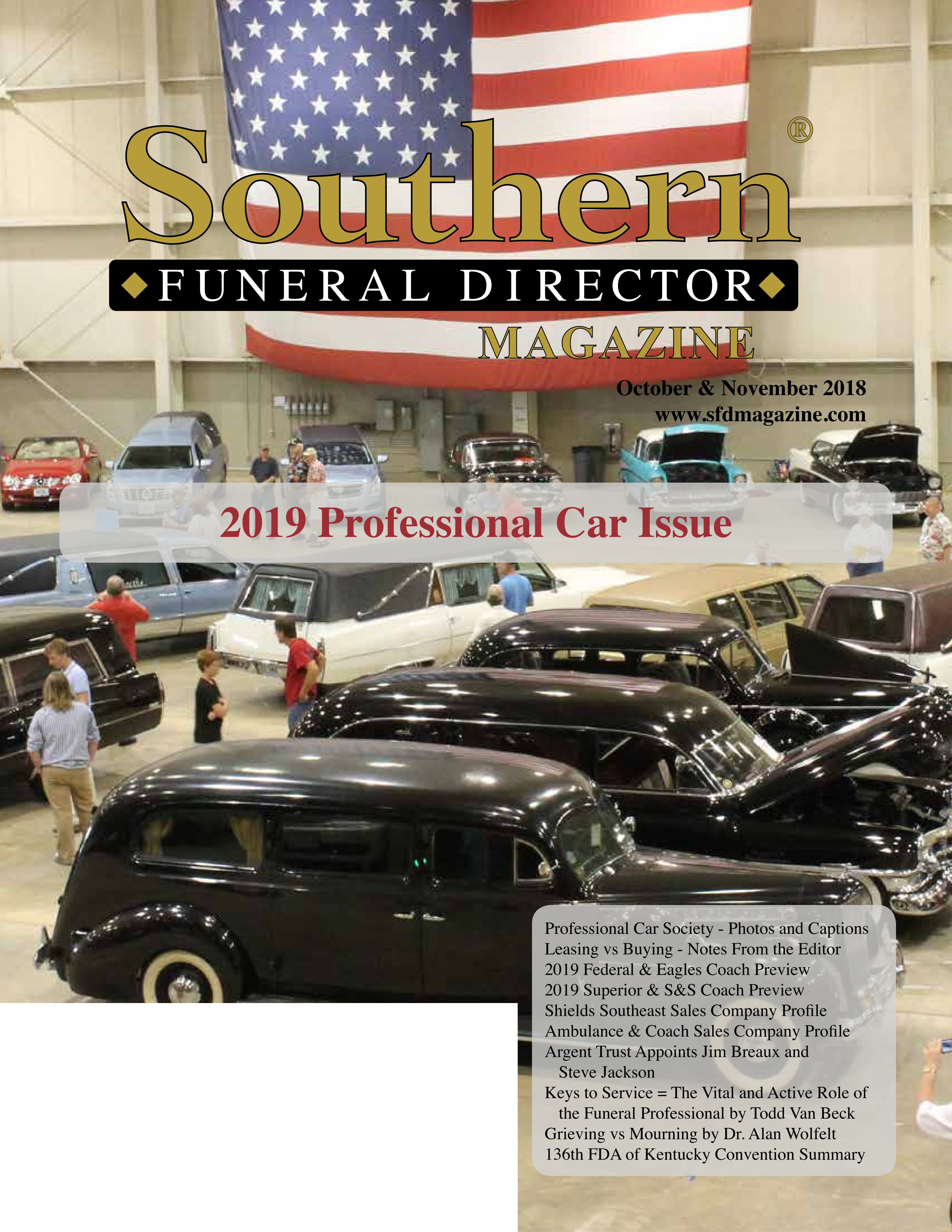

# Southern®

## FUNERAL DIRECTOR MAGAZINE

October & November 2018
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## 2019 Professional Car Issue

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136th FDA of Kentucky Convention Summary

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# notes from the editor

## Leasing vs Buying by John Yopp

Buying a vehicle with a **conventional car loan** is pretty straightforward. You borrow money from a lending institution and make monthly payments for some number of years. A chunk of each payment is interest, and the rest is principal. As you repay the principal, you build equity until—by the end of the loan—the car is all yours. You can keep it as long as you like and modify it however you choose. The only penalty for modification or abuse could be a
lower resale value down the road.

In recent years, leasing a vehicle has become a mainstream alternative to buying, but is it right for you? Here, a look at the pros and cons of this popular option.

### The Upside of Leasing

On the surface, **leasing can be more appealing than buying**. Monthly payments are usually lower because you're not paying back any principal. Instead, you're just borrowing and repaying the amount that the car depreciates in the time you have it, plus finance charges. Here are the major advantages of leasing:

- You drive the car during its most trouble-free years.
- You're always driving a late-model vehicle, and one that's usually covered by the manufacturer's warranty, which may include free oil changes and other scheduled maintenance.
- You can drive a higher-priced, better-equipped vehicle than you might otherwise be able to afford.
- You don't have to worry about fluctuations in the car's trade-in value or go through the hassle of selling it when it's time to move on.
- There could be significant tax advantages for business owners.
- At the end you just drop off the car at the dealer.

The Downside of Leasing

As attractive as a lease may appear, there are a number of disadvantages:

- In the end, leasing usually costs you more than an equivalent loan, if only because you are always driving a rapidly depreciating asset.
- If you lease one car after another, monthly payments go on forever. By contrast, the longer you keep a vehicle after a loan is paid off, the more value you get out of it. Over the long term, the cheapest way to drive is to buy a car and keep it until the wheels fall off.
- Lease contracts specify a limited number of miles. If you go over that limit, you'll have to pay an excess mileage penalty. That can range from 10 cents to as much as 50 cents for every additional mile. Unfortunately, you don't get a credit for unused miles.
- **If you don't maintain the vehicle in good condition**, you'll have to pay excess wear-and-tear charges when you turn it in. So if your kids are apt to go wild with the magic markers or you are a magnet for parking lot dents and dings, be prepared to pay extra.
- If you need to get out of a lease before it expires, you may be stuck with thousands of dollars in early termination fees and penalties—all due at once. Those charges could equal the amount of the lease for its entire term.
- With a few exceptions, such as professional window tinting, you need to bring back the car in "as it left the showroom" condition, minus usual wear and tear, and configured like it was when you leased it.
- It's important to consider these pros and cons carefully. If you want to compare a lease deal with a loan to see which costs more, use our comparison (below) or an online car-lease calculator.
- If a lease's limitations put you off, consider buying a less expensive new car or a well-maintained used car such as a "certified pre-owned" vehicle from a franchised dealer, or getting a longer loan term. Last, whether you get your new car with cash, a loan, or a lease, you can save by choosing one that holds its value well, **stays reliable**, and **gets good fuel economy**.

