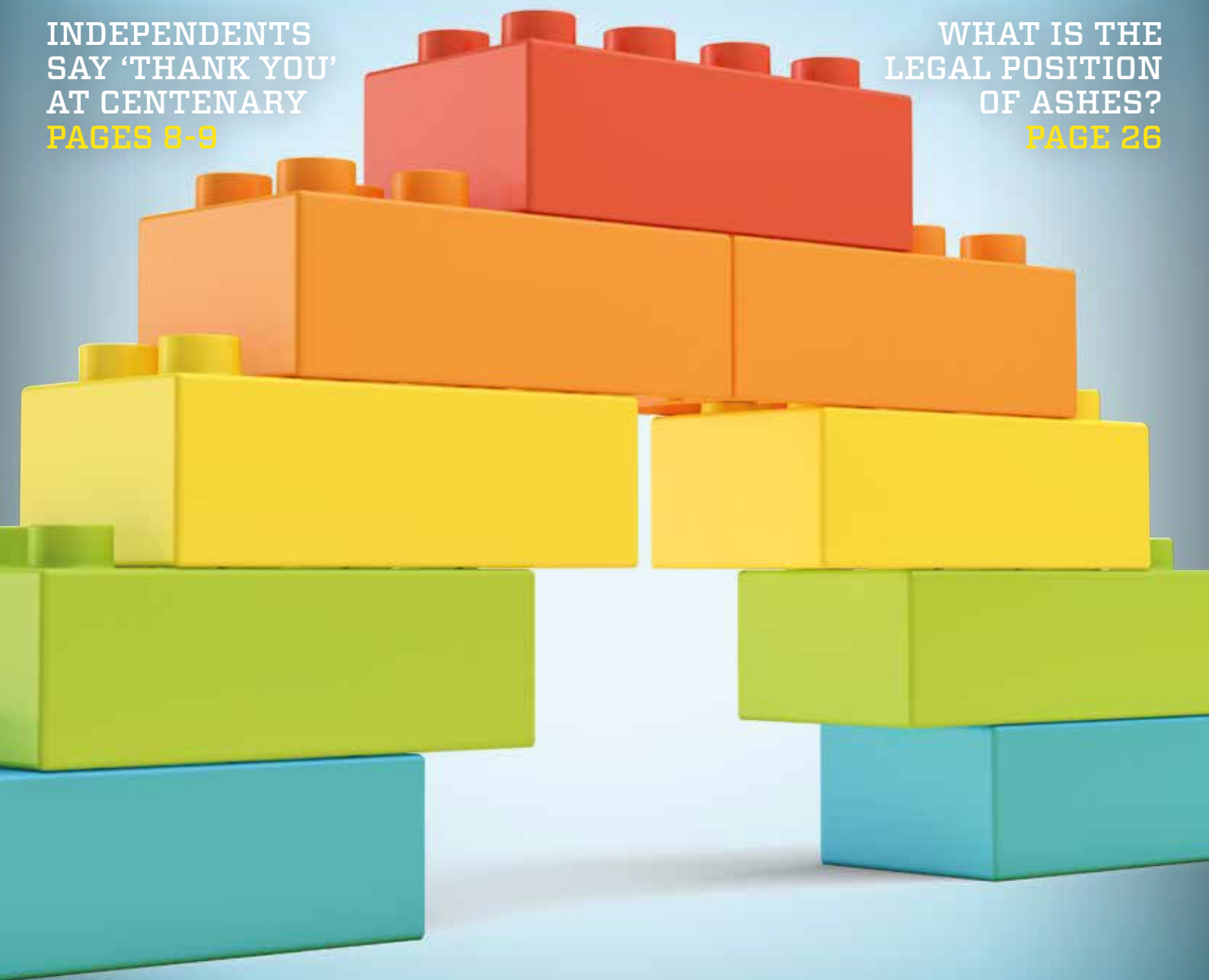




Insight

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AT CENTENARY
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OF ASHES?
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BUILDING BRIDGES

A DAY OF DISCUSSION, IDEAS AND WORK AT
BEREAVEMENT AND MENTAL WELLBEING CONFERENCE



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

New leaflet drop templates with a range of headlines and supporting messages to choose from

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
 Smart Planning for Later Life

Insight

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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

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

We need to win back time as SME leaders

Business 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 SAIFSupport, 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. If all SAIF members signed up to this service, SAIF Care would be the largest bereavement counselling service in the UK. Just imagine how we could change the game on serving the bereaved and add to SAIF members' profile in their communities.

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

terry@saif.org.uk

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COMMENTARY



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?

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 *SAIF Insight* 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

Reporter

REMEMBRANCE TRIBUTES + FORMALDEHYDE
RESTRICTIONS + BEREAVEMENT SUPPORT
PARTNERSHIP + FESTIVE LIGHT REMEMBRANCE



Poppy cascade marks Remembrance

Hertfordshire Independent funeral director J J Burgess & Sons raised money for The Royal British Legion this year with a cascading poppy display at its Hatfield head office.

Bradley Baxter, Senior Funeral Arranger and Office Manager, said: "It is something to think J J Burgess & Sons Independent Family Funeral were around 100 years ago at the conclusion of the Great War. In fact it was called upon to take care of a number of local deceased arising from that war, as it has been for the Second World War and other conflicts since.

"J J Burgess & Sons staff always like to dress the office windows for the period of November to focus locals' minds on not forgetting those whom made the ultimate sacrifice. This year, inspired by the Tower of London poppy display in 2014, it was decided to display a cascade of poppies in the offices.

"The displays have attracted great interest from clients and passers-by alike and it is hoped that donations to the Royal British Legion will increase as a result."

J J Burgess & Sons is inviting donation to The Royal British Legion in branch as well as online through www.jjburgess.co.uk



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 50 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."

The BBC has noted that, under the UK's current plans to remain in the EU single market for 21 months after Brexit, "the Government would be expected to transpose the directive into UK law within a strict time limit".

Restricting formaldehyde could have major repercussions for viewing bodies, as the profession estimates at least half of bodies are embalmed for viewings.

Earlier this year, funeral director Inez Capps reported for *SAIF Insight* 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".



This year's winner
A France & Son

Independents say 'Thank You' at centenary

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 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."



Alderson & Horan



Bennetts Funeral
Directors Ltd



F Lowley & Son

SAIF National President Alun Tucker remembers the fallen in his column on pages 28-29

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 care 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 directing 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:

- Raise awareness of the benefits of timely and professional 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 who use a SAIF member funeral director
- 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



Terry Tennens, CEO of SAIF, and Catherine Betley, of counselling specialist Professional Help, celebrate the new partnership between SAIF and the NCS

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 caring 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 counsellors, psychotherapists, hypnotherapists and psychologists, and holds Accredited Register status with the Professional Standards Authority Accredited Register programme.

SAIF represents more than 900 independent funeral directors across the length and breadth of the UK. SAIF Care offers families a range of counselling support, 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 McKail.

Ms McKail (pictured above left) attended the event in Dundee on 15 November. The meeting was hosted by Past President Mark Porteous (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 on the western bank of the Nile.

The *Independent* reported that Khaled Al



Library image. Picture courtesy of Shutterstock

Anani, Egypt's Minister of Antiquities, said: "One sarcophagus was rishi-style, which dates back to the 17th dynasty, while

the other sarcophagus was from the 18th dynasty. The two tombs were present with their mummies inside."

