



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

NOVEMBER 2022 | NO. 244



FOR QUEEN AND COUNTRY

Funeral directors to the Royal Household
look back at Her Majesty's final journey

Focus on what you do best.

**While SAIF promotes and protects
your independent interests.**

We know how much you value your independence.

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

For over 30 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.

**Visit saif.org.uk or
call us on 0345 230 6777 or 01279 726777**



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Nominations open

Applications invited for the SAIF Executive Committee 2023



Obitus

I was too ill to
be at the funeral

the webcast
made sure I
didn't miss it.

Nobody wants to miss a funeral. So if they're not there in person, many will appreciate the option of joining remotely. Our Live Webcasting and Watch-Again with download link allow family and friends to say goodbye their way.

Find out more at **obitus.com**
or call **03333 447 440**

Why do independent private funeral directors matter?

WE all need heroes to inspire us. These may be people who are sporting coaches, performing artists or community volunteers. One of my heroes is President Abraham Lincoln, who sought to preserve the union of the United States. He was an extraordinary nobody who became somebody. He witnessed great suffering in his own life and brought about the emancipation of those in slavery. Lincoln became a great President because of those around him who influenced him. He served his people, walked on the front lines of battle and sought to reintegrate the south at the end of the civil war.

What has this to do with independent funeral directors? You matter because you serve your community. You embed yourselves in its life and are there 24/7 in the worst moments of the people around you. We have found with SAIF that independent funeral directors are stronger together, exercising mutual respect among the alliance of independents. Thank you for the sacrifices you make, all hours of the day, all days of the week, all months of the year, year in and year out.

You matter more than ever in honouring the dead and the living by providing this most important of services. Our society will be judged in the annals of history by how we lay to rest the dead and care for their relatives.

We are in a battle of minds to retain the importance of attended funerals as a means of remembering together, in the face of attempts to commodify the disposal of human remains. This battle of thinking is more than just about funerals versus body disposal. In truth, this is about who we are as a people and how we esteem the lives of those in our community, who matter to their kin. That is why you are so vital as independent businesses, whose ownership is local, not determined by shareholders or driven by forces outside your communities.



What was notable in 2022?

In the coming years we will understand how much was given to us by Queen Elizabeth II. Her life of service to the nation and Commonwealth, and her devotion to the citizens of our communities and ability to instil hope and service are inspiring. She was a woman of faith, love and hope. Imagine the Queen had chosen a direct cremation. Imagine the lines of people in Westminster who would not have been able to pay their respects. Imagine the crowds, whether in Scotland or England, who gathered with no coffin, hearse or parade of guards. How empty, how forlorn and bereft people would feel.

On the TV I listened to an adult son who was hampered by protesters and could not make his father's funeral. He could not stand alongside his widowed mother, nor be a bearer of his father's coffin, nor listen to words and stories of his beloved father's life. Attended funerals matter.

I want to assure you that we in SAIF, under the leadership of the National and Scottish Executive Committees, are focused on reinforcing the notion that direct cremation is an exception and not a norm. That everyone desires a funeral as opposed to an unattended disposal.

We will be equipping you through **SAIF Digital** with more stories and assets, collaborating with celebrant and faith organisations on telling the story of the value of attended funerals. Funerals do not need to be elaborate, simple funerals can be affordable and they leave a legacy.

We have launched a **Managers' Forum** for each firm's owner or manager who has responsibility

for human resources (HR) for usual advice and resources to give information and supporting documentation. Please join the Managers' Forum on Slack. Find out more from the SAIF Business Centre.

SAIF Insight is a resource, not just for owners and managers, but it has important articles and information from health and safety to social media guidance and wider professional matters, so please ensure your team gets to read this. It is also available online at www.saifinsight.co.uk

SAIF continues to **advocate** for you in the Parliaments of the four nations. We have representatives at the All Party and Cross-Party Groups representing the concerns of independent funeral directors. Can I encourage you to get to know your constituent MP – invite them to your funeral home, share with them your fears and hopes, what matters to families, and your local needs. Send photos in and if you want a SAIF Executive member to join in your meeting with the MP, contact us.

SAIF Support is free for your staff's wellbeing, please make your whole team aware of this confidential service and that **SAIF Care** is a free benefit to your clients for bereavement support and counsel.

There are also **SAIF Associate Members** who supply the profession, whether coffin manufacturers, IT and website designers, limousine manufacturers, telephony and energy suppliers, and insurance with SAIF Insure. Please enquire about these services at the end of this magazine.

Finally, we are in this together, SAIF is an alliance of independent funeral directors. We are now the largest trade association with member firms. And each one of you matters to us. We will endeavour to serve and represent you professionally, with integrity, and we do so with honour.

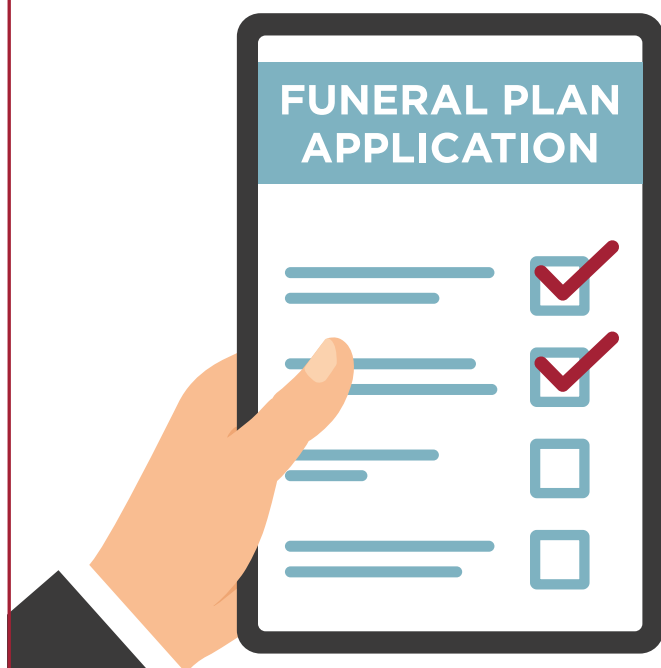
Wishing you and your families a peaceful Christmas time and renewed focus and success in service in the new year. 🙏

With best wishes,

Terry Tennens
SAIF Chief Executive

terry@saif.org.uk

**DID YOU
KNOW?**



Using digital applications makes the plan purchase journey easy for you... and your customers

These days, technology is part of our everyday lives. Independent research shows that customers expect to see businesses using digital systems.¹ And almost all of those considering a funeral plan use a smartphone or tablet.² That's why the majority of our appointed representatives now submit their funeral applications to us online.

Our new digital applications system on **mygoldencharter.co.uk** keeps things quick and simple. The technology also makes it easy to bring customers with you on the purchase journey. And even if you're visiting a customer at home, we can help you get online easily and complete a compliant digital sale.

If you haven't made the switch, now is the time

We offer full support to ensure you feel confident with digital applications. So why not get started? Speak to your Golden Charter business manager or email **digitalapplications@goldencharter.co.uk**

“

I recently visited a family and completed FCA compliant digital applications for two Golden Charter funeral plans using my tablet. I received the plan documentation within a few days. All very easy, professional and efficient. I was so impressed.”

James Tovey of Tovey Bros

1. 93% of 500 sampled. Attitudes & Intentions Tracking Research by James Law Research Associates, Wave 6, May 2022. 2. Digital adoption insight by James Law Research Associates, 109 sampled, January 2022.

Golden Charter 
Smart Planning for Later Life

New year, new focus

Golden Charter's latest research shows families' demand for funeral plans remains strong despite a time of upheaval

Already, we find ourselves in the final issue of 2022, a year like no other. We've moved together into an FCA-regulated funeral planning market, and that alone is a fantastic accomplishment.

Now that you are established in the new FCA compliant ways of working, we are seeing your focus shifting. Understandably, the pandemic's impact on your businesses over the last two years has meant that, for some of you, funeral plans had to take a back seat. Now, increasing your profile and visibility, and regaining your funeral plan market share, are high on the agenda – applying equally to introducer appointed and appointed representatives.

As always, the answer lies with families. The first step in everything we do at Golden Charter involves understanding customers' evolving needs. A core aim we have for 2023 is to get that insight out to you.

We know Covid-19 has pushed people online and increased promotion of direct cremation has impacted families' expectations. This year, we were able to add more nuance to that understanding – and see it solidify over time. Most importantly, we've learned that families' demand for funeral plans is consistently there.

Attitudes and intentions

Our latest and best view of what people think about funeral plans comes from the recent 'Attitudes and Intentions' survey, carried out by James Law Research Associates in October. The survey lets us regularly monitor views and



demands from over-55s who don't currently have a plan.

Those considering a purchase represent a significant proportion of all over-55s, at 39%. Few have taken the step of enquiring, so there's a huge opportunity among people who want a plan but have not yet made the leap. With these same customers citing FCA regulation as an important, reassuring factor, there's an excellent opportunity to reach them now that regulation is in place.

Strikingly, 70% of respondents referred to using online resources when investigating funeral directors and funeral plans. And that doesn't tail off at higher ages: 64% of over-70s are looking for information online. The digital revolution is well and truly embedded for customers, so it's heartening to see the appetite for a strong digital and online presence is front of mind for you too.

Meeting families where they are with online options will be vital to offering plans to this wider group.

Your business manager can support with digital applications, and we're also beginning to roll out online plan sales. These will let you offer Golden Charter plans directly via your own website; a new, convenient option for customers who want a fully online journey.

Additionally, SAIF Digital, supported by Golden Charter, has a wealth of information, tools and tips to get you on the right track.

All these changes we saw the pandemic accelerate are becoming ongoing facts of life. As well as the rise of digital, we found that of those considering a plan, nearly half are now looking at direct cremation. Both our research and the NAFD's confirm that direct cremation demand is consistently above pre-pandemic levels.

Part of the reason is that funerals aren't insulated from the cost-of-living crisis. Our research shows that value for money is a priority for families, leading many to consider basic or unattended services.

The key will be to show families that these needs, for digital and direct cremation, can be met by Independents, while also ensuring they get what they truly need from a funeral service. For example, while direct cremation is now more popular, our research shows that many of the elements of a funeral customers care most about are ones they will not find in a direct cremation plan. If they know to come to you for that discussion, you're perfectly placed to ensure they get the service they need.


Consistency

As we enter a new year, it's the stability and consistency of customers' views and needs that is striking.

I'd absolutely encourage you to connect with customers and respond to the interest they are showing, and to find out more about what families

"The digital revolution is well and truly embedded for customers."

are telling us through your Golden Charter business manager. They have a great deal of information at their fingertips, including through Nexus reports unique to your area.

Your busiest period is beginning, and our understanding of customers' needs means we'll be able to bring you a lot of insights directly from families. As you shift your focus to regaining share of the funeral planning market, the demand is out there. These insights let us all make clear decisions on what we offer, turn customers' consideration of funeral plans into a decision to purchase, and be there to provide exactly what families need alongside Independents once again. 

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

suzanne.grahame@goldencharter.co.uk

IFD COLLEGE

Education for all

Expand and develop your expertise in the funeral profession by signing up to the Independent Funeral Directors' (IFD) College. The IFD College provides in-person and online accredited vocational training for the funeral professional.

The College is aligned with SAIF and was formed to ensure employees at family-run and other independent funeral businesses can access high-quality training leading to fully accredited qualifications.

The sessions below are subject to change and were correct at the time of print. More information at www.ifdcollege.org or contact Sharon Welford, IFD College Administrator, by emailing sharon@saif.org.uk or calling 01279 726 777.

- **Module 3, Funeral Director Award via Zoom – Leading, Managing & Motivating People** – 9 January 2pm–3.30pm
- **Child & Infant Funeral Course via Zoom** – 31 January & 2 February 9am–12.30pm both days
- **Module 4, Funeral Director Award via Zoom – Delivering Customer Service Excellence in the Funeral Sector** – 1 February 4pm–5.30pm
- **Health & Safety for Funeral Staff via Zoom** – 15 February 9am–1pm
- **Health & Safety for Funeral Staff via Zoom** – 16 February 9am–1pm
- **Health & Safety for Funeral Staff Glasgow** – 23 February 9.30am–12.30pm
- **Foundation Funeral Practitioner Glasgow** – 23 February 1pm–4pm
- **Foundation Funeral Practitioner via Zoom** – 2 March 9am–1pm
- **Funeral Operative via Zoom** – 8 & 22 March 9am–1pm
- **Health & Safety for Funeral Staff via Zoom** – 9 March 9am–1pm
- **Foundation Funeral Practitioner via Zoom** – 15 March 9am–1pm
- **Health & Safety for Funeral Staff via Zoom** – 19 April 9am–1pm
- **Foundation Funeral Practitioner via Zoom** – 26 April 9am–1pm

Evening dates

- **Health & Safety for Funeral Staff via Zoom** – 16 & 23 January 7pm–9pm
- **Foundation Funeral Practitioner via Zoom** – 19 & 26 January 7pm–9pm
- **Health & Safety for Funeral Staff via Zoom** – 24 & 25 January 6pm–8.30pm
- **Health & Safety for Funeral Staff via Zoom** – 19 & 16 February 7pm–9pm
- **Foundation for Funeral Practitioner via Zoom** – 20 & 27 February 7pm–9pm

HONOURS

Jill's compassion wins her 'Woman of the Year' award

An "incredible, unselfish woman who makes a difference to so many people's lives, in both her professional and personal life." That was how independent funeral director Jill Glencross was described as she was announced as Cumbria Woman of the Year.

Speaking at the awards ceremony, Hannah McNulty of ITV Border explained why Jill was the winner: "Many people have been touched by this lady's caring ways. She has no idea the difference she makes and those she has helped could never thank her enough."

"Every community needs someone like her because she makes the world a better and brighter place."

"On a day-to-day basis she meets and helps people at one of the most vulnerable and distressing times of their lives. But with her calm, professional and caring approach she guides them through it slowly and thoroughly. She brings calmness in the most turbulent of times."

Away from work Jill, who is based in Dalston near Carlisle, also reaches out and helps her community.

During the height of the pandemic, Jill tried to brighten up people's lives with her 12 days of kindness, which coincided with the 12 days of Christmas. When the number of people dying from Covid-19 started to rise, Jill took to social media in a bid to encourage others to stay at home and follow the rules.

Hannah added: "Her emotional message went viral and was picked up by the media and must have made people think twice before breaking the rules and spreading the virus



Jill brings calmness in turbulent times

"Many people have been touched by this lady's caring ways - and those she has helped could never thank her enough"

further. Though it was distressing to see a normally bubbly, positive lady so upset as she pleaded with people to change their ways, it had impact. It showed just how coronavirus was affecting even the strongest of people.

"Jill has faced her own difficulties over the past couple of years, which included losing her precious dad, yet she still managed to think of others."

Jill is also a patron of the Carlisle Youth Zone and arranges community donations for Christmas selection boxes and Easter eggs.

MEMORIAL

Remembering the victims of Covid-19

A special Covid Memorial Service in Cardiff allowed time to pause, reflect and remember those who sadly lost their life to Covid-19.