# Southern® FUNERAL DIRECTOR MAGAZINE




*October & November 2018*

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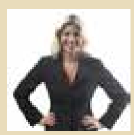


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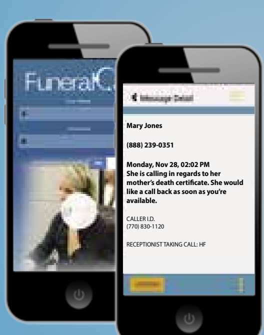

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# *Looking Back to the 2017 Professional Car Society Meeting with Classic Photos*
# *Professional Car Society Gets its Kicks on Missouri's Route 66*

Photos & "Deep" Captions by Gregg D. Merksamer, PCS Publicity Chair

Having already hosted the Professional Car Society's annual International Meet in 1992 and 2001, experience was evident in all details as Ken Howe, his wife Valerie and the Holman-Howe Funeral Home's friendly, hard-working staffers oversaw the 41st edition that took place in Lebanon, Missouri from July 19th through 22nd, 2017. The Main Event was an indoor Saturday Concours also welcoming area old car clubs to the air-conditioned Kenneth E. Cowan Civic Center, a most-prescient booking by any measure given triple-digit outdoor temperatures were a dangerous issue all week. Ken Howe's enthusiastic local promotion of the show (extending to a full-color ad jacket for The Lebanon DAILY RECORD) did as much as the arena's controlled climate to ensure a steady stream of spectators, who were kept focused on coachwork aesthetics and craftsmanship by the PCS' constitutional dictate that funeral vehicles be displayed empty without coffins, cobwebs, skeletons or other morbid distractions.

By the time the meet concluded with an evening "sound and light show" lapping the I-44 Speedway as sirens blared and beacons blazed, more than forty funeral vehicles, ambulances and limousines and a hundred-plus PCS people from points as distant and diverse as South Dakota, Texas, Minnesota, New Jersey and New Brunswick, Canada had converged on the Laclede County stretch of the Show-Me State's Historic 66 corridor. The 2018 International being hosted by the PCS Motor City Chapter in Detroit from Monday, August 13th through Sunday, August 19th will endeavor to raise the ante by participating in Ferndale, Michigan's Emergency Vehicle Show and the world-famous Woodward Avenue Dream Cruise, as will be further detailed in the months to come with full registration info on the club's official website at www.TheProfessionalCarSociety.org.

The first scheduled activity of the Professional Car Society's July 19th-22nd, 2017 International Meet in Lebanon, Missouri was a Wednesday welcome tour of the Holman-Howe Funeral Home, where meet host Ken Howe's 2015 S&S Victoria landau hearse and matching, Sapphire Blue six-door limousine were displayed with the 1970 Wayne Sentinel Chevrolet Suburban ambulance that would earn Jim Eaton the Medics Choice Award at Saturday's Concours.

Professional Car Society 2017 International Meet attendees also convoyed to Grovespring, Missouri for a private Friday tour of the Evergreen Historic Automobiles collection hosted by Stephen R. Plaster, whose father Robert W. Plaster became America's largest liquid petroleum gas dealer after founding Empire Gas. While convertibles constitute ninety-plus percent of the 500 cars filling 150,000 square feet of display space, this 1948 Studebaker woodie wagon held its own by being unusually-based on an M-Series light truck chassis.

Best-of-Show at the Professional Car Society's 2017 International Meet was Mike Riefer's impeccably-restored, three-way loading 1934 Henney Arrowline limousine-style hearse from Owensville, Missouri, which was originally constructed in Freeport, Illinois on a Buffalo, N.Y.-built Pierce-Arrow "straight eight" chassis for the Johnson Saum mortuary of Los Angeles. Post-retirement circa 1948 it was purchased by a professional clown named Ben Laff, who repainted the body red-and-yellow like a circus wagon and put a calliope in the casket compartment with pipes jutting through the roof!

The Henney Motor Company's Freeport, Illinois factory also teamed three-way casket loading with six-window "limousine" styling for Mike Riefer's 1940 Packard, which came out of Seattle about a dozen years ago and remains - with 78,842 miles clocked on its odometer by show day - entirely original excepting an engine rebuild and extra-potent Marchal headlamps from France.


Lance R. Giberson trailered his A.J. Miller-bodied 1950 Cadillac 1,900 miles each way from Florenceville, New Brunswick for the Professional Car Society's 2017 International Meet in Lebanon, Missouri. Reversible casket rollers and a removable cot hook allowed small town morticians to quickly convert these so-called "Duplex" coaches into part-time ambulances, while the quarter window crucifixes are a popular Canadian motif. Having clocked just 48,000 miles since new "this car runs the same today as it did when I got it November, 2009," Lance said, though prior service in Nova Scotia's harsh climate mandated a full restoration lasting from September, 2011 through May, 2015.

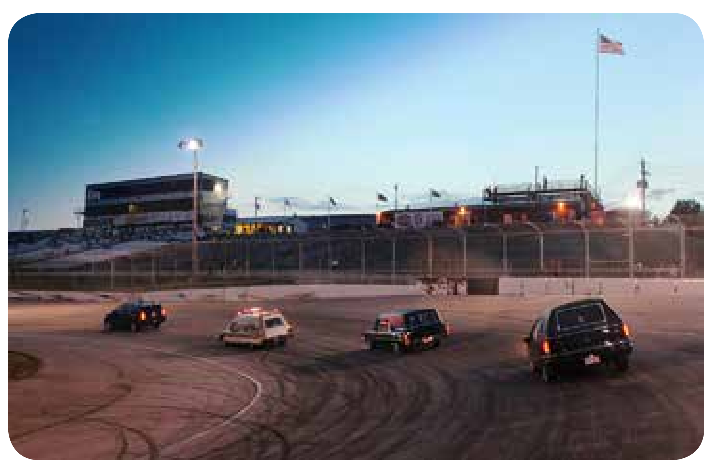
Mike Riefer also received PCS 2017 Host's Choice honors from Ken Howe's wife Valerie for this all-white 1952 National Pontiac Eight ambulance first owned by the Gottenstroeter Funeral Home of Owensville, Missouri (Riefer can accordingly recall "it being in the Gasconade County Fair Parade each July" when he was growing up). The base vehicle was a sedan delivery given a 23-inch wheelbase stretch at National's Knightstown, Indiana plant to accommodate a pair of 32-inch-long #2 side doors.

CS President Tony Karsnia and his wife Kim, citing the White Diamond paint and Dark Autumn burgundy Elk Grain vinyl top, dubbed this 31,000-mile 1997 S&S Cadillac Medalist "Raspberry Cheesecake" after purchasing it from Paul Holmberg at Hansen Premier Coaches in Mason City, Iowa this May. It was custom-ordered new by a friend of Tony's, Joel Pilgrim of the Pilgrim Funeral Home in Madelia, Minnesota, but the people who bought him out in 2013 "had a fleet of silver coaches so off this went," serving subsequently at Hockenberry Family Care Funeral Homes in Atlantic, Iowa until it was traded in 2017.

