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2022 Professional Car

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Professional Car Society COVID-Defying Ohio Meeting
by Gregg Merksamer

Rosewood Classic Coach

Ambulance and Coach

Shields Professional Vehicles

Eagle Coach

Federal Coach

Business in the Age of COVID: Only Entropy Comes Easy
by Chris L. Farmer

I Learned to Love Contracts and So Can You by Mike Elliot

Who Needs an Employee Handbook by Curtis Rostad

The Blessings and the Curses of Being a Funeral Director
(Part 3 of 4) by Todd Van Beck

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*"A Purpose-Built Coach with
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Our History...

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In the late 1990's, Prinzing designed and sculpted his first professional funeral car - it was this car that caught the eye of Richard Neal. A strong friendship soon ensued and Richard commissioned Prinzing to build the first Carved Panel Funeral Coach based upon his artistic vision and style. From here, the professional car designs were transferred to Rosewood Classic Coach for commercial development and introduction to the funeral industry.

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“Winter is an etching, Spring a watercolor, Summer an oil painting, and Autumn a mosaic of them all.”
Stanley Horowitz



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The Professional Car Society COVID-Defying 2021 Ohio Meet

story, photos & “deep” captions by GREGG D. MERKSAMER

As The Buckeye State has been home to more hearse and ambulance builders than any other state, the Professional Car Society’s 2021 International Meet in Perrysville was practically pre-destined to surpass the all-time record of 131 pro-cars officially counted at the Ohio Chapter’s last hosting of this affair in 2011. This ambition was, of course, completely thwarted once a world-wide pandemic claimed the lives of half-a-million-plus Americans, turned toilet paper into an irrationally hoarded commodity and forced the cancellation of countless vintage car events including the 2020 PCS International that would have taken place in Albany, NY.

Once the availability of COVID vaccines held out hope a 2021 gathering could go forward, Priority One for PCS Ohio Chapter President Ron Devies, his wife Barbara and the other meet organizers was to hold their breaths and hope a surge in infections wouldn’t prevent prospective registrants from traveling great distances to take advantage of the lovely, lake view hotel that would serve as the gathering’s suitably-isolated HQ from Monday, June 28th through Saturday, July 3rd. Since a border open only to essential crossings ruled out Canadian attendees altogether, it was truly a miracle that PCS people hailing from points as diverse and distant as South Dakota, Texas, Florida, Oklahoma, Minnesota, Missouri and Connecticut could get to Ohio at all and assemble more than 40 funeral coaches, ambulances, limousines, flower cars and even horse-drawn hearses at the Mohican Lodge and Conference Center. Their perseverance and optimism was well rewarded with memorable Tuesday-through-Thursday forays to Mansfield, Ohio’s Fire Museum and downtown Carrousel District; Amish Country attractions like the Age of Steam railway roundhouse and the World’s Largest Cuckoo Clock; and the fearsome, fortress-like Ohio State Reformatory where 1994’s *THE SHAWSHANK REDEMPTION* was famously filmed amongst many other movies and TV shows.

Meet Week’s “Main Events,” nonetheless, were

Friday’s Professional Car Concours in the host hotel’s parking lot and Saturday’s high-profile public appearance at the huge annual car show in Loudonville, Ohio where The Flixible Company manufactured mostly Buick-based hearses and ambulances from 1925 through 1964. That a 1934 Superior Studebaker funeral coach owned by Marietta, Ohio PCS member Bill Peoples beat out nearly 500 other entrants to earn Best of Show was a club mission-vindicating “capper” to an event where Loudonville locals evinced obvious pride and enjoyment from admiring the pro-cars built with pride and skill in their community, as well as those created by other esteemed Ohio coachbuilders like Miller-Meteor of Piqua, Sayers & Scovill of Cincinnati, Eagle of Amelia and Superior of Lima. Saturday evening’s awards banquet proved no less memorable for witnessing a first-ever Best-of-Show tie where Mike Riefer’s 1952 National Pontiac ambulance from Owensville, Missouri was honored in concert with Bill Peoples’ aforementioned Studebaker.

It goes without saying that PCS President Paul Steinberg is already hard at work planning an equally exciting itinerary for the 45th PCS International Meet he’ll be hosting in Sturbridge, Massachusetts from June 27th through July 2nd, 2022. Watch the club’s official website at www.TheProfessionalCarSociety.org for full activity and registration info in the months to come.



As sixteen months had passed since most PCS people had seen each other face-to-face at a February, 2020 Micro-Meet for scale model hearses and

ambulances in Flint, Michigan, parking lot socializing was going full tilt at the Mohican Lodge by Tuesday morning. Ed Renstrom, Martin Loy and Peter Bain - having respectively traveled to Ohio from South Dakota, Indiana and North Carolina - were among those grateful to catch up with each other.

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One plus of staging a pandemic-concurrent PCS International Meet is that only one day of bus touring was scheduled for Wednesday while impressive

pro-car processions kept 2021 attendees safely distanced as they headed to their Tuesday, Thursday and Saturday destinations. This dramatic photo finds the tail end of Tuesday's convoy to the Mansfield Fire Museum graced by Peter Bain's 1992 Superior Sovereign "commercial glass" Cadillac landaulet from Hendersonville, NC.



Mike & Shelley Stevens' 1961 Miller-Meteor Cadillac hearse/ambulance combination from Springfield, Ohio is welcomed to the Mansfield Fire Museum

by an evocative exterior mural of a horse-drawn "steamer" engine. Shelley's father Cameron Maine earned Best-of-Show with this beauty at the very first PCS "National" Meet staged in Cincinnati in 1977, having paid just \$680 to purchase it three years prior with 42,000 miles clocked to that point.



Seagraves built in nearby Columbus, Ohio are a big part of the Mansfield Fire Museum's exhibits, with the biggest being this

1947 vintage 85-foot tiller aerial that Point Marion, PA mortician Philip Rishel couldn't resist playing with - hands off that lever! The hood was open to show off the two distributors, 24 spark plugs and 110 feet of connecting wiring topping its 906 cubic inch, 268-hp "twin ignition" V-12 engine.



The PCS' visit to Mansfield, Ohio's Fire Museum was followed by refreshments at the Phoenix Brewing Co. on North Diamond Street, where

Phil & Lee Ann Cunningham's Sapphire Blue 1993 S&S Cadillac Fleetwood Commercial Glass 6-door limousine from Hendersonville, Tennessee seemed right at home because the building originally housed the Schroer funeral parlor from 1865 to 1914.