CMA to launch full probe

The Competition and Markets Authority (CMA) has used its interim report to announce it will consult on a full investigation of the funeral market, over concerns around "price hikes, hitting people at their most vulnerable".

The interim report contained some encouraging signs for Independents. The CMA instead emphasised the role of larger firms in rising 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

Merry Christmas
from all of us at

ALLSOPS

Christmas Shutdown 2018
Monday 24th December to Tuesday 1st January

A visit to the SAIF Business Centre



Following a successful bereavement and mental wellbeing conference in Cardiff, Ahmed Alsisi and Tara Ciccone paid a visit to SAIF Business Centre and SAIF CEO Terry Tennens.

Read all about the conference in this issue of *SAIFInsight*, from page 22.

A FESTIVE LIGHT TO REMEMBER

A Christmas tree has once again been placed at David Gallagher Funeral Directors' Airedale House funeral home in Utley, 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 people it cares for.

Adele Gallagher said: "Manorlands Hospice plays a



Adele Gallagher, Andrew Wood and David Gallagher

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. This is a device which allows patients to manage their pain by turning up and down the rate at which medication is added to their bloodstream."

Sue Ryder's Community

Fundraising Manager Andrew Wood 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 as their charity 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."

Supporting Children In Need



Staff at Allcock Family Funeral Services are taking part in The Rickshaw Challenge 2018 for Children In Need.

Based at their office, the team will be putting in the miles on a static bike that is connected to a smart turbo trainer which recreates the actual road conditions of the route the Rickshaw team are cycling for Children In Need.

On their website fundraising page, the team wrote: "Please help us help them by giving whatever you can using the 'give now'

button. The more people that know about BBC Children in Need, the greater their impact, so please also spread the word by sharing our page with your friends and family. Thank you in advance for your generosity, it means a lot!"

You can support the Allcock fundraiser by visiting <http://bit.ly/rickshaw-challenge> or find out more about the Children In Need challenge at <https://rickshaw.bbcchildreninneed.co.uk>

OBITUARY

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

William Matthew was born on the 15 October 1923, the eldest of four and raised in the Gallatown, Kirkcaldy.

He married Christina (Ena) Rodger in March 1952 and they had three children, Andrew, Graham and Sheila, seven grandchildren and two great-grandchildren. Willie and Ena celebrated their 65th wedding anniversary in March 2017 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. Matthew Coal Merchants was established. They rented a yard in Sinclairtown, and by 1960 their fleet of Tipper Platform Lorries were supplying some 28 merchants throughout the Kingdom of Fife and all hospitals and schools 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 later that day to announce that he had bought A.J. Crosbie Funeral Parlour. That was in 1984, his daughter Sheila joining the business in 1989 and the company has continued to grow ever since. The name was changed to Crosbie 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 Nicky 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 10am and by 11am they had bought a fleet of vehicles, a hearse and two limousines. There with a purpose and mission accomplished, they went to the cinema to watch war film *Memphis Belle* before flying home that afternoon. 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 Kirkcaldy business man, known for his kindness, generosity, good humour and

genuine caring for people. He passed away peacefully in his own bed on Tuesday 28 August 2018, aged 94 years and will be sadly missed by his family and all who knew him.



Book now for the 2019 SAIF AGM

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 on the the SAIF website by visiting saif.org.uk

There are several different packages for members, which include:

- **AGM ATTENDANCE ONLY (FOC)**
Saturday AGM: On arrival tea, coffee and biscuits
- **THURSDAY GOLF (TBC)**
SAIF Open Golf Championship for the President's Cup for ladies and gentlemen
- **FRIDAY & AGM (FOC)**
Friday afternoon: Keynote speaker
Saturday AGM: On arrival tea, coffee

- and biscuits
- **SATURDAY DINING & AGM £25.00**
Saturday AGM: On arrival tea, coffee and biscuits, buffet lunch
Saturday afternoon: Seminar on 'GDPR'
- **SAIF BANQUET £70.00**
Drinks reception on arrival, three course meal followed by tea/coffee, entertainment, bacon and egg rolls
- **THE AGM WEEKEND**

SAIF AGM Booking
A booking form for the 2019 event is on page 31

EXPERIENCE £95.00
Friday afternoon: Keynote speaker
Saturday AGM: On arrival tea, coffee and biscuits
Saturday buffet lunch SAIF Banquet
Sunday: Installation of Officers

All prices are per person.

challenge
Presentation Matters

Presentation Boxes

DONATION BOXES

Boxes with openings

Glossy card boxes with an opening. Designed to be presented to the family with donations enclosed. Supplied flat-pack with easy-to-follow assembly instructions.

Size C
170x125x75mm (w x g x h)
comfortably holds postcards and flower cards with weatherproof covers.



Size B
120x110x50mm (w x g x h)



Size A
60x60x50mm (w x g x h)



CARD BOXES

Boxes with a lid

Glossy card boxes with a lid. Ideal for holding flower cards, attendance cards, pew cards, mourners name cards and more.

For further details or to request sample pack:
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Email: sales@challengesupply.com

www.challengesupply.com

DATES FOR
YOUR DIARY**SAIF Executive Meeting**

30 January 2019
10.00
Stansted Airport

SAIF Executive Meeting

20 March 2019
19.00
Stansted Airport

SAIF AGM Banquet Weekend

29-31 March 2019
Crowne Plaza Resort
Colchester,
Maldon

North East Regional Meeting

30 April 2019
19.30
Washington

Yorkshire Regional Meeting

1 May 2019
19.00
Doncaster

SAIF Executive Meeting

8 May 2019
10.00
Stansted Airport

Northern Ireland Regional Meeting

8 May 2019
19.00
Belfast

Devon Regional Meeting

21 May 2019
19.00
Tiverton

Wales Regional Meeting

22 May 2019
19.00
Pencoed
(S.Wales)

NFE Weekend

7 June 2019
19.00
Warwickshire

North West Regional Meeting

25 June 2019
19.00
Haydock



For more information
visit the SAIF website
at saif.org.uk

Woollen coffins launch

Funeral directors are used to providing customers with unique and bespoke funerals, 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 caskets 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 woollen wadding for a mattress base."

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

Honouring the lost little ones

UK-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

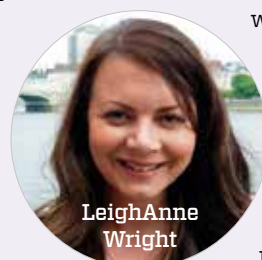
to light up buildings in Plymouth pink and blue and held an annual Wave of Light event.

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 curved 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.



LeighAnne
Wright



For more
information on
Little Things and
Co., email info@ltandco.org
or visit the
website www.ltandco.org

SUPPORTING MEMBERS

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

Pictured below is SAIF UK

Government Liaison Paul Allcock, SAIF Chief Executive Terry Tennens, 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".

Analyst Charles Hall said: "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."

Underlying quarterly profits were down 39%, including a £300,000 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.



SAVE THE DATE: SAIF AGM

The SAIF AGM and Banquet Weekend will take place in March 2019 at the Crowne Plaza Resort in Essex. Turn to page 13 for more information and find out more on the SAIF website at saif.org.uk

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ALL SET FOR 2019 SHOW

The National Association of Memorial Masons (NAMM) will be hosting Tradex 2019, a trade show for all things linked to the stonemasonry trade. This event for all masons and wholesalers, member and non-member masons, will be on Thursday 20 and Friday 21 June 2019 at Warwickshire Events Centre.