Cadillac's tail fins reached their iconic, 42.4-inch climax from ground level on 1959 models like this Seventy Five Series Limousine owned by PCS Vice-President and Alliance, Ohio funeral director Daniel T. Skivolocke. Interestingly, these appendages were slightly-lower on the even longer-wheelbase Commercial Chassis Cadillacs used by Eureka, Hess & Eisenhardt, Miller-Meteor and Superior to build hearses, flower cars, ambulances and combination coaches.


Fourth-generation funeral director Richard Neal builds retro-look Rosewood hearses in Morrilton, Arkansas to order employing heavy-duty General Motors truck components and corrosion-resistant composite exterior panels bonded to race car-style safety cages with aircraft-grade adhesive. The Grand Vista model he displayed at PCS Lebanon 2017 features arch-shaped floor-to-ceiling casket compartment glass, while his Grand O'Vale variant is cleverly named for its seven-foot-long "Grand Oval" viewing windows. "My cars are like dragons," Richard says; "mythical beasts not seen a lot so we get lots of attention when we show them."

The post-banquet Lights and Siren Show that traditionally concludes a Professional Car Society International Meet took a new twist for 2017 once the attendees' ambulances, funeral coaches and limousines started lapping the I-44 Speedway east of Lebanon. A most-memorable harbinger for future PCS gatherings taking place in Detroit in 2018; South Dakota's Black Hills in 2019; the Upstate New York Adirondacks in 2020; and Ohio in 2021!



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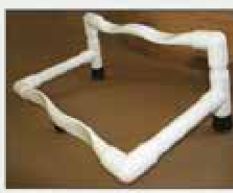

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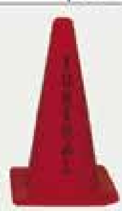


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# Argent Trust Company Expands Funeral Trust Services

NEW ORLEANS, La., Nov. 7, 2018 – Argent Trust Company today announced it has added two new members to its executive team, Steve Jackson and James Breaux, as part of its purchase of Live Oak Bank's trust business.

Jackson, based in Wilmington, North Carolina, joins Argent as senior vice president of the company's funeral and cemetery division and will be responsible for overall management of the division. Breaux, based in New Orleans, joins as senior vice president and national sales executive. Jackson and Breaux report to Mark Milton, senior vice president of institutional services, also based in New Orleans.

"I have worked before with Steve and Jim and have tremendous respect for each of them," said Milton. "Both share Argent's philosophy of providing fiduciary-level services to our clients. With their deep knowledge and proven client service and business development skills, they will be a tremendous addition to our team."

Jackson is a Certified Trust and Financial Advisor, Certified Financial Planner and Certified Public Accountant and has more than 30 years of banking, trust and funeral services experience.

Before joining Argent Trust, Jackson was CEO of Live Oak Trust, a division of Live Oak Bank. Before that, he was senior vice president and regional trust manager for Regions Bank. Jackson earned his bachelor's degree in business administration from Southern Arkansas University.

Breaux, who has more than 20 years of banking and trust industry experience, will be responsible for business development for institutional trust services, retirement plans and funeral and cemetery trust services. Before joining Argent Trust, he was head of trust sales for Live Oak Bank. Before that, he was senior vice president and national sales executive for Regions Bank. Breaux earned his bachelor's degree in finance from the University of New Orleans.

"I've worked with Argent's financial professionals for many years and have seen firsthand their commitment to client service," said Jackson. "I am excited about the opportunity to help the company grow our funeral and cemetery services division."

"I am thrilled to be working again with Mark, who hired me when I was with Regions, and Steve, who I worked with at Live Oak," said Breaux. "Argent has an amazing reputation for

client service and I look forward to joining Mark's team and providing quality solutions for our clients."

**About Argent Trust Company**

Argent Trust Company is a division of Argent Financial Group (AFG), a leading independent fiduciary wealth management firm. Responsible for $19 billion in client assets, AFG provides individuals, families, institutions and businesses with a broad range of wealth management services including trust administration and related services, investment management, family office services, retirement plan and charitable organization administration, mineral (oil and gas) management, and financial, retirement and estate planning. The company was also recently named to the Inc. 5000 list of the fastest-growing companies in the U.S. AFG is the only financial services company in Louisiana to make the prestigious list. For more information, visit http://www.ArgentTrust.com.

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Every casket you sell affects not just the family you're serving but also the family you're supporting. That means having to balance retail value with your own profitability, a difficult act…until Sich. In every respect, our caskets are equal to the best-known U.S. brands except in price, which is half (or better) the cost of the domestics. So you can offer your families superior quality wood and metal caskets at prices they can more easily afford, while enjoying margins that will remind you of days long past. That's why so many funeral homes are putting Sich on a pedestal.

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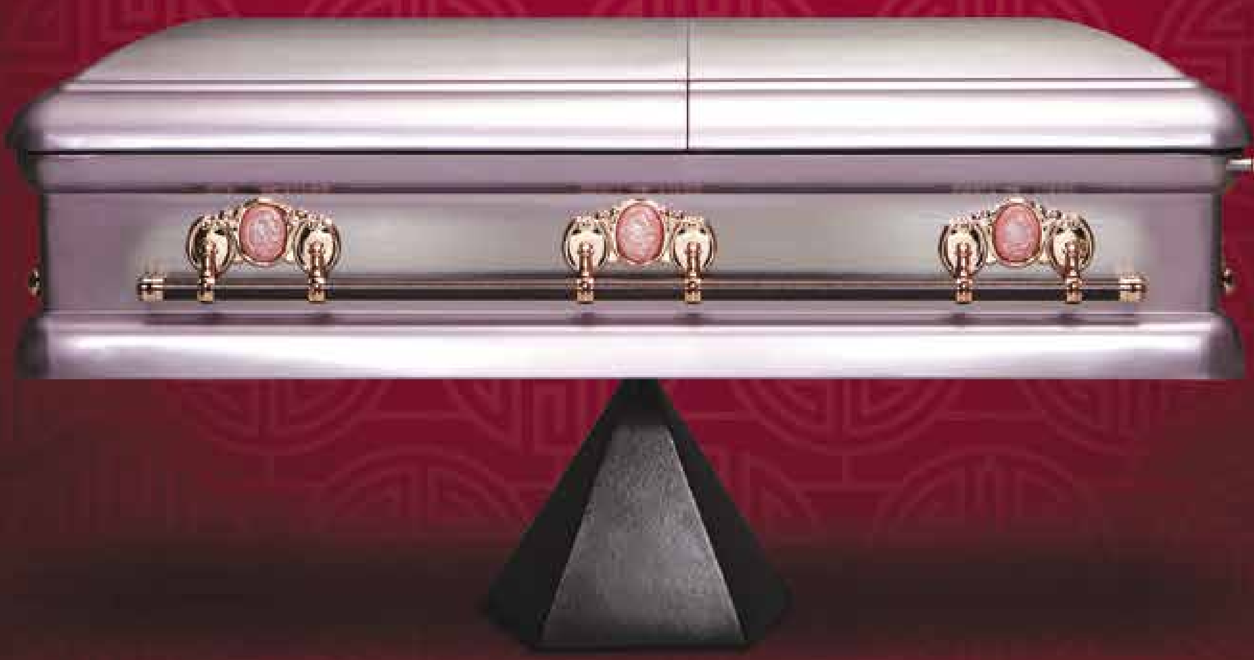

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Ambulance & Coach Sales, has served the Southeast from its Nashville, Tennessee based office since 1964. Our company is a partnership business owned by Randall Garner and Ellis Galyon. Ambulance and Coach Sales is an authorized dealer for S&S, Superior, Federal Coach, and Eagle Coach. We have financing and leasing programs to fit all of your needs, and service facilities to repair and recondition any Professional Funeral Vehicle.