Wednesday's bus tour of Ohio's Amish Country saw Robert Smith and his brother Jeff generously treating PCS people to lunch at their Sugarcreek, OH funeral home, where these 1964 and 1969 Superior Pontiac standard-wheelbase Consorts - both being offered for sale! - served as tasty appetizers for the huge collection of

horse-drawn and motorized professional cars the meet attendees would be seeing later that afternoon at Smith Ambulance's Dover, OH training center and "fire station."



Robert Gibbs' 1953 Henney Packard Hearse/Ambulance Combination Car arrives at Age of Steam Roundhouse, which is fittingly located at 213 Smokey Lane Road southwest of Sugarcreek, OH. Despite its old time look this tremendous, 18-stall structure was largely built between 2008 and 2010 "to look

old" according to the Museum's Program Coordinator Taylor Little, who added it made much use of locally-sourced materials like Belden bricks.





As Bob Smith also has an ambulance service where 128 employees handle 25,000 calls annually, he maintains a Training Center in Dover, OH that also houses his horse-drawn hearses and several classic professional cars amidst signage and memorabilia acquired from defunct area funeral homes. Ronald McDonald was on hand to welcome the PCS to this building



from a bench beside this beautifully-carved horse-drawn hearse discovered in a barn by Ohio Amish craftsmen while they were building a house in Virginia; “they brought it back and I bought it from them,” Bob said.



The sheer size of the Professional Car Society’s July 1st procession to the Ohio State Reformatory outside Mansfield was fully evident once it got onto the northbound State-13 expressway. This dramatic photo finds the tail of this convoy graced by Tom Bruce’s 1964 Superior Cadillac Sovereign Landaulet Hearse from McDonald, PA.



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Philip S. Rishel's 1969 Superior Crown Royale Landalet departs the Mohican Lodge midday Thursday, bound for the Ohio State

Reformatory followed by Peter Bain's 1992 Superior Sovereign, Mike Stevens' 1961 Miller-Meteor Duplex Combination and John Royark, Jr.'s 1998 Superior Statesman.



While the original West Cell Block at the Ohio State Reformatory was built between 1886 and 1896 from intrinsically-insulated brick, the East Cell

Block completed in 1910 has six-story, solid steel tiers that cruelly roasted inmates during the summer and froze them in the winter. No wonder they nicknamed the more-comfortable older section "The Hilton" and this side "Motel 6!"

Once they arrived in Loudonville, Ohio for the town's tremendous July 3rd car show, PCS members were directed to reserved display spaces in the parking lot of Snyder Funeral



Homes' Lindsey Chapel. Its prime downtown siting on the north side of Central Park ensured ample attention for this side-by-side exhibit of Bill Peoples' 1934 Superior Studebaker hearse and Mike Riefer's 1952 National Pontiac ambulance, which would ultimately be honored with the first ever Best-in-Show tie at a PCS International Meet.



Once they arrived in Loudonville, Ohio for the town's tremendous July 3rd car show, PCS members were directed to reserved display spaces in the parking lot of Snyder Funeral Homes' Lindsey Chapel. Its prime downtown siting on the north side of Central Park ensured ample attention for this side-by-side exhibit of Bill Peoples' 1934 Superior Studebaker hearse and Mike Riefer's 1952 National Pontiac ambulance, which would ultimately be honored with the first ever Best-in-Show tie at a PCS International Meet.



Superior-bodied 1959 and 1969 Cadillac hearses respectively owned by Dr. Dennis Lloyd of Flushing, MI and Point Marion, PA mortician Philip S. Rishel pose in

front of the 1896 Ohio State Reformatory, which was originally conceived by architect Levi T. Scofield to look less like a jail and more like a place where prisoners could turn their lives around by learning a trade or earning a diploma from the on-site "Fields High School." THE SHAWSHANK REDEMPTION - famously filmed here in 1993 and released the following year - saved this facility from demolition after its 1990 closure and set the stage for its appearances in many other movies and TV shows.



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Wayne & Eileen Schoenecker's 1854 Mertz & Riddle was the oldest professional vehicle at the 2021 PCS International Meet. The Butler, PA couple bought it in Mars, PA via a friend's eBay tip in 2011, having learned "it was last used for the funeral of the previous owner's father." The \$1,200 they spent for each of the full-sized fiberglass horses hitched to it with Amish harnesses was actually "cheap" as most of the ones advertised in equestrian magazines are custom-made to resemble specific horses.

Riddle Coach of Ravenna, OH was also the creator of this mosque-top, carved drape 1912 horse-drawn hearse Bill Peoples trucked north from Marietta, OH inside a Penske rental truck to show at the Professional Car Society's 2021 Concours at the Mohican Lodge nearest Perrysville and Loudonville. It was last used during the 1918 flu pandemic by the Hunt Funeral Home of Hundred, WV, after which it went into storage for a century prior to Stanley & Mary Alice Pittman of New Martinsville, WV commissioning a restoration that took Millersburg, OH Amish craftsman Daniel Raber 16 months to finish. Bill purchased it from the Pittmans' nephew Jeff Henthorn in January, 2021.



The Professional Car Society's steadfast, 45-year advocacy of faithfully-restored or preserved vehicles that properly honor funeral and EMS history paid huge dividends at Loudonville's July 3rd, 2021 car show, where William Peoples' 1934 Superior Studebaker hearse beat out hundreds of other classics to earn the overall Best-in-Show Award sponsored by Shrock Premier Custom Construction, which is coincidentally a subsidiary of the old Flxible factory's current owners.

Edwin Logan's extremely toothy 1950 Flxible Buick from Limestone, Tennessee paid a visit during the Professional Car Society's 2021 International Meet to the still-standing Loudonville, Ohio plant where it was "born" 71 years ago. The quadruple "Cruiserline Ventiports" adorning each side of its hood proclaim this Premier series hearse/ambulance "combination" was based on Buick's range-topping Roadmaster chassis while the Buick Supers underpinning Flxible Sterling models had three portholes.



The 2021 PCS awards banquet suddenly found itself short of trophies thanks to a first-ever Best-in-Show tie between Bill Peoples' 1934 Superior Studebaker Funeral Coach from Marietta, Ohio and this 1952 National Pontiac Ambulance that also earned Mike Riefer of Owensville, Missouri the meet's Pontiac Oakland Club Award. The basis for this handsome, "Straight 8"-powered "Poncho" 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.

Robert Gibbs of Dover, Ohio acquired his 1953 Henney Packard Senior Hearse/Ambulance Combination Coach for "the horrendous sum" of \$1,200 in the late 1970s with 21,000 miles clocked. It's only been driven another 7,000 miles over the four decades since, and unusually combines power steering (a new Packard option that year) and an Ultramatic transmission with manual brakes.