The 2017 event proved very popular, with more than 500 visitors attending and 200 companies showcasing their wares. Craftex also took place in 2017, as part of the Tradex exhibition. The competition gives masons a chance to exhibit and compete with some of their prestigious pieces of work.

Craftex 2019 is open to members, and for the first time, there will be a non-member category. Due to the success of this event, it will again take place alongside Tradex 2019. The entry criteria is currently being confirmed and entries will open as soon as this is done. More information will be provided as the date gets closer.

▼
For more information, visit www.namm.org.uk/tradex-2019 or contact NAMM on 01788 542 264 or by emailing events@namm.org.uk

REVIEW

'A helpful primer for end of life planning'

WORDS: MICHAEL FERN, CO-EDITOR SAIFINSIGHT

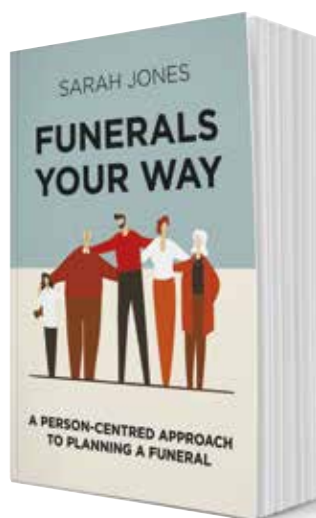
This has been a year filled with anxieties around how we deal with grief and dying. As part of its funeral review, in October the Competition & Markets Authority (CMA) was the latest in a long line of governmental bodies, professionals and charities to call for a change in how we think, talk and plan for death. The same month saw SAIF's Terry Tennens tell SAIF Education Day delegates about the need for structured after-care.

A reluctance to deal with the realities of death is taking its toll emotionally, physically, and increasingly financially, and there are varied views on the impact this time of changing norms and personalised funerals is having on grieving people.

Funerals Your Way, written by funeral director and SAIFInsight contributor Sarah Jones, puts itself at the heart of those issues. Its response is a practical, methodical set of guidelines that break down the reality of funerals.

At around 200 short pages, the book describes itself as "a person-centred

approach to planning a funeral", and that focus on the individual is clear in each of its nine concise chapters. Each closes with a series of boxes prompting the reader to note down thoughts in response to simple questions like "Who are people who are



significant to consider?", or "Would you, or anyone else, like to deliver some or all of the service?"

Terry Tennens said: "If you're looking for information on how to help families better personalise funerals, this

great new book by Sarah Jones, of SAIF member Full Circle Funerals, is a clear, concise and extremely helpful primer in to thinking through all the decisions for end of life planning.

"This is extremely important, as one of the areas identified that worries the next of kin in making funeral arrangements is fulfilling what their loved one would have wanted. The book is a bestseller on Amazon."

The book starts before any decisions have been made about the funeral at hand, ending with what happens after the funeral itself. No single section within the chapters goes beyond a few pages, but space is given where it is needed for more involved areas, including nine appendices which offer further depth on specific issues like costs, expatriation, and the impact of the digital age.

Funerals Your Way is a practical solution to the problems a funeral can pose, and beyond that it is the latest step as the profession and the culture at large move towards a more robust framework for talking about death and grief.

▼
Find *Funerals Your Way* at amzn.to/2B8k3pH

GDPR: Information on USB sticks

WORDS: CLAIRE DAY, SAIF BUSINESS CENTRE

Do you save work on USB sticks that contain personal information (whether this be information on clients or staff)? If you do, are they encrypted?

The Information Commissioner's Office (ICO) has fined Heathrow Airport £120,000 after a member of the public found a USB stick that contained

names, dates of births and passport numbers relating to 50 security personnel.

This is an important reminder that any removable devices that could hold personal data must be password protected or encrypted to comply with the GDPR requirements.

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 out 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, 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 the 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, three 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 581012.

Richard Martin

NEWS

Charity gift box

Norfolk-based child bereavement charity Nelson's Journey has launched a Smiles & Tears Gift Box, an idea developed and created by 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

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Every tax season brings its own challenges but fortunately there are finance options available to both individuals and businesses to help spread the cost of any tax liability. Tax loan specialist Braemar Finance has a product that allows professionals and business owners to take control of their cash flow with manageable monthly payments.

"Popular with many professionals, our non-secured tax loans give you the option of spreading the cost of your tax demand into more affordable monthly payments," explained Aileen Boyle, Managing Director of Braemar Finance. "Because we understood our customers' concerns, we introduced our tax loan to help business owners avoid any HMRC penalties and daily interest charges for late submission.

"We fund personal,

business, corporation, capital gains and cross over tax demands and will consider consolidation of existing agreements. With flexible repayment terms and fixed monthly payments, the payment can be made directly to HMRC or to your bank account by CHAPS transfer.

"The application process is very simple – tell us the amount of your tax bill and the term you would prefer, and our in-house specialist underwriters will provide a quick decision. We will then tailor the tax loan to suit your circumstances with fixed payments over the agreed repayment period."

✓ For more information, visit www.braemarfinance.co.uk/tax-loans or call the team on 01563 898 492.

Advertising feature

ASSOCIATE MEMBER IS DEDICATED TO HELPING THOSE IN NEED



Tim Walker, Director of Walker's Repatriation Services

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 services, 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.

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As featured in



Daily Telegraph

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Beyond is authorised and regulated by the Financial Conduct Authority, register number 778428. We act as a credit broker not a lender

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 a 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.

GUARANTEED OVER 50s LIFE INSURANCE AND FUNERAL BENEFIT OPTIONS

WHY THEY'RE IMPORTANT FOR YOUR FUTURE BUSINESS

WORDS: MARK MORAN, DIRECTOR OF DIRECT SALES

“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 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.

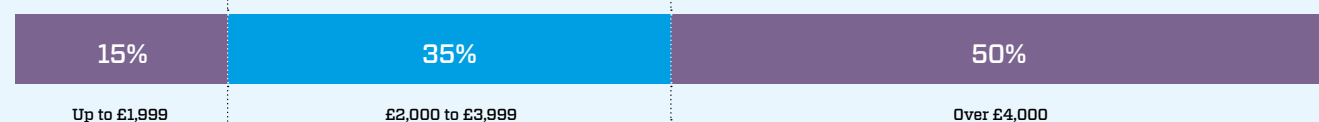
So how does the FBO work? It really is very simple. If the policy holder has opted to include the Funeral Benefit Option in their insurance policy, when they pass away the surviving family will contact

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.

Average sum assured



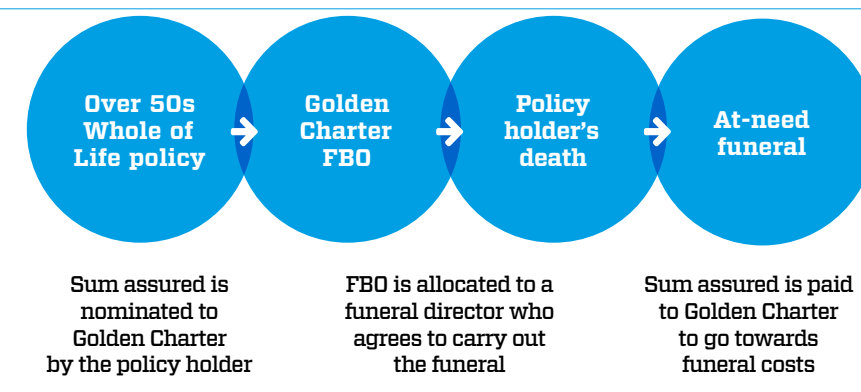
SOURCE: FiftyLife, OneFamily and Shepherds Friendly GOF FBO plan sales over 12 months to 31 August 2018.

