Merry Christmas and Happy New Year to all our readers. It’s time to celebrate an impressive 12 months and look forward to more business success in 2019.
Defend your local position with marketing

We all know that the first three months of the year are a peak time for funeral plan enquiries. At Golden Charter, we’re committed to helping you take your share of the opportunity.

Our new marketing kit includes a flexible range of marketing messages which highlight the affordability and benefits of buying from an independent funeral director. The new kit includes:

More effective leaflet drops. Leaflet drops are a great way to reach local families. Response rates from our revised leaflet templates are up 26% following refinements.

Customer-tested point of sale. Your new campaign point of sale kit builds on the success of our ‘Time to Talk’ campaign that rated highly with customers in independent research. The new kit will be available from the start of the year.

Get in touch
If you haven’t already, please lean on your Area or Regional Business Manager for support. They will be more than happy to develop a tailored marketing plan for your business.

Whether it’s help with your promotions or support following up enquiries, we’re here to help you.

With Co-op spending 180% more on localised marketing than last year, we are committed to helping you ensure your activity is effective.

funeral plans from Golden Charter

mygoldencharter.co.uk
Create the independent future you want.

While SAIF represents you on the issues that matter.

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

B usiness leaders frequently operate under intense pressure, but a 'busyness' culture can limit one's firm's strategic planning as the urgent matters of the day overcome the important plans of the month. We are in a busyness crisis. Most owners and decision-makers in small to medium enterprises (SMEs), which our Associate member The Forum for Private Business reminds us is over 90% of UK business – indeed it is the UK’s backbone - are working at 100mph.

Think back to what you have addressed as a business this year. Remember the massive issue of the General Data Protection Regulation (GDPR) which required a clean sweep of new processes for how your firm manages private and employee data. And you and your staff have had to conduct the GDPR review while still running the daily business operations of meeting clients, conducting funerals, managing finance, ensuring the premises and vehicles are in good order, perhaps a building project or assessing how your firm develop its website, promotes funeral plans and co-ordinates the social media marketing and community engagement.

The findings of a recent survey by Direct Line suggest that small business owners and sole traders in this country are under so much pressure at work that almost 1.5 million of them have felt unable to take a holiday in the past 12 months. Simply put, SME leaders are just too busy.

Granted, the life of a director just keeps getting more complex, demanding and noisy. But busyness is neither a healthy trend nor a badge of honour. Being busy has sadly become a synonym for success when it is in fact a drag on the whole organisation’s productivity. When a leader becomes frenetic, it rubs off on their team. Pressure of work has a big impact on people’s behaviour. The fallout from this busyness ranges from stress, workplace relationship conflict, a lack of clarity around priorities, indecisiveness in the next steps for the business and feeling isolated.

When leaders feel pressured, their negative reactions will filter down through the organisation, exerting a detrimental effect on staff morale, motivation and productivity. That’s why membership of the National Society is important. Membership offers a collegiate professional association that is here to support, protect and advise you through the SAIF Business Centre. Furthermore, a crucial benefit of membership is SAIF Support, a free and confidential listening and accredited counselling service to you and your staff team. Please ensure your team are aware of this as the winter workload speeds up and demanding pressures ensue.

Also, SAIF Care is an opt in membership service that has added huge value to independent funeral directors, offering your clients free bereavement care and accredited counselling service to you and your staff team. Please ensure your team are aware of this as the winter workload speeds up and demanding pressures ensue.

Isolation is a big threat to independent funeral directors. Like a herd of gazelle, we need to stick together in order to promote and protect the wonderful and unheralded work of independent firms in their local communities.

Therefore, in 2019, please join us at one of the Regional Meetings across the UK. Please sign up to the webinars which provide an easy access for learning and development.

Please join us for the SAIF AGM on 29-31 March in Essex. Please mark 30 October 2019 in your diary as our next exciting Education conference in Leicester.

In Scotland, our members should ensure they attend the SAIF AGM on 21 February in Perth, as the model of regulation unfolds.

Let me on behalf of the staff and Executive Committees of SAIF across the UK wish you and your staff a joyful Christmas and a successful new year enriched with time to think, plan and create a healthy rhythm, so that when the pedal is on the metal, you find time to breathe and change pace.

Learn to celebrate each little success among your teams, win back time, and don’t let fear rob you of strength for your tomorrows.

Best wishes for 2019.

TERRY TENNENS
SAIF CHIEF EXECUTIVE

terry@saif.org.uk
COMMENTARY

With our improved satisfaction survey fully up and running, the end of the year is an ideal time to check in on the progress we have made over 2018.

One of our key measures is a simple question asking our plan holders to rate satisfaction with Golden Charter on a 10-point scale. Well into our first quarter now, more than nine out of 10 tell us they are satisfied – and more than half of respondents give us full marks. More encouraging still are new customers’ views: around 19 out of every 20 who joined since September rate themselves satisfied.

The scale of our companion survey on funeral director satisfaction means we are still collecting your responses, but those of you who have completed the new survey are also providing positive indications. Your scores are shaping up to be their highest for two years.

One of our goals this year is to use the survey to hear from more of you than we have before, so your Area or Regional Business Manager can keep you up to date on when to expect your own invite to take part in the survey and share your views.

Projecting forward

As a board, we fully review survey results each quarter, considering which areas drive change and what the rises and falls really mean. In advance of that, I want to remind you of some major projects we have in hand to provide you with the level of service you have asked for.

localfuneral.co.uk

The online solution that helps families find a local Independent at the time of need is coming up for its first birthday, and the site is in its best shape yet. Fuelled by a new telephone process, which puts those requiring immediate assistance directly in touch with you, enquiries are now running into the hundreds each month.

The majority of these lead to a funeral. That is hugely encouraging, with thousands of unique visitors each month, so as you enter the busiest time of year for at-need don’t miss out on these families’ search for a local funeral director.

Remember that we have committed to operating free of charge until April 2019, so if you are yet to sign up now is the perfect time to speak to your Area or Regional Business Manager.

Partnership

Our new way of working with funeral directors is up and running, and if your local business manager has changed you should now be acquainted with your new representative. Now is the time to put them to the test: the busy winter months may be the best time to ask how Golden Charter can make your life that little bit easier.

At the heart of the partnership service is a renewed focus on supporting you locally beyond pre-need, not least through marketing and digital support. At a time when some national competitors are spending ever more on advertising, doubtless reaching the families you serve, please take the chance to talk to your local representative about your options locally, and craft a personalised marketing plan together.

Creating clearer messages

Looking ahead, our print improvement project is on track to expand. I cannot overstate the importance of the documentation plan holders receive; they play so many roles, ensuring families understand their plan and providing a reference point they can keep for years. Making paperwork adaptable lets us work more flexibly to meet customers’ needs, react to market changes, and work with more agility and efficiency to keep costs down. Families’ understanding of their plans is always vital, and as increased regulation approaches, we fully expect it to be an area of great focus. This project ensures we can keep our documents relevant to customers whatever the future holds.

Ultimately this far-reaching work impacts every plan document – how they are fulfilled and their content. That includes the paperwork you receive when you organise a plan or accept an allocation. Upcoming issues of SAIFInsight will give you more detail on how this project helps modernise our work for the good of funeral directors and families.

