possible, it is fair to say we might see more of that kind of consolidation in future.

Then on top of that, consider the kind of regulation proposed in Neil Gray’s Bill. If it was possible and desirable for those companies, there is certainly the potential that others could make similar moves in the future.

Consolidation and regulation. The profession is on the cusp of significant change as two events – one commercial, one legislative – stand to usher in a new era for funeral planning

We are aware that if we increase regulation it will have an impact on processes and, ultimately, costs for consumers. Funeral directors too are likely to face increasing demands on how they carry out administration around the funeral service they provide. Between the impact of regulation and the first concrete signs of consolidation, only time will tell whether this is an entirely new era in the development of funeral planning – and therefore a new phase for funeral directors.

Golden Charter has an established compliance function that ensures we work to the standards of a fully regulated company that meets Independents’ expectations, so regardless of what 2017 holds, funeral directors working with Golden Charter plans can take comfort in the knowledge that we are prepared for whatever comes along. The important thing is to keep ahead of the changes this year; words are turning into action and funeral poverty remains a genuine concern, so now more than ever we all have to be vigilant to ensure the best outcome for families and Independents.

Ronnie Wayte, Golden Charter Chief Executive
How to use the new SAIF branding

Our logo is a seal of reassurance, professionalism and quality

As featured in December’s SAIFInsight, SAIF has refreshed its brand and logo for 2017 to make sure the organisation’s marketing material continues to appeal to consumers.

SAIF is a trusted national organisation. We promote the message that by choosing a SAIF member, a bereaved family will receive a high-quality, personal and caring service from an independently owned company they can trust.

SAIF members were consulted on the new look, which was agreed by the SAIF Board in November. The new branding includes logos for members, associates and for Scotland. All SAIF’s marketing materials will start using the new logos from 2017. However, they can be adopted gradually by members.

To maintain consistency and promote a clear message it is important for members and associate members to use the new logos in the correct way. To help, a set of guidelines have been produced. Some of the main points are set out below:

National logo
Reflecting our brand personality, our national logo is clear and contemporary, demonstrating that SAIF is the leading authority for independent funeral directors.

Membership logos
The logo use by members should be produced in full colour. The logo must be reproduced from the master artwork supplied by the SAIF PR and marketing team.

Scotland logo
The SAIF Scotland logo is for communications on behalf of SAIF Scotland members. The SAIF member logo is a seal of reassurance and professionalism, demonstrating to the public that as a member of SAIF, you are committed to a Code of Practice and the highest quality service.

Member logos
The SAIF member logo is for use by individual SAIF members in the UK on stationery, marketing materials and websites. The SAIF Associate logo is for use by individual SAIF Associate members in the UK to show they hold Associate membership.

Clear zones
The logo must not be redrawn, re-proportioned or modified. The minimum size for the use of the logo is 27mm wide.

For more information, contact SAIF Business Centre on 0345 230 6777 or 01279 726777. Or email info@saif.org.uk

Special remembrance service for the recently bereaved

More than 450 people packed St Margaret’s Church in December as families and friends who had lost loved ones over the past year took part in a special multi-denominational service of remembrance.

The annual event was organised by Medway funeral director John Weir and his dedicated team. The service was led by the Vicar of Rainham Judy Henning, assisted by Reverend James Harratt, also from St Margaret’s. Also taking part in the service was Deacon Pru Cahill of Rainham Methodist Church and Peter Tongue, a Civil Life Celebrant. Father Sean O’Connor from Our Lady of Gillingham Roman Catholic Church led the prayers. The Mayor of Medway, Councillor Stuart Tranter, was joined by staff from John Weir to light commemorative candles.

The Last Post and Reveille were played by Royal Marine Buglers Colour Sgt Andrew Cornish and Sgt Tom Charnley, and soloist Jay Day sang ‘Time To Say Goodbye’. Piper Peter Tennant played laments for the visitors during the beginning and end of the service.

Mr Weir said: “This was a very touching and emotional service, which gave people the chance to come together as they remember family and friends who have passed away during past year.”

A retiring collection, which was made at the end of the service, raised £526.84 for St Margaret’s Church.
Primetime viewing on The One Show

SAIF Associate Member David Homer featured on the BBC evening show after being named Gravedigger of the Year.

Sallie Associate David Homer made his debut on national TV recently, with a guest appearance on the BBC’s The One Show.

David was one of three industry award-winners who appeared on the primetime show on Wednesday, 4 January after he won Gravedigger of the Year in 2016. During his appearance, David had to mime his job for comedian Jack Whitehall to guess his career.

Speaking on a primetime show to co-host Matt Baker, David said: “It’s someone’s final resting place and I ensure they (the family) are not looking at a hole. You have to dress it nicely, put (out) flowers, sawdust at the bottom, and just generally do the best job you can.”

David also brought his mum along to the show and there was much hilarity as co-host Alex Jones mistakenly presumed he had also dug his mother’s grave. David quickly cleaned up the confusion but Alex erupted into fits of giggles while Matt carried on with the show’s next segment.

Nominated by many of the funeral directors he works with, David was the standout favourite to win Gravedigger of the Year.

David featured in November’s issue of SAIF Insight (issue 126) and explained how he maintains impeccable standards and always puts families first.

He said: “All the jobs I’ve had, you’ve got to be respectful in everything you do. At the end of the day, I’m trying to provide a service for the families. You only get to bury your parents once, so I make the graves look as nice as I can, to take away some of the harshness. It is quite a harsh environment – to look plainly it’s just a hole in the ground. I don’t see it like that though, I see it as somebody’s final resting place.”

David owns DTH Burial and Churchyard Services and has five members of staff to help to dig the 300-odd graves he digs every year.

To view a clip of David appearing on the show, visit the BBC iPlayer at www.bbc.co.uk/iplayer where the clip will be available until the end of January.

To contact DTH Burial and Churchyard Services, call 07932 856463 or email davidhomer67@gmail.com

A FESTIVE LIGHT TO REMEMBER

One Independent went the extra mile at Christmas by donating £1,000 to its chosen charity

As in previous years, a Christmas tree has been placed at the Keighley funeral director’s Aireleigh House, each white light representing one of the deceased cared for throughout the year.

In their memory, the company donated £1,000 to its chosen charity for 2016: The Sunbeam Support Group Keighley & Craven, which offers support for anyone who has experienced a late miscarriage, stillbirth or neonatal death.

It connects parents with other families and midwives who understand.

Adele Gallagher said: “We hope that our donation will help the group in its important work within our community and wish them all the best in its growth and awareness.”

The company added that it knows the importance of the support families of young children require during their time of bereavement, and feel this added follow-on service will assist many families.

Funeral Zone has unveiled an online advice column to help the bereaved: ‘Agony aunt’ psychologist Annie Gallois will be answering questions on the website and supporting people who have lost a loved one.