The event at Rhiwbina Thornhill Crematorium in Wenallt Chapel, Cardiff, was open to all and supported those who were grieving family, friends, and colleagues who have passed away over

the past two years. There was also an opportunity to light a candle during the Act of Remembrance. Craig Perfect from Baglan Funeral Home, Port Talbot, attended on behalf of SAIF. Another memorial was held in October where Gemma O'Driscoll, a SAIF Executive Committee member, from G E O'Driscoll & Daughters, was in attendance for SAIF.

The event was open to all who lost loved ones





The Gallaghers are delighted with their new addition

ENVIRONMENTAL CARE

Latest vehicle to join fleet achieves zero emissions

Gallagher Family Funerals celebrates 30 years with a brand new hybrid hearse

In January 2023, David and Adele Gallagher, owners of Gallagher Family Funerals in Keighley, Yorkshire, will celebrate 30 years in business. In the build up to this milestone achievement, the family decided to mark the occasion by adding a new vehicle – the Polaris Mercedes E Class plug-in hybrid hearse from Superior UK – to their fleet.

David said: “The Polaris is so stylish and beautifully built – exactly what we wanted in terms of aesthetics and image.”

However, the Gallaghers were not looking for style; moving forward as an environmentally conscious business they wanted a hearse that could achieve zero emissions.

“The Polaris emits much lower carbon emissions than other hybrid hearses. It offers emission-free driving up to 33 miles, which is well in range for the local crematoriums we travel to and from,” added David. “We were very excited to find that Superior UK was able to supply us a Polaris with hybrid technology.”

The Gallagher hybrid Polaris, delivered by Superior’s Greg Platt, arrived well in time for the firm’s anniversary and is fitting in well with the existing fleet.

David said: “When the hearse arrived, we were thrilled. We still have our original limousines purchased from Superior in 2014 and the new Polaris complements the fleet perfectly. We have used Superior for many years now and we feel the customer care and technical assistance has been excellent.”

As Gallagher Family Funerals looks to the future, the firm aims to continue building and strengthening its business through their fleet, its premises and their commitment to the community. Eldest son and Junior Funeral Director Sam Gallagher, who joined the business in 2021, has a keen interest in environmentally conscious funerals and the family is committed to meeting the highest of standards in the ever-evolving funeral profession.

David added: “We endeavour to ensure that we exceed the expectations of the families we care for on every occasion and take great pride in providing the very best service for the community, with environmental impact always at the forefront of our operations.”

VEHICLE

Carbon offsetting

Offering a comprehensive service from its Lincolnshire branches, Cliff Bradley & Sons have established an outstanding reputation since 1964. The independent business is conducted with an emphasis on delivering the very best standards of care. Recently it entrusted Coleman Milne to supply two new Mercedes AMG EQ Power Plug-in hearses and two matching limousines.

Carlton Bradley, Senior Director, said: “The team here at Cliff Bradley & Sons are incredibly proud to introduce our new fleet of Mercedes funeral vehicles. Brand new, custom designed and based on the E Class AMG Line Edition, this is the first time in our history that we’ve had a matching fleet of hearses and limousines, as we strive to provide our families with the very best into our next generation.

“Hybrid vehicles have the ability to travel in full electric mode for up to 30 miles. This new fleet also aligns with our environmental objectives to lessen our impact on the local climate, allowing us to not only care for our families now, but also into the future. We hope to complete most of our shorter journeys under electric power, offering occupants of our limousines reduced noise, entirely silent funeral processions, a more peaceful setting in which to mourn, and solemn arrivals at crematoriums, committals, and burials. It’s the small things which can make a difference.”



Carlton Bradley, Stuart Bobyk and Coleman Milne’s Eddie Marsden

The service gave visitors a time for reflection



SAIF MEMBERS

A round-up of recent meetings

A series of Regional Meetings have taken place for SAIF members and associates.

Pictured here are snapshots from recent meetings.

At the SAIF South East meeting Alan Stowell is pictured with SAIF National President Jo Parker and a keg of beer donated by MuchLoved.

Dan Coomber, from Alex Jones Funeral Directors, Linfield, was handed a bottle of Tunbridge Wells gin donated by Abbey Funerals.

Congratulations to Courtney Kampitakis, of Birds Family Funeral Directors in Maidstone, who received an IFD College certificate from College Principal Chris Parker.

Also pictured is Lorri Turner from Adam and Greenwood Funeral Home, Chelmsford, and Craig Knott from Bennetts Funeral Directors, Brentwood.

Check out upcoming meetings at www.saif.org.uk/events



Courtney Kampitakis, Birds Family Funeral Directors, received her IFD College certificate from Chris Parker



Craig Knott and SAIF National President Jo Parker



Dan Coomber received a bottle of Tunbridge Wells gin donated by Abbey Funerals



Lorri Turner received a bottle of gin

SUSTAINABILITY

Vegan books of remembrance

Vegan books of remembrance are being introduced at Westerleigh Group's crematoria in support of its increasing green and sustainable credentials.

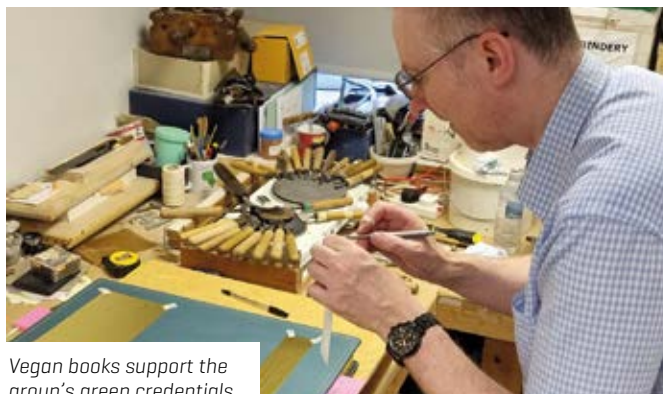
Westerleigh is working with Epsom-based FG Marshall, the firm which supplied the very first memorial book to a crematorium in 1938.

The new, 'greener' books of remembrance use a vegan-friendly cactus alternative as opposed to the traditional leather and sheep vellum materials previously used.

All the entries in the books are still hand-lettered by FG Marshall's in-house expert calligraphers and illustrated by their own team of talented artists.

The Westerleigh Group, which has headquarters on the outskirts of Bristol, is introducing the books initially at its Waseley Hills, New Forest and Aylesbury Vale crematoria but plans to introduce them to all its sites over time.

Daniel Dunn, of FG Marshall,



Vegan books support the group's green credentials

said: "We have been looking at manufacturing vegan books for several years but there has not been much of a demand from established crematoria due to the fairly conservative memorial book culture.

"Westerleigh Group is the first group to take the plunge and we are absolutely delighted to be working with them on this ground-breaking project, not only making the memorial industry more sustainable but also pushing the boundaries of innovation, making the books of remembrance more accessible to a younger generation. A traditional book of remembrance is normally made

in the Monastic style and is as far away from vegan as you can get. The outer cover is made from calfskin vellum and would normally require three skins.

"The pages would normally be made from a sheepskin parchment. For our vegan books, we use cactus leather, 160gsm Canaletto paper, beeswax and PH neutral PVA glue.

"We tested about 14 samples from different suppliers. The mango alternative we first investigated turned out to be far more expensive than normal leather and the supplier could only provide limited quantities.

"We also tested mushroom

leather, cork leather, pineapple leather, fruit waste, stone and various artificial combinations."

Matthew Brook, Head of Memorialisation for Westerleigh Group, said: "Books of remembrance are a very traditional form of memorial, with beautifully handcrafted books which last for hundreds of years.

"Our partnership with FG Marshall is the perfect blend of traditional trades and modern values.

"Not only are our new books vegan in nature, but they are all being digitised, too, so people who are not able to visit our crematoria will be able to view them from the comfort of their own homes, online.

"The beautiful Books of Remembrance provide families with another option for them to honour and pay tribute to their loved ones."

In 1933, after years of research and development, Frederick George Marshall introduced the first 'Book of Remembrance' for people to commemorate their loved ones in the crematoriums which were becoming more widespread in Britain.

Today, FG Marshall has an international reputation for the outstanding quality of its work.



Alan Stowell received a keg of
beer donated by MuchLoved

An undervalued profession

As a relative newcomer to the funeral industry, it was definitely a learning curve attending the SAIF Regional Meeting in Maidstone recently. While I speak with my MuchLoved Funeral partners on a regular basis, I had no idea how much is involved in their jobs and just how hard they work to care for their families. Paperwork, bureaucracy, rules and regulations add to what is already an extensive list of what needs to be done to prepare and carry out a funeral, allowing the deceased the respect and care they deserve.

I was also struck by how passionate they are about their work. How they want to make everything just how it should be for the families. Supporting and enabling them to give their loved one the funeral they want. To do this they face many hurdles, and I really don't think the general public appreciate how much they do and what they have to do. This could well be because death is not discussed at all and brushed under the carpet until we absolutely have to face it.

Meeting so many fellow suppliers was a great pleasure. We all work together to provide services to assist funeral directors and those in the funeral industry. From printers to celebrants to telecoms providers, each supplier doing their best to support their funeral director clients in their work, with the product they supply an essential part of the process.

I often say that to be a teacher or a nurse you have to have a calling as these professions are undervalued but essential to society. I think the same could apply to funeral directors as the work they do, and the care with which they do it, adds yet another essential profession which does not get the respect and recognition it deserves.



Jane Russell, SAIF Associate MuchLoved



FUNERAL GUIDE

Understanding the choice of officiants

There are many individual and personalised approaches people can take when planning a funeral. The Association of Independent Celebrants (AOIC) has created a short guide to help people understand the choice of officiants.

Religious minister: Can deliver liturgy relevant to their church, sacred text readings, blessings, prayers, hymns, religious committal. Some meet the family and write a tribute, others make notes and speak freely about the person, and others do a set service including a few personal details. A family member can do a eulogy, tribute or poem.

Independent/civil celebrant:

Celebrant-led services should be completely bespoke, based around the wishes and values of the family. There is a rich mix of celebrants from religious backgrounds, spiritual, pagans, ex-registrars, multi-lingual; some perform rituals and blessings and create amazing unique life celebrations of all kinds. Celebrants work in a variety of venues and are happy to include religious content. Many celebrants work with mixed faith or multicultural family constellations. They are well versed in bringing in elements that can acknowledge different faith paths.

Humanist celebrant: Humanist celebrants work in a similar way to other celebrants, except humanism

is a belief system of its own. They believe human beings evolved naturally and reject the belief in spirit, supernatural, afterlife, angels or there being such a thing as God/gods. As such they would be agnostic or atheist. A core part of their belief is based around empathy, compassion for others, being happy in this lifetime and a duty to support others. Religious content, mixed faith or ancient or cultural type rituals do not form a part of their services, and they work in a variety of venues.

Other ministers – spiritualist churches or OneSpirit (OS):

OS ministers are affiliated with OS

The benefits of AOIC members

The AOIC is a not-for-profit membership organisation run for celebrants by celebrants. It is the only registered UK trade association for celebrancy.

• **Reassurance for funeral directors** – members are fully

insured, well supported and have sickness cover

• **Insurance** – members have £5 million public liability and £1 million professional indemnity cover

• **Self-care** – access to counselling by Professional Help Ltd via AOICsupport as well as support from regional groups and social media

AWARDS

Nominate an inspirational student

All Independent Funeral Directors' (IFD) College students and members have until 14 February 2023 to put their names forward for the Matthew Gallagher Award.

Nominees must have shown exceptional ability, have used their IFD College training in a positive way, have risen to a challenge or are considered worthy in some other way. Nominations can come from employers, co-workers, or be self-nominated.

The award is named after inspirational funeral director Matthew Gallagher, who served as a college governor, assessor and verifier. Matthew had a unique ability to encourage and find something good in every student's work, and this award is presented in his memory to a student who has overcome challenges to complete IFD College certified units. Those challenges may be personal, domestic, educational or physical. Examples could include setting up a bereavement group, managing a project, taking on in-house induction of new staff, and many more.



Matthew Gallagher

The 2023 winner will be announced at the SAIF AGM weekend in Tunbridge Wells, 2-5 March.

For more information and a nomination form, contact IFD College Administrator Sharon Welford on sharon@saif.org.uk or download directly from the IFD College Facebook page www.facebook.com/www.ifdcollege.org All completed nomination forms should be emailed directly to Sharon.

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Interfaith Foundation and their ethos centres on inclusivity. Holding the title of Reverend, they have been ordained but are non-denominational. OS ministers have knowledge of all faith paths, and work the same way as other celebrants – except humanists. They are from mixed backgrounds, hold a wide range of beliefs and conduct services for any faith or culture, including for agnostics and atheists.

Added considerations: Booking double crematorium slots for Salvation Army and dual language services. Some religions can involve special requirements, including family members wishing to be allowed into the cremating area following the service.

- **Support** – a network of fellow celebrants to share best practice, seek advice and help with sickness cover
- **Code of conduct** – signed up to our code of conduct
- **Kindred associations** – members are kept up to date with funeral industry news
- **Resources** – a members only web page, including blogs,

- podcasts and documentation
- **CPD** – AOIC is not a training company but members are encouraged to attend online monthly CPD sessions
- **Central point of contact** – speak to AOIC directory for all queries or concerns
- **Complaints** – AOIC has a rigorous complaints procedure if something goes wrong

Kate is the new patron of AOIC

With demand for independent funeral celebrants growing, the Association of Independent Celebrants (AOIC) is driving standards and working to ensure all members are well equipped to support families and funeral directors. In support of this the AOIC has revealed Kate Edwards, Past President of the NAFD, as its new patron.



Kate Edwards

Kate will contribute to the AOIC's ever-expanding knowledge base, acting as an ambassador for the association and a guide to changes within the funeral profession. She said: "When AOIC President Grace Jevons approached me about becoming a patron of the AOIC, my first thought was that as I am not a celebrant, what could I possibly bring to the table? I then researched the philosophy of the AOIC and found out that it is closely aligned with that of the NAFD, in that standards are high and there is a desire to ensure their members are well equipped to support families. This is something that I can get behind.

"In my professional capacity as an NAFD approved tutor, I ensure that my students are equipped with the knowledge they need to, not only pass their exams, but also to deliver their families a compassionate and empathetic service. I hope to assist the AOIC as a friend – supportive and encouraging – and I look forward to being part of the AOIC going forward."

Speaking prior to his retirement, former AOIC Chair Phil Spicksley said: "The AOIC is pleased to welcome Kate into the role of patron. After a successful year as president of NAFD, Kate has demonstrated her skills as a manager and trade association leader. The AOIC is the only trade association for independent celebrants, providing members with support, insurance and CPD. We look forward to working with Kate as we move forward."

For more information, visit www.independentcelebrants.com

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A FASCINATING HISTORY OF FUNERALS



ABOVE: A locket of blonde hair

Everyone from archaeologists and sociologists to artists and animators are beating a path to T Cribb & Sons' Beckton

branch in East London – not to arrange a funeral, but to view the extensive collection of items the firm has in its National Funeral Museum.

The museum was created by John Harris, senior partner in family business T Cribb & Sons and a founder member and past president of SAIF, from his passion for all things 'funeral'.

