



Insight

LIFE AFTER A FAMILY'S LOSS

THE DEATH OF A CHILD OR A PARENT
IS DEVASTATING - BUT SUPPORT
CAN CHANGE LIVES



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

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As the united voice of independent funeral directors we have led the way in setting the highest standards of professionalism and conduct within the industry. By joining SAIF you too can demonstrate that you uphold this same commitment.

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**





Insight

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Reporter

CANDLELIGHT SERVICE + THE NEXT GENERATION
+ FUNERAL PLANNER OF THE YEAR AWARDS +
AWARENESS WEEK + CLOSING THE GENDER PAY GAP

Julian Walker, Matthew Walker, Matt Allwright, the Mayor of Reading Debs Edwards, Melissa Walker, Paul Garratt and James Puxley, Lord Lieutenant of the Royal County of Berkshire



Dignitaries gather to lead hundreds in moving candle lighting service

The Walker family joined hundreds of other people lighting candles in memory of their loved ones at a moving service at Reading Minster.

The annual Service of Remembrance was organised by funeral directors A B Walker and was led by The Bishop of Reading, the Rt Revd Andrew Proud.

Light streamed through the stained glass windows as young and old stood



“THIS SERVICE IS AN ACT OF TOGETHERNESS THAT ALLOWS US TO REFLECT ON LOVE AND LIVES SHARED”

Matthew Walker

side by side remembering those they had lost.

Director of A B Walker, Matthew Walker, said he hoped the service would provide reassurance to those attending that they are not alone.

“This service is an act of togetherness that allows us to reflect on love and lives shared,” he said. “Although our loss is unique to each of us we can share that common thread of being on that journey, of being forced to adjust our lives to a loss of those we love.”

He expressed his thanks to the Bishop of Reading who has led the service for a number of years.

The service was attended by Lord Lieutenant of the Royal County of Berkshire, Mr James Puxley, and The Mayor of Reading, Councillor Debs Edwards. *The One Show's* Matt Allwright read the poem *Remember Me* by Margaret Mead, and refreshments were served after the service.

A B Walker is one of Berkshire's oldest family businesses and has been supporting bereaved families for nearly 200 years. It is run by the fifth generation of the same family.

The Service of Remembrance is part of the Aftercare Service offered by the business, which also includes the Link Bereavement Course. Anyone in Berkshire and South Oxfordshire who has been bereaved and feels they can benefit can apply to go on a six-week group course. The Link was set up in partnership with the charity Cruse Bereavement Care and the programme is free of charge.

A B Walker has branches in Reading, Bracknell, Wokingham, Henley-on-Thames, Thatcham, Tilehurst, Caversham and Maidenhead.



Anyone who would like more details about the Link Bereavement Course can contact Melissa Walker at support@abwalker.co.uk

Meet the NextGen team: A network for members

The SAIF Next Generation provides a forum for emerging leaders of member firms and it needs your support.

The NextGen group has created several platforms for all its members to have a supporting body of like-minded business people who also share the stresses and strains of being 'the future leaders of their businesses'.

The group aims to install a support and contact network for its members, providing a platform where they can share

ideas and future business plans – could you help guide them?

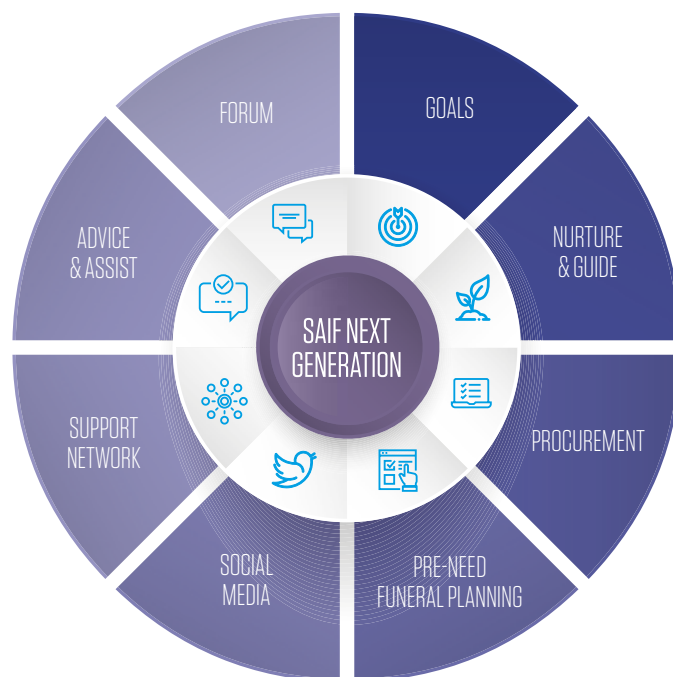
Where can you meet NextGen?

Over the next six months, the NextGen team will be at meetings so SAIF members can discover more. See dates below.



Join the Facebook group to keep updated and for the discussion

forum at www.facebook.com/groups/saifnextgen/ or email: NextGen@saif.org.uk



Event	Leaders attending	Location	Date
Wales Regional Meeting	Ross Hickton	Pencoed (South Wales)	22 May 2019
NFE Friday	All	Stoneleigh, Warwickshire	07 June 2019
NFE Saturday	All	Stoneleigh, Warwickshire	08 June 2019
Afternoon Social	All	Stoneleigh, Warwickshire (TBC)	08 June 2019
NFE Sunday	All	Stoneleigh, Warwickshire	09 June 2019
SAIF Scotland Meeting	Sarah Brodie	Whitburn	13 June 2019
North West Regional Meeting	Inez Capps	Haydock	25 June 2019
SAIFInsight Day/Aviva	Sarah Brodie	Glasgow Aviva Offices	11 September 2019
SAIF Scotland Meeting	Sarah Brodie	Glasgow	12 September 2019
Essex Regional Meeting	Daniel Ginder	Chelmsford	17 September 2019
SAIFCharter AGM	All	London	20 September 2019
SAIFCharter AGM	All	London	21 September 2019
Surrey Regional Meeting	Daniel Ginder	Tunbridge Wells	02 October 2019
Education Day	All	Leicester Tigers	30 October 2019



Sarah Brodie



Inez Capps



Daniel Ginder



Ross Hickton

FUNERAL PLANNER OF THE YEAR RETURNS TO THE CAPITAL FOR 2019

This year's Funeral Planner of the Year Awards dinner is returning to the capital on Saturday 21 September for a memorable evening celebrating independent funeral directors.

Taking place at the newly

refurbished Royal Lancaster London, which overlooks Hyde Park's stunning Italian Gardens, the dinner will follow the SAIFCharter AGM at the same venue.

A fantastic flexible rate has been negotiated with

the luxury five star hotel, which is available for £250 per night on Friday 20 and Saturday 21 September. Bookings should be made by visiting the event's dedicated landing page at bit.ly/FPOY-2

Rooms are also available at the nearby DoubleTree by Hilton London Hyde Park for £200 per night on the same dates. Book by visiting bit.ly/FPOY-1

Rooms are limited and the special rates only apply for a short time, so don't delay.

More information about the awards format will follow in next month's *SAIFInsight*, including the launch of brand new categories for 2019. Stay tuned for more details on how to enter your business for these special new awards!



Tuck in on Cupcake Day

It's time to dust off your bowls and whip out your whisks - Dementia Friends' Cupcake Day is back!

SAIF members have been great supporters of Dementia Friends and everyone is encouraged to join in this year's fundraising day on 13 June.

To sign up or find out more about this year's fundraiser, visit the website alzheimers.org.uk You can also call 0300 222 5770 or email cupcakeday@alzheimers.org.uk

Happy baking!

COMMUNITY JOINS TOGETHER FOR VITAL CAUSE



Whitehouse Funeral Service is an independent family run and managed funeral business with branches in Darlington and Newton Aycliffe. Its Sharing Together Community Groups, within Whitehouse Funeral Service, meet weekly and offer support to the bereaved and those in need of companionship and also participating in charity events and fundraising.

The firm was recently approached by a local family who had sadly experienced a still birth at a local hospital. The family had decided to raise funds for a much needed cold cot and asked if Whitehouse was able to help.

A cold cot is a temperature-controlled cot which allows bereaved families to spend more time with their baby.

A spokesperson for the firm said: "When a baby dies it is a huge shock and there is only a small window of time for bereaved parents to create memories and to say goodbye in their own time. A cold cot allows them this precious time.

"We decided to host a cake and fizz event at our offices in Darlington and were overwhelmed by the amount of support we got from

local businesses and residents.

"The event included a raffle, tombola, craft stalls and, of course, lots of delicious homemade cakes and fizz. All of our prizes were donated by local businesses wanting to support our appeal. Along with vouchers, gifts, wines, spirits and lots of other goodies, we were delighted by the donation of a week's accommodation in Turkey.

“WE WERE OVERWHELMED BY THE AMOUNT OF SUPPORT WE GOT”

"As well as raising the amazing amount of £1,600, we were delighted to see so many members of our local community gathered together, having fun and united in such a vital cause.

"Our cake and fizz evening was so amazing in so many different ways. Not only did we exceed our target of £1,000, we also brought our community together for a local cause and gave the members of our Sharing Together group the pride and satisfaction of what they were able to achieve."

2019 IFD COLLEGE SCHEDULE FOR MAY AND JUNE

The Independent Funeral Directors (IFD) College has units of training to suit every employee, from the part time driver or bearer, to the full time funeral

director. Courses are designed for anyone just entering the funeral profession or those who have been employed within it for some years and the sessions planned

for May and June are below.

The IFD College will be starting to put together an autumn/winter schedule in June. As courses are booked where

we know there are sufficient students to run them please call the College Administrator if you are interested in attending courses in your area.