5.8% GROWTH

292,047

Over 50s plan customers in 2017

SOURCE: Swiss Re Terms & Health Watch 2018.



In simple terms, an FBO is an at-need funeral from the funeral director's perspective. As an incentive for the policy holder to choose your firm, a contribution of £300 towards the cost of the funeral services is required, which can be in the form of a discount off the total price or in the form of added value services, for example an additional car or upgraded coffin.

It's important to note that competitor insurance policies with a Funeral Benefit Option included offer similar incentives.

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.

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.

Additionally, our own experience with FBOs shows that the average sum assured continues to increase considerably. The current average sum assured is £4,838, a significant amount and greater than the cost of the majority of at-need funerals today.

Why FBOs are a good choice for funeral directors

As previously stated, the average sum assured for each FBO continues to rise, 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 funeral planning competitors, which can only make great business sense. ●

Who are Golden Charter's FBO partners?



BUILDING BRIDGES



M

WORDS: STEWART MCROBERT

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.”

DAY OF DISCUSSION, IDEAS AND WORK

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 Sanford 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.



STORIES OF LOSS AND TRAGEDY

Dramatic and tragic stories were shared on the day to help illustrate the situations people can find themselves in.

Young mum's pain

A young lady lost her baby. Ahmed was asked to conduct the baby's funeral. The young mum felt frustrated and alone after her baby's death. A few weeks later she rang Ahmed threatening suicide. He called the police who managed to save her life. Even though she was living with her parents she was struggling in silence. She had no support from her community or service providers.

Brothers overwhelmed

Two young men lost their mother unexpectedly when she was only 51. Both had just left prison and the burden of the funeral became too much for them. They tried to kill themselves within days of each other. Ahmed had to intervene after receiving phone calls from concerned girlfriends. The boys couldn't afford their mother's funeral and they felt that they were letting her down. White Rose helped out – the last thing Ahmed wanted was another two young lives lost.

"These sorts of stories were our motivation for the conference," said Ahmed. "In the process we've managed to work with local faith leaders to create a local funeral fund that vulnerable people and those on low incomes can tap into if needed."

“ AN INSPIRING CONFERENCE WHICH ...ADDRESSED SOME OF THE PRESSING ISSUES ”



Among those attending were SAIF's Chief Executive Terry Tennens and National President Alun 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 Alun 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

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POST-CREMATION ASHES: WHAT'S THE LEGAL POSITION?

WORDS: DR HEATHER CONWAY
SENIOR LAW LECTURER AT QUEEN'S UNIVERSITY BELFAST
AND AUTHOR OF *THE LAW AND THE DEAD* (2016)

When someone is buried, interment of the remains in the chosen gravesite is usually the end of the matter. With cremation, what happens at the crematorium is only part of the process: there is 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 disagree 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 when a loved one dies, there is the growth in second or blended families and the all-too-frequent disputes between, for example adult children from different relationships or children and a new spouse or partner. Even if they agree to cremate the deceased, the fate of the ashes can become a point of conflict.

This is a contentious issue, and one that many funeral directors are confronted with when individual clients ask what their legal rights are. Like any family dispute, funeral disputes are complex and cannot always be solved by discrete legal rules – and this is especially true when the dispute involves ashes. The law here is clearer than it has been, thanks to recent legislative changes, but there are still some 'grey areas'.

Initial release of ashes from the crematorium

The first thing is to distinguish between who is authorised to collect the remains from the crematorium, and who has the legal right to the ashes once this has occurred.

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 16 or over 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'. 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 applicant nominated to collect the ashes.

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 improve cremation practice. Ministry of Justice (MOJ) guidance on these regulations¹ 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 what the applicant wants is deliverable, and any issues which may arise about the application.

So, how does this affect what happens to the ashes? Under the new version of regulation 30², the cremation authority must dispose of the ashes in accordance with the applicant's instructions for the ashes. These instructions can be given as part of the application for cremation (the cremation forms have been amended to include a specific section on this), or given in writing by the applicant to the cremation authority, after the cremation. So the applicant might stipulate that he or she will collect the ashes or that the ashes are to be collected by the

funeral director; or that the ashes are to be interred in a particular grave, or scattered in crematorium grounds. Alternatively, the applicant might state that the ashes should be held pending a final decision; but the applicant should indicate a date or period of time by which they will have decided what happens to the ashes and notified the cremation authority in writing (the applicant should, of course, be aware that the cremation authority may apply a charge for holding the ashes after a certain period).

Where instructions were not given by the applicant, or where the ashes were not collected as instructed by the applicant (though note that there is no set timeframe here for the anticipated collection – and the MOJ guidance notes do not specify one), the cremation authority may dispose of the ashes in accordance with the newly amended regulation 30(3). This says that 'any ashes retained by a cremation authority must be decently interred in a burial ground or in part of a crematorium reserved for the burial of ashes, or scattered there'. However, the altered regulations also state that the ashes cannot be scattered or interred 'unless the cremation authority has made reasonable attempts to give the applicant 14 days' notice of their intention to do so'. The authority should write to the applicant (ideally, the letter would be copied to the funeral director), notifying the applicant that the ashes are going to be scattered or interred within 14 days unless the cremation authority is informed otherwise; so, the onus is on the applicant to notify the authority of any change of address or contact details, and to provide alternative written instructions for what should happen to the ashes. The written instructions would need to be received by the cremation authority before the expiry of the 14-day notice period. The 2018 changes also introduce a new regulation (regulation 30(2)) which allows the cremation authority 'in exceptional circumstances' to release the ashes to someone other than the applicant or

the applicant's nominee. Any decision to do so is at the discretion of the authority; and while this is not something that we would expect to see happening often, there are a couple of situations in which it might prove useful. The first is where an applicant for a cremation has later been implicated in the death of the deceased, but refuses to permit the crematorium to release ashes to the deceased's family. The distress caused by this is obvious, and could now be avoided.

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 (though this is not entirely clear in the guidance notes).

So, this is now the position in England and Wales. In Scotland, substantively similar provisions will take effect under Part 2 of the Cremation and Burial (Scotland) Act 2016 which (subject to Parliamentary approval being given) should take effect within the next few months.

Part two of Dr Heather Conway's article on post-cremation ashes continues in the January issue of *SAIFInsight*

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, whether the cremation authority is to retain the ashes until collection within a

certain time, to retain for a further period of time, or whether the cremation authority is to dispose of the ashes). If the applicant fails to communicate this information, the cremation authority must either retain the ashes or dispose of them (s 53(6)).

However, s 54 of the Act also deals explicitly with funeral directors who have collected ashes from the cremation authority, yet the applicant has failed to collect the ashes (within the specified time) from the funeral director. Again the funeral director must take reasonable steps to find out what the applicant wants here (for example, is the applicant going to collect the ashes or should the funeral director return them to the cremation authority). If 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. ●

1. AVAILABLE AT WWW.GOV.UK/GOVERNMENT/COLLECTIONS/CREMATION-FORMS-AND-GUIDANCE
2. AS INTRODUCED BY REGULATION 6 OF THE 2017 REGULATIONS.

