

SouthernTM

◆ FUNERAL DIRECTOR ◆

MAGAZINE

July/August 2016

www.sfdmagazine.com

Is Cremation Taking Over the World?

Believe It or Not...Strange and Odd Stories
About Cremation by Todd Van Beck
Family Dynamics - Family Disasters: Knowing
Who Has Legal Control of Cremation by
Poul Lemasters
Planning for Prosperity: The Crisis and Opportunity
of Cremated Remains by Chris Farmer
Creating an Atmosphere of Choice for Cremation
Families by Michael Devaney
CANAs United States Cremation Rate State by State
2016 NFDA Cremation and Burial Report
Tennessee FDA Convention Summary and Photos -
Steve Spann Elected President
Treasured Memories Creates Funding Links
Bob Tuggle Joins Service Casket Company
Jeff Casey Named Director of Operations for
Johnson Consulting Group



2016 FEDERAL COACH LINE UP

800-537-2963 • www.federalcoach.com



2016 Federal XTS RENAISSANCE is going to revitalize the professional vehicle industry with its sophisticated styling and world-class quality. The new LED lighting and skylight features show the elegant that the Renaissance offers.



2016 Federal XTS HERITAGE
The 2016 XTS Heritage has made minor changes for the transition into 2016. The Heritage now includes not only standard rear view back-up camera but now has 4G wireless capabilities.



2016 Federal MKT STRATFORD
The 2016 MKT Stratford continues the same sleek design that discerning funeral directors have come to appreciate, as well as standard features that are beyond compare in the funeral industry.



2016 Federal 44" MKT LIMOUSINE
The 2016 44" MKT has the same sleek body image that it contained in 2015 and offers all of the same great features.



2016 Federal 48" Raised Roof XTS LIMOUSINE
The 2016 48" XTS Raised Roof has made minor changes for the transition into 2016. New this year is 4G WiFi capability, plus as in years past, standard rear-view back up camera on all Federal Limousines.



2016 Federal 70" Raised Roof XTS LIMOUSINE
The 2016 70" XTS Raised Roof is the largest Cadillac Limousine in the funeral industry. Providing additional space and comfort that you demand for your families.

SouthernTM

◆ FUNERAL DIRECTOR ◆

MAGAZINE

July 2016

Southern Funeral Director Magazine®
Vol. 171 No.6

The National Funeral Service Journal
 with a Southern Accent Since 1919

Celebrating 97 Years of Service to the Industry

Southern Funeral Director Magazine, LLC is a ® and registered with the United States Patent and Trade Office and assigned serial number 'USPTO 85831455'

Any other claims from third parties to the name "Southern Funeral Director" are without validity and justification. Southern Funeral Director Magazine, LLC., is in good standing and in compliance with the Office of the Secretary State of Georgia, and John W. Yopp is the Publisher and Editor

POSTMASTER:

Notify us of address changes by form 3579 to:

Southern Funeral Director Magazine®

P.O. Box 768152
 Roswell, GA 30076

FEATURES

- 4 Public's Choice of Cremation Continues to Rise at a Burning Rate By John Yopp, Jr.
- 6 Believe It Or Not: Strange and Odd Stories About Cremation by Todd Van Beck
- 10 2016 NFDA Cremation and Burial Report Released: Rate of Cremation Surpasses That of Burial in 2015
- 12 Offering Guidance on Cremation Options By Mark S. Zimmer
- 14 Family Dynamics – Family Disaster Knowing Who Has Legal Control of Cremation By Poul Lemasters
- 18 Planning for Prosperity: The Crisis and Opportunity of Cremated Remains By Chris Farmer
- 22 Creating an Atmosphere of Choice for Cremation Families by Michael Devaney
- 26 Tennessee FDA and Tennessee Sales Club Holds 113th Annual Convention & Expo Elects Steve Spann, President
- 38 ASD – Answering Service Directors to Host Cocktail Party During NFDA Convention
- 39 Always Go To The Funeral By: Deirdre Sullivan, Commentary heard on All Things Considered, NPR

INDUSTRY NEWS

- 34 Treasured Memories Offers Caring Service for the Digital Age
- 36 Bob Tuggle Joins Service Casket Company Sales Team
- 39 Tom Cargile Presented 50 Year Pin from Alabama Funeral Directors Association
- 40 John Mitchell Named Service Director at U.S. Cremation Equipment
- 42 Get Certified by CANA at the Crematory Operations Program Head to New Orleans to Network, Discover and Profit!
- 44 Jeff Casey named Director of Operations for Johnson Consulting Group

Southern Funeral Director Magazine
P.O. Box 768152
Roswell, GA 30076
404-312-6640 phone
404-565-1436 fax
johnyopp3@aol.com
www.sfdmagazine.com

FuneralCall
 The Funeral Home Answering Service

**Compassion For
 Your Families,
 Efficiency For
 Your Directors.**

Be confident in your
 answering service.

888.239.0351
 www.funeralcall.com





notes from the editor

Public's Choice of Cremation Continues to Rise at a Burning Rate ***By John Yopp, Jr.***

The cremation rate in the United States continued its rise – to 48.6 percent in 2015, up from 47 percent in 2014 – reflecting a steadily growing public preference for cremation, according to a report to be released tomorrow by the Cremation Association of North America (CANA).

CANA projects that the U.S. cremation rate will reach 54.3 percent by 2020 and the cremation rate in Canada will be 74.2 percent then.

The continual growth in the annual cremation rate reflects public attitude that increasingly favors cremation over traditional burial. In 2015, 65 percent of Americans reported they were “definitely” or “somewhat likely” to choose cremation, according to a recently released Harris Poll commissioned by the Funeral and Memorialization Information Council (FAMIC). That preference has more than doubled in the 25 years since 1990 when just 31 percent of people said they’d choose cremation.

In 2015, cremation rates grew in 48 of the 50 states and the District of Columbia. Alaska’s already high rate of 65.7 percent stayed the same as in 2014. Only Colorado and Hawaii showed decreases, according to CANA’s 2016 Cremation Statistics Annual Report, which will be released tomorrow at CANA’s 98th Annual Innovation Convention in Chicago. CANA is the preeminent source on cremation data for the United States and Canada.

“We have great confidence in our projection that the cremation rate will reach 54.3 percent by 2020,” said CANA Board President Sheri Stahl. “CANA’s track record on projections is extremely accurate, never varying more than 1.6 percent from the actual numbers, once recorded. That statistical accuracy, coupled with research showing that two out of three Americans say they’re likely to choose cremation, reflects a major societal shift toward cremation.”



SERVICE CASKET
C O M P A N Y

Distributors of:

- ◆ Full line of metal caskets
- ◆ Full line of hardwood caskets
- ◆ Full line of cloth covered woods
- ◆ Cremation caskets
- ◆ Oversize caskets
- ◆ Youth caskets



Bridgewater
Weathered Oak Finish
Beige Linwood Interior
Pleated Panel & Tailored Rolls
Inside: 13 7/8 X 24 X 78
Outside: 22 1/2 X 29 X 83

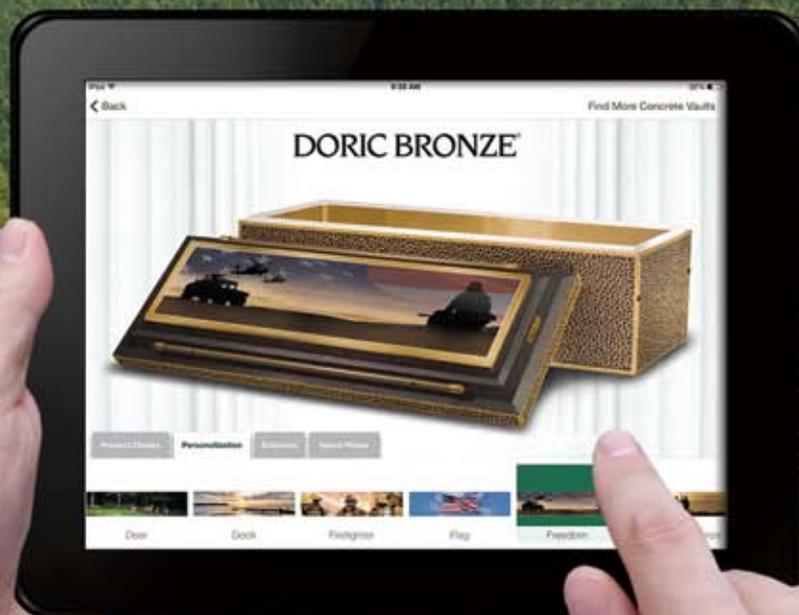
Call us today for price and service comparison.

TOLL Free: 1-800-226-1245

P.O. Box 5664 Columbus, Georgia 31906

servicecasketcompany.com

No Clouds - No Problem



Available for Android[®] and Mac[®] Operating Systems



DoricLink

1.888.55doric doric-vaults.com

Believe It Or Not: Strange and Odd Stories About Cremation

by Todd Van Beck - Director of Continuing
Education, John A. Gupton College

In a past series in the Southern Funeral Director magazine we explored “The Story of Cremation.” This article is focused on the selection of seven odd and interesting facts about cremation practices across the globe. To be sure the Western culture seems to have perfected the process of cremation with great sophistication and ease, but throughout other cultures cremation practices take on a very interesting flavor. Anyone interested in cross-cultural studies or the exploration of funerary practices throughout the world might well find the following information interesting – any way that is the authors hope.

BURIAL AT SEA AND CREMATION

Earth burial is only one method of disposition of a deceased human being – every funeral director knows this fact. Like air burial, tree burial, earth burial and cremation, burial at sea probably got its start as a concession to necessity.

This was unquestionably true in tropical and semitropical regions where a voyage of only a few days was too long to keep a decedent aboard ship which was propelled not by diesel, but by oars and/or primitive sails.

Once initiated by necessity, burial at sea slowly developed its own set of largely unwritten laws and rites. It became almost universally customary for the captain of a ship, no matter its size, to function in lieu of a priest or clergyman, and also the captain exercised total control as to when and where some person would be consigned to the deep.

Proper burial at sea began to mean not only a brief service conducted by the ship’s captain but also the use of waterproof sheets for wrapping the decedent, plus stone or metal weights with which to send the decedent easily and promptly to the bottom.

During the great age of exploration by sail, in which Europeans explored vast regions of the world by the sea, standard post-mortem equipment for a long voyage

included all the proper items needed for a “proper” burial. It was taken for granted that at least one human being and perhaps many would die in faraway waters which would be days or weeks from the nearest land.

The advent of steamers, soon equipped with refrigerated compartments, seemed for a time to spell the end of burial at sea because theoretically a crew member, passenger, or fighting person who died aboard ship could be stored until more port was reached. But of course that is not how history goes, and particular not the history of scattering cremated remains at sea.

I suspect the reader is wondering what in the world does burial at sea and cremation have to do with one other – but of course the term scattering give away the connection.

In the 1920’s none other than famed society funeral director in New York City, Mr. Frank E. Campbell, began offering his personal yacht to his clientele for “burial at sea” of cremated remains.

Of course in recent decades this form of “burial” has become very popular. Increasing numbers of persons in regions as widely separated as the United States and Australia are now stipulating that their bodies be cremated and that the cremated remains be scattered at sea. Hence the typical sea burial in 2016 is from an air plane rather than a ship!

YEN + LAND = FIRE

Traditionally dominant in Japan, the Shinto religion places such emphasis upon returning the decedent to the earth, to what they call “Mother Earth” from which it came that as recently as just a century ago cremation was prohibited by law.

Dwindling land resources however caused a cultural about-face. Emperors who wished to reserve land for the living instead of the dead first encouraged and then tried to require cremation. Instead of a grave the remains of the deceased could be put in an urn that required little storage space on the overcrowded island.

For years Shinto leaders, very similar to 19th century clergy in the United States, resisted cremation so stoutly that only Buddhist temples and grounds were available as sacred burial places. Christians who died in Japan and were cremated were likely to go into a new and distinctive feature of Japanese churches: the ash vault.

Centuries earlier, Romans turned to cremation in place of burial because they too were running short of good land in desirable places. For a time, urns filled with ashes were solemnly deposited in columbaria, or boxes originally burial for pigeons. Retaining the old name, Roman columbaria became increasingly elaborate and artistic. Some were built by funeral clubs, whose members took responsibility for watching over terracotta urns arranged in niches.

THE CREMATION PYRE

The word “pyre” was borrowed from classical Greek by way of Latin, and the term originally indicated any hearth or fireplace. It was easy for the name for such a place of burning to attach to the open-air pile of combustible materials used early for burning the dead, even though it was a slow process and most times a botched process.

Medieval Christians had great veneration for the decedent as being the temple of the Holy Spirit, and so they tried when possible to preserve the decedent in its entirety for use by the soul at the time of the general resurrection. That meant that no people were cremated over a period of many centuries. Burning of convicted witches may have developed partly as an especially fearful punishment, partly because of widespread belief in the cleansing effects of fire.

Yet, at the same time the early Christian Church also equated fire with hell. It was all confusing. When cremation began to grow in popularity in the Western world, usually ordinary people did not view the cremation pyre, or the cremation retort. However it is now very common for ordinary people to see the actual cremation process, albeit usually at some comfortable distance.