Date	Time	Course	Course Name	Location
16 May + tba	10.00 - 16.00	AD1-6	Funeral Administrator*	Glasgow
06 June	10.00 - 16.00	OP1-4	Funeral Operative*	Glasgow
18 June	09.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Taunton, Somerset
18 June	13.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Taunton, Somerset



For more detail on the IFD College and any of its courses, please call 0345 230 6777 or visit www.ifdcollege.org
*Student must have attended (and be progressing with) the Foundation - Funeral Practitioner course before attending Funeral Operative or Funeral Administrator courses.

The big question

Dying Matters
Awareness Week,
13-19 May 2019

Every year, Dying Matters Awareness Week asks a challenging question to help people face the practical and emotional realities of death and dying. The big question this year is 'Are We Ready?'

It's a question that requires a lot of thought. Being ready can mean being prepared emotionally, taking practical steps, or simply being ready to talk about it. Most importantly, being ready is being well informed and planning ahead.

That's why this is a great opportunity to talk to people in your area. As a trusted

funeral director, you are in a unique position to help families in your community ensure they are prepared for death and dying, and find the answers they need.

And Golden Charter is on hand to support you.

New Dying Matters event toolkit now available

Golden Charter has created a brand new toolkit that you can use to plan events at your premises, and invite people to talk to you throughout the Awareness Week.

The kit can be fully personalised for your business and your event, and includes posters, invitations, press advert templates and social media posts.



✓
To register an event and order your toolkit, visit mygoldencharter.co.uk, or contact your Golden Charter Area or Regional Business Manager. The first 50 businesses to register will also receive goody bags to give away.

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Gender pay hit the headlines last year as reporting was introduced for the first time.

Golden Charter has now reported its second set of results amid less of a media hubbub, but with rising interest around the lack of progress being made to close the gap.

Golden Charter's results improved from last year, with a 3% drop in the average pay gap, while men and women doing the same roles have continued to be paid equally.

Lesley Weir, Head of Human Resources, said: "Our results have shown a positive shift, while the reasons for the gap have remained the same, being predominately due to the types of roles held by men and women. We continue to have strong female representation in our business and pay men and women equally for doing the same roles."

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Closing up the gender pay gap

CEO Suzanne Grahame said: "It is good to see that some of the actions we have taken as a direct result of last year's report have made a difference to the underlying causes of the gender pay gap. Nonetheless, it will take a continued focus to close the gap over time."

Lesley added that reporting on gender pay could become an issue for smaller companies than Golden Charter.

She said: "In August 2018, a report published by the Business, Energy and Industrial Strategy Committee recommended gender pay gap reporting be extended to companies that

“IT WILL TAKE A CONTINUED FOCUS TO CLOSE THE GAP OVER TIME”

Suzanne Grahame

have 50 or more employees by 2020, to ensure action is taken in smaller companies where the gap was found to be bigger.

"The Government rejected this request in January 2019, however as companies have made little progress in closing the gap, I would expect that renewed calls will come to make this

change. If implemented, that could impact some of the UK's larger independent funeral directors."

✓ The full report can be seen at goldencharter.co.uk. To find out more about pay equity for your business or employment law in general, visit acas.org.uk

EDUCATION DAY 2019

This year's SAIF Education Day will take place on Wednesday 30 October.

The annual event brings together funeral professionals and specialists, allowing SAIF members to keep up to date with relevant issues and gain ideas for best practice for their own funeral business.

Last year, around 140 funeral director members, associate members, speakers and staff attended SAIF's excellent Education Day at Leicester Tigers Rugby Football Stadium.

Further information on this year's event will soon be available on saif.org.uk and in future issues of *SAIF Insight*.

Join Golden Charter's Holyrood event

Funeral directors are invited to a special reception at the Macdonald Holyrood Hotel on Wednesday 15 May, to mark Good Death Week 2019.

MSPs from across Scotland's political spectrum are to attend the event, arranged by Golden Charter for 6pm.

The invitation said: "Scotland is in the midst of a landmark conversation on what constitutes a 'good death'. As a member of the Good Life, Good Death, Good Grief alliance, Golden Charter wishes to bring together leading thinkers from the funeral profession, civil society and parliament to reflect on the changing societal culture around death and dying, to share ideas, and to listen to each other."

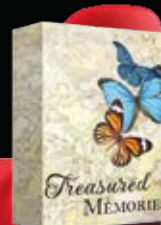
Speakers will include Richard Lyle MSP, Convener of the Cross Party Group on Funerals and Bereavement, Good Life, Good Death, Good Grief's Robert Peacock, and Golden Charter CEO Suzanne Grahame, on the role of funeral directors in promoting a good death in the community. Excerpts from short film 20 Takes on Death and Dying will also be shown.

Funeral directors also have the option to sign up for a special tour of parliament.

✓ Funeral directors who wish to come along can register at: bit.ly/2V3hnoU and if you also wish to take part in the tour of parliament, visit: bit.ly/2V4K9FY

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Jim Auld names his charity of the year

With breast cancer rates rising in the UK, now's the time to help

S AIF's new National President Jim Auld announced at the AGM weekend that he will be supporting Breast Cancer Care during his year in office.

Breast cancer is the most common cancer in the UK today. More than 62,000 people are diagnosed annually and sadly 11,500 men and women will die from breast cancer every year.

Many SAIF members will be aware of the UK-wide charity, Breast Cancer Care and Breast Cancer Now, which provides specialist support and tailored information for anyone affected by breast cancer. Its clinical expertise and emotional support network help many thousands of people every day to find a way to live with, through and beyond breast cancer. The charity promotes the importance of early detection, and campaigns for better support and care, involving people with breast cancer in all they do. There are many



“WHILE WE SUPPORT MANY PEOPLE, MANY MORE TELL US THEY WISH THEY HAD HEARD ABOUT US EARLIER”

ways to face breast cancer and the team helps people to find theirs.

There is face to face and telephone support available.

Face to face services

Moving Forward is a four-week course which examines some of the issues that affect individuals with a breast cancer diagnosis.

Younger Women

Together is for women aged 20-45. This is a two-day residential service exploring many of the very challenging

decisions faced by younger women with breast cancer.

Living with Secondary Breast Cancer has been designed to give individuals with incurable cancer the opportunity to meet other people living with a secondary diagnosis and get relevant information and support.

Telephone services

Someone Like Me matches people with breast cancer with trained volunteers who have also had breast cancer to discuss concerns.

IN NUMBERS

More than

62,000

are diagnosed with breast cancer every year, which includes 370 men

The telephone **Helpline** is a service offered to anyone who wants to talk and is manned by breast care nurses.

The **BECCA app** provides daily information on a wide variety of issues relating to breast cancer. The more you use the app the more 'intelligent' it becomes, tailoring the information.

The **online forums** are open 24:7 and are staffed by facilitators to ensure that people are getting the correct information and advice.

Look out for more on the charity in future issues or contact the SAIF Business Centre by calling **0345 230 6777**, email info@saif.org.uk or visit saif.org.uk



2019 DATES FOR YOUR DIARY

Plan out your year with these meetings and events

SAIF Executive Meeting

8 May 2019, 10.00
Stansted Airport

Devon Regional Meeting

21 May 2019, 19.00
Tiverton

Wales Regional Meeting

22 May 2019, 19.00
Pencoed, South Wales

NFE Weekend

7 June 2019, 19.00
Warwickshire

North West Regional Meeting

25 June 2019, 19.00
Haydock

East Anglia Regional Meeting

9 July 2019, 19.00
Newmarket

Executive Meeting

10 July 2019, 10.00
Stansted Airport

Essex Regional Meeting

17 September 2019, 19.00
Chelmsford

Executive Meeting

18 September 2019, 10.30
Stansted Airport

Kent/Sussex Regional Meeting

2 October 2019, 19.00
Tunbridge Wells

Education Day

30 October 2019, 09.30
Leicester

Executive Meeting

27 November 2019, 10.00
Venue TBC

Wales Christmas Dinner

22 November 2019, 19.00
Swansea



For more information on any of these dates and events, visit saif.org.uk

Award-winning duo



Two independent funeral directors in Fife were recognised for the high quality of their customer service in the recent Retail Business Awards: Alex Little Funeral Directors based in Methil was awarded Fife's Best Professional Service Provider 2019, while Ian Johnston Funeral Directors were voted best business in Kirkcaldy.

The awards are part of Scotland's Business Awards, and businesses are nominated online by customers for a range of different award categories. The winners were announced at a glittering awards ceremony held at Keavil House Hotel, Dunfermline.

Commenting on the award, Alex Little said: "We are delighted with this accolade and will strive to continue to provide the best professional service to families in their time of need and at pre-need. We have worked very hard over the last two years and it has been heartwarming to see the business grow from strength to strength.

"We are committed to providing the same level of care and support to families making pre-need funeral arrangements as well as our at-need families and are delighted to be affiliated with Golden Charter Funeral Plans, as we have seen a growth in our pre-paid funeral plan sales."

Ian Johnston, who also set up his

business two years ago in partnership with Ally Caldicott, said his staff "were over the moon" to win the award. He told the local newspaper, *Fife Today*: "We had been nominated in the Best Service Provider category, which we didn't get, but then we were announced as the Best Kirkcaldy Business, which took in a whole range of businesses from all over the town.

"We were absolutely over the moon and completely overwhelmed when we realised we had won. It was quite a shock because we were up against some very good businesses."

He said the first he and his employees knew about the competition was when they were visited by a 'secret shopper' who spent 45 minutes chatting to him about the business. He then received a letter informing him that the business was in the final of the competition.

He added: "I just want to say that it is an honour and a privilege to serve the families of Kirkcaldy and the surrounding areas in their time of grief. I want to thank everyone for their support of our business."

Clarification: Please note in the April issue of *SAIF Insight* (page 9) this article ran with a picture incorrectly captioned. We apologise for any confusion this error may have caused.



Alex Little with Davina Douglas are pictured above at the awards



Ian Johnston and Ally Caldicott at the recent business awards

THE FIRST OF THE GOODBYE TOURS

Over the years, Dr Bill Webster has visited the UK and travelled across the country presenting seminars to professionals and bereaved families. Dr Bill, an internationally renowned bereavement expert who runs Grief Journey, will be back in May for a series of sessions.