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“THE LAW HERE IS CLEARER THAN IT HAS BEEN, THANKS TO RECENT LEGISLATIVE CHANGES; BUT THERE ARE STILL SOME ‘GREY AREAS’”



Dr Heather Conway

Remembering the fallen

A visit to France and Belgium for the Armistice commemorations brings home the horrors of war

WORDS: ALUN TUCKER, SAIF NATIONAL PRESIDENT

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.

“WHEN YOU GO HOME, TELL THEM OF US AND SAY, FOR YOUR TOMORROW, WE GAVE OUR TODAY”

John Maxwell Edmonds, 1916

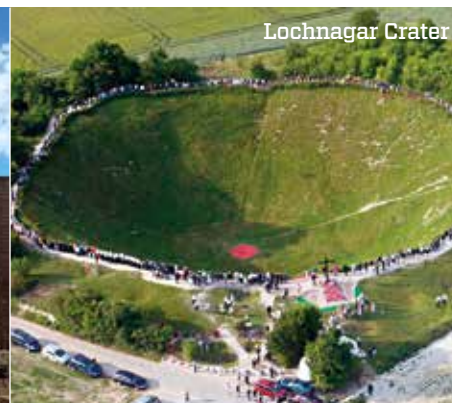


Museum of the Great War, Péronne

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



Lochnagar Crater

was exploded, leaving a massive crater, 70ft (21m) deep and 330ft (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 (Mieltje) 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. ●



Alun Tucker

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MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Angela Ward/
Kevin Jones
GO Simply Funerals Ltd
186a Top Lane
Whitley
Melksham
SN12 8QL
Previously advertised on website
Close date: 3 December 2018

Christopher Walkers
CM Walkers Funeral Services
Morley House
8 Morley Terrace
Felling
Gateshead
NE10 9HJ
Previously advertised on website
Close date: 3 December 2018

Joanne Hume/
Martin Watts
Ian Watts & Son Monmouthshire Ltd
168-170 Newport Road
Caldicot
Monmouthshire
NP26 4AA
Previously advertised on website
Close date: 6 December 2018

Heidi Share, Peter Gaunt,
Sally Miekke-Janney
FP Gaunt & Sons Ltd
Percival House
Funeral Home
130-133 High Street

Rowley Regis
West Midlands
B65 OEE

SM Godber Funerals
(branch of above)
280 High Street
Smethwick
West Midlands
B66 3NL

Black Country Funeral Services
(branch of above)
100A Parke Lane
Cradley heath
West Midlands
B64 5PX

Gaunt's of Wollaston
(branch of above)
9 High Street
Wollaston
Stourbridge
DY8 4NH
Previously advertised on website
Close date: 10 December 2018

John Slater
A Slater & Sons
66a High Street
Staffordshire
ST14 7JD
Previously advertised on website
Close date: 13 December 2018

Kevin Cobbold/
Ann Cobbold
Kevin Cobbold Funeral Services Ltd
109 Cromer Road
Norwich

Norfolk
NR6 6XW
Previously advertised on website
Close date: 17 December 2018

ASSOCIATE MEMBERSHIP PENDING
Peter Dodd/
Thomas Dodd/
Emma Tilley/
Elaine Dodd
PCD Media (East Anglia) Ltd t/a Funeral print UK

Home Barn
Grove Hill
Belstead
Ipswich
IP8 3LS
Previously advertised on website
Close date: 3 December 2018

ACCEPTANCE INTO FULL MEMBERSHIP
Victoria Allen/
Janet Milden/
Thomas Milden
Victoria Allen Funeral Services Ltd
8 Charlton Rise
Ludlow
Shropshire
SY8 1ND

Stephen Grocutt
Grocutt and Sons Ltd
13 Bailey Street
Stafford
Staffordshire
ST17 4BG

Timothy Parry

T J Parry & Family Funeral Directors Ltd
2 Britannia House
High Street
Burton on Trent
Staffordshire
DE14 1AX

Andrew Johnson
Andrew Johnson Funeral Services
156 Plumstead
Common Road
Plumstead
London
SE18 2UL

Mr R Good/
Mr M Hallworth
R Good Funeral Services Ltd
20 Buxton Road
Heaviley
Stockport
Cheshire
SK2 6NU

Odette Carter
Odette Carter Funeral Director
7 Phelps Parade
Calne
Wiltshire
SN11 0HA

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP
Guy Turner/
Paula Turner
G Turner Consulting Ltd
Clavengers Farm
East Nynhead
Wellington
Somerset
TA21 0DA

Ian Cass/
Jane Connors
Forum of Private Business
Ruskin Rooms
Drury Lane
Knotsford
Cheshire
WA16 6HA

FULL MEMBER NOT RENEWED (SCOTLAND)
David Robb
David Robb Independent Funeral Directors
1666 Shettleston Road
Lanarkshire
Glasgow
G32 9AN

Mr D Deery
Deery Funeral Services
Sweethope
North Lodge
Edinburgh
East Lothian
EH21 8PT

Deery Funeral Services - Leith
(branch of above)
4 Taylor Gardens
Leith
Edinburgh
East Lothian
EH6 6TG

Mr I Brown
Ian Brown Funeral Directors
81 - 83 Lanark Road
Carstairs Village
Lanark
South Lanarkshire
ML11 8QQ

SAIF AGM WEEKEND 2019

29 to 31 March 2019

Crowne Plaza Resort - Five Lakes, Colchester Rd, Tolleshunt Knight, Maldon, Essex CM9 8HX

BOOKING
FORM

01 ACCOMMODATION
To book directly with the hotel on **01621 862444**, quoting **DIR**. 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 @ **£89.00 per room**

Friday 29 March

Double Occupancy Bed & Breakfast @ **£119.00 per room**

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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.



The Crowne Plaza Resort is based at Five Lakes, Colchester Road, Tolleshunt Knight, Maldon, Essex CM9 8HX. To book your place, please complete this booking form and return it to the SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB

02 DINING

	No of attendees	Cost (£)
Friday Associates Lunch ¹ 1 x member per company free, all others £30pp		
Names of attendees:		
(Friday Dinner at your own leisure)		
Saturday lunch @ £25pp		
Names of attendees:		
Saturday evening: Banquet @ £70pp with entertainment		
Names of attendees:		
Total cost for dining		£

¹ Complimentary for Associates, Past Presidents, Fellows, Officers & Exec Members

03 MEETINGS / EVENTS

Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF unless advised as below.

	Name of attendees	Handicap
Thursday all day SAIF Open Golf Championship for the President's Cup for ladies and gentleman. (Please enter additional names and handicap on a separate piece of paper)		
	No of attendees	
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		

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☐ **Credit card**

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☐ **Book and pay online**

via Eventbrite www.saif.org.uk/events

Company Details:

Contact name:

Company name:

Tel No.:

Email address:

RETURN TO: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB

Tel.: 0345 230 6777 ■ Fax: 01279 726 300 ■ E-mail: claire@saif.org.uk

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Note: All pending members and associates have been advertised on the SAIF website for objections from SAIF members. Any objections should have been received by the close date shown for each application.

WHEN THE DEATH CARE PROFESSIONAL GRIEVES

WORDS: DR BILL WEBSTER

In 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 other 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 counsellor 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 understand the process.

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 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 many 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:

“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

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 conduct 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 forgetful, 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-rationalise.