John has an MA in Death and Society, and his collection, which he began in the 1980s, has grown so large that it not only takes up two rooms at the

branch but he has also brought in curator Minette Butler to research and organise the extensive collection.

The museum's collection helps to show how society's attitude to death has changed over the years and has attracted a great deal of interest from academics, people in the creative arts and the general public.

Highlights range from a mourning garter from Charles II's funeral (1685) to right up to a simple paper wristband, familiar to anyone who queued to see HM Queen Elizabeth II lie in state at Westminster Hall in September.

"The collection represents the length and breadth of British funeral history."

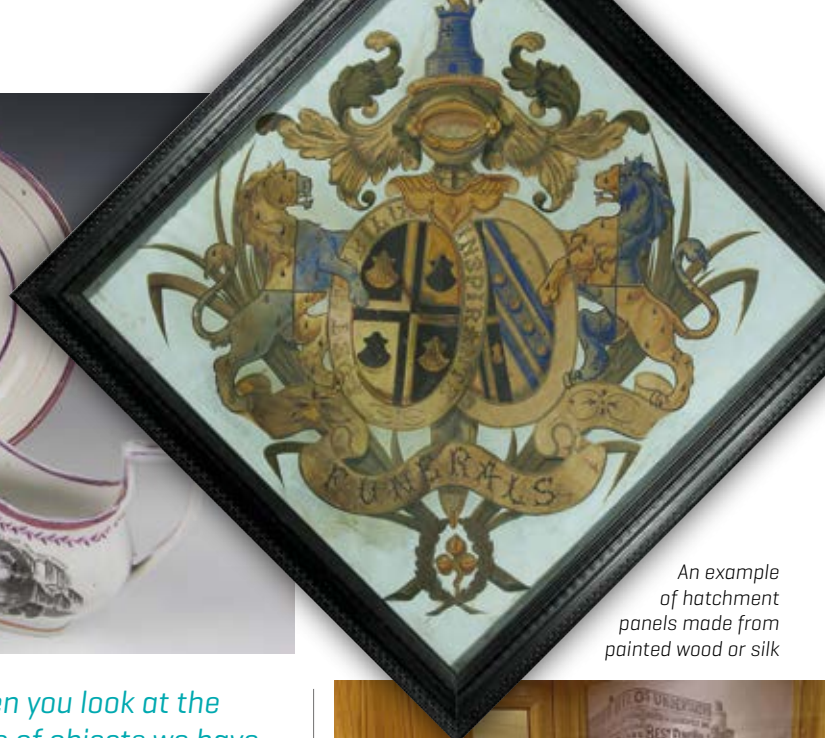
From cherished trinkets memorialising lost loved ones, all the way to commemorative mementos for the great funeral pageants of state, the collection represents the length and breadth of British funeral history.

Minette, who has an MA in Heritage Management and started curating the collection in 2021, finds the items fascinating. She said: "The Victorian jet jewellery, made from a type of fossilised wood from Whitby, is very beautiful and some of the lockets hold hair from loved

BELOW: A 19th century mourning fan



A Princess Charlotte ceramic set



An example of hatchment panels made from painted wood or silk

BELOW: A rare Beanie Baby bear



ones who have died, which makes them very personal."

The museum also contains examples of 'hatchments', which were diamond-shaped panels made from painted wood or silk. They date back to the 'Heraldic' funerals held for the mediaeval elite, like knights, archbishops and royalty, and were displayed on the front of the deceased's house and carried in the funeral procession. Early undertakers imitated this

pomp and ceremony by painting their own special crests and hiring them to families without heraldry of their own. Signs like these could be found in funeral directors' windows up to the 1940s.

The Cribb family trade is also a proud collector of funeral vehicles, many of which are still in use by the company today, ranging from hand-drawn biers to horse-drawn and

vintage motor hearses. The firm is even restoring one of only two Shillibeers left in the UK – a unique combination of a horse-drawn hearse and mourning carriage.

Minette said: "When you look at the range of objects we have here, you see a culture that didn't just acknowledge death; it eagerly shared and consumed it."

"Nowadays, many people don't even wear black at their funerals; instead of focusing on death and their grief, they find comfort in celebrating life."

"You can learn a lot about a culture from how it buries its dead, and the range of

"When you look at the range of objects we have here, you see a culture that didn't just acknowledge death; it eagerly shared and consumed it."

interest we've already had in the museum shows that the subject has almost endless potential. We're passionate about sharing the collection to researchers and to raising awareness on this subject to the wider public."

The museum is open from Monday to Friday at T Cribb & Sons' Beckton branch at Victoria House, 10 Woolwich Manor Way, London, E6 5PA. Please email nfm@tcribb.co.uk to make an appointment and Minette would be more than happy to take any curious visitor or expert researcher around.

Look out for Minette's regular social media posts about the National Funeral Museum on Twitter ([@nfmtribb](https://twitter.com/nfmtribb)), Instagram ([@nationalfuneralmuseum](https://www.instagram.com/nationalfuneralmuseum)) and TikTok ([@TCribbSons](https://www.tiktok.com/@TCribbSons)). [i](#)



Mannequin 'Mary' wears an original 19th century mourning dress made of crêpe and silk, along with an original 19th century mourning bonnet and veil



FOUR MONTHS OF NEW FUNERAL PLANNING UNDER FCA REGULATION

Regulation marked the beginning of a new era in funeral planning, with additional levels of protection for customers, new processes for providers and funeral directors to adopt, and new opportunities. Mark Moran, Commercial Director at Golden Charter, reflects on how far we've come since 29 July and looks forward to the year ahead.

The digital age

We have been really excited with the speed at which our appointed representatives are adopting our digital application service, which is now being used to submit more than two thirds of funeral plan applications*, with more funeral directors switching every week. We've had great feedback from customers and funeral directors that it makes completing regulated sales easier and more efficient.

"As a company, since FCA regulation we made the decision to process all our funeral applications digitally. It very simply ensures we're following all the relevant steps in order to comply with FCA regulation without a worry that we might overlook something. Not a form in sight!"

John Byrne of J T Byrne

Our partners are also taking advantage of our twice weekly digital drop-in sessions, to help them become more familiar with guiding customers through a digital sale. They're a great opportunity to ask questions and learn where to find supporting content on mygoldencharter.co.uk. The sessions cover everything from generating

quotes to completing the entire application end-to-end. Speak to your business manager or request a link to join from regulation@goldencharter.co.uk.

Your business manager will also be able to support in booking you in for one of our sales process training refresher sessions. These can help familiarise you and your team with the post-29 July sales process and build confidence in providing our customers with a fair and FCA-complaint service.

Funeral plans in a new era

Regulation offers additional levels of protection for customers and as their confidence grows, we're seeing demand increase. We're supporting Independents by connecting you with the renewed opportunity of these future funerals.

We've developed an online plan sales journey that enables customers to purchase a plan directly via their chosen funeral director's website. This exciting development will supplement the conversations our appointed representative partners are having with families. It allows customers to buy a plan via their preferred funeral director's website in the comfort of their own

home, at a time that suits them, even if that's outside of branch opening hours.

We'll be rolling it out shortly to our appointed representatives who expressed an interest earlier in the year, further enhancing our digital solutions for funeral directors.

Continuing your professional development

If you're acting as an approved person or are involved in the sale of plans, it's essential you complete at least 15 hours of Continuing Professional Development (CPD) each year. The annual requirement serves as a good reminder to continue refreshing and expanding our knowledge of funeral plans for the benefit of families. As an employee of a funeral plan provider,

I'll also be completing my 15 hours, as will all of my colleagues at Golden Charter.

Our annual mandatory elearning modules will make up well over half of the necessary CPD time. We will support our appointed

representatives to achieve this requirement by providing a suite of customer focused elearning modules and other learning resources.



By Mark Moran
Commercial Director,
Golden Charter



We can help you with professional development



"It very simply ensures we're following all the relevant steps in order to comply with FCA regulation without a worry that we might overlook something."

Offering plans as an introducer appointed representative

We offer two different ways our funeral director partners can work with us – as an appointed representative or an introducer appointed representative. Our introducer appointed representative model is a great option for businesses that wish to continue to meet customer demand by offering families access to funeral plans without dedicating the resource required to take them through the full sales process.

Under our introducer appointed representative model, funeral directors can advertise and display funeral plan information. If a customer expresses interest in a funeral plan, the business simply captures the enquirer's contact information. Our trained contact centre team will then follow up with the customer, meaning you don't have to commit resource to selling funeral plans during busier at-need periods.



Our contact centre team is dedicated to supporting customers to purchase the funeral plan that's right for them – it's what they do every day. Many colleagues have years of experience and they're all trained to complete sales in a fully FCA-compliant way. The sales that result from customers you refer to us as an introducer appointed representative are treated in the same way as if they were made by your business.

Almost all introducer appointed representatives who've referred a customer to us have benefited from the sale of a funeral plan as a result. Referred customers are benefiting from the simplicity of the process, so much so


that they tend to purchase a plan more quickly.

Impressively, over a quarter of you have already sold more plans this year than last – which is good for your business; demonstrating that you can capture more of your market share under our introducer appointed representative model.

The pathway to becoming an introducer appointed representative is much simpler than that of an appointed representative. As you're not responsible for carrying out the sales process you can circumvent both the pre-sales training and assessment. The FCA asks for a smaller amount of information about you and your business as an introducer appointed representative so the due diligence process is less than that of an appointed representative. Once you've completed your application and have been approved by the FCA, your business will benefit from the gift of time, as you won't be expected to work towards 15 hours of CPD each year. For some businesses the introducer appointed representative may be the more suitable option and we can support you to take this route or make the switch. If you're interested in finding out more about becoming an introducer appointed representative with us, don't hesitate to reach out to your Golden Charter business manager or contact us at partner@goldencharter.co.uk

The remainder of the CPD requirement can be made up in a variety of ways, such as listening to relevant podcasts, reading articles, and attending meetings, seminars and webinars; activities that you'll most likely already be doing. As long as you're learning something that is relevant to funeral planning and has a customer or more general business focus, it can be counted as CPD. We've kept a note of meetings and other activities you may have been involved in with your Golden Charter business manager since regulation that you can include on your CPD record. You'll be able to log your CPD yourself on mygoldencharter.co.uk and any CPD that you've undertaken since becoming an appointed representative can be included.

We're in the process of finalising our comprehensive programme to support our appointed representatives and will be in touch with details on how we'll assist you to meet this requirement soon. To help you identify CPD materials, we'll be asking you to 'look out for the lightbulb' (see page 16) to help build up the 15 hours. You'll soon see this lightbulb on lots of the materials we share with our partners. It indicates that the article, podcast, newsletter or other item holds CPD value and that can count towards your total time.

CPD isn't just a regulatory requirement, it's also an opportunity to enhance your skills and competence while keeping up to date with the latest customer trends and market information. 

*76% of the total number of funeral plan applications received from funeral directors between 29 July 2022 and 2 November 2022.





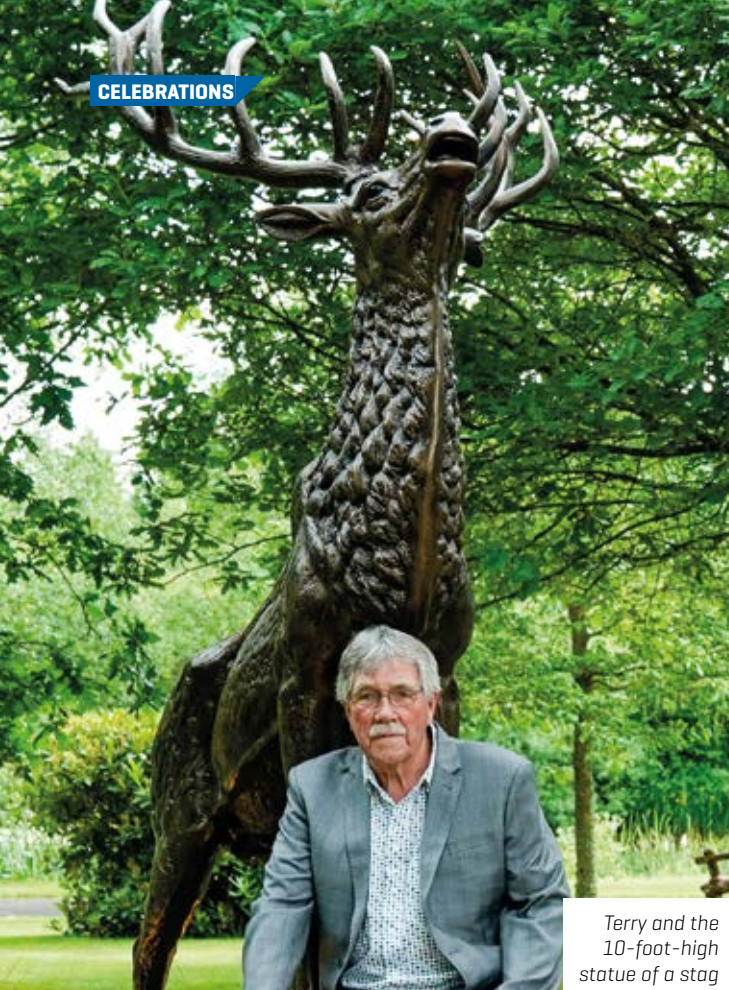


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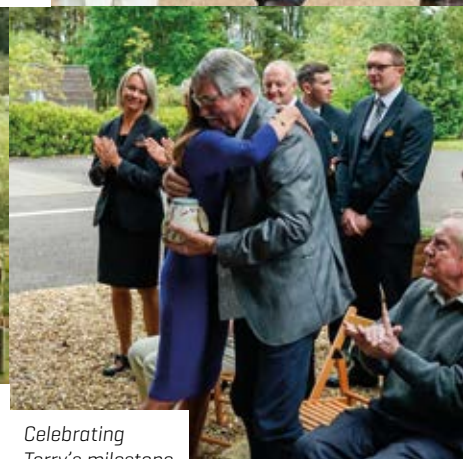
Terry and the 10-foot-high statue of a stag



Mark Jardine MBE, Doreen and Terry Dyer, Ruth Jardine, Arthur Jardine, Liz Evans and Russell Jardine. Stag photos courtesy of Graham Edwards, Dumfries & Galloway Life magazine



Dedicated service: The staff of Jardine Funeral Directors



Celebrating Terry's milestone

FIRM CELEBRATES 160 YEARS IN THE PROFESSION

Jardine Funeral Directors knows its business inside out – and so it should. The company has just celebrated its 160th anniversary, making it one of the longest established funeral firms in the UK.

One of its directors, Arthur Jardine, has just turned 90. The Dumfries-based company successfully combines longevity and tradition with dynamism and innovation. However, the real key to success lies in its roots in the local community. “We ensure that we treat every person with the same level of

respect,” said Business Manager Ruth Jardine. “We provide an affordable, compassionate and personal service, and we are trusted – that’s crucial. And we all share the values of the business. Wisdom and integrity are vital to us.”