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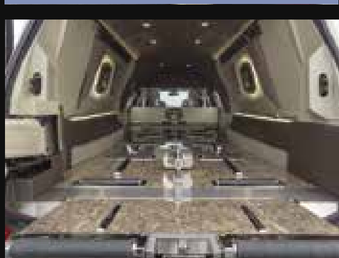

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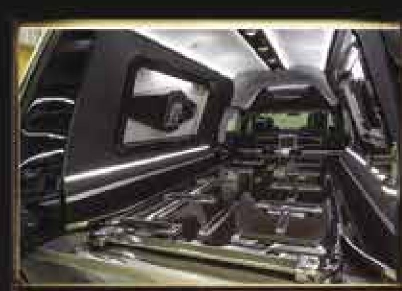

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## Keys to Service: The Vital and Active Role of the Funeral Professional

By: Todd Van Beck, Director of Continuing Education, John A. Gupton College, Nashville, TN

In bygone days in our profession there was a method of "arranging" a funeral which was called "the indirect method" of counseling. At the core of this funeral arranging approach was that the funeral director played an entirely passive role in the decision making processes that the "family" was engaged in. The results of this approach to the funeral interview was that it did not work, very well. One funeral director who was a disciple of this approach once told me, "When I make arrangements I don't even want the family to notice that I am in the room." I cannot disagree with this type of funeral interviewing approach more for this is another example of black and white rule making, in which the funeral professional is making all the rules – doesn't the families feelings and wishes need to be involved, need to be taken account of, need to be respected? I believe they do.

Just imagine this scenario. The bereaved family has seen one or two caskets in their entire lives. Now, today the door is opened and they are looking at twenty-one caskets or 40 urns, or 20 keepsakes and they are in the room alone – absolutely alone and on their own. Do you think this type of situation creates a vulnerable and possibly high risk client situation?

Analogous to this, for a naive fellow like me would be my wanting to buy an airplane. The airplane company representative opens up a door to the airplane hangar that has twenty one new airplanes for sale and then turns heel and leaves. For a limited guy like me, well I don't have a chance!

The reason the indirect approach flopped so many years ago is that while some funeral professionals were attracted to it, the collapse of the indirect approach came because our valued client families did not like it. The indirect approach to helping I believe was created because of our professions long standing phobia concerning any type of criticism whatsoever, and particularly our high alert sensitivity concerning being criticized about being a "high pressured sales person" or worst or all "taking advantage of the bereaved." I understand our professions sensitivity to this, and Jessica Mitford made hay in the sunshine using and abusing this theme. However her book was published 51 years ago and still our addiction to wanting to please absolutely everyone in everything all the time, which is utterly impossible for any human being to accomplish, still haunts our great profession (but this theme is fodder for another article).

I personally would like to suggest that the reason the

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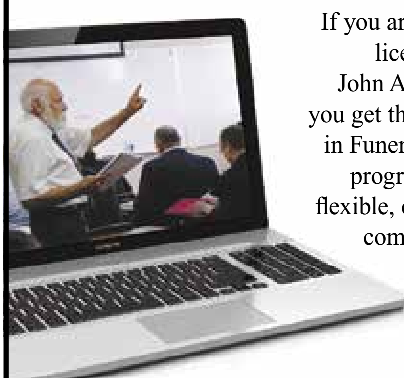

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indirect approach to helping a family didn't work is that it relegated the funeral professional to an exaggerated passive role, and I have concluded that bereaved client's are not attracted to passive funeral director helping.

**<u>I do not see the funeral professional as the interviewer or as a presence in the funeral experience as serving a passive role in the least.</u>** On the contrary, I perceive the funeral professional as staying active at all times. I am not implying that he/she should talk a great deal, but I am saying that he/she should make their presence and interest continuously felt – throughout the entire funeral home experience, not just the arrangement interview. The funeral interviewer is ideally active in revealing to the client family that they are indeed an interested person in the welfare of the client family. Being too passive does not have enough energy about it to convey this important communication. In fact being passive is in reality as dry as a piece of unbuttered toast.

The question then is not whether the funeral professional will be of assistance, help or counsel. **<u>In all sincerity of purpose is not the larger question this: Will my assistance, help and counsel be based on active wisdom and care, on active insight and compassion, and on active trust and respect? The operative word here is *active*.</u>**

Primary to this vital role is that the funeral interviewer is and acts as a genuine person. As funeral interviewers we contribute of ourselves and our professional knowledge to help the client family, and not simply to display our ***intellect*** or our splendid personal qualities. The funeral interviewer reveals what they themselves see and understands, what they think the client family is thinking and feeling, in order to help him/her look deeper and try harder to reach his/her inner self to make the type of once in a lifetime decisions that offer two priceless gifts in taking the journey through the valley of the shadow of death: **<u>Peace of mind and the feeling that one has done the right thing.</u>** The combined psychological health of these two feelings is absolutely priceless; no dollar sign can ever be attached to this – never!

Coming right down to it in our ongoing quest for substance and meaning, what do funeral professionals


actually bring to the helping interview? Essentially, we bring our knowledge, experience, professional skills, the information we possess, and the resources at our command, and above all else a genuine committed love of the profession in which we serve. It follows then that the continuous funeral student (going considerably beyond Mortuary College and the National Board) actively continually ***learns*** about every single aspect of the funeral service profession.

This type of quality learning time will result in creating the most effective professional who by the results of their dedication to lifelong learning will possess the most knowledge. This professional funeral person will then be able to assist family clients by be offering and suggesting creative ceremonial experiences, creative help and counsel which will result in a tangible enhancement of our bereaved clients arriving at wise, valid, and satisfactory decisions.

Here are some suggestions to help us stay active in the experience of the funeral interview and funeral service in general. Ponder these, and add to them. Your time spent thinking about these four points will prove helpful in the long term.

**First:** Funeral professionals use themselves first and foremost. If the funeral professional is calm, understanding and clearly concerned as well as obviously wanting to be helpful they set the stage for the response of those being served.