Charitable Christmas

I will end by wishing you a merry Christmas and a prosperous New Year. In lieu of physical cards we will be crafting another Christmas e-card and providing a donation to one of our charity partners. Do keep an eye on your inbox as Christmas approaches, and I will leave it to the e-card to say the rest.

suzanne.grahame@goldencharter.co.uk

SUZANNE GRAHAME
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

Looking back, thinking ahead

How do Independents and plan holders rate Golden Charter’s 2018, and which projects will make their mark on 2019?

Telephone: 01702 312737 E-mail: enquiries@saifresolve.co.uk www.saifresolve.co.uk

We are a debt recovery service and have been working on behalf of SAIF for 8 years.

• Funeral debt collection and tracing
• Funeral litigation
• Worldwide debt recovery

We are regulated by the Financial Conduct Authority and follow the guidelines laid down by the Credit Services Association Code of Conduct.
FORMALDEHYDE RESTRICTED ACROSS EUROPE

The UK funeral profession has three years to seek alternatives to formaldehyde or change how it approaches viewing the deceased, after the European Parliament voted in favour of adding formaldehyde to its list of restricted carcinogens and mutagens.

Formaldehyde, used in embalming fluid, has been linked to cancer as well as being an irritant. The European Commission expects the five chemicals it has restricted to prevent more than 22,000 work-related illnesses over 60 years, and improve conditions for over a million workers across Europe.

UK MEP Anthea McIntyre secured a three year delay on banning the substance so funeral directors could adjust. She said: “This new legislation is well meant, but I don’t think officials in Brussels realised quite how big the impact would be on Britain.”

Earlier this year, funeral director Inez Capps reported for SAIFInsight on the issues that lowering the allowable amount of formaldehyde would have on the funeral profession (issue 202, July 2018), including retraining embalmers. The NAFD said that removing it entirely would require the UK to “change the culture around funerals”, calling embalming “the only realistic solution that will delay deterioration”.

One hundred years since the end of the First World War, Golden Charter’s charity partners The Royal British Legion and Poppyscotland led a ‘Thank You’ campaign to recognise those who lived through this remarkable period.

Funeral directors regularly complete window displays for Remembrance, and in support of its charity partners, Golden Charter launched a competition to find some of the best of these.

Congratulations to this year’s winner A France & Son, who will receive a £150 Fortnum & Mason gift card. Golden Charter’s Malcolm Flanders said: “The standard of entries to the competition was outstanding. We would like to thank our network of funeral directors for their continued support and donations to this year’s Thank You campaign.

“In this special anniversary year, your effort can really help make a change to those who have served, those who are still serving, and their families who are in need of help.”
NEW PARTNERSHIP AIMS TO IMPROVE BEREAVEMENT SUPPORT

A new partnership between two leading professional associations aims to improve counselling and support offered to people following a bereavement.

The National Society of Allied and Independent Funeral Directors (SAIF) and the National Counselling Society (NCS) have teamed up to develop a set of guidelines to ensure vulnerable people in a state of grief are able to access counselling more quickly and from trusted providers.

The move is aimed at helping the thousands of newly bereaved people each year who have to wait months for support, either from the NHS or third sector providers.

Working in partnership with counselling specialist Professional Help, SAIF earlier this year launched SAIF Care, a free bereavement service for funeral directors. Businesses in membership of the association, which represents the UK’s independent funeral directors, more than 360 branches are now offering the service. The new partnership between SAIF and the NCS builds on SAIF Care and will:

- Establish a new partnership with the NCS to offer bereavement support and counselling
- Develop a set of guidelines to help funeral directors engage with professional counsellors and counselling services
- Raise awareness of SAIF Care among families of those who use a SAIF member business
- Highlight opportunities for bereavement-specific training and CPD for both funeral directors and counsellors

Terry Tennens, Chief Executive of SAIF, said the new partnership with the NCS offered an exciting opportunity to make a difference to a significant number of people.

“The partnership with the NCS is a logical next step for us following the establishment of SAIF Care in March this year. There’s a definite need to widen counselling support and one way to do this is to ensure funeral directors are able to sign-post bereaved people to appropriate counselling services.

“Strengthening the national network of bereavement counsellors will complement the services already offered through SAIF Care, while reducing waiting times and ensuring support is available from people who’ve undergone appropriate training and background checks,” he said.

He added: “The training will also help hardworking funeral directors to self-care, as it’s clear that increasing demand for bereavement support has the potential to place added pressure on staff in funeral homes.”

Vicky Parkinson, Chief Executive of the NCS, commented that the partnership had the potential to plug a significant gap in healthcare provision.

She said: “Based on our experience, we have good reason to believe that hundreds of thousands of people each year are in need of bereavement counselling. Sadly, many of these are having to wait more than three months or more for support. This situation desperately needs to change and we’re confident that the partnership with SAIF will make a big difference.

“Over the coming months, we’ll be drawing up a new training programme for people interested in developing basic counselling skills to help support bereavement care. This will allow funeral professionals to enhance their service to families which in many parts of the country is missing, providing signposting to qualified counsellors on the NCS register when needed.”

The NCS was set up in 1999 by a group of counselling, psychotherapists, hypnotherapists and psychologists, and holds Accredited Register status with the Professional Standards Authority Accredited Register programme.

SAIF represents more than 850 independent funeral directors across the length and breadth of the UK. SAIF Care offers families a range of services including phone and email consultations and up to six face-to-face sessions.

Professional Help was established in 2012 by Catherine Betley, who has more than 20 years’ experience in managing counselling organisations across the UK. The organisation works to widen access to emotional support for employees in both private and public sectors.

An inspector calls at SAIF open meeting

SAIF Scotland hosted an open meeting recently with Scottish Government Inspector Natalie McCall.

Ms McCall (pictured above left) attended the event in Dundee on 15 November. The meeting was hosted by Past President Mark Purvis (pictured above right) and included NAFD members.

Mummified woman uncovered

Archaeologists have discovered the well-preserved mummy of a woman inside an unopened coffin dating back more than 3,000 years. The unusual case attracted international press attention in November.

The sarcophagus is one of two found earlier this year in the western bank of the Nile.

The Independent reported that Khaled Al-Anani, Egypt’s Minister of Antiquities, said: “The sarcophagus was intact-style, which dates back to the 17th-dynasty, while the other sarcophagus was from the 18th-dynasty. The two tombs were present with their mummys inside.”

CMA to launch full probe

The Competition and Markets Authority (CMA) has said its interim report to assess the funeral market, over concerns around price hikes, is to be followed by a full investigation.

The interim report contained some encouraging signs for Independents. The CMA emphasised the role of larger firms in rising funeral prices, saying: “While some smaller funeral directors have sought to keep their prices low, other providers – the larger chains in particular – have implemented policies of consistently high year-on-year price increases.”

More details will be in January’s issue, or visit saifinsight.co.uk/cma

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More details will be in January’s issue, or visit saifinsight.co.uk/cma

Merry Christmas from all of us at ALLSOPS

Christmas Shutdown 2018

Monday 24th December to Tuesday 1st January

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A FESTIVE LIGHT TO REMEMBER

A Christmas tree has once again been placed at David Gallagher Funeral Directors Airedale House funeral home in Utby, West Yorkshire, with each white light representing a deceased person that they have cared for throughout the year.

Every year, David and Adele Gallagher and all their staff remember the families who they have cared for through the last 12 months over the festive season and understand what a difficult time this may be for loved ones left behind.

The funeral directors have also made a £1,000 donation to the Sue Ryder Manorlands Hospice, which was its chosen charity for 2018, to help to purchase a vital piece of medical equipment for the Hospice, which was its chosen charity for 2018, to help to purchase a vital piece of medical equipment for the Hospice, which was its chosen charity for 2018.