The company was started in 1862 when James Jardine first established a firm of joiners and undertakers. Another of the line, James Rae “Jimmy” Jardine, was awarded the Military Medal for bravery in the First World War, with his discharge certificate signed by the King. “We’re incredibly proud of that,” said Ruth. There is still a link with Jimmy to





Arthur Jardine congratulating Terry on 65 years of service



Mark Jardine MBE, Deputy Lieutenant of The Stewartry of Kirkcudbright, presented a wreath of condolence at Balmoral with Ruth



James R Jardine, third generation, presented with a scroll for 58 years as a Sunday school teacher in Dumfries



Jardine's won Best Funeral Premises in Scotland at the 2022 Scottish Funeral Awards

this day – his son Arthur, the oldest director who is Ruth's father-in-law, built the first chapel of rest in the south of Scotland.

In 2005, Mark Jardine MBE (fifth generation) created the award-winning Roucan Loch Crematorium and Woodland Burial Site, which serves Dumfries and Galloway. The 70-acre site, which is a centre of excellence, overlooks tranquil waters where wildlife and calming birdsong create an oasis of peace and a natural final resting place.

"Helping people when they are at their most vulnerable is a real privilege," added Ruth, who manages the crematorium and also acts as a celebrant.

Arthur Jardine is not the only person with impressively long service in the multi-award-winning business. Another employee, 80-year-old Terry Dyer,

"Mourners took comfort from the birdsong, the sound of the water from the loch's fountains and the wind in the trees. Families have told us the experience they had was very personal and special and they wouldn't have wanted it any other way."

retired in June after 65 years with the company.

Terry was presented with an inspirational leaving gift – a 10-foot-high statue of a stag which has been located in pride of place at the crematorium, where it will be seen by thousands of people.

Ruth Jardine was awarded a certificate from the Institute of Cemetery and Crematorium Management (ICCM) for making a significant contribution to the

industry. "The award was made because of the innovative practice I developed during the Covid pandemic at Roucan Loch," Ruth explained. "We delivered funeral services outside amid the sights and sounds of nature."

"Mourners took comfort from the birdsong, the sound of the water from the loch's fountains and the wind in the trees. Families have told us the experience they had was very personal and special and they wouldn't have wanted it any other way."

The firm was also involved when the Queen died in September. Ruth's husband Mark is Deputy Lord Lieutenant for the Stewartry in Dumfries and Galloway. They delivered the wreath to Balmoral on behalf of the region. "It was very humbling," Ruth recalled. ¹

MORE THAN £600,000 RAISED SINCE 2016

On behalf of the Armed Forces community we support, I would like to say thank you to all the funeral directors who have helped fundraise for the Royal British Legion (RBL) and Poppyscotland through our partnership with Golden Charter over the last six years.

Together, you have raised more than £600,000 since 2016. This is a remarkable achievement, and we are grateful to everyone who has dedicated their time and efforts to the partnership so far. We're looking forward to seeing the difference your commitment can make to those in need.

In what are challenging times for the country, we have seen a significant increase in demand for our welfare support. We are taking calls from veterans and their families who are facing unmanageable household costs and spiralling debt. They are having to choose between eating and heating their homes, and never imagined they would need our help. With your support, we can be there for every single person who turns to the Royal British Legion for help, whether they need to help manage their finances, keep a roof over their heads or find their feet again.

During the recent Poppy Appeal and Remembrance period, we recognised the extraordinary service our Armed Forces offer to the country. Whether protecting the nation, assisting others when disaster strikes, or supporting our NHS during the pandemic, our Armed Forces put themselves on the line for us all. Thank you to everyone who marked Remembrance in their local community and took part in this year's window display competition with Golden Charter.

Your incredible contribution will help people like Terry from Solihull, who served in the Army within the Royal Corps of Signals for almost five years before leaving service in 1992.

After a successful civvy career in telecommunications for 17 years, Terry's dependence on alcohol began to grow and his addiction began to take over in later years, resulting in Terry becoming trapped mentally and physically by his addiction.

By Ben France

Head of Corporate Partnerships at the Royal British Legion, thanks funeral directors for fundraising through Golden Charter.



Terry

Julie Sullivan
Independent Family
Funeral Directors



Zoe Turnbull
window display



In 2019, Terry was in desperate need of help, having lost his job and his family and started falling into debt.

He was in a bad place and was completely substance dependent. He finally decided to acknowledge his addiction and reach out and called the Royal British Legion. The West Midlands Area Team supported Terry with a supported payment towards a fridge for his home, shopping vouchers and payment of a Debt Relief Order, and aided with applying for limited capability benefits which was recommended by the Legion's Benefits, Debt and Money Advisor. Along with regular phone calls to check in, the RBL team also referred Terry to counselling sessions and advised on a local support addiction service, setting him on a path to sobriety. His council tax was also paid, which allowed Terry to remain in his home and the threat of bailiffs was removed.

He said: "All the little things the Legion have supported with have made a big difference. They lifted the pressures and worries I had off my shoulders and this allowed me to begin to address my addiction and seek the help I needed without having to worry about keeping a roof over my head or seeking work. I couldn't have come this far without the Legion and I wouldn't be here today if it wasn't for the West Midlands team!"

Thank you for your continued support of the Royal British Legion and Poppyscotland, we look forward to reaching many more partnership milestones with you, and Golden Charter.

If you would like to fundraise for the Royal British Legion and Poppyscotland contact your Golden Charter business manager or email RBL@goldencharter.co.uk

Thank you from Suzanne Grahame

For six years now, we at Golden Charter have been offering independent funeral directors a route to support the Royal British Legion and Poppyscotland by offering a contribution for each plan sold. We're delighted to have raised more than half a million pounds together in that time – around £100,000 per year.

That's testament to Independents' role in your local areas and your commitment to supporting these charities and the armed forces community. So, thank you once again to everyone who has taken part and raised funds.

Terry's story is just one: the charities have many examples of the real people they have helped over the time we have been running this campaign. As Terry says, small things can make a big difference, and every Independent's contributions have added up to significant support. Our fundraising will see a knock-on effect as you begin to offer more plans to families in the wake of FCA regulation and we work to help you grow your market share. With your help, we'll be supporting the Armed Forces community for a long time to come.

A E Stoodley



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toolkit
available
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Our brand new funeral plan marketing toolkit is now available to order from mygoldencharter.co.uk

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†Funeral plan sales increased by 35% from 2020 to 2021.
Source: Mintel Report, UK Funeral Planning, 2022.

Golden Charter
Smart Planning for Later Life



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*The death of Queen Elizabeth II set in motion a plan that
relied on the expertise of Leverton & Sons Funeral Directors*

AT THE HEART OF A MOMENT IN HISTORY



The State Funeral of Her Majesty The Queen in September was watched by an estimated 37.5 million people throughout the UK – and 4 billion worldwide – so every aspect of the funeral arrangements had been planned down to the meticulous detail, from the seating of world leaders attending the funeral service in Westminster Abbey to the role of the 10,000 police officers on duty throughout London that day to organise traffic and oversee the safety of public onlookers.

While millions admired the pomp and ceremony of the state occasion, working quietly and diligently behind the scenes was the team from Leverton & Sons Funeral Directors, led by funeral profession stalwart Clive Leverton and his nephew Andrew.

Although Clive retired from the London-based family firm in 2014, which is now run by his daughter Pippa and nephew Andrew, he still takes a great interest in the company, and when it comes to royal funerals he likes to keep his hand on the tiller. He and his

brother Keith have considerable expertise in arranging royal funerals, having been involved in the events for Princess Diana in 1997, and The Queen Mother in 2002. When Keith retired, Andrew stepped in to help Clive arrange Prince Philip's funeral in 2021. However, the funeral of Elizabeth II was the largest and most complex they had been involved in.

The relationship with the Royal Household developed after Clive and Keith received an intriguing phone call from the Lord Chamberlain's Office (LCO) in 1991 asking if a representative could come and meet with them. As the Lord Chamberlain's Office is part of the British Royal Household which is involved in organising ceremonial events, Clive suspected what the meeting could be about. He said: "If you get a call from the Lord Chamberlain's Office, you would have to be pretty dim not to realise what's in store."

"The LCO representative was very charming and asked about our business, but what struck me as very interesting and thoughtful was his second question when

Continued on page 24 >

Did you know?

Royal coffins

The coffins for Her Majesty The Queen and Prince Philip were made in the 1980s from English oak believed to come from trees on Sandringham estate, the Royal Family's country retreat in Norfolk.

The flight from Edinburgh

Clive and Leverton & Sons' General Manager Allan Clinton, together with the Princess Royal, accompanied Her Majesty's coffin when she was brought back from Edinburgh to RAF Northolt on C-17 Globemaster – the same plane that was used to evacuate thousands of people fleeing the Taliban in Kabul, Afghanistan, last summer.

According to Flightrader24, five million people followed the journey from Scotland to London on its website, mobile app and YouTube live stream, making it one of the most tracked flights in history.

What is less known is that the registration number for the RAF aircraft was ZZ177 – which spelled LIZZ when viewed upside down!



© Kelly Chow/Shutterstock.com





> Continued from page 23

he asked us if we were to take on all the responsibility for the Royal Household's funerals, would we be able to cope with the rest of our local clientele?

"As we were one of the founding members of SAIF, Keith and I looked at each other and replied confidently that the answer was 'yes', because we knew that our SAIF colleagues would be able to help us if required.

"This was proved correct when Princess Diana died in Paris in 1997 – the amount of offers of help we received from fellow SAIF members was phenomenal.

"At that time we already had 26 funerals arranged for that week but, as she had died on the weekend, Diana's funeral was not until the following weekend, so we were able to look after our existing clients without needing any help. But it was very satisfying to know that there was help available if we needed it."

Clive and Keith were honoured to be given this responsibility from the Royal Household and also pleased that an independent family funeral company had been chosen, as the former incumbents J H Kenyons, who are another long-standing London-based funeral director, had recently been taken over by a corporate.

Clive added: "Although they did not give us a reason for changing funeral directors I assumed that the LCO decided that they would rather deal with a family funeral director rather than a conglomerate.



Clive Leverton

Clive Leverton left school in 1959 and went straight into the family firm to work with his father, brother and uncles to learn about the profession, although he initially wanted to become a missionary. He finally took over the reins with his brother Keith in 1989.

He said the success of one of the UK's oldest independent family funeral firms is simply down to listening to what his clients want for their loved ones and providing a professional service that meets their needs. He believes that it is this type of personalised and client-focused service that differentiates Independents from the corporates, and it was the main reason he joined with other like-minded funeral directors as one of the founding members to create

A career built on putting the client's needs first

"It is a privilege for us in SAIF that Leverton's are one of our founding firms and continue to this day to be at the heart of supporting independent funeral directors."

SAIF in 1989. Clive explained: "A number of us could all see the way the funeral business was going with independent companies being bought up all over the place by corporate groups, and so we thought it was important to have an organisation that solely looked after the needs of the independent funeral directors."

Clive has taken a leading role in the organisation and served as SAIF's third President and as

Honorary Secretary. In 2017, he won the Lifetime Achievement Award in the Good Funeral Awards for being instrumental in growing and innovating the family business with "genuine care and passion".

Although he retired in 2014, he is still very much involved in Leverton & Sons.

He said: "One of the first things people still ask our staff is: 'are we still a family firm or are we part of a group?'. We are proud of the fact that we are a family firm and that's why people come to us: families like to deal with another family, and I am very pleased that the Royal Household chose to work with an independent family funeral director like Leverton & Sons rather than a conglomerate."

Terry Tennens, SAIF CEO, added: "It is a privilege for us in SAIF that Leverton's are one of our founding firms and continue to this day to be at the heart of supporting independent funeral directors."

"When we accepted the role, after consulting our wives, the deal was sealed with a simple handshake. There is no contract or Royal warrant, which means that the LCO can decide to go with another funeral director at any time they wish, but as we've been in this role for the past 30 years I think they must be satisfied with the service we have provided so far."

Leverton & Sons' first royal funeral was a relatively low-key

"We try to treat a royal funeral with the same attention as any other funeral. We approach it with the same degree of professionalism and care that we do for every family that comes to us but, of course, royal funerals are a little more demanding"

affair with the burial of Lady May Abel Smith at the Royal Burial Ground, Frogmore, near Windsor Castle. She was a great-granddaughter of Queen Victoria and a niece of Queen Mary.

Clive said: "We try to treat a royal funeral with the same attention as any other funeral. We approach it with the same degree of professionalism and care that we do for every family that comes to us but, of course, royal funerals are a little more demanding."

The plans for royal funerals are made many years in advance and Leverton & Sons are involved in the early stage of the planning process with the LCO, local authority and police service, as well as other stakeholders in the funeral

The Queen's death saw Leverton & Sons use their skills to provide a fitting farewell



© IR Stone/Shutterstock.com

QUICK FACTS

- The company is one of the oldest funeral directors in the United Kingdom
- Established in 1789 by John Leverton (born 1763). John had moved to London from Devon to work in coffin-making
- Clive is the great-great-great-grandson of the founder
- Clive retired in 2014
- The firm is run by Clive's daughter Pippa and nephew Andrew
- Six branches in north London with around 35 staff.

arrangements. Clive added: "It's well known that the Queen's funeral plan was called 'London Bridge' and we were privy to these plans so we knew what we had to do well in advance: it's just a case of where and when."

"As you would have seen from the TV coverage, the Queen's funeral was a huge logistical operation and we had been briefed on where our services would fit in. Leverton & Sons are always involved at the start and the end of the funeral process and with a lot in between, such as the planning process and also rehearsals."

When Leverton & Sons were appointed as the Royal Undertaker, they inherited two oak coffins to store, reserved for the Queen and Prince Philip, and they also keep a 'first call coffin' to be used initially before the final coffin is required.

The first call coffin was used when Clive and his team flew to Paris to repatriate the body of Princess Diana in 1997, and also recently when they had to travel to Scotland to attend to the Queen at Balmoral and to help with arrangements for her lie at rest in Edinburgh before being flown to London.

In Scotland, SAIF member

High profile funerals:

- Sir Henry Royce [1933]
- George Orwell [1950]
- Kenneth Williams [1988]
- Diana, Princess of Wales [1997]
- Princess Margaret [2002]
- Queen Elizabeth the Queen Mother [2002]
- Baroness Thatcher [2013]
- Duke of Edinburgh [2022]
- The Queen [2022]


Leverton & Sons played a major role in the funeral of Diana, Princess of Wales in 1997

William Purves Funeral Directors was appointed by the LCO to help with the logistics, as Clive explained: "I went to Balmoral with our General Manager Allan Clinton, with the first call coffin, and met with the team from William Purves. They provided the vehicles to take the Queen to the Palace of Holyroodhouse in Edinburgh for one day, then on to St Giles' Cathedral for two days. They were extremely good and then they took the Queen, The Princess Royal and us to Edinburgh Airport for the flight to London and the state funeral."

With the eyes of the world on the

event, Clive and his team were proud that they could play their part again and contribute to the efficient and respectful completion of another royal funeral.

Clive said: "It was unrelenting pressure for us over 10 days to ensure we got everything right and when it was over we were heartily relieved that it had all gone well."

Following the Queen's funeral, Clive said he was looking forward to his 'retirement' again, pottering around his allotment and enjoying playing with his three grandchildren. 