Jeff Beyer (a retired long-haul trucker now residing in Remington, Indiana) acquired this Pima and Sonora-colored 1955 Studebaker Ambulet in Erwinna, PA near New Hope when he was still a high school student in 1972; “It was advertised in THE NEW YORK TIMES,” he recalls, “and I was the only guy who responded to the ad. I had to sell my Honda 350 motorcycle in order to afford it.” While the Federal WLR combination siren and flasher was a \$90 extra plus an \$11.53 factory installation charge, the original starting price for this unaltered-wheelbase conversion was just \$60.

Mark & Debbie Teague’s vibrant white 1959 Superior Cadillac Royale end-loading landaulet from Sharpville, PA was purchased in 1978 as a parts car “for a Eureka hearse that was even worse so we wound up junking it. At the time we didn’t know there were different coachbuilders but at least the (Eureka’s) windshield fit this car.” Its exterior was still black even after the couple did “a quick get-it-on-the-road restoration” for their 1978 wedding.



Tony & Ann Martin of Bethel, Ohio earned Funeral Directors’ Choice at the 2021 PCS International Meet for this super-rare 1960 Buick LeSabre standard-wheelbase hearse/ambulance “combination” built by Cotner/Bevington of Blytheville, Arkansas. While this car (originally donated by a Shattuck, Oklahoma area funeral home to serve as Ellis County Volunteer EMS’ first ambulance) was in rough shape with when Tony acquired it in Kentucky in November, 2005, he simply had to “take on what I knew would be a long restoration” as the seller would have otherwise pulled its powerful, low-mileage

“Wildcat” 364 cubic inch V-8 and scrapped the rest.



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“Wildcat” 364 cubic inch V-8 and scrapped the rest.

“Chicago Gray” exterior paintwork and a three-way electric casket table (teamed with Levelmatic) ensured Larry Swint’s 1969 Sayers & Scovill Victoria from Toledo, OH was a top head-turner among the “new to us” hearses at the 2021 PCS International Meet. An AM/FM radio with a power antenna was another unusual fitment on this Cadillac Commercial Chassis-based 66,000-mile beauty originally used around Chicago before subsequent service in Minnesota and Iowa.



Subdued tailfins and V-shaped headlight clusters echoing the grille design were handsome styling touches on this 1972 Cotner-Bevington Oldsmobile shown at the Professional Car Society’s 2021 Ohio Meet by Steve Loftin of McCloud, Oklahoma. The funeral directors that once provided ambulance service in many communities could easily reconfigure these “Dual-value Combination Cars” by reversing the casket rollers; unfolding a pair of attendant seats from the rear floor; removing the landau panels to expose the ambulance decals in the quarter windows; and using the zipper in the driver’s compartment headliner to bolt a rotating beacon to the roof.



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Business in the Age of COVID: Only Entropy Comes Easy

Christopher L. Farmer

My father always told me, “Life is what happens when you are making other plans.” Author Anton Chekhov said, “Only entropy comes easy.” While neither are around to see the age of COVID, these axioms have always, and will always, be true.

Every business in every sector has experienced challenges during the COVID-19 pandemic. There have been health and safety challenges, regulatory challenges, supply chain challenges, legal challenges, and employee challenges. Some businesses have not even been able to operate for months.

What makes this situation so much more difficult is that these challenges are constantly mutating, and trying to handle and adapt to them is like trying to hit a Phil Niekro knuckleball. Regulations are announced and then withdrawn before they go into effect. One recommendation is declared as canon and then abandoned. No one knows just exactly what they need to do today to protect their employees, their customers, or their businesses, let alone what they need to do for tomorrow.

With the current uncertain environment, it may seem like right now is a bad time to make changes to your business. However, failing to adapt or take advantage of a changing business environment can be just as dangerous as maintaining the status quo.

Additionally, many business owners have realized that while COVID certainly has had negative impacts on their businesses, it has also provided unprecedented growth and opportunity.

For example, according to the CDC, the COVID-19 pandemic caused approximately 375,000 deaths in the United States during 2020. This almost 13% increase in deaths while tragic, certainly represents an opportunity for funeral service businesses.

The question we are all facing is, how do we adapt our businesses to succeed in these uncertain times?

Triage Your Business.

First, you need to triage your business so that you know what your business’s strengths and weaknesses are. The challenges faced by COVID have been a stress test for our businesses. It has allowed us to see what weaknesses were already present in the business operations. Many businesses owners have been able to see that relying too heavily on one employee, one vendor, or one product or service can have catastrophic results if that one avenue is taken away.

Everyone needs to take the opportunity to see what COVID has exposed in their business and what opportunities it has presented. Step back and take a good look at your operations. Where are you struggling and where you are succeeding? What areas can you improve upon to compensate for weakness, and in what areas are you strong and can gain a further advantage?

While most funeral service business owners and operators know their businesses, all too often they get complacent and just do things “the way they have always been done.” Don’t be afraid to consider operational alternatives, but don’t just make changes haphazardly. **Make Calculated Risks.**

Change for change’s sake is a dangerous course of action. Change should be deliberate and calculated. Fear can precipitate foolish action. It is worth it to take the time to determine what impact changes will have on your business before acting.

The first step is examining the impact that the changes you are considering might have on your business. Rarely can you predict the impact precisely, so be conservative in your estimations. Then, determine the risk to making each change; what are the worst-case scenarios for each? Consider financial risk, reputational risk, and schedule risk (things that take too long), among other risks that you might identify.

Focus on making the changes that have the greatest risk-to-reward ratio. It does not make sense to take a big gamble for a small gain; but, if you can make a

small to medium risk change that can have a big positive impact on your business, consider pulling the trigger. While the risks and rewards are not always easy to determine, it is worth it to go through the process and model each potential action as you will discover things about your plans that you would not have considered otherwise.

What is a Win for You?

One of the most important questions that people need to ask themselves before beginning any undertaking is, “what do I want?”; “what is a ‘win’ for me here?” This is true whether you are considering a major change in your business, initiating litigation, or even in your personal life. Knowing what you really want to achieve is the key to successfully managing your business, and your life. Make sure you are giving value to what is important to you, not to someone else.

I have had several clients who have been very successful in growing their business ask me if they should make changes that might allow them to grow even faster, but it might introduce higher levels of risk or exposure than they currently face. I always ask them, “Why do you want to do this? What is your goal?” Sometimes, they can articulate that it would significantly increase their revenue without losing control and the risk is worth the reward. Other times, it is because they are simply trying to be “bigger” than someone else or acquire a “crown jewel” property. There is no one-size-fits-all analysis here. Each person must examine their situation and determine what it is they want.

With looming tax increases and continued headwinds from COVID, many business owners feel as if it is time to cash out and move on to the next phase of their life and not have to deal with headaches from employee, customer, or COVID issues. Others see an opportunity to grow and build their business footprint by taking advantage of favorable interest rates and picking up competitor’s businesses that might be struggling at a good value. All of these are important factors in deciding what you want.