Executive Director of Resources at Grief Journey Linda Jones said: "These seminars have been met with great enthusiasm from both parties and we are pleased to advise that, although Dr Bill has announced this is to be his 'first final tour', Dr Bill returns to the UK for another round of seminars."

These seminars will include:

- **Wednesday 8 May, Dorset**
Grassby Funeral Directors
- **Thursday 9 May, Dorset**
Grassby Funeral Directors
- **Friday 10 May, Hampshire**
Dandelion Farewells
- **Saturday 11 May, Petersfield**
Rowland's Funeral Directors
- **Sunday 12 May, Brentwood**
Bennetts Funeral Directors
- **Tuesday 14 May, Croydon**
Rowland Brothers International
- **Thursday 15 & Friday 16 May, Essex**
Grief Journey Essex

✓ If you would like to attend a seminar or require more information, contact Linda Jones on 0333 8000 630, email linda@griefjourney.co.uk or visit www.griefjourney.co.uk. Dr Bill Webster is a regular contributor to *SAIF Insight*. See this month's column on page 32.

“WE HAVE WORKED VERY HARD OVER THE LAST TWO YEARS AND IT HAS BEEN HEARTWARMING TO SEE THE BUSINESS GROW FROM STRENGTH TO STRENGTH”

Alex Little



WORDS: JOSEPH MURREN, SCOTTISH GOVERNMENT LIAISON OFFICER, SAIF

Not too many years ago any suggestion of discussing the cost of the funeral with your client would have left funeral directors appalled. 'The client would not accept it', 'it would insinuate clients could not afford it' and 'they would be insulted' were just some of the responses when such a suggestion was made.

Today SAIF members are required by our Code of Practice to make prices visible to all entering their premises. They are also required to make price lists available to clients and furnish every client with a written estimate.

So why, after all this time, is SAIF still facing criticism for lack of transparency on price?

The answer is simple – SAIF members are not complying with the Code of Practice; as a Quality Assurance Inspector, I witness this on a regular basis. Price lists in the arrangement room when they should be on display in reception; no written estimate given; excuses such as: 'my client does not want to know', or 'the client refused it', or even: 'I know all my clients and trust them'.

Transparency of price is once again a hot topic for Citizens Advice, poverty

challenge

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Guy Turner

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TRANSPARENCY IS A HOT TOPIC

action groups and others who attack our industry for overcharging. It is also one of the main planks in the Competition and Markets Authority (CMA) investigation into our profession. Full transparency has to mean visibility on our premises and also extends to prices published online.

Over the coming months much discussion will take place on web pricing and transparency and I firmly believe it will become a statutory requirement to make all our prices visible and available.

During its investigation, the CMA will be performing site visits. It may also engage mystery shoppers. Much of what they record will then be used to form remedies to resolve issues the CMA considers uncompetitive and not in consumers' interest.

How do you think they will respond if they find members are not complying with the SAIF Code of Practice?

I know from experience that Co-ops

“WHY, AFTER ALL THIS TIME IS SAIF STILL FACING CRITICISM FOR LACK OF TRANSPARENCY ON PRICE?”

and corporates will perform well in this area and I would urge all our members to examine their own procedures and ensure complete compliance with our Code on all areas, but especially transparency.

We signed up and agreed to comply with the Code of Practice when we joined in membership of SAIF – so let's do it.

KNOW WHEN TO CALL FOR SAIFSUPPORT

Working as an independent funeral director is often very challenging. From busy days at work, disrupted sleep and call-outs in the middle of the night, through to supporting bereaved families and coping with the pressures associated with running a small business – the emotional stress can really take its toll.

Please remember, if funeral director staff would like to receive support for stress (work related or otherwise), as part of the SAIF member benefits programme, you have free access to SAIFSupport.

The service offers a helpline, of up to six free sessions of counselling, which can either be face-to-face or by phone.

You can call the SAIFSupport freephone number on **0800 077 8578** or email **help@saifsupport.org.uk**

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“ MOST OF US WOULD SAY WE DON'T REALLY LIKE CHANGE, MYSELF INCLUDED, BUT REALLY CHANGE IS ALL AROUND ”

WORDS: JIM AULD, SAIF NATIONAL PRESIDENT

This month I have been thinking a lot about change. I always do at this time of year, but more so this past month. Most of us would say we don't really like change, myself included, but really change is all around. I love the lengthening days in spring. In one church I am regularly involved with, almost overnight the churchyard turns into a carpet of crocuses among the grave stones. Some stones have stood for 300 years and I contemplate the changes we have seen in this time – in fact Henry Bell, the Scottish engineer who introduced the first successful passenger steamship in Europe, was buried in this churchyard, in Rhu, Argyll, in 1830.

Our own profession has seen changes in the last month with the start of the roll-out of the Medical Examiner system in England and, in Scotland, the introduction of new application forms for cremation. Both systems will take a bit of adjusting to, but in the long run our work should be more streamlined. If there are any worries about these new systems, don't be afraid to seek advice from the national office or any member of the Executive.

I have always resisted the change to using social media to promote my own business. Rosie, Regional Business Manager at Golden



Charter, has been slowly coaxing me to consider using Facebook as a promotional tool. After being elected National President, SAIF's extremely talented Public Relations Advisor Mark Binnersley put out a number of press releases to promote my appointment and this included some targeted to regional press in my area. One of these published a nice article on Facebook as well as in the printed version. The online post generated 350 likes and more than 90 comments.

I couldn't believe the interest it created, not to mention the number of emails and cards from the local community. I think I have been convinced of the power of social media.

My final thought (at the moment) on change is when we get life-changing news and what it brings. I'm not thinking about a lottery win, more when we get

devastating news such as a diagnosis of breast cancer, and that is where Breast Cancer Care comes in. When someone is diagnosed, things change, people have to adjust and try to come to terms with the illness, but Breast Cancer Care can help anyone going through treatment and advise on life afterwards. Please have a look at www.breastcancercare.org.uk and see how this wonderful charity helps people adjust to a change that isn't wanted or invited. Please also read the *SAIFInsight* article on Brian Hart and his energetic band of fundraisers. Brian and his team will be taking part in Action Challenge 2019 in the Peak District to raise funds for Breast Cancer Care. ●

At the Scottish Parliament, MSP Jackie Baillie for Dumbarton lodged an official motion regarding James Auld, President of the Society of Allied and Independent Funeral Directors:

“That the Parliament congratulates James Auld on his election as president of the Society of Allied and Independent Funeral Directors (SAIF), representing over 900 independent UK funeral businesses;

recognises his 27 years of outstanding and compassionate service to his community in Helensburgh and Lomond; appreciates that Breast Cancer Care is his choice of organisation to sponsor as the president's charity during his term of office, and wishes him all the best in his new role.”

The motion was supported by: Richard Lyle, Miles Briggs, Bill Kidd, Gil Paterson.



Save the date

SAIFCharter AGM and Funeral Planner of the Year Awards 2019



Saturday 21 September 2019

at the newly refurbished
Royal Lancaster London
Lancaster Terrace, London W2 2TY

See page 9 for more details on the hotel and how to book your accommodation

Golden Charter 
Smart Planning for Later Life



**FULL MEMBERSHIP
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Lydia Turner and
David Turner
**Thetford and District
Funeral Services Ltd**
15-15a Old Market Street
Thetford, Norfolk
IP24 2EQ

*Previously advertised on website.
Close date: 22 April 2019*

Robert Bready
**Robert J Bready
& Sons Ltd**
22 Newry Road,
Rathfriland, Co. Down
T34 5AL

*Previously advertised on website.
Close date: 22 April 2019*

Emma Duggan
**Fakenham & District
Funeral Services Ltd**
Weasenham Manor
Fakenham Road
Weasenham St Peter
King's Lynn PE32 2TF
*Previously advertised on website.
Close date: 22 April 2019*

Duncan Satterly
and Sandra Satterly
Churchfield Funeralcare
27-29 Buckingham Street
Aylesbury,
Buckinghamshire
HP20 2LA

**Churchfield Funeralcare
(branch of above)**
Church Yard, Tring,
Hertfordshire
HP23 5AE

*Previously advertised on website.
Close date: 30 April 2019*

Amanda Case
**Haydock Funeral
Services Ltd**
Coniston House,
315-317 Clipsley Lane,
St Helens WA11 0SG

**Haydock Funeral
Services Ltd
(branch of above)**
Lakeland House,
217 Ormskirk Road,
Newton, Wigan
WN5 9DN

**Haydock Funeral
Services Ltd
(branch of above)**
George House, 71 Leigh
Road, Leigh WN7 1QZ
*Previously advertised on
website. Close date: 2 May 2019*

David M Evans
**Port Talbot Funeral
Services Ltd**
Former Holy Cross Church
Tanygroes Place, Port
Talbot
Wales SA13 2UY
*Previously advertised on
website. Close date: 7 May 2019*

Robert Waddington
Village Undertakers
1 Florence Avenue
Wilsden, Bradford
West Yorkshire
BD15 0HE
*Previously advertised on
website. Close date: 8 May 2019*

**Joanna V Birkin
Eustace King and
Birkin Ltd**

87a Church Road
Tiptree, Essex
CO5 0HB
*Previously advertised on
website. Close date: 15 May 2019*

**ASSOCIATE
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John Taplin/David
Bastock
**Open Prepaid Funerals
Ltd**
67 Warwick Road
Solihull
West Midlands
B92 7HP

*Previously advertised on the
website. Close date: 2 May 2019*

Karen Channon/Alan
Spencer/Stephen Jenkins
(Ei Eot Ltd)
Trust Inheritance Ltd
Crown House
1 Stafford Place
Weston-super-Mare
North Somerset
BS23 2QZ
*Previously advertised on
website. Close date: 13 May 2019*