In the United States a steady stream of natural gas fuel the cremation pyre, but even in 2016 this is not the case worldwide. In other lands, like India, the cremation pyre in which wood serves as the fuel to consume the corpse is an everyday sight.

NOURISHMENT FOR THE SOUL

Unlike some peoples who practice cremation as the preferred method of disposing of the dead, Hindus do not place articles of food and supplies of water or wine on the cremation pyre. Though every soul headed for the great beyond needs nourishment for the journey, one liberated from the body for only a few hours is not ready to eat.

The Hindus take a different approach. Proper performance of their ten-day ceremony means that the soul of the deceased will gradually acquire a complete spiritual body. It gains a head on the first day (provided that all the age-old observances are kept). Then comes the neck. Heart and back follow on successive days, with navel, and other anatomical parts being formed, respectfully, on the fifth and sixth days. Thighs and knees follow, after which the ninth days is spent in waiting. When feet are formed on the tenth day, the spiritual body is ready for travel but now the decedent is hungry.

To meet the needs of the hungry soul the elaborate and often costly ritual of sraddha (or feast for the dead) is performed. While mourners feast to the notes of hired



JOHN A. GUPTON
COLLEGE

Founded in 1946

*The only private Funeral Service College
accredited by both the Southern Association of
Colleges and Schools Commission on Colleges and
the American Board of Funeral Service Education.*

Associate of Arts Degree

- Located in the heart of 'Music City'- Nashville, TN.
- Offering a flexible program for part-time and full-time students
- Offering on-campus housing for students
- Offering a basic liberal arts education as well as a professional curriculum in funeral arts and sciences.
- Program completion in 12 or 16 months

1616 Church Street / Nashville, TN 37203
(615) 327-3927 / www.guptoncollege.edu

musicians, portions of food and drink are put aside for the spirit of the departed. Vessels of brass or silver, used in the feast, are presented as gifts to the Hindu holy men in attendance.

Ordinary persons can afford to feed the soul of a departed loved one only once. Some wealthy Hindus hold *sraddhas* once a week for the first year after death, then monthly or yearly for an indefinite period on the theory that, like persons, even those souls that have gorged in preparation for their journey get hungry as they walk toward their eternal destination.

URNS AND JARS

Preparation for a funeral has involved finding and using a suitable urn or jar rather than a casket or coffin.

In the Middle East special jars of pottery large enough to contain the body of an adult decedent whose bones have been removed were manufactured in immense numbers in ancient times. Huge jars found at the ancient site of Gebel held bodies which interestingly were positioned in the fetal position.

Bodies of children and infants were placed in smaller urns. At Tepe Gawra, archaeologists have found one tiny skeleton curled up in what was probably an ordinary bowl for use in the household.

The image of all this sound terribly morbid to our 21st century sensibilities, but the point of this account is that historically urns were not used exclusively for cremated remains. They were made large enough to contain the entire remains of a decedent, although to be sure by modern standards the decedent was mutilated in the process.

Over time the use of such urns and jars, both large and small began to acquire the shape that is so distinctive shape that burial urns are recognized by today.

During the long and bloody military conflict in Southeast Asia, many battlefield dispatches came from or referred to the “Plain of Jars in Laos.” By the time this particular area became the focal point of warfare, few newspaper correspondents bothered to point out that this name was conferred because of so many huge ceremonial burial urns and jars were placed in this area over a period of many centuries.

GOD’S BLAZING SERVANT

Burial, mummification, and other methods of handling the dead are at least partly aimed at preservation of the body. This is not so with cremation.

Burning of dead bodies was common in some parts of Europe during the late Stone Age. This practice spread during the Bronze Age and early Iron Age, with the result that in many parts of the world a person would have been horrified at the thought of being buried in the earth after death.

Fire, according to a common motif in many cultures, is “the blazing servant of God.” It not only masters the cold of winter and serves to make foodstuffs edible; fire “can free the soul from the body and fly with it to distant land of the dead, for quick rebirth.”

Some Native Americans of the Pacific Coast regions considered cremation mandatory rather than optional. According to them, “unless the body is burned the soul will never gain freedom from earth. In the hot smoke, it rises to the shining sun to rejoice in its warmth and light – then flies away to the happy land in the west.”

Archaeological finds in Scandinavia indicate that at least some early north Europeans tried to aid fire in its celestial work. Burned wings of jackdaws and crows plus burned feet of crows were found mixed with bones of a young person. Winds laid on the cremation pyre along with the body were almost certainly designed to help the soul of the deceased fly to the land of the dead.

WATER OF LIFE

The river Ganges is considered holy by 350 million Hindus. The fifteen-hundred-mile meandering river moves more cremated human remains than any other river on earth.

According to Indian lore the river came into being when the goddess Ganga descended to earth in order to redeem the souls of some condemned princes and kings. Dumped into the mighty stream formed by Ganga, souls of the noblemen were purified, making it possible for them to rise immediately to heaven.

For centuries the banks of the Ganges have harbored innumerable burning funeral pyres. Now built of concrete or marble slabs that form burning places near

the river's edge, these pyres are especially numerous in the holy city of Benares. Practically all funeral pyres in 2016 are commercially operated.

Bearing a decedent, a funeral procession that may have come from many miles always reaches a selected pyre. Workmen of low caste but winding sheets, smear the decedent with clarified butter, and place it on the pyre. A close relative of the deceased lights a torch, applies it to the head of a male's funeral pyre, and at the foot of a deceased female's. As the praise of fire is chanted, the body is consumed.

At Benares alone, an averages day see 100 cremated remains consigned to the Ganges. Water that purified the souls of the dead is simultaneously used to provide spiritual cleansing for devout Hindu pilgrims. For many of them, immersion in holy water which is thick with human cremated remains is interestingly the culmination of a lifelong search for sanctity.

Seven strange and odd stories about the practice of cremation. It is true that fact is stranger than fiction.



“What do I need to know to market the business I just acquired?”



For answers to questions like this, ask about Market Research from MKJ Marketing.

MKJ MARKETING

www.mkjmarketing.com | 1-888-655-1566

CUSTOMER-OBSESSED

For pre-need growth in a dynamic field.

Meet Christian Chambers,

**Regional Development Director with The Outlook Group,
North Carolina and South Carolina**

For this savvy funeral director, there's only one career. Christian loves the funeral profession — you might say they grew up together. Count on him for help with your pre-need program, and for extraordinary experiences for your families.



Partner with The Outlook Group. We make it easy.

877.932.3239

theoutlookgroup.com



Physicians Mutual®

Two innovators. One exclusive pre-need program.



2016 NFDA Cremation and Burial Report Released: Rate of Cremation Surpasses That of Burial in 2015

Brookfield, Wis. – The rate of cremation has surpassed that of burial in 2015 according to a report released by the National Funeral Directors Association (NFDA). The *2016 NFDA Cremation and Burial Report: Research, Statistics and Projections* features statistics and in-depth analysis of consumer attitudes toward cremation. NFDA is the world’s leading and largest association representing funeral professionals.

According to the 2015 data in the report, the rate of cremation is projected to be 48.5 percent and the rate of burial is projected to be 45.4 percent.

	2005 final	2010 final	2015 projected	2017 projected	2020 projected	2030 projected
Cremation (%)	32.3	40.4	48.5	51.6	56.0	71.1
Burial (%)	61.4	53.3	45.4	42.3	38.0	23.2

“Funeral professionals have been serving families that prefer cremation for years,” said NFDA President Bob Arrington, CCO. “To us and the families we serve, cremation isn’t just a ‘trend.’ Whether a family chooses cremation or burial, funeral directors want to help families understand the many options they have to commemorate the life of their loved one. And, whether that family prefers a funeral, memorial service, a celebration of life or some other life tribute, funeral directors will be there to offer support and guidance to make their loved one’s service a meaningful and healing experience.”

He continued, “The *2016 NFDA Cremation and Burial Report* will help our members understand consumer needs preferences so we can better support the families we serve.”

In addition to statistical information for the United States and countries around the world for which reliable data is available, the *2016 NFDA Cremation and Burial Report* also contains data about consumer perceptions of end-of-life ceremonies and cremation.

- **There are many reasons why consumers choose cremation, including cost considerations, environmental concerns, fewer religious prohibitions and changing consumer preferences.**
- **Many families who choose cremation also commemorate their loved one’s life. More than one-third (36.6 percent) associate cremation with a memorial service and 10.4 percent associate cremation with a viewing and funeral. Only 7.4 percent do not associate cremation with any kind of service at all.**
- **New in the report this year is cremation and burial data for Canada. For 2015, the rate of cremation is 65.5 percent and that of burial is 33.2 percent. The rate of cremation is expected to grow to 89.4 percent by 2035.**

The state and national death, cremation and burial projections contained in the *2016 NFDA Cremation and Burial Report* were compiled with the assistance of experts from the University of Wisconsin – Madison Applied Population Laboratory Department of Community and Environmental Sociology. Other findings presented in this report are from proprietary NFDA research studies, such as the *2016 Annual NFDA Consumer Awareness & Preferences Study* and *2015 NFDA General Price List Survey*.

The *2016 NFDA Cremation and Burial Report: Research, Statistics and Projections* is available to NFDA members at no charge. It can be downloaded from the NFDA website, www.nfda.org (Resources > Business & Technical > Cremation).

The *2016 NFDA Cremation and Burial Report: Research, Statistics and Projections* is part of the association's effort to offering cutting-edge cremation tools and resources to funeral professionals. As the leading and largest funeral service association in the world, NFDA offers comprehensive cremation-related education; the profession's leading cremation certification program, the Certified Crematory Operator™ (CCO) program; a cremation consultation hotline; informational resources, such as the *NFDA Guide to Selected OSHA Standards for Funeral Homes & Crematories and Opening a Crematory - Frequently Asked Questions for Funeral Directors*; and more.

NFDA is the world's leading and largest funeral service association, serving 19,700 individual members who represent more than 10,000 funeral homes in the United States and 49 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wisconsin, and has an office in Washington, D.C. For more information, visit www.nfda.org.



Save The Date
2016 NFDA International Convention & Expo
Pennsylvania Convention Center | Philadelphia, PA
October 23-26, 2016

Why should you place your Preneed business with Columbian?

★ *Your business is making planning easier for families, our business is making Preneed easier for you!*

From our simple application to our speedy policy issue to our easy claims process, we do everything we can to let you spend less time on paperwork and more time on your families.

★ *We excel at service!*

Our Customer Service Team is beyond compare. You will be able to talk to an actual person to get your questions answered quickly for both you and your clients. We are **leaders in the Preneed market** partly because we are able to get business issued and commissions paid in a timely manner.

★ *We recognize that your reputation is critical to your business.*

When your clients purchase one of Columbian's Preneed Life or Preneed Annuity plans, you and your clients will get the individualized personal service and attention that you both deserve.



Columbian Life Insurance Company Home Office: Chicago, IL, Administrative Service Office: Binghamton, NY

CALL TODAY - or visit www.cfglife.com



Troy Matthews
Regional Sales Director
North Carolina
Office: 877-598-0967
Cell: 252-532-4629



Ralph Owen
Regional Sales Director
Kentucky, Tennessee,
Louisiana & Florida
Office: 888-779-6333
Office: 615-893-7007



Tony Spell
Regional Sales Director
Georgia & South Carolina
Office: 877-535-8092
Cell: 843-412-6433



Offering Guidance on Cremation Options

By Mark S. Zimmer

Wisconsin has certainly seen the paradigm shift affecting the funeral industry related to cremation. Our firm has gone from a 9% cremation rate in 1996 to 62% in 2016. The majority of growth has happened in the last decade, and has put our firm on the leading edge as a cremation specialist.

We acquired a firm a few years ago, and, during our due diligence, discovered a cupboard containing 16 sets of cremated remains that were unclaimed. When the funeral home had been sold from the fourth-generation owner back in 1998, he purchased two crypts at a local cemetery and interred several urns in Ziegler cases and placed them in the crypts. The crypts were reopened by the previous owner and the unclaimed urns were then entombed. While this is an effective way of placing unclaimed urns in an accessible place, it is costly and, in my opinion, not an option one wishes to exercise! Whether arrangements are pre-need or at-need, it always amazes me how cremation families are misinformed and casual about final arrangements for their loved one. I can devote an entire article to the desperate need to educate our client families about cremation options, and also to dispel the notion that our service should never cost more than \$995!

We have all read the professional journal articles suggesting that the funeral director needs to offer guidance to families. I agree and feel it is imperative to discuss what the family's decision on final placement of the cremated remains will be at the arrangement conference. In the arrangement conference I have heard such remarks as, "Don't you get rid of them?" and "I never thought of that!" Winter time in Wisconsin can be brutal. Frost can go as deep as five feet, with 25 inches of snow on the surface. Families who desire a service in January many times wish to postpone any committal or military honors until spring. They also feel uncomfortable about keeping their loved ones' cremated remains at home.