**Second:** Funeral professionals are usually and fortunately where the action is. Doing something constructive is an important way of moving people through a crisis. Inner balance can be sustained by outer action. Having people do things will help to confirm reality, express feelings, and gain group support is never a passive experience, these important funeral standards are always in the active tense.

**Third:** Funeral professionals help the expression of feelings in the helping interview. The funeral professional is usually present when feelings are intense. The funeral professional within the save harbor of the funeral interview and overall funeral experience can provide the personal attitude and social atmosphere within which the appropriate deep grief feelings can be expressed and most importantly accepted and understood.

**Fourth:** The funeral professional also has quick access to items to memorialize creativity which can help the mourner's experience deeper expression and find deeper significance in the selected services and goods which are decided upon and invested in.

The funeral professional/interviewer/arranger (last week I learned a new professional designation "Remembrance Counselor") who is keenly aware of these four simple points and who uses them in an active, not passive way will find additional foundations of worth in their communication with the client families.

Bringing yourself, being in the thick of the action, allowing for the expression of feelings, and having at your immediate access valuable remembrance and memorial items is a wonderful way to further assist our families we are privileged to service, and that is the goal, is it not – to work to further assist our client families to the best of our abilities.


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# Grieving vs. *Mourning*

## People tend to use the two words interchangeably. But there is a crucial distinction.

By Alan D. Wolfelt, Ph.D.

I often remind myself that there is no love without loss. And there is no integration of loss without the experience of mourning.

Your capacity to love requires the necessity to mourn. To deny the significance of mourning would be to believe that there is something wrong about loving. Yet I truly believe our greatest gift from God is our capacity to give and receive love. Likewise, it is a great gift that we can openly mourn our life losses.

You may have noticed that people tend to use the words "grieving" and "mourning" interchangeably. There is a critical distinction, however. We as humans move toward integrating loss into our lives not just by grieving but by mourning. You will move toward "reconciliation" not just by grieving but through active and intentional mourning. So what is the distinction?

Grief is the constellation of internal thoughts and feelings we have when someone we love dies. Think of grief as the container. It holds your thoughts, feelings, and images of your experience when someone you love dies. In other words, grief is the internal meaning given to the experience of loss.

Mourning is when you take the grief you have on the inside and express it outside yourself. Another way of defining mourning is "grief gone public" or "the outward expression of grief." There is no one right or only way to mourn. Talking about the person who died, crying, expressing your thoughts and feelings through art or music, journaling, praying, and celebrating special anniversary dates that held meaning for the person who died are just a few examples of mourning. Making the choice to not just grieve but authentically mourn provides you with the courage and confidence to integrate the death of someone loved into your life.

I have come to believe that to heal your grief, you must mourn it. To go on to ultimately "live well," you must "mourn well." By mourning well, I mean openly and honestly expressing your thoughts and feelings from the inside to the outside—no pretense, no repression, no inhibitions. Somewhere in the collision between the heart, which searches for permanency and connection, and the brain, which acknowledges separation and loss, there is a need for all of us to authentically mourn.

Authentic mourning means being consciously aware of the painful emotions of grief and feeling safe to express them.

Herein lies the paradox—a wide range of instinctive responses occur, but you get to decide as your grief unfolds into mourning if you will truly experience these responses or instead inhibit, suppress, or deny them. Actually, befriending such emotions is what makes it possible to experience, eventually, a sense of renewed meaning and purpose in your life. Yet the emotions you sometimes most want to avoid are the ones you most need to attend to.

Being consciously aware of your need to mourn does not mean you are "feeling sorry for yourself" or wallowing in your pain. However, authentic mourning is allowing yourself to accept and to experience the natural rhythms that accompany the journey. Authentic mourning is anchored in making the conscious choice to allow yourself to mourn, to recognize that darkness sometimes precedes light, and to seek healing, repair, and transformation of your very being.

Of course, there are many reasons you might choose to grieve and not mourn. Your pain may seem intolerable. Since mourning won't bring back your lost love, you may rationally try to "put it behind you." After all, you tell yourself, mourning won't bring the person back.

People around you often think they are helping when they say things like "carry on," "keep your chin up," and "keep busy." Or you may feel that if you don't "overcome" the loss, you are not living up to your testimony of faith that you have tried to live by.

No doubt, some people—or maybe you yourself—may suggest that sufficient time has passed and that you should be "done" or "finished" with your grief and mourning. Perhaps as a child or teen you were taught in your family not to express grief in front of others. Some people have shared with me that they fear they will "go crazy" if they allow themselves to encounter their grief. Or perhaps you have decided to deny or repress your grief because you feel it interferes with your ability to function at work and/or home.

All of these potential reasons and many more are often rooted in a reluctance to feel the pain of loss and a general attitude toward grief that is present in our "mourning-avoidant" culture. There is a widespread lack of understanding about how to befriend painful grief energies and use those energies for healing and transformation.

The opposite of befriending pain and allowing ourselves to mourn is control. Underneath the controlling impulse is fear: the fear that we will experience feelings that are painful.

As grief enters our lives, many of us have been taught that giving these feelings too much attention is a sign of weakness or breakdown. In fact, many people try to head off losses in the first place by controlling. After all, you don't have to grieve and mourn if everything comes out your way.

I believe we control because we are afraid of the emotions that grief brings our way. We don't like being overcome by the waves of grief and sorrow. We don't like "losing control." And until we come to realize there is a natural, normal mourning experience that can result in meaningful transformation, we have little awareness of the need to experience the pain we call grief. In addition, the emotions of grief are often referred to as "negative," as if they are inherently bad feelings. This judgment feeds our culture's attitude that these emotions should be denied or overcome.

Married to this observed truth is the reality that society gives us little permission to openly mourn. We realize that the better we appear to be coping, the easier it is for people to be around us.

So, unfortunately, there are multiple forces working against your organic instinct to mourn in the face of loss. The choice to experience and express your grief to its fullest can indeed be difficult in our mourning-avoidant culture. Yet no matter how difficult, if you do make the choice to authentically mourn in the ways that are unique to your being, you will have begun to return to life, to living, and to loving! If you come to embrace the truth that mourning is a natural extension of loving, you will come to see mourning as part of the natural order of life.

So, each day, ask yourself this critical question: "Will I grieve this loss, or will I mourn this loss?" Having the courage to mourn can breathe life back into your divine spark. Choosing to authentically mourn can and will help you experience a time of release and renewal.

Of course, this does not mean your journey is over and done, but it does mean you are empowering yourself. To empower means to give or add power, to propel. When you empower yourself through mourning, you will begin to feel a gentle strength that runs through your body and your soul. Yes, asking and answering this critical question can help empower you. ★

Alan D. Wolfelt, Ph.D., is the founder and director of the Center for Loss and Life Transition and a member of the TAPS Advisory Board. This article is excerpted from his book, *Eight Critical Questions for Mourners: And the Answers That Will Help You Heal*, published by Companion Press and available at *centerforloss.com*.