**ACCEPTANCE INTO
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and Sally Miekke-Janney
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Home, 30-133 High Street
Rowley Regis, West
Midlands B65 0EE

**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

Jason Price
**Price & Son Independent
Family Funeral Directors**
70 Castlegate, Grantham
Lincolnshire NG31 6SH

George Cutler, Maria
Cutler and John Cutler
**George John Funeral
Directors Ltd**
99 Hobs Moat Road
Solihull, West Midlands
B92 8JL

Richard Bird
**Richard Bird
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57 Great North Road
Gosforth, Newcastle Upon
Tyne, Tyne & Wear
NE3 2DQ

Robert Bready
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& Sons Ltd**
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Rathfriland, Co. Down
BT34 5AL

Roger Mills and
Shirley Mills
EC Mills Ltd

142 Church Road
Willesden, London
NW10 9NH

**EC Mills Funeral
Directors
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88 Churchfield Road
Acton, London
W3 6DH

**GP Burch
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158 Manor Park Road
Harlesden, London
NW10 4JT

Robert Burgess
R. J Burgess (Crofton) 1
Manorfields Court
Crofton, West Yorkshire
WF4 1SY

Lesley Ashton
**Lesley Ashton
Independent
Funeral Directors**
2 Prescott Road,
St Helens, Merseyside
WA10 3UB

**FULL MEMBER
REINSTATED**
Mr L G Davies
**Les Davies Funeral
Directors**
Neath Funeral Home
Main Road, Neath
SA10 8AP

**Branch of Les Davies
Funeral Directors**
15 London Road
Neath, SA11 1HB

Mr I Hughes
**M Jones & Son
Funeral Directors**
Chapel of Rest
Brook Street, Llanidloes
Powys SY18 6AX

Mr J McManus
**Ashcroft Funeral
Directors**
61 High Street,
Walsall Wood, Walsall
WS9 9LR
Mr P Maddison

**East Durham Funeral
Service Ltd**
The Manse, Bede Way,
Peterlee, County Durham
SR8 1AD

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Funeral Service Ltd**
Claxton House, Seaside
Lane, Easington,
County Durham SR8 3LJ

**Branch of East Durham
Funeral Service Ltd**
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Fifth Street, Horden
County Durham
SR8 4BU

**Branch of East Durham
Funeral Service Ltd**
56a Front Street East
Wingate, County Durham
TS28 5AG

**Branch of East Durham
Funeral Service Ltd**
Belle Vue House,
Balmoral Terrace,
Trimdon,
County Durham
TS29 6ET

Mr P Silcox
**Silcox Family
Funeral Directors
t/a Silcox Family Ltd**
83 New Road, Llanelli
Carmarthenshire
SA15 3DS

**ACCEPTANCE INTO
PROBATIONARY
MEMBERSHIP**

Lorraine Murphy
and Michael Murphy
**DTS Merseyside Ltd
t/a Owens Funeral
Services**
15-17 Liscard Village,
Wirral, Merseyside
CH45 4JG

**ACCEPTANCE
INTO ASSOCIATE
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Duncan Groom, Jean
Labadie and Paul Puxty
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Here East, 14 East Bay
Lane, London E15 2GW

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138-142 Holborn Bars,
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House, 42-48 London
Road, Reigate, Surrey
RH2 9QQ

**Neopost Ltd
(branch of above)**
Unit 2660, Kings Court
The Crescent,
Birmingham Business
Park, West Midlands
B37 7YE

To join SAIF and enjoy the benefits of membership, please contact:

**Claire Day,
Administration
Manager, SAIF**

Tel: 0345 230 6777
(Local Number)
or 01279 726 777

Fax: 01279 726 300
Email: info@saif.org.uk

WHY JOIN SAIF?

By joining SAIF you will become part of a trade association with almost 900 members known for their high standard of service and a caring, traditional approach to their local communities.



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190 Aztec West
Park Avenue,
Almondsbury, Bristol,
Avon BS32 4TP

Neopost Ltd (branch of above)

Zenith 2, Brunel Road,
Wakefield 41 Industrial
Estate, Wakefield,
West Yorkshire
WF2 0XG

Neopost Ltd (branch of above)

Unit C3 (GF), 5 Deer
Park Avenue, Fairways
Business Park, Livingston,
Scotland EH54 8AF

FULL MEMBER BRANCH CLOSED

Mr J Hodges

A&A Walters Ltd

21 Bilston Street,
Sedgley, West Midlands
DY3 1JA

Mr T Wright

Daniel Robinson & Sons Ltd inc Derek Holmes

Funeral Service
52 Trinity Street, Halstead
Essex CO9 1GB

FULL MEMBER NEW BRANCH

Mr A Satterly
**Cleobury Funeral
Directors**
1 Garden Village, Highley
Shropshire WV16 6HN

Mr J Hodges

A&A Walters Ltd

8-10 High Street, Sedgley
West Midlands DY3 1RW

Mr T Wright

Daniel Robinson & Sons Ltd

31 High Street, Halstead
Essex CO9 2AA

FULL MEMBER NOT RENEWED

Mr G Wright

Gerald Wright Independent Funeral Directors Ltd

6 Chester Road West
Queensferry, Flintshire
CH5 1SA

Branch office

Gerald Wright Independent Funeral Directors Ltd

Wright House, Chester
Road, Sandycroft,
Flintshire CH5 2QW

Branch office

Gerald Wright Independent Funeral Directors Ltd

14 High Street
Saltney, Chester
Cheshire CH4 8SE

FULL MEMBER CHANGE OF DETAILS/ADDRESS

Mr & Mrs Haywood

Julie Wesson Independent Funeral

Directors Ltd

Stowell House, 52
Blenheim Drive, Chilwell,
Nottingham NG9 2NS
(Now is the head office)

NO LONGER A MEMBER FIRM

Mr B Gascoigne &
Mrs S M Wallace
**Gascoignes of
Coleshill Ltd**
100 High Street, Colehill
Warwickshire B46 3BL

Mr J McManus

Ashcroft Funeral Directors

61 High Street, Walsall
Wood, Walsall
WS9 9LR

Mrs L Quinn

Quinns Funeral Directors

217 Greasby Road
Greasby, Wirral
Merseyside
CH49 2PF

(Sold to Funeral Partners)

Branch of Quinns Funeral Directors

26 Market Street
Hoylake, Wirral CH47 2AF

Branch of Quinns Funeral Directors

54 Grange Road
West Kirby, Wirral
CH48 4EF

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.

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



HELPING FAMILIES

LIFE MAY BE ALTERED COMPLETELY, BUT TIME

WORDS BY ANN CHALMERS,
CHIEF EXECUTIVE CHILD BEREAVEMENT UK

Every year in the UK, thousands of families experience child bereavement and how their grief is managed and supported, including their interactions with the professionals they encounter, has a profound effect on the family's ability to adjust to their forever-changed life.

Child Bereavement UK supports families and educates professionals both when a baby or child of any age is dying or has died, and when children and young people up to the age of 25 are facing bereavement.

This year, Child Bereavement UK marks 25 years of helping families rebuild their lives after the devastation of child bereavement. At the heart of the charity's work over these 25 years have been those bereaved families, the true 'experts' in their grief, and it is the continued learning from those families and

their experiences that underpins all the charity's work. They have taught us how solitary grief can be and that even when others around them are grieving, they can still feel so alone and isolated. They have taught us that their grief is often invisible, with no overt long-lasting outward signs that say 'fragile – handle with care'. And they have taught us that grief can have lifelong repercussions.

When a baby or child of any age dies or when a child is bereaved of a parent or a sibling, or someone important in their young life, there is no doubt that lives can be completely shattered. These untimely deaths of children and of parents each bring their own complexities, but

the families we have the privilege to work with teach us that, with right support and guidance at the right time for them, they can be helped to pick up the shattered pieces of their life as they knew it, and to begin the long journey of rebuilding after the devastation of a child's or parent's death.

When a child dies

It is seldom in any parent's expectation that their child will die before them, and these deaths are totally contrary to the natural order we expect life to follow. When a baby or child dies, at whatever age, parents often describe losing a part of themselves and their natural instinct to

“A SENSE OF ‘SURVIVOR GUILT’ CAN BE VERY REAL AS BEREAVED PARENTS STRUGGLE TO MAKE SENSE OF THE WAY IN WHICH THE NATURAL ORDER OF THINGS HAS BEEN INVERTED”



IN TIMES OF NEED



EMELY SUPPORT CAN HAVE LASTING BENEFITS...

protect, to parent and to be concerned for their child is not extinguished by the fact of their child's death.

Parents tell us acknowledgement is everything and that avoiding the subject feels like a denial of their child's existence. The majority of child deaths happen at, around or within a few weeks of birth, when the child's life has barely begun. Yet a little amount of life can never be assumed to equate to a little amount of loss and the unfulfilled hopes, dreams and ambitions for their child are a significant element of parents' grief, at whatever stage their child dies. Acknowledgement of the significance of their loss and having the opportunity to express their feelings without judgement are important aspects in supporting bereaved parents. Referring to their child by name is just as important after death as before.

The tasks of accepting the reality of their child's death and adjusting to life without their child are huge. Parents are likely to revisit their grief at what would have been significant milestones in their child's life, and each time this happens a different aspect of their loss will be brought sharply into focus, requiring further adjustment.

The death of an adult child brings its own complexities. Bereaved parents often find others expect their grief to be less than if it had been a younger child who died, and they may therefore experience a lack of acknowledgement and support

Child Bereavement UK has a confidential helpline on 0800 02 888 40 providing support, information and guidance for bereaved families and professionals, and offers face-to-face support for bereaved children, young people, parents and families at a number of locations around the UK. For details of support offered to professionals through training, visit the website www.childbereavementuk.org or email training@childbereavementuk.org

and may not have the involvement they would like in the arrangements following the death. In situations where the son or daughter who died had a partner or family

of their own, the parent's grief can be seen as secondary to those family members. They may need to take on the role of parent to grandchildren or conversely may experience further loss in losing touch with their grandchildren after the death. A sense of 'survivor guilt' can be very real as bereaved parents struggle to make sense of the way in which the natural order of things has been inverted.