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. ●

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

Linda D Jones,
Executive Director of Resources,
Tel: 0333 8000 630
email linda@griefjourney.com
www.griefjourney.co.uk

Dr Webster

Politics

THE LATEST POLITICAL NEWS AND VIEWS SURROUNDING THE FUNERAL PROFESSION

SCOTTISH GOVERNMENT BRINGS IN THE INDEPENDENTS

Golden Charter helps Scottish Government broaden consultation process, with special focus group on funeral sector reform for small, independent businesses

On Thursday 15 November, Golden Charter brought together a group of independent funeral directors for a Scottish Government focus group on funeral sector reform.

16 independent businesses were represented at the event in central Edinburgh, where they shared views on the new inspection regime for funeral directors, the draft funeral cost guidance for consumers, and the devolution of funeral benefits.

With no central directory of Scottish-based funeral directors, senior civil servants recognised that reaching out to small, independent businesses, particularly those less involved with professional bodies, would be a key challenge. They recognised that Golden Charter's network of independent funeral directors in Scotland made it the best option to help the government widen the scope of its consultation process, and the plan provider was delighted to play its part.

Those attending the focus group took part in a series of roundtable discussions, each with a different topic. On funeral benefit, participants stressed the importance of processing claims quickly, to give both consumers and funeral directors certainty. On cost guidance, there was consensus among participants that quality of care mattered as much to consumers as costs. On the new inspection regime, participants were keen that opportunities for self-improvement should be built into the inspection process. Participants also took part in a research group, where they shared their experience of day to day life as a funeral director, with Scottish

Government researchers. The experiences and ideas shared by participants at the event will now help civil servants as they shape the future of the funeral profession, to the benefit of independent funeral directors and the communities that they serve.

Commenting on the event, Golden Charter's Director of Communications, Gordon Swan said: "We're at a time of significant change for the funeral profession in Scotland. In the coming months, Scotland's Inspector of Funeral Directors will present recommendations for the new inspection regime to ministers, the Scottish Government will publish statutory guidance on funeral costs and Scotland's new benefits agency - Social Security Scotland - will begin administering funeral benefit payments in place of the Department of Work and Pensions.

"Independent funeral directors play an important role in communities across Scotland, so I'm delighted that Golden Charter could provide a platform for Independents to have their voices heard at this vital time."

Alongside the formal focus groups,

attendees had an opportunity to network over lunch, where funeral directors shared stories of growing their businesses, supporting their communities, and the changing nature of the funeral profession. The event also highlighted the growing diversity of the independent sector, with both experienced professionals and newly qualified funeral directors represented.

Gordon added: "I'd like to thank everyone who gave willingly of their time to attend. By contributing to the discussions, participants helped give local, independent funeral directors a voice, at a time of significant change in the funeral market."

The Scottish Government's burial and cremations team and social security team will continue to develop their policy approach towards standards of care in the funeral sector and funeral poverty, respectively, over the coming months. Natalie McKail, the Inspector of Funeral Directors, is expected to publish proposals on the new inspection regime before the end of the year, while Social Security Scotland is due to administer its first Funeral Expense Assistance payment by April 2019. ●





JULIAN WALKER
CHAIRMAN OF SAIFCHARTER

A TIME OF CHANGE

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
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chairman@saifcharter.co.uk

Directors, Newport,
South Wales
james@toveybros.co.uk

Lancashire
secretary@saifcharter.co.uk
john.byrne@jbyrne.co.uk

▼ **Paul Stevenson**
Paul Stevenson Funeral
Directors Ltd, Ayrshire,
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▼ **Helen Wathall
(Golden Charter Board
representative)**
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Derby, East Midlands
helen@wathall.co.uk

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

▼ **John Tempest**
Robson & Ellis Funeral
Service, Leeds, Yorkshire
& East Lancashire
john.tempest@leedsfunerals.co.uk

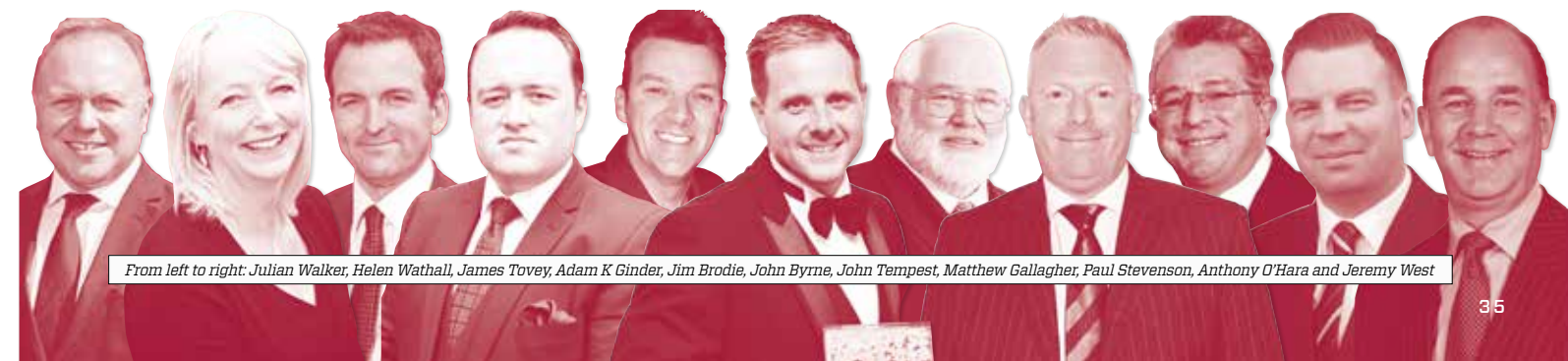
▼ **Anthony O'Hara**
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▼ **James Tovey
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Board representative)**
Tovey Bros Funeral

▼ **Jim Brodie**
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▼ **Jeremy West**
West & Coe Ltd, Essex,
South East London
j.west@westcoe.co.uk



From left to right: Julian Walker, Helen Wathall, James Tovey, Adam K Ginder, Jim Brodie, John Byrne, John Tempest, Matthew Gallagher, Paul Stevenson, Anthony O'Hara and Jeremy West

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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

We hear it all the time, that business decisions are put off or curtailed as a result of uncertainty, and with Brexit currently being one of the biggest unpredictabilities to hit the UK in many years, it is having an impact across the business sector. 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 most would see 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. ●

Jonathan Russell is a chartered accountant and partner at ReesRussell in Witney, Oxfordshire, and Russell Phillips in Gerrards Cross, Buckinghamshire. His firms are members of the UK200Group of Independent Chartered Accountants and law firms.

Established in 1986, UK200Group is the leading mutual professional association in the UK with more than 110 UK quality-assured independent chartered accountancy firms and lawyer firms, as well as 50 International Associate member firms around the globe.

UK200Group provides services and products that are designed to enhance the business performance of its members. Telephone: **01252 350733** Email: **admin@uk200group.co.uk**

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SOMETIMES HEALTH AND SAFETY CAN BE QUITE EASY

BY SIMON BLOXHAM, HEALTH AND SAFETY STRATEGIST FOR SAFETY FOR BUSINESS

I'm not sure if you would agree, but sometimes the obvious is actually the obvious. I 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 which would have given extra protection against slipping when working on the ice."

According to reports, the court also heard that before the incident, another member of staff had been asked to find suitable safety footwear for all staff at the Hull Arena. The cost of the least expensive footwear was £25 a pair, which an area manager had apparently said was too expensive.

Hull City Council pleaded guilty to breaching Section 2(1) of the Health and Safety at Work Act. The council was fined £185,000, plus costs of £44,442.71 and a victim surcharge of £120.