“Anyone who has cared for their family member through illness and has watched them suffer, knows that a piece of equipment can make quite a big difference,” said Adele Gallagher.

“Manorlands Hospice plays a huge part in our community, providing expert palliative care, advice and support to those who are living with life-limiting conditions and support to their families.”

Fundraising Manager Andrew Word thanked Adele and David Gallagher and the team and added: “We at Manorlands have a great respect for the work of David Gallagher Funeral Directors and we are delighted to be benefiting from this large sum on the anniversary of the year. It is only because of generous businesses such as these that we can continue to provide more care to more people when they really need it.”

Adelle Gallagher said: “Manorlands Hospice plays a huge part in our community, providing expert palliative care, advice and support to those who are living with life-limiting conditions and support to their families.”

“Our donation of £1,000 will help with an item on the hospice’s wish list which is a Syringe Driver. It is a device which allows patients to manage their own pain by turning up and down the rate at which medication is added to their bloodstream.”

Supporting Children In Need

SAIF has announced its AGM weekend will take place between 29 and 31 March 2019 at the Crowne Plaza Resort in Essex.

A booking form for the popular event is included on page 31 of this month’s issue of SAIFInsight and members will be invited to book early to avoid disappointment.

More details on the SAIF AGM weekend will also be available online on the SAIF website by visiting saif.org.uk.

There are several different packages for members, which include:

- **AGM ATTENDANCE ONLY (FDC):** On arrival tea, coffee and biscuits
- **THURSDAY GOLF (TGB):** SAIF Open Golf Championship for the President’s Cup for ladies and gentlemen
- **FRIDAY & AGM (FDC):** On arrival tea, coffee and biscuits

**SATURDAY DINING & AGM £85.00**

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In memory of William (Willie) Matthew, Croodie Matthew Funeral Directors Ltd

William Matthew was born on 15 October 1923, the eldest of four and raised in the Gallatown, Kirkcaldy. He married Christina (Ena) Rodgers in March 1948 and they had three children, Andrew, Graham and Sheila, seven grandchildren and two great-grandchildren. Willie and Ena celebrated their 65th wedding anniversary on 7th February 2018 before Ena sadly passed away.

Willie’s father set him up in business in 1947 by buying Ben Thomson Coal Merchant and when his brother Alan returned from military service, he joined Willie and W & A. Croodie Matthew Merchants was established. They rented a yard in Sincilturn, and by 1950 their fleet of 28 merchants throughout the Kingdom of Fife and all hospitals and schemes in Fife.

Once retired, Willie didn’t find retirement to his liking. On the first morning of his retirement he thought “Is this it then?” and returned home to announce that he had bought A.J. Croodie Funeral Parlour. That was in 1984, his daughter Sheila joined the business in 1989 and the company has continued to grow ever since. The name was changed to Croodie Matthew Funeral Directors Ltd in 1993 to incorporate the family name and Willie had many years of involvement. His favourite job was to hand out order of services at the crematorium, where he could greet the many folk that he knew in the town.

When Sheila joined the business, the format of their meetings was a walk around the Beveridge Park with Willie’s West Highland Terrier Nicks and any decisions had to be made by the time they finished one circuit. There was no procrastination with Willie, he never looked back and didn’t seem to worry. No better example than the day he and Sheila flew to Birmingham to attend the funeral trade exhibition. They arrived around 2pm, and by 11am they had bought a fleet of vehicles, a barse and two limousines. With a purpose and mission accomplished, they went to the cinema to watch war film Memphis Belle and with a purpose and mission accomplished, they went to the cinema to watch war film Memphis Belle. There was no procrastination with Willie, he never looked back and didn’t seem to worry.

There was no procrastination with Willie, he never looked back and didn’t seem to worry. None of the other funeral directors could believe it when they told them where they had been for the afternoon.

Willie also loved music and was a keen member of several Fife musical societies, with many years on the stage at the Adam Smith Theatre with K.A.O.S. He was a well-respected Kincardly businessman, known for his kindness, generosity, good humour and genuine caring for people. He passed away peacefully in his own bed on Tuesday 26 August 2018 aged 94 years and will be sadly missed by his family and friends who all knew him.

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**EXPERIENCE £95.00**

**FRIDAY afternoon:** Keynote speaker

**Saturday afternoon:** Keynote speaker

**THE AGM WEEKEND**
**Woollen coffins launch**

Funeral directors are using woollen coffins for customers with unique and bespoke funeral needs, even when it comes to caskets. Now a British mill has created a woollen coffin.

The alternative caskets are believed to be the world’s first ever wool coffins and were created by AW Hainsworth, a specialist textile company who has been in business for more than 230 years.

According to the company’s website, the woollen coffins are suitable for both burial and cremation. The firm added: “The non-traditional coffin shape, combined with the soft tactile finish, allow a more relatable and easier experience for those left behind and can be particularly comforting to sensitive or younger members of a congregation.”

“The woollen outer layer is carefully hand-fitted around a strong 100% recycled cardboard frame, which is reinforced with an MDF baseboard for rigidity and stability and then carefully lined with a soft woolen wadding for a mattress base.”

The unusual coffins even made national press attention, with the Daily Record newspaper reporting it will help encourage grieving families to approach and connect with their lost loved one.

**Honouring the lost little ones**

U.K.-based baby bereavement charity Little Things and Co. was founded in 2013 by Independent funeral director LeighAnne Wright after a profound encounter at work with a family who had no clothing for their 21-week gestation son. LeighAnne made him an outfit and it was the start of the charity that today offers help and support to countless families.

“In the five and a half years since we launched we have extended our service by building a memorial garden at our local hospital, running monthly support groups, and creating literature and practical items for funerals,” explained LeighAnne. “The charity has grown massively in its short years, and I am now an advisor as part of the All Party Parliamentary group for baby loss.”

During this year’s Baby Loss Awareness week (9 to 15 October), Little Things and Co helped to light up buildings in Plymouth pink and blue and held an annual Wave of Light event. LeighAnne added: “The charity also designed and commissioned the memorial at Weston Mill Cemetery baby garden in Plymouth, in partnership with the local council. It is a beautiful wall with a blackboard for parents to leave messages. It also has recessed spaces to light candles and is beautiful, it’s called the ‘Forget Me Not Wall.’”

To continue to raise awareness, LeighAnne published the book *Help to Heal: After the Loss of a Baby*, which was released in October to coincide with the awareness week. She said: “The launch was held in Plymouth and I sold every book I had that day. *Help to Heal* has been really well received and provides emotional and practical help to those struggling to cope with grief.”

*Help to Heal: After the Loss of a Baby* is available on Amazon for £9.99.

**SAIF paid a recent visit to Ian Sturrock of Dundee’s Sturrock, Comb and Davidson.**

**SUPPORTING MEMBERS**

SAIF paid a recent visit to Ian Sturrock of Dundee’s Sturrock, Comb and Davidson. 

**Government Liaisons Paul Allcock, SAIF Chief Executive Terry Pennings, Ian Sturrock and Scottish SAIF Past President Mark Porteous.**

**Low costs trend hurts Dignity profits**

Profits are down at Dignity plc, as families increasingly move towards lower cost options.

The company’s latest results showed that the number of families choosing its Simple or Limited range of funerals had more than trebled to around a quarter of all funerals, from 7% in the same period last year. The change was 4% above forecasts.