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THE IMPORTANCE OF CONTINUOUS LEARNING

SAIF's first Scottish Funeral Education Sessions were a hit with attendees

By Declan Maguire
SAIF Scotland 1st
Vice President and
SAIF Digital



SAIF Scotland President James Morris and SAIF National President Jo Parker warmly welcomed more than 50 members and guests from across Scotland attended the first Scottish Funeral Education Sessions in the picturesque Dunblane Hydro.

Following on from the format of the Belfast Education Sessions earlier this year, the day-long session on 19 November focused on mental health, regulation, embalming as well as some fascinating

presentations addressing the future of funerals and legal matters.

The day opened with an update on the David Fuller enquiry and the SAIF Quality Assurance (QA) programme, delivered by SAIF Chief Executive Terry Tennens. Terry provided much needed clarity on the process, timelines and potential outcomes.

James Morris, of Purves Funeral Directors, spoke passionately about the benefits of independent funeral directors working together co-operatively and commercially with some excellent examples drawn from his own experience. James highlighted the importance of the 'A' in SAIF – 'Allied' – and building partnerships of alliance with other SAIF members.

Members welcomed Matt Hamilton, President of the Retired Police Officers Association of Scotland (RPOAS), to address the

session with an outline of the organisation and the value of the membership to the funeral profession. This was particularly evident during Covid when members of the RPOAS stepped forward to register as cover for funeral directors experiencing a shortfall of staff due to Covid.

Mental health has always been a key aspect of SAIF's support to members and although Catherine Betley, of Professional Help, could not be present, she was able to provide a detailed outline of the importance of addressing mental health in a member's business through video.

Continuing the mental health theme, Angela Maguire from De Exeter House presented on Addiction in the Workplace with a focus on how to identify the behaviours associated with addiction in the work environment and how to support the employee to gain the help they need.

Scottish members were understandably keen to hear an update on regulation and were delighted to welcome Katrina McNeill from the Scottish Government's Burial and Cremation department.

Katrina provided an update on the latest progress, including some

Angela Maguire from De Exeter House presented on Addiction in the Workplace



Discussing the topics raised



Attendees were awarded with a certificate

SAIF Scotland President James Morris

Malcolm Flanders, Golden Charter



Chris Vermeulen from the Scottish Independent Celebrants Association (SICA)



detail on potential outcomes from the ongoing consultation process. The following QA session provided members the opportunity to drill down further into the specific details.

Following the formation of the SAIF Mortuary Matters and Embalming Sub-committee, members heard from two highly experienced embalmers who both have the distinction of serving as President of the British Institute of Embalmers (BIE).

Barbara Fowley opened the session by outlining the importance of viewing as a part of the total funeral service offering. Barbara demonstrated what could be achieved through ongoing learning, good communication between the funeral director and embalmer, and the importance of extra time spent on the presentation of the deceased.

Craig Caldwell MazwWell Group CEO, continued the embalming theme by addressing a very poignant question: 'Is there a place for embalming in a green funeral?' Craig explained that thanks to innovations in the area of formaldehyde free products, embalming has a firm place in a green funeral.

Terry Tennens returned to the podium after lunch to meet a proposed topic, The Future of

Funerals. Although a challenging and potentially controversial theme, Terry weaved together both a realistic view of the near future including the importance of digital marketing as well as a projection of funeral service in 100 years that provided much laughter and a potential acceptance of the concept of bearers from Mars.

The digital marketing presentation brought together Declan Maguire, from the SAIF Scotland Executive, and Malcolm Flanders, from Golden Charter, to update members on the progress of the SAIF Digital programme and highlight the importance of digital marketing. Declan's key message from the session was: "Independent funeral directors insulate each other from corporate competition, it is vital that we collectively act on our Google Business profiles, SEO and social media."

Tim Weir, of Weir Law, presented on funeral legal issues in Scotland and delved into some of the more complicated cases he has experienced, including disputes over the right to organise a funeral despite there being clarity in Scots Law.

The final session of the day focused on education, with Gavin



The sessions were held at Dunblane Hydro

Henshelwood presenting on the range of Independent Funeral Directors' (IFD) College courses available to members.

The education portion of the day closed with a presentation of CPD certificates and a fundraising prize draw of an iPad, donated by SAIF National President Jo Parker, to support Papyrus, the President's nominated charity for 2022-23. Members in Scotland generously supported the draw with more than £720 raised.

As darkness drew in over the Scottish countryside, members who remained came together for dinner where the topics of the day were discussed and dissected at length until the early hours.

On behalf of the Scottish SAIF Executive, we would like to thank our speakers, guests and sponsors for making the day such a success. 📌

Sponsors:
MazWell Group,
Alba Repatriation,
Porteous Funeral
Directors, Kenyon



A day of learning at the first Scottish Funeral Education Sessions

Catherine Betley on the importance of mental health via video



SAIF National President Jo Parker



SAIF NEXT Generation

A unique initiative for emerging funeral service professionals, upcoming business owners and directors.

For more information and to register your interest email
NextGen@saif.org.uk

AIDING THE ONWARD PROCESS: ADDING VALUE TO YOUR FUNERAL SERVICES

Death is overwhelming. From the early crushing grief and simply surviving the first few days, to funeral preparations, tackling administration and dealing with those emotive annual milestones, the process can seem never-ending. As the first professional service families turn to after a bereavement, funeral directors play an often-overlooked role. In addition to the practical funeral arrangements, many also provide that all-important emotional support and a wealth of guidance on the administrative tasks needed to be carried out once the funeral has passed.

Handling the complex administration involved can be a daunting task at an already difficult time – and something not

traditionally associated with the role of a funeral director. However, establishing relationships with after-death service providers can prove beneficial for everyone. Creating a referral pathway to other related professionals not only adds value to the services funeral directors are able to offer families but, perhaps most importantly, it gives consumers a more effective, streamlined and less stressful experience.

Covid has been a time of unprecedented crisis, with the sector stretched to its limit. An increase in unexpected deaths, restrictions on funeral arrangements, and the financial fallout from the huge probate backlog have put enormous strain on funeral homes and added extra complications for those saying goodbye to their loved ones.

Customer expectations are changing, and forward-thinking funeral homes have been adapting to meet these needs. Now, more than ever,



Accepting the winning award at The British Wills and Probate Awards as Probate Provider of the Year (South)

consumers need increasingly flexible, comprehensive, and integrated after-death services – a professional partnership model that astute funeral service providers embrace.

Exhibiting at The NFE this year and raising Laurel's profile throughout the industry



When to seek help from a probate specialist?

Although some people are able to manage the administration of a straightforward estate, there are often occasions where it's prudent to seek professional guidance from a probate specialist. The probate process can be arduous and stressful, and mistakes made during the process can have consequences further down the line. It's advisable to use the services of a probate specialist where:

- The person has a large estate and died intestate (without a Will).
- The estate is large or complex – for example, where there is a lot of property, assets held in trust or abroad, or the person owned a business.
- The estate is over the IHT threshold (currently £325,000) – the IHT rules can be complicated, and mistakes can incur financial penalties.

- There is a dispute over the assets – this could be over the validity of the Will itself or if there are dependants who were left out and want to make a claim for reasonable financial provision under the Inheritance (Provision for Family and Dependents) Act 1975.
- There may be an issue with bankruptcy – either the estate is bankrupt or there are suspicions that this may be the case.
- The named Executors have renounced their role or need to be removed and there are no suitable alternative Administrators.
- The Executors or Administrators realise that the task is beyond their capability – many Executors are family members who may simply find the role too much to cope with on top of their bereavement.

As a family-owned probate specialist company, Laurelo has seen first-hand how partnering with funeral homes has benefitted those who have lost a loved one. John Harris, Funeral Director at T Cribb & Son, recognises that: "While funeral directors do an incredible job of helping families with compassion and professionalism, there are limits to the services they can provide in-house."

Funeral homes that forge the right specialised professional connections are in a prime position to help their families access essential services, alleviating additional burden and unnecessary angst.

Having received only positive feedback, Harris acknowledges the value of onward referrals and the synergy between services: "What's lovely about working with Laurelo is we're handing over

to a similar sort of ethos, that can guide someone through what is a very difficult period." Strengthening their overall offering, he believes, also casts a positive light on the wider company: "It's a good reflection on us because, like all funeral directors, I rely on florists to do their job, I rely on ministers doing their work well, and it all comes together to make a family's experience of dealing with you a good one."

The very nature of probate means that it is not something many people will experience often during their life; the word alone can feel intimidating. Probate is a process that begins most often during a time of grief and vulnerability, potentially exacerbated by a lack of knowledge and confusion. This can prove costly in both time and money if incorrect decisions are made on impulse, without consideration.

Working with a dedicated provider, funeral directors are able to offer integrated probate and estate administration services that allow their families more flexibility, choice and support. Families no longer have the stress of searching for administration services or the worry of how they will manage the workload involved. Instead, they can concentrate their time and energy on processing their grief and

starting to move forward.

Laurelo was proud to be awarded Probate Provider of the Year (South) at the recent fifth annual British Wills and Probate Awards, a testament to the company's ongoing care and commitment. Their goal is to consistently make the path to probate as straightforward as possible. Providing full support and guidance throughout the Probate Estate

Administration process, they have dedicated case managers nationwide, so are on hand no matter where in the country a family is based.

By working with specialist providers, funeral directors can provide their families with more flexibility, choice, and support. By working together, everyone can enhance their offerings and further help the families in their care. ❶

If you'd like to speak to someone about working together, please get in touch with the Laurelo team for an informal chat, on 0203 058 2329 or email info@laurelo.co.uk

AS SEEN IN THE
Daily Mail

Team Laurelo at
 HQ office in Essex



5 tips for speeding up probate applications

The probate application process has certainly had its challenges over the last few years.

Delays in receiving a grant of probate have become lengthier which has led to understandable frustration from bereaved families and probate specialists alike.

Here are five practical tips on how to speed up a probate application.

- 1]** Ensure all documentation is in order. For example, the person's Will, National Insurance number, birth and death or marriage certificates, bank accounts, share certificates etc. Scratching around for information will inevitably delay an application.
- 2]** Pay attention to detail. The simplest mistake could delay an application unnecessarily. Omitting a signature, forgetting to enclose payment, putting the wrong address, not sending it recorded delivery – they're all small but common mistakes can cost precious time.
- 3]** Be proactive. The clearer and more comprehensive the information provided, the faster it will be to process paperwork, especially with regards to Inheritance Tax (IHT). Be organised with getting prompt formal valuations and if the estate is above the IHT threshold (£325,000), make sure all the deceased's assets are declared on the HMRC IHT400 form, so any tax due can be settled.
- 4]** Track progress. Know what has been completed, needs to be done and by when. Chase up asset holders if they haven't been heard from or keep a diary to help keep things moving along in a timely manner.

- 5]** Use a professional. The easiest way to speed up the process is for applications to be submitted by a probate specialist. A probate professional can be particularly useful for applications regarding a larger or more complex estate.

For more information, get in touch with the Laurelo team for an informal chat, on 0203 058 2329, by emailing info@laurelo.co.uk or visit our website laurelo.co.uk

PRESIDENT

Standing together in support of SAIF members and associates

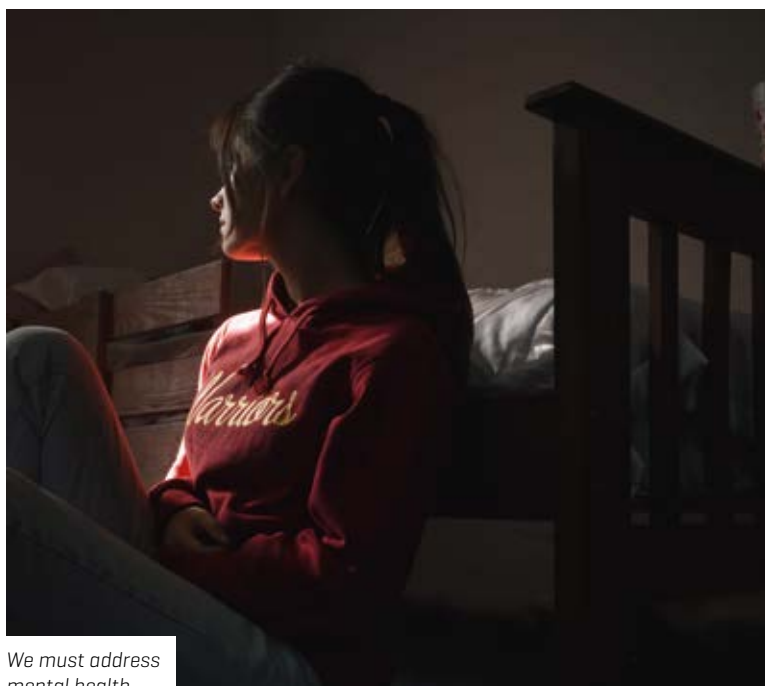
Things are starting to pick up as I enter the final six months of my Presidency. My diary is pretty busy, and I have just finished Regional Meetings with Kent and Essex, which were well attended. Kindred AGMs and banquets are also coming to an end and, as I write this, I am really looking forward to the SAIF Educational Day in Scotland. I am also starting to concentrate on the SAIF AGM and Banquet in March which, I think is fair to say, most Presidents find a bit of a headache with so much to organise and put in place. Although the AGM and Banquet are a key part of the weekend, I am particularly looking forward to the Friday as we have some amazing educational speakers who will be focusing on mental health, a subject I think we all need to get up to speed on. From the speakers we move to our 'Meet the Associates' evening dinner which is a great way for associates to network with the membership, and exceptional entertainment to top the night.

SAIF is proud to boast a high calibre of funeral members, but we are also blessed with some exceptional associates that know our profession and can bring great benefits to our businesses. I urge each and every one of you to support the associates in your area, as SAIF members they too are bound by a robust code of practice and are inspected before going in front of the Executive to be approved. This means SAIF can be sure that we are offering our members quality providers of goods and services.

As you are probably aware, my charity for the year is Papyrus and I am sure most of you have seen the three dads who have walked the length and breadth of the UK in memory of their daughters who they lost to suicide.


Death by suicide is the main cause

SAIF National
President
Jo Parker



We must address
mental health

of death in the UK for under 35s! The more we raise funds and awareness, the better the chances of making a difference. My counterpart John Adams, President of the NAFD, is working hard during his year to make bereavement a subject on the National Curriculum. I truly believe that with his efforts and ours, we will bring about change so children will understand death and bereavement and that understanding will help with the conversations that need to be had about suicide. Now is the time when mental health and suicide are so high profile that great things can be done.

As mentioned in the last *SAIF Insight*, Brian Hart and Brian Stock walked the West Highland Way, raising funds for Papyrus and to date have raised a massive £7,110. We are still working hard to raise as much as we can for this great charity, so please dig deep. 

"Death by suicide is the main cause of death in the UK for under 35s! The more we raise funds and awareness the better the chances of making a difference."