HSE inspector Denise Fotheringham said: "No effective measures had been taken to reduce the risks of employees working on ice."

"Measures could have included providing systems of work that avoided the need for working on ice in the first place."

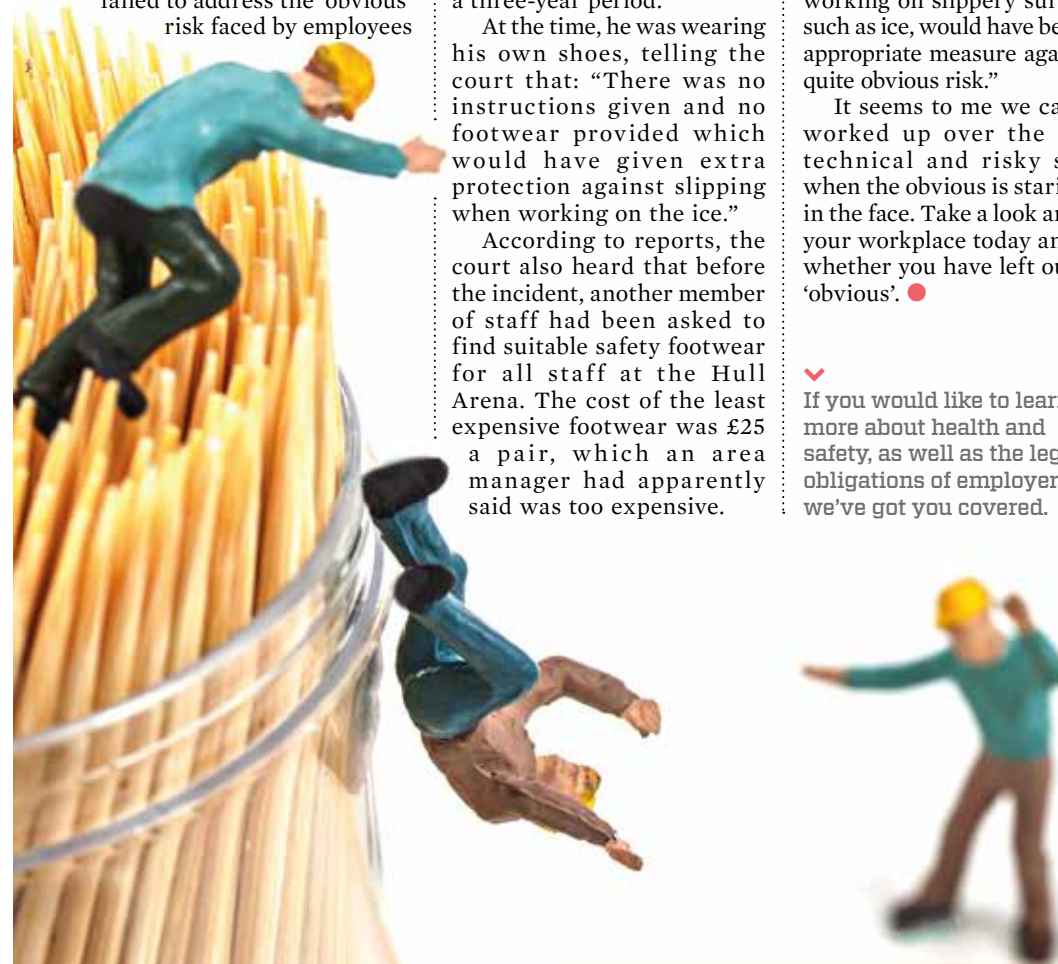
"Where this was not reasonably practicable, providing suitable footwear for working on slippery surfaces, such as ice, would have been an appropriate measure against a quite obvious risk."

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 obligations of employers, we've got you covered.



Help is at hand as a member of SAIF: Talk to a safety professional at Safety for Business by calling **08456 344164**. 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 have you got to lose?



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**.

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).

Christmas Opening Hours

Over the Christmas period, the SAIF Business Centre will be open as follows:

- Monday 24 December 9.00am to 4.00pm
- Thursday 27 December 10.00am to 2.00pm
- Friday 28 December 10.00am to 2.00pm

Normal hours will commence from Wednesday 2 January 2019

From all at SAIF Business Centre, we wish all our SAIF members and readers a very merry Christmas and a happy New Year.

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY



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 in 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.

Lets 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/saifpoliciesandprocedures>

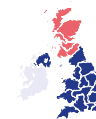
For any HR Resources, please visit the SAIF HR Resource Centre at www.saif.org.uk

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 BACS, cheque or by ringing the office with either a debit or credit card.



YOUR SAIF 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**.

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National President



02 Jim Auld
1st Vice President



03 Mark Porteous
2nd Vice President



04 Paul Bowley
Immediate Past President



05 Terry Tennens
Chief Executive



06 Paul Allcock
Executive Committee



07 Darren Carpenter
Executive Committee



08 Richard Edwards
Executive Committee



09 Daniel Ginder
Executive Committee



10 Ross Hickton
Executive Committee



11 Mark Horton
Executive Committee



12 Sean Martin
Executive Committee



13 Gemma O'Driscoll
Executive Committee



14 Jo Parker
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15 Mark Woollard
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16 Jeremy West FSAIF
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17 Paul Stevenson
Scottish President



18 Suzanne Grahame
Golden Charter



19 Malcolm Flanders
Non-voting co-opted attendee, Golden Charter



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01 Paul Stevenson
Scottish President



02 James Carcary
Vice President



03 Mark Porteous
Past President



04 Alan Morrison
Treasurer



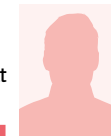
05 Gavin Henshelwood
Secretary



06 Jim Brodie
Scottish Government Liaison Officer & Scottish Representative SAIF Charter Executive



07 Joe Murren
Scottish Government Liaison Officer



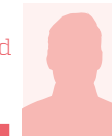
08 Jim Auld
Executive Committee (Complaints & Standards)