According to the Evening Standard, analysts at Peel Hunt said the trend towards low-cost funerals could become “more pronounced”.

“Bear in mind that most people choose funerals on personal recommendations, so the more that use a simple funeral (and like it) the more are likely to do so in future,” said the report.

Underlying quarterly profits were down 39%, including a £250/300 pre-need drop. Dignity said the drop was in line with expectations as it worked on its transformation plan. Both conglomerates have been focusing on lower cost funerals throughout 2018.
Cremation research results

With the number of cremations at an all-time high, new research has revealed 80% of the public are ‘happy’ or ‘very happy’ with the service they attended. The research was conducted by Scattering Ashes, a family business that specialises in helping people options a deal with cremated remains.

The survey also found that 70% of family and friends attending services rated the exterior as favourable. The landscaping and grounds were also particularly praised, with the feedback on the buildings tending to be more positive the newer the construction.

On the whole, the people felt the services were long enough at the crematoria although many felt more time could have been allowed for getting in and out of the building, and staff were almost universally praised for their attention and consideration.

The results also showed that people generally thought cremation was value for money although the whole funeral process was expensive.

Richard Martin, of Scattering Ashes and author of the report, said: “This will be a pleasant read for those working in the funeral profession. It is difficult for crematoria to get feedback from clients, so I am sure they will have been pleased to know they are doing a good job. However, while crematoria and the staff are well praised there are definitely certain areas that they could focus on if they wished to improve their experience for those visiting.”

He added: “On the thorny issue of cost, it is interesting to see that of those who had considered the issue, those quarters felt they received value for money. I hope those in the industry responsible for such things will see this as part of the overall positive feedback rather than a green light to increase prices.”

‘To receive a copy of the full report, contact Scattering Ashes by email info@scattering-ashes.co.uk or by calling 01392 888526.’

Charity gift box
Norfolk-based child bereavement charity Nelson’s Journey has launched a Similes & Tears Gift Box, an idea developed after their award-winning young volunteers, Nelson’s Journey was established in 1997 and provides therapeutic support to children and young people, living in Norfolk, who have experienced the death of a significant person in their life. Many of the charity’s young volunteers felt that around the time their special person died, people around them didn’t know what to do or say to provide support.

The gift box includes a happy jar and notes for the user to write down and store happy and positive thoughts, mindfulness colouring postcards which include a range of emotions and feelings commonly experienced in grief, tissues featuring the message ‘It’s ok to cry’, a soft toy and a chocolate bar.

If you would like to find out more, visit the charity’s website www.nelsonsjourney.org.uk
ASSOCIATE MEMBER IS DEDICATED TO HELPING THOSE IN NEED

When a loved one dies it is a distressing time for family and friends. If that person passes away outside the country, it can be even more stressful and upsetting. Walker’s Repatriation Services, a new SAIF Associate Member, offers a personal and professional service for bringing home the deceased.

Here, owner Tim Walker, Director of Walker’s Repatriation Services, discusses how he entered the profession and how his business is dedicated to helping those in need.

Tim said: “Having spent 40 years in British industry I decided it was time for a career change. I obtained my City and Guilds as a time served machinist as an apprentice and have since acquired NVQs in supervisory management, as well as quality assurance, auditing, logistics, and material planning.

“I got disillusioned with an industry that appeared to be producing too many delegators, which prompted me to take redundancy and try something new. “I bumped into a local repatriation guy and we got talking. He was so busy and I agreed to help on a short term basis. After going into mortuaries and delivering to funeral directors I found it very interesting and rewarding, and it got me thinking I could do this. “With my redundancy money I invested in a Mondeo Hearsette from Wilcox Limousines, purchased two trollies from Auden’s and officially launched the business in September 2017.

“As a one-man business I cover all roles, from the start of the process to the end. This includes advertising and marketing; answering customer calls and providing fast, accurate quotes; communicating with mortuaries, care homes and airports; checking the vehicle; route planning; and always ensuring a customer is happy. I enjoy meeting people from all walks of life, but ultimately providing a timely, quality and cost effective service of high standard to my customers.

“It is difficult to say what the future holds as the company is still in its first year of trading, but I believe that a continuous improvement programme along with investment and being customer-focused together with providing a quality service, are just some of the key issues to the success of any business.”

For more information, contact Tim by emailing tjwalker60@gmail.com or calling 07792 022 048.
What is a Guaranteed Over 50s (GOF) life insurance policy?

Many people take out life insurance so that a lump sum can be used to pay off a mortgage, or settle outstanding debts when they die. For a person looking to take out life insurance at 50, their thought process may be slightly different and they would find Term Insurance (a policy that provides cover for a defined number of years) premiums much more expensive than if they were aged 30 and it’s likely that they would also see some restrictions on the terms of their policy.

Why? Because Term Insurance involves full underwriting on an individual’s medical history and, unsurprisingly, the older you become the more likely you are to have had previous medical issues. These issues are then likely to have a negative impact on the individual’s premium.

Furthermore, Term Insurance isn’t best suited to everyone. If you’re over 50 and have paid off your mortgage or have children who are grown up, your needs will be very different to a 35-year-old who has a young family and 20 years of mortgage payments to make. This is where Guaranteed Over 50s Insurance comes in.

As the name suggests, this is a type of life insurance targeted at those aged over 50. A customer will pay for this type of life insurance with monthly premiums and when they die, it pays out a lump sum which was fixed at the time of application. The money is often used towards funeral costs, to pay off existing debts or simply as a gift to leave to loved ones. The sum assured can be anything from £1,000 to £25,000.

The main attraction of an Over 50s policy is acceptance is guaranteed. There are no health questions to answer or medical assessments requested. This means that if you’re aged between 50 and 80, you will automatically be accepted. Another advantage of Over 50s insurance is that the premiums are usually fixed. Accordingly, there is a policy for everyone’s budget, with a desired level of cover which will remain at constant price for the entirety of the customer’s life.

Of course, the lack of medical questions does result in a lower ‘sum assured’ (amount payable on death) than available through a Term Insurance policy for a healthy applicant. These policies are therefore very attractive to those older age groups where health has been an issue in the past.

The Funeral Benefit Option (FBO)

With funeral expenses often a significant source of stress for the Over 50s, many people clearly want to make sure the costs of their funeral are covered when the time eventually comes. Covering future funeral expenses is the purpose of a funeral plan, however the Funeral Benefit Option, through a Guaranteed Over 50s product, offers policy holders another way of planning ahead.

So how does the FBO work? It really is very simple. If the policy holder opted to include the Funeral Benefit Option in their insurance policy, when they pass away the surviving family will contact you, the funeral director, in the same way they would if they had a funeral plan. You then arrange the policy holder’s funeral and present an invoice to Golden Charter, and we will arrange payment in the normal way. The funds for payment of the invoice will come from the insurance company, with whom Golden Charter will liaise throughout the entire claims process.

If the invoice amount is less than the sum assured then the remaining balance will be settled through the policy holder’s estate. If the amount of the invoice is higher than the sum assured, the family will be responsible for the balance due.

THE CURRENT AVERAGE SUM ASSURED IS £4,838, A SIGNIFICANT AMOUNT AND GREATER THAN THE COST OF THE MAJORITY OF AT-NEED FUNERALS TODAY

The current average sum assured is £4,838, a significant amount and greater than the cost of the majority of at-need funerals today.