For a couple, the death of their child is the one loss in which they will be equal partners; however, the way two people in a relationship deal with their grief can often differ and this can put a strain on a couple's relationship. They will each have had their own unique relationship with their child and may have different ways of expressing their grief. One partner may have a natural tendency to focus in on the loss and their emotional response, wanting to recall and share their memories and feelings and talk about their child who has died. In contrast, the other may cope by trying to return to 'normal' as much as possible, instinctively suppressing their emotions and looking to the future. These different responses can lead to misunderstanding in a couple – but both are important aspects of how we



grieve as individuals, moving between our need to focus on the person who has died and express our emotions and our need to find some respite from grieving and get on with living. Partners often need help with the aspect they are not naturally so good at, and our work with couples encourages them to communicate and understand each other's perspective without judgement.

When a child is bereaved

At Child Bereavement UK, we believe that all children have the right to information, guidance and support in facing the impact of death in their young lives.

The way in which children react and make sense of a death in the family will be influenced by their stage of development, their life experience, their family's culture and spiritual beliefs, and the support available to them. No child is too young to be affected by the death of someone close; even very young children, who may not understand what has happened, are likely to be impacted by the sadness and depth of feeling of those around them.

Children acquire an understanding of death's permanence, its irreversibility and its universality as they develop through childhood. Adolescence, as a particular period of turbulence and transition for young people, can be an especially challenging time to experience bereavement.

As adults, our instinct is to protect children, but all too often children tell us that protection feels like exclusion. Children need age-appropriate information and explanations if they are to make sense of what has happened when someone important in their life dies; what younger children do not know, they tend to make up and their imagination can take them to a place far from reality. Children need clear and honest communication, avoiding euphemisms which, when interpreted literally, can lead to confusion. Children can overhear adult conversations and often instinctively know when something is wrong; they tell us it is the not knowing that can leave them frightened, anxious and insecure. The repeated questions of younger children are often their way of checking out the reality of what has happened, or of gaining more information over time as their level of understanding develops. What matters is that we respond to children on their timescales: if they are asking a question, then they are likely to be ready to hear the answer. If we fail to take that opportunity, it may be lost.

The more central the person was in the child's life, the more significant the impact of their death will be. Children need opportunities to express their feelings with trusted adults in a safe environment, although they may not have the adult vocabulary of grief at their disposal and their feelings may therefore be acted out in their behaviour or play. They



Support in times of need

WORDS BY CATHERINE BETLEY

Since SAIF Care was formally launched in 2018, all signed up SAIF members have been able to offer bereaved people appropriate and timely care and counselling following their bereavement.

Catherine Betley, of SAIF Care and Professional Help, spoke to *SAIFInsight* about supporting bereaved children

and young people via SAIF Care.

Catherine said: "Members who have signed up to SAIF Care will be assured that while the service does not currently work with children and young people under the age of 18, we are very keen to ensure that all members of bereaved families are appropriately and adequately



may also quite naturally try to protect the adults around them by not showing their feelings, which can be misinterpreted as a sign that they are largely unaffected by what has happened. Children grieve by switching in and out of feelings, often not staying with difficult feelings for very long.

As they strive to make sense of what has happened, it is not uncommon for children to feel they were in some way responsible for the death and it can therefore be important to provide overt reassurance that they were not to blame. They may need more physical comfort than usual, and familiar routines and to continue with a normal level of discipline and boundaries can be key to helping them feel safe and secure at a time when 'normal'



Ann Chalmers,
Chief Executive,
Child Bereavement UK

family life as they have known it has been disrupted.

Children also revisit their grief and reach new levels of understanding as they mature and go through significant milestones in their life without the important person who has died.

Memories are kept alive by being recounted and these can then be integrated by the child into their own life story and experience.

The premature death of a parent or sibling leaves children bereft and surviving parents struggling to manage their own grief as well as that of their children. It can be especially difficult for a grieving parent to manage their children's grief alongside their own. One of the most effective ways to help bereaved children and young people is to support a surviving parent or parents in understanding children's needs and responses in bereavement. ●



supported. We often help SAIF Care clients to find support for their children and regularly signpost to children's bereavement organisations such as Child Bereavement UK, Winston's Wish and Grief Encounter and also make direct referrals to services when this is requested by the family.

"We know that bereavement doesn't only affect one family member and that no matter their age, children and young people are impacted in a number of ways by a death in the family. One of the best ways to ensure that bereaved children and young people are supported is to ensure that parents get all of the help they might need and are well placed to understand children's grief and children's responses to loss as well as manage

their own reactions, so that they can continue to successfully parent their child and to be emotionally available for them as their grief changes over time.

"One of the services delivered by Professional Help (who provide the SAIF Care service) is GriefChat, which offers the opportunity for bereaved people of any age to chat online directly with a professional bereavement counsellor, and which can be a helpful tool for teenagers and older children to use. GriefChat is completely anonymous and is free of charge to bereaved people. GriefChat is open from 9am-9pm, Monday-Friday and can be reached at www.griefchat.co.uk.

"SAIF member businesses are welcome to signpost families to this service as a complementary addition to the support and counselling offered by SAIF Care."



SAIF Care is open from 9am-9pm, Monday-Friday and provides information, advice, support and bereavement counselling for the clients of SAIF member businesses. To subscribe to the service at any time during the year, please contact SAIF Business Centre. To contact SAIF Care call 0800 917 7224 or email help@saifcare.org.uk

“NO MATTER THEIR AGE, CHILDREN AND YOUNG PEOPLE ARE IMPACTED IN A NUMBER OF WAYS BY A DEATH IN THE FAMILY”



Catherine Betley



➤ Helping children cope with emotions

As a new wave of emotional wellbeing books for children hits the market, meet Clare Shaw, an author of therapeutic stories covering tricky subjects such as bereavement.

"All too often I find myself reading another article around child mental health and the 'crisis' we now find ourselves in," says Clare. "Reports say that one in eight children in England have a mental health disorder, yet only a third receive the treatment they need. These figures make for upsetting reading."

"My greatest fear is that every child has worries and emotions that they often can't understand or control. These feelings could turn into something bigger and much more troublesome as the child grows. However, handled in the right way, at the right time, they could so simply be relieved while still young. I wanted to find a way that could help and writing appears to be my way."

Having lost her brother when she was just 11, leading to years of mental health issues, Clare's titles *Love Will Never Die: Helping children through bereavement* and *At Times I Get These Feelings: Helping children with emotions*, are written from the heart. Using direct but child-friendly language,

these books address the emotions felt by a child during bereavement and grief, or offer tips and activities to help children with their emotional literacy. She offers support and understanding alongside areas where the child can express themselves through writing and drawing. The books reassure the child there is no 'right' way to feel.

Bereavement

As Clare first started to research child bereavement for *Love Will Never Die*, she discovered that around 112 children are bereaved of a parent in the UK every day. It is a staggering figure, especially when you consider it does not include any other family members in the child's life who may have died.

With so many children experiencing death, Clare felt her own experience of grief at a young age could be put to good use. As the majority of books written for children on the subject are metaphorical, children can miss the point, so Clare addresses the subject directly in an easily understandable format for children. All the techniques used within the books came from school ELSAs (Emotional Literacy Support Assistants), teachers and educational psychologists,



and are tried and tested methods. A series of pages of activities, combined with areas where the child can express themselves freely, make them personal journals a child can keep forever.

Two major UK child bereavement charities now use this book with the families they support, as do many schools and funeral directors around the country.

▼ Clare's books are available by contacting Amy at amy@cskidsbooks.com or directly via her website cskidsbooks.com. She is offering all readers of *SAIFInsight* a 30% discount – just use the code **INSIGHT** at checkout.

Donations in memory change lives forever

We provide information and support, improve care, fund research, and create lasting change for people affected by dementia.



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



Please send collections to:

Alzheimer's Society
Scott Lodge
Scott Road
Plymouth PL2 3DU

Contact us:

0330 333 0804
enquiries@alzheimers.org.uk
alzheimers.org.uk/inmemory



A new line of support for bereaved families.

SAIF Care allows you to add value to clients of your independent funeral home.

Help your funeral business truly stand out by providing much-needed bereavement care to families.

Funeral directors know the pain of grief doesn't stop after the funeral. And we've all had clients who visit our businesses on significant dates, such as the anniversary of a funeral. To help people who are struggling to come to terms with loss, we've developed SAIF Care - a unique counselling support service, free at the point of use to our clients.

For a small subscription fee to SAIF members, families using the services of participating funeral homes can benefit from a range of effective counselling support, including online conversations and face-to-face consultations with accredited bereavement counsellors.

Call 0345 230 6777 or email info@saif.org.uk to find out how your business can help people trying to overcome grief.



New resource for support services

GUIDING THE WAY



“ EVERYONE BEREAVED OR AFFECTED BY SUICIDE IS OFFERED **TIMELY** **AND APPROPRIATE SUPPORT** ”

WORDS BY SARAH BATES, EXECUTIVE LEAD, SUPPORT AFTER SUICIDE PARTNERSHIP

When someone is bereaved by suicide, it's likely their world is deeply impacted. Some describe it as like the fallout of an atomic explosion, or a tidal wave crashing into their lives, seeming to drown them.

There are also the practical challenges of being suddenly bereaved and having to navigate the coroner's system when they are already coping with the tragedy of losing someone they love.

In the UK, there is currently no statutory provision; suicide bereavement support comes from the charity sector, friends and family, and the services they come into contact with.