Annie is the author of best-selling self-help book, We Need To Talk About Dead (How to be a Friend to the One Who’s Left Behind), inspired by her own bereavement following the death of her mother, Caroline. A psychotherapist with her own practice, she also volunteered her counselling skills at Lodon hospice St Christopher’s.

Funeral Zone said the column, Dear Annie, is part of its continuing focus on helping the bereaved, no matter how recent or long ago their loss.

Co-founder Eli Broadbent will be answering questions on the website and supporting people who have lost a loved one.

Annie’s column features on Funeral Zone’s blog www.funeralzone.co.uk/blog

Readers are invited to write to Annie at DearAnnie@funeralzone.com

Unusual coffin designs are causing a stir

Staff at Go As You Please have been dealing with various reactions to the funeral director’s ‘unique’ coffin designs and window displays.

After opening a premises in Edinburgh, the firm said that some members of the public have even been coming in just to criticise the displays, which include colourful and unusual coffin designs.

Jason Ridley from Go As You Please told the Daily Record: “We want to look light and welcoming.

“We’ve had a little bit of negativity from people coming past because we’re not what they’re used to. I knew we would.

“A couple of people have come in and said it doesn’t look good, or that it’s slightly disrespectful.

“But our whole ethos is to be open and honest. People’s perceptions are changing.”

So far, the firm’s unusual designs have ranged from Costa coffee coffins to those in the form of cigarette packs, cars and even shoes.

Jason added: “It is a family want to choose a unique style, they can. We can make pretty much any coffin, with photos and logos to give personal touches.

“The world’s your oyster when it comes to what we would do.”

Aide Gallagher Funeral Directors has cared for in 2016 were remembered throughout the festive season. The Independent’s staff say they understand what a difficult time this may be for the loved ones left behind.

Agony aunt will support people who have lost a loved one.

Readers are invited to view the clip at DearAnnie@funeralzone.com

A Festive Light to Remember
Kirkwall gains funeral home

New premises have been custom built for John G Corse with 700 visitors attending the opening weekend

Funeral directors across Scotland attended the official opening of John G Corse’s newest custom-built funeral home. The impressive new premises sits in the Independent’s own grounds with a huge car park, and the building houses an office/arrangement room with state-of-the-art video system for family use.

Locals came out in droves to see the funeral home over the opening weekend, with 700 visitors in total. It had been a dream of John Corse’s to build a funeral home on the island, and he and the family said they were delighted with the result.

Kenneth Keegan, Independent Funeral Directors is celebrating after winning an Outstanding Performing Business award at Renfrewshire Chamber of Commerce’s annual ROCCO event. The award is a major milestone for the Scottish company, which was only opened in August 2014 by Kenneth Keegan Dip FD. Speaking about the award, Kenneth said: “It’s an honour and a privilege to have won such a prestigious award. We were delighted just to be nominated and get down to the final three businesses, but to actually win was recognition for all our hard work and the dedication we have shown to our clients and the community.” The firm offers a complete, individual, caring and professional service to all families from the moment of first contact. It covers Paisley and the wider Renfrewshire area, and Kenneth added: “We consider it a privilege when chosen to arrange a funeral, pre-paid funeral plan or memorial and guarantee the highest level of care. From flowers, piper, order of service, bespoke coffins and hearses, we strive to listen to our clients’ wishes to deliver a personalised funeral at a fair and affordable cost.”

Director Kenneth is a qualified funeral director with more than 12 years’ experience, while fellow director Graeme Andrews is a qualified funeral director with more than 30 years’ experience in the profession. The ROCCO ceremony is the largest business event in Renfrewshire and genuinely perceived as one of the top corporate events in Scotland, professionally managed and executed on the night with first-class AV and production.

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*Ofcom Research: Adults’ media use and attitudes 2015
Simplicity Cremations launched

A new service offering simple and unattended cremations

A new UK-wide direct cremation service has been launched by Dignity. Simplicity Cremations aims to provide simple, low-cost unattended cremations priced at £1,495.

A spokesman for Dignity Plc said: “The launch is in response to industry and consumer calls to provide simple, low-cost unattended cremations priced at £1,495. Simplicity Cremations aims to meet this demand by offering a direct cremation service at a fraction of the cost of traditional funeral services.”

The price tag of £1,495 applies across the country, includes a basic coffin and covers an unattended cremation at a time and date of the family’s choosing.

“Demand for free funeral services from Nam Hong Welfare Service Society in Singapore has exceeded the organisation’s funds. The service was launched two years ago, providing free funeral services to seniors which could include collecting the body, cremation and scattering the ashes at sea. It can also include any religious rituals and prayers.”

A spokesman for Dignity Plc said: “We know that a direct cremation isn’t for everyone. Many low-income seniors were bothered by how they may not get proper funeral rites and rituals when they died. According to Today Online, Aaron Ng said: “For these elderly, by and large, they’re rather superstitious. They’re concerned about their spiritual status when they pass on because there is nobody to take care of it or conduct ceremonies and they’ll become ‘wandering souls’.”

“Nam Hong General Manager Aaron Ng said the society’s members realised from their house visits that many low-income seniors were bothered by how they may not get proper funeral rites and rituals when they died. According to Today Online, Aaron Ng said: “For these elderly, by and large, they’re rather superstitious. They’re concerned about their spiritual status when they pass on because there is nobody to take care of it or conduct ceremonies and they’ll become ‘wandering souls’.”

“However, working with the Woodlands grassroots team, the organisation has now raised a further sum to cover the funeral arrangements for 40 elderly people living in the area.”

“Ceremonies for seniors have been very popular. For these elderly, by and large, they’re rather superstitious. They’re concerned about their spiritual status when they pass on because there is nobody to take care of it or conduct ceremonies and they’ll become ‘wandering souls’.”

“Thousands of people lined the streets, waving the country’s flag and dancing as the jeep carrying Castro’s ashes passed near Moncada Fort, the vehicle briefly broke down and had to be pushed along by soldiers. Fox News wrote: “The breakdown of the jeep in the midst of adoring crowds chanting ‘Long live Fidel!’ was symbolic of the dual nature of Castro’s Cuba.”

“Former Prime Minister and President of Cuba Fidel Castro was laid to rest in the city of Santiago de Cuba, following a four-day cross-country funeral procession that set out from Havana. A Cuban flag covered the small coffin containing the ashes of the 90-year-old, and was placed into a flower-bedecked trailer, pulled across the 500 plus mile journey by a green military jeep.”

“Thousands of people lined the streets, waving the country’s flag and singing Cuba’s national anthem to pay tribute to Castro as the coffin passed by.”

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“Thousands of people lined the streets, waving the country’s flag and singing Cuba’s national anthem to pay tribute to Castro as the coffin passed by.”