Over 50s Market Growth

The market

Despite the exit of many of the high street banks from the financial advice market in 2012, the Guaranteed Over 50s market continues to grow through independent providers and insurance specialists.

Additional developments in the market

In 2017, the market grew by 5.8%, meaning 292,047 customers took out this type of insurance. With the vast majority of these policies taken out to deal with funeral expenses, it’s essential Golden Charter acquires as much of this type of future funeral business on behalf of independent funeral directors as possible. With conversion rates of 30% from insurance policy to Funeral Benefit Option, around 87,000 annual funerals could be acquired for independent funeral directors across the UK. Frankly, if we don’t ‘win’ this business our competitors will.

Why FBOs are a good choice for funeral directors

As previously stated, the average sum assured for each FBO is around £4,838, providing you with a significant at-need funeral contribution.

Where sums assured seem to be lower than the average quoted, view these as down-payments for the funeral as the family or next of kin are required to make up the shortfall for the funeral service provided by you. This is always made clear to the customer at the point of sale by all our partners, as well as being explicitly clear in the membership pack sent by Golden Charter.

Most importantly, by supplying over 50s providers with our FBO product, we ensure that a significant number of funerals are not allocated to any of our planning competitors, which can only make great business sense.

Who are Golden Charter’s FBO partners?

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Most importantly, by supplying over 50s providers with our FBO product, we ensure that a significant number of funerals are not allocated to any of our planning competitors, which can only make great business sense.
More than 300 people turned up to a highly successful Bereavement and Mental Wellbeing Conference held in the County Hall, Cardiff, on 5 November.

The event was organised by White Rose Funerals, an Independent Funeral Directory in the Welsh capital. On the day the audience examined the impact on the mental wellbeing of individuals and families who have been affected by a calamity or some form of trauma.

A series of high profile figures came along to give their views and discuss the issues. They included:
- Judge Mark Lucraft, the UK Chief Coroner
- Fiona Wilcox, Senior Coroner who dealt with the Grenfell Tower tragedy
- Nick Sandford, Chaplaincy Manager for Wales prisons
- Stephen Doughty MP
- Mark Isherwood AM
- Neil McEvoy AM
- Ahmed Alsisi of White Rose explained his reasons for organising the conference: “We always strive to make a difference. As funeral directors we would like to lead our community and stage events for the betterment of our community.

“There are a lot of issues out there that need to be discussed. We thought we could provide a platform for discussion and allow people to network and build bridges.”

The focus on mental wellbeing sprang from Ahmed’s own observations. As well as being a funeral director he is a chaplain and works in prisons. He is also a boxing coach and involved in training young people. He said: “One thing I’ve found is that poor mental health can be a common link between bereaved people, young people growing up with peer pressure, family problems and so on, as well as prison inmates.

Sadly, that mental health crisis can lead to suicide – there are hundreds of cases every year. We thought if we can intervene in one way or another and raise awareness of the issues people face then we may be able to help.”

The day’s proceedings covered a wide range of very important topics. The agenda included:
- Improvements to Cardiff Bereavement Services and burial services in Newport
- Dr Fiona Wilcox discussing her experience of dealing with the Grenfell Tower devastation, including the after effects on the bereaved and the effects on the emergency services and other professionals involved in this case, in particular their mental health and state
- Chaplain Nick Sandford, Chaplaincy Manager of prisons in Wales, addressing the cases of two prison leavers who committed suicide
- Chief Coroner, Judge Mark Lucraft QC, discussing his vision for the future of the coronial services

Following presentations, an expert panel including Judge Mark Lucraft, Fiona Wilcox, Nick Sandford and Neil McEvoy AM, as well as MP Stephen Doughty and Chairman of Funerals & Bereavement cross party group Mark Isherwood AM, discussed ideas presented by the audience.

There was also a workshop on bereavement, mental health and suicide from an Islamic perspective presented by Chaplain Abdul Atte.
AN INSPIRING CONFERENCE WHICH ...ADDRESS SOME OF THE PRESSING ISSUES

Among those attending were SAIF’s Chief Executive Terry Tennens and National President Alan Tucker. Delegates included funeral directors, parliamentarians, chaplains, Imams, doctors, mental health nurses, police officers and representatives from charities such as Cruse and 2 Wish Upon a Star.

Ahmed added: “The day went better than I expected. The key speakers were extremely impressive. Among other things, it was agreed that mental health support for the emergency services – and funeral directors – who respond to these major events must be improved.

“In terms of topics discussed it was very educational and informative – I think everybody learned something new.”

Terry Tennens agreed. He said: “It was an inspiring conference with high level speakers which addressed some of the pressing issues of our day, bereavement care and mental wellbeing. Congratulations to Ahmed and his team at White Rose Funerals for a superb conference.”

And Alan Tucker added: “I congratulate Ahmed and his colleagues in organising such an interesting conference which attracted nearly 300 people from all walks of professional life. In particular the talk by HM Coroner for Inner West London on her experiences at Grenfell Tower was informative and deeply moving.”

Ahmed believes that the conference illustrated the need for community cohesion and the building of bridges. “We need to work together to help vulnerable people in our community.

“Four out of five people in the BME community feel too shy to discuss mental health problems. We want people to feel comfortable talking about the difficult issues they face.”

The conference has generated a great deal of positive feedback. According to Ahmed he is still receiving congratulations and people are asking how they can be more involved.

“That is encouraging because it suggests our message is getting across and it provides a good starting point for next year’s event, which I am already thinking about.”

Ahmed Alsisi
When someone is buried, interment of the remains is usually the end of the matter. With cremation, what happens at the crematorium is only part of the process. The issue of what happens to the ashes afterwards, and difficult questions arise in two basic situations. The first is where the deceased’s family disagrees over who is entitled to the ashes. The second is where ashes are being used as leverage to secure payment of outstanding funeral expenses. This article explores the legal position in both situations.

Families fighting over ashes
Families fighting over funerals is an increasingly common occurrence; as well as the usual family tensions where a loved one dies, there is the growth in second or blended families and the all-too-frequent disputes between the surviving spouse and someone other than the deceased person.

In England and Wales, regulation 15 of the Cremation (England and Wales) Amendment Regulations 2017 (which took effect in April 2018) states that "any ashes remaining at the crematorium must be returned to the deceased's family or any other relative usually residing with the deceased person". Regulation 30 in the original version of these regulations stated that the crematorium had to return the ashes to the person who applied for cremation or to someone that the crematorium nominated, but this has now been clarified.

However, regulation 30 has now been amended by the Cremation (England and Wales) Amendment Regulations 2017 which took effect in April 2018. The changes are important, and were introduced to provide greater clarity and to make cremation easier. Practice Ministry of Justice (MOJ) guidance on these regulations makes it clear that funeral directors are to be familiar with the regulations, and in a position to advise families about the practice at different crematoria, whether the applicant wants to be in charge, and any issues which may arise about the application.

So, how does this affect what happens after cremation? Under the new version of regulation 30, the crematorium must dispose of the ashes in accordance with the applicant’s instructions for the ashes. According to the MOJ guidance, cremation authorities and crematorium managers can consider taking instructions from the applicant’s executor or the administrator of their estate where the applicant has died. Where the applicant is incapacitated, we should probably assume that it is the person with power of attorney over the applicant’s affairs, or their equivalent (if they do not have a will, this is not entirely clear in the guidance notes).