My own
JustGiving page is
www.justgiving.com/fundraising/saif2022-23

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

Competition and Markets Authority clears up confusion over legal terminology

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



Confusion over ownership terms

There has been some confusion about what the Competition and Markets Authority (CMA) classify as the 'ultimate owner' and what should be stated


on the Disclosure of Interest (DoI). Following a telephone conversation, the CMA confirmed the following:

'Ultimate owner' means the company name at the registered company address and/or the ultimate owner of the business, if either of these are different from the trading name of the branch or the web-based Funeral Director Services.

For example:

- If the trading name is Harris & Sons Ltd and the owners are called Andrew Harris and Charlotte Harris – the DoI should

state the company name and Andrew Harris and Charlotte Harris.

- If the trading name is Harris & Sons Ltd and the owner is called Peter Boyd – the DoI should state the company name and Peter Boyd.
- If the trading name is Andrew Harris Ltd and the owner is called Andrew Harris – the DoI should state the company name and Andrew Harris.
- If the company is called Andrew Harris, then only Andrew Harris needs to be shown.
- If a branch is called John Porter Ltd but the company who owns this is Andrew Harris Ltd – the DoI should state Andrew Harris Ltd.
- If Andrew Harris Ltd have director/shareholders and there were none that had significant control, then the DoI should state the company name. 

Festive hours

Over the Christmas period the SAIF Business Centre opening times will be:

- Friday 23 December – 9am–4pm
- Wednesday 28 December – 10am–2pm
- Thursday 29 December – 10am–2pm

- Friday 30 December – 10am–2pm
- Normal hours will resume from Tuesday 3 January 2022

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

New managers' forum

We are creating a forum for managers to receive advice and information that is relevant to the operational aspects of your business. This could consist of anything from HR through to tax and health and safety. The information will be communicated through SLACK and emails.

If you would like to register your details and/or to join SLACK, then please email info@saif.org.uk for assistance. *Please note, we can currently only have one manager per premise [branch].*

Annual subscription deadline approaches

The SAIF Business Centre has started to send out the annual membership subscriptions, which are due by 31 December 2022, to ensure that your membership and accompanying benefits continue. For those who have signed up for the annual direct debit, please ensure that you check the details as soon as possible and contact the SAIF Business Centre if there are any changes.

For those who have not signed up for direct debit, you will be able to pay electronically by either BACS, debit or credit card or online by visiting the members' area.

Your SAIF Business Admin Team



CLAIRE DAY
Administration Manager
claire@saif.org.uk



ANGELA CAMP
Digital Administrator
angela@saif.org.uk



SHARON WELFORD
IFDC Education & SAIF Administrator
sharon@saif.org.uk



MARIA SHERLOCK
Membership Administrator [new applications]
maria@saif.org.uk



SAM REYNOLDS
Standards Administrator [Complaints & Quality Assurance]
standards@saif.org.uk

SAIFCHARTER



Reflections and opportunities

SAIFCharter Chair Adam K Ginder reflects on the significance of 2022 in relation to the pre-paid sector, the huge achievement of independent funeral directors and the opportunity for those working with Golden Charter.

As we near the end of 2022, I'd like to reflect on the significance of changes to the pre-paid sector as a result of Financial Conduct Authority (FCA) regulation, and the progress we have made as independent funeral directors.

Meeting FCA requirements, and becoming an appointed or introducer appointed representative of Golden Charter, has been a huge achievement, underlining our professionalism and commitment to our customer-focused values. In addition to successfully navigating our pathway to regulation, 2022 has also been a year of recovery and readjustment for independent funeral directors following the pandemic. Meanwhile, economic uncertainty, a cost-of-living crisis and political unrest are all factors that have impacted our businesses and the communities we serve.

In this context, and the current economic climate, many more customers are likely to plan ahead and make provision for their future funeral, to protect their families from uncertainty and future costs. The additional protections and security provided through an FCA regulated product is another driver of customer demand for this service.

As their trusted local independent funeral director, working with a highly reputable funeral plan provider, we have a unique opportunity here; however all too often we are missing out. Value for money is clearly a consideration for families, with a huge interest in basic or unattended services.

As Independents, we're slow to adapt to this shift and all too often we're losing these families, for generations to come, to our more assertively positioned competitors.


The challenge I put to you is to be more visible in your community. Show families that not only can you can meet needs for direct cremation, but you can also help them get what they ultimately and definitively need from their future funeral. Whether you are an appointed representative or an introducer appointed representative, you have the opportunity to increase your profile and regain your funeral plan market share, if you choose to do so. Your Golden Charter

business manager is on hand to help you, or, as always, reach out to myself or one of our Executive team to discuss what you can do now to protect your business and secure your future success.

I'd also like to thank all our members who completed their annual renewal declaration. I was delighted by the level of engagement,

with the vast majority of our members completing the process within the required timescales.

Finally, I'd like to take this opportunity to thank Golden Charter for the company's support to independent funeral directors throughout the year. By setting a shared purpose, providing support and guidance, and helping us build lasting connections with families, we are well placed to respond to the challenges and opportunities ahead.

I hope you are able to take the time to relax over the festive period, and I look forward to working together with you with a renewed energy and focus in 2023. 

"I was delighted by the level of engagement, with the vast majority of our members completing the process within the required timescales."

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.



ADAM K GINDER
Chair and Golden Charter Board representative
M. K. Ginder & Sons, Watford, North London
adam@ginder.co.uk



ARRAN BRUDENELL
Anstey & District Funeral Services Ltd, Leicester
arran@ansteyfunerals.com



JOHN BYRNE
Secretary of SAIFCharter and Golden Charter Board representative
J T Byrne Funeral Directors, Lancashire
secretary@saifcharter.co.uk or john.byrne@jbyrne.co.uk



JAMES CARCARY
SAIF Scotland representative
James Carcary Funeral Directors, Perth
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DAVID GARLAND-THOMAS
National SAIF representative
St James Funeral Home, Swansea
accounts@stjamesfuneralhome.co.uk



JAMES MORRIS
William Purves Funeral Directors, Scotland
enquiries@williampurves.co.uk



ANTHONY O'HARA
Nicholas O'Hara Funeral Directors Limited, Dorset
anthony@oharafunerals.co.uk



PAUL STEVENSON
Paul Stevenson Funeral Directors Ltd, Ayrshire
paul@funeral-scotland.co.uk



GEORGE LOCKE
R Locke & Son, Banbury
george@rlockeandson.co.uk



JAMES TOVEY
Golden Charter Board representative
Tovey Bros, Newport
james@toveybros.co.uk



TRACEY WARREN
A E Stoodley & Son Ltd, Crewkerne
stoodleyandson@gmail.com

Follow for more Please follow @SAIFCharter on Twitter, like our Facebook page and follow us on LinkedIn to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online.

SAIF AGM

An event you don't want to miss!

Sign up for SAIF's Meet the Associates dinner and speaker sessions: Friday 3 March 2023 at The Spa Hotel, Royal Tunbridge Wells, Kent

An incredible line-up of education speakers, a special dinner and entertainment has been announced for SAIF's event on Friday 3 March.

It is part of SAIF's AGM weekend and is aimed at supporting both members and associate members.

The day will begin with a buffet lunch, followed by interactive education and wellbeing sessions, led by Neil Laybourn and Jonny Benjamin who are leading mental health campaigners, ambassadors to Mental Health UK and founders of Beyond.

They will be followed by Ged Flynn, Chief Executive of Papyrus – Prevention of Young Suicide, for the second session. Suicide is the main cause of death in young people under the age

of 35 in the UK and more than 200 schoolchildren are lost to suicide every year.

Papyrus works hard in the prevention of suicide in children and young adults and is SAIF National President Jo Parker's charity of the year.

Jo said: "We have all had to look after families who have lost a child or young member of their family to suicide. It is a heartbreaking situation and charities like Papyrus can really make a difference in educating those who work with young people and providing a 'hopeline' phone service to those who are having suicidal thoughts.

"Thank you for everyone's support with our charity fundraisers for this great cause and we look forward to hearing more from Ged."



Interactive speaker sessions will take place at the event



Chris Parker, Chair of the IFD College, speaking at a previous SAIF event

"Thank you for everyone's support with our charity fundraisers for this great cause and we look forward to hearing more from Ged."

That evening, guests will enjoy a Meet the Associates dinner with entertainment from Dave Sharp. There will be plenty of opportunities for funeral directors and associates to network and enjoy the evening.

Jo added: "I hope you can join me from Friday to meet and chat with some of our associates who will be in attendance. My theme of the year has been 'professionalism and community'. We are a profession and over the last couple of years we have shown how funeral directors in the UK go above and beyond for our communities. I would love to hear more about your community roles and celebrate that with our associate members who offer invaluable services to help our families."

Don't miss your chance to attend, book your space now at www.saif.org.uk

Book your spot now to attend the Friday events



SAIF Associates Directory 2022

CARRIAGE MASTERS & HORSEDRIVEN CARRIAGES

Classic Cars Direct Ltd

Mrs N and Mr R Frazer-Ormerod
(Greater Manchester)
07904 425 058
classiccarsdirect@outlook.com
www.classiccars-direct.co.uk

Motorcycle Funerals Ltd

Mrs M Sinclair (Measham)
01530 274888
marian@motorcyclefunerals.com
www.motorcyclefunerals.com

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portlengone,
Co. Antrim)
028 25822525
patrick@fearghasquinn.com
www.fearghasquinn.com

Superior UK Automotive Ltd

Mr Kevin Smith (Aldermaston)
0118 971 4444
info@superioruk.com
www.superioruk.com

Volkswagen Funerals

Ms C Brooks & Ms M Orton
(Nuneaton, Warwickshire)
02476 399296
info@vwfunerals.com
mortonsfuneralhire.co.uk/
volkswagenfunerals

Wilcox & Co (Limousines) Ltd

Mr L Wilcox (Chalfont St. Peter,
Buckinghamshire)
01753 480600
www.limousines.co.uk

Woodall Nicholson Ltd t/a Coleman Milne

Mr Jon Stewart Sharrock
(Bolton, Greater Manchester)
01942 815600
jon.sharrock@woodall-nicholson.co.uk
www.coleman-milne.co.uk

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)
01440 761404
info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tomes (Oxford)
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annon,
Dumfries & Galloway)
01461 205114
dfscaskets@aol.com
www.dfscaskets.co.uk

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)
0151 609 3600
philip@hallidayttd.co.uk
www.hallidayttd.co.uk

J & R Tweedie

Mr R Tweedie (Annon, Dumfries
& Galloway)
01461 206099
www.jrtweedie.co.uk

JC Atkinson and Son Ltd

Mr J Atkinson (Washington,
Tyne & Wear)
0191 415 1516
jamie@jcatkinson.co.uk
www.coffins.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555
sales@jcwalywn.co.uk
www.jcwalywn.co.uk

Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)
0161 480 7629
sales@lrippling.co.uk
www.lrippling.co.uk

LifeArt Coffins Ltd

Mr Simon Fisher (Gloucester)
07966 492632
simon@lifeart.com
www.lifeart.com

Musgrove Willows Ltd

Mrs E Musgrove
(Westonzoynland, Somerset)
01278 691105
coffins@musgrovewillows.co.uk
www.musgrovewillowcoffins.co.uk

P & L Manufacturing Ltd

Mr P Halliday (Gloucester)
01684 274683
sally@pandlmanufacturing.co.uk
www.pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)
01628 290220
passages@tiscali.co.uk
www.passagesinternational.co.uk

Somerset Willow England

Mrs H Hill (Bridgwater, Somerset)
01278 424003
enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk

Tributes Ltd

Mrs S Macmillan (Paling, West Sussex)
0845 388 8742
marketing@tributes.ltd.uk
www.tributes.ltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645519
info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Mrs C Graham (Chislehurst)
0208 3009790
info@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs (Bucks)
01494 872158
info.chiltern@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Colney

Ms Sam Curtis (Norwich, Norfolk)
01603 811556
info.colney@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Epping

Carmen Graham (Essex)
01992 523863
info.epping@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Rainford

Mrs Karen Holpin (Merseyside)
01744 649189
info.rainford@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Heatherley Wood

Sharon Solomon (East Hampshire)
01428 715915
info.heatherley@greenacresgroup.co.uk
www.greenacresgroup.co.uk

Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)
01277 633085
enquiries@herongatewood.co.uk
www.herongatewood.co.uk

Westerleigh Group Ltd

Mr D John (Bristol, South
Gloucestershire)
0117 937 1050
info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

The Natural Burial Company Ltd

Mr C Daggott (Leicestershire)
0116 222 0247
info@thenaturalburialcompany.co.uk
www.thenaturalburialcompany.co.uk

CLOTHING

Keltic Clothing

Mr D Barry & Mrs L Kendrick
(West Midlands)
08450 666699
louis@kelticclothing.co.uk
www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
01953 718719
alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors College Ltd

Sharon Welford
0345 2306777
sharon@saif.org.uk
www.ifdccollege.org

EMBALMING

GT Embalming Service Ltd

Mr G Taylor (Brighton)
01273 693772
gtbmbalming@btinternet.com
www.gtbmbalming.com

Continued on page 36 >

SAFETY FOR BUSINESS

Competent help when you need it

As an employer, you must appoint a competent person or people to help you meet your health and safety legal duties.



Simon Bloxham
is a Health and Safety Strategist leading the team at Safety for Business [UK]

What does a competent person do?

They should have the skills, knowledge and experience to be able to recognise hazards in your business and help you put sensible controls in place to protect workers and others from harm.

Qualifications and training

It's not usually essential for in-house personnel to have formal qualifications and they're not required by law to have formal training, although it can help, and I would always advise that they are trained for their role.

"If you do not think they've provided you with a practical, sensible solution to your problem, ask for an explanation and see if there's a simpler alternative."



SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

Richard Parson

Parson Funerals Ltd

t/a Westcountry Funeral Service
The Old Smithy, Haye Road South,
Elburton PL9 8HH. Previously
advertised on the SAIF website.
Close date: 18 October 2022

Branch of above:
91 Fore Street, Saltash,
Cornwall PL12 6AE

Lucy Forrest and Lee Forrest
Forrest & Family Funeral Directors Ltd

305 High Lane, Burslem,
Stoke-on-Trent, Staffordshire
ST6 1BN. Previously advertised
on the SAIF website. Close date:
19 October 2022

Mark Thomas and Ivor Thomas
Ivor Thomas Funerals Limited
81 Rhyddelg Avenue, Heath,
Cardiff CF14 4DB. Previously
advertised on the SAIF website.
Close date: 20 October 2022

Lee Russell
Lee Russell Independent Funeral Directors Limited
10-12 Colman Road, Droitwich,
Worcestershire WR9 8QU

Previously advertised on the SAIF website. Close date: 26 October 2022

Lordwick Mushawa and
Philip Mataranyika
Nyaradzo Funeral Services
Nyaradzo House, Icknield
Way, Letchworth Garden City,
Hertfordshire SG6 1EX.
Previously advertised on the
SAIF website. Close date:
1 November 2022

Rebecca Adams and Helen Young
Adams & Young Funeral Directors Ltd
48a/b Waungron Road, Llandaff,
Cardiff CF5 2JL. Previously



As an employer, safety will always be your legal duty

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?

Who you can appoint

You could appoint (one or a combination of):

- Yourself
- One or more of your workers
- Someone from outside

Usually, managing health and safety isn't complicated and you can do it yourself with the help of your workers. You know your workplace best and the risks associated with it.