Did you have a plan before COVID? Is that still what you want? Before undertaking a major change in your business or your life, you must make sure that is truly what you want.

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Charting the Course.

Once you are able to determine what you want, you need to make sure that you are on the right track to get there. Sit down and envision what needs to be achieved for you to reach those goals, and then work backward to determine what action items need to be undertaken. For example, if your goal is to increase profit for the year, determine what combination of cutting costs and increasing revenue, among other actions, you will need to get there.

This is especially true if you are considering buying or selling. Ideally, you should begin preparing to buy or sell 3-5 years in advance. This preparation includes assembling your team (lawyer, accountant, etc.), getting your books and documentation in order, and cleaning up your financials, to name only a few. Being able to show a prospective lender or buyer a clean, efficient business is significantly better than just telling them what you are planning to do to improve the business. Whatever you decide is the right course for you and your business, make sure you are prepared and are executing on the right actions to get you there. Reassess your position at least quarterly. It is worth it to take the time to make sure the destination is still where you want to be and that you are staying on course.

Take Aways

As Heraclitus said, “The only constant in life is change,” and as Andy Dufrene said, “[i]t comes down to a simple choice, really, get busy living or get busy dying.” As COVID continues to affect our world, we are faced with the continual question of, “How do I adapt my businesses to succeed in these uncertain times.”

First, triage your business. Take a good look at your operations and see where you are struggling and where you are succeeding. Take the time to determine what you can do to bolster some of the weak areas and where you can take further advantage of the strong ones.

Second, make changes that have the greatest risk to reward payout. Don’t make a big gamble for a small gain. Focus on small to medium risk changes with a bigger potential upside.

Third, ask yourself, “what do I want?” If you had a plan before COVID, is that still what you want? Have your goals changed? If they have changed, reassess the course you and your business are on and determine

how do you get where you want to go. If your goals have not changed, make sure you are doing what you can to achieve them and stay the course.

Fourth, if you realize that you are ready for a major change, whether making acquisitions to grow your business or to sell your business and get ready for the next phase of your life, make sure you are doing what you need to do to get there. Taking on such a major challenge requires preparation, and while ideally, that should begin 3-5 years out, it is always better late than never.

Finally, don’t hesitate to ask subject matter experts who know funeral service for advice on these matters. There are those of us out here who handle these matters every day and have been very busy over the past 18 months tackling the challenges COVID has brought on our profession. We can help you.

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

Christopher L. Farmer is the founder of The Farmer Firm, PLLC. His practice focuses on funeral service law, mergers and acquisitions, regulatory law, employment law, and commercial and general litigation. He previously served as general counsel to the Cremation Association of North America and the Texas Funeral Directors Association. He has considerable experience handling trial and arbitration matters. Mr. Farmer has managed EEOC, OSHA, and state regulatory investigations across North America.



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I Learned to Love Contracts and So Can You

By Mike Elliott

Contracts are boring. They are typically long, over-written, and contain so much legalese that they are unreadable. Even in law school I found my contracts class mind numbing. After 12 years of legal practice and almost five years as an in-house attorney for Carriage Services, I now love contracts! I love them so much I recommend almost daily that we draft and enter into more contracts.

It's natural for us to look for the best in everyone and assume that if there is an issue with a third-party, the business partnership will prevent any true conflict. This is true in a lot of situations. However, when it's not true, you want to best protect your firm, you and your employees, and potentially your licenses by having well-written contracts in place. In this brief article, I will share some reasons why contracts are so important in the funeral industry and some contracts we have found to be critical.

Fight Through the Reading Process Because Contracts Matter

Whether you feel comfortable understanding and negotiating your own contracts or whether you have an attorney, each contract section is critical. What sections matter most? It depends on the business relationship, but important terms include:

1. **Term/Length:** Many contracts have an “auto-renew” clause. This means that, for example, if you forget to cancel a contract it will automatically renew for another time period. In other words, if you are not happy with your business partner or the deal you have, you might get stuck with them for another round unless you pro-actively cancel the contract within the narrow cancellation window. Cancellation windows tend to be hyper-technical and designed for you to miss them. We frequently see unfavorable auto-renew clauses in software agreements, copier/equipment leases, and other agreements with larger, more national companies.

2. **Indemnity:** Indemnity matters when something goes wrong. It should contractually obligate the party that made a mistake to pay for the mistake (damages),

attorneys' and other fees, and generally to cover the cost of the mistake. Putting these terms in the contract is important so that you don't have to go to court to demand that the party that made a mistake cover all the costs. Put another way, indemnity allows you to quickly point the finger and say “you need to pay for this right now.” Indemnity terms are tricky, and I recommend your attorney review your contractual indemnity clauses.

3. **Limitation of Liability and Disclaimer of Warranties:** In these provisions, one party seeks to put a cap on how much they will owe if they do something wrong, and they contractually require the other party to waive the right to claim a breach of a warranty. It's important to understand what options you will have to make a claim against the other party when these provisions are read together. Don't get stuck being able to recoup only \$10 from the other party if they make a mistake – we have seen that limitation of liability cap before!

4. **Insurance and Licensing:** I always recommend that you contract with a third party that has legitimate insurance coverage and is licensed. It sounds obvious, but some businesses under-insure or, if they are not required to have insurance, just don't pay for it. In addition, some people operate without a current license. Contracts are an amazing tool to get access to insurance declaration pages and proof of licensing before you begin working with a business.

5. **Venue:** Venue provisions are often tucked in at the end of contracts and are easy to miss. These terms obligate the parties, if there is a dispute, to litigate in a certain locality. If you are located in Georgia and contract with a New York company for software, the venue provision might say that any dispute must be litigated in Albany. That's incredibly unfair for you and would quite likely deter you from suing because you don't want to deal with a lawsuit in Albany versus somewhere in Georgia. Our approach is always to carefully select and negotiate for the venue in which we would be comfortable litigating . . . if there is such a thing as a comfortable venue in which to litigate.

6. Alternative Dispute Resolution: If we can all agree that litigation is not fun, then please pay particular attention to the alternative dispute resolution clauses in a contract. These clauses can obligate parties to mediate or arbitrate instead of going to court. In many situations, this is a far cheaper and faster alternative to traditional litigation. As with indemnity, I would recommend you work with your attorney on these clauses to ensure you gain access to the dispute resolution options you most prefer.