The second, and much more commonplace scenario is where the applicant for cremation dies or becomes incapacitated before providing instructions for the ashes. According to the Cremation (England and Wales) Regulations (2008 Guidance, cremation authorities and crematorium managers can consider taking instructions from the applicant’s executor or the administrator of their estate where the applicant has died. Where the applicant is incapacitated, we should probably assume that it is the person with power of attorney over the applicant's affairs, or their equivalent (if they do not have a will, this is not entirely clear in the guidance notes). So, this is now how families deal with the ashes.

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In Scotland, similarly substantive provisions will take effect under Part 2 of the Cremation and Burial (Scotland) Act 2020, which (subject to parliamentary approval) will have effect within the next few months. Sections 51-56 of the 2016 Act deal with the handling of ashes, and again require the applicant for cremation to stipulate how the ashes should be dealt with. Where ashes are subsequently not collected, the Act requires the cremation authority to take reasonable steps to ascertain what the applicant wants to happen (for example, the applicant going to collect the ashes or should the funeral director return them to the cremation authority).

There is no response, the funeral director can return the ashes to the cremation authority under s 54(6). The onus then goes back to the cremation authority (under s 55) to ascertain the applicant’s wishes, and (failing that) to retain or dispose of the ashes.

Like the amended regulations in England and Wales, there will be more legal clarity in Scotland under the new legislation – when it comes into force.

Part two of Dr Heather Conway’s article ‘post-cremation: ashes continue in the ashes’

The first thing to distinguish between is who is authorised to collect the remains from the crematorium, and who has the legal right to the ashes once they are collected. In England and Wales, regulation 15 of the Cremation (England and Wales) Regulations 2008 allows an application for cremation to be made by the deceased’s executor or a ‘near relative’ aged in or over 18 unless a satisfactory explanation is given for it being made by some other person. A ‘near relative’ is defined as the surviving spouse or civil partner of the deceased, a parent or child of the deceased, or any other relative usually residing with the deceased person.

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As is usual around Armistice Day, many funeral directors adorn their premises with flags, poppies and words to commemorate past conflicts of war. This was even more poignant this year as it was the centenary of the end of World War 1 which ended on 11 November 1918.

As my partner Cathy has a great interest in war history, we travelled to France and Belgium by cruise ship to see for ourselves what now remains and to share in the Armistice Day commemorations.

Our first visit was to the site of one of the bloodiest battles in war history. Péronne was occupied by the Germans in August 1914 and became a crowded centre of military activity and logistical support, particularly during the Battle of the Somme.

The Museum of the Great War, which stands within an imposing fortification, contains many reminders of soldiers of the main combatant nations. Here we discovered the daily lives of the British, German and French soldiers and also civilians who were drawn into the war.

We then drove to Thiepval where we viewed the Ulster Tower and the Franco-British Memorial, an imposing monument built of brick and stone to commemorate more than 73,000 men who fell between July 1915 and March 1918 and who have no known grave. We were prevented from stopping at the memorial due to a visit by senior dignitaries from the world of politics, so we travelled on to the Lochnagar Crater.

The Lochnagar Crater was created by a large mine placed beneath the German front lines on the first day of the Battle of the Somme. It was one of 19 mines that were placed beneath the German lines from the British section of the Somme front, to assist the infantry advance at the start of the battle.

The British named the mine after ‘Lochnagar Street’, a British trench where the Tunnelling Companies of the Royal Engineers dug a shaft down about 90 feet deep into the chalk, then excavated some 300 yards towards the German lines to place 60,000lbs (27 tons) of ammonal explosive in two large adjacent underground chambers 60 feet apart.

On Saturday 1 July 1916, at 7.28am, two minutes before the attack began, the mine was exploded, leaving a massive crater, 70ft (21m) deep and 300ft (100m) wide. The crater now stands as a memorial to the men and women from all nations who lost their lives in the Great War.

On Armistice Day itself, following a moving Service of Remembrance onboard our ship, we visited Ypres, located in Flanders Fields. In the evening we attended St Martin’s Cathedral for The Great War Remembered concert. Through words, music and song we heard a story based on the wartime memories of Emiel (Miepje) De Zegher who was married to Wini Crawford from Great Britain.

During the early weeks of fighting, Emiel was badly wounded and evacuated to England. His injuries were so severe that, at one point, it was thought he had died. It was only thanks to the attentiveness of a nurse, Wini, that he was rescued from a mortuary in the hospital at Wantage. Emiel fell head over heels in love with Wini – his guardian angel – and they married in August 1918, returning to Belgium after the war.

Through the years, Emiel told his children and grandchildren about the horrors of the battlefield, based on his own brief experiences and the many letters sent to him by his former comrades.

For the rest of his life, he continued to suffer from the terrible injuries of war but the love of his darling Wini sustained him and gave him the courage to carry on.

It is difficult to describe the emotion of the occasion, but there were not many dry eyes in St Martin’s Cathedral that evening.

Following the concert, we went into Ypres market square where we joined many hundreds of people gathered to witness on large screens the Last Post service at the Menin Gate, in the presence of the Belgian Royal Family.

It was another very moving experience on a day of great emotion and remembrance.
FULL MEMBERSHIP PENDING
Annie Ward/ Kevin Jones
60 Simply Funerals Ltd
198a Top Lane
Whitley
Mickleham
S12 6LZ
Previously advertised on website
Close date 3 December 2018
Christopher Walkers
CM Walkers Funeral Services
Monkeys House
B 4 Morky Terrace
Filling
Satead
NE13 6JH
Previously advertised on website
Close date 3 December 2018
Joanne Home/ Martin Watts
Ian Watts & Son
Mimotofunerals Ltd
38-170 Newport Road
Cadcott
Mimotofunerals
NP5 4AA
Previously advertised on website
Close date 6 December 2018
Rahid Sharr, Peter Guast,
Saith Middle-Janney
FP Guast & Sons Ltd
Par拿到了 House
Funeral Home
150-153 High Street
Ravensby Bagis
West Midlands
B65 OEE
SM Gooders Funerals
(branch of above)
380 High Street
Streetbridge
West Midlands
B68 4SH
Black Country Funeral Services
(branch of above)
100a Park Lane
Cradley heath
West Midlands
B64 1PK
Gauunt’s of Wolverhampton
(branch of above)
9 High Street
Wolverhampton
S36 4RD
Previously advertised on website
Close date 10 December 2018
John Slater
A Slater & Sons
Staffordshire
ST7 4JD
Previously advertised on website
Close date 13 December 2018
Kevin Cobbold/ Ann Cobbold
Kevin Cobbold Funeral Services Ltd
105 Cromer Road
Norwich
Nicola
NR6 6XN
Previously advertised on website
Close date 17 December 2018
T J Peavy & Family
Funeral Directors Ltd
2 Britannia House
High Street
Burton on Trent
Staffordshire
DE13 1AX
Andrew Johnson
Andrew Johnson
Funeral Services
106 Plumstead
Common Road
Plumstead
London
SE18 2UL
Mr R Good/ Mr M Hallworth
& Good Funeral Services Ltd
20 Buxton Road
Heavenside
Stockport
Cheshire
SK2 6NU
Odette Carter
Odette Carter Funeral
Director
8 Phillips Parade
Calne
Wiltshire
SN11 6HA
ACCEPTANCE INTO ASSOCIATE MEMBERSHIP
Victoria Allen/ Janet Mildren/ Thomas Mildren
Victoria Allen Funeral Services Ltd
6 Charlton Rise
Leeds
West Yorkshire
S86 5YD
Stephen Gourley
Gourley and Sons Ltd
13 Bailey Street
Stafford
Staffordshire
ST17 4BS
Timothy Peary
Tinus Venter
4 Taylor Gardens
Edinburgh
East Lothian
EH13 1PT
Mr I Brown
Ian Brown Funeral Directors
61 – 63 Lanark Road
Canterbury Village
Lanark
South Lanarkshire
ML3 6BQ
Ian Cas/ Jane Coupons
Forum of Private
Business
Ruskin Rooms
Drury Lane
Knaresborough
North Yorkshire
WA14 6HA
FULL MEMBER NOT RENEWED (SCOTLAND)
David Ball
David Ball Independent Funeral Directors
153 Stratford Road
Lanarkshire
Glasgow
G32 9AN
Mr T Deery
Deery Funeral Services
Sweethope
North Lodge
Edinburgh
East Lothian
EH3 7AT
Deery Funeral Services – Leith
61 Harbour Road
Leith
Edinburgh
EH4 1JQ
Mr I Brown
Ian Brown Funeral Directors
61 – 63 Lanark Road
Canterbury Village
Lanark
South Lanarkshire
ML3 6BQ
20 Taylor Gardens
Edinburgh
East Lothian
EH13 1PT