Using a consultant or adviser

If your business or organisation doesn't have the competence to manage health and safety in-house, you can get help from a consultant or adviser. But remember, as the employer, managing health and safety will still be your legal duty.

Getting the right help

You must make sure the consultant or adviser you use is competent and suitable. It's not uncommon for employers to spend a lot on advice that doesn't help them comply with

health and safety law, so it pays to source good quality guidance.

Make sure they:

- Have evidence of relevant training and knowledge, such as formal qualifications or practical experience of providing advice in your industry or area of work
- Are adequately insured

Establishing what help you need

A consultant should help you to better manage health and safety for yourself. Unless you're clear about what you need, you probably won't get the right help. Ask yourself if you need help with:

- Health and safety management across the business
- Putting things in place to control risks
- Checking and maintaining control measures
- Explaining clearly what you need and asking them to confirm what they'll do and when they'll do it

If you just need a one-off visit to enable you to manage health

"A consultant should help you to better manage health and safety for yourself. Unless you're clear about what you need, you probably won't get the right help."

and safety in-house, be clear at the outset to avoid tying yourself to a long contract.

Their advice should:

- Be specific to the risks in your workplace – generic advice often fails to identify and control key risks, and it can be difficult to identify risks unless they visit your workplace
- Be based on their knowledge and experience of your industry and processes
- Concentrate on practical action to control significant risks, not over-respond to trivial risks
- Recommend control measures that are reasonably practicable
- Not generate paperwork for the sake of it

Make sure they'll provide a proper handover to help explain the key risks and controls recommended.

If you do not think they've provided you with a practical, sensible solution to your problem, ask for an explanation and see if there's a simpler alternative. ①

advertised on the SAIF website.
Close date: 9 November 2022

FULL MEMBERSHIP PENDING (SCOTLAND)

Anthony Roaill Banks
Affertons Funeral Care
207 Strathmartine Road,
Dundee DD3 8PH. Previously
advertised on the SAIF
website. Close date: 8
November 2022

ASSOCIATE MEMBERSHIP PENDING

Hayley Sturmiola

Inscripture Ltd

PO Box 6104, Leigh on Sea,
Essex SS1 9XE.
Previously advertised on the
SAIF website. Close date:
29 October 2022

ACCEPTANCE INTO FULL MEMBERSHIP

Darren Brown
Barnsley Municipal Funerals
376 Doncaster Road, Barnsley,
South Yorkshire S70 3RH

Branch of above:
7 High Street, Great Houghton,
Barnsley, South Yorkshire S72 0AA

David Cotton

D J Cotton & Sons Limited
Funeral Directors
43 Lampits Hill, Corringham,
Essex SS17 9AA

Russell C Britland

J A Whiston Funeral
Directors Ltd
45c King Street, Knutsford,
Cheshire WA16 6DW

Katie Mills

Katie Mills Independent
Funeral Service
342 Torquay Road, Preston,
Painiton, Devon TQ3 2DQ

Keith Boraston

Keith W Boraston
Funeral Directors
6 Lisle Avenue, Foley Park,
Kidderminster,
Worcestershire DY11 7DE

Ashley Wright

Northern Cremations Ltd
t/a NC Funeral Directors
40 Highfield Road,
Blackpool, Lancashire
FY4 2JA

Branches of above:
7 Kings Road, Cleveleys,
Lancashire FY5 1BY

9-13 Lord Street, Fleetwood,
Lancashire FY7 6DX

11 Langcliffe Road, Preston,
Lancashire PR2 6UE

Steven Bell

Steven Bell Funerals
15 Hart Lane, Hartlepool,
Cleveland,
Durham TS26 8RJ

Susan Whymark

Susan Whymark
Funeral Service Ltd
Chestnut House, 12 Progress
Way, Eye, Suffolk IP23 7HU

Branch of above:
31 Redenhall Road,
Harleston, Norfolk IP20 9HL

Bernard Mathias

WG Bernard Mathias
& Daughter
62 New Street, St Davids,
Pembrokeshire SA62 6SU

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Howard Pickard
Resomation Ltd
Beechwood Street,
Stanningley, Pudsey, Leeds,
West Yorkshire LS28 6PT

NO LONGER A MEMBER

Mr S Otley

Scott Otley Funeral
Director & Memorial Mason
210 Shore Road, Belfast,
Antrim BT15 3QB

Mr and Mrs Eaves

Eaves Funeral Service Ltd
175/177 High Road, Kells,
Whitehaven, Cumbria CA28 9HA

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

SAIF Associates Directory 2022

> Continued from page 34

EQUIPMENT & SERVICES

CPL Supplies (stainless steel specialists)

Mr W McGuckin (Castlederg, N. Ireland)
028 81671247
sales@cplsupplies.com
www.cplsupplies.com

Fibrous (funeral supplies)

Ms V Hancock (Cheshire)
0161 429 6080
vanessa.hancock@fibrous.com
www.fibrous.com

Hygeco (mortuary solutions)

Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244
info@hygeco.com
www.hygeco.com

J Marston Engineers Ltd t/a Mortuary Solutions

Mr Paul Marston (Pudsey, Leeds)
0113 256 3693
info@mortuarysolutions.co.uk
www.mortuarysolutions.co.uk

Mortuary Equipment Direct Ltd

Mr W Quail (Hook, Hants)
01276 601039
william@mortuaryequipmentdirect.co.uk
www.mortuaryequipmentdirect.co.uk

Signature Aromas Ltd (Air Fresheners & Sterilisers)

Brian Chappell (Sedgley)
01902 678822
brianchappell@signaturearomas.co.uk
www.signaturearomas.co.uk

WJ Kenyon (Refrigeration Equipment)

Mr P Rossi (Manchester, Lancashire)
0800 1114972
sales@wjkenyon.com
www.stainlesssteelfabrications.org.uk

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

Mr C Bond (Monmouth, Monmouthshire)
01600 772288
cbond@curtislegal.co.uk
www.curtislegal.co.uk

Fidelity Payment Processing Limited

Ben Cohen
0203 758 8348
b.cohen@fidelitypayment.co.uk
www.fidelitypayment.co.uk

Forum of Private Business

Mr I Cass (Knutsford, Cheshire)
01565 626001 info@fpb.org
www.fpb.org

Funeral Products B.V.

Mr M Brooks (London)
01908 538016
m.brooks@funeralproducts.nl
uk.funeralproducts.eu

Frontline Communications Group Ltd (Call handling / delivery service)

Mr D Jones (Portsmouth)
01489 866630
david@wearfrontline.co.uk
www.wearfrontline.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington)
07917 221497
guy.turner@funeralconsulting.co.uk
www.funeralconsulting.co.uk

Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Ungar, Essex)
0203 058 2329
info@laurelo.co.uk
www.laurelo.co.uk

Lemon Business Solutions Ltd (24/7 Bespoke Call Management Solutions)

Mr M Anderson & Ms L. Wrotten (Stockton-on-Tees)
01642 662772
info@no-sour-business.co.uk
www.no-sour-business.co.uk

Life Ledger Limited (Digital Death Notifications)

Mr T. Carew Pole (Cornwall)
07702 639919
dan@lifeledger.com
www.lifeledger.com

Mark Binnersley (PR / Media)

(Stourbridge, West Midlands)
07392 006928
hello@markbinnersley.co.uk
www.markbinnersley.co.uk

MultiPay Merchant Services (Card Payment Processing & Card Machines)

Mr S. George (Bishops, Stortford, Hertfordshire)
0207 247 1247
admin@multipaymerchantservices.co.uk
www.multipaymerchantservices.co.uk

Safety For Business

Mr S. Blaxham (Letchworth Garden City, Hertfordshire)
0845 6344166
info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

Mr David H West (Ware, Hertfordshire)
01920 443590
info@probatebureau.com
www.probatebureau.com

Redwood Collections (debt collectors)

Mr M Rogers (Surrey)
0208 288 3555
mrogers@redwoodcollections.com
www.redwoodcollections.com

SAIFinsure (Unicorn Insurance Brokers)

Mr B. Hart
0203 603 4194 or 07744 577651
brian@saifinsure.org.uk
saifinsure.org.uk

SAIF Resolve (Scott & Mears) (debt collectors)

Bill Baddley (Southend-on-Sea, Essex)
01702 312737
enquiries@saifresolve.co.uk
www.saifresolve.co.uk

Skingle, Helps & Co (accountants)

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

SEIB Insurance Brokers

Mr G. White & Mr L. Casserley (South Ockendon, Essex)
01708 850000
www.seib.co.uk

The Will Associates t/a Honey Group and Honey Legal

Mr A. Gardiner (Market Drayton, Shropshire)
01630 723105
operations@honeygroup.co.uk
www.honeylegal.co.uk

Tower Street Finance Ltd

Richard Davies (Harrogate, North Yorkshire)
0343 504 7100
richard.davies@towerstreetfinance.co.uk
www.towerstreetfinance.co.uk

Trident Marketing Anglia Ltd (graphic design, website & marketing)

Mr C. Beswick / Mrs V. Beswick (Somer, Ipswich)
01473 823700 or 07872 027424
carl@tridentmarketinguk.com
www.tridentmarketinguk.com

Trust Inheritance Ltd (Bereavement Support & Lifetime Planning Services)

Lisa Ward (Weston-Super-Mare)
01934 422991 or 07517 105569
lisaward@trustinheritance.com
www.trustinheritance.com

UK200group.co.uk (association of independent accountants & lawyers)

Mr D. Swan (Aldershot, Hampshire)
01252 350733
admin@uk200group.co.uk
www.uk200group.co.uk

Utility Aid Ltd

William Holt (Norwich, Norfolk)
01772 754049
wholt@utility-aid.co.uk
www.utility-aid.co.uk

Zeal Tax (Newport) Ltd

Mr M. Jeffery (Newport)
01633 287898
hello@gozeal.co.uk
www.gozeal.co.uk

FUNERAL OFFICIANTS

Association of Independent Celebrants

Mr P. Spicksley (Lincolnshire)
07783 323324
chairman@independentcelebrants.com
www.independentcelebrants.com

Humanists UK

Mr R. Prout
0207 324 3060
ceremonies@humanism.org.uk
www.humanism.org.uk

Civil Ceremonies Ltd

Anne Barber (Kettering, Northamptonshire)
01480 276080
info@civileremonies.co.uk
www.civileremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire)
07770 625378
ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

Institute of Civil Funerals

Susan Flipping (Sittingbourne, Kent)
01480 861411
admin@iocf.org.uk
www.iocf.org.uk

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

Mr Christopher Clark
0800 633 5626
philip.kessel@ecclesiastical.com
www.ecclesiastical.com/church/funeral-planning

Golden Charter Ltd

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

Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)
0800 854448
barry@goldenleaves.com
www.goldenleaves.com

Open Prepaid Funerals Ltd

Mr J. Taplin (Worwickshire)
0330 660 0072
john@openprepaidfunerals.co.uk
www.openprepaidfunerals.co.uk

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

Neil & Kay Curtis (Wokingham, Berkshire)
07976 246911
bookings@nccfcgravedigger.com
www.neilcurtisfuneralcontractors.co.uk

IT & WEBSITE

2 Circles Consulting t/a SC6 Consulting (IT and Telecommunications)

Jessica Sauer-Wright (East Lothian)
0131 3000107
jess@2circlesconsulting.com
www.2circlesconsulting.com

Comtecs Associates LLP development & design & IT support

Mr C. Elwood (Tunbridge Wells, Kent)
01892 514636
chris@comtecs.co.uk
www.comtecs.co.uk/SAIF

Donatis Giving Ltd (donation management solution)

Mr M. Robinson (Exeter, Devon)
01803 229467
Hello@donatis.co.uk
www.donateinmemory.co.uk

Eden Public Relations Ltd

Emily Winsor-Russell, Isabel Brown and Kathryn Greenwood (Nottingham, Nottinghamshire)
0115 958 8850
emily@edenpr.co.uk
www.edenpr.co.uk

Eulogica (bespoke funeral software)

Mr D. I. Wright (Sheffield)
0845 351 9935
dlw@eulogica.com
www.eulogica.com

I-NETCO Ltd (web design)

Mr G. King (Newcastle upon Tyne)
0191 242 4894
gerry@i-netco.co.uk
www.funeraldirectorwebsites.co.uk

Memographics Ltd

Mr C. Svensson (Sheffield, South Yorkshire)
0330 122 0899
enquiries@memographics.com
www.memographics.com

Newenglish Design

Wendy & Carl Beddington (Leicester, Leicestershire)
0116 291 5375
design@newenglish.co.uk
www.newenglish.co.uk

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When Eleanor Roosevelt died in 1962, Adlai Stevenson

said: "I have lost more than a friend. She would rather light candles than curse the darkness and her glow had warmed the world."

But what is a friend? Traditionally, the underlying assumption is that 'closeness' exists primarily in kin-based relationships between spouses, then parents and children, and then among immediate kin. We even use the phrase that so-and-so is 'just a friend', suggesting that the relationship with that friend is somehow less significant than family ties. The problem is these definitions may not correspond to the nature of attachments in today's society.

This was forcefully brought home to me when I attended the funeral of my 98-year-old friend, Robyn. She lived in the same nursing home as another friend, and I would always stop by and say hello. Over years and many conversations, I discovered she had lived a great life. She, like many women, had played a significant yet unrecognised role in the war effort, and afterwards pursued a successful career as a journalist and reporter.

As a professional career woman, Robyn and her husband had chosen not to have children, and after he died, unable to care for herself, she had become a resident at a senior's home, then in her later years the adjoining care facility.

The funeral was attended by eight people. Her niece, myself and my friend, alongside five personal support workers who had helped care for Robyn. These staff were surprisingly distressed. "She was like my mother," one lady said, and others spoke of her unflinching interest in them.

Caregivers grieving the loss of a patient? Very unprofessional, don't you think? But think again. These people, although offering her a service, had been like her family, and treated her as such. Of course they are going to grieve.

Our culture has established grieving rules: norms that attempt to specify who, when, where, how, how long, and for whom people should grieve. Most often those correspond to family





Opening alternative
grieving rules

DR BILL

Bending the grieving rules

relationships. Today, however, many non-traditional roles may be long lasting and intensely interactive. People who lose those relationships grieve the loss.

The danger is traditional norms may not fully validate the nature of modern attachments, or the sense of loss and the specific feeling of the griever, and there are three scenarios where this can occur:

1. The relationship is not recognised
2. The loss is not recognised
3. The griever is not recognised

I am convinced that to understand any grief process, we need to fully comprehend the relationship and its unique significance. Even those who have lost family do not grieve in the same way. Because each relationship was different, what is lost is unique, so every grief process

will be dissimilar. It is never wise to make assumptions about specific relationships; reality may differ from what may seem obvious. The dynamics of the each relationship will affect the grief response.

It is time to acknowledge that there are many close and intense relationships these days that may be overlooked. Some have long and meaningful relationships, sometimes much closer than family.

Yet when death comes, that relationship is seen as 'low level' grief. Such people are even often expected to support the family's 'high level' grief. I'm suggesting reality may often be just the reverse.