It occurred to me some time ago that we need to create an option for those at-need families who are not sure of what to do with the cremated remains. Our firm developed an "Urn Repository," along with policies and protocols to protect the firm—and the cremated remains. We developed a statement, contained in the authorization for cremation, that uses specific language about our firm holding cremated remains for final placement, how long the urn will remain at our firm, and how we will contact the family regarding a service at a later date. Not unlike our payment policy on the statement of goods and services, the urn repository option must be discussed and initialed by the authorizing agent. This simple action has eliminated unclaimed urns, reduced our liability, and helped families make the right decision.

It is obvious that due care and diligence must be exercised in all aspects of a cremation. Establishing urn repository protocols and procedures with staff is imperative! We have established procedures for placement in the repository that documents the urn from date of placement to follow-up for committal. We also track aging, just like receivables, and send reminders as well as make phone calls. It is a system that has proven effective!

Mark Zimmer, President of Zimmer Funeral Homes, Inc., attended Loras College in Dubuque, Iowa, and graduated from Worsham College of Mortuary Science in Chicago in 1977. Mark moved to the Sheboygan area in 1983 after purchasing the former Ahrens Funeral Home in Howards Grove. In 1996, he acquired the former Gerend-Habermann Funeral Home in Sheboygan. In 2003, work was completed on the new 8500-sq.-ft. Westview Funeral & Cremation Care Center. Mark is a past president of the Wisconsin Funeral Directors Association and a past president of the Lakeshore Funeral Directors Association.





MIDWEST

BUSINESS CAPITAL

A Division of United Midwest Savings Bank



Investing In The Future of Your Firm

- *Funeral Home Acquisitions*
- *Goodwill Financing*
- *Construction*
- *Real Estate Acquisitions*
- *Debt Consolidation*
- *Up To 25 Year Loans*

Call us today: 877-751-4622

Midwest Business Capital is a national, direct lender that specializes in lending to the funeral home industry. Our customized lending approach allows us to provide loan structures that maximize cash flow and include not only the fixed assets, but also the goodwill. Call today to learn more about how we can help you grow your firm.



www.midwestbusinesscapital.com

Member
FDIC



Family Dynamics – Family Disaster Knowing Who Has Legal Control of Cremation By Poul Lemasters

If you haven't noticed, the family structure has and continues to change. The days of meeting a family to make funeral/burial/cremation arrangements and dealing with the spouse and 2.5 children and 1 pet are long gone. Those statistics are a dream or rather a fantasy. Today, when getting a cremation authorization form signed, you can expect the spouse, or someone claiming to be a spouse; a live-in girlfriend; 2 step children; and at least one uncle or aunt who happens to also be listed as the Power of Attorney. With so many new acceptable family roles – how does a business know who is responsible?

It is amazing that no matter how many family conflict situations you could ever think of, there are still more situations that haven't been thought of yet. To describe every scenario with a solution would be impossible. However, there are some common problems that many businesses face on a frequent basis, and those are the ones described here.

Also, the controlling person isn't just for the cremation authorization and the funeral arranger. Now, in a world with second rights of interments, and inurnments that happen months or years after the actual cremation – cemeteries must be aware of who controls to avoid possible conflicts as well. Don't focus on this as to the actual interment right – consider the issue of which child has the right to allow the interment of the parent's cremated remains. Many cemeteries revert to the lot/interment right owner, but there are some recent issues that are causing cemeteries to look more at the

authorizing agent.

The focus in this article is on two classes of family members: the spouse and the children. The following issues are a general overview, and do not encompass everything – but, by understanding the basics and the general rule, the arranger and business can at least have an understanding of who has the right to control the cremation/disinterment and how to proceed.

The Spouse:

DIVORCE –

Probably the most common scenario that a business can be involved with is the divorced spouse. Generally, this is one of the easiest situations as well. When a couple is divorced, then the spouse typically loses the right to control the disposition. Keep in mind that this principle is true for the couple that is divorced. If a couple is in the process of a divorce then the laws are split. There are some states that specifically address this issue, and many of those states take away the right of disposition from the pending divorced spouse. The flip side of this is that many states do not address the divorce issue and therefore the couple would still be married, and the spouse would still control. And, as far as cemeteries, the divorce may still allow the spouse to retain an interment right.

SEPARATED –

Many people assume that the word separated means the period before a divorce. While there are some states that require separation before granting a divorce, be clear that the separation and divorce are two different

procedures. Separation, specifically a legal separation, is a Court approved Order that outlines a spouse's responsibility while the spouses live apart. Unlike divorce, legal separation does not terminate a marriage. It is important to understand that a legal separation requires some declaration from the Court identifying the responsibilities of each spouse. Simply not living together – or simply being separated – does not mean anything when it comes to a spouse's rights.

In regards to a separated couple, the general rule is this; if a couple is separated, as in just living apart, then the spouse is still the spouse and has the authority to control the right of disposition. However, if there is a legal separation, then there is a chance that the spouse will not have the right to control the disposition. There is only a chance, because once again many states do not address a legal separation in the priority of who controls disposition. Unfortunately, it is unlikely that the spouses address control of funeral arrangements in their legal separation order.

COMMON LAW –

There are only a handful of states that still recognize common law marriage. (Included in this list are Alabama, Colorado, Kansas, Iowa, Montana, Oklahoma, Rhode Island, South Carolina, and Texas). In addition to states that still recognize common law marriages, there are several states that have grandfathered in common law marriage if it was established before a certain date (Georgia – pre1997; Idaho – pre1996; Ohio – pre1991; Oklahoma – pre1998; Pennsylvania – pre2005). Despite the very few states that even recognize this type of marriage, there is a common misconception that if two people live together for a certain amount of years – then Voila! We are married. In actuality it doesn't work this way.

Common law marriage takes a few things including: a law that allows it; a significant amount of time living together (No state identifies a magic number); intention of being married; and holding yourself out as married (such as sharing the same last name, using the title husband and wife, or filing a joint tax return). It also takes one more thing – someone other than the arranger to qualify it as a marriage. Some states require a court to determine if a couple has a recognized common law marriage, and for purposes of making funeral/cremation arrangements the arranger should expect nothing less. If the couple has not had a Court recognize their union

as a common law marriage, then at the time of death a probate court can rule on it. Once you have proof that a common law marriage exists, and is recognized in your state, then you can proceed as any other arrangement with the right of disposition going to the spouse.

One more point in regards to common law marriages. While there are instances where a couple can form a common law marriage; there is no such thing as a common law divorce! While a family may try to convince the arranger that the spouse is not in control, because they have lived apart for so long they “must be divorced by now”, remember that a divorce takes a formal action through a court system – there is no common law divorce.

The Children:

STEPCHILDREN –

It is common in today's society to deal with stepchildren. Much like divorce, this is one of the simpler matters to

**Education
with Purpose**

**OGEECHEE
TECHNICAL COLLEGE**
Funeral Service Education

Funeral Service Education Associate of Applied Science
Certified Crematory Operator Certificate
Certified Funeral Celebrant Certificate
Funeral Preplanning and Insurance Counselor Certificate

**Find your purpose at
Ogeechee Technical College**

OTC's Funeral Service Education AAS Degree is accredited by
the American Board of Funeral Service Education (ABFSE).

One Joseph E. Kennedy Blvd. | Statesboro, Ga 30458 | 912.681.5500
www.ogeecheetech.edu

Equal Opportunity Institution | A Unit of the Technical College System of Georgia

handle when it comes to children. The general rule is that stepchildren do not have equal authority as biological children in regards to controlling the disposition. In some states step-children fall into a lower class or a catch-all class of “any other individuals who are willing to assume responsibility for final arrangements.” Keep in mind this authority relates to the stepchild and the stepparent. As far as the stepchild and their biological parent, they still have their rights as a biological child. A remarriage does not affect any of their rights as a biological child.

ADOPTED CHILDREN –

Compare adopted children to stepchildren. While a stepchild has no rights in their new family, but retains all their rights in their original family – an adopted child is generally the opposite. Adopted children generally lose any and all rights to their biological parents, and instead assume all the rights of a child with their adopted parents. (Some states like California (of course, it’s always California!) allow adopted children to retain certain rights with their biological parents despite adoption). Because of the general rule, the business can typically treat adopted children the same as any other child when making arrangements for the deceased parent.

ESTRANGED CHILDREN –

The last class of children is the estranged child. Sadly this has become a more common scenario. The children of the deceased say there is one other child but that child is estranged from the parent. While this will make life more difficult, it generally does not mean the child is without authority to control the right of disposition. Generally, a biological child is always recognized as such unless the parent gives up legal custody, such as through adoption. While a child may never speak to his parents, the child still has certain rights. In fact, unless the parent specifically disinherits a child, in most states a child will have a right to inherit from their parents.

Handling this situation can become quite difficult. In some states, where majority rules, there may be enough children to provide a majority. However, if there are two children and one is estranged, there is no majority. Some states also have provisions that allow a funeral provider to rely on a limited number of children if after all efforts the other children cannot be located. Either of these options can raise risk and potential liability. The facts of each situation must be considered, and

typically the form of procedure will be a business decision.

What To Do?

Based on all the general rules, there is one common element that will solve every scenario – documentation. This is not the same as document, document, document. When you document it means you, the provider, document everything that you do. In these cases you need documentation. The family must bring you some documentation to prove the relationship.

For example, in the case of the legal separation, the family needs to bring in the Court Order. In the case of the adopted child, the arranger should require the adoption papers. In the case of the estranged child, have the family obtain a court order from Probate Court stating that all efforts have been employed and the Court recognizes that the estranged child has no right in handling the funeral arrangements.

The above list identifies just a few common family conflicts that are present in almost every funeral/burial/cremation arrangement. Additionally, the rules outlined are the general rule, the basics, and there are always exceptions. That is why it is so important to go further. As an arranger, you can never ask too much.

This may seem like a lot of work, but, “What is easy is seldom excellent.” (Samuel Johnson). In this age of changing family structure and of course the ever-increasing liability risk associated with cremation, providers must take every precaution available to them. Consider the documentation an extra line of defense. And rest assured, if something goes wrong, you would need every defense available to you.

If you have questions regarding an issue, a project, or anything else, please feel free to contact us. We would be more than happy to answer your questions. Lemasters Consulting: (513) 407-8114; Email: info@lemastersconsulting.com; Web: www.lemastersconsulting.com





DEAD RINGERS



Better First Calls,
Because Dead Ringers Called First
Secret phone shopping (and more) for the deathcare profession.

Learn more at MysteryFuneralShopper.com



Planning for Prosperity: The Crisis and Opportunity of Cremated Remains

By Chris Farmer

It has long been cited that the Chinese character for “crisis” is also the same character that is used to represent “opportunity.” Whether you read Chinese or not, it is undisputed that businesses that can best adapt to adverse situations are businesses that will prosper and rise above the rest. In our industry, many see cremation as a crisis. However, some also realize that cremation is not a crisis, but instead it is an opportunity.

As the cremation rate continues to rise, even funeral service providers who have fully embraced cremation face challenges as the industry continues to change. In the world of an over 50% cremation rate, the question of what to do with cremated remains is asked more and more. All too often, when faced with this question, families are too overwhelmed by the process of dealing with the death, planning the funeral, and attending the services to make a decision regarding what to do with the cremated remains. While making decisions regarding the funeral must be made immediately, families see the question of what to do with cremated remains as one that can be put off to a later date. A date they will most likely push off as long as they can.

While delaying the decision on what to do with cremated remains may be one of convenience for the family, it can be one of liability and lost opportunity for the funeral service provider. I recently spoke to a crematory that offered long-term, temporary storage of cremated remains as a service to its families. It currently has over 2,000 urns and temporary containers in its possession. The storage was intended to be temporary; however, some of those remains have been in their possession for decades. If a family comes in 5, 10, or 50

years after the cremation seeking those remains, there is a high chance that those cremated remains could be misplaced, lost, or even stolen. (I have seen all three.)

A funeral service provider’s role has always been to guide families through the decisions they must make regarding the remains of their loved ones. Today, our role is generally the same, but the counsel we provide has evolved as our industry has evolved. First, families now come to us more informed. The Internet provides everyone with an instant crash course in arranging a funeral. Unfortunately, the information is far from complete. Those third-party sources that reside in a server farm somewhere in the Nevada desert may not have the family’s best interests in mind, even if they claim to be an advocate of the consumer. While we are no longer the “funeral dictator,” we still must provide guidance and offer our knowledge and experience about a process of which our families still remain vastly unknowledgeable.

A second difference is a result of the increase in the transient nature of society. Families do not see the value of a big expensive box being placed in a hole in the ground in a town that they have not lived in since they were kids, if ever (their words, not mine).

Many industry surveys show that while those families electing cremation can be price sensitive, price is not the primary driver of cremation rates. One study revealed only 30% of consumers chose cremation because it was less expensive (13% chose it because it involves less use of land, and 6% because they don’t want to be buried). This study is typical of what is being learned from consumers all over North America. It is not about

families being cheap or not caring for their loved ones. It is a matter of the perceived value of what the funeral service provider is offering, and many families no longer value caskets and grave spaces.