“We require a mature, smart, polite and fit person to join our hardworking team. Based in Acton, the successful applicant must have a full, clean driving license, and would be involved in assisting in all aspects of the funeral service and running of this highly respected company.”

“Assistant Director Required by local family owned Funeral Directors W Sherry & Sons”

“Telephone 020 8994 5474 between 8.00-5.00 Monday-Friday for further details and an application form.”
Community unites to remember loved ones

More than 300 people attended the Welsh service

Popular husband and wife funeral director Vale Funeral Service invited the community to join them on 3 December to remember loved ones who have passed. More than 300 attended St Mary’s Church in Barry.

Funeral Manager Lyndsay Ellis said: “The service was very emotional, but we hope it brought a lot of comfort to the families who attended. Over the last six years, the service has grown and grown, becoming an important date for the community diary. “This feedback from social media has been overwhelming, attracting more than 1,700 positive comments, and it is such a privilege to be able to do this for our community.”

“They asked: ‘Thank you ashore than Shanes Matthews and Ben Harrey, numbers of our team, for their continued and committed support, and to the community’s popular radio presenter Dean Caldwell who made a great job of controlling the music and sound.”

Finally, they offered special thanks to Alun Cairns, Secretary of State for Wales, uniting with the community to remember loved ones.

Sleepover at Dracula’s Castle

A Canadian brother and sister spent the night in coffins when they succeeded against 8,800 people to win an overnight stay at Bran Castle in Transylvania, apparently the home of vampire Count Dracula.

The competition, run by Airbnb, asked entrants: “Would you stay in Dracula if you met him?”

Winners Tami Varma and her brother Robin are the grandchildren of Devendra Varm, a school in English Gothic tales and an expert in vampire lore who visited the castle in 1971.

They were then invited to dine on chicken paprikash, the meal described in the 1897 horror novel. Afterwards, the guests curled up in red velvet-lined coffins for the night. It was the first time in 70 years visitors have been allowed to stay in the castle.

Recalling their grandfather’s trip to the castle 45 years ago, Tami said: “It’s what the sun had set, in the daytime, and he heard footsteps, somebody following him. So in a bizarre and interesting way we are honoring him tonight and we know his family in the castle.”

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The case for refrigeration

It is incumbent upon us all to ensure the deceased are treated in a dignified and respectful manner, as Joseph G Murren, Quality Assurance Assessor & Compliance Officer, SAIF Scotland, explains.

Earlier in 2018, a decision was taken by the Scottish Executive that from early 2018 all Scottish members must have provision for refrigeration within their own premises to the capacity of one space for 50 funerals per annum.

To some, this may seem an unjustified interference in their business, and to others an unnecessary increase in operating costs.

I therefore wish to make the case for including refrigeration in today’s modern funeral business.

I will first take you back to the NAFD Diploma in Funeral Directing. It clearly states the five functions of the funeral director: there may of course be more, but these have been recognised as the main functions and I know of no one ever taking issue with them:

- Master of ceremonies
- Technical advisor
- Agent
- Custodian of the deceased person.

And it is the last which this article is concerned with.

If we are to be entrusted with the care of a loved one, then it is incumbent upon us to ensure that they are treated first, in a dignified and respectful manner, and second, maintained in such a state that should a mourner wish to see their loved one, they should be able to do so right up until we are discharged of what some would describe as a ‘sacred duty’. I know there will be times, due to the modus of death, or a considerable lapse of time before coming into your care, when viewing will not be possible. However, these will be the exceptions and do not remove our duty to care for the deceased in the best possible way.

At a recent regional meeting, one member asked why he needs refrigeration as he is an embalmer and all of his deceased are embalmed. This may be so, however, SAIF cannot make rules and establish criteria for individuals and must consider the membership as a whole. If all of the deceased are embalmed to a standard that ensures full preservation until the time of the funeral, then the embalmer has to be congratulated. However, in my experience not all are embalmed to such a standard and many are not embalmed at all.

I have been fortunate in my career to work at a senior level for two of the largest funeral companies in the UK and have on many occasions observed embalmers, both in-house and trade, at work. As with many professions and trades, there are very good operators, there are adequate operators and there are some not-so-good operators.

Speaking as a qualified embalmer, the standards of embalming I have witnessed, in both corporate and independent companies, vary widely and as any embalmer will know there are many factors that may influence the end results, not least of all the time spent on the work. In many cases, the main objective is to enhance the presentation, with little thought being given to preservation.

For this reason, it is not possible for SAIF Scotland to accept embalming as a method to ensure the deceased remains in an acceptable condition until our responsibility to care for that person is discharged. The only sure method currently at our disposal is for the deceased to be kept in a temperature-controlled area, be it a refrigerator or cold room.

Recently, we have seen an advert from the Scottish Government for the appointment of an Inspector of Funerals. This is no longer a desire for those of us who wish to be finally regarded as professionals and to stop just anyone opening up a funeral firm with no knowledge or experience; it is a reality. In two-plus years, legislation will be a requirement for funeral directors in Scotland, and for those of you south of the border, Westminster is taking notice.

Your Executive does not know the full extent of what will be required. However, it does have representation on the Government committees and it is the firm belief of your Executive that refrigeration will be a requirement. You also must recognise the views and perceptions of the public (I was once told that perception to the perceiver is reality). I firmly believe that if you were to ask a section of the public if funeral directors should have refrigeration, then the vast majority would answer in the affirmative. Should we not ensure we provide for cause of death and possible delays in registering the death mean we are not able to carry out any last offices or embalming. The only sure way to ensure the deceased is cared for in a proper state is refrigeration.

Some of you may think the cost is prohibitive – not so. The cost of refrigeration has come down considerably and it is now possible to obtain a three-tier fridge at a reasonable price, and with proper management the operating cost need not be excessive.

I have visited many small firms doing fewer than 50 funerals a year who have adequate refrigeration within their premises. If you have areas of concern then we are here to help. It is not our intention to cause problems – talk to us; we have solutions. Phone either me or a member of the Executive; or better still, come to a meeting, let the Executive hear your concerns, let them hear what you think and let them help.

The majority of SAIF Scotland members have premises and facilities to be proud of. However, I do find it sad when I visit some premises that would not be out of place in a Dickensian production. Your executive believes that all members should have a minimum facility which should include a private preparation (mortuary) area and refrigeration.

If we claim to be funeral directors and if we truly claim to be professionals, should we not ensure we provide adequate and modern facilities to perform one of our core duties, the care of the deceased?

I apologise for using an overused euphemism, but ask yourself: is your business fit for purpose in the 21st century? Is your business ready for a Government Inspector?

Joseph G Murren
K H S Dip FD
Quality Assurance Assessor & Compliance Officer
SAIF Scotland
PERSONALISED CELEBRATIONS

A New Zealand woman has launched an online directory aimed at helping the bereaved pay tribute to lost loved ones. Wellington woman Annouschka Martinez had wanted a career change from the corporate world to helping others.