The Support after Suicide Partnership works with more than 60 organisations in the UK to achieve the vision that “everyone bereaved or affected by suicide is offered timely and appropriate

support”. We do this through developing partnerships with organisations who work with bereaved people and families (including SAIF), research, developing and disseminating resources, signposting to support, advocacy, and working with change makers to increase the capacity of support in the UK.

We're delighted to work in partnership with the National Society of Allied and Independent Funeral Directors.

Around 6,000 people a year die by suicide in the UK. As you may have experienced already, funeral directors are often at the forefront of providing support to a family. Perhaps the family live in your own community, and you may be the first person they've spoken to who has taken the time to listen to what they are experiencing. You are there for them at a time when everything may seem overwhelming. As funeral directors, you are often masters of patience, understanding, and being an open ear and a gently guiding hand.

We are also here to help you in delivering the best support possible. A new Central Hub is currently in development

to provide resources, information and support for those commissioning services, supplying services, and organisations on the frontline of suicide postvention (i.e. reducing risk and promoting healing after a death).

The Hub will provide information on supporting people bereaved by suicide, the pathway to developing services, helpful information for those working on the frontline, such as funeral directors, and a library of resources. We hope to launch the website – the face of the Central Hub – by the beginning of June.

If you are currently supporting a family who have been bereaved or affected by suicide, a resource named Help is at Hand is free and full of emotional and practical support. It is available to view online at **www.supportaftersuicide.org.uk** and you can also order copies by emailing info@supportaftersuicide.org.uk, detailing the number of copies you would like, and a delivery address.

The website also has lots of practical and emotional information for people bereaved or affected by suicide, as well as a map of local support across the UK. ●

CMA INVESTIGATION TIMETABLE PUBLISHED



On 28 March, the Competition and Markets Authority (CMA) formally launched its investigation into the supply of services by funeral directors at the point of need.

Timetable published

An indicative timetable, published on 8 April, indicates that the CMA will hold a series of site visits and hearings between April and July 2019. Thereafter, the regulatory watchdog will publish several working papers for consultation, before reaching a provisional decision by March 2020.

Under its statutory guidelines, the CMA must complete the market investigation within 18 months, giving it until 27 September 2020 to consult on its provisional decision and publish a final decision.

Key issues

During the 18-month investigation, the

CMA will focus its attention on seven key issues: the nature of competition between funeral directors; the links between profitability and service quality; the funeral sales process; consumer knowledge; consumer vulnerability; the standards of quality and care; and the impact of socio-economic and cultural differences on consumer choice.

Potential remedies

Actions the watchdog will consider throughout the investigation process include the introduction of a price cap to limit the ability of funeral directors to set prices significantly above the costs of providing their services, and the creation of a UK-wide licensing and inspection regime, potentially mirroring recent developments in Scotland.

The CMA will also consider the enforced unbundling of the standard funeral package, with the intention of opening up specific elements of the funeral service – such as transportation of

the deceased – to specialist competition, along with mandatory itemised price lists.

Reflection and preparation

Under its statutory powers, the CMA can mandate any UK funeral directors to comply with a site visit request and can instruct funeral directors to provide evidence at a regional hearing.

Golden Charter's Director of Compliance, Alison Wilson, said: "With increased regulation comes opportunities for self-improvement. All of us can benefit from reflective practice and continued professional development. As the CMA formally begins the investigative process, I would encourage all funeral directors to reflect not only on where they excel but also on how they can improve – and take decisive action to be regulation ready."

The CMA has invited interested parties to comment on the seven key issues that will underpin the investigation. The watchdog will accept submissions until 5pm on Thursday 9 May 2019. ●

MP wants change to ‘archaic policy’

Government must right ‘profound injustice’ in bereavement benefits, claims Frank Field

On 9 April, the Chair of the House of Commons Work and Pensions Committee, Frank Field MP, launched an inquiry into the “profound injustice” in bereavement benefit.

2016 recommendations

Mr Field’s announcement came on the third anniversary of the Work and Pensions Committee’s landmark report, *Support for the Bereaved*, published in 2016.

The report shone a spotlight on the “opaque, outdated and inadequate” system; it recommended that the Government broaden eligibility to cohabiting couples with dependent children, increase the value of payments and extend the length of time payments are made beyond 18 months.

Failure to act

Following the report, the

Conservative Government announced a review of bereavement benefit but failed to act on the 2016 recommendations before the 2017 snap general election. Subsequently, in August 2018, the Supreme Court ruled that maintaining marriage as an eligibility criteria for bereavement benefit was incompatible with human rights law as it discriminates against both the unmarried parent and their children, putting additional pressure on the UK Government to reform the system.

Commenting at the launch of the inquiry, Mr Field, the independent MP for Birkenhead,

said: “The victims of this archaic policy are children, and the reform we suggested in 2016 might have cost nothing. It is quite incredible how the Government continues to resist righting this profound injustice, dismissing the committee’s recommendations two years ago, fighting a grieving single mum all the way to the Supreme Court.” The committee will be accepting submissions of evidence until Friday 17 May 2019.



Frank Field MP



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EULOGY FOR AN UN-LOVED ONE

WORDS: DR BILL WEBSTER

When the renowned fashion designer Karl Lagerfeld died earlier this year, news of his death received mixed reactions on social media.

He was hailed as a legend and genius by fashionistas. But also decried as a “ruthless, fat-phobic misogynist” by actor Jameela Jamil, among others, while PETA labelled him a “fur-loving nemesis of animals”. Both were widely condemned for criticising him so soon after his death.

We have been taught from childhood not to think badly of someone who has recently died. As Ann B Ross once said: “I don’t believe in speaking ill of the dead, even when it’s the truth.”

Our cultural attitudes to death and mourning seem to offer no room for criticism. We have all sat through eulogies that made us question if we were at the right funeral, as the ‘saint’ being described did not sound like the person we had known.

Is this realistic? Nobody is perfect, but that is often ignored in obituaries, eulogies and the commentary after someone’s death. We often carry on idealising people who were less than ideal.

There are exceptions. Take Leslie, whose daughter claimed he was abusive and, in the brutally frank summation of his life, said he had lived “29 years longer than expected and much longer than he deserved”.

It added he left behind two “relieved” children and noted that no funeral service would be held as: “Leslie’s life served no obvious purpose. He did not contribute to society or serve his community. With his passing he will be missed only for what he never did. His hobbies included being abusive to his family and expediting trips to heaven for beloved family pets.”

Interviewed afterwards by local TV, his daughter said: “I told the truth. I am not sorry for telling the truth or for finally standing up for myself.”

Honest speaking can be shocking. We prefer obituaries to be tributes, not take-downs. But why do we take such issue with criticism of the dead, when it seems we have no problem with speaking ill of the living?

How many people must have secretly breathed a sigh of relief when an abusive relative finally died? Why is articulating this relief such a taboo?

In her classic book, *Complicated Mourning*, Dr Therese Rando

identifies high-risk factors which may predispose someone to complicated mourning, including, “a relationship with the deceased that was markedly angry, ambivalent or markedly dependent”.

In her catchy and well-known *Six R Processes of Mourning*, Dr Rando encourages the griever to recollect and re-experience the deceased and the relationship by realistically reviewing and remembering the person and reviving and re-experiencing feelings.

Leslie’s obituary is not just an expression of hatred. It is also an expression of complicated grief.

People not only grieve what they have lost; they grieve what they never had. This daughter wanted a loving and caring dad but felt badly let down.