## Roosevelt Investments Joins Selected Independent Funeral Homes' Preferred Partner Program

The Roosevelt Investment Group, Inc., a boutique financial planning and investment advisory firm, is pleased to announce that it has joined Selected Independent Funeral Homes' Preferred Partner Program.

"We are thrilled and feel very privileged to be a Preferred Partner of such a great organization," said Adam Sheer, Co-CEO of Roosevelt. "We are passionate about serving the funeral services community. Over the years we have invested in bringing together a team of experts committed to delivering quality results and valuable guidance to businesses and individuals within the funeral profession."

In addition to assisting its clients with wealth and investment management, Roosevelt Investments provides funeral home and cemetery owners with financial, estate, retirement and exit planning. The firm employs a robust team of experts with extensive experience in these areas along with business valuation, mergers and acquisitions. Corie Gabriel Headshot"While it is important for businesses to focus on their trust funds, it is equally important for individuals to think about their plans for the future," said Corie Gabriel, Director – Private Client Group. "The strength and experience of our team, along with our Certified Exit Planner Tim Hermann, gives us the capacity to also provide unbiased advice on transactions, valuations, and financial planning." The firm looks forward to working with the organization and becoming a valuable resource for Selected's members.

## Roosevelt Investments Acquires Value Architects Asset Management and Blueprint Financial Planning

The Roosevelt Investment Group, Inc. (Roosevelt Investments), a New York City based investment advisory firm, announced today its acquisition of Value Architects Asset Management, LLC (VAAM), and its affiliate, Blueprint Financial Planning, LLC, both of Hoboken, New Jersey. VAAM and Blueprint have been providing financial planning and investment management services to both individuals and institutions since 2001.

"We are thrilled that Rick and Vicki, the founders of Value Architects Asset Management and Blueprint Financial Planning, chose to join Roosevelt. They truly care about their clients and strongly embrace securities management with in-depth financial planning," said Adam Sheer, Co-CEO of Roosevelt Investments. "Their wisdom and experience will be critical in enhancing the experience we offer all Roosevelt clients." Roosevelt Investments' client commitment, financial planning and risk-oriented approach to investing, fits well with VAAM's mission and investment philosophy. Value Architects' mission is to preserve and grow wealth based on a deep knowledge of the securities markets and their clients' financial needs and desires. "The combination of both firms' experience and knowledge in investment management and financial planning will enable us to provide a more comprehensive and enduring service for our clients," said VAAM CEO Rick Konrad. "Roosevelt shares our values in consistently putting clients' needs first and has exceeded our hopes for combining with a firm that will continue our tradition for excellent service, investment expertise, and a cultural environment our clients and associates deserve."

**About Roosevelt Investments**

Roosevelt Investments is a privately held, unaffiliated boutique advisory firm located in midtown Manhattan providing comprehensive investment management and financial planning services. The firm offers a range of proprietary equity, fixed income and balanced investment strategies to a wide spectrum of prominent families, high net worth individuals, funeral homes, cemeteries and various institutional clients. The firm advises on approximately $2.6 billion in assets (consisting of approximately $2.5 billion in assets under management and $70 million in programs where it supplies an investment model) as of August 31, 2018.

## Olthoff Funeral Home joins Rollings Funeral Service, Inc

Elmira, NY – Rollings Funeral Service, Inc is proud to announce its recent acquisition of Olthof Funeral Home, Inc. Olthof Funeral Home, located in Elmira, New York, has been serving families of all faiths in both New York and Pennsylvania for over 70 years. Robert Olthof, the former funeral home owner, has been running the business for over 25 years.

Greg Rollings, President and Owner of Rollings Funeral Service, Inc, stated "We are thrilled about becoming part of the Elmira community and growing our presence in the region. We pride ourselves on partnering with premier local family owned businesses, like Olthof, because we understand the importance of personal service, being a family owned business ourselves." Rollings added, "I look forward to having Rob Olthof and the rest of his staff continue to operate the business into the future." Robert Olthof interviewed several possible buyers before deciding that Rollings Funeral Service would be the best successor to the business. "What I really like about Rollings Funeral Service is that Greg is a licensed funeral director himself, and so he understands my concerns a lot more than some of the other companies we considered as a successor to the business" With more than 25 locations, Rollings Funeral Service, Inc is one of the largest private funeral home owners in the eastern United States. Rollings plans to continue to be very active in acquiring funeral homes, giving retiring owners a great alternative to selling to a publicly traded company. NewBridge Group assisted with the funeral home appraisal and financing of the purchase.


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# ClearPoint Federal Bank & Trust Pledges to Donate $25,000 to the Funeral Service Foundation

Batesville, Indiana – ClearPoint Federal Bank & Trust (“ClearPoint”) has pledged to donate $25,000 to the Funeral Service Foundation over the next five years.

Funeral Service Foundation is the charitable arm of the National Funeral Directors Association. Founded in 1945, the Foundation’s mission is to support funeral service in building meaningful relationships with the families and communities it serves. Their vision “improved end-of-life experiences for families and their loved ones,” aligns with ClearPoint.

“There are two key reasons we selected the Funeral Service Foundation,” said David de Gorter, ClearPoint CEO and President. “The first is our shared passion and commitment to the advancement and success of funeral service professionals. The second reason is our desire to support an organization that is creating change and having an impact.”

“The Foundation is grateful for ClearPoint’s major gift, which increases our capacity to elevate education, outreach and initiatives that have a measurable impact on funeral service,” said Funeral Service Foundation Executive Director, Danelle O’Neill. “ClearPoint is a longtime Foundation supporter, and its recent major gift underscores the company’s commitment to the funeral service profession.”

As a company solely focused on providing products and services to the death care industry, ClearPoint values organizations that are devoted to the future success of the profession and its leaders. Supporting an organization whose purpose is to educate families about the importance of memorialization and provides direction and support for our industry leaders makes this a very meaningful donation for ClearPoint. It is an honor for ClearPoint to be associated with the Funeral Service Foundation. Community outreach efforts such as its Youth & Funerals initiative and distribution of Have the Talk of a Lifetime® Conversation Cards provide hope and comfort for our youth and direction for families.


On-hand for the check presentation were (from left to right) Bob Arrington, Funeral Service Foundation; Beth Enneking, ClearPoint; Ashlee Theising, ClearPoint; Beth Kmiec, ClearPoint; David de Gorter, Clear Point and Dan Bird ClearPoint.

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To learn more about the Funeral Service Foundation and the opportunities, programs and scholarships they offer, visit www.funeralservicefoundation.org.

ClearPoint Federal Bank & Trust is a federally chartered savings bank based in Batesville, Indiana. ClearPoint is dedicated solely to the funeral home and cemetery industry. Independently owned and operated, ClearPoint has provided customized funeral home and cemetery trust and related services since 1998, which are now available in over 43 states and the District of Columbia. Visit www.clearpointfederal.com to learn more.