If you read through your own contracts, I recommend slowing down and diligently reading through each provision sentence by sentence to ensure that all terms are fair, reasonable, and that there are no hidden bad terms. With That (Boring) List Out of the Way, Here are Some Important Contract Partners

Different relationships require a different level of contractual protection. We certainly should not treat the company that trims our hedges the same way as the company that cremates loved ones entrusted to us. Here are a few third-parties that I recommend you enter into contract with to best protect your firm:

1. Crematories: If you don't have your own crematory or if you serve as a third-party crematory for other firms, a contract is critical. What if someone is cremated before a witnessing? What if jewelry or other personal items are not removed first? What if the wrong casket is used or clothing isn't placed on the deceased? What if you cremate the wrong person? These are all real-world mistakes that, even if an honest mistake, can lead to liability. Cremations are irreversible, and it is difficult to imagine a more meaningful way to protect your firm than to have rock solid contracts in place with the crematories you use or with the firms for which you perform cremations.

2. Removal/Transfer Companies: If you use companies for midnight death calls or for general transport, please consider a contract. Car wrecks occur, bodies are disrespectfully handled, statements are made to families during house calls, and a plethora of other things can occur when a loved one entrusted to you is in a third-party's care. Like crematories, removal and transport companies should enter into a well-written contract with you in the event something goes badly.

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3. Cremation Jewelry or other Cremation Product: Anytime you are sending the remains of a loved one to a third party, I recommend you have a contract. You want to ensure that the cremated remains are properly handled, stored, and returned. In the event of an issue with the mail or if any other potential problems arise, it's best to have the terms of the relationship reduced to contract.

4. Casket and Vault Vendors: What happens if a casket or vault delivery is delayed? People get angry! Contracts with these vendors can help set obligations that they timely deliver or timely correct mistakes so that if and when a family gets upset over a delay, you have some contractual protections.

The funeral industry is complex and full of risk. It's not always fun to think about what could go wrong, and hopefully it never does. However, if and when it does, contracts can be one of your first lines of defense. Sometimes boring is best.

If you have general questions about contracts in the funeral setting or want to further discuss this article, please reach out anytime at Michael.Elliott@carriage-services.com or (713) 332-8452.

Mike Elliott is Senior Legal Counsel for Carriage Services, Inc. and serves as the Chief Compliance Officer for Carriage's Registered Investment Advisor. He has been with Carriage since January 2017. Prior to working at Carriage, Mike defended complex, nation-wide pharmaceutical and medical device mass tort lawsuits and then had a busy trial practice. Mike earned his undergraduate degrees from the University of San Diego and earned his law degree from the George Washington University Law School. Mike can be reached at (713) 332-8452 or michael.elliott@carriage-services.com.



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Who Needs an Employee Handbook?

By Curtis Rostad, CFSP

Four days after graduating from high school I got my first real adult full-time job at a local funeral home so that I could pursue my desire to be a funeral director. With no background in funeral service and very limited exposure to dead bodies you can imagine I was apprehensive to say the least. I began working for a third-generation funeral home operated by two brothers who rarely agreed on anything. If you ever have the chance to do that-- don't.

On that first day I learned where to park my car, where to hang my coat, what time the workday started and ended, when I would be on call, how to make coffee, when I was allowed to drink it (and where), and that I was expected to wear a white shirt, plain tie, and a black suit. What I didn't learn was all the ways to avoid being chewed out by one brother because I was following the instructions of the other brother. I wish I would have written all this down. Better yet, I wish they would have written it all down because the rules were different depending on which brother you are working with at the time.

What I am suggesting is that it would have been a whole lot easier if they would have had what we would call an employee handbook so that everybody knew what was expected and how everything operated. And if employee/employer relations were difficult back then when there were two bosses and just three employees, bear in mind that this was before we had ever heard of issues like immigration, at-will, harassment, confidentiality, for-cause termination, exempt vs non-exempt, family leave, military leave, OSHA, or the FTC.

Today when I talk to funeral directors many of them say they don't believe their firm is large enough to need an employee handbook. But I would submit to you that if you have any employees at all it is not only useful, but in this business environment, it is virtually a necessity. Probably everyone knows that job applicants and employees are protected from discrimination on the basis of their race, sex, age, nationality, and so on. If you are ever accused of discriminatory practices, you will wish that you had an affirmative statement stating

that you do not discriminate. Suppose you hire a new funeral director and tell him you will evaluate his work every six months. But two months later it is clear he is not going to work out and you let him go. But when his lawyer claims your promise of evaluation in 6 months constituted a guarantee of employment for at least that long and claims you owe the guy four more months of pay and benefits, you will wish you had an employee handbook with a clearly worded "at-will" employment statement.

If you find out you have improperly classified some of your employees as exempt when they are not and it costs you six figures in back-pay to current and former employees plus fines and penalties, you might wish you had researched this a little more and had it correctly spelled out in your employee handbook. If your apprentice comes to work someday sporting a new Mohawk hairdo, purple hair, a nose ring, or a facial tattoo, you may wish you had a grooming code. If you have an employee who always calls in sick on the morning after the Super Bowl, the day after their birthday party, and whenever their favorite football team plays a late night game on TV, you might wish you had a PTO policy rather than a sick leave policy.

If your female office manager shows up for work wearing leggings and a crop top, you may wish you had a dress code so you wouldn't have to have the confrontation that is about to take place. If one of your male funeral directors shows up wearing a skull and crossbones lapel pin or a tie with marijuana leaves for a pattern, will you be okay with that?

When you hear that one of your employees is criticizing their boss—you-- on social media, or making inappropriate comments about the condition of a body, or the difficulty they had serving a family, you're going to wish you had a social media policy. If you find out that one of your preneed salespeople is downloading kiddie porn to one of your office computers, you will wish you had an internet use policy. That policy would have also come in handy when your intern thought they found a fun game on the internet, downloaded it, and



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it turned out to be malware that crashed your network and wiped out your database.

If one of your employees makes a statement to a TV or newspaper reporter concerning a high-profile funeral that you are arranging, you're going to wish you had a media relations and confidentiality policy.

If you discover that one of your funeral directors is having a romantic relationship with your office manager, that might sound like a fun and even joyous situation. But if the relationship sours and she claims he is stalking her and sexually harassing her at work, you might wish you had an office romance and sexual harassment policy.

I use gender specific language in some cases because I am using real life examples. But the reverse can also be true, of course. In fact, if you believe office romance or sexual harassment issues always involve a male and a female, think again.

If you find out one of your employees is working on the side for a preneed company that you do not endorse and is pocketing the commissions, you might wish you had a moonlighting policy.

Your intern reports that your embalmer showed up for a call last night showing all the signs of being intoxicated or on drugs. You might wish you had a policy on alcohol and drug use and you might want to know what to do if the embalmer admits they have a drug dependency.

When you find out an employee is sending cremation business to a friend's crematory even when it is more expensive for the family than the place you use, and getting a kick-back for it, you might wish you had a conflict of interest policy.