In an article in Volume 49 of *The Cremationist*, “Unclaimed Cremated Remains: Finding the Way Home,” Linda Wilson addressed the issue of unclaimed cremated remains. In the article, industry experts such as Jerry Sullivan, President of the Cremation Society of Illinois, discussed how, in the past, the problem of unclaimed cremated remains was caused by those families who were indecisive, procrastinators, or simply still owed the funeral home, cemetery, or crematory money (the latter was cited as the number one reason for failure to pick up cremated remains).

As the likelihood increases that a family will leave cremated remains behind or take cremated remains home with no plans for what to do with them, we in the industry are facing a crisis for which we must find a solution. This crisis is truly an opportunity for us: an opportunity to educate our families, an opportunity to help our families make the best decision for themselves,

and an opportunity to improve our business’s bottom line. What could be better than accomplishing all three?

The Opportunity

The crisis of what to do with cremated remains continues to grow along with the cremation rate. This crisis is truly an opportunity for funeral service, cemeteries, and cremation providers. An opportunity to find options for our families in which they see value. Take advantage of this opportunity by educating your families and help them decide what the best option is for them. This will not only improve your business’s bottom line, but it is the right thing to do. Possible solutions for the question of what to do with cremated remains need to be raised at several points in the process: in the arrangement conference, at the service, in any contact following the service, and during any aftercare events. Each family is unique and we must use our knowledge, experience, thoughtfulness, creativity, and compassion to help each family come to conclusions about the best solution for them.

The first and best opportunity to solve the problem

CUSTOMER-OBSESSED

For pre-need growth in a dynamic field.

Meet Kyle Aler,

**Regional Development Director with The Outlook Group,
Tennessee and Georgia**

To this vigilant funeral director, superior customer service will never be a lost art. Count on Kyle as your pre-need partner who will expect the unexpected, anticipating needs before they arise. So you can deliver extraordinary experiences to your families.



Partner with The Outlook Group. We make it easy.

877.932.3239

theoutlookgroup.com



Two innovators. One exclusive pre-need program.

is to address it with the family in the arrangement conference. As we discuss cremation with a family we need to communicate with the intent to create a sense of value in the process as there is a greater chance that the family will retrieve the cremated remains when they see the cremation process as one with meaning and a purpose beyond mere disposal. We must encourage those arranging the cremation with the family to create a “sense of value to the process.” This will increase the chance of having the family retrieve the cremated remains. But the arranger should do more than show the value of the cremation process or remains themselves. The arranger should talk to the family about celebration, services, and opportunities to celebrate and memorialize the life of their loved one—before and after the cremation—using the cremated remains as the centerpiece of those events. Families electing cremation should be offered the same opportunities and services as those families electing burial.

Remember, the vast majority of cremation families are families that have historically selected burial—they just no longer see value in “the box.” (A good test for your staff is to have a secret shopper call and ask about cremation. If they are treated any differently than a family asking for burial [offerings, services, etc.] you have a problem that needs to be addressed internally before you can best serve your families. See p. 25 for information on CANA’s online Phone Shopper course, an excellent tool for training staff to talk to cremation families.)

If the family is unsure how, or is unwilling, to address the issue of what is to be done with the cremated remains, make sure you give them as much information about the options available as you can. Schedule a specific date and time for them to pick up the cremated remains, at which time you can sit down with them and discuss their options further. If they did not have an answer as to what to do with the remains at the arrangement conference, hopefully, by the time they come in to pick up the remains they will have put some thought into it and will be more willing to figure out a solution.

All funeral service providers who offer cremation are familiar with the “closet cycle” of cremated remains. After the cremated remains are taken home by a family, they may start out residing on the shelf, mantle, or even on top of the TV. But as time goes on, the cremated remains migrate farther and farther away from the

central traffic areas of the home—to the hall or a back room, and, eventually, the closet.

This is not an indictment of the family. Even though the deceased or deceased’s family chose cremation, the family probably never had to care for cremated remains and just does not know what to do with them. If you are not able to solve the crisis with the family before the cremation or when they picked up the remains, use your aftercare program (if you don’t have one, start one!). This is an excellent means of following up with the family to see if they are ready, willing, or able to start the discussion again. While they may think the TV is the perfect place for mom initially, they might have changed their minds at some point down the line. This process not only helps the family solve the problem of what to do with the cremated remains, but it builds your relationship with that family, and can lead to additional opportunities to serve them in the future.

Introduce options for permanent memorialization and storage of cremated remains in all of your aftercare programs. You might find that you are able to help not only the families you have served, but families that have been served by other providers. These families may be in the same boat of having cremated remains for which they have no permanent plan. This not only helps solve the crisis of what to do with cremated remains, but it helps your business stand out and show how you are different. Studies show that 65% of all consumers think that funeral homes are the same. If you have programs that reach out to the public and introduces to them new and innovative ideas, you can differentiate your business from your competitors.

In case all else fails, you need to have insurance that you will not be stuck with the cremated remains in perpetuity. No, not the kind of insurance you have to pay for. The type of insurance to which I refer pays you! To have this insurance, all you need to do is charge for storage of unclaimed cremated remains on your GPL and your contract. (Please check your local rules and regulations as some jurisdictions—British Columbia, for example—limit when these fees can be charged. In British Columbia no fee may be charged until 60 days after cremation.) Nothing motivates families to come pick up those cremated remains like a steadily increasing bill arriving in the mail each month.

I know my old-school funeral director readers will

find this abhorrent, as storing cremated remains has always been a courtesy for grieving families. However, sending a bill for storage of cremated remains is only an encouragement for the families to come in to pick the remains up, not for revenue generation. You don't have to charge them when they come in to pick up the remains if you don't want to do so. Remember, when those families do come in to pick up the cremated remains that have been on your shelf for some period of time, it is the perfect opportunity to have a discussion as to what they plan to do with them!

Conclusion

The crisis of what to do with cremated remains is something that we will increasingly have to address with our families into the future. Tackling that crisis is an opportunity to better serve our families and build our businesses. The more we can learn about the family and what they value, the better we can determine what are the optimal solutions to present to them. While we may no longer "direct" the family through the funeral process, dictating what they need and what they should do, we still have knowledge and experience that we can share with the family to help them make the right decisions for themselves. Those

funeral service providers who can take this opportunity to use thoughtfulness, creativity, and compassion to offer their families the best solutions will be the ones to lead our profession into the future.

This article is for the information of its readers, does not serve to form an attorney-client relationship, and does not constitute legal advice.

Chris Farmer, founder of The Farmer Firm, PLLC, is a graduate of the University of Houston Law Center (J.D., 2001) and Purdue University (B.A., 1998). He was a member of Sheehy, Ware & Pappas, P.C., dealing with death care law, labor and employment law, and commercial and general litigation, and previously served as General



Counsel to the Cremation Association of North America and was on its Board of Directors. He has considerable experience handling trial and arbitration matters, and has presented briefings before several Texas Courts of Appeals and to the Texas Supreme Court. Mr. Farmer has managed EEOC, OSHA, and State Regulatory EEO investigations for employers throughout the United States.



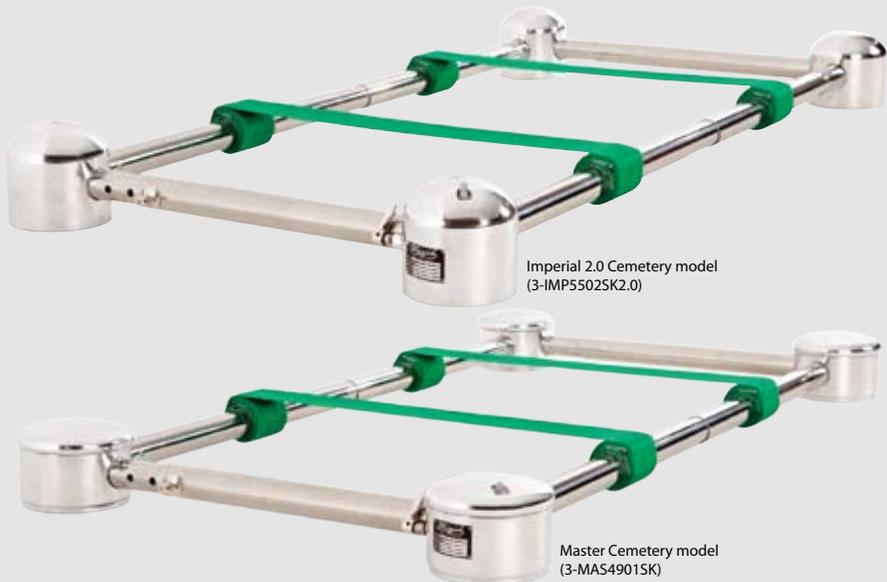
Frigid Fluid Company

Family owned and operated since 1892

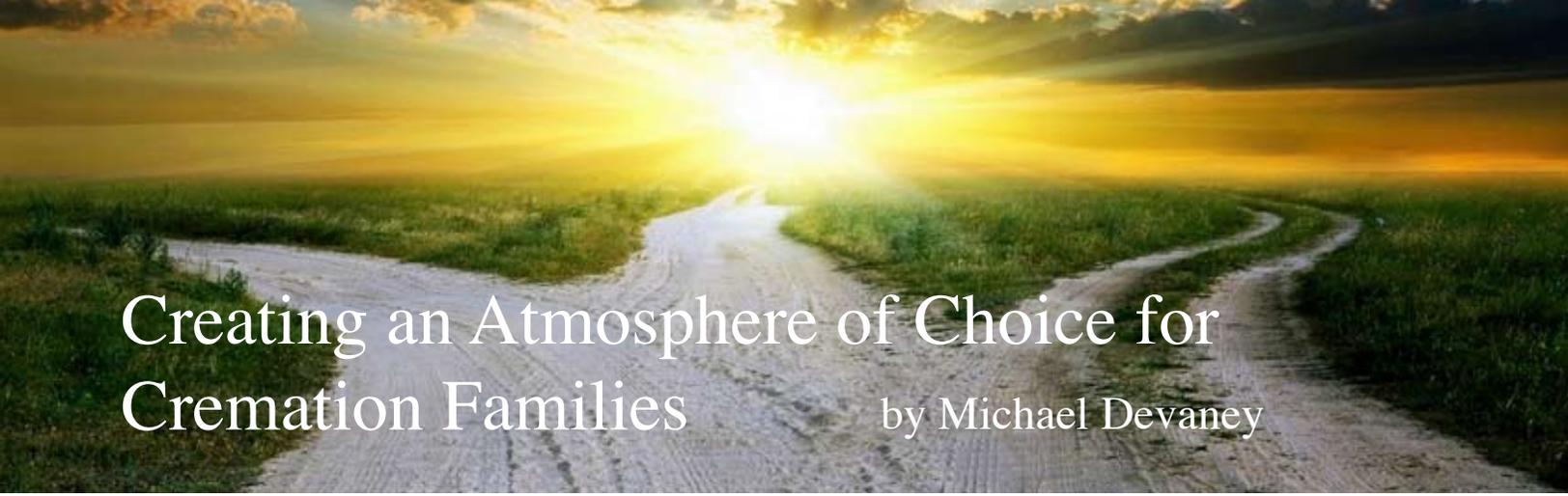
Frigid Casket Lowering Devices

- Careful Construction
- Beautiful Design
- It works every time

www.frigidfluid.com
1-800-621-4719
sales@frigidfluidco.com



Each casket lowering device is manufactured in Frigid Fluid Company's 50,000 sq. ft. facility in the suburbs of Chicago, IL. The highest quality materials are used and the utmost care is taken in hand-assembling each model. Careful construction, beautiful design, it works every time. To order, call Frigid direct at 1-800-621-4719 or contact your local participating Frigid reseller.



Creating an Atmosphere of Choice for Cremation Families

by Michael Devaney

When it comes to the ever changing landscape of memorialization practices, we as funeral professionals all know that cremation is at the forefront of that change. It is common knowledge that cremation has grown tremendously in the past several years (doubling in the last fifteen years) and will continue to grow for the foreseeable future.

According to CANA, by 2019 two out of four Americans will choose cremation for their loved ones, as well as three out of four Canadians. What is this telling us? **Cremation is becoming the new tradition.** While we can sit back and lament that fact, the reality is we need to use every tool possible to continue our tradition of serving families when they call on us. The notion of equating cremation with “less” service must be eliminated from our mindset.

Although the method of final disposition may change, that does not mean the needs and desires of families to give meaning and respect to their loved ones suddenly has shifted to a strict utilitarian style without service, personalization or any form of remembrance. In fact the opposite is the real truth. Cremation actually allows for a wider range of memorial options. Families still want ritual to remember their loved ones. It may not be the “traditional” ritual we have been accustomed to for several generations. But unless we embrace the paradigm shift we will never fully allow the family to express what it is they really want. We will continue to only worry about lost revenue in service and products because we have convinced ourselves cremation families only want the “quickest, cheapest and least” service we can offer.

There will always be that fractionally small segment of people who truly do not desire anything other than walking in our door, giving the requisite information,

signing papers and walking out without any thought other than “disposing” of the person that died. It is our responsibility as funeral professionals in the 21st century to realize there is a much larger majority of people who embrace the idea of commemoration for their loved ones. It is our obligation to offer them the guidance, expertise and respect they deserve.