Now, as Managing Director of Celebrate Me, she is helping to change the focus from traditional funerals to personalised life celebrations and her website includes hundreds of businesses that can offer things like bespoke coffins and even pet funeral services, according to the New Zealand Herald.

Annouschka said: “Funeral directors are open to all sorts of suggestions to help you celebrate your loved one’s life just the way you want – whether it’s a service at home, at your local church, community centre or on a boat – perhaps a customised artwork coffin or scattering ashes at sea.”

According to the company website: “Everyone at some time in their life will be faced with the loss of a loved one or indeed their own mortality. The way you choose to celebrate this life is a very personal thing. “When developing this site, I took the time to speak to hundreds of people about their experiences with grief and life celebration planning. Many people talked about the various stages of grief that they went through and the stress they felt at the time. “They also reflected on the information that would have been useful at the time when they were making key decisions on how to celebrate a person’s life, which Celebrate Me now provides.”

“To know their loved one’s wishes are being fulfilled and that their life is being celebrated in a personal and loving way is a healthy step in the process of grieving.”

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■ Single rooms are £85 per single occupancy, per night ■ Double rooms are £155 occupancy per night

More details about the banquet ticket will follow in future issues of SAIF Insight

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As a junior on the world wheelchair tennis circuit, Gordon was ranked number one and won multiple titles. He has represented GB at the Invacare World Team Cup for the past seven years and helped GB to gain promotion to the World Group One, and in 2015, Gordon led the team to become the first British team to win the World title, beating the French in the final.

Gordon’s continued hard work and dedication was rewarded with his selection at the London 2012 Paralympic Games, where he reached the quarter finals of both the singles and doubles events.

A year to remember – 2016

Last year, Gordon won his first-ever Grand Slam singles wheelchair title at the Australian Open, followed by the doubles title at Roland Garros. In July 2016, he followed this with his second Grand Slam victory in the inaugural men’s singles wheelchair event at the Wimbledon Championship, as well as winning the men’s doubles. And at the Rio Paralympics 2016, representing GB, Gordon won the gold medal in the men’s wheelchair tennis singles and the silver medal in the doubles.

Al PSI AGM AND BANQUET WEEKEND

Friday 24 to Sunday 26 March 2017
The Old Swan, Harrogate, HG1 2SR

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<td>Saturday evening Banquet – dancing to The Mighty Persuaders</td>
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The Old Swan is one of the most famous hotels in Harrogate, with a history going back nearly 200 years. Guests will enjoy spacious contemporary luxury. With several reception rooms, capacity for up to 300, and ample complimentary parking, The Old Swan is the perfect spot for the SAIF AGM and Banquet Weekend.

Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB

£85 per single occupancy, per night

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SAIF AGM & BANQUET WEEKEND

BOOKING FORM

SAIF AGM

OVERCOMING ADVERSITY

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SAIF AGM
With its local marketplaces oversupplied with funeral directors and limited in opportunities for expansion, one business has taken innovative steps to evolve and stand out from the crowd.

WORDS: STEWART MCROBERT

FUTURE-PROOFED, THOROUGHLY PLANNED

Every business has its eye on tomorrow. Owners and managers, while grappling with day-to-day operations, are always thinking about what comes next and the steps they can take to future-proof their company.

One independent funeral director that has recently turned thought into action is P & S Gallagher of West Sussex. The company operates branches in Haywards Heath and Burgess Hill, with a second brand, Bowley Funeral Services, operating out of nearby Hassocks.

As Matthew Gallagher of the company explained, the move to develop the business involved creating a third brand (Bowley & Gallagher) and expanding to a different market environment. “Earlier this year we opened new premises under the new name at Preston Park in the northern suburbs of Brighton.

“The move was prompted by an examination of the marketplaces in which we were already based and how they suited our goals. It was clear that, though our existing offices were successful, they were in locations that have attracted many new funeral director businesses; some independent, some large corporates. As a result, that market has become saturated.”

The local oversupply limited the opportunities for the firm to evolve as Matthew and his colleagues wished. They could hope for some growth, to keep and slightly expand market share, but not achieve a more spectacular expansion.

“We believe we should be able to take advantage of rising population and death rates and our percentage share of the market will go up because we are good at what we do.”

With restricted potential in existing locations, the company’s gaze turned to Brighton. “It proved an interesting place for us since the north of the city is mostly residential and has little retail presence – there are very few funeral businesses.

“The cemeteries in Brighton are comparatively close to the city centre, most are located just off Lewes Road. Traditionally, the funeral directors were clustered around that road because the cemeteries are also on steep hills. In essence, the site of many businesses was dictated simply by the ability of a horse to pull a hearse up a hill.”

As well as that concentration in Lewes Road on the east side of the city centre, there is another cluster in the west close to Hove. “Meanwhile, with effectively just one funeral business in the north of the city we decided to open our own premises there,” said Matthew.

The process of looking for the right site began in late 2014/early 2015 and, after a lot of searching, five targets were identified. The one eventually chosen is located in a prominent position on the trunk road into Brighton, opposite Preston Park and Preston Manor. “Our key criteria were an A1 retail location, a thorough planning process, is well planned and suitable for the future,” said Matthew.

The official opening of the new premises was attended by: Matthew Gallagher, Sandy Gallagher, Pat Gallagher, Sue Vickery and Paul Bowley.
The premises we have ended up in are great because there’s a high level of passing traffic – it’s a really busy area.

Although the location was ideal, the building itself required a great deal of refurbishment. Every single internal wall was taken down and rebuilt, all the windows were replaced, there was a complete rewiring, and new heating and water systems and other facilities added.

This was the company’s first chance to undertake such a comprehensive upgrading.

“We were never previously in a position to design something from scratch, have the precise spec we wanted and get it all done in one go,” added Matthew. “It’s the first time we’ve really been able to go to town.”

New brand

A key part of the whole process was the decision to create a new brand for the premises. The desire was to develop a brand that indicated a very different business from those already in place. “For one thing, this business, unlike our others, is in a city,” said Matthew. “What’s more, it’s in Brighton, which is a very individual city with a strong, independently-minded character and identity.”

“We wanted a brand that was fresh and clean, modern, comfortable and reflected the quickness of the city. We also wanted something that did not look like a traditional funeral directors or had a corporate feel. It had to be eye-catching from a distance, given our position on the road junction.”

The starting point for the branding was the art chosen for the walls, which features work by local artists. Much of that focuses on distinctive local architecture, which has also been used as one of the foundations of the design. In addition, the principal colour reflects the colours used on Brighton seafront.

Matthew said: “It’s a modern, contemporary look and people have responded really well to the environment we have created – we’ve had lots of positive comments. As times change so do people’s expectations. Funeral directors must be like every other business and respond to that change.”