M E E T I N G S / E V E N T S
Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF unless advised as below.

Friday 29 March
SAIF Open Golf Championship for
President’s Cup for ladies and gentlemen. (Please enter additional names and handicap on a separate piece of paper)

Friday afternoon Keynote speaker
Saturday morning 9.30 am SAIF Annual General Meeting
Saturday afternoon Meeting of the NextGen group
Sunday morning 10 am Installation of Officers

D I N I N G
To book directly with the hotel on 01621 862444, quoting DUN. A credit/debit card will be taken as a guarantee but guests will pay on departure with free cancellation up to 48 hours before the event.

Thursday 28 March
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Single Occupancy Bed & Breakfast @ £99.00 per room

Friday 29 March
Double Occupancy Bed & Breakfast @ £119.00 per room
Single Occupancy Bed & Breakfast @ £109.00 per room

Saturday 30 March
Double Occupancy Bed & Breakfast @ £149.00 per room
Single Occupancy Bed & Breakfast @ £139.00 per room
For suites @ £100.00 per room upgrade charge.

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n my last article, I shared about the tragic death of my son this summer, and some insights I gained in my personal journey from theory to experience.

One important perception was not just about me as an individual but about us all collectively as death care professionals.

It involved the apparent expectation that those of us who deal with death and grief on a daily basis must somehow be ‘used to it’ and able to draw on our experience to help us cope. Of particular frustration to me were those who said things like: ‘You will be able to draw from your wisdom as a grief counselor to get through this.’

As I said last time, there is a big difference between understanding grief and experiencing it. We have all sat through long, boring seminars (not mine, of course!) expounding on theories of grief, cognitively seeking to explain and experience it. We have all sat in our own lives and work.

But this summer, in the actual moments before and after my son’s death, these theories brought only slight satisfaction. It was of little help that I ‘understood’ it. The whole situation simply did not make a lot of sense, so nothing cognitive brought any real comfort.

My grief was too big and overwhelming to be soothed by trite comments or clichés. Even when people quoted my own written words back to me, it didn’t really help. Somehow, well-meaning words of advice ring strangely hollow in these written words back to me, it didn’t really help. Somehow, well-meaning words of advice ring strangely hollow in these moments, leaving us feeling empty or, worst of all, misunderstood.

Funeral directors and ‘death professionals’ experience similar sentiments when they experience personal loss. While we deal with such situations professionally on a daily basis, when something happens to one of our own, it is different. Any personal loss triggers emotions, reactions and pain for which we often prepare others, but rarely guard ourselves.

So what should we do when loss hits close to home? We need to do what we need to do. I personally was unwilling to share my ‘unravelling’ in full view because it seemed to me that the grieving people I had supported were watching with some trepidation to see if I was going to ‘make it’.

So following Steve’s death, it was important to be true to myself and maintain some professional decorum in general view, while sharing my tears and true feelings only with those closest to me: some family and trusted colleagues. While some might disagree with this strategy, it worked for me. Some things I found helpful:

1. It is important to get some structure back into your life. The first principle of Critical Incident Stress Debriefing: ‘Structure is a remedy for chaos.’ I found it helpful to get back into, albeit limited, structure in my own life and work.

I was fortunate enough to be able to take a ‘sabbatical’ and not have to contact my support groups. But within a few weeks, having ‘nothing to do’ was driving me crazy. So I conducted a number of funerals, which were surprisingly therapeutic as I was helping people, which has been my life.

Funeral directors may not be as fortunate to get extended time off and may have to return to work sooner than they feel ready. It is a challenge to deal with death and grief on a daily basis in such a situation. There are so many reminders and triggers.

I found it helpful to distinguish between meeting their needs and my needs. As long as it was about others, I was able to handle the challenges. When it was about me, I retreated to my safe places and people for support.

2. I found I was impatient with myself. If things didn’t go right, I was forlorn, or my lack of concentration led to oversights or blunders, I would get angry and frustrated. My wonderful wife Johanna would say: ‘Bill, give yourself some grace,’ which I tried to implement (albeit sometimes with mutterings under my breath) and I was careful not to take frustrations out on family or friends, who least deserved it. Johanna tells me I am improving!

3. Don’t over-rationalize. We professionals tend to explain rather than express, and while it is a good thing to remain relatively emotionally detached when dealing with client families, when experiencing personal grief it is OK to let ourselves feel what we feel and do what we need to do.  

A FAMILY IS A RISKY VENTURE, BECAUSE THE GREATER THE LOVE, THE GREATER THE LOSS, THAT’S THE TRADE-OFF. BUT I’LL TAKE IT ALL. Brad Pitt
Time is in short supply this month – your SAIFCharter representatives are being challenged not just to deliver funerals through their own businesses but to complete further phases of the future planning for Golden Charter and our association.

As promised at the AGM, we will launch a consultation to all members with regard to proposed updates to our constitution, a necessary framework we all share and one that was ripe for review.

We will aim to bring a final draft to members for approval in the spring to bring it up to an appropriate level of current practice. It is certainly worthy of your attention when you receive it.

The Golden Charter Board and Trust have held their annual joint meeting, which gives an opportunity for wholesome debate and challenge with regard to the issues of the day as well as with an eye to the future. The company and association have said goodbye to the Golden Charter Chairman, Magnus Swanson. It has been a privilege to work alongside Magnus on the board and stepping into his shoes is John Thornton. We have a new non-executive joining the board this month – Mark Huggins – who will be profiled in a future article.

This month marks a full year at Golden Charter for Suzanne Grahame, our CEO. We will work together to bring some re-balancing to Golden Charter’s focus, ready for a year that will bring Brexit and the start of the journey potentially to a different form of regulation.

As we face 2019, our association and our company, Golden Charter, is stronger than ever. I look towards my last year serving you, the members of SAIFCharter, confident that we are collectively well placed to meet the challenges ahead.

Best wishes,

Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to contact@saifcharter.co.uk

If you want to speak directly to a funeral director, you can also reach the Chairman, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.