09 Ian Sturrock
FSAIF Past President



10 Jim Henshelwood
Honorary Life President



11 Andrew Ironside
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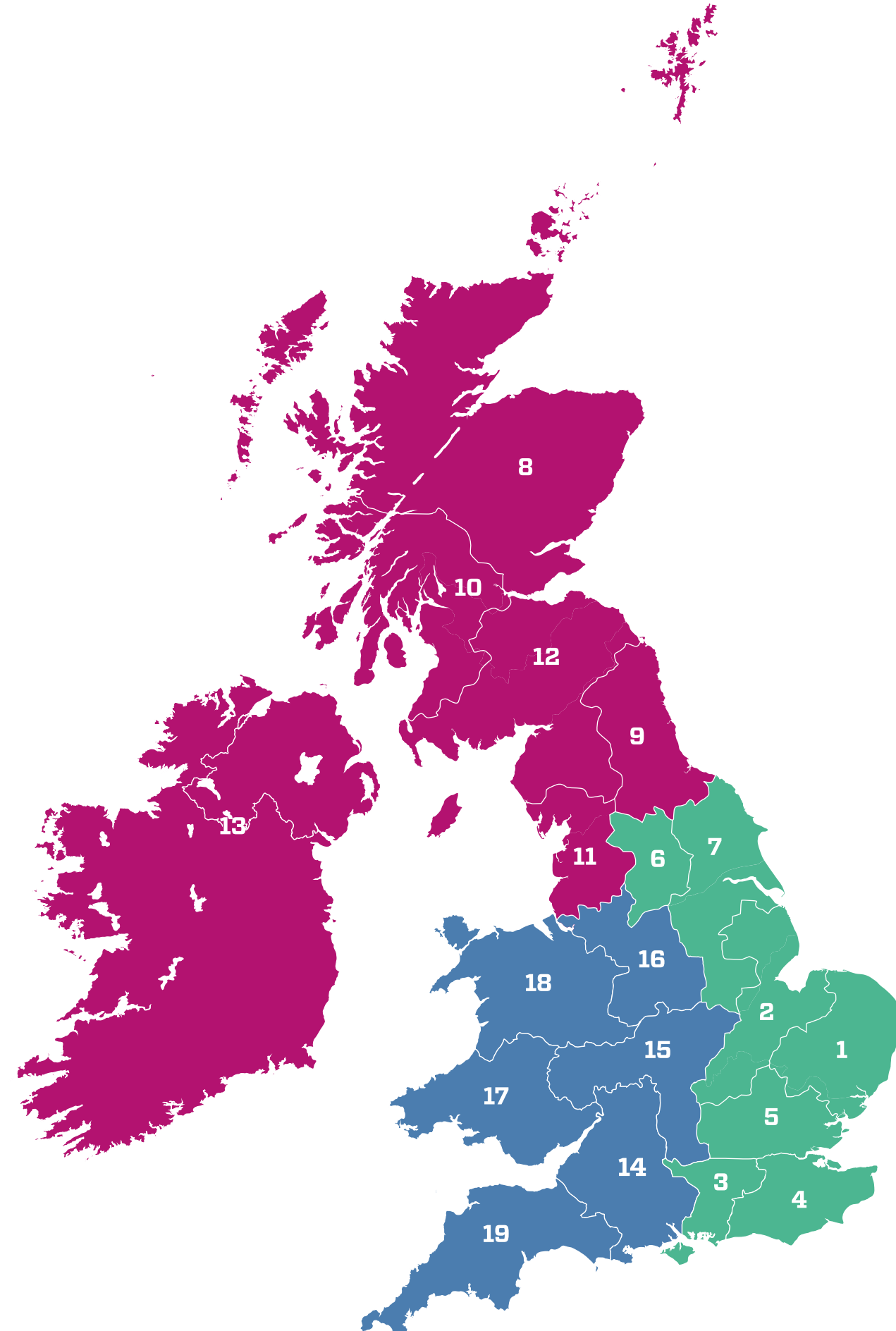
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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about 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.

SAIF Associates Directory 2018

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www.brahmselectricvehicles.co.uk
Superior UK Automotive Ltd
Mr Peter Smith (Aldermaston)
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www.superioruk.com
Volkswagen Funerals
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Woods Garage (Carriage Masters)
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01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

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Colourful Coffins
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DFS Caskets
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W Gadsby & Son Ltd
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01278 437123 • coffins@gadsby.co.uk
www.gadsbywickercoffins.co.uk
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01461 206099 • www.jrtweedie.co.uk
JC Atkinson and Son Ltd
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0191 415 1516 • jamie@jcatkinson.co.uk
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Tributes Ltd
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The Natural Burial Company Ltd
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www.msrefrigeration.co.uk
THW Refrigeration Ltd
Mr W Quail (Camberley, Surrey)
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www.mortuaryequipmentdirect.co.uk

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Funeral Administration Ltd
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www.ideal4finance.com
Lemon Business Solutions Ltd
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t/a MacManus Funeral Director Finance
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The Probate Bureau
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www.probatebureau.com
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The Manager (South Ockendon, Essex)
01708 850000 • www.seib.co.uk
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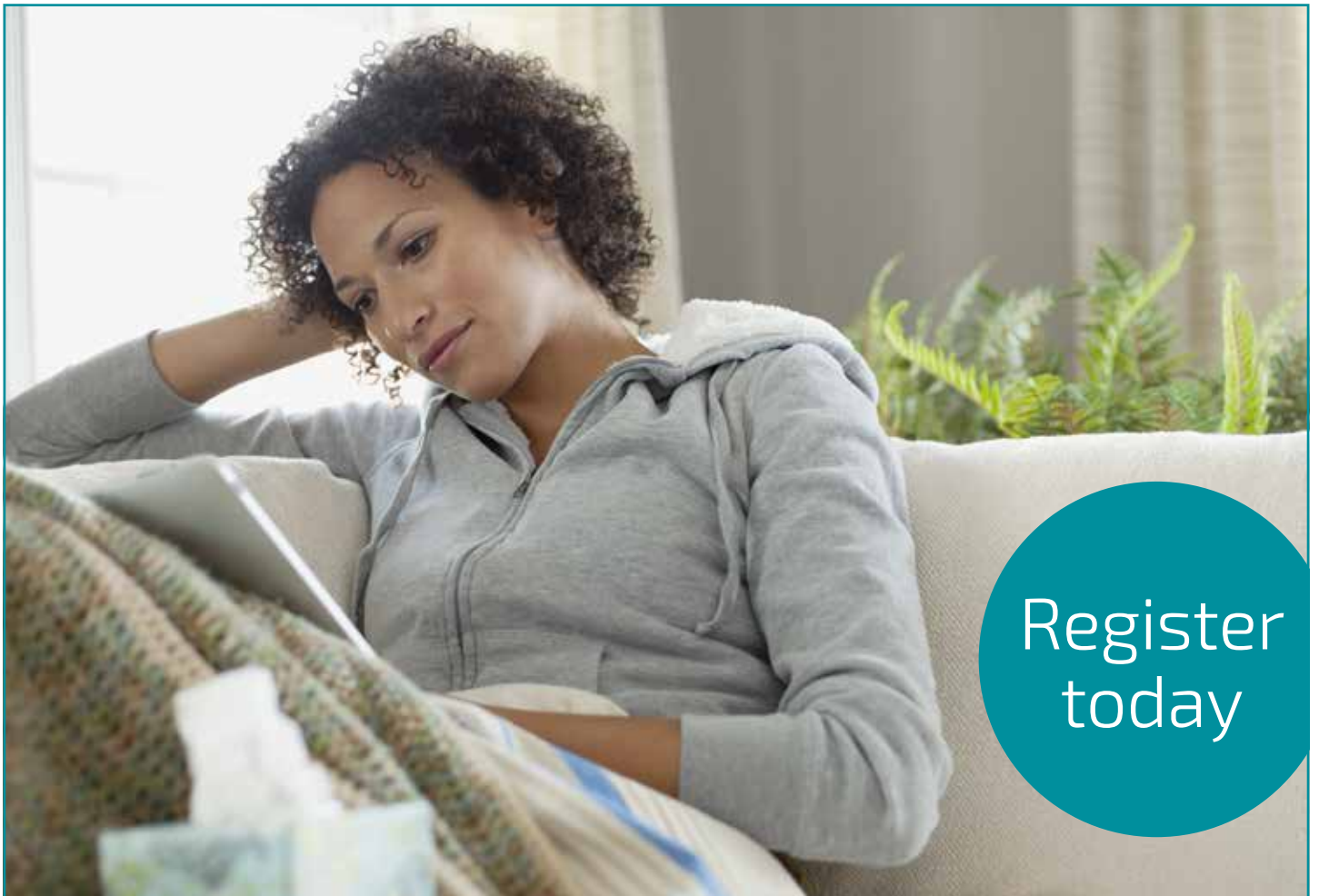
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