An employee let a hairdresser into the prep room and now the hairdresser is claiming to have a respiratory problem caused by something in your prep room. Not only do you suspect they want you to pay medical expenses, but they are telling people around town how dirty the room was. It will make you wish you had a restrictive policy concerning admittance to the prep room. When an employee answers your text and rams into the back of another vehicle totaling your company car and injuring the other driver because she did it

while on the freeway at 4 pm, you will wish you had a distracted driving policy.

If you finally fire an employee that you should have gotten rid of years ago and he demands that you pay him for the three weeks of vacation and five days of sick days he hasn't used this year, you will find out that the law is on his side. But then when you find out that if you would have had a simple policy stating you don't pay unused vacation time or sick pay to people when you fire them, you will wish you had an employee handbook. Now if you think any of these examples are far-fetched, I could refer you to the funeral home owners that have confronted every one of these situations (if it weren't for my pledge of confidentiality with them). But I can tell you that what they have in common is they are all family-owned firms who never thought they would have to confront these issues.

The point is, human resource issues are a part of doing business, regardless of business size. There is a very good chance that you will personally discover the value of having a handbook that anticipates all of these situations and you will realize that if it is 50 or 60 pages long, that it is not overkill.

Now obviously, just having a policy will not prevent people from doing foolish things, or stop them from making claims against you, but carefully crafted policies in an employee handbook does at least six things. First, especially when it comes to claims of discrimination or harassment, a company policy, evidence of a company culture opposing these actions, a reporting mechanism, and a process to be followed if such a claim is made, is a valuable piece of evidence in your defense should such a claim arise. Resolving the issue internally according to your process, or at least making a good faith effort to do so is certainly preferable to allowing it to blossom into a lawsuit and discussing the issues in front of a judge or jury.

Second, policies concerning employee conduct create awareness and hopefully act as a deterrent to behavior detrimental to the employee and the employer. You have a chance to clearly state what is required of your employees as well as what you won't stand for. If employees already know what is allowed and not allowed regarding reporting to work on time, dress, grooming, internet use, distracted driving, etc. it is less likely that you will have to confront these issues. And if you do,

you will be on solid footing when you take corrective action. Third, in the process of creating policies on pay, benefits, immigration law, payroll deductions, termination, etc. you will hopefully have a fuller understanding of the laws that govern these areas of employment so you can avoid the pitfalls inherent in them.

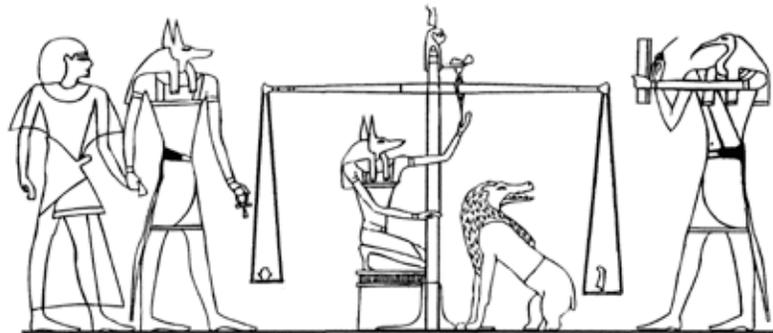
Fourth, by having a handbook you create fairness. Your employees can't claim "I didn't know", "You never told us that", or "That wasn't clear" in their defense. Every employee is told the same thing. It's in writing. They had an opportunity to ask questions and receive clarification. There is no ambiguity. There is no favoritism. There is no excuse for non-compliance. Fifth, the handbook can be a retention tool. By outlining all the benefits you provide, you can show you are competitive with or hopefully exceed the benefits offered by other employers. These benefits might include health insurance, disability insurance, dental and vision coverage, retirement plan, paid time off (PTO), paid professional license renewal, paid continuing education for licensure, community and service club membership dues, bereavement leave, cell phone allowance, clothing and dry cleaning allowance, use of

company vehicle, etc. Finally, the handbook requires (or at least should require) signatures. One that they have received it and two that they agree to abide by it. That makes some of those policies such as conflict of interest, confidentiality, etc. legally enforceable. If your preneed person decides to work for your competitor and is calling your preneed clients trying to get them to transfer their preneed arrangements, the agreements they signed will turn up in the lawsuit you file to stop that behavior. So who needs an employee handbook? If you have an employee, you do.

Curtis Rostad is the Director of Compliance and Association Relations for the Foresight Companies in Phoenix, AZ. He is the former Executive Director of the Indiana Funeral Directors Association, a position he held for 12 years prior to his retirement. Prior to that he served both the Colorado and Wyoming associations and owned his own funeral home in Wyoming. He and his wife reside in Fountain Hills, AZ. He can be reached at 1-800-426-0165.



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The Basics of ADA Compliance

By Welton Hong

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If you own a funeral home, cemetery, or brick-and-mortar cremation services business, I'm sure you know that your public-facing business premises must comply with the Americans with Disabilities Act (ADA).

Here's the thing: The ADA's regulations aren't limited to physical locations. It's critical to understand how *website accessibility* factors into the equation.

ADA and Websites

According to Title III of the Americans with Disabilities Act, businesses with areas that accommodate the public must remove barriers that might keep people with disabilities from accessing business services or goods.

The language of Title III doesn't *literally* mention websites (it was passed in 1990), and you might think digital locations shouldn't count as "areas that accommodate the public."

But the courts tend to disagree. In lawsuits and regulatory action on the matter, U.S. courts and the Department of Justice have repeatedly interpreted Title III as also applying to *websites* and *mobile apps*.

That makes sense, especially given everything that's occurred throughout the COVID health crisis. For some businesses, digital channels might be the *only* touchpoints currently available for consumers. People who can't fully access your site and its information and functions are at a disadvantage.

Digital Accessibility Guidelines

How do you ensure your deathcare website is ADA-compliant? The technical requirements are spelled out in the Web Content Accessibility Guidelines (WCAG).

The WCAG document is *long*. It's also been updated a number of times over more than a decade, with another update expected in 2021. The updates are necessary because technology keeps changing—for example, the mobile app options available today didn't exist when WCAG was first created.

Tons of information and a moving target can make it challenging for funeral service providers to ensure their websites are ADA-compliant. Here are some of the things required by WCAG:

- **Text alternatives for all content.** The ability to hear written content read aloud and have images described can be important to those with disabilities.

All images should have descriptive alt text so text-to-speech programs have something to interpret. For example, where others might see an image of a woman selecting an urn for cremated remains, users with a need for auditory processing might hear alt text that states, "Image of a woman choosing among urn options."

Captions for videos, written explanations of charts and graphs and alt text for navigation items are other examples of this requirement.