Julian Walker (Chair)
A B Walker & Son Ltd, Reading, South East England
chairman@saifcharter.co.uk

Helen Wathall (Golden Charter Board representative)
G Wathall & Son Ltd, Derby, East Midlands
helen@wathall.co.uk

James Tovey (Golden Charter Board representative)
Tovey Bros Funeral Directors, Newport, South Wales
james@toveybros.co.uk

Adam K Ginder
M K Ginder & Sons, Watford, North London
adam@ginder.co.uk

Jim Brodie
Brodie Funeral Services Ltd, Lanarkshire, Central Scotland
jim@brodiefs.co.uk

John Byrne (Secretary)
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Business Matters

UNCERTAINTY IN BUSINESS • HEALTH AND SAFETY IN THE Workplace • POLICIES AND PROCEDURES • COMPANY ACCOUNTS • SAIF ANNUAL SUBSCRIPTION RENEWAL

UNCERTAINTY: BUSINESSES’ BIGGEST ENEMY

WORDS: JONATHAN RUSSELL

W e hear it all the time, that business decisions are put off or curtailed as a result of uncertainty, and with Brexit coming up, one of the biggest uncertainties is the time that Brexit will take to be resolved. While most talk about uncertainty, it is reflected in ordinary business and personal life as confidence. The confidence to go out and spend money in the belief that expenditure will make things better.

When translated to the individual, that confidence might be demonstrated by expenditure on transient or frivolous items. You could consider this as the difference between a ‘need’ purchase and a ‘want’ purchase. In simple terms, paying for food, energy and basic clothing would be considered need purchases whereas a new car, holiday or meal out would be considered want purchases. This is why the retailers of big ticket items, such as furniture, white goods, etc find it harder when confidence is low.

For the funeral director, generally that would seem to be the cost of a funeral as a need purchase, and to some degree the funeral plan as a want purchase. This would suggest, therefore, that when confidence is high, the sales of funeral plans would go up, and when low – as currently – they might drop. So why might they buck that trend? It might be for a number of reasons;

the purchaser may consider it a need purchase due to fear of the cost falling on family who might not be able to cope, or, with investment returns currently so low, it could be considered a good option.

While many might think that funeral directors are insulated against business uncertainty and public confidence, it is still important that as businesses they adjust how they think. Brexit itself may bring specific issues, in that a high proportion of funeral plans have been sold to expats, and regulations over repatriation may well change, so potentially a review of plans held may be in order. As with other businesses, a review of staff who may be from elsewhere in the EU might be necessary, plus whether any of the supplies used are sourced from elsewhere in the EU. These may not ever be needed, but any business must put in place plans for eventualities.

I’m not sure if you would agree, but sometimes the obvious is actually the obvious. It was reading a bunch of articles the other day and one case study stood out for me. The word ‘obvious’ kept going through my mind.

Hull City Council has been fined £185,000 after an employee fell and suffered injuries including three broken ribs while working on the ice rink at the Hull Ice Arena, a leisure facility operated by the local authority.

The HSE investigation found that the council had failed to address the ‘obvious’ risk faced by employees when working on ice, and had not introduced a safe system of work, including the provision of suitable footwear.

The employee, a customer service assistant, was injured at the Olympic-sized rink used for semi-professional ice hockey matches.

He was marking lines for the ice hockey pitch and was walking towards the centre of the rink, when he slipped and fell heavily onto the ice. He suffered head injuries which knocked him unconscious, as well as breaking three ribs.

His fall was one of 11 similar accidents that had taken place on the ice over a three-year period.

At the time, he was wearing his own shoes, telling the court that: “There was no instructions given and no footwear provided with a safe system of work that avoided the need for working on ice in the first place. Where this was not reasonably practicable, providing suitable footwear for working on slippery surfaces, such as ice, would have been an appropriate measure against a quite obvious risk.”

It seems to me we can get worked up over the more technical and risky stuff, when the obvious is staring us in the face. Take a look around your workplace today and see whether you have left out the ‘obvious’.

If you would like to learn more about health and safety, as well as the legal implications of employment, we’ve got you covered.
**BUSINESS MATTERS**

Parochial fees from January 2019

We are pleased to confirm that the Table of Parochial Fees for 2019 are available to be downloaded from www.saif.org.uk or by contacting the SAIF Business Centre on 0345 230 6777.

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Company accounts

Remember, if your company’s financial year end was 31 March 2018 then these need to be submitted to Companies House by the 31 December 2018.

Those that do not make the deadline could be fined between £150 to £375 if they are over one month late (but less than three months).

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**BUSINESS MATTERS UPDATE BY CLAIRE DAY**

**POLICIES AND PROCEDURES**

Why do we need policies and procedures? According to Sarah Neideck on the website HR Daily, there are five key reasons why it’s important to have policies and procedures.

- They set expectations: Policies and procedures allow an employer to commit to writing the company’s values and mission. They also set standards of behaviour, conduct and performance for employees. As a result, policies and procedures clearly define and set the expectations for employees and provide a source of reference for employees to be able to review and check if they are meeting those expectations.

- Keep management accountable: In addition to setting standards for employees, policies and procedures also set standards for managers of a business. This provides guidance to managers for how they are to conduct themselves and the standards they will be held to, but also provides transparency to the rest of the workforce as they can see the standards expected of their leaders and what they can turn expect from their managers.

- Ensure compliance with the law: Policies and procedures that are regularly reviewed and updated will assist a company in meeting its legal obligations. For instance, a clear work health and safety policy will assist an employer in communicating its obligations to provide a safe workplace and how it will meet those obligations legally imposed on the business.

- Can help defend against employee claims: Up to date policies and procedures can assist an employer in defending against legal claims.

- Let employees know where to turn for help: Finally, policies and procedures let employees know where they can turn to for help. All policies should have a point of contact for queries relating to that policy so employees know who they can contact with questions. Further, policies and procedures will set out the processes and options available for how any grievance can be addressed in the workplace.

The above is not an exhaustive list but sets out some of the reasons why policies and procedures are important to a business. All policies and procedures should be carefully drafted to ensure that they are compliant with any legal obligations, but also on balance do not place onerous obligations on an employer that it may not or cannot comply with. Policies and procedures should also be clear, concise and user-friendly. You can read Sarah Neideck’s full article at http://bit.ly/2oVgK9Q.

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**SAIF ANNUAL SUBSCRIPTION RENEWAL**

Thank you to members who have already renewed their subscriptions. The deadline to renew is 31 December 2018. If you have still to renew, please ensure the SAIF Business Centre receives this by return to ensure that your membership and accompanying benefits continue.

Remember, you may renew online then pay either there or offline by RACS, cheque or by ringing the office with either a debit or credit card.

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**EXECUTIVES**

The Executive Committees act as the governing institution of SAIF.

To contact your SAIF Executives, email info@saif.org.uk or call 0345 230 6777.
UK funeral director business support network: local representatives

**Regional Business Managers**

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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about Golden Charter. If your business doesn’t have an assigned Area Business Manager right now please contact the National Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

Those of you who work with our Regional Business Managers can also find their contact details on the fourth column of the opposite page.
Why now is the time for smarter business
Introducing a new, online service, exclusive to independent funeral directors

With more and more people searching online for a funeral director, it's important that they can find you on their smartphones, tablets and desktops, as well as on the high street.

localfuneral.co.uk is a new, online service that offers families a simple solution for arranging their loved one's funeral, and makes it easy for them to connect with you.

And because it was created to benefit independent funeral directors, the service can help give your business an effective digital presence and a competitive edge.

Why not call our funeral director support team today to find out more?

localfuneral.co.uk
IT'S TIME FOR SMARTER BUSINESS

Call our support team now 0800 783 4181