About the Funeral Service Foundation; Since 1945, the Funeral Service Foundation has served as the profession’s philanthropic voice. As the charitable arm of the National Funeral Directors Association since 1997, the Foundation receives operational support from NFDA and donors across the profession to help advance its mission to support funeral service in building meaningful relationships with the families and the communities it serves.

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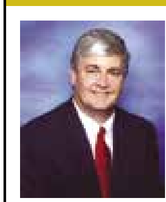

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# Rob Riley Elected President During 136th Annual FDA of Kentucky Trade Expo

The Funeral Directors Association of Kentucky held their 136th Annual State Convention & Mid-West Regional Funeral Trade Show on June 5-7, 2018 at the Kentucky Exposition Center and the Crowne Plaza Hotel in Louisville. Funeral directors, suppliers and families traveled from several states, including Tennessee, Indiana, Ohio and even Hawaii, to attend this grand convention.

The convention kicked off on Tuesday with FDAK Chaplain Philip Brown, assisted by John Jones, leading the Service of Remembrance which was sponsored by Bass-Mollett. The First Session began with the Funeral Service Forum and was followed by Dale Amundsen's presentation of "Something Borrowed from the Bridal World."

That evening, President John Jones, alongside his lovely daughters, Hannah, Peighton and Abbie, cut the ribbon for the official opening of the 2018 Exhibit Hall. While visiting the exhibit booths, guests enjoyed a reception of food and drinks hosted by State Auto Insurance. Later that evening, the Past Presidents of FDAK and their spouses enjoyed a superb dinner at the Crowne Plaza Hotel.

On Wednesday morning the Second Session began with Ryan Thogmartin presenting, "How to Drive Leads on Social Media: It's Not Just 'Good Will' Marketing" followed by "Embalming & Body Preparations: Let's Stop Dropping the Ball!" presented by Wally Hooker. The Exhibit Hall opened that afternoon with a luncheon sponsored by PNC Bank and Funeral Funding Trust of Kentucky.

The Women's Auxiliary gathered for a wonderful luncheon on Wednesday, hosted by Matthews Aurora Funeral Solutions followed by crafting with Brittany Young, a social media and YouTube darling, blogger, crafter and certified celebrator. It's clear to see, these ladies find it easy to "celebrate, decorate and love every day!" That evening, President John Jones welcomed everyone to a Sold Out "Kentucky Luau Party" where guests were encouraged to dress casual and enjoy a trip through the Polynesian culture, complete with grass skirts, leis, conch shells and of course, everyone's favorite; hula dancers offering entertaining "dance lessons" to willing volunteers. Spirits were also served at the Tiki bar hosted by the Ky Funeral Sales Club. Souvenir photos were available to everyone in attendance. During the evening's entertainment, a delicious buffet style dinner was served.

On Thursday morning, a breakfast sponsored by Investors Heritage Life Ins. Co. was served during the final opening of the Exhibit Hall. Afterwards, the annual meeting of the House of Delegates was conducted and President Jones presented the 50-year licensed funeral director pins, a 50-year firm award and continuing education awards. The Third Session began Thursday afternoon with a very informative presentation of "Opioid Epidemic: The Funeral Director & the Public" by Dr. Steve Benten and Charles Castiglia.


*(l to r) front row – Western District Director: Chad Townsend of Dixon; Central District Director: Billy Butcher of Versailles; Eastern District Director: George Sparks of Grayson; President-Elect: Rusty Preston of Paintsville; President: Rob Riley of Carrollton; Southcentral District Director: Brandy Harwood of Tompkinsville; Southern District Director: John Hill of Owensboro; Southeastern District Director: Kyle Wolfe of Hyden.*

*(l to r) back row – Vice President: Marty Jones of Morgantown; Immediate Past President: John Jones of Harlan; Chairman of the Board: David West of Nicholasville; Sergeant-At-Arms: Wesley Rominger of Manchester; Northern District Director: Bill Mullins of Covington; and NFDA Policy Board Representative: Shannon Combs of Richmond.*

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Nowaczewski - Kate Nowaczewski receives the $5,000 Scholarship Award


Riley Installed - Past FDAKY President, John Gay, installs Rob Riley of Carrollton, KY as 2018-2019 President

President John Jones awards Shannon Combs with Outstanding Achievment for 75 continuing education hours

President Jones awards John Gay with Outstanding Achievement for 175 continuing education hours

President Jones awards Brandy Harwood with Outstanding Achievement for 200 continuing education hours

President Jones awards Marty Jones with Outstanding Achievement for 50 continuing education hours

President Jones awards Bill Mullins with Outstanding Achievement for 75 continuing education hours

President Jones awards Rob Riley with Outstanding Achievement for 75 continuing education hours

President Jones awards Tara Rominger with Outstanding Achievement for 50 continuing education hours

President Jones awards Wesley Rominger with Outstanding Achievement for 50 continuing education hours

President Jones awards Mary Pettus Rowland with Outstanding Achievement for 175 continuing education hours

President Jones awards Lee Sanders with Outstanding Achievement for 200 continuing education hours

President Jones awards George Sparks with Outstanding Achievement for 25 continuing education hours

President Jones awards Chad Townsend with Outstanding Achievement for 25 continuing education hours

President Jones awards Virginia West with Outstanding Achievement for 75 continuing education hours

DSC_2891 - President Jones awards David West with Outstanding Achievement for 100 continuing education hours

DSC_2873 - President Jones presenting 50-Year Pin to Jasper Crenshaw, Louisville, KY

DSC_2874 - President Jones presenting 50-Year Pin to Clarence Traylor, Louisville, KY

President Jones presenting 50-Year Pin to Jack Wofford, Scottsville, KY

President Jones awards Robbie Brantley with Outstanding Achievement for 75 continuing education hours

President Jones awards Billy Butcher with Outstanding Achievement for 75 hours continuing education hours

President Jones presents to Mark Snyder, PNC Bank, 2nd Place Booth Decorating Contest

President Jones presents to Terry and Debra Cain, Bass-Mollett, 1st Place Booth Decorating Contest... Congrats!