The result of disenfranchised grief is that the grief is increased while support is denied, minimised or removed. People who emotionally may be the chief




Dr Bill Webster

is a grief counsellor, author and well-known international speaker. He has been involved in grief counselling for more than 30 years

mourners may even be excluded from funeral proceedings. They are given no time off work, little opportunity to verbalise the loss, or to receive appropriate sympathy and support. This intensifies the emotional reactions – guilt, anger, sadness, loneliness – and can complicate the situation.

Those who offer comfort and counsel those who grieve need to realise that millions of people are involved in loss that is effectively disenfranchised. And the number of funerals where ex-spouses, stepchildren, co-habitational or same gender partners, caregivers or patients are involved are certain to increase. In simple terms, the proportion of disenfranchised grievers in our society is set to explode.

Perhaps some of us will choose to light candles rather than curse the darkness, and build bridges for those who feel at a distance. 

"Yet when death comes, that relationship is seen as 'low level' grief. Such people are even often expected to support the family's 'high level' grief. I'm suggesting reality may often be just the reverse."



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Oak Technology Ltd [Funeral Management Software]

Mr S Richardson [Wakefield]
01924 600401
mailbox@funeralsoftware.co.uk
www.funeralsoftware.co.uk

Search4Local Ltd [digital advertising assistance]

Mr C Andrews [Exeter, Devon]
01392 409159
chris@search4local.co.uk
www.search4local.co.uk

Opusxenta

Scott Storey [Swindon, Wiltshire]
0333 772 1682
scotts@opusxenta.com

Vivedia Ltd t/a Obitus

Mr J Crossland [Sheffield, South Yorkshire]
0203 009 0700
sales@obitus.com
www.obitus.com

MEMORIALS & REMEMBRANCE

Aura Flights

Dr Chris Rose [Ashes into Space]
[Sheffield, South Yorkshire]
014 213 1050
info@auraflights.com
www.ashesinspace.co.uk

Cleverley & Spencer [monumental masons]

Mr I R Spencer [Dover, Kent]
01304 206379
enquiry@cleverley.co.uk
www.cleverley.co.uk

Fotoplex Grigio Ltd [personalised photos]

Mr C Gray [Foreham, Hampshire]
01329 311920
sales@fotoplex.co.uk
www.fotoplex.co.uk

Groupe Delfosse - New Urn

Mr D Arnaud [Sault - Brénaz, France]
0033 474 3726 928
newurn@delfosse.fr
www.newurn.co.uk

Life Expressions [UK & Europe] Ltd

[Castleton, Derbyshire]
0800 368 9233
david@legacylexpressions.co.uk
www.lifeexpressionsstd.co.uk

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker [Amersham, Buckinghamshire]
01494 722818
trustees@muchloved.com
www.muchloved.com

Scattering Ashes

Mr R Martin [Newton Abbot, Devon]
01392 581012
info@scattering-ashes.co.uk
www.scattering-ashes.co.uk

See You Memorial Jewelry

Mr Rob Leurs [Someren, The Netherlands]
0031 493093914
info@seeyoumemorialjewelry.com
www.seeyoumemorialjewelry.com

Secure Haven Urns & Keepsakes Ltd

Ms C Yarwood [Broomfield, Essex]
01277 377077
cyarwood@securehaven.co.uk
www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith [Crayford, Kent]
01322 621100
sales@shaws.co.uk
www.shawfuneralproducts.co.uk

The Natural Burial Company Ltd

Mr C Daggett [Leicestershire]
0116 222 0247
info@thenaturalburialcompany.com
www.thenaturalburialcompany.com

OTHERS

Life Ledger

Dan Blackett [Cornwall]
07702 639919
dan@lifelidger.com
www.lifelidger.com

Grief Journey

Linda D Jones [Harlow, Essex]
07779 108760
linda@griefjourney.com
www.griefjourney.com

Funeral Service Journal [Worthing, West Sussex]

Editorial: Russ Bravo / Advertising:
Denise Walker
01903 604338
editorial@fsj.co.uk
www.fsj.co.uk

LCK Funeral Support Services Ltd

Mr A Mc Cafferty [Hayes]
0208 900 9222
l.c.k.f.s.s@outlook.com
www.lckfuneralsupport.co.uk

Professional Help Ltd

Ms C Betley [Burton in Kendal]
01524 782910
www.professionalhelp.org.uk
info@professionalhelp.org.uk

The Bereavement Register [London]

[suppressing unwanted mail]
help@thebereavementregister.org.uk
www.thebereavementregister.org.uk

Reach Plc [national & regional multi-media publisher]

Mr D Minns [Hull]
01482 428866 darren.minns@reachplc.com
www.funeral-notices.co.uk

The White Dove Company Limited [releasing doves at funerals]

Mr K Proctor [Epping, Essex]
0208 508 1414 info@thewhitedovecompany.co.uk
www.thewhitedovecompany.co.uk

AtaLoss.org

J Woodward [Chichester, West Sussex]
07976 646644
jane@ataloss.org
www.ataloss.org

PRINTING & STATIONERY

CanFly Marketing Ltd

Miss A Peers [Cheltenham, Gloucestershire]
0207 859 4443
info@canflymarketing.com
www.canflymarketing.com

Gateway Publishing [Part of Mimeo (UK) LTD]

Mr M Moore [Huntingdon]
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www.gateway-publishing.co.uk

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carl@tridentmarketinguk.com

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Alba Repatriation & Cremated Remains Transportation

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07834 489766
info@albarepat.co.uk
www.albarepat.co.uk

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www.keyair.eu

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Mears Repatriation

Mr G Hart [London]
0203 455 0305
info@mears.london
www.mearsrepatriation.com

National Repatriation

Mr T W Hathaway [Cusworth, Doncaster]
07780 118458
info@nationalrepatriation.co.uk
www.nationalrepatriation.co.uk

Rowland Brothers International

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0208 684 2324
info@rowlandbrothersinternational.com
www.rowlandbrothersinternational.com

Staffords Repatriation Services

Mr Stafford & Mr C Davis [Dublin]
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ns@funeralservices.ie

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tjwalker60@gmail.com

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www.bradnamjoinery.co.uk

Clarke & Strong Ltd

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info@clarkeandstrong.net
www.clarkeandstrong.com

Leslie R Tipping Ltd

Mr J Tipping [Stackport, Cheshire]
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sales@lirtinging.co.uk
www.lirtinging.co.uk

MazWell Group

Mr Caldwell [Whitchurch, Hampshire]
01256 893 868
enquiries@themazwellgroup.com
www.themazwellgroup.com

Thorley Smith Ltd

Mr D Tonks [Wigan]
01942 243331
sales@thorleysmith.com
www.thorleysmith.com

SAIF COMMERCIAL PARTNERSHIPS 2022

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0203 805 7724
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www.fidelity-energy.co.uk

Focus Group [IT, telecoms & connectivity services]

Mr A McGowan
Shoreham-by-Sea, West Sussex
0330 024 2000
andy.mcgowan@focusgroup.co.uk
www.focusgroup.co.uk

MultiPay Merchant Services [card payment processing & card machines]

Mr S George
Bishops Stortford, Hertfordshire
0207 247 1247
admin@multi-paymerchantservices.co.uk
www.multi-paymerchantservices.co.uk

SAIFinsure [Unicorn Insurance Brokers]

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www.saifinsure.co.uk

TECHNOLOGY

New service will help locate resting places of loved ones


Register ashes digitally to help families track locations

Digital technology is being deployed in two different approaches to help solve the perennial problem of unclaimed ashes. The first approach is the new Ashes Register, which enables businesses to record the whereabouts of ashes, whether they are in storage or have been scattered. However, an alternative approach – recommended by SAIF – is for funeral directors to develop a searchable webpage within their own websites featuring ashes details.

The Ashes Register has been launched by Scattering Ashes founder Richard Martin and aims to record the date and location ashes were scattered.

According to Richard's report *The Lost Generation: the problem of scattering ashes in the modern era*, an estimated 6.45 million sets of ashes have been dispersed without any formal record.

This means future generations may struggle to find the final resting place of a grandparent or great grandparent. But with The Ashes Register, families can list ashes details for free, or pay a fee for an enhanced entry featuring a searchable map and memorial wall.

SAIF members may wish to make clients aware of the service by sharing details online or set up their own online ashes register using Google Maps. SAIF recommends that members discuss options with their website developer, as it should be a fairly simple task. SAIF Digital, which can be contacted via www.saifdigital.co.uk/contact-us, can also advise on how best to market such a service. 

For further details about *The Ashes Register*, visit www.ashesregister.com

INVITATION

Nominations for Executive Committee 2023




SAIF invites applications: Deadline 10am on 23 January

Are you interested in representing the SAIF membership by becoming a SAIF Executive Committee member? If so, SAIF would

like to hear from you. Please complete the nomination form and submit it to claire@saif.org.uk along with a 120 (approx)

word biography/profile and a current high-resolution picture (+1MB). Completed nominations, picture and profile **must**

be received by **10am on Monday 23 January 2023**. Any applications received after this date, or not fully completed, will be void. 

Nominations for Executive Committee 2023

I wish to nominate...

of

[Company Name]

for a position on the SAIF National Executive Committee

Proposed by:

Full name:

Company:

SAIF membership number:

Seconded by:

Full name:

Company:

SAIF membership number:

I accept the above nomination:

Name:

Signature:

All nominations to be received by no later than **10am Monday 23 January 2023**

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.

NATIONAL



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National
President



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Executive
Committee



PAUL SILLETT
Executive
Committee



MARK HORTON
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Committee



GARY STAKER
Executive
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Committee

GOLDEN CHARTER

Who's in your area?

You can get in touch with your Area Business Manager (ABM) regarding anything you need to know about Golden Charter. If your business doesn't have an assigned ABM right now, please contact the Regional Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

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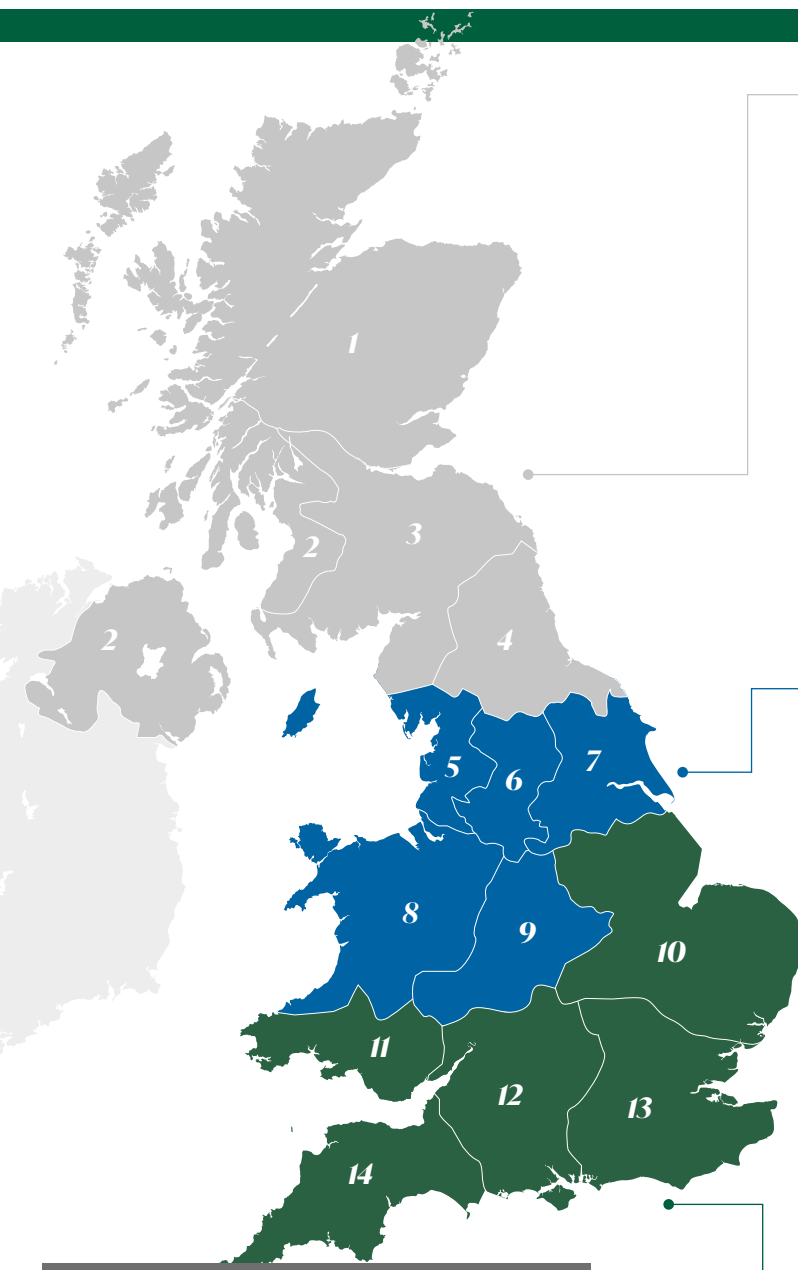
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ANNIVERSARY

Industry leaders gather to celebrate Westerleigh Crematorium's 30th year

'This is a moment to remember 60,000 families we have served since 1992'

VIP guests and industry leaders came together at Westerleigh Cemetery & Crematorium, near Bristol, to commemorate its 30th anniversary.

Representatives from SAIF, the Cremation Society of Great Britain, Federation of Burial and Cremation Authorities, Institute of Cemetery and Crematorium Management, National Association of Funeral Directors (NAFD), British Institute of Funeral Directors, plus other business partners and suppliers, helped to mark the occasion by observing the unveiling of a commemorative plaque by site manager, Shaun Chapman-Young.

Guests were also invited to write a message in a book which will be placed in a time capsule and buried on the site later this year, to be re-opened in 30 years' time. They

Find out more about Westerleigh Cemetery & Crematorium at www.westerleighcrem.co.uk

Unveiling the plaque



also toured the site's lovingly landscaped grounds and buildings.

Westerleigh Cemetery & Crematorium is part of Westerleigh Group, the UK's largest independent owner and operator of crematoria and cemeteries, with 37 sites in England, Scotland and Wales, all set within beautifully-landscaped gardens of remembrance which provide pleasant, peaceful places for people to visit and reflect.

Debbie Smith, CEO of Westerleigh Group, said: "This is a moment not just to commemorate the 30th anniversary of this site but to remember 60,000 families that we have served here at Westerleigh since the site's opening in 1992."

Shaun Chapman-Young and his team care for the site and the bereaved today.

Shaun said: "It was a pleasure to welcome so many industry leaders, business partners and supporters to our crematorium and I would like to thank everyone who took the time to attend. We will continue to support bereaved families in the years to come."



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Guy Turner

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Northern Area	Greg Platt	07968 195 722	greg.platt@superioruk.com
Southern Area	Jon Helm	07879 252 224	jon.helm@superioruk.com

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*If requested at the time of booking, wherever possible, we will endeavour to use the crematorium of choice. However, there may be instances where due to unforeseen circumstances our approach to selecting the crematorium may need to differ or will not be possible. In such circumstances, you will be fully informed at the earliest opportunity to ensure you can advise applicant.