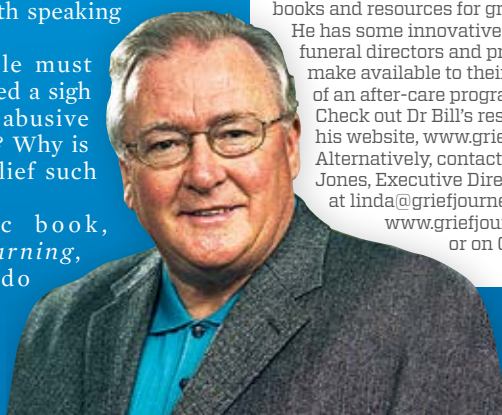
That is complicated. ●

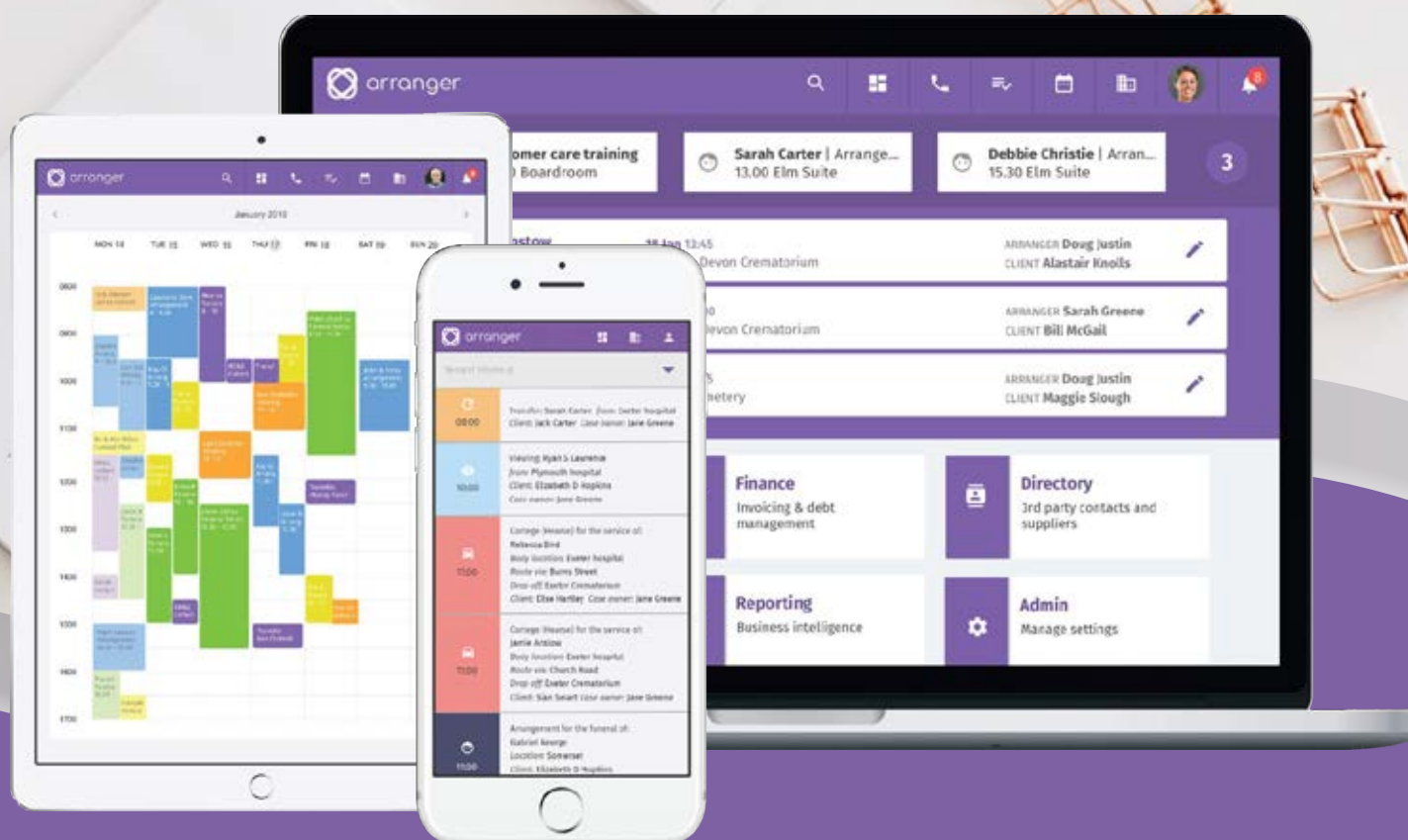
Dr Bill Webster is the author of numerous books and resources for grieving people.

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.

Alternatively, contact Linda D Jones, Executive Director of Resources at linda@griefjourney.com, at www.griefjourney.co.uk, or on 0333 8000 630.





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TIME TO REVIEW AND RENEW

WORDS: JULIAN WALKER

Recent Funeral Planning Authority (FPA) statistics have indicated an overall decline in funeral plan sales by FPA registered providers for the calendar year 2018.

In the context of these indicators of a declining market, we've been reviewing the end of year performance of Golden Charter and can see Independents have fared better in the tough conditions. However, the challenges we face are significant as competition heats up, particularly from insurance-based products both online and almost incessantly on daytime television.

We must not be complacent about funeral plans – this is not about reaching arbitrary targets, this is about protecting your future customers and the value of your business. While SAIFCharter and Golden Charter will help prepare for regulation and assist with marketing, only you can make the decision to engage your at-need families with the option to pre-plan with you and not risk losing the

opportunity to serve them in the future.

As our company takes stock of 2018/19 performance and looks ahead to 2019/20, it's also time for us as SAIFCharter members to make our annual membership renewal declarations for the year ahead, confirming we wish to continue to receive the enhanced rewards and exclusive benefits of our alliance. Thank you to everyone who has already completed their electronic renewal, issued by email on 23 April, and I would urge anyone who has not yet done so to give this your prompt attention. For any queries related to the process, or to request a copy of the unique declaration renewal link to be re-issued to your business, please contact secretary@saifcharter.co.uk

Finally, I would like to touch on regulation and engagement. The Competition and Markets Authority (CMA) funeral markets investigation is well underway and the HM Treasury review into the pre-paid funeral plan

sector soon to follow, with both reviews likely to have far reaching implications for how our businesses are structured and run. It's therefore essential Independents' voices are reflected in these debates.

To support with the management and development of responses for both regulatory reviews, we've formed a Regulatory Working Group where SAIFCharter can feed directly into the positions that Golden Charter will adopt. For further information or to get involved with any SAIFCharter Working Groups, please contact secretary@saifcharter.co.uk

Please follow @SAIFCharter and like our Facebook page to keep up to date with our association's news and updates as we continue to grow our community of independent funeral businesses. ●



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.

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

Business Matters

COLLABORATING WITH THE DEPARTMENT FOR WORK AND PENSIONS +
KEEPING SAFE WITH FIRE REGULATIONS + CHARITABLE GIVING + NFE



Commitment to collaboration

Angela Kidd from the Department for Work and Pensions (DWP) has written an open letter to SAIF members following her talk at the recent SAIF AGM.

“Having recently become DWP Policy lead for Funeral Expenses Payment (FEP) it was great to be invited to speak at this year’s Annual General Meeting, and share more information about the support that DWP offers to people responsible for arranging funerals.

“During a lively group exercise and Q&A session I also took advantage of the opportunity to gather first hand industry insight from members, which will support our policy development in future. I have also updated my presentation to respond to some of the questions raised on the day.

“Some of you may be aware that since the conference we have a new Minister for Family Support, Housing and Child Maintenance, Will Quince. He has started to immerse himself into his new portfolio and is keen to meet and listen to stakeholders, to understand the services provided and discuss future challenges.

“I am committed to ensuring that my team and I will continue to collaborate with SAIF and other key stakeholders to help ensure that the bereaved are aware of the financial support available. While DWP does not prescribe what sort of funeral an individual should have, whether that be burial or cremation, we do want them to be able to make an informed decision when making choices about a funeral, particularly

regarding the costs they are likely to incur.

“It would be great to be able to return to next year’s AGM to be able to update you on progress made.”

A handwritten signature in black ink that reads 'Angela'.

**Angela Kidd,
DWP Policy lead for
Funeral Expenses Payment**

The presentation by Angela Kidd at the AGM is available to view on the members’ area of the SAIF website at saif.org.uk



FIREFIGHTING EQUIPMENT – SOME MORE REGULATIONS!

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

Your fire extinguisher engineer has just told you that the 'Regs' have changed and after having a look around, you need to buy some more to comply with the new regs. Is that right?

Have the 'Regs' changed?

Well, yes, they have changed, but do they affect you? If your fire extinguisher company has just been in and advised you that you need yet another new

extinguisher and some more signs, they aren't necessarily trying it on.

But do the amended regulations affect you? I would say probably not. The amended regulations have made some changes but not so many that would mean a small business needs to change dramatically.

Why do I need extinguishers anyway - I'm not going to use them?

You need them because the law says you

do. It falls short of making you use them, so you are all right there. But if you ask me, it makes business sense to use them anyway. Article 13 of the Regulatory Reform (Fire Safety) Order says that you should have measures in place to fight fire when necessary.

And if you do decide to use them, you may just save a lot of damage that can occur while you wait for the fire service to arrive.

So how many do I need?

This depends on the size of the premises you occupy as well as the types of risk you have. For example, the main risks might be just electricity (computers, printers, fan heaters) and combustible materials such as paper, cardboard and furniture. Then the duo of water and CO₂ are usual.

Then there's the size. If it is going to take you a while to get to an extinguisher, you might need to add to the stock.

There are some anomalies with this though. For example, foam spray is preferred over water as an extinguishing medium. This is mainly due to the electrical safety properties of using foam as opposed to water. I wouldn't advise using foam spray on an electrical fire, but if it happens accidentally there is

only a very low risk of shock. Also your extinguisher service engineer might have recommended dry powder instead of CO₂.

It may be that you require another extinguisher because of alterations to your premises or the introduction of new work equipment. It may just be because the original extinguisher has come to the end of its usable life or is due its discharge test. Discharge tests are where the extinguisher is let off so it can be examined. To make it quicker the engineer will exchange the original for a newly serviced type.

How much am I likely to pay?

That really depends on your service company. If you go for a well-known name, expect to pay a lot for it.

New water extinguishers should be about £65, service/exchange types about £60. Servicing is usually done per extinguisher and should be about £10 each – and watch out as there may be some travel to add on.

Anything else?

Yes, absolutely. Get some training for key staff. You need to have the extinguishers around and they will pay dividends in the right hands, so get some training done. Talk to your extinguisher engineer or the local fire service. ●



Help is at hand: As a member of SAIF, you can talk to a safety professional at Safety for Business simply 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 do you have to lose?



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BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

CASUAL WORKERS AND HOLIDAY PAY

We are often asked by our members if casual workers are entitled to holiday pay and how to calculate this.

If a member of staff works on a casual basis, or very irregular hours, it is often easiest to calculate holiday entitlement that accrues as hours are worked.

The holiday entitlement of 5.6 weeks is equivalent to 12.07% of hours worked over a year.

The 12.07% figure is 5.6 weeks' holiday, divided by the 46.4 weeks worked (being 52 weeks - 5.6 weeks). The 5.6 weeks are excluded from the calculation as the worker would not be at work during those 5.6 weeks.

So if someone works 10 hours, they are entitled to 72.6 minutes paid holiday ($12.07 \div 100 \times 10 = 1.21$ hours = 72.63 minutes).

Further information can be found at beta.acas.org (search 'checking holiday entitlement'), which provides online calculators and guidance which should assist you.



The 12.07 per cent figure is 5.6 weeks' holiday, divided by the 46.4 weeks worked (being 52 weeks - 5.6 weeks)

JOIN US AT NFE

IT is hard to believe that two years have already gone by and we are preparing for the NFE again.

The SAIF stand in 2017 was received so well by members and colleagues that we have decided to keep to the same theme - basically, meet and greet with

light refreshments.

So please, whether you are a member of SAIF or an Independent who is looking to join the only trade association purely for Independents, please make sure you take the opportunity to come onto the SAIF stand in Hall 2 stand 435 for a warm welcome and chat over a welcome cup of coffee.