President Jones presenting 50-Year Pin to James Carter, Prestonburg, KY

President Jones presents to Tommy Jones, Jones Coach, 3rd Place Booth Decorating Contest


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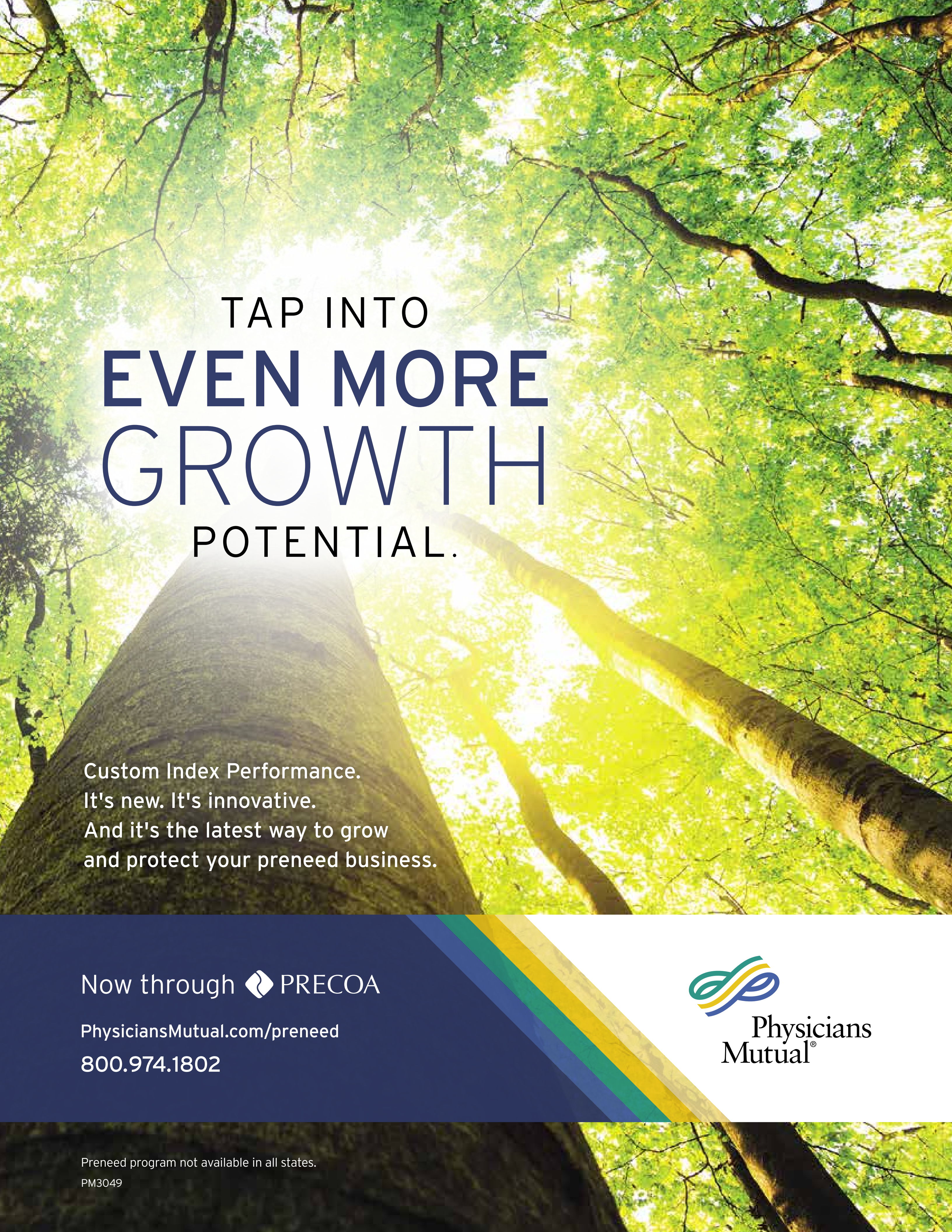
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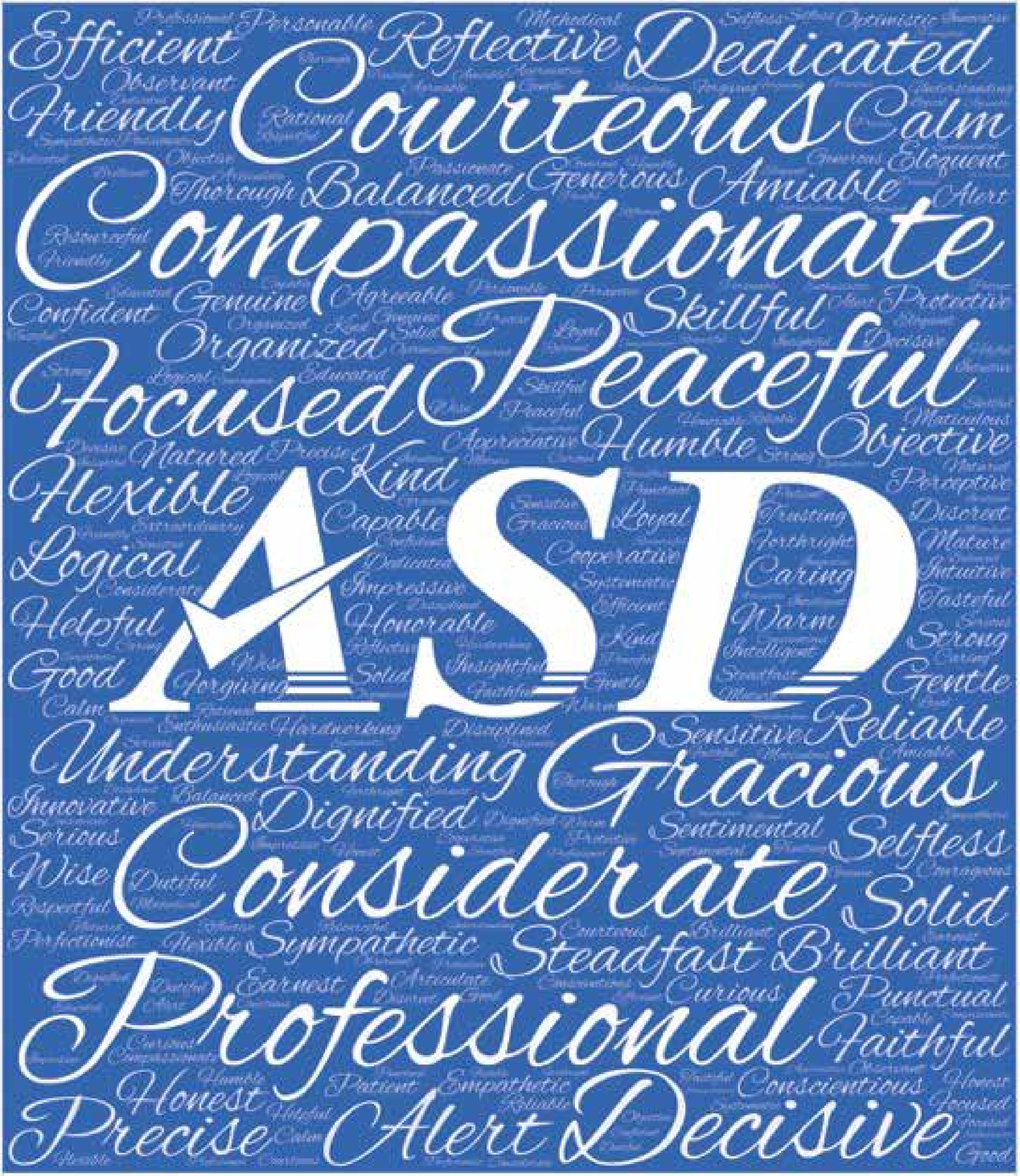


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