There is the danger that any project like this detracts from the existing operations. However, in this case that risk was avoided. “We had a bit of capacity in the business that allowed us to give this the time and attention it needed,” said Matthew. “What’s more, we have an excellent builder which helped in a big way.”

Initial signs indicate that the extensive and exhaustive preparatory work he and his colleagues put into planning, identifying and implementing the new business has paid off. In its first few months it has undertaken twice as many funerals as budgeted for. “We have come from a standing start so we are not looking to do massive numbers straight away. Instead, we’re looking for a slow, steady build and to serve families across the city. Though our initial focus is on the north, we are promoting ourselves city-wide through work with the local football club, bowls club and Dementia Alliance among other things.”

In terms of future-proofing the overall business, Matthew believes there is exciting potential in this new marketplace, and that his company’s approach will help them make the most of that. “I think we’ve moved ahead of the curve in terms of what we offer – we can even hold a small service on the premises here. This looks very different from other more staid funeral services and we are well placed to serve the ‘baby boomer’ generation who are looking for something that’s distinctive from what has gone before.

“I’ve no doubt this is going to grow our business and make it even more secure. The work we’ve done this year bodes well for the future.”

The waiting area is fresh and bright.

IT’S A MODERN, CONTEMPORARY LOOK AND PEOPLE HAVE RESPONDED REALLY WELL TO THE ENVIRONMENT WE HAVE CREATED

Matthew Gallagher
Department of Communities
The Northern Ireland Department of Communities (equivalent of Westminster’s Department for Work and Pensions) kindly hosted SAIF’s Paul Allcock and Terry Tennens.

The DWP is keen for online pricing by funeral homes so that clients can understand the breakdown of fees and third-party costs. SAIF explained that it fully supported the first Fair Funerals Pledge, and 58% of pledges had been made by SAIF members.

However, we explained that while many members do include their pricing online, as Paul Allcock has done since 2000, there are many who do not have a website. SAIF is developing a web project to support smaller members with their digital presence, and so online pricing is not yet mandatory.

Representatives from SAIF had a busy trip to Northern Ireland at the end of 2016. In this issue of SAIFInsight, we look at the meetings with Independents and politicians during the visit.

Phillip Logan MLA

SAIF President Paul Allcock and CEO Terry Tennens had the privilege of meeting Phillip Logan, MLA, the new Chairman of the All Party Political Group (APPG) on Funerals and Bereavement. Mr Logan was elected as a Northern Ireland Assembly member for the North Antrim constituency in May 2016.

We were impressed with Mr Logan’s awareness of the funeral sector and were delighted to learn that he has a strong pedigree – his father is an independent family funeral director.

Paul Allcock discussed the unprecedented rise in third party costs since he opened his business in 2000; at that time, burial fees were £300 and now these costs can be £3,000 per plot. The significant increase impacts the affordability of funerals and the choices for clients.

Unique to Northern Ireland, funeral homes need to ensure their employees have a PSV (public service vehicle) licence, for which SAIF members have to organise annual training.

SAIF was honoured to meet Mr Robinson who was elected in May 2015 to represent East Belfast in the Westminster Parliament. A barrister, he is a former city councillor for the Titanic district of Belfast and was Lord Mayor of the City in 2012-13.

On 14 September 2016, Mr Robinson led the debate in the House of Commons, articulately raising the question of the social fund payment being static since 2003, and highlighting the plight of low-income families who simply cannot save for or afford a funeral service.

In our discussion, Mr Robinson was acutely aware of how local authorities are carrying a burden with more than 3,500 public health funerals in 2015, while the contribution of the Government to funeral costs has diminished in real terms to 1993 figures.

He went on to advocate that the discretionary costs for a minister or celebrant and the hire of a place of worship or a hall are in fact non-discretionary, and the deceased have the right to a full funeral service, honour in death as in life.

Gavin Robinson, MP for East Belfast

SAIF MEETS PARLIAMENTARIANS IN NORTHERN IRELAND

WORDS: TERRY TENNENS

SAIF Members Meeting

More than 20 SAIF members attended the NI SAIF meeting which covered a broad range of topics and concerns, plus a SAIFCharter members’ update with Golden Charter.

And a special event for SAIF Scotland

Scottish SAIF President Mark Porteous, Gavin Henshelwood, Honorary SAIF Scotland President Jim Henshelwood and SAIF President Paul Allcock enjoyed a special SAIF Scotland Executive event honouring one of the founders, Jim Henshelwood.
When studying for your Diploma in Funeral Service with the British Institute of Funeral Directors (BIFD), one of the subjects covered is the Eastern Orthodox Church. As death approaches, the priest usually in attendance. When studying for your Diploma in Funeral Service with the British Institute of Funeral Directors (BIFD), one of the subjects covered is the Eastern Orthodox Church. As death approaches, the priest usually in attendance.

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ROLE OF THE CORONER

SAIFInsight takes a closer look at one of the most popular Education Day speakers

The basic point has to be made clear when explaining the coroner’s work: despite what television repeatedly suggests, a coroner is not a forensic pathologist. Although coroners deal with nearly 50% of all deaths in England and Wales, carrying out inquests on 13%, the idea of the TV coroner who also acts as a pathologist and, sometimes, a detective, is a hard one to dislodge.

At the 2016 SAIF Education Day, Catherine Mason, HM Senior Coroner for Leicester City and South Leicestershire, did just that in her very first slide. She instantly killed off the myth for those in the room, asking why a Silent Witness character would be given legal powers.

The coroner’s job

Instead, Mrs Mason explained what actually goes into becoming a coroner in England and Wales, and noted how that has changed. Becoming a coroner now requires five years of post legal qualification experience, a change from the previous system, which allowed “medical coroners” without a legal background.

Appointed and funded at local authority level, key to the coroner’s role is that they remain independent judicial officers. There are currently 96 coroner areas in England and Wales, a number which has been falling as full-time jurisdictions absorb part-time ones. Mrs Mason welcomed that for “avoid[ing] delegation of responsibility”.

All of these coroner areas report to the chief coroner, not their local authorities.

Chief coroner

In addition to leading the local areas, the chief coroner’s responsibilities include setting national standards for coroners, developing training – both for coroners and their staff – approving appointments, keeping a register of investigations which pass the one year mark, overseeing transferring cases between coroners, monitoring overseas military death investigations, and reporting annually to the Lord Chancellor.

This last point provides for two points which Leicester’s coroner called particularly important: accountability and transparency. Mrs Mason said it was an improvement that coroners “don’t work behind closed doors”.

That is also the case with the one year limit for investigations – after that point, coroners must pass cases to the chief coroner, who in turn can pass them to the Lord Chancellor, bolstering accountability.

New rules

The chief coroner system is relatively new. Based on the Coroners & Justice Act 2009, it was not implemented until the summer of 2013. Aiming to “put bereaved people first”, changes included the creation of the chief coroner and the office that goes with it to govern the service.