- **Ability to use all functions from the keyboard.** Functionality on the website must work with keyboard commands and interactions for people who cannot use a mouse.
- **Information available in multiple or simplified formats.** Complex information on your site should be available in various formats to ensure people can find an option they're able to engage with. Someone might be unable to properly view a certain graph, so the information contained within should be explained in text somewhere else.

So if you have a step-by-step chart of cremation with a service options or an infographic on the benefits of funeral preplanning, the page should also include text versions of that information.

- **Support for programmatic language applications.** Machine learning and artificial intelligence support a myriad of software programs and other tools that help people engage with online content. Many of these involve programmatic solutions that read the content to help users make decisions or convert information into audio formats.
- **Support for other assistive technologies.** ADA-compliant websites should also support other types of assistive technologies, including browser extensions and solutions users have invested in to help them navigate the web.

Ensure Your Site Is ADA-Compliant

Staying compliant with the few things listed above probably sounds like a daunting task, and we've only made the smallest of dents in WCAG technical requirements.

Start by reading up on ADA requirements for websites. You can find the entire text of the Web Content Accessibility Guidelines with explanations and examples related to each section online at w3.org.

Numerous software companies provide *ADA compliance checkers*: tools that crawl your website and return information about areas you might need to address.

WCAG requirements are so complex that automatic tools can't check for *all* requirements. However, they can save you a lot of time spent checking elements such as images for alt text and ensuring you're meeting many of the other simpler requirements.

To get into the nitty gritty of ADA compliance on the web, a manual audit might be necessary. Small deathcare businesses might consider working with WCAG experts. These individuals are extremely familiar with how the ADA relates to digital solutions and what courts have decided in previous cases.

More Reasons for ADA Compliance

Reducing the risk of expensive lawsuits is obviously a compelling business reason to look into ADA compliance for your deathcare website. But if you're still on the fence, here are a few other potential benefits:

- **Improved SEO:** ADA compliance requires working on alt image text, meta tagging, transcripts, and other elements that can improve SEO performance.
- **A more functional website:** Sites that function well for people with disabilities tend to function well for everyone because thought was put into the navigation and other elements. This can improve customer experience, a major driver for conversions and revenue.
- **Greater customer reach:** Ensuring your site is accessible by more people helps you reach out to more potential clients.

Wonder whether there's any true danger you might be sued? Just ask Beyonce, Harvard, Burger King, or Nike; they're just a few entities and brands that have been sued for this reason.

Funeral service businesses—even small ones—aren't immune from ADA-related lawsuits and penalties. So take some time this year to handle this marketing housekeeping task.



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Welton is a leading expert in helping funeral homes convert leads from online directly to the phone line. He's the author of the book *Making Your Phone Ring with Internet Marketing for Funeral Homes*. Learn more at FuneralHomeProfits.com.

The Blessings and the Curses of Being a Funeral Director

Part III of a IV Part Series

By Todd W. Van Beck

Ever taken a hard look at other places of business in your town? Go take a tour of your tax accountant's place of abode, or take a look at the waiting area at your dentist's office or your psychiatrist's place. My psychiatrist's office is a museum to the memory of Dr. Sigmund Freud, which might well have silently contributed to my own deteriorating mental health issues over the years, which I would be happy to share with the reader in another article. Oh, by the way – ever visited one of the anti-funeral people's offices?

I have concluded that the beauty of most funeral homes is an unconscious way of buffering the perceived ugliness of death. I also believe this is the motivating reasons behind beautiful caskets, beautiful flowers, etc.

I am keenly aware today that strip mall funeral offices are present, and I believe that is ok. Sympathetic service is sympathetic service no matter where it is rendered. I once knew a funeral director who owned a funeral home and not one piece of furniture matched and he did an adequate and livable number of funerals. So yes the funeral home can be beautiful, but the real beauty of funeral service is what is in a funeral director's heart.

With this said I have to share that rarely if ever have I seen one building in any community where a financial contract for funeral goods and services can be signed one minute, and then there are emotional farewell kisses to the deceased in the same building within 48 hours. That is a blessing.

CURSES

Blessing is a nice word, curse is not. However life is difficult, and how many times have you heard someone use the word curses? Even the Wicked Witch of the West yelled in frustration at the top of her evil lungs "Curses, curses, curses" when Dorothy and Toto escaped.

We all contend with curses, some real many imaginary. So are there curses in being a funeral director? Yes to be sure, there are, and I hope these observations don't

unduly offend anybody – it is just my perspective.

Is being compassionate a curse – Lord I hope not, but being too compassionate too often translates into being blinded to the harsh realities of life and that can translate into being a curse quickly

In my own career I found myself years ago being so honestly compassionate, so quick to sympathize with the families I served that I ended up being blinded to the stark and harsh and I mean harsh realities that I was operating a business. I understood grief, compassion, caring, and being concerned but trust me folks my banker did not understand most of those concepts, and in the end I had to file bankruptcy. Certainly I cannot blame my business failure totally on my compassion, but the truth be told I simply did not balance it out – too damn young I guess – youth is wasted on the young. If I only knew 47 years ago what I know today.....

I over loaded my families with services, and free services to boot. In so doing I was giving away more of my profits than I ought to have. My competitor down the street really was in charge of my pricing and I got that inside information as to what my competitor was charging from some of the traveling salespersons. It was a pretty shaky system. Oh, by the way, my banker was not void of all emotions, he certainly experienced intense acute grief when he found out I had filed bankruptcy.

Todd was the freebee king, I was the Santa Claus of funeral service, free services everywhere. I added and added service upon service, but failed to add up my blasted ledger book until it was way too late. Those "little items of consideration" those "sundry items of service" that I was so proud of and which I hoped drove my competitor nuts really added up over time and translated into lost revenues and lost profits. My attitude that I was going the extra mile for "my" families was simply not really that appreciated by my families and was certainly an irritant to my banker. Poor chap, I drove him booty! I was just overdoing it.

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The bottom line in all this was that my compassion and concern as a funeral director was a total blessing in dealing with families but it ended up being a curse in taking care of my business and my banker. I discovered way too late that the risk involved of the extra mile of service enhancements which I was so proud of was not in my performance of those extra services but in my utter failure to charge for those services. Things have definitely improved in this area, mostly due to a great form called the General Price List, but anybody reading these words and if my story rings a bell I offer this simple thought – balance compassion with business reality.

To this very day I find it remarkable and just plain funny that the anti-funeral people always accuse funeral directors of making huge profits, of making tons of cash, money everywhere when in reality the innate compassion of the typical funeral director really creates just the opposite – I really don't know a funeral director who made their financial wealth in the funeral business alone.