During the weekend you will be able to attend micro presentations held by Mark Binnersley on 'SAIF's Digital Toolkit' as well as meet with SAIF's NextGen leaders

to discuss your companies aspiring funeral directors or how to join the group. There will also be the opportunity to chat with Brian Hart from SAIFinsure about your Insurance requirements or to discuss SAIFSupport for you and your employees and SAIF Care for your clients with Catherine and Chantelle from Professional Help.

The National President Jim Auld, will be joined by SAIF Chief Executive Terry Tennens, members of the Executive Committee and officers, so please make sure you take this occasion to meet the Association that represents Independents at Government and local levels.

This year the Independent Funeral Director College (IFD) will be on a joint stand with the British Institute for Funeral Directors (BIFD), they can be found on stand 228. ●

▼ The National Funeral Exhibition takes place on 7-9 June at Stoneleigh Park, Warwickshire.

See us at
Stand 435,
Hall 2

Scam: be aware and vigilant

We have received quite a few phone calls from our members who have had a call from a man claiming to be a bailiff from Nottinghamshire County Council.

The man claimed

our members needed to pay an amount of more than £4,000 in relation to an advertising bill or they would be served with a writ. The telephone number to the council is correct but he is phony. Do not pay any money.

A bailiff will not ring companies, they will

only turn up after first sending out a notice or letter informing of their intention to enforce.

When they do turn up, they will have all the correct documentation, including the case reference number, so you can check that the case is genuine.

New SAIF Business Centre team member

I would like to welcome Maria Sherlock to the team at the SAIF Business Centre. Maria has an

extensive administration background and brings her wealth of experience and professionalism to the role.



CHARITABLE GIVING AND SPONSORSHIP – MUCH MORE THAN TAX BENEFITS

Despite the news headlines being dominated by the UK's exit from the European Union, we would like to bring people's focus much closer to home. In particular, how supporting the local community can provide more than just tax relief to funeral directors.

Regardless of size, all organisations – including funeral directors – can give to charity or sponsor individuals, teams or events.

There were a few raised eyebrows when a sponsorship deal between G Saville & Son funeral directors and Championship football club Brentford FC was announced in 2018. The club's social media post depicted the owners alongside the caption "Brentford 'Til I Die".

Defending its choice to appoint the company as the "official funeral directors of Brentford FC", the club said the decision was based on G Saville & Son's loyalty to the club over the years and the firm's reputation for a personal and caring approach in looking after fans and families at such sad times.

There is a whole raft of other business benefits through philanthropic actions, whether via direct charitable donations, the sponsorship of teams and individuals or by supporting events.

The business benefits of charitable giving and sponsorship include the opportunity to:

- Create a more positive company reputation.
- Work with different

sectors and generate more diverse networking opportunities.

- Increase visibility within the community.
- Create team-building experiences and boost employee morale.
- Promote your brand to a wider audience.
- Actively help people, organisations and local communities.

We feel it is important to support our local community and champion our favourite causes. It feels good to give. What's more, it's not always just about the money or the tax deductions. It gives a human face to our practice.

As a funeral director, you don't have to be a Brentford FC fan to provide sponsorship or a charitable donation. To get the ball rolling, there are a number of simple steps for your company to go through to support whatever team, individual or cause means something to you:

- Choose a charity or a cause that you feel passionately about.
- Focus on helping others.
- Decide if you want to donate time (ie volunteering or advice), equipment, property, land or money.
- Determine how often you can help (ie monthly, weekly, annually, ad hoc).
- Talk to your accountant about the taxation benefits for you and/or your business.
- Approach your chosen charity or cause and tell them the good news.
- Don't be publicity shy and, if appropriate, let others know what you have donated and why. ●

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Trevor Cook, Director, Baines Jewitt Chartered Accountants

Trevor Cook FCA has been a Partner at Baines Jewitt for more than 25 years. Besides being a Prince's Trust mentor, he is a Trustee of the CU Peat Prize for Chartered Accountancy students, is a school Governor and has devoted his time to local charities and sports clubs.

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



Darren Carpenter
Executive Committee



Gemma O'Driscoll
Executive Committee



Mark Porteous
1st Vice President



Daniel Ginder
Executive Committee



Liam Roberts
Executive Committee



Jo Parker
2nd Vice President



David Gresty
Executive Committee



Paul Sillett
Executive Committee



Alun Tucker FSAIF
Immediate Past President



Ross Hickton
Executive Committee



Jeremy West FSAIF
Executive Committee



Terry Tennens
Chief Executive



Mark Horton
Executive Committee



Paul Stevenson
Scottish President



Paul Allcock
Executive Committee



Sean Martin
Executive Committee



Suzanne Grahame
Golden Charter

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Paul Stevenson
Scottish President



Gavin Henshelwood
Secretary



Jim Henshelwood
Honorary Life President



James Carcary
Vice President



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



Andrew Ironside
Past President



Mark Porteous
Past President



Joe Murren
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Liaison Officer



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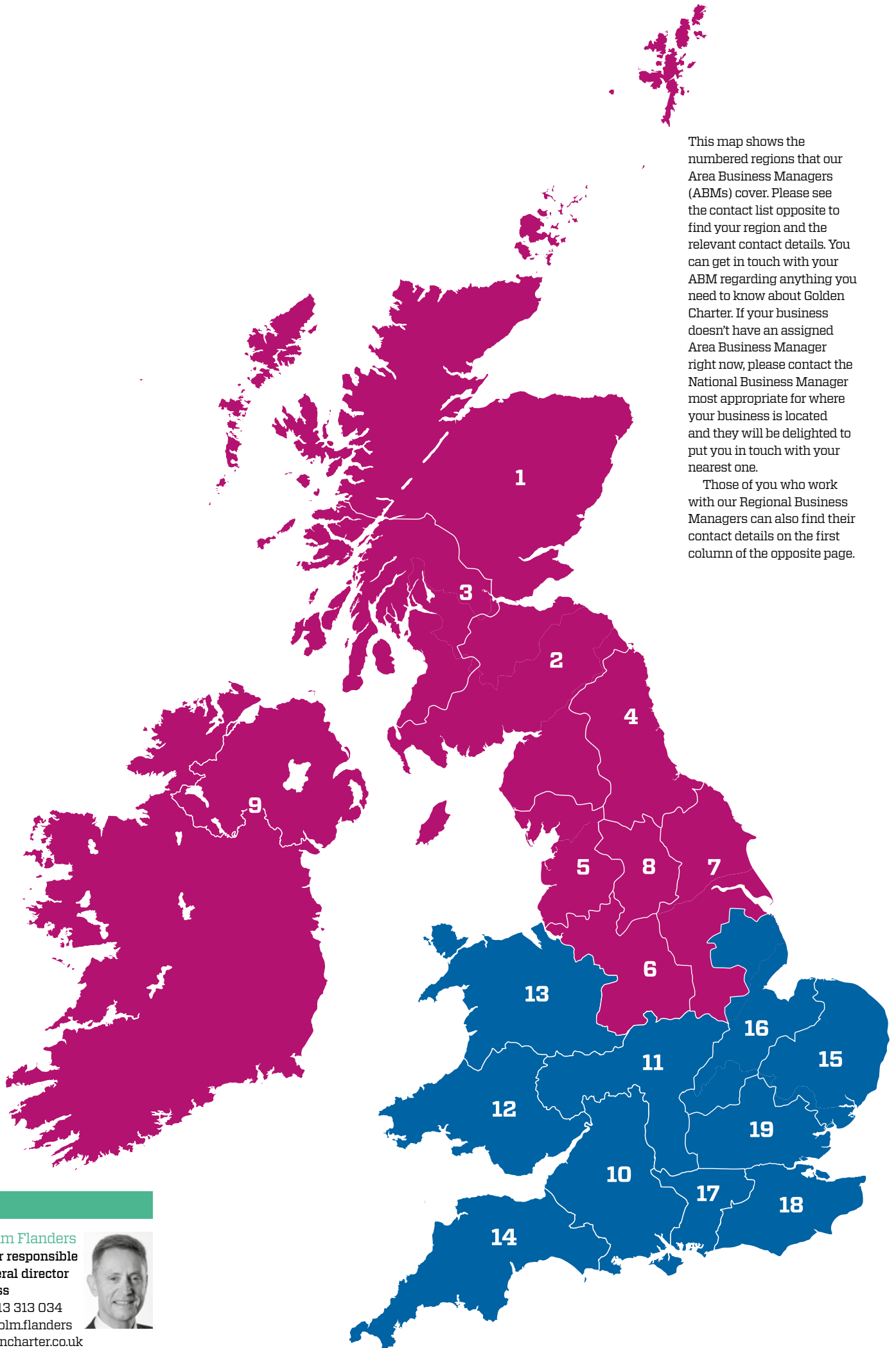


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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about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



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business

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www.brahmselectricvehicles.co.uk
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Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.com
www.superioruk.com
Volkswagen Funerals
Ms C Brookes & Ms M Orton
(Nuneaton, Warwickshire)
02476 399296 • info@vwfunerals.com
www.volkswagenfunerals.co.uk
Woods Garage (Carriage Masters)
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01732 453256
woodsgarage@outlook.com

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www.bradnamjoinery.co.uk
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01865 779172 • enquiries@colourfulcoffins.com
www.colourfulcoffins.com
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01461 205114 • dfscaskets@aol.com
www.dfscaskets.co.uk

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Mr J Atkinson (Washington, Tyne & Wear)
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www.lrtipping.co.uk

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www.naturalwovenproducts.co.uk

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www.passagesinternational.co.uk

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info.chiltern@greenacrescelebrate.co.uk

www.greenacrescelebrate.co.uk/chiltern

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www.wearefrontline.co.uk

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01964 503055 • richard@goldray.co.uk

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funeralconsulting.co.uk

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www.safetyforbusiness.co.uk

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www.probatebureau.com

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www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

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www.goldencharter.co.uk

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www.griefjourney.com

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www.fsj.co.uk

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The Bereavement Register

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Key Air – The Repatriation People

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