The question becomes how best we can accomplish the task of providing value and meaning to families. They may use the words, “we just want a cremation,” but it is up to us to provide the environment for them to define what it is they really want. Truth be told, most the time they don’t know what they want until given options. We must be inquirers, not order takers. We must first listen and then provide choices in service, product and personalization based on our open-ended conversation with the family about the life of their loved one.

Here are a few basic practices we should follow for all families desiring cremation:

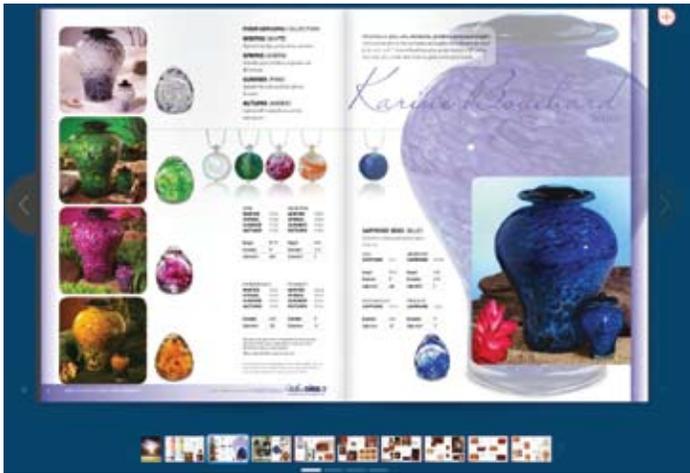
1. CREMATION MERCHANDISING DOES NOT START WHEN THE FAMILY CALLS ON YOU

Make sure you speak to the cremation customer in everything you do. Your facility name (do you include “Cremation Services” in your name), staff communication, website and marketing messages should all embrace the cremation family as a valued customer. Never make them feel less important.

There are some funeral professionals who think showing only caskets on their website, and not cremation products, will somehow steer families to choose burial over cremation. This is a flawed assumption. It is like leading a family through a casket selection room only to begrudgingly pull back a curtain in the corner to show a few urns on shelves. It only alienates the discerning

cremation customer to bypass that funeral home in favor of one that embraces the cremation family.

Do you show more than just static photos of your cremation products? With improved technology it is possible to offer your complete cremation catalog in a digital “flipbook” format on your website. This gives families time to page through your cremation catalog without the pressure of needing to make an immediate buying decision. This also puts them in the frame of mind that various retail purchase options are available including urns, mementos, jewelry and other keepsake items.



2. FAMILIARIZE FAMILIES WITH YOUR FACILITIES

Introduce the family to your staff and show them your facility (especially if you have a crematory.) This will help them see what they will be paying for as well as imagining possibilities for service options. Focus on how a family will view your facility as a cremation oriented memorial center meeting their specific and unique needs.

Many funeral homes are now adapting traditional visitation rooms which traditionally feature rows of folding chairs facing a curtained wall with torchiere lamps, to a more modern center-focused casual environment with living room style furniture facing inward toward a memorial tribute area.

This area can be specifically designed to feature personal artifacts along with photo and video display. Encourage the family to display an urn holding their loved one’s cremated remains as the focal point of the memorial area. Utilize new cremation products like the Wilbert ClearVault™ which provides the flexibility of prominently displaying the urn during a visitation and

memorial service in an attractive acrylic case, while still meeting the strict protective needs of an urn vault for burial. If the family has selected an engraveable urn make sure to guide them as to the possibilities of creating an even more personalized engraved tribute.

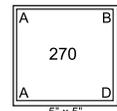
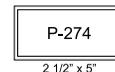


3. CONSIDER HOLDING A “CREMATION OPEN HOUSE”

Provide an opportunity to educate the public BEFORE the need arises. What better way to frame the experience of cremation as more than a method of final disposition, but rather an expression of life events commemorated in a personalized ritual.

ANDOVER LOT MARKERS

WHY IS ANDOVER NO.1?
HIGHEST QUALITY, LOWEST PRICE... GUARANTEED!
ALL MARKERS ARE CUSTOM MADE TO CUSTOMERS SPECIFICATIONS



ALSO AVAILABLE IN:
 OUR MOST POPULAR MARKER 4" ROUND W/ 8" SPIKE
 SOLID CAST ALUMINUM 4" ROUND W/ 11" SPLINE
 3" ROUND W/ 7" SPLINE 2 1/2" X 5" W/ 8" SPIKE
 Starting At \$3.10 EACH 5" X 5" SPIKE

SEE OUR COMPLETE PRODUCT LINE & PHOTO GALLERY AT

www.andovermarker.com

CALL, WRITE, OR E-MAIL FOR A FREE BROCHURE!

ANDOVER MARKER COMPANY

634 BERKLEY STREET • BERKLEY, MA 02779
ANDOVERMARKER@COMCAST.NET

TEL.: 508-822-3127 FAX: 508-824-5895

5. USE AUDIO-VISUAL TOOLS

It is always helpful to use short, informational videos during the arrangement conference to help families understand available service options, as well as decisions regarding



final placement of cremains. Having these videos on your website can also be extremely helpful for families to view BEFORE the time of need. They will have more confidence in knowing what to expect from your funeral home.

6. PRESENT YOUR CREMATION SERVICES IN A PERSONALIZED FORMAT

Once the family knows the type of service they want, it is helpful to offer them a group of cremation service packages in a customized printed booklet that has simple, easy-to-understand bullet points and visual photo references that help communicate different types of services. This should be separate from the lengthy worded General Price List.

7. MAKE SURE YOU HAVE A FULL LINE OF CREMATION PRODUCTS DISPLAYED IN AN ATTRACTIVE SETTING, YET GEARED TOWARD THE RETAIL SELLING ENVIRONMENT

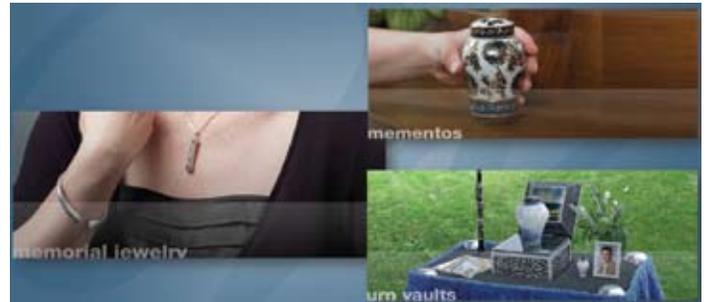
Product merchandising theory can take up an entire article or classroom course. Suffice it to say -cremation products are not there just to look nice on your display. They are there to SELL. "If you don't have the right display, don't expect to sell the products." Make sure you are offering variety in color, material, function, eye appeal and price in an attractive, well-lit retail display environment.

Don't just display urns on a wall, but show the relationship of how mementos, jewelry, keepsakes, urn vaults and other accessories can add value to the overall purchase decision. Do not assume families know these are available if you don't feature them.

Always look for ways to do more for your cremation families. You are not promoting cremation per se, but rather promoting service and value. Cremation will be at your doorstep no matter what you do. So why not be proactive and add value in everything you do? Family

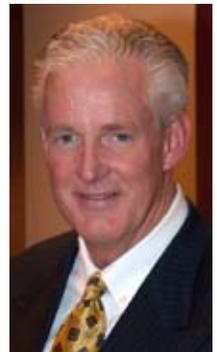
preferences may have changed, but your business model of service should not.

Today's funeral professional will need to be alert to on-going changes in family preferences toward memorialization.



We must also be flexible enough to offer multiple options in products and services while maintaining our commitment to serve the family with respect and dignity. It is only then that we will continue to be successful business enterprises. If not, families will not see the value you bring. They will quickly find other alternatives, as loyalty to your business (just because you may have been around the longest) is waning in today's transitory, internet world. Or worse, they could become part of that small minority that only view funeral professionals as a conduit for body disposal.

Michael Devaney is a nationally recognized funeral industry professional with over 30 years of experience in funeral home management, training and funeral supply management. His broad-based career includes corporate executive positions, trade association leadership and management of a leading independent funeral and cemetery operation. Expertise comprises developing and implementing training programs for a national chain of funeral homes, overseeing direction of an international trade association as board president, developing national supply accounts and managing cremation and casket merchandising strategy for a leading provider of funeral related products and services in North America.



Tennessee FDA and Tennessee Sales Club Holds 113th Annual Convention & Expo Elects Steve Spann, President

The TFDA and TFSSC recently held their 113th annual convention and expo at the Embassy Suites Hotel and Conference Center in Murfreesboro, Tennessee and elected Steve Spann, President, Dickson, TN, succeeding John Gamble, Immediate Past President, Clinton, TN. Other officers elected included Brad Ridgeway, Vice President, Paris, TN and Justin Jeffers, Secretary/Treasurer, Greeneville, TN.

Prior to the Sunday convention, NFDA held a day-long Certified Crematory Operators Program presented by Mike Nicodemus, NFDA vice president, Cremation Services.

The following day, the convention officially began with Todd Van Beck, Director of Continuing Education at John A. Gupton College, with an excellent presentation on “The Assassination and Funeral of President Abraham Lincoln.” Following a short break, Mike Nicodemus discussed an informative “Communication Skills for Connecting with Cremation Families.”

The afternoon continued with the TFDA/TFSSC Memorial Service, sponsored by Bass-Mollett Publishers and led by Chaplain Van Beck and Memorial Service Chairman, Rosemary Harrison and her assembling of the choir and conducting of the memorial service.

The evening kicked-off with the “Grand Opening” of the exhibits with heavy hors d’oeuvres and cocktail reception and was highlighted by a 1927 Model T compliments of John Gamble, Holley-Gamble Funeral Home, Clinton; 1957 Ambulance Hearse from Ed Larson, McReynolds, Nave & Larson Funeral Home, Clarksville and a Horse Drawn Hearse displayed by Jim and Bob Cortner, Moore-Cortner Funeral Home, Winchester. In addition to the exhibits displaying the latest products and services available in the death care profession, the exhibit floor was also entertained by the antics and deputy-sheriffing from Barney Fife, all the way from Mayberry.

Following the closing of the exhibits, the evening concluded with the always popular and calorie free “Ice Cream Social” which was sponsored by Atlantic Coast Life.

The next morning began with the joint TFDA/TFSSC Business Meeting and included an NFDA update from Tennessee’s own Bob Arrington, who is currently serving as 2015-2016 President of NFDA. The meeting was also highlighted with the presentation of the “50 Years of Service” awards. This year’s recipients included: Albert Atchley, Atchley Funeral Home, Sevierville, TN; John Gamble, Holley-Gamble Funeral Home, Clinton, TN; Jimmy “Pistol” Hay, Upton-Hay Funeral Home, Celina, TN; Richard Jeffers, Jeffers Funeral Home, Greeneville, TN and Martin L. Bartling, III, Bridges Funeral Home, Knoxville, TN.

Upon the conclusion of the “50 Year” presentations, the Tennessee Funeral Supply Sales Club (TFSSC) held their annual business meeting and elected Jeff Murphy, Music City Mortuary as President succeeding Bill Hudson, Matthews-Aurora Funeral Solutions, Immediate Past President. Tripp Byrd, Matthews-Aurora, was elected First Vice President; Dan Garner, Professional Funeral Alliance (PFA), Second Vice President and Danny Hurt, Wilbert Vault Company continues to serve dutiful as Secretary/Treasurer.

This year’s TFDA/TFSSC joint luncheon featured an address from Mike Hays entitled “You Can’t Keep a Possum in the House” – and Other Stories for Funeral Directors. Mike stressed the importance of how the power of stories can work to keep your business relevant, vital and profitable for the future. The afternoon was dedicated to the final showing of the exhibits and led to the evening socializing hour and buffet.

Tuesday morning featured the annual TFDA/TFSSC Golf Tournament sponsored by Bill Hudson and Matthews-Aurora Funeral Solutions. Almost 80 golfers enjoyed the sun and challenging golf course and was

followed by a lunch buffet (sponsored by Wilbert Vaults of TN), awards and putting contest.

The final educational session of day was a 3-hour presentation from Jack Adams on “Competence in Analysis Increasing Embalming Capability.” This two-part seminar focused on “Pre-Embalming Analysis” and “Practical Restorations for Cases Subjected to Advance Medical Procedures and Organ and Tissue Donation.”

The closing banquet included the recognition and installation of the 2016-2017 TFDA and TFSSC officers as well as “Passing of the Gavel” from John Gamble to Steve Spann for TFDA and Bill Hudson to Jeff Murphy for TFSSC.

Each year during the banquet, TFDA has a “Wall of Frame” honoree for a special individual that is recognized for all they have done for the association and the funeral profession. This year’s honoree was awarded to Mr. Jacky E. Carver, Sr., of Sanderson Funeral Homes, Carthage, TN. Jacky has served on numerous civic, county and city Boards, he was instrumental in founding the Tennessee Funeral Security Incorporated (TFSI) where he serve 14 years, Board member for John A. Gupton College since 1985, TFDA Past President, Cemetery Advisory Board, founding

partner for a monument company for 43 years, owner of cemeteries for 38 years and current owner of two Funeral Homes and a partner in a crematory.