My curse was this: I just did not get the hard truth of life that as owner of a funeral home that I had just not

a high responsibility to my clients, but I had an equal responsibility in a fiduciary way to myself, my heirs, my employees and my community to earn a fair profit. I was mighty guilty of letting my warm feelings for my families cloud and disturb the way I did business, and I paid a heavy price.

Here is another curse – possibly not a curse, but a characteristic of most funeral directors that causes us pain and anguish. Most funeral directors are so sensitive to their families' needs that funeral directors themselves become very delicate and mighty vulnerable. Because of this silent psychological influence funeral directors are highly sensitive to perceived slights (real or imagined), and we are mighty vulnerable to any type of criticism (real or imagined).

Let's explore this issue of criticisms further. I believe firmly that the real tragedy, the tragic legacy of the work of funeral critic people like Jessica Mitford was not the implementation of the FTC Rule, (which they still take full credit – which is a lie) the real tragedy of the people whose entire lives seem to revolve around tearing funeral directors to pieces is the damage that their wicked, wicked criticisms has caused on the

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self-esteem, on the self-respect, on the basic self-image that funeral directors have of themselves. Most in funeral service will humbly deny this, but in working with thousands of funeral directors for over 40 years I know they find a good old fashioned ego massage very attractive. The media beats us up constantly, many ministers beat us up constantly, and certainly the disciples of Jessica still beat us up any chance they get, and over a period of almost a half a century of this insane tit for tat I believe the results have been just plain hurt feelings.

I know of criticisms that funeral directors have taken to heart so much that they take them to bed with them, mull on them, it keeps them awake at night, and God forbid the criticism comes from a client family and the psychological results of those criticisms and their effects on our psyche too often has a lasting effect, which is usually not good.

Another reason I believe that funeral directors are extremely vulnerable and sensitive to criticisms is that really beyond the media, the anti-funeral people, and some clergy, funeral directors are in fact rarely if ever criticized. This is absolutely true, the Gallup Polls have clearly indicated for years that funeral directors are highly esteemed in their communities. Let us recall that the infamous Federal Trade Commission hearings were originally launched because the FTC received 177 complaints from families in American when during the same time approximately 2 million funerals were conducted.

For my part I have tried to toughen up by trying to observe and hence understand better how much and how often other people in business and the community get criticized all the time. I personally criticize many people who perform services for me. I don't like the old lady that works at the dry cleaners because after 10,000 years of dropping off my suits she still can't get my name right, and when I brought this glaring lack of customer service to her attention she did not even look up at me. However our funeral service world is much different.

I believe firmly that most every funeral director works extremely hard. Being a funeral director is not an easy job. Most every funeral director I have dealt with is a terribly obsessive meticulous human being who watches every tiny, little, minute, issue concerning ser-

vice to their families. I call it professional nitpicking. And nitpicking is a really good thing, but it also has a price, because when a funeral director knows they have crossed every "T" and dotted every "I" in preparing for a funeral and then a criticism arises most of us are devastated – in fact maybe too devastated if such a thing is possible in a world where the truth is you only have one chance to do it right. However our high level sensitivity in nitpicking about our funerals many times is not sadly realized nor totally understood by people who make constant natural criticisms about everything and everybody just as a way of life – those folks are out there.

I went to the dentist the other day. All my life I have detested dentists. I criticize them constantly and with unabashed boldness will tell the dentists, the dental staff that I place dentists and snakes on the same level – I am terrified of both – and I am never ever never ever going to change my immature attitude. I told this dentist/snake idea straight out to the lady who was going to clean my teeth and folks she could have cared less. She just told me to sit back and here is one for you – RELAX. I realized that this dental lady, this lady who was going to freak me out, cause me pain and anguish was in her world just going about her daily routine, and didn't care much about my emotional health, or the lack thereof. In fact she actually seemed bored by the cleaning, while all the time my knuckles were white gripping the dentist's chair and if I could I would have been yelling and cussing her out but she had me in an extremely vulnerable position with suction tubes, gauze, and strange sounding machines packed tight in my mouth. Here is a confession: If anybody would ever compare snakes to funeral directors I would be so offended that violence or at least a good old-fashioned tongue lashing would be in the works. The dentist lady just let my remark roll off her back.

When the dental torture was finally over I was emotionally and psychologically spent and I looked to her for some sympathy, some concern, and some compassion. I got nothing, absolutely nothing. She did not even ask me how I was doing. Nothing – next appointment. She was just going about her daily routine and she had her routine down to a science. She no doubt has had hundreds of dentist cowards like me, but obviously she has just gotten used to it. She was tough, not thin skinned. She had developed a callus. In fact I have observed that most everybody who deals with

the general public has developed a callus to the never ending criticisms that they have to endure daily

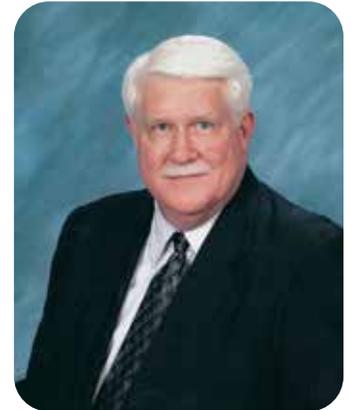
Not so with funeral directors. I want to suggest that we get criticized by our families so rarely that when it happens it is nothing less than a shock to our entire system of psychology and mental health.

BUT THANK GOD MOST FUNERAL DIRECTORS ARE NOT CALLUS. This issue of lacking a “callus” is truly a blessing, but also is truly a curse, but we need not imitate the dentist teeth cleaning lady. Funeral directors are not known for being emotionally callus, and the ones that are overly callus play right into the ancient stereotype of the cold-blooded, creepy merchant of sorrow – the undertaker with the tape measure. The typical funeral director thinks more with his heart than most people, and because of this vulnerability funeral directors take very personally any criticism even when we know from a purely rational point of view that the criticism is unwarranted and sometimes downright crazy. Yes! Some family members we all have served are unstable, and not just from grief. A callus here and there is a good thing.

About Todd Van Beck

Todd lives in Nashville, TN with his wife, Georgia. He received an honorary Doctorate Degree in Humane Letters from Commonwealth Institute of Funeral Service, Houston, TX, Master of Arts Degree in Pastoral Ministry from Mount Saint Mary's Seminary, Cincinnati, OH, Bachelor's of Arts Degree in Psychology and Philosophy from Mount Mercy College, Cedar Rapids, IA and Mortuary Arts and Sciences Diploma from New England Institute of Anatomy, Sanitary Science, Embalming and Funeral Directing, Boston, MA.

He is the Dean of the College of Funeral Management at the University of Memphis. He is a Certified Funeral Service Practitioner and a member of the Academy of Professional Funeral Service Practice, a Certified Embalmer, the author of 4 books, 400 professional articles.



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