The Act also says coroners have a duty to investigate any death in their area where the death is suspected of being violent or unnatural, the cause of death is unknown, or the death occurred while in custody or state detention.

That was found to include those covered by Deprivation of Liberty Safeguards, which can restrict people if that is found to be in their best interests. Mrs Mason explained how that has led to investigations now being carried out in areas such as nursing homes where there would not previously have been a need for one.

PMCT

Aside from legal changes, technology has had an impact on the coroner’s work. Mrs Mason encouraged the availability and use of non-invasive post-mortem CT scanning (PMCT).

Among the benefits, she said, are a more detailed autopsy without the need to dissect. She pointed to benefits for families, coroners, and police investigations. However, she added that issues included its expense, with a lack of state funding, and its limited availability.

Purpose

In her final points, Mrs Mason echoed the 2009 legislation by putting families first. After summing up the inquest system, she explained its purpose.

Quoting the Ministry of Justice, she said: “Trying to help bereaved people understand the cause of death, in order to help them come to terms with it, is one purpose of the inquest which, while not figuring in the rules, is acknowledged by all coroners.”

Finally, Mr Mason’s talk ended by returning to the more general question of what the coroner does.

She summarised the role as: “An advocate for the dead to safeguard the living.”

ABOVE: Catherine Mason, HM Senior Coroner for Leicester City and South Leicestershire

LEFT: SAIF Executive Chairman Alun Tucker, Catherine Mason, SAIF President Paul Allcock and SAIF Chief Executive Terry Tennyson

SAIFExecutive BESPOKE Funeral Stationary

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Thank you

It’s not all about money – the true meaning of a prosperous new year

It’s the relationships you have with your family, friends and clients that really make you feel good and make life worth living.

As we all recover this month from the festive activities, I’d like to take this opportunity to wish every SAIF member a prosperous new year. Prosperity comes in many forms, and in my opinion the least important of these is financial prosperity.

During December, my wife Alison and I had the pleasure of attending the opening of a stunning new premises for D J Harnies Funeral Director in Pethersley, Carnarvonshire. Hefin Williams and his family welcomed us with great warmth and, following a tour of the premises, we enjoyed a dedicated service which included a local male voice choir. It was also great event and was good to meet up again with a few other local SAIF members who were there to support Hefin and his family. I also visited Brighton for the 110th anniversary party of Bunyan Funeral Directors where, again, I received a very warm welcome from Richard Whittle, the current Managing Director and fond father James. This proved to be a very pleasant evening with many local associates of the company in attendance.

One of the advantages (or disadvantages, depending on your viewpoint – the weight is piling on) is that I get to enjoy plenty of nice dinners in my role as President. During November and December, I attended no fewer than six Christmas dinners, not including my own family Christmas dinner at home. One of these was the Christmas party of West C& C, and I must thank Jeremy and all the West family for a wonderful evening of food, music and laughter – just as it should be on a night out with friends. As I think about enjoying ourselves and as we move into the New Year, I realise that the AGM weekend in Harrogate is getting ever closer. I will be arriving in Harrogate on two wheels instead of the usual four this year, together with Scottish SAIF President Mark Porteous and second Vice President Gary Staker, we will be cycling from the Scottish border, a distance of approximately 150 miles, which we intend to do in three days. This was initially mentioned by Mark one evening after a drink or three, and it evolved to become a reality which we are looking forward to with a degree of trepidation.

Obviously we were not doing it for the fun of it, but will be endeavouring to raise more money for my chosen charity MIND. At the moment, we need about £1,000 to reach my £5,000 target for the year, please think about the suffering of those of us making this effort and dig deep to support those who suffer with mental illness. You can donate online at justgiving.com/SAIF1989.

If you haven’t been to an AGM weekend, then this year is the year to go. Not only is it in the heart of the UK, and in a wonderful spa town, but this year we have a full agenda with business, education and most importantly, socialising and enjoying the company of friends, old and new.

Paul Allcock, SAIF President

“I hope you have great peace, joy in your life, both at home and at work.”

PAUL ALLCOCK, SAIF PRESIDENT

It’s all about priorities

You and I hear many eulogies. Never have I heard anyone at the end of life say “Gee, I wish I had spent more time at the office!” More often than not, they wish they had done more with their family or taken more time to stop and smell the roses.

So spend time with the people you care about. Make dates with your spouse. I know this goes without saying, but that is exactly the point. All too often, life goes without saying or doing. You make appointments with your clients and you would never dream of cancelling or not showing up. So make an appointment with your spouse, friends, kids or grandparents. Don’t let stuff crowd out what really matters.

Grandparents have so much life experience and history to share within a short window of opportunity, so make it a priority to visit your grandchildren often – four times last year, and I plan even more in 2017. So what if I have to fly 3,000 miles to visit them. Air fares are not cheap, but believe me, the rewards are priceless – and I am not talking about Air Miles here.

All too quickly the people we care about grow up, grow old and are gone, and you will wish you had done more with and for them. We have to live 2017 like it was our last, but learn as if it was just the beginning. And so, as Christopher Robin said to Winnie the Pooh:

“Promise me you’ll always remember: ‘You’re braver than you believe, and stronger than you seem, and smarter than you think.’”

Promise that you will try to remember that for yourself in 2017.

It’s not what we gain, but what we give

HAPPY NEW YEAR

On my birthday in November, I wrote a piece on my Facebook page based on some of the lessons I have learned in my life thus far that I felt were important:

1. You have the great privilege of being able to assist literally tens of thousands of people with grief support over the years, personally and through our resources. Realising one’s life has in some small way made a difference to people is really the greatest satisfaction.

2. All of which helped me conclude that death is not the greatest tragedy in life; a life never really lived. “Oh, to reach the point of death, and realise you never really lived.” From that I learned that death is not the greatest tragedy in life; a life never really lived. You make appointments with your spouse, friends, kids or grandkids. Don’t let stuff crowd out what really matters.

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No one is given a ‘good’ life. Life is the gift – it is what we do with it that defines whether we regard it ‘good’ or ‘not so great’. So, what are your priorities for 2017?

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“Promise me you’ll always remember: ‘You’re braver than you believe, and stronger than you seem, and smarter than you think.’”

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Bill calling for funeral planning to be regulated has passed its first reading in the House of Commons.

Neil Gray MP, the SNP Member for Airdrie and Shotts, proposed that pre-paid funeral plans should be regulated by the Financial Conduct Authority (FCA).

Gordon Swan, Golden Charter’s Director of Communications, said: “There is plenty of debate still to be had on this subject, and we welcome the Bill for bringing these issues into focus. Regulation through the FCA could have benefits if it encouraged trust in regulated plan providers, but at the same time it would most likely increase prices and reduce consumer choice.”