The TFSSC also presented their 2016 “Wall of Frame” recipient to those who has gone above and beyond to serve the funeral industry professionals with their products and services. This year’s honorees were Mr. Bobby Herring of Pierce Chemical Company for his 45+ years of service and Mr. Bill Dodson for his combined service in funeral and cemetery management and also top salesman and 65,000 miles of travel for Clarksburg Casket Company.

Upon conclusion of the banquet and the convention, hometown NFDA President, Bob Arrington, Jackson, TN., was honored and presented with a plaque as Southern Funeral Director Magazine’s “2016 Funeral Director of the Year” given by John Yopp, Publisher/Editor SFD Magazine. Bob is the first NFDA President from the state of Tennessee and has represented his association and state in a very professional and dignified manner.

“*Save the Date*” for next year’s 114th Annual Convention and Expo to be held again at the Embassy Suites Conference Center, Murfreesboro, TN, **June 4-6, 2017!**

2016-2017 TFDA BOARD OF DIRECTORS



PRESIDENT
B. Steven Spann
(Term 2016-17)
Spann Funeral Home
1961 Highway 48 North
Dickson, TN 37055
(615) 446-1123
spann@guptoncollege.edu



VICE PRESIDENT
Brad Ridgeway
(Term 2015-16)
Ridgeway Funeral Home
P.O. Box 788
Paris, TN 38242
(731) 642-2121
Ridgewayfh@gmail.com



SECRETARY-TREASURER
Justin Jeffers
(Term 2016-17)
Jeffers Funeral & Cremation Service
208 North College Street
Greenville, TN 37745
(423) 639-2141
jeffersjustin@yahoo.com



IMMEDIATE PAST PRESIDENT
John Gamble
(Term 2016-17)
Holley-Gamble Funeral Home
P.O. Box 327
Clinton, TN 37717
(865) 457-2323
hollygamble@comcast.net



DIRECTOR WEST
Jody T. Lea
(Term 2014-17)
Lea & Simmons
Funeral Home
1280 S. Dupree Ave.
Brownsville, TN 38012
(731) 772-8880
jodyleaandsimmons@att.net



DIRECTOR MIDDLE
Dale Layne
(Term 2016 - 19)
Layne Funeral Home
32871 Route 108
Palmer, Tennessee 37365
(931) 779-7777
Layneth@gmail.com



DIRECTOR EAST
Bud Myers
(Term 2015-18)
Bordwine Funeral Home
203 Ohio Avenue
Etowah, TN 37331
(423) 263-7033
bmyersbmwider@gmail.com



NFDA POLICY BOARD REPRESENTATIVE
Chris Christian
(Term 2016 - 18)
Christian Sells Funeral Home
1520 E. Main Street
Rogersville, TN 37857
(423) 272-0555
office@christiansells.com



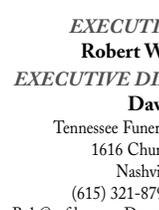
DIRECTOR WEST
Marc Sims
(Term 2015-18)
Karnes & Son Funeral Home
134 W College St
PO Box 289
Dyer, Tennessee 38330
(731) 692-3711
karnesandson@karnesandsonfuneralhome.com



DIRECTOR MIDDLE
Randy Nash
(Term 2014-17)
Springfield Memorial Gardens and Cremation Center
4005 Memorial Blvd
Springfield, TN 37172
(615) 384-5437
RNash@familylegacy.com



DIRECTOR EAST
Brent McNeely
(Term 2016 - 19)
Walters Funeral Home, LLC
509 E Central Ave
Lafollette, TN 37766
(423) 562-2424
Brentmcneely@bellsouth.net



EXECUTIVE DIRECTOR
Robert W. (Bob) Batson
EXECUTIVE DIRECTOR ASSISTANT
Dawn Elliott
Tennessee Funeral Directors Association
1616 Church Street, Suite A
Nashville, TN 37203
(615) 321-8792 or (800) 537-1599
Bob@tnfda.org • Dawn@tnfda.org • office@tnfda.org



Ruby Batson, Bob and Judy Arrington, Darla and Greg Rush, and Bob Batson enjoying fellowship time during the President's Reception



"Don't shoot!" Barney Fife protecting the exhibit hall...(L-R) June and Bob Cortner, John Gamble, Barney Fife and Dan Colvin



1927 Buick Hearse owned by Holley-Gamble Funeral Home, Clinton, TN (L-R) TFDA President John Gamble with his first lady Susan, and infamous Barney Fife



50 Years Of Service from TFDA Executive Director Bob Batson to Jimmy "Pistol" Hay



50 Years of Service Recognition from Bob Batson to Albert Atchley



50 Years of Service from Bob Batson to Martin Bartling, III



50 Years of Service Recognition from Bob Batson to Richard Jeffers



50 Years of Service from Bob Batson to John R. Gamble



Tennessee Sales Club incoming President, Jeff Murphy (Left) receiving congratulations from out-going President Bill Hudson (Right)



Bobby Herring (right) honored by the Tennessee Sales Club and TFDA into the "Wall of Fame" with Danny Hurt, Secretary of the TFSSC



Jacky Carver receiving the well deserved "Wall of Fame" award from TFDA. Jacky was TFDA President during the 1983-84 term



TFSSC Officers and Directors, Past and Present



Funeral Service
FOUNDATION

Golf • Network • Support

Please Join Us

*for the Eagle's Wings Air® & Inman® Shipping Worldwide® Golf Classic
to benefit the Funeral Service Foundation!*



*Scotland Run Golf Club
Williamstown, New Jersey*

***Join your fellow funeral service professionals
for a day on the links in support of the
Foundation's mission to fund projects and
programs that support all of funeral service
in building meaningful relationships in the
community.***

Widely regarded as one of the profession's most noteworthy networking events, the sixteenth annual Golf Classic will take place in conjunction with the 2016 NFDA International Convention & Expo in Philadelphia.

The Foundation offers a variety of Golf Classic sponsorship and underwriting opportunities that provide supporters with high-level visibility and recognition throughout the year, at the event and during the Convention itself.

***Learn more about sponsorship opportunities
and register your teams online:***

FuneralServiceFoundation.org/Golf



In Coming TFDA President Steve Spann (left) receiving “Gavel” from Immediate Past President John Gamble



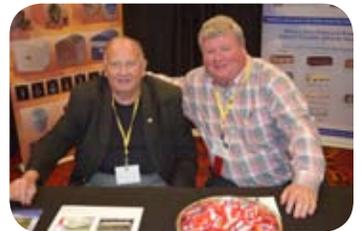
Current NFDA President and 2008-09 TFDA President, Bob Arrington, receiving Southern Funeral Director Magazine’s “Distinguish Funeral Director of the Year” award for his service and dedication from John Yopp, Jr.



Exhibit floor time with (L-R) Eli Hurt, Linda Yarbrough and Paris









All too often,

the photos that tell the stories of our lives end up in boxes in the attic. In these boxes sit the stories of our childhood adventures and life milestones, stories that make our loved ones laugh and smile.

With Preneed Funeral Programs' engaging seminars, each consistently garnering over 100 attendees for funeral homes around the country, you can help families *Have the Talk of a Lifetime* and bring these stories back to life.

Call (800) 529-7729 ext. 233 today for a free brochure on our Memories program.

*Stories should be celebrated.
Help families tell theirs.*



Treasured Memories Offers Caring Service for the Digital Age

Like all businesses today, funeral services have changed dramatically due to the Internet. Today's families not only need the personal care of a compassionate funeral director, they need a digital-savvy director who has innovative answers to their funding and social media questions.

What if the family requests assistance in raising funds for the actual funeral and memorial celebration online? Or the family requests crowdfunding options for the deceased client's favorite charity? These are the type of contemporary dilemmas that Treasured Memories Funding is designed to address. But it is far more than that; treasuredmemoriesfunding.com is a crowdfunding site for anyone to use at anytime. Treasured Memories Funding links those in need with those willing to give through a user-friendly funding website. Using Secure Socket Layer (SSL) payment encryption technology, it is now helping users everywhere to raise money for their urgent needs, community causes and burial costs.

"This is the next step we can take as funeral professionals to serve families, charities and our community today. The Treasured Memories marketing team researched and launched the website to provide a solution to requests from funeral directors and families for their funding needs. Offering Treasured Memories Funding allows your funeral service to be receptive to today's trends and make a lasting legacy," said James E. Altmeyer, President.

Treasured Memories Funding was initially founded with the goal of helping families gather the resources to afford the final expenses of loved ones. "We have found that people have financial needs for a variety of reasons and treasuredmemoriesfunding.com has expanded into a website for anyone experiencing a financial need," Altmeyer added. It is a safe way to reach out to family, friends and community members for help. It provides links to the user's personal fundraising page from major social media outlets like Facebook, Twitter, Google+ and more, in order to spread the word and guarantee great results. This new crowdfunding website also creates a caring place where people can come together quickly and easily to raise money for a worthy cause. Funds may be set up for schools, churches, charities, memorial races, golf tournaments and other special events. Click

and discover the variety of needs being met in this online community right now. Perhaps the best thing about Treasured Memories Funding is that it's successful. Online fundraising follows the idea that many hands make light work. It gives you access to many people at one time, in your community and around the world. Potential donors read your story and make donations via credit card to your fundraising page to help you reach your target. By reaching a wide audience and sharing on social media, even the smallest donations quickly add up to fund needs creating a lasting legacy. Starting a fund is free. There is absolutely no initial charge for the setup or maintenance of a fund page.

Families and community members that you serve will thank you for promoting and directing them to treasuredmemoriesfunding.com. Treasured Memories Funding gives people a chance to honor the life and memory of a loved one in a very special way by offering an easy, safe means to contribute to worthy causes, such as hospices, hospitals, schools, churches, medical research foundations and more. Though funeral campaigns can be set up through other crowdfunding sites, Treasured Memories Funding is designed by funeral service professionals specifically for funeral service professionals and their clients. For example, each fund is created with a personal story, slideshow and video, which is then linked to the associated obituaries online and in the newspaper.

Treasured Memories has provided enhanced supplier benefits and consulting services to independent funeral homes since 1988. Started by James E. Altmeyer, President of Altmeyer Funeral Homes, who realized that there was a large need that was not being met. Today, his funeral homes, along with hundreds of other funeral homes across the United States, take advantage of the many benefits offered through Treasured Memories to help overcome the many challenges faced by funeral homes today. Contact us at 1-877-785-2990 to learn how treasuredmemoriesfunding.com will enhance the services you offer.





Treasured Memories® Funding

- Proven Crowdfunding Results
 - Secure Payment Option
 - Build Community Relationships
 - Earn Treasured Memories Points
 - Tell the Positive Story

Call (877) 785-2990 or Email Today info@tmcfunding.com
www.TMCFunding.com

© 2015-2016 Treasured Memories Funding: All rights reserved



Amb&Coach Sales

Service Since 1964

www.amb-coach.com

888-336-8421



2016 XT5 Medalist Hearse

1212 Jo Johnston Avenue, Nashville, TN 37203

Bob Tuggle Joins Service Casket Company Sales Team

Scott Jones, Sr., President and Founder of Service Casket Company, Columbus, Georgia, is proud to announce the hiring of Bob Tuggle, Monticello, Georgia, as a Sales Representative for the Georgia and Alabama territories.

“Bob brings a wealth of knowledge and experience in all phases of funeral supplies and products,” added Scott, Sr., “his vast professional relationships with the funeral firms in Georgia and Alabama mirror what we are all about with our company and that is “Service” at any cost.”

Mr. Tuggle has been involved with the funeral profession for 27 years and is a 1989 graduate of Gupton-Jones Mortuary College, Atlanta, Georgia, and continues to hold his funeral directors and embalmers licenses. Bob began his career with York, West Point and Toccoa Casket Company’s and later became a well respected representative for Pierce Chemical Company. In 2004, he formed his own supply company, Southern Funeral Supply, and has also served as President of the Georgia Funeral Supply Sales Association for the 2001-2002 term.

Bob joins fellow marketing and sales representatives, Johnny McClurd, Ocilla, Georgia and Carlos Barrett, Havana, Florida. McClurd brings almost 50 years of funeral service experience as a sales representative, and has served as GFSSA President, GFFSA Secretary and President of the Past Presidents of Georgia. Mr. Barrett covers the southern corners of Georgia and Alabama as well as the pan handle of Florida and manages Service Casket’s warehouse and distribution center in Havana, Florida.

Founded in 1981, Scott Jones, Sr., and his son, Scott, Jr., continue to be family owned and operated with locations in Columbus, Georgia and Havana, Florida. Service Casket Company has provided high quality, competitively priced products and the absolute finest customer service in the Georgia, Alabama and northern Florida regions.

Service Casket distributes a full line of top quality hardwoods, metal, cloth, youth and a large selection of oversized caskets. As well as custom panels, hardware inlays, cremation products-including urns, shipping trays, keepsakes, prayer cards and embalming fluids.

For more information contact Service Casket Company direct at (800) 226-1245. www.servicecasketcompany.com



Since 1981, Service Casket Company has been providing “Quality Caskets” at “Affordable Prices.” (L-R) Johnny McClurd, Scott Jones, Sr., Scott Jones, Jr., and Bob Tuggle



Headquartered in Columbus, GA and a distribution center in Havana, FL; Service Caskets provides a full inventory of hardwood, metal, oversized, youth, and cremation caskets



(L-R) Sales Representatives Bob Tuggle and Johnny McClurd have over 70 years of funeral service experience between the two of them



Johnny Lee Tooks (right) has been providing first class delivery service to customers for Service Casket Company for over 30 years



Family owned and operated since 1981. Scott Jones, Sr., and Scott Jones, Jr.



(L-R) Bob Tuggle with Scott Jones, Sr.,



All caskets are inspected for quality assurance before delivery



TIES FOR YOU

Matching ties
for your funeral staff

AS LOW AS

\$16.00

*Quality ties from
four generations of professionals*

www.tiesforyou.com

877-770-TIES (8437)



Distributors of:

- ♦ Full line of metal caskets
- ♦ Full line of hardwood caskets
- ♦ Full line of cloth covered woods
- ♦ Cremation caskets
- ♦ Oversize caskets
- ♦ Youth caskets



Bridgewater
Weathered Oak Finish
Beige Linwood Interior
Pleated Panel & Tailored Rolls
Inside: 13 7/8 X 24 X 78
Outside: 22 1/2 X 29 X 83

Call us today for price and service comparison.
TOLL Free: 1-800-226-1245
P.O. Box 5664 Columbus, Georgia 31906

servicecasketcompany.com



ASD – Answering Service Directors to Host Cocktail Party During NFDA Convention

On Monday, October 24, ASD – Answering Service for Directors will host a cocktail party for their clients to be held in conjunction with the 2016 NFDA Convention in Philadelphia. The party will take place from 6-8p at the Pyramid Club (1725 Market Street, Philadelphia) – the only location in Philadelphia that offers a 52nd-story view of the city seen through 20-foot-tall windows. ASD is grateful to their clients for helping the company to win the 2015 NFDA Innovation award. As a thank you, ASD is hosting the 2nd Innovation Appreciation Celebration so directors can relax and enjoy flavorful cocktails, delicious hors d’oeuvres and incredible views of the Philadelphia skyline.

In 2012, ASD held the first Innovation Appreciation Celebration at the NFDA Convention in Austin, TX. It was an incredible event for all in attendance and ASD was eager to recapture the magic of that night. After winning the 2015 Innovation Award, ASD began searching for an ideal location to host their next client cocktail party. Located approximately 7 blocks from the Convention Center, the Pyramid Club is on the 52nd floor of BNY Mellon Center and overlooks iconic Philadelphia landmarks such as City Hall, the Ben Franklin Bridge and the Philadelphia Museum of Art. It is sure to provide the perfect backdrop for directors looking to socialize and mingle after the NFDA Expo ends.

“10 years ago, ASD attended our first NFDA Convention when it was hosted in Philadelphia. After receiving the NFDA Innovation award in both 2012 and 2015, it seems especially fitting that the world’s

largest gathering of funeral professionals is returning to our area. It is truly incredible how things can come around full circle,” said ASD Vice President, Kevin Czachor. “This year, we really wanted to help roll out the red carpet to welcome funeral directors back to Philadelphia. Our close proximity provides us with a wonderful opportunity to host an unforgettable party above the city to show our appreciation to all of our clients and the NFDA.” To learn more or to RSVP for ASD’s 2nd Innovation Appreciation Celebration, visit <http://goo.gl/flpdes>, email Lauren@myASD.com or call 800-868-9950.

About ASD

Family Owned and Operated since 1972, ASD – Answering Service for Directors has created a new class of answering service for funeral professionals. With a visionary approach to business, ASD blends state-of-the-art technology with an extensive, 6-month training program focusing on compassionate care. ASD is the only answering service that exclusively serves the funeral profession with custom-built communication systems and sophisticated mobile tools designed solely to meet the needs of directors. For more information, visit www.myASD.com or call 1-800-868-9950.

The Answering Service in a Class of its Own

Funeral Solutions

- Award-Winning App
- Highly Trained Staff
- Tools For Growth
- 30-day Free Trial

1-800-868-9950 myASD.com

The advertisement features three smiling professionals in business attire holding smartphones displaying the ASD mobile app. The background is a light blue gradient. The text is in a clean, sans-serif font.

Always Go To The Funeral

By: Deirdre Sullivan, Commentary heard on All Things Considered, NPR

I believe in always going to the funeral. My father taught me that. The first time he said it directly to me, I was 16 and trying to get out of going to calling hours for Miss Emerson, my old fifth grade math teacher. I did not want to go. My father was unequivocal. “Dee,” he said, “you’re going. Always go to the funeral. Do it for the family.”

So my dad waited outside while I went in. It was worse than I thought it would be: I was the only kid there. When the condolence line deposited me in front of Miss Emerson’s shell-shocked parents, I stammered out, “Sorry about all this,” and stalked away. But, for that deeply weird expression of sympathy delivered 20 years ago, Miss Emerson’s mother still remembers my name and always says hello with tearing eyes. That was the first time I went un-chaperoned, but my parents had been taking us kids to funerals and calling hours as a matter of course for years. By the time I was 16, I had been to five or six funerals. I remember two things from the funeral circuit: bottomless dishes of free mints and my father saying on the ride home, “You can’t come in without going out, kids. Always go to the funeral.”

Sounds simple — when someone dies, get in your car and go to calling hours or the funeral. That, I can do. But

I think a personal philosophy of going to funerals means more than that. “Always go to the funeral” means that I have to do the right thing when I really, really don’t feel like it. I have to remind myself of it when I could make some small gesture, but I don’t really have to and I definitely don’t want to. I’m talking about those things that represent only inconvenience to me, but the world to the other guy. You know, the painfully under-attended birthday party. The hospital visit during happy hour. The Shiva call for one of my ex’s uncles. In my humdrum life, the daily battle hasn’t been good versus evil. It’s hardly so epic. Most days, my real battle is doing good versus doing nothing. In going to funerals, I’ve come to believe that while I wait to make a grand heroic gesture, I should just stick to the small inconveniences that let me share in life’s inevitable, occasional calamity.

On a cold April night three years ago, my father died a quiet death from cancer. His funeral was on a Wednesday, middle of the workweek. I had been numb for days when, for some reason, during the funeral, I turned and looked back at the folks in the church. The memory of it still takes my breath away. The most human, powerful and humbling thing I’ve ever seen was a church at 3:00 on a Wednesday full of inconvenienced people who believe in going to the funeral.

Tom Cargile Presented 50 Year Pin from Alabama Funeral Directors Association

Tom Cargile, of Prattville, AL, a well-known and respected funeral director and embalmer, was awarded a “50-Year” pin for his years of service at the Alabama Funeral Directors Association Convention held in June, 2016 in Point Clear, AL. Tom suffered a stroke a few years ago and was unable to attend the convention so the presentation was made on July 24, 2016 at his home with family, friends and colleagues present.

Tom began his career as an apprentice at Martin Funeral Home, Clanton and White Funeral Home, Prattville and was a 1967 graduate of John A. Gupton College, Nashville, TN and also served as Alumni President in 1981-82. He began work at Leak-Memory Chapel, Montgomery, AL and served for years as Assistant Manager and

Manager before becoming an owner and the Manager of Brooks-Cargile Funeral

Home, also in Montgomery. Tom served as President of the Alabama Funeral Directors Association 1995-1996 and also served as a Board Member of the Alabama Board of Funeral Service 1985-1987. Those wishing to contact Tom may do so c/o Charlton Place Rehabilitation, 65 Charlton Place, Deatsville, AL 36022.



John Mitchell Named Service Director at U.S. Cremation Equipment

U.S. Cremation Equipment has announced that John Mitchell has accepted the position of service director. Mitchell has worked in the cremation industry since 2002. He joined U.S. Cremation Equipment in 2013 and moved into his new position in January.

“Service lag is prevalent in the industry. A typical crematory may have to wait up to 4 months for service. This is unacceptable. U.S. Cremation Equipment has allowed me to manage the Service Department in such a way that we can provide service and repairs within a 30 day average turnaround time,” Mitchell said.

Mitchell said he has also implemented an annual evaluation and maintenance program that offers clients a full-day onsite service visit. The visits include a full inspection, precise tune-up, refractory evaluation and operator refresher training.

“We all know that even the most careful planning can fail to deliver the expected results. Yet, at U.S.C.E. I have the freedom to do whatever is necessary to remedy any unforeseen situation,” Mitchell said. “Under my watch, an unhappy customer is never an option. Again and again, when we do whatever it takes to make the client happy, we find that it always results in great word of mouth, great referrals, and of course more happy customers.” Mitchell can be reached at jmitchell@uscremationequipment.com or by calling US Cremation Equipment at 321-282-7357.



Financing Available for Crematories and Cremation Equipment

- Equipment - Grave Digging and Monument Setting
- Working Capital and Debt Consolidation
- Expansion and Acquisition
- \$25,000 - \$500,000
- Processing, approval and funding within 10 business days
- Specializing in the Death Care profession
- Must be in business 2 years or more

Call now for more information and easy 10 minute application
Aspire Funding Solutions • (404) 312-6640

"As a State Senator, I believe it is very important to support our USA manufacturers. When you buy suits from Professional Image Apparel, you are supporting our neighbors."
Burt Jones, Senator
Georgia State Senate - District 25



www.ProfessionalImageApparel.com

Buy Men's Suit Separates, Made in the USA, ONLINE!

Shop online and select from a variety of sizes and colors from our separates inventory. Featuring a worsted wool that's great for year round wear, our modern suits are stylish, affordable and most of all "Made in America".



Professional

Our core line covers the "professional" color spectrum of gray, navy, black and charcoal.

Modern Style

Modern cut jackets are paired with your choice of pleated or flat panel pants.

Quality & Comfort

Super 100 fabric is perfect for year round wear.

Convenience

Save important time by shopping direct from your home or office online. Orders are shipped directly to your door.



Get Certified by CANA at the Crematory Operations Program Head to New Orleans to Network, Discover and Profit!



The Cremation Association of North America, in cooperation with Kates-Boylston Publications, will hold a Crematory Operations Certification Program on Dec. 6, 2016, at the Hilton New Orleans Riverside in New Orleans.

Whether you're a crematory operator, funeral director, funeral home owner, manager or a member of the office staff, this program has plenty just for you. Learn how to:

- Operate a cremator safely and effectively.
- Avoid lawsuits by enforcing rock-solid procedures.
- Evaluate third-party operators and minimize risk.
- Work with local agencies and regulators.

Thomas A. Parmalee, executive director of Kates-Boylston Publications, emphasizes that the program isn't just for crematory operators and technicians. "It's just as important for owners and managers to attend," he said. "The increasing cremation rate poses business challenges for everyone, and knowing how to avoid lawsuits tied to improper crematory management is becoming more important by the day."

The redesigned program includes input from multiple manufacturers and more information for owners, managers, funeral directors and operators. Speakers include:

Thomas A. Parmalee, executive director of Kates-Boylston Publications, emphasizes that the program isn't just for crematory operators and technicians. "It's just as important for owners and managers to attend," he said. "The increasing cremation rate poses business challenges for everyone, and knowing how to avoid lawsuits tied to improper crematory management is becoming more important by the day."

The redesigned program includes input from multiple

manufacturers and more information for owners, managers, funeral directors and operators. Speakers include:

Chris Farmer is the former general counsel of the Cremation Association of North America who in 2015 founded The Farmer Firm, a growing legal practice dedicated to serving funeral professionals. His practice provides a single source for legal advice, counsel and representation with intimate knowledge of the industry. It represents funeral service providers and suppliers in corporate matters, commercial litigation, mergers and acquisitions, labor and employment, consumer litigation, and other matters.

Erin Whitaker is senior director, operations integration, for Foundation Partners Group, a funeral home consolidator based in Orlando, Florida, as well as a third-generation funeral director with Whitaker Funeral Home in Newberry, South Carolina, and a CANA board member. She previously worked as a project engineer for Eastman Kodak and as a financial and business consultant with The Foresight Companies.

Larry Stuart Jr. is a former board member of the Cremation Association of North America and also formerly served the association as its supplier liaison. He's the president of Crematory Manufacturing & Service in Tulsa, Oklahoma, and has seen firsthand how poor crematory maintenance and improper operation can devastate a firm. A graduate of Kent State University, he's conducted crematory operator training classes throughout North America and has worked nonstop to promote the safety of cremation facilities and their employees.

Program Gets Top Marks

Listen to what your peers are saying about getting certified by the Cremation Association of North America...