“As this Bill is discussed, the important thing is to ensure that the expertise within the profession is consulted throughout. That means the involvement not just of plan providers, but of the Funeral Planning Authority (FPA) and independent funeral directors. Neil Gray acknowledged that the FPA is doing good work already, and that has to be taken on board.”

In proposing to bring in the Bill, Mr Gray noted that he had met with the FPA, and particularly acknowledged the work it does to deal with complaints. He said: “I spoke to the Chief Executive of the FPA and he understands my concerns and those raised by Citizens Advice Scotland (CAS).”

Mr Gray added: “I am proposing this Bill in the context of a 90% rise in the cost of funerals over the last decade. In my area, North Lanarkshire Council increased burial and cremation charges by 39% last year – the steepest rise in Scotland – and the average funeral cost has risen 7% in the last year in Scotland as a result. After paying for an average funeral in the UK today, there is unlikely to be much change from £4,000.”

The issue has already crossed party lines. In proposing the Bill, Mr Gray mentioned a number of MPs who had raised the issue previously, including Gavin Robinson, DUP MP for Belfast East, and Carolyn Harris, Labour MP for Swansea East, who he said supported it.

After the motion was agreed, the second reading of the Bill was set for Friday 24 February 2017.

Citizens Advice Scotland (CAS) played a large role in Neil Gray’s proposed Bill. He opened by crediting last year’s Funeral Poverty in Scotland report, written by CAS and Scottish Funeral Poverty Working Group Chair, John Birrell, for leading to the Bill’s creation.

Mr Gray said: “The Scottish Government have accepted this excellent report, which has a series of recommendations, including the need to address the regulation of pre-paid funeral plans.”

The recent Scottish Government conference on funeral poverty focused extensively on the role local Citizens Advice Bureaux could play in helping people plan ahead for funerals. Cabinet Secretary Angela Constance said that new funding would train advisors to help give more information and support in accessing funeral payments.

She said: “It is important that people are able to organise in advance for a funeral that meets their needs within their budget, and that advice organisations are available to bereaved people to compare funeral prices and get the full picture of the options that are open to them.”

CAS has already played a vital role in providing advice and support around funeral planning and this new initiative will ensure the very best advice and support is available to people across Scotland when they are faced with the difficult decision and paying for a funeral.”

That focus on Citizens Advice Scotland, organisations that spread outside of Scotland, is something the Government around the new Bill lead policy makers in that direction.

POPPLY CHARITIES ACKNOWLEDGED

A motion reflecting on the work of remembrance charities has been published by Maurice Corry, who visited the Golden Charter office recently, discussing The Royal British Legion Scotland and PoppyScotland.

“That the Parliament recognises and thanks The Royal British Legion Scotland, which is also known as Legion Scotland, for its work with veterans; notes that it was founded in 1921 to bring together the increasing number of organisations that had been formed after the First World War so that a consistent and unified approach could be made to assist veterans in need and to ensure those that those who never returned from the conflict would always be remembered for their sacrifice to the nation; understands that, today, it has around 30,000 members, both veterans and non-veterans, and 164 branches, and notes that it supports veterans and their families by working with others, particularly PoppyScotland, to focus on remembrance of the fallen in all conflicts, comradeship and befriending, to improve community cohesion and tackle isolation and loneliness, and educating young people to help create lasting legacies.”

Local burial fees scrapped

Swansea Council has announced it will put an end to child burial fees in the area, following political pressure kick-started by a local MP.

The recent focus on child burial fees came after Swansea East MP Carolyn Harris recently spoke out about her struggle to afford funeral costs in 1989, after her eight-year-old son Martin died in a road accident. She had to take out a loan in addition to accepting friends’ help to pay for the funeral.

Ms Harris called for Government funding to cover the costs in every case, while the Government said that social fund funeral payments were available to assist. The Labour MP said: “Local authorities’ budgets have been slashed and they still have to keep cemeteries and crematoriums open, they still have to tend graves and have grave diggers.

“These people are working class people who need to be paid, so I’m not asking local authorities to do this.”

She previously told BBC Radio Wales that while “the church, [the] vicar and the undertaker” waived various costs, “there was a rigid cost that had to be paid to the local authority.”

Swansea’s Council Leader Rob Stewart said the charge would end in February, when the new budget is decided, calling it a minor cost and “very much the right thing to do”.

REPORT CREDITED

Citizens Advice Scotland (CAS) played a large role in Neil Gray’s proposed Bill. He opened by crediting last year’s Funeral Poverty in Scotland report, written by CAS and Scottish Funeral Poverty Working Group Chair, John Birrell, for leading to the Bill’s creation.
Annual Review is now available

SAIF Charter members can benefit from an in-depth look at the organisation you own, with the Golden Charter Annual Review 2015/16 now available. To read the review, look for last month’s SAIF Charter email for a direct link. Alternatively, simply log in to the SAIF Charter.co.uk website with the instructions listed at the bottom of this page. On SAIF Charter.co.uk, you will then find a link at the top of the homepage.

Price survey complete

The pricing survey which the SAIF Charter Executive asked you to carry out towards the end of 2015 has now been closed. Thank you to the SAIF Charter members who took part; the results will be used to inform weekly competition pricing claims.

Create a SAIFCharter.co.uk account

- Go to the site and click ‘log in’ at the top right
- Click ‘create new account’
- Enter the username and password you use to log in to mygoldencharter.co.uk
- Have your membership number on hand for the set up process

The funeral planning market will continue to be competitive, particularly three emerging threats that will bring significant challenges to our independent members of SAIF Charter.

- The impact of online aggregation and so called ‘comparison’ websites
- A rise in direct cremation services
- An increase in national direct cremation services

With less than a year until the Funeral Planner of the Year Awards, SAIFInsight is catching up with 2016 winner J T Byrne Funeral Directors

What is your view on funeral planning?

Funeral planning is an integral part of our business. As a company we put as much time and effort into funeral planning as we do to our at need funeral services. We feel funeral planning gives the client peace of mind, is a sensible financial decision for the client, and also secures our business for future generations.

What are your goals this year for funeral plan volume?

Myself and my colleagues do not set targets. We don’t see ourselves as funeral plan sellers; we see our role as funeral plan advisors, helping clients to make the best choice to suit their needs. We aim to use every opportunity to promote funeral planning and raise awareness of funeral planning. Based on this, there has been a natural rise in the number of plans we have provided over the years. We intend to continue investing the time and effort and therefore envisage funeral plans rising over the years.

Why do you think your company has excelled in funeral planning?

We treat our pre-need clients in the same manner as our at-need clients. We spend as much time with our client discussing funeral planning as we do arranging an at-need funeral. We believe more time spent with the client explaining the options creates a better understanding of the need to plan, and therefore makes them happier to recommend our services to friends and family.

How do you promote funeral plans locally?