"CANA continues to provide valuable and affordable educational programs to its membership and the death-care industry. With the increase in the number

of cremations performed each year, and living in a constantly changing environment, a cremationist must remain knowledgeable, competitive, compliant, and most of all – professional. Attendance at a Crematory Operations Certification event is a must.” - Dale Fiore, general manager of Evergreen Cemetery Association and Crematory in New Haven, Connecticut

“Attending the program offered by CANA ensures that you and your employees are instructed with the most up to date, relevant and understandable training available to those in the death-care industry today. CANA has certified thousands of operators and owners over the past 20 years. Why would you trust your operator certification to anyone else? The CANA COCP certification ensures the families you serve that you have the commitment to offer them the utmost care of their loved ones.” - Mark Durbin, manager of Lexington Cemetery and Crematory Co. in Lexington, Kentucky

Save \$100 on Registration

Pay just \$495 when you sign up by Aug. 30. Once the early-bird deadline expires, registration costs \$595.

When reserving a hotel room by phone, be sure to mention Code KBL and that you are with the Crematory Operations Certification Program to enjoy a special,

\$179 per night rate. You must book a room by Nov. 7 to enjoy the special rate.

You can extend your stay in New Orleans by signing up for the Cremation Strategies Conference, Dec. 7, as well as the Funeral Service Business Plan Conference, Dec. 8-9, both of which are also being held at the Hilton New Orleans Riverside.

Learn more about all of Kates-Boylston’s events by visiting www.katesboylston.com/events or call the company’s Customer Service Department at 800-500-4585.

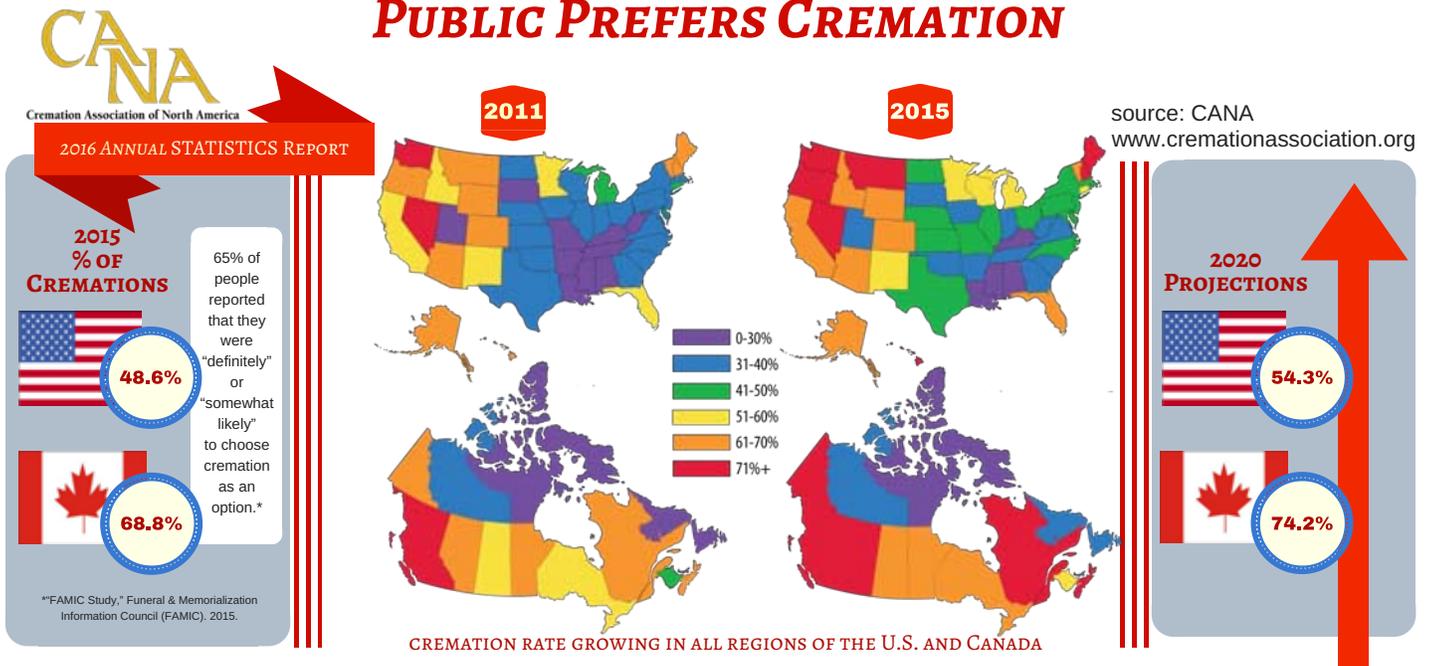
Chris Farmer, founder of The Farmer Firm, will be one of the instructors at the Crematory Operations Certification Program, Dec. 6, in New Orleans.





THE FARMER FIRM

PUBLIC PREFERS CREMATION



Jeff Casey named Director of Operations for Johnson Consulting Group



Phoenix, AZ – Johnson Consulting Group (JCG) has named Jeff Casey Director of Operations to oversee all divisions of the Johnson Consulting Group. Jeff brings over thirty years of funeral home and cemetery management experience to the Johnson Consulting team, including service with Pierce Brothers Mortuaries and Cemeteries in Los Angeles, Prime Succession and Fred Hunters in Hollywood, Florida area.

Johnson Consulting Group, already known for their on-staff team of Funeral and Cemetery Industry experts, provides services for all phases of a funeral businesses' life cycle. Services include business valuations, business brokering, management consulting, business improvement consulting, financial accounting, lending, and their popular Performance Tracker customer survey and sales analysis program (www.JCGPerformanceTracker.com).

“With Jeff’s extensive executive and multi divisional experience, we plan to improve upon the management of the continuous growth we experience at Johnson Consulting Group. With the growing interest in our services, the need for an individual with knowledge of those services, that can drive organizational efficiencies, process and structure for superior customer service delivery, is critical. It is with this commitment to superior customer service delivery that we promoted Jeff to this key position....” said Jake Johnson, company president.

Jeff joined Johnson Consulting Group in 2015 to assist in their management consulting efforts. Jeff’s local, multiple location and regional experience, along with a keen customer service focus, provide distinctive insight as an operational director.

“I am excited to be a part of the continued growth

opportunities of the Johnson Consulting Group team.” Jeff said. “The numerous services provided are all geared to increase performance and profitability while maximizing the business’ enterprise value.”



For more information on Johnson Consulting Group’s services, contact Johnson Consulting at 888-250-7747. Contact Jeff via email at jcasey@johnsonconsulting.com.

Johnson Consulting Group strives to be the leading consulting firm in the funeral and cemetery profession across North America by providing “Total Solutions” consulting in every aspect of the business life cycle. They will accomplish this through Experience, People, Systems, Process, Measurement, and Accountability. Ultimately, their value promise is that their clients will achieve increased performance, increased profitability, and maximized enterprise value.

**“What do I need to know
to market the business
I just acquired?”**

For answers to questions like this, ask about Market Research from MKJ Marketing.

MKJ MARKETING

www.mkjmarketing.com | 1-888-655-1566

**“Business is down
and
I don’t know why?”**

For answers to questions like this, ask about Market Research from MKJ Marketing.

MKJ MARKETING

www.mkjmarketing.com | 1-888-655-1566



JOHN A. GUPTON COLLEGE

Founded in 1946

The only private Funeral Service College accredited by both the Southern Association of Colleges and Schools Commission on Colleges and the American Board of Funeral Service Education.

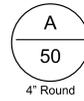
Associate of Arts Degree

- Located in the heart of 'Music City'- Nashville, TN.
- Offering a flexible program for part-time and full-time students
- Offering on-campus housing for students
- Offering a basic liberal arts education as well as a professional curriculum in funeral arts and sciences.
- Program completion in 12 or 16 months

1616 Church Street / Nashville, TN 37203
(615) 327-3927 / www.guptoncollege.edu

ANDOVER LOT MARKERS

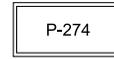
**WHY IS ANDOVER NO.1?
HIGHEST QUALITY, LOWEST PRICE... GUARANTEED!
ALL MARKERS ARE CUSTOM MADE TO CUSTOMERS SPECIFICATIONS**



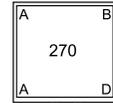
4" Round



3" Round



2 1/2" x 5"



5" x 5"

ALSO AVAILABLE IN:

OUR MOST POPULAR MARKER
SOLID CAST ALUMINUM
3" ROUND W/ 7" SPLINE
Starting At **\$3.10 EACH**

4" ROUND W/ 8" SPIKE
4" ROUND W/ 11" SPLINE
2 1/2" X 5" W/ 8" SPIKE
5" X 5" SPIKE

SEE OUR COMPLETE PRODUCT LINE & PHOTO GALLERY AT

www.andovermarker.com

CALL, WRITE, OR E-MAIL FOR A FREE BROCHURE!

ANDOVER MARKER COMPANY

634 BERKLEY STREET • BERKLEY, MA 02779
ANDOVERMARKER@COMCAST.NET

TEL.: 508-822-3127

FAX: 508-824-5895

WARDS TRANSPORT SERVICE

One call covers all your Georgia transportation needs

912-309-9295

www.wardstransportservice.com

Infant Removal Bags



\$125.00



Canvas Exterior –
Choice of Blue, Hunter Green, or Burgundy
Includes a removable polystyrene ribbed tray
for easy cleaning
Interior of bag lined with Pro-Tec nylon that is
fluid and bacteria resistant
Includes two fleece receiving blankets
Bag dimensions are 13" width and 24" length

Ferno Cots



Model 24 Multi-Level
Mortuary Cot
\$2175.00
Package Price
\$2495.00

Model 24 Mini Maxx
Mortuary Cot
\$2675.00
Package Price
\$2995.00



Junkin Cots



Heavy Duty Mortuary
Cot MC-100 A-HD
\$1795.00
Package Price
\$2150.00

Oversized Mortuary
Cot MC-100 A-OS
\$1945.00
Package Price
\$2395.00



Package price includes 1 Quilted Cot Cover (per any design on brochure) and 1 Easy Mover

Quilted Cot Covers



\$225.00 each

Multiple patterns to choose from
Machine washable
Lined for better protection
Competitive pricing
Size fits regular and oversized cots
Pocket sewed into top cover for paperwork

Easy Movers



SLIDER BOARD

\$145.00

Maintenance-free
Smooth surface allows
easy sliding for removal
Durable, Light Weight Construction
Measures 72.25"L. x 18.25"W

**WE ALSO SERVE FLORIDA, ALABAMA, TENNESSEE, NORTH & SOUTH CAROLINA
ITEMS ARE IN STOCK AND READY FOR DELIVERY**

July/August 2016 Ad Index

Ambulance and Coach Sales	35	www.amb-coach.com
Andover Marker Company	23,45	www.andovermarker.com
Answering Service Directors (ASD)	38	www.myASD.com
Aspire Funding Solutions	40	www.carriageservices.com
Columbian Financial	11	www.cfglife.com
Dead Ringers	17	www.mysteryfuneralshopper.com
Doric Products	5	www.doric-vaults.com
Federal Coach Company	2 (IFC)	www.federalcoach.com
Frigid Fluid Company	21	www.frigidfluid.com
Funeral Call	3	www.funeralcall.com
Funeral Service Foundation	29	www.funeralservicefoundation.org
John A. Gupton College	7,45	www.guptoncollege.edu
Lemasters Consulting	14	www.lemastersconsulting.com
Midwest Business Capital	13	www.midwestbusinesscapital.com
MKJ Marketing	9, 44	www.mkjmarketing.com
Ogeechee Technical College	15	www.ogeecheetech.edu
Outlook Group	9, 19	www.outlookgroup.com
Pierce Mortuary Colleges	47 (IBC)	www.pierce.edu
Physicians Mutual	48 (BC)	www.physiciansmutual.com
Preneed Funeral Program	33	www.preneed.net
Professional Image Apparel	41	www.professionalimageapparel.com
Service Casket Company	4, 37	www.servicecasketcompany.com
Ties For You	37	www.tiesforyou.com/
Treasured Memories Funding	35	www.tmcfunding.com
Ward's Transport Services	45	(912) 309-9295

PIERCE MORTUARY COLLEGES

Graduating Professionals of Distinction



Our promise is simple. Enrolling in a Pierce College will be your first step into a career that values people, service and respect. Our reputation as the leading mortuary college system in the U.S. is earned by curriculum excellence, faculty achievement and the professional success of our graduates.



TALK TO A STUDENT COUNSELOR TODAY:
888.547.9600 | www.pierce.edu

PIERCE
COLLEGES
The Wilbert Group

Gupton-Jones College
of Funeral Service
Decatur, Georgia

Dallas Institute
of Funeral Service
Dallas, Texas

Mid-America College
of Funeral Service
Jeffersonville, Indiana

Break through ... to an **all-new** way to **earn more growth.**

Introducing **Cornerstone Index Advantage**, a game changer in pre-need funding solutions from the creators of Cornerstone I, II and Inflation Guard.

This unequaled equity-indexed product gives you the **opportunity for more growth.** Starting day one.* With an equity-driven growth rate – and protection from market losses.

Cornerstone Index Advantage leverages our nearly 20 years of index annuity expertise to give you a **breakthrough option** for your pre-need business. Again.

Available only through Physicians Mutual® and The Outlook Group.

Call The Outlook Group
to break new ground
with your pre-need business.
877.932.3239

AdvancedFundingSolutions.com



Two innovators. One exclusive pre-need program.