As a company, we use every opportunity to promote funeral planning awareness, in local press advertisements, church magazines and our own in-house literature. We also use our website, where we generate traffic through additional at-need services such as Memory Giving (the online donation service), Facebook and also targeted leaflets drops with the help of Golden Charter.

What planning advice would you give other funeral directors?

I believe that as funeral directors we need to treat our pre-need and at-need clients in the same manner, spending as much time as necessary to explain the benefits of planning. Funeral plans will continue to grow, and time, effort and money needs to be invested now to ensure the security of your company for future generations. Also, don’t be afraid to try something new to promote funeral planning.

What difference did your win make?

Winning the award gives us the advantage of promoting it as a benefit of choosing our company when a client decides to funeral plan. We had the benefit of local media coverage and also were able to use this when promoting our funeral plans through social media, on our website and in our in-house literature.

How do you envisage the planning market looking in 10 years time?

The funeral planning market will continue to grow and I believe as time goes on, that growth rate will increase. With the larger corporate funeral directors putting more effort into funeral planning, if we as Independents do not promote our funeral planning services there will be fewer at-need funerals to be gained. Funeral planning is a way of protecting our future as Independents.

How has Golden Charter assisted you?

Over the years we have been very satisfied with the level of support received from Golden Charter. We receive regular support from our KSM, who is always on hand to offer input in strategic decision-making, and the head office support offers in many ways through the different departments. Also, through marketing initiatives and merchandise, Golden Charter helps us to promote ourselves in the best way we can.

What is your vision for marketing your company in the future?

J T Byrne Funeral Directors is proud to be an independently owned company. We will continue to strive in every aspect of funeral planning and at-need funeral services. As a company we are constantly looking for new ways to improve and to offer better services to our clients. This will not change, and we look forward to protecting our future with the help of Golden Charter.
**BUSINESS MATTERS**

The simplest things could improve your business

While looking at the New Year, have you stood back and looked at your office/casual area? Could the front of your premises do with a fresh coat of paint? How about the carpet in the office, could that do with a fresh? Or even freshen the furniture in your reception area? 

It has become somewhat a tradition that, in place of sending out Christmas cards, SAIF makes a donation to charity. We can confirm that £250 has been donated to the President’s chosen charity, MIND.

**RIDDOR reporting**

SAIF Business Centre recently had an enquiry regarding accident reporting and whether or not the funeral director was liable for such an incident. 

So, for clarification, please note it is the employer’s responsibility to report certain accidents suffered by employees which would include over seven-day accidents, specified injury (broken limb) or even death. You should also report incidents, such as a collapse of flooring, if this happens on your premises. 

For self-employed contractors, you should act as though the contractor were a member of your staff. If an employed contractor is injured at work, it is their employer who should report to RIDDOR. 

Dangerous occurrences should also be reported. 

For more information on this and accident reporting, visit: www.hse.gov.uk/riddor/reportable-incidents.htm

**SAIF SENDS NEW YEAR WISHES TO ALL READERS**

The simplest things could improve your business

While looking at the New Year, have you stood back and looked at your office/casual area? Could the front of your premises do with a fresh coat of paint? How about the carpet in the office, could that do with a fresh? Or even freshen the furniture in your reception area? 

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**Do you use plastic cups?**

An amazing 4.73 billion plastic cups are used in France every year, and not surprisingly, France gaining the reputation for France when it comes to environmental legislation, it is looking to ban plastic cups, plates and cutlery. Seemingly the new law will require all disposable tableware to be made from either biologically-sourced materials by 2020, rising to 50% in 2025.

Thankfully, a ban on disposable tableware is a long way off, even for France, and it is very unlikely to happen in the UK any time soon. If it does happen, this doesn’t mean you should ignore the matter. It’s worth encouraging your staff to use metal cutlery and ceramic crockery. It will help stop filling up your bins and reduce your waste costs. What will they think of next?

**What is Repetitive Strain Injury (RSI)?**

RSI is a condition which affects muscles, tendons, ligaments, nerves and joints in the upper limbs such as the neck, shoulders, arms, wrists, hands and fingers. Various factors have the potential to cause RSIs, such as:

- Repetitive work
- Uncomfortable working postures
- Sustained or excessive force
- Carrying out tasks for long periods without suitable rest breaks
- Poor working environment and organisation.

**What are the symptoms?**

There is a wide range of symptoms, such as tenderness, aches and pain, stiffness, weakness, tingling, numbness, cramp, or swelling.

**Assessing the risks of RSIs in your workplace**

There are two main approaches you can use to assess and identify if you have a problem in your workplace. You can look for any signs of problems or symptoms in the workplace or you can observe your staff to see if there are factors that could lead to RSIs.

Factors likely to cause RSIs include:

- Repeating an action – This uses the same muscles over and over again. The more a task is repeated, the more potential exists for developing RSI. Also consider the speed at which the job is carried out.
- Carrying an object – To control this, break up prolonged work involving picking up heavy objects. Consider providing aids and, if possible, reduce the weight of items, e.g. reduce the size of an item (for unpacking/loading tasks), reduce the distance an item needs to be carried, or slide the item instead of lifting it.
- Repetitive actions – These include moving the arm to an extreme position, e.g. working above head height, working with a very bent elbow, or holding something in the same place for a long period of time. To control this, change workstations and equipment with the employee in mind. Consider providing platforms, adjustable chairs and footrests, as well as suitable tools.

- Carrying out a task for an extended period of time – Work linked to shifting patterns and production with limited scope for job rotation may present problems. To control this, share a high-risk task among a team by rotating people between tasks.

**Poor working environment** – Working in uncomfortable temperatures or handling hot or cold items. Working in dim light, in shadow or glare which causes employees or those that affect a large number of employees first.

**Trials any new work practices before rolling them out across the workplace**

**Dealing with RSIs**

It may not be possible to prevent all cases of RSIs, because employees respond differently to risks. Encourage employees to report any signs and symptoms to you, at an early stage, before they become too serious, so medical help can be sought by you or the individual.

**People with RSIs can recover if the problem is recognised early and treated appropriately.** The approach in most cases is for the affected person to rest their arm/hand to reduce inflammation. Physiotherapy may help. If you find that a task is causing or contributing to a RSI, you should stop employees doing that task.

If an employee has been off work suffering from a RSI, the timing of their return depends on medical advice. The employee’s GP and, if available, an occupational health specialist will determine the best way for the employee to return to work.

**Help is at hand** – getting the best from your SAIF approved health and safety advisors.

You can talk to a safety professional at Safety For Business simply by calling 08445 341614. You are also entitled to a discount on our fees when we help you with your health and safety needs.

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

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

Your BDMS

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

We help them find you.

No sign-up costs. No monthly fees.

Simple.

Join the 500+ funeral directors reaching new clients online

www.funeralbooker.com/SAIF